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OF THE CITY OF NEW YORK

RAND McNALLY
BANKERS DIRECTORY

FIRST 1937 EDITION
PUBLISHED IN MARCH

SPECIALISTS IN
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GOVERNMENT
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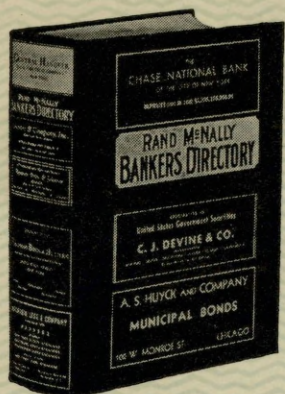
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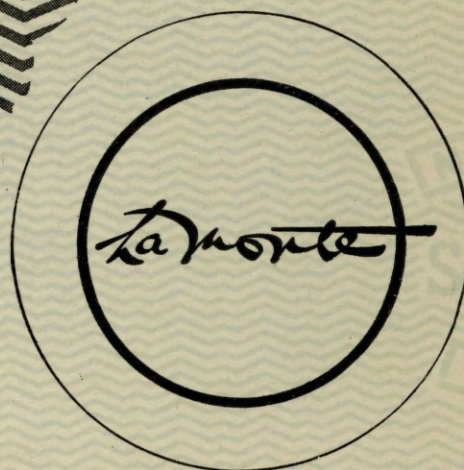
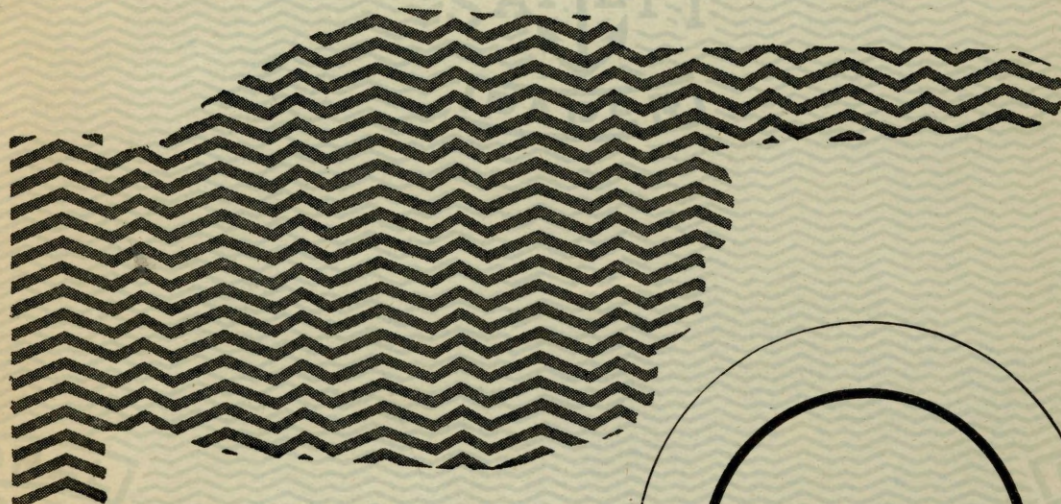
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In The

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Marking the 8th major improvement in the past few years, you will find this new dictionary style INDEX makes smooth lines of thumb indentation.

Designed for greater efficiency in the use of the BLUE BOOK they are indestructible and *quickly seen* because they are printed in white on a blue background.

1937

A new style of indexing.

1937

A separate section containing the complete membership of the Investment Bankers Association.

1936

Members of the Federal Deposit Insurance Corporation so indicated.

1934

Separation of Government bonds from other securities.

1934

Bank statements printed in thousands, making them readable at a glance.

1934

Inclusion of a Totals column in the statement breakdown.

1934

Separation of Surplus and Undivided Profits.

1933

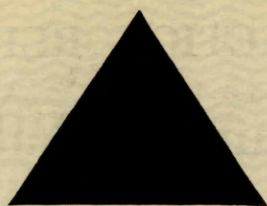
A separate section containing a 5-year list of discontinued bank titles.

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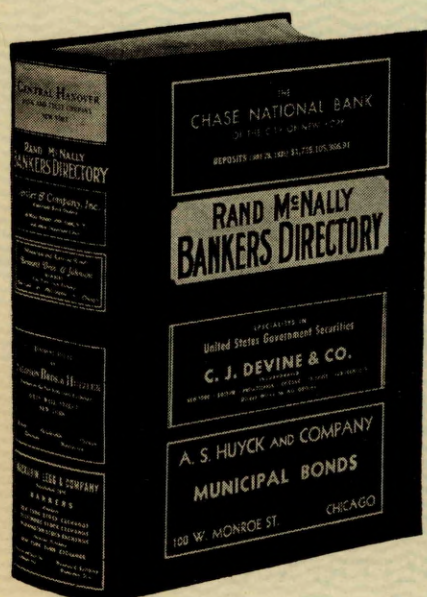
THIS SYMBOL INDICATES MEMBERSHIP IN THE
Federal Deposit Insurance Corporation

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Peoples Exchange Bank
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SIXTY-FIFTH YEAR

FIRST 1937 EDITION — 122nd EDITION SINCE 1872

JANUARY EDITION

CORRECTED TO

MARCH 1937

Official Numbering Agent American Bankers Association

RAND McNALLY & COMPANY

ANDREW McNALLY - - - - President
F. L. McNALLY - - Executive Vice-President
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NEW YORK

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CONTENTS

(For Detailed Index See Below)

	PAGE		PAGE
BUYER'S GUIDE	8	UNITED STATES BANKS (For Detailed Index See)	3
CENTRAL RESERVE AND RESERVE CITIES	9	DOMINION OF CANADA BANKS (For Detailed Index See)	3
FEDERAL RESERVE BANK STATEMENTS	10	UNITED STATES AND CANADA INVESTMENT DEALERS (For Detailed Index See)	3, 4
FEDERAL RESERVE BANK INFORMATION	9-30	UNITED STATES DEPENDENCIES (For Detailed Index See)	3
CALENDAR	13	FOREIGN BANKS	1406-1635
FEDERAL INTERMEDIATE CREDIT BANK AND FEDERAL LAND BANK STATEMENTS	35, 36	INVESTMENT BANKERS ASSOCIATION MEMBERS	1637-1645
FEDERAL LAND BANK INFORMATION	37	LOCAL STOCK EXCHANGE FIRMS	1646-1662
GOVERNMENT AGENCIES DEALING WITH BANKS	37-45	UNITED STATES ATTORNEYS	1663-1753
FEDERAL INTERMEDIATE CREDIT BANKS	39	DOMINION OF CANADA ATTORNEYS	1754-1757
JOINT STOCK LAND BANKS (See also data under state and town in which located)	40	FOREIGN ATTORNEYS	1758-1763
FEDERAL HOME LOAN BOARD INFORMATION	41, 42	DATES OF REGULAR MEETINGS OF LEGISLATURES	1764
BANKERS ASSOCIATIONS	46-54	INTEREST RATES, GRACE ON SIGHT DRAFTS AND STATUTES OF LIMITATIONS	1765
NUMERICAL SYSTEM EXPLANATION	47	DIGEST OF BANKING AND COMMERCIAL LAWS	1767-1926
COMPTROLLER'S CALLS	50	UNIFORM NEGOTIABLE INSTRUMENTS ACTS	1927-1932
STATE BANK OFFICIALS AND EXAMINERS	54-58	BANK COLLECTION CODE (As recommended by the American Bankers Association)	1933-1935
NATIONAL BANK EXAMINERS	58, 59	ACCESSIBLE BANKING POINTS TO NON-BANK TOWNS IN THE UNITED STATES AND CANADA	1937-2044
VALUE OF FOREIGN COINS	60	DISCONTINUED BANK TITLES	2045-2102
RATES OF POSTAGE	61, 62	DIRECTORS (UNITED STATES AND CANADA)	2103
CLEARING HOUSES IN UNITED STATES (Showing Deposits of Cities in which located)	63, 64		
CONSOLIDATED CAPITULATION FOR DECEMBER 31, 1936 STATEMENTS (Showing total number of banks, liabilities and resources by states)	65		

DETAILED INDEX GENERAL INFORMATION

	PAGE
Accessible Banking Points to Non-Bank Towns in the United States and Canada	1937-2044
Attorneys—United States	1663-1753
Attorneys—Dominion of Canada	1754-1757
Attorneys—Foreign	1758-1763
Bank Collection Code (As recommended by the American Bankers Association)	1933-1935
Bankers Associations	46-54
Banks, Index to	3
Buyer's Guide	8
Calendar	13
Central Reserve and Reserve Cities	9
Clearing Houses in the United States (showing deposits of cities in which located)	63, 64
Comptroller's Calls	50
Consolidated Capitulation for December 31, 1936 statements (showing total number of banks, liabilities and resources)	65
Dates of Regular Meetings of Legislatures	1764
Digest of Banking and Commercial Laws in United States and Canada	1767-1926
Directors (United States and Canada)	2103
Discontinued Bank Titles	2045-2102
Federal Home Loan Board Information	41, 42
Federal Intermediate Credit Bank and Federal Land Bank Statements	35, 36
Federal Intermediate Credit Banks (See also Bank List, under town and state located)	39
Federal Reserve Bank Information	9-30
Federal Reserve Bank Statements	10
Federal Land Bank Information	37
Foreign Banks	1406-1635
Foreign Banks—Index to	1406
Government Agencies Dealing with Banks	37-45
Interest Rates, Grace on Sight Drafts and Statutes of Limitations	1765
Investment Bankers Association Members	1637-1645
Investment Dealers—Index to	3, 4
Joint Stock Land Banks (List of) (For information see city in which located)	40
Laws—United States and Canada	1767-1926
Local Stock Exchange Firms	1646-1662
Maps—Index to	2
National Bank Examiners	58, 59
Numerical System Explanation	47
Rates of Postage	61, 62
State Bank Officials and Examiners	54-58
Uniform Negotiable Instruments Act	1927-1932
United States Dependencies	1329-1332
Value of Foreign Coins	60

MAPS

	PAGE		PAGE		PAGE
Africa	1414, 1415	Kansas	416, 417	Oklahoma	960, 961
Alabama	68, 69	Kentucky	456, 457	Ontario	1374, 1375
Alaska	82, 83	Louisiana	482, 483	Oregon	986, 987
Arizona	88, 89	Maine	498, 499	Pennsylvania	998, 999
Arkansas	94, 95	Manitoba and Saskatchewan	1346, 1347	Philadelphia and Vicinity	1038, 1039
Asia	1424, 1425	Maryland	510, 511	Philadelphia (Main Portion)	1044, 1045
California	112, 113	Massachusetts	528, 529	Philippine Islands	1326, 1327
Colorado	176, 177	Mexico	1612, 1613	Puerto Rico (See West Indies)	1618, 1619
Connecticut	190, 191	Michigan	558, 559	Quebec	1388, 1389
Delaware	206	Milwaukee (Main portion)	1300, 1301	Rhode Island	1080, 1081
District of Columbia (Washington, Main Portion)	212, 213	Minnesota	592, 593	St. Paul, Minn.	626, 627
Dominion of Canada and Newfoundland	1334, 1335	Mississippi	638, 639	South America	1624, 1625
England and Wales	1528, 1529	Missouri	654, 655	South Carolina	1088, 1089
Europe	1408, 1409	Montana	700, 701	South Dakota	1100, 1101
Federal Land and Federal Intermediate Credit Bank Districts	31	Nebraska	712, 713	Tennessee	1116, 1117
Federal Reserve Districts	14, 15	Nevada	734, 735	Texas	1140, 1141
Florida	220, 221	New Hampshire	740, 741	Utah	1198, 1199
Georgia	236, 237	New Jersey	748, 749	Vermont	1208, 1209
Hawaii	260, 261	New Mexico	778, 779	Virginia	1216, 1217
Idaho	266, 267	New York	784, 785	United States	32, 33
Illinois	276, 277	North Carolina	872, 873	Washington	1242, 1243
Indiana	338, 339	North Dakota	894, 895	West Indies	1618, 1619
Iowa	374, 375	Nova Scotia, New Brunswick and Prince Edward Island	1354, 1355	West Virginia	1262, 1263
		Numerical Systems Transit Map	48, 49	Wisconsin	1276, 1277
		Ohio	908, 909	The World	6, 7
				Wyoming	1320, 1321

UNITED STATES BANKS

	PAGE		PAGE		PAGE
Alabama	66-85	Kansas	419-453	Ohio	911-957
Alaska	85	Kentucky	454-479	Oklahoma	958-983
American Samoa	1329	Louisiana	480-496	Oregon	984-996
Arizona	86-92	Maine	501-508	Pennsylvania	996-1078
Arkansas	97-110	Maryland	508-526	Philippine Islands	1329-1331
California	115-173	Massachusetts	526-555	Puerto Rico	1331-1332
Canal Zone	1329	Michigan	556-590	Rhode Island	1083-1086
Colorado	174-187	Minnesota	595-635	South Carolina	1091-1098
Connecticut	188-204	Mississippi	636-652	South Dakota	1103-1113
Delaware	204-209	Missouri	657-698	Tennessee	1114-1138
District of Columbia	210-217	Montana	703-709	Texas	1143-1195
Florida	218-234	Nebraska	710-737	Utah	1196-1205
Georgia	239-258	Nevada	737	Vermont	1205-1213
Hawaii	258-264	New Hampshire	738-746	Virginia	1214-1240
Guam (Island of)	1329	New Jersey	746-775	Virgin Islands	1332
Idaho	269-274	New Mexico	776-782	Washington	1240-1259
Illinois	279-336	New York	782-869	West Virginia	1260-1274
Indiana	341-371	North Carolina	870-892	Wisconsin	1274-1317
Iowa	372-414	North Dakota	897-906	Wyoming	1318-1324

DOMINION OF CANADA BANKS

	PAGE		PAGE
Alberta	1332-1340	Newfoundland	1351
British Columbia	1340-1342	Nova Scotia	1351-1357
Manitoba	1343-1349	Ontario	1357-1382
New Brunswick	1349-1350	Prince Edward Island	1382
		Quebec	1383-1400
		St. Pierre at Miquelon	1400
		Saskatchewan	1401-1405
		Yukon	1405

FOREIGN BANKS

	PAGE
Alphabetical Index to Foreign Banks and Bankers	1406
Foreign Banks	1406-1635

INVESTMENT DEALERS

	PAGE		PAGE
Alabama	72	Kansas	427
Birmingham	72	Emporia	427
Mobile	77	Kanorado	434
Montgomery	78	Topeka	449
Arizona	91	Wichita	453
Phoenix	91	Kentucky	462
Arkansas	104, 105	Danville	462
Little Rock	104, 105	Lexington	468
British Columbia	1342	Louisville	471
Vancouver	1342	Louisiana	493
California	140	New Orleans	493
Los Angeles	140	Maine	507
Pasadena	148	Portland	507
San Francisco	161	Manitoba	1349
Colorado	182	Winnipeg	1349
Denver	182	Maryland	517
Connecticut	196	Baltimore	517
Hartford	196	Massachusetts	537
New Haven	199	Boston	537
Dist. of Columbia	217	Pittsfield	549
Washington	217	Springfield	552
Florida	226	Worcester	555
Jacksonville	226	Michigan	561
Miami	228	Battle Creek	561
Miami Beach	229	Detroit	570
St. Petersburg	231	Grand Rapids	574
Tampa	233	Kalamazoo	578
West Palm Beach	234	Lansing	579
Georgia	242	Minnesota	617
Atlanta	242	Minneapolis	617
Columbus	246	New Ulm	619
Illinois	299-301	St. Paul	629
Chicago	299-301	Mississippi	645
Joliet	313	Jackson	645
Peoria	324	Missouri	672
Indiana	349	Kansas City	672
Evansville	349	St. Joseph	684
Fort Wayne	350	St. Louis	692-693
Indianapolis	356	Nebraska	727
South Bend	367	Omaha	727
Iowa	380	New Jersey	751
Burlington	380	Atlantic City	751
Cedar Rapids	381	Newark	765
Council Bluffs	384		
Des Moines	387		
Sioux City	408		
Waterloo	412		

INVESTMENT DEALERS—(Continued)

	PAGE		PAGE
New York.....	Albany.....787	Quebec.....	Montreal.....1394
	Binghamton.....791		
	Buffalo.....794	Rhode Island.....	Providence.....1085
	New York.....845-849		
	Oneonta.....851	South Carolina.....	Charleston.....1092
	Rochester.....857		Greenville.....1094
	Schenectady.....860		Spartanburg.....1097
	Syracuse.....864		
	Troy.....864	South Dakota.....	Aberdeen.....1103
	Utica.....865		
North Carolina.....	Charlotte.....877	Tennessee.....	Chattanooga.....1120
	Greensboro.....881		Jackson.....1125
	Raleigh.....887		Knoxville.....1127
Ohio.....	Akron.....911		Memphis.....1131
	Cincinnati.....921		Nashville.....1133
	Cleveland.....925	Texas.....	Dallas.....1156
	Columbus.....927		El Paso.....1159
	Toledo.....952		Fort Worth.....1162
Oklahoma.....	Newkirk.....974		Houston.....1169
	Oklahoma City.....976		San Antonio.....1186
	Tulsa.....982		Wichita Falls.....1194
Ontario.....	Hamilton.....1363	Utah.....	Salt Lake City.....1204
	London.....1366		
	Ottawa.....1368	Virginia.....	Richmond.....1235
	Toronto.....1380		Roanoke.....1236
Pennsylvania.....	Erie.....1014	Washington.....	Seattle.....1254
	Oil City.....1034		
	Philadelphia.....1054	West Virginia.....	Wheeling.....1273
	Pittsburgh.....1061		
	Reading.....1064	Wisconsin.....	Milwaukee.....1303
	Scranton.....1067		
	Wilkes-Barre.....1076		

The 122nd BLUE BOOK

The First 1937 Bankers Directory—the 122nd edition—marks the 8th major improvement in the past few years—a dictionary style INDEX which makes smooth lines of thumb indentation.

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Federal Deposit Insurance Corporation membership is indicated in every issue of the Blue Book.

Rand McNally & Company is the Official Numbering Agent of the American Bankers Association.

THE NATIONAL BANK OF NEW ZEALAND, LIMITED

Authorised and Subscribed Capital	-	\$30,000,000	\$5 = £1
Paid Up Capital	- - - - -	- - - - -	\$10,000,000
Reserve Fund (Invested in Government Securities)	-	-	\$ 5,000,000
Currency Reserve (Invested in Government Securities)	-	-	\$ 2,500,000
Reserve Liability of Shareholders	- - - - -	- - - - -	\$30,000,000
			<u>\$47,500,000</u>

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AUSTRALIA, NEW ZEALAND, TASMANIA & PACIFIC ISLANDS.

BANK OF NEW SOUTH WALES

(ESTABLISHED 1817.)

(with which are amalgamated the Western Australian Bank and
 The Australian Bank of Commerce Limited)

Paid-up Capital	- - -	- -	£ 8,780,000
Reserve Fund	- - -	- -	6,150,000
Reserve Liability of Proprietors	- - -	- -	8,780,000
			<u>£ 23,710,000</u>
Aggregate Assets 30th September, 1936	- -	- -	£ 115,150,000



Head Office: SYDNEY, NEW SOUTH WALES
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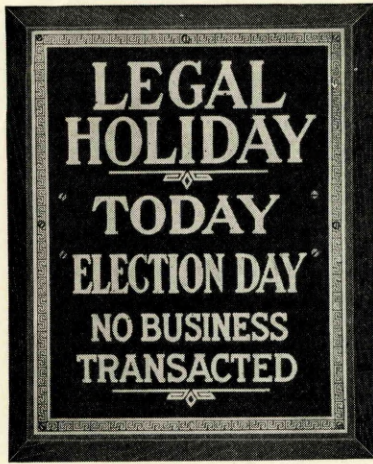
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THE BUYER'S GUIDE

BANKS, HOME SAVINGS



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Reserves Required to be held by members in Federal Reserve Bank		
Banks Not in Reserve or Central Reserve City	Reserve City Banks	Central Reserve City Banks
7% of Net Demand Deposits 3% of Time Deposits	10% of Net Demand Deposits 3% of Time Deposits	13% of Net Demand Deposits 3% of Time Deposits

The percentages shown represent the statutory reserve requirements. The Board of Governors of the Federal Reserve System may by regulation change these requirements, but the amount of reserves required to be maintained as the result of any such change may not be less than the amount required by the statute, as shown above, nor more than twice such statutory requirements. The Board has increased the statutory reserve requirements on both demand and time deposits by 50 percent effective August 16, 1936, by 75 percent effective March 1, 1937, and by 100 percent effective May 1, 1937.

Central Reserve Cities

2. NEW YORK CITY* . . . 7. CHICAGO**

Reserve Cities***

- | | |
|--------------------------|-----------------------------|
| 6. Atlanta, Ga. | 9. Minneapolis, Minn. |
| Br.5. Baltimore, Md. | Br.6. Nashville, Tenn. |
| Br.6. Birmingham, Ala. | Br.6. New Orleans, La. |
| 1. Boston, Mass. | Oakland, Cal. |
| Br.2. Buffalo, N. Y. | Ogden, Utah |
| Cedar Rapids, Iowa | Br.10. Oklahoma City, Okla. |
| Br.5. Charlotte, N. C. | Br.10. Omaha, Neb. |
| Br.4. Cincinnati, O. | Peoria, Ill. |
| 4. Cleveland, O. | 3. Philadelphia, Pa. |
| Columbus, O. | Br.4. Pittsburgh, Pa. |
| 11. Dallas, Texas | Br.12. Portland, Ore. |
| Br.10. Denver, Colo. | Pueblo, Colo. |
| Des Moines, Iowa | 5. Richmond, Va. |
| Br.7. Detroit, Mich. | St. Joseph, Mo. |
| Dubuque, Iowa | 8. St. Louis, Mo. |
| Br.11. El Paso, Texas | St. Paul, Minn. |
| Fort Worth, Texas | Br.12. Salt Lake City, Utah |
| Galveston, Texas | Br.11. San Antonio, Texas |
| Grand Rapids, Mich. | 12. San Francisco, Cal. |
| Br.9. Helena, Mont. | Ag'y 6. Savannah, Ga. |
| Br.11. Houston, Texas | Br.12. Seattle, Wash. |
| Indianapolis, Ind. | Sioux City, Iowa |
| Br.6. Jacksonville, Fla. | Br.12. Spokane, Wash. |
| Kansas City, Kan. | Toledo, Ohio |
| 10. Kansas City, Mo. | Topeka, Kan. |
| Lincoln, Neb. | Tulsa, Okla. |
| Br.8. Little Rock, Ark. | Waco, Texas |
| Br.12. Los Angeles, Cal. | Washington, D. C. |
| Br.8. Louisville, Ky. | Wichita, Kan. |
| Br.8. Memphis, Tenn. | |
| Milwaukee, Wis. | |

Those cities which are preceded by a number only are Federal Reserve Bank cities and the number in each instance is the District number in which the city is located. Br. signifies that a branch bank is located in that city. Ag'y signifies that an agency is located in that city.

*New York-Member banks in the Borough of Manhattan, or located in other boroughs and having branches in Manhattan, are subject to the full reserve required of member banks in "Central Reserve cities". Member banks located in the Boroughs of Brooklyn and the Bronx, or located in the Boroughs of Richmond and Queens and having branches in the Boroughs of Brooklyn or the Bronx, are subject to the reserve requirements of banks in "Reserve cities." Member banks located in the Boroughs of Richmond and Queens and having no branches in other boroughs are subject to the reserve requirements applicable to member banks located outside of Central Reserve and Reserve cities.

**Certain outlying banks have been authorized to carry the same reserves as reserve city banks.

***Certain outlying banks have been authorized to carry same reserves as banks located outside reserve and central reserve cities.

ASSETS AND LIABILITIES OF THE FEDERAL RESERVE BANKS ON DECEMBER 31, 1936

(In thousands of dollars)

ASSETS	Total	1 Boston	2 New York	3 Phila- delphia	4 Cleveland	5 Richmond	6 Atlanta	7 Chicago	8 St. Louis	9 Minne- apolis	10 Kansas City	11 Dallas	12 San Francisco
Gold certificates on hand and due from U. S. Treasury...	8,851,880	554,311	3,438,991	495,308	665,017	302,265	249,489	1,664,103	255,381	175,995	254,216	170,362	626,442
Redemption fund—Federal Reserve notes.....	12,741	1,449	1,435	194	978	340	2,659	857	1,570	915	666	198	1,480
Other cash.....	256,534	20,192	64,811	25,458	20,077	17,065	14,448	30,597	16,465	7,301	13,157	6,695	20,268
Total reserves.....	9,121,155	575,952	3,505,237	520,960	686,072	319,670	266,596	1,695,557	273,416	184,211	268,039	177,255	648,190
Bills discounted:													
For member banks.....	2,612	1,070	1,037	285	.....	150	20	.....	30	3	14	3	.....
For nonmember banks, etc.....	301	22	109	28	28	13	11	35	10	7	8	9	21
Total bills discounted.....	2,913	1,092	1,146	313	28	163	31	35	40	10	22	12	21
Bills bought: Payable in foreign currencies.....	3,089	225	1,100	317	294	121	108	385	86	61	87	87	218
Industrial advances.....	24,650	2,875	5,958	4,685	1,214	2,655	400	1,434	424	1,064	794	1,325	1,822
U. S. Government securities:													
Bonds.....	490,643	35,167	130,269	42,194	49,618	25,340	20,025	57,324	23,381	18,313	25,409	20,318	43,285
Treasury notes.....	1,340,963	96,116	356,035	115,317	135,612	69,254	54,731	156,670	63,901	50,051	69,445	55,530	118,301
Treasury bills.....	598,621	42,907	158,939	51,479	60,539	30,916	24,432	69,939	28,527	22,343	31,001	24,789	52,810
Total Government securities.....	2,430,227	174,190	645,243	208,990	245,769	125,510	99,188	283,933	115,809	90,707	125,855	100,637	214,396
Other Reserve bank credit:													
Due from foreign banks.....	220	17	84	21	20	10	8	26	4	3	6	6	15
Reserve bank float (uncollected items in excess of deferred availability items).....	39,064	1,114	18,002	*263	6,666	1,308	248	2,124	392	*290	1,799	*111	8,075
Total Reserve bank credit outstanding.....	2,500,163	179,513	671,533	214,063	253,991	129,767	99,983	287,937	116,755	91,555	128,563	101,956	224,547
Federal Reserve notes of other banks.....	32,603	310	8,799	1,736	2,192	2,779	3,564	3,974	2,036	1,740	1,760	1,044	2,669
Uncollected items not included in float.....	786,157	80,190	223,480	58,926	88,871	60,837	27,116	99,577	33,557	18,826	34,551	27,045	33,181
Bank premises.....	46,142	3,057	10,134	4,952	6,368	2,810	2,237	4,711	2,390	1,488	3,285	1,261	3,449
All other assets.....	38,473	133	30,576	3,122	1,315	894	1,191	207	183	232	167	283	170
Total assets.....	12,524,693	839,155	4,449,759	803,759	1,038,809	516,757	400,687	2,091,963	428,337	298,052	436,365	308,844	912,206
LIABILITIES													
F. R. notes in actual circulation (includes notes held by other F. R. banks).....	4,283,537	361,758	921,697	312,078	418,454	208,787	189,101	963,398	183,580	136,096	162,081	91,863	334,644
Deposits:													
Member bank—reserve account.....	6,606,430	353,497	2,942,652	381,210	451,331	215,791	158,750	935,159	182,277	120,530	218,402	168,143	478,688
U. S. Treasurer—general account.....	243,662	9,718	108,703	6,258	26,873	7,317	4,565	36,485	6,952	5,471	8,494	4,233	18,593
Foreign bank.....	98,620	7,327	35,745	9,208	9,109	4,357	3,466	11,486	2,970	2,376	2,372	2,872	6,832
Other deposits.....	160,207	2,830	96,584	2,220	12,797	4,963	4,367	1,725	8,697	5,446	208	3,819	16,551
Total deposits.....	7,108,919	373,372	3,183,684	398,896	500,110	232,428	171,148	984,855	200,896	133,823	229,976	179,067	520,664
Deferred availability items.....	786,157	80,190	223,480	58,926	88,871	60,837	27,116	99,577	33,557	18,826	34,551	27,045	33,181
Capital paid in.....	130,836	9,385	50,590	12,211	12,664	4,719	4,272	12,324	3,782	2,943	3,962	3,825	10,159
Surplus (Sec. 7).....	145,854	9,826	51,474	13,362	14,323	4,869	5,616	21,504	4,655	3,116	3,613	3,851	9,645
Surplus (Sec. 13b).....	27,190	2,874	7,744	4,325	1,007	3,422	754	1,416	545	1,003	1,142	1,262	1,696
Reserve for contingencies.....	37,200	1,570	9,260	3,000	3,120	1,575	2,584	7,999	1,194	2,097	936	1,828	2,037
All other liabilities.....	5,000	180	1,830	961	260	120	96	890	128	148	104	103	180
Total liabilities.....	12,524,693	839,155	4,449,759	803,759	1,038,809	516,757	400,687	2,091,963	428,337	298,052	436,365	308,844	912,206

10

* Deferred availability in excess of uncollected items.

FEDERAL RESERVE BANK INFORMATION

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

WASHINGTON, D. C.

MARRINER S. ECCLES, *Chairman*
RONALD RANSOM, *Vice-Chairman*

JOSEPH A. BRODERICK
M. S. SZYMCAK

JOHN K. MCKEE
CHESTER C. DAVIS

CHARLES S. HAMLIN, Special Counsel.
LAWRENCE CLAYTON, Assistant to the Chairman
ELLIOTT THURSTON, Special Assistant to the Chairman
CHESTER MORRILL, Secretary
LISTON P. BETHEA, Assistant Secretary
S. R. CARPENTER, Assistant Secretary
J. C. NOELL, Assistant Secretary
WALTER WYATT, General Counsel
J. P. DREIBELBIS, Assistant General Counsel
GEORGE B. VEST, Assistant General Counsel
B. MAGRUDER WINGFIELD, Assistant General Counsel
LEO H. PAULGER, Chief, Division of Examinations
R. F. LEONARD, Assistant Chief, Division of Examinations
C. E. CAGLE, Assistant Chief, Division of Examinations

E. A. GOLDENWEISER, Director, Division of Research and Statistics
WOODLIEF THOMAS, Assistant Director, Division of Research and Statistics
LAUGHLIN CURRIE, Assistant Director, Division of Research and Statistics
GEORGE W. BLATTNER, Assistant Director, Division of Research and Statistics
E. L. SMEAD, Chief, Division of Bank Operations
J. R. VAN FOSSEN, Assistant Chief, Division of Bank Operations
J. E. HORBETT, Assistant Chief, Division of Bank Operations
CARL E. PARRY, Chief, Division of Security Loans
PHILIP E. BRADLEY, Assistant Chief, Division of Security Loans
O. E. FOULK, Fiscal Agent
JOSEPHINE E. LALLY, Deputy Fiscal Agent

FEDERAL OPEN MARKET COMMITTEE

MARRINER S. ECCLES, Chairman
GEORGE L. HARRISON, Vice Chairman
JOSEPH A. BRODERICK
CHESTER C. DAVIS
M. J. FLEMING
G. H. HAMILTON
JOHN K. MCKEE
B. A. MCKINNEY
RONALD RANSOM
GEORGE J. SCHALLER
M. S. SZYMCAK

CHESTER MORRILL, Secretary
WALTER WYATT, General Counsel
J. P. DREIBELBIS, Assistant General Counsel
E. A. GOLDENWEISER, Economist
JOHN H. WILLIAMS, Associate Economist
W. RANDOLPH BURGESS, Manager of System Open Market Account

(For combined statement of the Assets and Liabilities of the Twelve Federal Reserve Banks as of December 31, 1936, see page 10)

FEDERAL ADVISORY COUNCIL (1936)

District No. 1 (BOSTON).....THOMAS M. STEELE
District No. 2 (NEW YORK).....WINTHROP W. ALDRICH
District No. 3 (PHILADELPHIA)...HOWARD A. LOEB
District No. 4 (CLEVELAND).....LEWIS B. WILLIAMS
District No. 5 (RICHMOND).....CHARLES M. GOHEN
District No. 6 (ATLANTA).....EDWARD BALL
District No. 7 (CHICAGO).....EDWARD E. BROWN
District No. 8 (ST. LOUIS).....WALTER W. SMITH
District No. 9 (MINNEAPOLIS)...JOHN CROSBY
District No. 10 (KANSAS CITY)....W. T. KEMPER
District No. 11 (DALLAS).....R. E. HARDING
District No. 12 (SAN FRANCISCO) PAUL S. DICK

WALTER LICHTENSTEIN, Secretary

DISTRICT No. 1—Federal Reserve Bank of Boston

(Transit Number 5-1) 30 Pearl St., Boston, Mass.

TERRITORY IN DISTRICT—Connecticut, except Fairfield County; Maine, Massachusetts, New Hampshire, Rhode Island and Vermont. Membership: National Banks 317; State Banks 43. Total 360.

DIRECTORS AND OFFICERS

Class A—Directors

LEWIS S. REED, Waterbury, Conn. (1937)
ALFRED RIPLEY, Boston, Mass. (1938)
LEON A. DODGE, Damariscotta, Me. (1939)

Class B—Directors

EDWARD S. FRENCH, Springfield, Vt. (1937)
PHILIP R. ALLEN, East Walpole, Mass. (1938)
EDWARD J. FROST, Boston, Mass. (1939)

Class C—Directors

FREDERICK H. CURTISS, Boston, Mass. (1938), Chairman of the Board and Federal Reserve Agent
C. H. MERRIMAN, Providence, R. I. (1937)
HENRY S. DENNISON, Framingham, Mass. (1939)

Member Federal Advisory Council

THOMAS M. STEELE, New Haven, Conn.

(See page 10 for statement showing Assets and Liabilities as of December 31, 1936)

Officers

ROY A. YOUNG, President
WILLIAM W. PADDOCK, First Vice President
WILLIAM WILLET, Cashier
KRICKEL K. CARRICK, Secretary and General Counsel
FREDERIC H. CURTISS, Chairman of Board and Federal Reserve Agent
CHARLES F. GETTEMY, Assistant Federal Reserve Agent
WILLIAM D. McRAE, Chief Examiner.
ELLIS G. HULT, Assistant Cashier
ERNEST M. LEAVITT, Assistant Cashier
CARL B. PITMAN, Assistant Cashier
L. WALLACE SWEETSER, Assistant Cashier
HARRY F. CURRIER, Auditor

ASSOCIATE COUNSEL

PHILLIPS KETCHUM, Boston, Mass.

CHECK COLLECTION TIME SCHEDULE

Member banks depositing checks for collection will receive credit therefor in their reserve account on the date on which each class of checks will become available, as indicated below.

Immediate Credit on Receipt—Checks drawn on or payable through Boston banks if received by 9.00 a.m.; Drafts on Federal Reserve Bank of Boston; Federal Reserve exchange drafts; United States Treasury checks and warrants.

One Day After Receipt—Checks payable through clearing houses in New York and Philadelphia. Checks drawn on or payable through Boston banks if received after 9.00 a.m.

Two Days After Receipt—Checks payable through Clearing Houses in Baltimore, Buffalo, Charlotte, Chicago, Cincinnati, Cleveland, Detroit, Louisville, Pittsburgh, Richmond, St. Louis. Checks on Banks located in Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont.

Three Days After Receipt—Checks payable through Clearing Houses in Atlanta, Birmingham, Dallas, Jacksonville, Kansas City, Mo., Kansas City, Kan., Little Rock, Memphis, Minneapolis, Nashville, New Orleans, Oklahoma City, Omaha, St. Paul.

Four Days After Receipt—Checks payable through Clearing Houses in Denver, El Paso, Houston, Salt Lake City, San Antonio. Checks on Banks located in Alabama, Arkansas, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas,

*Kentucky, *Maryland, *Michigan, *Minnesota, Mississippi, *Missouri, *North Carolina, *Ohio, South Carolina, *Tennessee, *Virginia, West Virginia, Wisconsin.

Five Days After Receipt—Checks payable through Clearing Houses in Helena, Los Angeles, Portland, Ore., San Francisco, Seattle, Spokane.

Eight Days After Receipt—Checks on Banks located in Arizona, *California, *Colorado, Idaho, *Louisiana, *Montana, *Nebraska, Nevada, New Mexico, North Dakota, *Oklahoma, *Oregon, South Dakota, *Texas, *Utah, *Washington, Wyoming.

*Except checks payable through Clearing Houses in Federal reserve cities.

Note: Checks drawn on banks not located in a Federal reserve city but bearing upon their face a notation that they are payable at or receivable for immediate availability in a Federal reserve city will be accepted on the same basis as checks drawn on banks located in that city.

Notice: Calculations on letters containing Federal Reserve Bank or branch city items are based on calendar days and country items on business days. When the date of availability falls on a Sunday or a legal holiday credit will be given on the next business day.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 2—Federal Reserve Bank of New York

(Transit Number 1-120) (33 Liberty Street)

TERRITORY IN DISTRICT—The State of New York and the following counties in New Jersey: Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex, Union, and Warren and the County of Fairfield, Connecticut. Banks in District: National Banks: members 618; non-members 0; total 618; State Banks: members 56; non-members 131; total 187; Trust Companies: members 116; non-members 134; total 250; Savings Banks: members 0; non-members 171; total 171. Private Bankers: members 0; non-members 18; total 18. Number of banks in District No. 2 as of February 1, 1937: members 790*; non-members 454; total 1244*.

*Includes one national bank and one member state bank no longer in actual operation whose Federal Reserve bank stock has not as yet been canceled.

DIRECTORS AND OFFICERS

Directors

(Vacancy), Chairman
OWEN D. YOUNG, Van Hornesville, N. Y., Chairman, General Electric Company, New York, N. Y. (*Deputy Chairman*)
GEORGE W. DAVIDSON, Greenwich, Conn., Chairman, Board of Trustees, Central Hanover Bank and Trust Co., New York, N. Y.
EDWARD K. MILLS, Morristown, N. J., President, Morristown Trust Company
WILLIAM F. PLOCH, Long Beach, N. Y., President, The National City Bank of Long Beach
BEARDSLEY RUMI, New York, N. Y., Treasurer, R. H. Macy & Company, Inc., New York, N. Y.
ROBERT T. STEVENS, Plainfield, N. J., President, J. P. Stevens & Co., Inc., New York, N. Y.
WALTER C. TEAGLE, Port Chester, N. Y., President, Standard Oil Company (New Jersey), New York, N. Y.
THOMAS J. WATSON, Lebanon, N. J., President, International Business Machines Corporation, New York, N. Y.

Officers

GEORGE L. HARRISON, President
ALLAN SPROUL, First Vice-President
W. RANDOLPH BURGESS, Vice-President
CHARLES H. COE, Vice-President
RAY M. GIDNEY, Vice-President
L. WERNER KNOKE, Vice-President
WALTER S. LOGAN, Vice-President and General Counsel
LESLIE R. ROUNDS, Vice-President
JOHN H. WILLIAMS, Vice-President

WILLIAM H. DILLISTIN, Assistant Vice-President
J. WILSON JONES, Assistant Vice-President
HERBERT H. KIMBALL, Assistant Vice-President and Secretary
WALTER B. MATTESON, Assistant Vice-President
ARTHUR PHELAN, Assistant Vice-President
JAMES M. RICE, Assistant Vice-President
HAROLD V. ROELSE, Assistant Vice-President
VALENTINE WILLIS, Assistant Vice-President

DUDLEY H. BARROWS, Manager, Personnel Department
WESLEY W. BURT, Manager, Accounting Department
DONALD J. CAMERON, Manager, Foreign Department
FELIX T. DAVIS, Assistant Counsel

(For Assets and Liabilities see statement of December 31, 1936, page 10)

EDWARD O. DOUGLAS, Manager, Bill Department and Manager Collection Department
HERBERT S. DOWNS, Manager, Bank Relations Department
EDWIN C. FRENCH, Manager, Cash Department
MYLES C. McCABILL, Manager, Service Department
ROBERT F. McMURRAY, Manager, Safekeeping Department
SILAS A. MILLER, Manager, Securities Department
JACQUES A. MITCHELL, Manager, Credit Department
HORACE L. SANFORD, Assistant Secretary
WILLIAM A. SCOTT, Manager, Government Bond Department
WILLIAM F. SHEEHAN, Manager, Bank Examinations Department (and Chief Examiner)

TODD G. TIEBOUT, Assistant Counsel
WILLIAM F. TREIBER, Assistant Counsel
RUFUS J. TRIMBLE, Assistant Counsel
CHARLES N. VAN HOUTEN, Jr., Manager, Security Custody Department
I. WARD WATERS, Manager, Cash Custody Department

GEORGE W. FERGUSON, General Auditor

Officers of Federal Reserve Agent's Function

(VACANCY), Federal Reserve Agent
JERE V. D. STRYKER, Assistant Federal Reserve Agent

Member of Federal Advisory Council

WINTHROP W. ALDRICH, Chairman, The Chase National Bank of the City of New York, New York, N. Y.

Industrial Advisory Committee

WILLIAM H. POUCH, Chairman, President, Concrete Steel Co., New York, N. Y.
HERMAN K. BEACH, President and Treasurer, Bridgeport Metal Goods Manufacturing Company Bridgeport, Conn.
ARTHUR G. NELSON, Vice Chairman, President, A. G. Nelson Paper Company, Inc., New York, N. Y.
EDWARD J. NOBLE, President, Life Savers, Inc., Port Chester, N. Y.
FRANCIS B. REYNOLDS, President, Columbia Mills, Inc., New York, N. Y.

TIME SCHEDULE OF FEDERAL RESERVE BANK OF NEW YORK

Immediate Credit—When received by 9 a.m.; Items drawn on or payable at: New York Clearing House Association Banks, Other New York City and Brooklyn Banks, Northern New Jersey Clearing House Association Banks; Lists of banks referred to will be furnished upon request. Checks and warrants on Treasurer of the United States, Washington, D. C. When received by 3 p.m. (Saturdays 1 p.m.) Checks on Federal Reserve Bank of New York (including Buffalo Branch), Officers' Checks of other Federal Reserve Banks, Federal Reserve Exchange Drafts.

Federal Reserve Cities and Federal Reserve Branch Cities in this column

†**One Calendar Day After Receipt**—Items payable in New York City—other than items mentioned above—(when received by 9 a.m.), Boston, Buffalo, Philadelphia, Cleveland, Pittsburgh, Richmond, Baltimore.

†**Two Calendar Days After Receipt**—Items payable in Cincinnati, Charlotte, Atlanta, Birmingham, Jacksonville, Memphis, Nashville, Chicago, Detroit, Kansas City, Kans.; Kansas City, Mo.; St. Louis, Louisville, Minneapolis, St. Paul, Omaha.

†**Three Calendar Days After Receipt**—Items payable in New Orleans, Little Rock, Denver, Oklahoma City, Dallas.

†**Four Calendar Days After Receipt**—Items payable in Helena, El Paso, Houston, San Antonio, Spokane, Salt Lake City, Portland, Ore., Seattle.

†**Five Calendar Days After Receipt**—Items payable in San Francisco, Los Angeles.

Localities outside of Federal Reserve Cities and Federal Reserve Branch Cities in this column

Closing Time for Deferred Credit Items—Payable in New York City 9 a.m.; Payable in Second District outside of New York City, 2:30 p.m.; Saturdays 1:00 p.m. Items \$500 and over, 3:30 p.m. Saturdays, 1:00 p.m. Payable in other Federal Reserve Districts, 12:30 p.m. Saturdays, 12:30 p.m. Items \$500 and over, 3:30 p.m. Saturdays, 1:00 p.m.

†**Two Business Days After Receipt**—Items payable in Connecticut, Delaware, District of Columbia, Maine, *Maryland, *Massachusetts, New Hampshire, **New Jersey, *New York, *Pennsylvania, Rhode Island, Vermont, *Virginia.

†**Four Business Days After Receipt**—Items payable in *Georgia, *Illinois, Indiana, Iowa, *Kansas, *Kentucky, *Michigan, *Minnesota, *Missouri, *North Carolina, *Ohio, South Carolina, West Virginia, Wisconsin.

†**Five Business Days After Receipt**—Items payable in *Alabama, *Arkansas, *Florida, Mississippi, *Nebraska, *Oklahoma, *Tennessee.

†**Seven Business Days After Receipt**—Items payable in Arizona, *California, *Colorado, Idaho, *Louisiana, *Montana, Nevada, New Mexico, North Dakota, *Oregon, South Dakota, *Texas, *Utah, *Washington, Wyoming.

†**When received by closing time as herein indicated for such items—otherwise credit deferred for one additional day. When the day on which credit would otherwise be given is a Sunday or legal holiday in New York State credit will be given on the following business day.**

*Except items payable in cities listed in left hand column.
**Except items drawn on or payable at Northern New Jersey Clearing House Association banks.

Federal Reserve Bank of New York—BUFFALO BRANCH

(Transit Number 10-26) (270-276 Main Street, Buffalo, N. Y.)

TERRITORY ASSIGNED TO BUFFALO BRANCH—Comprises the ten westerly counties of New York State as follows: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingstone, Monroe, Niagara, Orleans and Wyoming.

DIRECTORS AND OFFICERS

Directors

FRED J. COE, President, Power City Trust Company, Niagara Falls, N. Y.
WILLIAM A. DUSENBURY, President, The First National Bank of Olean, Olean, N. Y.
FRANK F. HENRY, Chairman, Washburn Crosby Company, Inc., Buffalo, New York
HOWARD KELLOGG, President, Spencer Kellogg and Sons, Inc., Buffalo, N. Y.

(Two vacancies)

ROBERT M. O'HARA, Managing Director

Officers

ROBERT M. O'HARA, Managing Director
REGINALD B. WILTSE, Assistant Manager
HALSEY W. SNOW, Cashier
CLIFFORD L. BLAKESLEE, Assistant Cashier

1987

JANUARY

S	M	T	W	T	F	S
..	..	..	..	..	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	..	..	..	..	..	..

FEBRUARY

S	M	T	W	T	F	S
..	32	33	34	35	36	37
..	1	2	3	4	5	6
38	39	40	41	42	43	44
7	8	9	10	11	12	13
45	46	47	48	49	50	51
14	15	16	17	18	19	20
52	53	54	55	56	57	58
21	22	23	24	25	26	27
59	..	..	..	..	..	..
28	..	..	..	..	..	..

MARCH

S	M	T	W	T	F	S
..	60	61	62	63	64	65
..	1	2	3	4	5	6
66	67	68	69	70	71	72
7	8	9	10	11	12	13
73	74	75	76	77	78	79
14	15	16	17	18	19	20
80	81	82	83	84	85	86
21	22	23	24	25	26	27
87	88	89	90	..	..	..
28	29	30	31	..	..	..

APRIL

S	M	T	W	T	F	S
..	..	..	..	91	92	93
..	..	..	..	1	2	3
94	95	96	97	98	99	100
4	5	6	7	8	9	10
101	102	103	104	105	106	107
11	12	13	14	15	16	17
108	109	110	111	112	113	114
18	19	20	21	22	23	24
115	116	117	118	119	120	..
25	26	27	28	29	30	..

MAY

S	M	T	W	T	F	S
..	..	..	..	..	..	121
..	..	..	..	..	..	1
122	123	124	125	126	127	128
2	3	4	5	6	7	8
129	130	131	132	133	134	135
9	10	11	12	13	14	15
136	137	138	139	140	141	142
16	17	18	19	20	21	22
143	144	145	146	147	148	149
23	24	25	26	27	28	29
150	151	..	..	..	..	..
30	31	..	..	..	..	..

JUNE

S	M	T	W	T	F	S
..	..	152	153	154	155	156
..	..	1	2	3	4	5
157	158	159	160	161	162	163
6	7	8	9	10	11	12
164	165	166	167	168	169	170
13	14	15	16	17	18	19
171	172	173	174	175	176	177
20	21	22	23	24	25	26
178	179	180	181	..	..	..
27	28	29	30	..	..	..

JULY

S	M	T	W	T	F	S
..	..	..	..	182	183	184
..	..	..	..	1	2	3
185	186	187	188	189	190	191
4	5	6	7	8	9	10
192	193	194	195	196	197	198
11	12	13	14	15	16	17
199	200	201	202	203	204	205
18	19	20	21	22	23	24
206	207	208	209	210	211	212
25	26	27	28	29	30	31

AUGUST

S	M	T	W	T	F	S
213	214	215	216	217	218	219
1	2	3	4	5	6	7
220	221	222	223	224	225	226
8	9	10	11	12	13	14
227	228	229	230	231	232	233
15	16	17	18	19	20	21
234	235	236	237	238	239	240
22	23	24	25	26	27	28
241	242	243	..	..	..	..
29	30	31	..	..	..	..

SEPTEMBER

S	M	T	W	T	F	S
..	..	..	244	245	246	247
..	..	..	1	2	3	4
248	249	250	251	252	253	254
5	6	7	8	9	10	11
255	256	257	258	259	260	261
12	13	14	15	16	17	18
262	263	264	265	266	267	268
19	20	21	22	23	24	25
269	270	271	272	273	..	..
26	27	28	29	30	..	..

OCTOBER

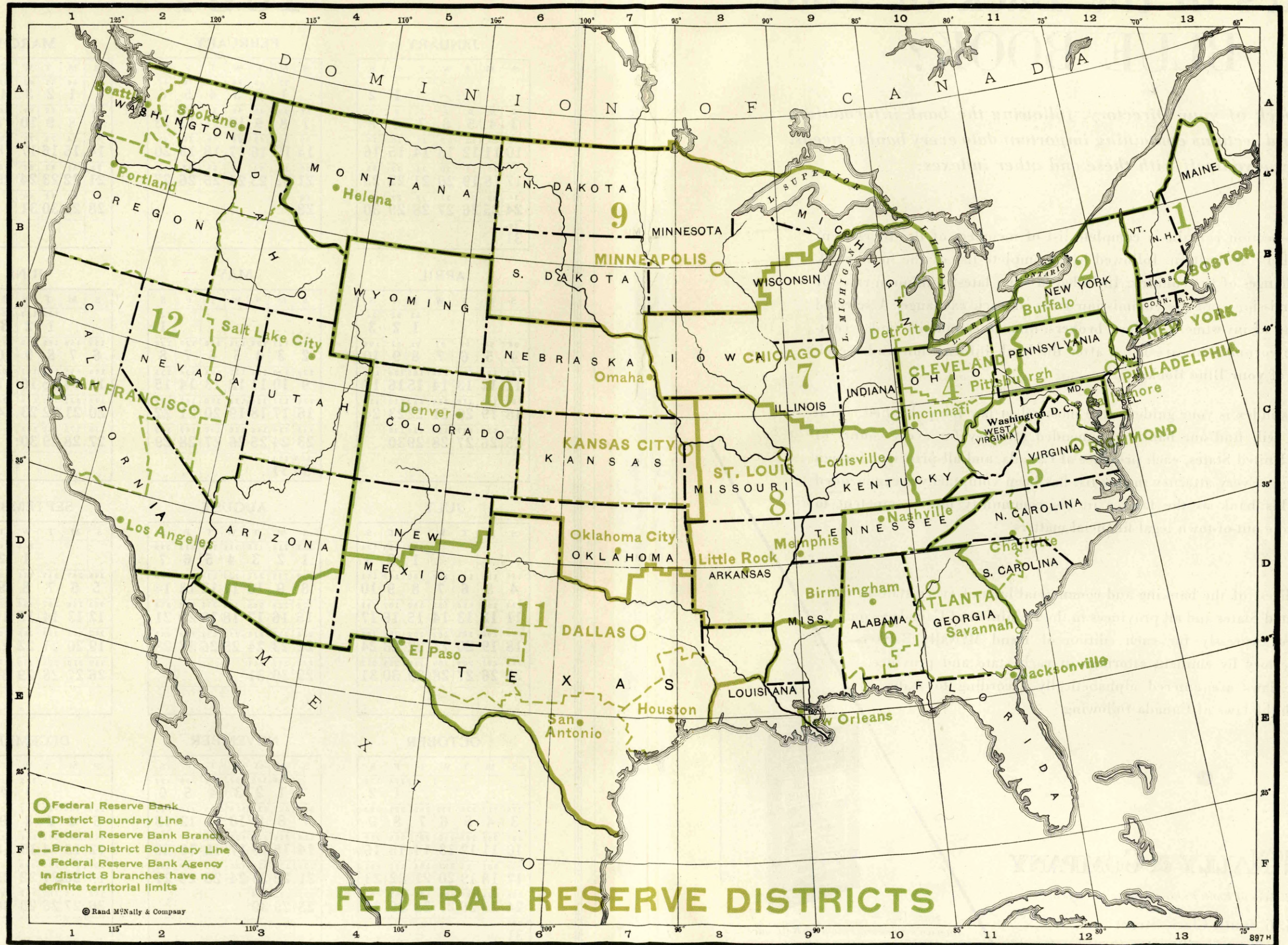
S	M	T	W	T	F	S
..	..	..	..	..	274	275
..	..	..	..	..	1	2
276	277	278	279	280	281	282
3	4	5	6	7	8	9
283	284	285	286	287	288	289
10	11	12	13	14	15	16
290	291	292	293	294	295	296
17	18	19	20	21	22	23
297	298	299	300	301	302	303
24	25	26	27	28	29	30
304	..	..	..	..	..	..
31	..	..	..	..	..	..

NOVEMBER

S	M	T	W	T	F	S
..	305	306	307	308	309	310
..	1	2	3	4	5	6
311	312	313	314	315	316	317
7	8	9	10	11	12	13
318	319	320	321	322	323	324
14	15	16	17	18	19	20
325	326	327	328	329	330	331
21	22	23	24	25	26	27
332	333	334	..	..	..	..
28	29	30	..	..	..	..

DECEMBER

S	M	T	W	T	F	S
..	..	..	335	336	337	338
..	..	..	1	2	3	4
339	340	341	342	343	344	345
5	6	7	8	9	10	11
346	347	348	349	350	351	352
12	13	14	15	16	17	18
353	354	355	356	357	358	359
19	20	21	22	23	24	25
360	361	362	363	364	365	..
26	27	28	29	30	31	..



- Federal Reserve Bank
- ▬ District Boundary Line
- Federal Reserve Bank Branch
- ▬ Branch District Boundary Line
- Federal Reserve Bank Agency
- in district 8 branches have no definite territorial limits

FEDERAL RESERVE DISTRICTS

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What's in the Back of Your BLUE BOOK?

In the back of your Directory, following the bank information, are several sections containing important data every banker needs. Familiarize yourself with these and other indexes:

I. B. A.

This section contains a complete list of members of the Investment Bankers Association, followed by a complete list of the local Stock Exchanges of the country. Included are the latest minimum rates of commission, and the commission rules of each exchange. A selected group of investment dealers, brokers, finance companies and acceptance corporations are listed after the bank information under each city of your Blue Book.

Attys.

This index is your guide to the most select law list published. In it you will find one bank-recommended attorney for every county of the United States, each province of Canada, and all principal foreign cities. Every attorney in this list has been voluntarily recommended by his bank as the lawyer in his community most competent to handle out-of-town legal financial matters.

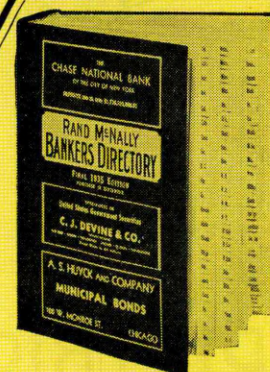
Laws

A digest of the banking and commercial laws of every state in the United States and all provinces in the Dominion of Canada—compiled expressly for each edition of Rand McNally Bankers Directory by eminent attorneys in each state and province. The laws are entered alphabetically according to states, with the laws of Canada following.

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FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 2—Continued

TIME SCHEDULE OF BUFFALO BRANCH

†**Immediate Credit**—When received by 9 a.m. (8.30 a.m. Saturdays)—items payable in Buffalo. When received by 3 p.m. (Saturdays 12 noon)—Checks and Warrants on Treasurer of the United States, Washington, D. C.; Checks on Federal Reserve Bank of New York and Buffalo Branch; Officers' checks of other Federal Reserve Banks; Federal Reserve Exchange Drafts.

Federal Reserve Cities and Federal Reserve Branch Cities in this column

†**One Day After Receipt**—Items payable in New York City—drawn on or payable at New York Clearing House Association banks; other New York City and Brooklyn banks; Northern New Jersey Clearing House Association Banks. (Lists of banks referred to will be furnished upon request.) Cleveland, Pittsburgh, Chicago, Detroit, Philadelphia.

†**Two Calendar Days After Receipt**—Items payable in New York City—other than items mentioned above: Boston, Cincinnati, Baltimore, Charlotte, Richmond, Atlanta, Birmingham, Nashville, Little Rock, Louisville, Memphis, St. Louis, Minneapolis, St. Paul, Kansas City, Mo., Kansas City, Kan., Omaha.

†**Three Calendar Days After Receipt**—Items payable in New Orleans, Jacksonville, Denver, Oklahoma City, Dallas, Houston, San Antonio.

†**Four Calendar Days After Receipt**—Items payable in Helena, El Paso, Seattle, Salt Lake City, Spokane, Portland, Ore., San Francisco, Los Angeles.

Localities outside of Federal Reserve Cities and Federal Reserve Branch Cities in this column

Closing Time for Deferred Credit Items—Payable in Second District 2:30 p.m. (Saturdays 12 noon). Items \$500 and over 3:30 p.m. (Saturdays 12 noon). Payable in other Federal Reserve Districts 12:30 p.m. (Saturdays 12 noon).

†**Two Business Days After Receipt**—Items payable in *New Jersey, *New York.

†**Three Business Days After Receipt**—Items payable in Connecticut, Delaware, *Illinois, Indiana, Iowa, Maine, *Maryland, *Massachusetts, *Michigan, New Hampshire, *Ohio, *Pennsylvania, Rhode Island, Vermont.

†**Four Business Days After Receipt**—Items payable in District of Columbia, *Georgia, *Kansas, *Kentucky, *Minnesota, *Missouri, *Virginia, West Virginia, Wisconsin.

†**Five Business Days After Receipt**—Items payable in *Alabama, *Arkansas, *Florida, Mississippi, *Nebraska, *North Carolina, *Oklahoma, South Carolina, *Tennessee.

†**Six Business Days After Receipt**—Items payable in *California, *Colorado, *Louisiana, *Montana, North Dakota, *Oregon, South Dakota, *Texas, *Utah, *Washington, Wyoming.

†**Seven Business Days After Receipt**—Items payable in Arizona, Idaho, Nevada, New Mexico.

*When received by closing time as herein indicated for such items—otherwise credit deferred for one additional day. When the day on which credit would otherwise be given is a Sunday or legal holiday in New York State credit will be given on the following business day. **Except items payable in cities listed in left hand column. ***Except items drawn on or payable at Northern New Jersey Clearing House Association banks.

DISTRICT No. 3—Federal Reserve Bank of Philadelphia

(Transit Number 3-4) (925 Chestnut Street, Philadelphia, Pa.)

TERRITORY IN DISTRICT—Delaware, the following counties of New Jersey: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Ocean, and Salem, and all Pennsylvania east of western boundary of following counties: McKean, Elk, Clearfield, Cambria, and Bedford. Membership: National Banks 593; State Banks 65. Non-Member Banks 304. Total number of banks in District No. 3, 962.

DIRECTORS AND OFFICERS

Class A—Directors

JOSEPH WAYNE, Jr., Philadelphia, Pa., (1938)
J. B. HENNING, Tunkhannock, Pa., (1937)
GEORGE W. REILY, Harrisburg, Pa., (1939)

Class B—Directors

ARTHUR W. SEWALL, Philadelphia, Pa., (1938)
C. FREDERICK C. STOUT, Philadelphia, Pa., (1937)
J. CARL DE LA COUR, Camden, N. J., (1939)

Class C—Directors

RICHARD L. AUSTIN, Philadelphia, Pa., (1938), Chairman of Board
HARRY L. CANNON, Bridgeville, Del., (1937)
(VACANCY)

Member of Federal Advisory Council

HOWARD A. LOEB, Philadelphia, Pa.

(See page 10 for statement showing Assets and Liabilities as of December 31, 1936)

Officers

RICHARD L. AUSTIN, Chairman of Board and Federal Reserve Agent
ARTHUR E. POST, Secretary and Assistant Federal Reserve Agent
JOHN S. SINCLAIR, President
FRANK J. DRINNEN, First Vice-President
C. A. McILHENNY, Vice-President and Cashier
W. J. DAVIS, Vice-President
ERNEST C. HILL, Vice-President
WM. G. McCREEDY, Assistant Vice-President
L. E. DONALDSON, Assistant Vice-President
JAMES M. TOY, Assistant Cashier
S. R. EARL, Assistant Cashier
GLENN K. MORRIS, Assistant Cashier

Counsel

MacCOY, BRITTAIN, EVANS & LEWIS

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF PHILADELPHIA

(Effective February 7, 1934)

Immediate Credit on Receipt—Philadelphia (Clearing House items when received by 9 a.m.) (U. S. Treasury Checks and Warrants when received by 2 p.m.) (Money Orders payable at Philadelphia Post Office when received by 9:30 a.m.)

One Calendar Day After Receipt—Baltimore, Boston, Buffalo, Cleveland, New York, Pittsburgh, Richmond, Camden, N. J.

Two Calendar Days After Receipt—Atlanta, Birmingham, Charlotte, Chicago, Cincinnati, Detroit, Jacksonville, Louisville, Memphis, Minneapolis, Nashville, Omaha, St. Louis, St. Paul.

Three Calendar Days After Receipt—Dallas, Denver, Houston, Kansas City, Mo., Kansas City, Kan.; Little Rock, New Orleans, Oklahoma City, San Antonio.

Four Calendar Days After Receipt—El Paso, Helena, Mont., Portland, Ore., Salt Lake City, Seattle, Spokane.

Five Calendar Days After Receipt—Los Angeles, San Francisco.

One Business Day After Receipt—(Philadelphia Clearing House items when received after 9 a.m.); (Non-Clearing House items when assembled in sealed envelopes and received by 10:30 a.m.; Saturday 9:00 a.m.) (Money Orders payable at Philadelphia P. O. when received after 9:30 a.m.)

Two Business Days After Receipt—Connecticut, Delaware, District of Columbia, Maine, *Maryland, *Massachusetts, New Hampshire, *New Jersey, *New York, *Pennsylvania, Rhode Island, Vermont, *Virginia (Philadelphia Non-Clearing House items when received after 10:30 a.m.)

Four Business Days After Receipt—*Georgia, *Illinois, Indiana, Iowa, *Kansas, *Kentucky, *Michigan, *Minnesota, *Missouri, *North Carolina, *Ohio, South Carolina, West Virginia, Wisconsin.

Five Business Days After Receipt—*Alabama, *Arkansas, *Florida, Mississippi, *Nebraska, *Oklahoma, *Tennessee.

Seven Business Days After Receipt—Arizona, *California, *Colorado, Idaho, *Louisiana, *Montana, Nevada, New Mexico, North Dakota, *Oregon, South Dakota, *Texas, *Utah, *Washington, Wyoming.

(* Except cities as listed.)

Checks received after 2 p.m. will be handled on the following business day, with the exception of Saturday, when the closing time will be 12 o'clock noon.

Checks of \$100 and over, drawn on banks in this district, when enclosed in a special deposit, will be handled on the day of deposit if received by 4:30 p.m.; Saturdays, 3:00 p.m.

Note—Proceeds of checks or drafts drawn on banks located in Federal Reserve Cities will be deferred on an actual calendar-day basis when a Sunday or holiday intervenes while items are in transit.

DISTRICT No. 4—Federal Reserve Bank of Cleveland

(Transit Number 6-1) (Federal Reserve Bank Bldg.—East Sixth St. and Superior Ave., Cleveland, O.)

TERRITORY IN DISTRICT—State of Ohio, all that part of Pennsylvania west of the eastern boundaries of the following counties: Warren, Forest, Jefferson, Indiana, and Somerset, the counties of Marshall, Ohio, Brooke, Tyler, Wetzel, and Hancock in the State of West Virginia, and all that part of the State of Kentucky located east of the western boundary of the following counties: Boone, Grant, Scott, Woodford, Jessamine, Garrard, Lincoln, Pulaski, and McCreary. Membership: National Banks 523; State Banks 105. Total member banks 628.

DIRECTORS AND OFFICERS

Class A—Directors

CHESS LAMBERTON, Franklin, Pa., (1937)
ROBERT WARDROP, Pittsburgh, Pa., (1938)
B. R. CONNER, Ada, Ohio, (1939)

Class B—Directors

R. P. WRIGHT, Erie, Pa., (1937)
G. D. CRABBS, Cincinnati, Ohio, (1938)
J. E. GALVIN, Lima, Ohio, (1939)

Class C—Directors

G. C. BRAINARD, Deputy Chairman, Youngstown, Ohio, (1937)
E. S. BURKE, Jr., Chairman of the Board and Federal Reserve Agent, Cleveland, Ohio, (1938)
R. E. KLAGES, Columbus, Ohio, (1939)

Member Federal Advisory Council

L. B. WILLIAMS, Chairman of the Board, The National City Bank of Cleveland, Cleveland, Ohio

Officers

M. J. FLEMING, President
F. J. ZURLINDEN, First Vice-President
H. F. STRATER, Vice-President
W. H. FLETCHER, Vice-President
W. F. TAYLOR, Cashier
C. W. ARNOLD, Assistant Vice-President
D. B. CLOUSER, Assistant Cashier
E. A. CARTER, Assistant Cashier
A. G. FOSTER, Assistant Cashier
R. B. HAYS, Assistant Cashier

F. V. GRAYSON, Auditor

(See page 10 for statement of Assets and Liabilities as of December 31, 1936)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 4—Continued

TIME SCHEDULE OF FEDERAL RESERVE BANK OF CLEVELAND

Immediate Credit on Receipt—When received at Federal Reserve Bank of Cleveland—Checks on Cleveland banks received in time to be cleared on day of receipt; Checks and warrants on Treasurer of the United States, Washington, D. C.; Checks and drafts on Federal Reserve Bank of Cleveland; Official checks of all Federal reserve banks; Federal reserve exchange drafts.

One Day After Receipt—Buffalo, Chicago, Cincinnati, Detroit, New York City, Philadelphia, Pittsburgh, St. Louis, Louisville.

Two Days After Receipt—Atlanta, Baltimore, Birmingham, Boston, Charlotte, Dallas, Jacksonville, Fla., Kansas City, Kan., Kansas City, Mo., Little Rock, Memphis, Minneapolis, Nashville, Oklahoma City, Omaha, Richmond, St. Paul, *Cleveland (Territory).

Three Days After Receipt—Denver, El Paso, Houston, New Orleans, San Antonio, Delaware, *Illinois, Indiana, Iowa, *Maryland, *Michigan, New Jersey, *New York (State), *Kentucky (Dist. 4).

*Cincinnati Territory, *Pennsylvania (Dist. 3 and 4), West Virginia (Dist. 4).

Four Days After Receipt—Connecticut, District of Columbia, Helena, *Florida, *Georgia, *Kansas, Kentucky (Dist. 3), Los Angeles, Maine, *Massachusetts, *Minnesota, *Missouri, *Nebraska, New Hampshire, *North Carolina, South Carolina, Rhode Island, Portland, San Francisco, Salt Lake City, Seattle, Spokane, Vermont, *Virginia, West Virginia (Dist. 5), Wisconsin.

Five Days After Receipt—*Alabama, *Arkansas, *Louisiana, Mississippi, *Oklahoma, *Tennessee.

Six Days After Receipt—*Colorado, *Montana, New Mexico, North Dakota, South Dakota, *Texas, Wyoming.

Seven Days After Receipt—Arizona, *California, Idaho, Nevada, *Oregon, *Utah, *Washington.

*Except banks in cities listed separately in this schedule.

Federal Reserve Bank of Cleveland—CINCINNATI BRANCH

(Transit Number 13-43) (Fourth and Race, Cincinnati, O.)

TERRITORY IN CINCINNATI BRANCH—The part of Kentucky in Federal Reserve District No. 4 and the following 25 counties in southern Ohio: Adams, Athens, Brown, Butler, Clark, Clermont, Clinton, Darke, Fayette, Gallia, Greene, Hamilton, Highland, Jackson, Lawrence, Meigs, Miami, Montgomery, Pike, Preble, Ross, Scioto, Vinton, Warren and Washington.

Directors

W. H. COURTNEY Lexington, Kentucky
B. J. LAZAR, Cincinnati, Ohio
J. J. ROWE, Cincinnati, Ohio
S. B. SUTPHIN, Cincinnati, Ohio
ALEXANDER THOMSON, Cincinnati, Ohio

DIRECTORS AND OFFICERS

Officers

B. J. LAZAR, Managing Director
H. N. OTT, Cashier
R. G. JOHNSON, Assistant Cashier
P. J. GEERS, Assistant Cashier

TIME SCHEDULE OF CINCINNATI BRANCH

Immediate Credit—When received at Cincinnati Branch—Checks on Cincinnati banks received in time to be cleared on day of receipt; Checks and warrants on Treasurer of the United States, Washington, D. C.; Checks and drafts on Federal Reserve Bank of Cleveland; Official check of all Federal reserve banks; Federal reserve exchange drafts.

One Day After Receipt—Chicago, Cleveland, Detroit, Louisville, Nashville, Pittsburgh, St. Louis.

Two Days After Receipt—Atlanta, Baltimore, Birmingham, Boston, Buffalo, Charlotte, Dallas, Jacksonville, Kansas City, Kan., Kansas City, Mo., Kentucky (Dist. 4), Little Rock, Memphis, Minneapolis, New Orleans, New York City, Oklahoma City, *Ohio (in Cincinnati branch territory), Omaha, Philadelphia, Richmond, St. Paul.

Three Days After Receipt—Denver, El Paso, Houston, *Illinois, Indiana, Iowa, *Michigan, *Ohio (in Cleveland territory), *Pennsylvania (Dist. 4), San Antonio, West Virginia (Dist. 4).

Four Days After Receipt—*Alabama, Connecticut, Delaware, District of Columbia, *Florida, *Georgia, Helena, *Kansas, *Kentucky (Dist. 3), Maine, *Maryland, *Massachusetts, *Minnesota, *Missouri, *Nebraska, New Hampshire, New Jersey, *New York (State), *North Carolina, South Carolina, *Pennsylvania (Dist. 3), Los Angeles, San Francisco, Portland, Rhode Island, *Tennessee, Salt Lake City, Seattle, Spokane, Vermont, *Virginia, West Virginia (Dist. 5), Wisconsin.

Five Days After Receipt—*Arkansas, *Louisiana, Mississippi, *Oklahoma.

Six Days After Receipt—*Colorado, *Montana, New Mexico, North Dakota, South Dakota, *Texas, Wyoming.

Seven Days After Receipt—Arizona, *California, Idaho, Nevada, *Oregon, *Utah, *Washington.

*Except banks in cities listed separately in this schedule.

Federal Reserve Bank of Cleveland—PITTSBURGH BRANCH

(Transit Number 8-30) (Grant Street and Ogle Way, Pittsburgh, Pa.)

TERRITORY IN PITTSBURGH BRANCH—Those portions of the States of Pennsylvania and West Virginia included in Federal Reserve District No. 4.

Directors

A. E. BRAUN, Pittsburgh, Pa.
H. B. McDOWELL, Sharon, Pa.
G. H. WAGNER, Pittsburgh, Pa.
H. S. WHERRETT, Pittsburgh, Pa.

DIRECTORS AND OFFICERS

Officers

G. H. WAGNER, Managing Director
P. A. BROWN, Cashier
F. E. COBUN, Assistant Cashier
C. J. BOLTHOUSE, Assistant Cashier

TIME SCHEDULE OF PITTSBURGH BRANCH

Immediate Credit—Pittsburgh Branch; Checks on Pittsburgh banks received in time to be cleared on day of receipt; Checks and warrants on Treasurer of the United States, Washington, D. C.; Checks and drafts on Federal Reserve Bank of Cleveland; Official checks of all Federal Reserve banks; Federal reserve exchange drafts.

One Day After Receipt—Baltimore, Buffalo, Cincinnati, Cleveland, Detroit, New York City, Philadelphia, Louisville.

Two Days After Receipt—Atlanta, Birmingham, Boston, Charlotte, Chicago, Dallas, Jacksonville, Fla., Kansas City, Kan., Kansas City, Mo., Little Rock, Memphis, Minneapolis, Nashville, Oklahoma City, Omaha, *Pennsylvania (Dist. 4), Richmond, St. Louis, St. Paul, West Virginia (Dist. 4).

Three Days After Receipt—Delaware, District of Columbia, Denver, El Paso, Houston, *Illinois, Indiana, Iowa, *Kentucky (Dist. 4), *Maryland, *Michigan, New Jersey, New Orleans, *New

York (State), *Ohio (Cincinnati and Cleveland Territories), *Pennsylvania (Dist. 3), San Antonio, *Virginia, West Virginia (Dist. 5).

Four Days After Receipt—Los Angeles, San Francisco, Connecticut, *Florida, *Georgia, Helena, Portland *Kansas, *Kentucky (Dist. 3), Maine, *Massachusetts, *Minnesota, *Missouri, *Nebraska, New Hampshire, *North Carolina, South Carolina, Rhode Island, Salt Lake City, Seattle, Spokane, Vermont, Wisconsin.

Five Days After Receipt—*Alabama, *Arkansas, *Louisiana, Mississippi, *Oklahoma, *Tennessee.

Six Days After Receipt—*Colorado, *Montana, New Mexico, North Dakota, South Dakota, *Texas, Wyoming.

Seven Days After Receipt—Arizona, *California, Idaho, Nevada, *Oregon, *Utah, *Washington.

*Except banks in cities listed separately in this schedule.

DISTRICT No. 5—Federal Reserve Bank of Richmond

(Transit Number 68-3) (9th and Franklin Sts., Richmond, Va.)

TERRITORY IN DISTRICT—District of Columbia, Maryland, North Carolina, South Carolina, Virginia, and all West Virginia except the counties of Marshall, Ohio, Brooke, Tyler, Wetzel, and Hancock.

Membership: National Banks 338; State Banks 66.

DIRECTORS AND OFFICERS

Class A—Directors

JAMES C. BRASWILL, Rocky Mount, N. C., (1937)
L. E. JOHNSON, Alderson, W. Va., (1938)
CHAS. E. RIEMAN, Baltimore, Md., (1939)

Class B—Directors

JOHN H. HANNA, Washington, D. C., (1937)
EDWIN MALLOY, Cheraw, S. C., (1938)
CHAS. C. REED, Richmond, Va., (1939)

Class C—Directors

ROBERT LASSITER, Charlotte, N. C., (1937)
DONALD H. SHERWOOD, Baltimore, Md., (1938)
W. G. WYSOR, Richmond, Va., (1939)

Member Federal Advisory Council

CHAS. M. GOHEN, President, First Huntington National Bank, Huntington, W. Va., (1937)

Officers

ROBERT LASSITER, Chairman of the Board and Federal Reserve Agent
HUGH LEACH, President
J. S. WALDEN, Jr., First Vice-President
R. H. BROADDUS, Vice-President
J. G. FRY, Vice-President
GEORGE H. KEESEE, Cashier
JOHN T. GARETT, Manager, Bank Relations Department
W. W. DILLARD, Assistant Cashier
EDWARD WALLER, Jr., Assistant Cashier
ALBERT S. JOHNSTONE, Assistant Cashier
T. F. EPES, Auditor

Counsel

MAXWELL G. WALLACE

(See page 10 for statement of Assets and Liabilities as of December 31, 1936)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 5—Continued

TIME SCHEDULE OF FEDERAL RESERVE BANK, RICHMOND

Immediate Credit—For items drawn on Par banks in Richmond, Va.; Federal Reserve Exchange Drafts; Official checks of all Federal Reserve Banks; Checks and warrants on Treasurer of U. S., Washington, D. C.; Checks bearing Immediate Credit Symbol of Head Office.

One Business Day After Receipt—Baltimore, Charlotte, New York City, Philadelphia. Checks bearing Immediate Credit Symbol of Baltimore and Charlotte branches.

Two Business Days After Receipt—Atlanta, Birmingham, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Detroit, Jacksonville, Kansas City, Mo., Louisville, Memphis, Minneapolis, Nashville, New Orleans, Pittsburgh, St. Louis, Concord, Gastonia-Hickory, Salisbury, Statesville, N. C., Clarksburg, W. Va., Fairmont, W. Va., Martinsburg, W. Va., Kansas City, Kan., St. Paul, Minn., District of Columbia, North Carolina in Richmond territory, (and "Other Cities" as listed) South Carolina in Richmond territory, Virginia; West Virginia in Richmond territory, and "Other Cities" as listed.

Three Business Days After Receipt—Dallas, Houston, Little Rock, Oklahoma City, Omaha, San Antonio, Denver, El Paso, Delaware, Maryland, New Jersey, New York, North Carolina in Charlotte territory (except "Other Cities" listed under 2 days),

*Pennsylvania, South Carolina in Charlotte territory, West Virginia in Baltimore territory (except "Other Cities" listed under 2 days).

Four Business Days After Receipt—Portland, Salt Lake City, Seattle, Spokane, *Alabama, Connecticut, *Florida, *Georgia, *Illinois, Indiana, Iowa, *Kansas, *Kentucky, Maine, *Massachusetts, *Michigan, *Minnesota, Mississippi, *Missouri, New Hampshire, *Ohio, Rhode Island, *Tennessee, Vermont, Wisconsin.

Five Business Days After Receipt—Helena, Los Angeles, San Francisco, *Arkansas, *Louisiana, *Nebraska, *Oklahoma, *Texas.

Six Business Days After Receipt—*Colorado, *Montana, North Dakota, South Dakota, New Mexico, Wyoming.

Seven Business Days After Receipt—Arizona, *California, Idaho, Nevada, *Oregon, *Utah, *Washington.

**Except banks in cities listed separately in this schedule.*

Note: Checks drawn on banks not located in a Federal Reserve city, but bearing upon their face a notation that they are payable at or receivable for immediate availability in a Federal Reserve city will be accepted on the same basis as checks drawn on banks located in that city.

Federal Reserve Bank of Richmond—BALTIMORE BRANCH

(Transit Number 7-27) (Lexington and Calvert, Baltimore, Md.)

TERRITORY IN BALTIMORE BRANCH—Entire State of Maryland and the following counties in northern West Virginia: Barbour, Berkeley, Braxton, Calhoun, Doddridge, Gilmer, Grant, Hampshire, Hardy, Harrison, Jackson, Jefferson, Lewis, Marion, Mineral, Monongalia, Morgan, Nicholas, Pendleton, Pleasants, Preston, Randolph, Ritchie, Roane, Taylor, Tucker, Upshur, Webster, Wirt and Wood.

DIRECTORS AND OFFICERS

Directors

W. R. MILFORD, Baltimore, Md., (1937) Managing Director
LEVI B. PHILLIPS, Cambridge, Md., (1937)
W. FRANK ROBERTS, Baltimore, Md., (1937)
W. FRANK THOMAS, Westminster, Md., (1938)
L. S. ZIMMERMAN, Baltimore, Md., (1938)
MORTON M. PRENTIS, Baltimore, Md., (1939)
CHARLES P. McCORMICK, Baltimore, Md., (1939)

Officers

W. R. MILFORD, Managing Director
JOHN R. CUPIT, Cashier
J. A. JOHNSTON, Assistant Cashier
F. W. WRIGHTSON, Assistant Cashier

TIME SCHEDULE OF BALTIMORE BRANCH

Immediate Credit—For items drawn on par banks in Baltimore, Md.; Federal Reserve Exchange Drafts; Official checks of all Federal Reserve banks; Checks and warrants on Treasurer of U. S., Washington, D. C.; Checks bearing Immediate Credit Symbol of Baltimore Branch.

One Business Day After Receipt—Boston, Buffalo, Charlotte, New York City, Philadelphia, Pittsburgh, Richmond. Checks bearing Immediate Credit Symbol of Head Office and Charlotte Branch.

Two Business Days After Receipt—Atlanta, Birmingham, Chicago, Cincinnati, Cleveland, Detroit, Jacksonville, Kansas City, Mo., Louisville, Memphis, Minneapolis, Nashville, New Orleans, Omaha, St. Louis; other cities—Durham, Greensboro, High Point, Raleigh, Wilmington, Winston-Salem, N. C., Alexandria, Hallwood, Harrisonburg, Lynchburg, Newport News, Norfolk, Onancock, Onley, Parkley, Roanoke, Staunton, Winchester, Va., Charleston, Huntington, W. Va., Kansas City, Kan., St. Paul, District of Columbia, Maryland, West Virginia in Baltimore territory, and "Other Cities" as listed.

Three Business Days After Receipt—Dallas, Denver, El Paso, Houston, Little Rock, Oklahoma City, San Antonio, Connecticut,

Delaware, Maine, *Massachusetts, New Hampshire, New Jersey, *New York, North Carolina (except "Other Cities" listed under 2 days), *Pennsylvania, Rhode Island, South Carolina, Vermont, *Virginia (except "Other Cities" listed under 2 days), West Virginia in Richmond territory (except "Other Cities" listed under 2 days).

Four Business Days After Receipt—Helena, Portland, Ore., Salt Lake City, Seattle, Spokane, *Alabama, *Florida, *Georgia, *Illinois, Indiana, Iowa, *Kansas, *Kentucky, *Michigan, *Minnesota, Mississippi, *Missouri, *Ohio, *Tennessee, Wisconsin.

Five Business Days After Receipt—Los Angeles, San Francisco, *Arkansas, *Louisiana, *Nebraska, *Oklahoma, Texas.

Six Business Days After Receipt—*Colorado, *Montana, New Mexico, North Dakota, South Dakota, Wyoming.

Seven Business Days After Receipt—Arizona, *California, Idaho, Nevada, Oregon, *Utah, Washington.

**Except banks in cities listed separately in this schedule.*

Note: See Footnote under Head Office Schedule.

Federal Reserve Bank of Richmond—CHARLOTTE BRANCH

(Transit Number 66-20) (First National Bank Bldg., Charlotte, N. C.)

TERRITORY IN CHARLOTTE BRANCH—The following thirty-four counties in western North Carolina: Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Cabarrus, Caldwell, Catawba, Cherokee, Clay, Cleveland, Gaston, Graham, Haywood, Henderson, Iredell, Jackson, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Polk, Rowan, Rutherford, Stanly, Swain, Transylvania, Union, Watauga, Wilkes and Yancey; and the following twenty-one counties in western South Carolina: Abbeville, Aiken, Anderson, Cherokee, Chester, Edgefield, Fairfield, Greenville, Greenwood, Lancaster, Laurens, Lexington, McCormick, Newberry, Oconee, Pickens, Richland, Saluda, Spartanburg, Union and York.

DIRECTORS AND OFFICERS

Directors

W. T. CLEMENTS, Charlotte, N. C., (1937) Managing Director
W. H. WOOD, Charlotte, N. C., (1937)
GEORGE M. WRIGHT, Great Falls, S. C., (1937)
C. L. COBB, Rock Hill, S. C., (1938)
GEORGE S. HARRIS, Charlotte, N. C., (1938)
B. M. EDWARDS, Columbia, S. C., (1939)
CHRISTIE BENET, Columbia, S. C., (1939)

Officers

W. T. CLEMENTS, Managing Director
R. L. CHERRY, Cashier
L. D. BROOKS, Assistant Cashier

TIME SCHEDULE OF CHARLOTTE BRANCH

Immediate Credit—For items drawn on par banks in Charlotte, N. C.; Federal Reserve exchange drafts; Official checks of all Federal Reserve banks; Checks and warrants on Treasurer of U. S., Washington, D. C.; Checks bearing Immediate Credit Symbol of Charlotte Branch.

One Business Day After Receipt—Atlanta, Baltimore, Jacksonville, Richmond. Checks bearing Immediate Credit Symbol of Head Office and Baltimore Branch.

Two Business Days After Receipt—Birmingham, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Detroit, Little Rock, Louisville, Memphis, Nashville, New Orleans, New York City, Philadelphia, Pittsburgh, St. Louis; other cities—Burlington, Durham, Greensboro, High Point, Raleigh, Rocky Mount, Wadesboro, Wilmington, Wilson, and Winston-Salem, N. C.; Charleston, Florence, and Sumter, S. C.; North Carolina in Charlotte territory (and "Other Cities" as listed), South Carolina in Charlotte territory (and "Other Cities" as listed).

Three Business Days After Receipt—Dallas, Denver, El Paso, Houston, Kansas City, Mo., Minneapolis, Oklahoma City, Omaha, San Antonio, Kansas City, Kan., St. Paul; Delaware, District of

Columbia, *Florida, *Georgia, *Maryland, New Jersey, *New York, North Carolina in Richmond territory (except "Other Cities" listed under 2 days), *Pennsylvania, South Carolina in Richmond territory (except "Other Cities" listed under 2 days), *Virginia, West Virginia.

Four Business Days After Receipt—Salt Lake City, *Alabama, *Arkansas, Connecticut, *Illinois, Indiana, Iowa, *Kansas, *Kentucky, Louisiana, Maine, *Massachusetts, *Michigan, Mississippi, *Missouri, New Hampshire, *Ohio, Rhode Island, *Tennessee, Vermont, Wisconsin.

Five Business Days After Receipt—Helena, Los Angeles, Portland, Ore., San Francisco, Seattle, Spokane, *Minnesota, *Oklahoma, Nebraska, Texas.

Six Business Days After Receipt—*Colorado, *Montana, New Mexico, North Dakota, South Dakota, Wyoming.

Seven Business Days After Receipt—Arizona, *California, Idaho, Nevada, *Oregon, *Utah, *Washington.

**Except banks in cities listed separately in this schedule.*

Note: See Footnote under Head Office Schedule.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 6—Federal Reserve Bank of Atlanta

(Transit Number 64-14) (104 Marietta Street, Atlanta, Ga.)

TERRITORY IN DISTRICT—Alabama, Florida, Georgia, all Tennessee east of the western boundary of the following counties: Stewart, Houston, Humphreys, Perry, and Wayne; all Mississippi south of the northern boundary of the following counties: Issaquena, Sharkey, Yazoo, Madison, Leake, Neshoba, and Kemper; all Louisiana, south of the northern boundaries of the parishes of Vernon, Rapides, and Avoyelles.

Membership: National Banks 274; State Banks 56. Total 330 (December 31, 1936).

Non-Member Banks, 715; Total number of banks in District 6, 1,045.

DIRECTORS AND OFFICERS

Class A—Directors

W. D. COOK, Meridian, Miss., (1937)
 GEO. J. WHITE, Mount Dora, Fla., (1938)
 R. G. CLAY, Atlanta, Ga., (1939)

Class B—Directors

FITZGERALD HALL, Nashville, Tenn., (1937)
 ERNEST T. GEORGE, New Orleans, La., (1938)
 J. A. McCRARY, Decatur, Ga., (1939)

Class C—Directors

W. H. KETTIG, Birmingham, Ala., (1937), Deputy Chairman
 FRANK H. NEELY, Atlanta, Ga., (1938)
 1939

Member Federal Advisory Board

EDWARD BALL, Vice-President Almours Securities, Inc., Jacksonville, Fla.

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OSCAR NEWTON, President
 ROBERT S. PARKER, First Vice-President and General Counsel
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 I. C. MILLNER, Executive Vice-President Gate City Cotton Mills, Atlanta, Ga.

E. P. PARIS, General Auditor

(See page 10 for statement of Assets and Liabilities as of December 31, 1936)

SCHEDULE SHOWING WHEN THE PROCEEDS OF CHECKS WILL BECOME AVAILABLE WHEN SENT TO—FEDERAL RESERVE BANK OF ATLANTA—ATLANTA, GA., AND BRANCHES

TIME SCHEDULE

	When sent to parent bank Atlanta, Ga.	When sent to Branch New Orleans	When sent to Branch Birmingham	When sent to Branch Jacksonville	When sent to Branch Nashville
Alabama					
Atlanta Zone	3	5	4	4	4
New Orleans Zone	4	5	3	4	4
Birmingham Zone	3	3	2	4	3
Birmingham (City)	1	1	2	2	2
Arizona	7	7	7	7	7
Arkansas	4	5	3	4	3
Little Rock	2	2	2	2	2
California	7	6	7	7	7
Los Angeles	4	4	4	4Z7	4
San Francisco	4	4	4	5Z8	4
Colorado	6	6	6	6	5
Denver	3	3	3	3	2
Connecticut	4	5	4	4	4
Delaware	4	5	4	4	4
District of Columbia	4	4	4	4	4
Florida	3	4	4	2	4
Jacksonville	1	2	2	*	2
Georgia	2	4	3	3	3
Atlanta	*	2	1	1	1
Idaho	7	6	7	7	7
Illinois	4	4	4	4	3
Chicago	2	2	2	2	1
Indiana	4	4	4	4	4
Iowa	4	4	4	4	3
Kansas	4	4	4	4	4
Kentucky	4	4	3	4	3
Louisville	2	2	1	2	1
Louisiana					
Dallas Zone	5	5	5	6	5
New Orleans Zone	4	2	3	4	4
New Orleans (City)	2	*	1	2	2
Maine	4	5	4	4	4
Maryland	4	4	4	4	4
Baltimore	2	2	2	2	2
Massachusetts	4	5	4	4	4
Boston	2	3	3	3	3
Michigan	4	4	4	4	4
Detroit	2	2	2	3	2
Minnesota	4	5	4	5	4
Minneapolis-St. Paul	2	3	2	3	2
Mississippi					
Memphis Zone	4	4	4	5	4
New Orleans Zone	4	2	3	4	4
Missouri	4	5	4	4	4
Kansas City	2	2	2	2	2
St. Louis	2	2	2	2	1
Montana	6	7	6	7	6
Helena	4	5	4	5	4
Nebraska	4	5	4	5	4
Omaha	2	2	2	2	2
Nevada	7	7	7	7	7
New Hampshire	4	5	4	4	4
New Jersey	4	5	4	4	4
New Mexico	6	7	6	6	6
New York	4	5	4	4	4
Buffalo	2	3	2	3	2
New York City	2	3	2	2	2
North Carolina					
Charlotte Zone	3†	4	4	4	4
Richmond Zone	4				
Charlotte (City)	1	2	2	2	2

TIME SCHEDULE

	When sent to parent bank Atlanta, Ga.	When sent to Branch New Orleans	When sent to Branch Birmingham	When sent to Branch Jacksonville	When sent to Branch Nashville
North Dakota	6	7	6	7	6
Ohio	4	4	4	4	4
Cincinnati	2	2	2	2	1
Cleveland	2	2	2	2	2
Oklahoma	4	4	4	4	4
Oklahoma City	3	2	2	3	2
Oregon	7	6	7	8	7
Portland	4	5	4	5	4
Pennsylvania	4	5	4	4	4
Philadelphia	2	3	2	2	2
Pittsburgh	2	2	2	2	2
Rhode Island	4	5	4	4	4
South Carolina					
Charlotte Zone	3†				
Richmond Zone	4				
South Dakota	6	7	6	7	6
Tennessee					
Atlanta Zone	2	4	3	3	3
Memphis Zone	4	3	3	4	3
Nashville Zone	3	4	3	4	2
St. Louis Zone	5	5	5	5	4
Memphis (City)	2	1	1	2	1
Nashville (City)	1	2	1	2	*
Texas					
Dallas (City)	2Z5	2Z5	2Z5	3Z6	2Z5
El Paso (City)	3Z6	3Z6	3Z6	3Z6	3Z6
Houston (City)	2Z5	1Z4	2Z5	2Z5	2Z5
San Antonio (City)	3Z6	2Z5	2Z5	3Z6	3Z6
Utah	6	7	6	7	6
Salt Lake City	4	4	4	4	3
Vermont	4	5	4	4	4
Virginia	4	4	4	4	4
Richmond	2	2	2	2	2
Washington	7	7	7	8	7
Seattle	5	5	4	5	4
Spokane	4	5	4	5	4
West Virginia	4	5	4	4	4
Wisconsin	4	4	4	4	4
Wyoming	6	6	6	7	6

*On Receipt.

Note—Numbers opposite cities named refer to Calendar Days—Numbers opposite States and Zones refer to Business Days.

When the available date falls on a Sunday or a legal holiday, credit to reserve accounts will not be made until the next business day.

When sending direct refer to Par List for routing.

†North and South Carolina (Charlotte zone):

A saving of one day in collection time may be made by routing checks drawn on the following points to the Charlotte Branch, Federal Reserve Bank of Richmond, or by including such items in letters of three-day availability, when sent to Head Office of the Federal Reserve Bank of Atlanta (the optional routing herein stated is in addition to the routing as indicated in the Par List, Federal Inter-District Collection System Book):

North Carolina: Burlington, Durham, Greensboro, High Point, Raleigh, Rocky Mount, Wadesboro, Wilmington, Wilson, Winston-Salem. South Carolina: Charleston, Florence, Sumter.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 6—Continued

Federal Reserve Bank of Atlanta—NEW ORLEANS BRANCH

(Transit Number 14-21) (Carondelet St. and Common, New Orleans, La.)

TERRITORY IN NEW ORLEANS BRANCH—Those parts of Louisiana and Mississippi located in the Federal Reserve District No. 6, and the counties of Baldwin and Mobile in Alabama.

DIRECTORS AND OFFICERS

Directors

MARCUS WALKER, New Orleans, La., Managing Director
ERNEST T. GEORGE, New Orleans, La., Chairman
R. S. HECHT, New Orleans, La.
HERBERT HOLMES, Yazoo City, Miss.
E. E. SOULIER, Lafayette, La.

Officers

MARCUS WALKER, Managing Director
W. H. BLACK, Cashier
F. C. VASTERLING, Assistant Cashier

Federal Reserve Bank of Atlanta—BIRMINGHAM BRANCH

(Transit Number 61-19) (18th St. & 5th Ave. North, Birmingham, Ala.)

TERRITORY IN BIRMINGHAM BRANCH—Alabama, except the following counties: Baldwin, Barbour, Coffee, Dale, Covington, Geneva, Henry, Houston, Mobile, Pike, Russell and towns and cities in Lee and Chalmers counties located on or south of the Atlanta & West Point Railroad and The Western Railway of Alabama.

Directors

JOHN G. FARLEY, Birmingham, Ala.
F. M. MOODY, Tuscaloosa, Ala.
JOHN C. PERSONS, Birmingham, Ala.
P. L. T. BEAVERS, Birmingham, Ala., Managing Director

Officers

P. L. T. BEAVERS, Managing Director
H. J. URQUHART, Cashier

Federal Reserve Bank of Atlanta—JACKSONVILLE BRANCH

(Transit Number 63-19) (Church & Hogan Sts., Jacksonville, Fla.)

TERRITORY IN JACKSONVILLE BRANCH—Florida.

DIRECTORS AND OFFICERS

Directors

BAYLESS W. HAYNES, Chairman, Jacksonville, Fla.
G. G. WARE, Leesburg, Fla.
W. R. McQUAID, Jacksonville, Fla.
GEO. J. AVENT, Jacksonville, Fla.
GEO. S. VARDEMAN, Jr., Jacksonville, Fla., Managing Director

Officers

GEO. S. VARDEMAN, Jr., Managing Director
T. A. LANFORD, Cashier

Federal Reserve Bank of Atlanta—NASHVILLE BRANCH

(Transit Number 87-10) (228 3d Ave. North, Nashville, Tenn.)

TERRITORY IN NASHVILLE—That part of Tennessee, included in the Federal Reserve District No. 6, with the exception of the city of Chattanooga.

DIRECTORS AND OFFICERS

Directors

FITZGERALD HALL, Chairman, Nashville, Tenn.
J. FRANK PORTER, Columbia, Tenn.
FRANK J. HARLE, Cleveland, Tenn.
C. W. BAILEY, Clarksville, Tenn.
F. M. FARRIS, Nashville, Tenn.
JOEL B. FORT, Jr., Nashville, Tenn., Managing Director

Officers

JOEL B. FORT, Jr., Managing Director
E. R. HARRISON, Cashier

Federal Reserve Bank of Atlanta—SAVANNAH AGENCY

(Transit Number 38-49) (Citizens & Southern Nat'l Bk. Bldg., Savannah, Ga.)

J. H. BOWDEN, Manager

JAS. A. GOETHE, Assistant Manager

Federal Reserve Bank of Atlanta—HAVANA AGENCY

(Metropolitan Bldg., Dr. Julio de Cardenas St., Havana, Cuba)

H. C. FRAZER, Manager

ROBERT G. MAYO, Acting Assistant Manager

DISTRICT No. 7—Federal Reserve Bank of Chicago

(Transit Number 2-30) (230 S. La Salle St., Chicago, Ill.)

TERRITORY IN DISTRICT—State of Iowa, all that part of Wisconsin in the counties of Vernon, Monroe, Jackson, Clark, Marathon, Langlade, Oconto, and Marinette, together with all the counties lying east and south of these counties; all of the southern peninsula of Michigan, viz.: that part east of Lake Michigan; all that part of Illinois located north of a line forming the southern boundary of the following counties: Hancock, Schuyler, Cass, Sangamon, Christian, Shelby, Cumberland, and Clark; and all that part of Indiana north of a line forming the southern boundaries of the following counties: Vigo, Clay, Owen, Monroe, Brown, Bartholomew, Jennings, Ripley, and Ohio.

Total membership: On December 31, 1936: National Banks 528; State Banks 218; Total 746.

Non-member banks under state supervision in Federal Reserve District 7, 1,818.

DIRECTORS AND OFFICERS

Class A—Directors

WALTER J. CUMMINGS, Chicago, Ill., (1939)
EDWARD R. ESTBERG, Waukesha, Wis., (1937)
FRANK D. WILLIAMS, Iowa City, Iowa, (1938)

Class B—Directors

MAX W. BABB, Milwaukee, Wis., (1939)
STANFORD W. CRAPO, Detroit, Mich., (1937)
NICHOLAS H. NOYES, Indianapolis, Ind., (1938)

Class C—Directors

FRANK J. LEWIS, Chicago, Ill., (1937)
ROBERT E. WOOD, Chicago, Ill., Deputy Chairman, (1938)

Banking Department—Head Office

GEORGE J. SCHALLER, President
HOWARD P. PRESTON, First Vice-President
JAMES H. DILLARD, Vice-President
CLIFFORD S. YOUNG, Vice-President
WILLIAM H. SNYDER, Vice-President and Cashier

WILLIAM C. BACHMAN, Assistant Vice-President
OTTO J. NETTERSTROM, Assistant Vice-President
ARTHUR L. OLSON, Assistant Vice-President
ALFRED T. SIHLER, Assistant Vice-President

ROBERT J. HARGREAVES, Manager Personnel
ALLAN M. BLACK, Manager Planning
FRED BATEMAN, Assistant Cashier
JOSEPH C. CALLAHAN, Assistant Cashier
NEIL B. DAWES, Assistant Cashier
FRANK A. LINDSTEN, Assistant Cashier
LOUIS G. MEYER, Assistant Cashier
FRANKLIN L. PURRINGTON, Assistant Cashier
JESSE G. ROBERTS, Assistant Cashier
CARL M. SALTNES, Assistant Cashier

JOHN J. ENDRES, Auditor

EDWARD E. BROWN, Chicago, Ill., Member Federal Advisory Council.

CHARLES B. DUNN, General Counsel

(See page 10 for statement of Assets and Liabilities as of December 31, 1936)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 7—Continued

TIME SCHEDULE OF FEDERAL RESERVE BANK OF CHICAGO

(Effective February 10, 1936)

Checks on Federal Reserve Bank of Chicago, officers' checks of other Federal reserve banks, and Federal reserve exchange drafts will be received for immediate credit until 2 p.m. (Saturday 12 noon) when listed in a separate deposit which does not include other items.

Checks drawn on Chicago banks and United States postal money orders payable at Chicago will be received for immediate credit until 9:30 a.m. (Saturday 9 a.m.).

Government warrants and checks drawn on the Treasurer

of the United States will be received for immediate credit until 12 noon (Saturday 11 a.m.), when listed in a separate deposit which does not include other items. After said hour special deposits consisting only of items \$500 and over will be received until 2 p.m. (Saturday 1 p.m.).

Checks drawn on out-of-town banks will be received for deferred credit, in accordance with the schedule below, until 12 noon (Saturday 11 a.m.). After said hours special deposits consisting only of checks \$500 and over will be received until 2:30 p.m. (Saturday 1:30 p.m.).

States Cities	Number of Days Deferred		States Cities	Number of Days Deferred		States Cities	Number of Days Deferred	
	Calendar Days	Business Days		Calendar Days	Business Days		Calendar Days	Business Days
Alabama		4	Maryland		4	Oklahoma		4
Birmingham	2		Baltimore	2		Oklahoma City	2	
Arizona		6	Massachusetts		4	Oregon		6
Arkansas		4	Boston	2		Portland	3	
Little Rock	2		Michigan		2	Pennsylvania		4
California		6	Detroit	1		Philadelphia	2	
Los Angeles	3		Minnesota		3	Pittsburgh	1	
San Francisco	3		Minneapolis	1		Rhode Island		4
Colorado		4	St. Paul	1		South Carolina		4
Denver	2		Mississippi		4	South Dakota		5
Connecticut		4	Missouri		3	Tennessee		4
Delaware		4	Kansas City	1		Memphis	2	
District of Columbia		4	St. Louis	1		Nashville	1	
Florida		4	Montana		5	Texas		5
Jacksonville	2		Helena	3		Dallas	2	
Georgia		4	Nebraska		3	El Paso	3	
Atlanta	2		Omaha	1		Houston	2	
Idaho		5	Nevada		6	San Antonio	2	
Illinois		2	New Hampshire		4	Utah		5
Chicago	immediate		New Jersey		4	Salt Lake City	3	
Indiana		2	New Mexico		5	Vermont		4
Iowa		2	New York		4	Virginia		4
Kansas		3	Buffalo	2		Richmond	2	
Kansas City	1		New York	2		Washington		6
Kentucky		3	North Carolina		4	Seattle	3	
Louisville	1		Charlotte	2		Spokane	3	
Louisiana		5	North Dakota		5	West Virginia		4
New Orleans	2		Ohio		3	Wisconsin		2
Maine		4	Cincinnati	1		Wyoming		5
			Cleveland	1				

Checks drawn on banks not located in a Federal reserve city but bearing upon their face a notation that they are payable at or receivable for immediate availability in a Federal reserve city

will be accepted on the same basis as checks drawn on banks located in that city.

Federal Reserve Bank of Chicago—DETROIT BRANCH

(Transit Number 9-29) (160 Fort Street, West, Detroit, Mich.)

TERRITORY ALLOTTED DETROIT BRANCH—The following nineteen counties in Michigan: Bay, Genesee, Hillsdale, Huron, Ingham, Jackson, Lapeer, Lenawee, Livingston, Macomb, Monroe, Oakland, St. Clair, Saginaw, Sanilac, Shiawassee, Tuscola, Washtenaw and Wayne.

DIRECTORS AND OFFICERS

Directors
 JAMES E. DAVIDSON, Bay City, Mich.
 DAVID McMORRAN, Port Huron, Mich.
 JAMES INGLIS, Detroit, Mich.
 ALFRED C. MARSHALL, Detroit, Mich.
 JOHN BALLANTYNE, Detroit, Mich.
 R. H. BUSS, Detroit, Mich.

Officers
 R. H. BUSS, Managing Director
 H. J. CHALFONT, Cashier
 H. L. DIEHL, Assistant Cashier

DISTRICT No. 8—Federal Reserve Bank of St. Louis

(Transit Number 4-4) (411 Locust Street, St. Louis, Mo.)

TERRITORY IN DISTRICT—Arkansas, all Missouri east of the western boundary of the following counties: Harrison, Daviess, Caldwell, Ray, Lafayette, Johnson, Henry, St. Clair, Cedar, Dade, Lawrence, and Barry; all Illinois south of the northern boundaries of the following counties: Adams, Brown, Morgan, McCoupin, Montgomery, Fayette, Effingham, Jasper, and Crawford; all Indiana south of the northern boundaries of the following counties: Sullivan, Greene, Lawrence, Jackson, Scott, Jefferson, and Switzerland; all Kentucky west of the eastern boundaries of the following counties: Gallatin, Owen, Franklin, Anderson, Mercer, Boyle, Casey, Russell, and Wayne; all Tennessee west of the eastern boundaries of the following counties: Henry, Benton, Decatur, and Hardin; and all Mississippi north of the southern boundaries of the following counties: Washington, Holmes, Attala, Winston, Noxubee, and Humphreys.

Membership: National Banks 318; State Banks 70; Total 388.

DIRECTORS AND OFFICERS

Class A—Directors
 MAX B. NAHM, Bowling Green, Ky., (1939)
 F. GUY HITT, Zeigler, Ill., (1937)
 JOHN G. LONSDALE, St. Louis, Mo., (1938)

Class B—Directors
 J. W. HARRIS, St. Louis, Mo., (1939)
 W. B. PLUNKETT, Little Rock, Ark., (1937)
 M. P. STURDIVANT, Glendora, Miss., (1938)

Class C—Directors
 (VACANCY), Chairman of Board and Federal Reserve Agent
 PAUL DILLARD, Memphis, Tenn., (1937), Deputy Chairman
 JOHN R. STANLEY, Evansville, Ind., (1938)

Member Federal Advisory Council
 WALTER W. SMITH, St. Louis, Mo.

Officers
 WM. McC. MARTIN, President
 OLIN M. ATTEBERY, First Vice-President
 JOHN S. WOOD, Vice-President
 JAMES G. McCONKEY, Vice-President and Counsel
 C. M. STEWART, Secretary and Assistant Vice-President
 A. H. HALL, Controller
 S. F. GILMORE, Controller
 F. N. HALL, Controller
 G. O. HOLLOCHER, Controller
 O. C. PHILLIPS, Controller
 L. H. BAILEY, General Auditor
 A. E. DEBRECHT, Assistant Auditor

(See page 10 for statement of Assets and Liabilities as of December 31, 1936)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 8—Continued

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF ST. LOUIS, MO.

Immediate—*St. Louis.
One Day After Receipt (Actual)—Little Rock, North Little Rock, Chicago, Kansas City, Kan., Louisville, Kansas City, Mo., Omaha, Cincinnati, Cleveland, Memphis.
Two Days After Receipt (Actual)—Birmingham, Denver, Jacksonville, Atlanta, New Orleans, Baltimore, Boston, Detroit, Minneapolis, St. Paul, Buffalo, New York City, Charlotte, Oklahoma City, Philadelphia, Pittsburgh, Nashville, Dallas, El Paso, Houston, San Antonio, Richmond; (Business)—*Illinois, *Missouri.
Three Days After Receipt (Actual)—Los Angeles, Helena, Mont., Portland, Ore., Salt Lake City; (Business)—*Arkansas, Indiana, Iowa, *Kansas, *Kentucky, *Nebraska, *Ohio, *Tennessee.
Four Days After Receipt (Actual)—San Francisco, Seattle, Spokane; (Business)—*Alabama, Connecticut, Delaware, District of

Columbia, *Florida, *Georgia, *Louisiana, Maine, *Maryland, *Massachusetts, *Michigan, *Minnesota, Mississippi, New Hampshire, New Jersey, *New York, *North Carolina, *Oklahoma, *Pennsylvania, Rhode Island, South Carolina, Vermont, *Virginia, West Virginia, Wisconsin.
Five Days After Receipt (Business)—*Colorado, New Mexico, *Texas, Wyoming.
Six Days After Receipt (Business)—Arizona, *California, Idaho, *Montana, Nevada, North Dakota, *Oregon, South Dakota, *Utah, *Washington.
**Immediate credit will be given on checks drawn on banks in St. Louis when received in time to be cleared or handled on the current day; checks on other banks received until 2 p.m. daily and 12:00 m. Saturday.
 Except banks in cities listed separately in this schedule.

Federal Reserve Bank of St. Louis—LITTLE ROCK BRANCH

(Transit Number 81-13) (3rd & Louisiana Sts., Little Rock, Ark.)

TERRITORY IN LITTLE ROCK BRANCH—Branch Territory is not determined by state or county lines, but cities are assigned in accordance with trade channels. It consists of all cities in Arkansas except those assigned to Parent Bank and to Memphis Branch.

DIRECTORS AND OFFICERS

Directors
 I. N. BARNETT, Jr., Little Rock, Ark., Chairman
 F. K. DARRAGH, Little Rock, Ark.
 JAMES H. PENICK, Little Rock, Ark.
 A. F. BAILEY, Little Rock, Ark.
 H. H. TUCKER, Little Rock, Ark.
 PAUL R. McCOY, Little Rock, Ark.
 JO NICHOL, Pine Bluff, Ark.

Officers
 A. F. BAILEY, Managing Director
 M. H. LONG, Cashier
 CLIFFORD WOOD, Assistant Cashier

TIME SCHEDULE OF LITTLE ROCK BRANCH

Immediate—*Little Rock, North Little Rock.
One Day After Receipt (Actual)—St. Louis, Memphis, Dallas.
Two Days After Receipt (Actual)—Birmingham, Denver, Jacksonville, Atlanta, Chicago, Kansas City, Kan., Louisville, New Orleans, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, Cincinnati, Cleveland, Oklahoma City, Pittsburgh, Nashville, El Paso, Houston, San Antonio, Richmond; (Business)—*Arkansas, (Little Rock Zone).
Three Days After Receipt (Actual)—Baltimore, Boston, New York City, Charlotte, Philadelphia; (Business)—*Arkansas, (Memphis and St. Louis Zones), *Illinois, (St. Louis Zone), Indiana, (St. Louis Zone), Kentucky, (St. Louis Zone), Mississippi, (Memphis Zone), *Missouri, (St. Louis Zone), Tennessee (Memphis and St. Louis Zones).
Four Days After Receipt (Actual)—Los Angeles, San Francisco, Helena, Mont., Portland, Ore., Salt Lake City; (Business)—*Alabama, Delaware, District of Columbia, *Georgia, *Illinois, (Chicago Zone), Indiana, (Chicago and Louisville Zones), Iowa, *Kansas, *Kentucky, (Cincinnati and Louisville Zones), *Louisiana, *Michi-

gan, *Minnesota, Mississippi, (New Orleans Zone), *Missouri, (Kansas City Zone), *Nebraska, *Ohio, *Oklahoma, *Pennsylvania, *Tennessee, (Atlanta and Nashville Zones), *Virginia, Wisconsin.
Five Days After Receipt (Actual)—Seattle, Spokane; (Business)—*Colorado, Connecticut, *Florida, Maine, *Maryland, *Massachusetts, New Hampshire, New Jersey, New Mexico, *New York, *North Carolina, Rhode Island, South Carolina, *Texas, Vermont, West Virginia.
Six Days After Receipt (Business)—*Montana, North Dakota, South Dakota, Wyoming.
Seven Days After Receipt (Business)—Arizona, *California, Idaho, Nevada, *Oregon, *Utah, *Washington.
**Immediate credit will be given on checks drawn on banks in Little Rock when received in time to be prepared and handled on the current day. Checks on other banks received until 2 p.m. daily and 1 p.m. Saturday.
 Except banks in cities listed separately in this schedule.

Federal Reserve Bank of St. Louis—LOUISVILLE BRANCH

(Transit Number 21-59) (5th & Market Sts., Louisville, Ky.)

TERRITORY IN LOUISVILLE BRANCH—Branch Territory not determined by state or county lines, but cities are assigned in accordance with trade channels. Consists of all cities in Indiana and Kentucky included in Federal Reserve District No. 8, except those assigned to Parent Office.

DIRECTORS AND OFFICERS

Directors
 W. P. PAXTON, Paducah, Ky.
 J. B. HILL, Louisville, Ky.
 WM. R. COBB, Louisville, Ky.
 W. W. CRAWFORD, Chairman, Louisville, Ky.
 A. H. ECKLES, Hopkinsville, Ky.
 JOHN T. MOORE, Louisville, Ky.
 J. O. SAUNDERS, Louisville, Ky.

Officers
 JOHN T. MOORE, Managing Director
 C. A. SCHACHT, Cashier
 STANLEY B. JENKS, Assistant Cashier

TIME SCHEDULE OF LOUISVILLE BRANCH

Immediate—*Louisville.
One Day After Receipt (Actual)—Birmingham, Chicago, St. Louis, Cincinnati, Cleveland, Pittsburgh, Memphis, Nashville.
Two Days After Receipt (Actual)—Little Rock, North Little Rock, Denver, Jacksonville, Atlanta, Kansas City, Kan., New Orleans, Baltimore, Boston, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, New York City, Charlotte, Oklahoma City, Philadelphia, Dallas, Houston, San Antonio, Richmond; (Business)—Indiana, (Louisville Zone), Kentucky, (Louisville Zone).
Three Days After Receipt (Actual)—El Paso, Salt Lake City; (Business)—*Alabama, *Arkansas, (Memphis and St. Louis Zones) *Georgia, *Illinois, (Chicago and St. Louis Zones), Indiana, (Chicago and St. Louis Zones), Iowa, *Kentucky, (Cincinnati and St. Louis Zones), Mississippi, (Memphis Zone), Missouri, (St. Louis Zone), *Ohio, *Tennessee, (Atlanta, Memphis, Nashville, and St. Louis Zones).
Four Days After Receipt (Actual)—Los Angeles, San Francisco, Helena, Mont., Portland, Ore., Seattle, Spokane; (Business)—*Ar-

kansas, (Little Rock Zone), Connecticut, Delaware, District of Columbia, *Florida, *Kansas, *Louisiana, Maine, *Maryland, *Massachusetts, *Michigan, *Minnesota, Mississippi, (New Orleans Zone), *Missouri, (Kansas City Zone), *Nebraska, New Hampshire, New Jersey, *New York, *North Carolina, *Oklahoma, *Pennsylvania, Rhode Island, South Carolina, Vermont, *Virginia, West Virginia, Wisconsin.
Five Days After Receipt (Business)—*Colorado, *Texas.
Six Days After Receipt (Business)—*Montana, New Mexico, North Dakota, South Dakota, *Utah, Wyoming.
Seven Days After Receipt (Business)—Arizona, *California, Idaho, Nevada, *Oregon, *Washington.
**Immediate credit will be given on checks drawn on banks in Louisville when received in time to be prepared and handled on current day. Checks on other banks will be received until 2 p.m. daily and 1 p.m. Saturday.
 Except banks in cities listed separately in this schedule.

Federal Reserve Bank of St. Louis—MEMPHIS BRANCH

(Transit Number 26-3) (3rd & Jefferson Sts., Memphis, Tenn.)

TERRITORY IN MEMPHIS BRANCH—Not determined by state or county lines, but cities are assigned in accordance with trade channels. Consists of all cities in Mississippi and Tennessee included in Federal Reserve District No. 8 except those assigned to St. Louis, and cities in Arkansas not assigned to St. Louis or Little Rock.

DIRECTORS AND OFFICERS

Directors
 J. W. ALDERSON, Forrest City, Ark.
 W. H. GLASGOW, Memphis, Tenn.
 WM. R. KING, Memphis, Tenn.
 WILLIS POPE, Columbus, Miss.
 J. HOLMES SHERARD, Memphis, Tenn.

Officers
 W. H. GLASGOW, Managing Director
 S. K. BELCHER, Cashier
 C. E. MARTIN, Assistant Cashier

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 8—Continued

TIME SCHEDULE OF MEMPHIS BRANCH

Immediate—*Memphis.
One Day After Receipt (Actual)—Birmingham, Little Rock, North Little Rock, Louisville, St. Louis, Nashville.

Two Days After Receipt (Actual)—Jacksonville, Atlanta, Chicago, Kansas City, Kan., New Orleans, Baltimore, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, New York City, Charlotte, Cincinnati, Cleveland, Oklahoma City, Philadelphia, Pittsburgh, Dallas, El Paso, Houston, San Antonio, Richmond, (Business)—*Arkansas, (Memphis Zone), Mississippi, (Memphis Zone), *Tennessee. (Memphis Zone).

Three Days After Receipt (Actual)—Los Angeles, Denver, Boston, Salt Lake City; (Business)—*Alabama, *Arkansas, (Little Rock and St. Louis Zones), *Illinois, (St. Louis Zone), Indiana, (Louisville and St. Louis Zones), Kentucky, (Louisville and St. Louis Zones), Mississippi, (New Orleans Zone), *Missouri, (St. Louis Zone), *Tennessee (Nashville and St. Louis Zones).

Four Days After Receipt (Actual)—San Francisco, Helena, Mont., Portland, Ore., Seattle, Spokane; (Business)—Delaware, District of Columbia, *Florida, *Georgia, *Illinois, (Chicago Zone),

*Indiana, (Chicago Zone), Iowa, *Kansas, *Kentucky, (Cincinnati Zone), *Louisiana, *Maryland, *Michigan, *Minnesota, *Missouri, (Kansas City Zone), *Nebraska, New Jersey, *New York, *North Carolina, *Ohio, *Oklahoma, *Pennsylvania, South Carolina, Tennessee, (Atlanta Zone), *Virginia, West Virginia, Wisconsin.

Five Days After Receipt (Business)—*Colorado, Connecticut, Maine, *Massachusetts, New Hampshire, New Mexico, Rhode Island, Texas, Vermont.

Six Days After Receipt (Business)—Arizona, *Montana, North Dakota, South Dakota, *Utah, Wyoming.

Seven Days After Receipt (Business)—*California, Idaho, Nevada, *Oregon, *Washington.

*Immediate credit will be given on checks drawn on banks in Memphis when received on time to be prepared and handled on the current day. Checks on other banks received until 2 p.m. daily and 12 m. Saturday.

*Except banks in cities listed separately in this schedule.

DISTRICT No. 9—Federal Reserve Bank of Minneapolis

(Transit Number 17-8) (Location—73 So. Fifth St., Minneapolis, Minn.)

TERRITORY IN DISTRICT—Montana, North Dakota, South Dakota, Minnesota, all Wisconsin in the counties: La Crosse, Trempealeau, Eau Claire, Chippewa, Taylor, Lincoln, Oneida, Forest, and Florence, and all the counties lying north and west of these and the northern peninsula of Michigan.

Membership: National Banks 417; State Banks 67.

DIRECTORS AND OFFICERS

Class A—Directors

M. O. GRANGAARD, Minneapolis, Minn., (1937)
 H. R. KIBBEE, Mitchell, S. D., (1938)
 H. C. HANSEN, Church Ferry, N. D., (1939)

Class B—Directors

W. O. WASHBURN, St. Paul, Minn., (1937)
 J. E. O'CONNELL, Helena, Mont., (1938)
 ALBERT P. FUNK, La Crosse, Wis., (1939)

Class C—Directors

GEO. W. McCORMICK, Menominee, Mich., (1937)
 W. B. GEERY, Minneapolis, Minn., (1938), Chairman

Member Federal Advisory Council

JOHN CROSBY, Minneapolis, Minn.

Officers

JOHN N. PEYTON, President
 O. S. POWELL, First Vice-President and Secretary Board of Directors
 HARRY YAEGER, Vice-President and Secretary
 H. I. ZIEMER, Vice-President and Cashier
 E. W. SWANSON, Vice-President
 H. C. CORE, Assistant Cashier
 A. R. LARSON, Assistant Cashier
 W. E. PETERSON, Assistant Cashier
 OTIS R. PRESTON, Assistant Cashier
 F. C. DUNLOP, Auditor

Legal Council

SIGURD UELAND, Counsel
 ROLF UELAND, Assistant Counsel

TRANSIT TIME SCHEDULE AND AVAILABILITY OF CREDITS OF THE FEDERAL RESERVE BANK OF MINNEAPOLIS IN EFFECT SEPTEMBER 15, 1935, AND UNTIL FURTHER NOTICE

All checks not drawn on a bank in Minneapolis or St. Paul and received by this bank by 2:00 p.m. (except Saturday, when the hour will be 12 noon), will be handled on day of receipt. Those received later than these hours will be handled on the following day of business. Owing to the clearing hour, checks drawn on Minneapolis and St. Paul banks received after 10:00 a.m. will not be handled or proceeds credited until the following business day; those received before that hour will be handled and proceeds credited on day of receipt and proceeds will be available that day.

Immediately Available as Reserve—Minneapolis and St. Paul (if received before 10:00 a.m.); United States Treasury Warrants if separately sorted and received prior to 12:00 noon; Saturday 11:00 a.m.

Emergency relief checks drawn on the Treasurer of the United States payable through Federal Reserve Bank of Minneapolis, if separately sorted and received prior to 10:30 a.m., Saturday 10:00 a.m.

Federal Reserve Exchange Drafts. Officers' checks of other Federal Reserve banks.

FED. RES. BANK & BRANCH CITIES & OTHER CITIES OUTSIDE OF NINTH DISTRICT

One Day After Receipt	
Chicago	Omaha
Two Days After Receipt	
Atlanta	Louisville
Baltimore	Memphis
Birmingham	Nashville
Buffalo	New York City
Cincinnati	Oklahoma City
Cleveland	Philadelphia
Dallas	Pittsburgh
Detroit	St. Louis
Kansas City	Sioux City, Iowa
Little Rock	
Three Days After Receipt	
Boston	Portland
Charlotte	Richmond
Denver	Salt Lake City
El Paso	San Antonio
Houston	Seattle
Jacksonville	Spokane
New Orleans	
Four Days After Receipt	
Los Angeles	San Francisco

STATES (EXCEPT CITIES AS LISTED)

Two Days After Receipt	
Minnesota	Wisconsin
Three Days After Receipt	
Illinois	Michigan
Indiana	Nebraska
Iowa	
Four Days After Receipt	
Connecticut	New York
Delaware	North Dakota
District of Columbia	Ohio
Georgia	Oklahoma
Kansas	Pennsylvania
Kentucky	Rhode Island
Maine	South Dakota
Maryland	Tennessee
Massachusetts	Vermont
Missouri	Virginia
New Hampshire	West Virginia
New Jersey	
Five Days After Receipt	
Alabama	Montana
Arkansas	North Carolina
Colorado	South Carolina
Florida	Washington
Louisiana	Wyoming
Mississippi	
Six Days After Receipt	
California	Oregon
Idaho	Texas
New Mexico	Utah
Seven Days After Receipt	
Arizona	Nevada

NINTH DISTRICT CITIES

Two Days After Receipt	
Helena, Mont.	
Fargo, N. D.	
Jamestown, N. D.	
Valley City, N. D.	
Wahpeton, N. D.	
Aberdeen, S. D.	
Mitchell, S. D.	
Sioux Falls, S. D.	
Watertown, S. D.	
Three Days After Receipt	
Bismarck, N. D.	
Mandan, N. D.	
Huron, S. D.	
Four Days After Receipt	
Anaconda, Mont.	
Billings, Mont.	
Butte, Mont.	
Missoula, Mont.	

One-day items forwarded by us on Saturday will be available the following business day.

Two-day items forwarded by us on Friday will be available the following Monday; those forwarded by us on Saturday will be available the following Tuesday, except items on Federal Reserve and branch cities, which will be available the following Monday.

Three-day items forwarded by us on Thursday will be available the following Monday; those forwarded by us on Friday will be available the following Tuesday, except items on Federal Reserve and branch cities, which will be available the following Monday.

Four-day items forwarded by us on Wednesday will be available the following Monday; those forwarded by us on Friday, with the

exception of those on Federal Reserve and branch cities, will be available the following Wednesday; those on Federal Reserve and branch cities will be available the following Tuesday.

Five-day items forwarded by us on Tuesday will be available the following Monday; those forwarded by us on Thursday will be available the following Wednesday.

Six-day items forwarded by us on Thursday will be available the following Thursday; those forwarded by us on Monday will be available on the following Monday.

Seven-day items forwarded by us on Wednesday will be available the second Thursday. If an intervening holiday delays remittance, availability will be deferred an additional day.

(See page 10 for statement of Assets and Liabilities as of December 31, 1936)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 9—Continued

Federal Reserve Bank of Minneapolis—HELENA BRANCH

(Transit Number 93-26) (Park & Edwards Sts., Helena, Mont.)

TERRITORY ALLOTTED HELENA BRANCH—State of Montana.

DIRECTORS AND OFFICERS

Directors
 R. E. TOWLE, Helena, Mont., (1937)
 PETER PAULY, Deer Lodge, Mont., (1937)
 A. R. McDERMOTT, Billings, Mont., (1938)
 J. E. O'CONNELL, Helena, Mont., (1938)

Officers
 R. E. TOWLE, Managing Director
 A. A. HOERR, Cashier
 C. J. LARSON, Assistant Cashier

TRANSIT TIME SCHEDULE FOR HELENA BRANCH IN EFFECT AS OF NOVEMBER 2, 1936 (SUPERSEDING ALL PREVIOUS TIME SCHEDULES)

All checks, drawn on points outside of Helena, received by this bank not later than 2.00 p.m. daily, (except Saturday, when the hour will be 12 o'clock noon) will be handled on the day of receipt. Proceeds will become available as reserve in accordance with this Time Schedule.

Checks drawn on Helena banks, received by this bank before 10.30 a.m. daily, will be handled on day of receipt, proceeds of same being immediately available as reserve.

All checks received after the hours stated above will be held over until the following business day.

Immediately Available as Reserve—Checks and drafts on Helena banks if received before 10.30 a.m.

Checks on Treasurer of the United States, if separately sorted and received prior to 12.00 noon, Saturday, 11.00 a.m.

Emergency relief checks drawn on the Treasurer of the United States payable through the Federal Reserve Bank of Minneapolis, if separately sorted and received prior to 12.00 noon, Saturday 11.00 a.m.

Officers checks on Helena Branch, our Head Office and all other Federal Reserve Banks.
 Drafts on Helena Branch.

Two Days After Receipt
 Anaconda Miles City
 Belgrade Missoula
 Big Timber Townsend
 Billings Minneapolis
 Bozeman St. Paul
 Butte Denver
 Great Falls Portland, Ore.
 Hysham Salt Lake City
 Laurel Seattle
 Livingston Spokane
 Manhattan

Three Days After Receipt
 MONTANA—Except Helena and cities on Two-day list.
 Chicago Omaha
 Kansas City, Mo. San Francisco
 Los Angeles St. Louis
 Oklahoma City

Four Days After Receipt
 Baltimore Louisville
 Buffalo Memphis
 Cincinnati Nashville
 Cleveland New York City
 Dallas Philadelphia
 Detroit Pittsburgh
 El Paso San Antonio
 Little Rock

Aberdeen, S. D.
 Fargo, N. D.
 Grand Forks, N. D.
 Jamestown, N. D.
 Mitchell, S. D.
 Sioux Falls, S. D.
 Valley City, N. D.

Five Days
 Colorado—Except Denver
 Idaho
 Illinois—Except Chicago
 Indiana
 Iowa
 Michigan—Except Detroit
 Nebraska—Except Omaha
 Nevada
 Oregon—Except Portland

Six Days
 Kansas
 Kentucky—Except Louisville
 Maryland—Except Baltimore

Watertown, S. D.
 Wahpeton, N. D.
 Minnesota—Except Minneapolis and St. Paul
 Wisconsin

After Receipt
 Utah—Except Salt Lake City
 Washington—Except Seattle and Spokane
 Atlanta
 Birmingham
 Boston
 Charlotte
 Houston
 Jacksonville
 New Orleans
 Richmond
 North Portland, Oregon

After Receipt
 New York—Except Buffalo and New York City
 North Dakota—Except cities on four day list

Ohio—Except Cincinnati and Cleveland
 Oklahoma—Except Oklahoma City

Seven Days
 Alabama—Except Birmingham
 Arkansas—Except Little Rock
 Arizona
 California—Except Los Angeles and San Francisco
 Connecticut
 Delaware
 District of Columbia
 Florida—Except Jacksonville
 Georgia—Except Atlanta
 Louisiana—Except New Orleans
 Maine
 Massachusetts—Except Boston
 Mississippi

South Dakota—Except cities on four day list
 Tennessee—Except Memphis and Nashville

After Receipt
 Missouri—Except Kansas City and St. Louis
 New Hampshire
 New Jersey
 New Mexico
 North Carolina
 Pennsylvania—Except Philadelphia and Pittsburgh
 Rhode Island
 South Carolina
 Texas—Except Dallas, El Paso, Houston and San Antonio
 Vermont
 Virginia—Except Richmond
 West Virginia
 Wyoming

Warrants drawn on the State of Montana are NOT cash items and should be forwarded for collection only.

TWO DAY items forwarded by us on Friday will be available the following Monday; those forwarded by us on Saturday will be available the following Tuesday, except items on Federal Reserve and branch cities, which will be available the following Monday.

THREE DAY items forwarded by us on Thursday will be available the following Monday; those forwarded by us on Friday will be available the following Tuesday, except items on Federal Reserve and branch cities, which will be available the following Monday.

FOUR DAY items forwarded by us on Wednesday will be available the following Monday; those forwarded by us on Friday with the exception of those on Federal Reserve and branch cities, will be

available the following Wednesday, those on Federal Reserve and branch cities will be available the following Tuesday.

FIVE DAY items forwarded by us on Tuesday will be available the following Monday; those forwarded by us on Thursday will be available the following Wednesday.

SIX DAY items forwarded by us on Thursday will be available on the following Thursday; those forwarded by us on Monday will be available on the following Monday.

SEVEN DAY items forwarded by us on Wednesday will be available the second Thursday.

If an intervening holiday delays remittance, availability will be deferred an additional day.

DISTRICT No. 10—Federal Reserve Bank of Kansas City, Mo.

(Transit Number 18-4) (10th & Grand Ave., Kansas City, Mo.)

TERRITORY IN DISTRICT—Colorado, Kansas, Nebraska, Wyoming, all Missouri west of the eastern boundaries of the following counties: Worth, Gentry, DeKalb, Clinton, Clay, Jackson, Cass, Bates, Vernon, Barton, Jasper, Newton, and McDonald; all Oklahoma with exception of the following counties: Atoka, Bryan, Choctaw, Coal, Johnston, Marshall, McCurtain, and Pushmataha; all New Mexico north of a line forming the southern boundary of the following counties: Valencia, Bernalillo, Santa Fe, San Miguel, Harding and Union.

Membership: National Banks 671; State Banks 57.

Non-member Banks 1201. Total number of banks in District No. 10, 1929.

DIRECTORS AND OFFICERS

Class A—Directors
 FRANK W. SPONABLE, Paola, Kans., (1937)
 E. E. MULLANEY, Hill City, Kans., (1938)
 C. C. PARKS, Denver, Colo., (1939)

Class B—Directors
 J. M. BERNARDIN, Kansas City, Mo., (1937)
 L. E. PHILLIPS, Bartlesville, Okla., (1938)
 W. D. HOSFORD, Omaha, Nebr., (1939)

Class C—Directors
 J. J. THOMAS, (1938), Chairman of the Board and Federal Reserve Agent, Seward, Nebr.

E. P. BROWN, Davey, Nebr., (1939), Deputy Chairman
 J. B. DOOLIN, Alva, Okla., (1937)

Member Federal Advisory Council
 W. T. KEMPER, Kansas City, Mo.

Officers
 GEORGE H. HAMILTON, President
 C. A. WORTHINGTON, First Vice-President
 J. W. HELM, Vice-President and Cashier
 A. M. McADAMS, Vice-President and Secretary
 M. W. E. PARK, Assistant Cashier
 JOHN PHILLIPS, Jr., Assistant Cashier
 G. H. PIPKIN, Assistant Cashier
 E. P. TYNER, Assistant Cashier

H. G. LEEDY, Counsel
 S. A. WARDELL, Auditor

(See page 10 for statement of Assets and Liabilities as of December 31, 1936)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 10—Continued

TIME SCHEDULE OF FEDERAL RESERVE BANK OF KANSAS CITY (Subject to change)

(Effective October 8, 1935)

This Schedule applies to checks and drafts on banks received at the Head Office of the Federal Reserve Bank of Kansas City, within the hours specified in General Letter D—1.

Credit will not be given on the basis of this schedule unless separate credit letters are used and each credit letter contains only items of the same availability date. All items in mixed letters will be deferred for the period of time represented by the item or items of the longest deferred availability therein.

Immediate:

Kansas City, Mo.
Kansas City, Kan.

(Checks and drafts issued by any Federal Reserve Bank or Branch)
(Checks and warrants drawn on the Treasurer of the United States)

One Business Day—Chicago, Dallas, Denver, Memphis, Minneapolis, Minn., Oklahoma City, Omaha, St. Louis, St. Paul, Minn.

Two Business Days—Atlanta, Baltimore, Birmingham, Buffalo, Cincinnati, Cleveland, Detroit, El Paso, Houston, Jacksonville, Little Rock, Louisville, Muskogee, Nashville, New Orleans, New York City, Philadelphia, Pittsburgh, San Antonio, Tulsa, *Kansas, *Missouri (Dist. 10).

Three Business Days—Boston, Charlotte, Helena, Los Angeles, Portland, Richmond, Salt Lake City, San Francisco, Seattle, Spokane, *Colorado, *Illinois, Indiana, Iowa, *Minnesota, *Missouri (Dist. 8), *Nebraska, *Oklahoma, Wisconsin.

Four Business Days—*Alabama, *Arkansas, Connecticut, Dist. of Columbia, Delaware, *Florida, *Georgia, *Louisiana, Maine, *Maryland, *Massachusetts, *Michigan, Mississippi, New Hampshire, New Jersey, *New York, *North Carolina, *Ohio, *Pennsylvania, Rhode Island, South Carolina, Vermont, *Virginia, West Virginia.

Five Business Days—Idaho, *Kentucky, New Mexico, North Dakota, South Dakota, *Tennessee, *Texas, *Utah, Wyoming.

Six Business Days—Arizona, *California, *Montana, Nevada, *Oregon, *Washington.

*Except cities listed in other Schedules.

Note: Checks and drafts on banks located in Federal Reserve Bank or Branch cities will be deferred on an actual calendar-day basis when a Sunday or holiday intervenes while items are in transit, provided such items are sorted in a separate letter. The foregoing does not affect such items as reach their destination on a Sunday or holiday.

Note: Items drawn on banks located in Kansas City, Mo. and Kansas City, Kans., not members of the Clearing House Assn. are accepted for immediate availability, but such items are collected by mail and are handled subject to final payment of exchange received, in accordance with the provision of Section XI of General Letter D—1. Return of unpaid items drawn on such banks will be subject to delay of two or more days.

Federal Reserve Bank of Kansas City—DENVER BRANCH

(Transit Number 23-19) (17th & Arapahoe, Denver, Colo.)

TERRITORY IN DENVER BRANCH—All of Colorado and all of New Mexico north of a line forming the southern boundary of the following counties: Valencia, Bernalillo, Santa Fe, San Miguel, Harding and Union.

DIRECTORS AND OFFICERS

Directors

J. E. OLSON, Denver, Colo., (1937), Managing Director
H. W. FARR, Greeley, Colo., (1937)
THOMAS A. DINES, Denver, Colo., (1938)
JAMES B. GRANT, Denver, Colo., (1938)
ROBLIN H. DAVIS, Denver, Colo., (1939)
WILSON McCARTHY, Denver, Colo., (1939)

Officers

J. E. OLSON, Managing Director
S. A. BROWN, Cashier
J. W. JONES, Assistant Cashier

TIME SCHEDULE OF DENVER BRANCH OF THE FEDERAL RESERVE BANK OF KANSAS CITY

Immediate—Denver. (Checks and drafts issued by any Federal Reserve Bank or Branch) (Checks and warrants drawn on the Treasurer of the United States).

Two Business Days—Chicago, Dallas, El Paso, Helena, Houston, Kansas City, Kan., Kansas City, Mo., Minneapolis, Oklahoma City, Omaha, Salt Lake City, San Antonio, St. Louis, *Colorado.

Three Business Days—Atlanta, Baltimore, Birmingham, Buffalo, Charlotte, Cincinnati, Cleveland, Detroit, Little Rock, Los Angeles, Louisville, Memphis, Nashville, New Orleans, New York City, Philadelphia, Pittsburgh, Portland, Ore., Richmond, San Francisco, Spokane, St. Paul, Seattle, *Nebraska, New Mexico.

Four Business Days—Boston, Jacksonville, *Arkansas, Illinois, Indiana, Iowa, *Kansas, *Missouri, *Oklahoma, Wyoming.

Five Business Days—*Alabama, Arizona, *California, Connecticut, *Florida, *Georgia, Idaho, *Kentucky, *Louisiana, Maine, *Maryland, *Massachusetts, *Michigan, *Minnesota, Mississippi, *Montana, New Hampshire, New Jersey, *New York, *North Carolina, *Ohio, *Pennsylvania, Rhode Island, *Tennessee, *Texas, *Utah, Vermont, *Virginia, West Virginia, Wisconsin.

Six Business Days—Delaware, District of Columbia, Nevada, North Dakota, *Oregon, South Carolina, South Dakota, *Washington.

*Except cities listed in other Schedules.

See "Note" under head office schedule.

Federal Reserve Bank of Kansas City—OMAHA BRANCH

(Transit Number 27-12) (1701-5 Dodge St., Omaha, Nebr.)

TERRITORY IN OMAHA BRANCH—All of Nebraska and Wyoming.

DIRECTORS AND OFFICERS

Directors

L. H. EARHART, Omaha, Neb., (1937), Managing Director
A. H. MARBLE, Cheyenne, Wyo., (1937)
W. H. SCHELLBERG, Omaha, Neb., (1937)
G. H. YATES, Omaha, Neb., (1938)
R. E. CAMPBELL, Lincoln, Neb., (1938)
W. DALE CLARK, Omaha, Neb., (1939)
H. L. DEMPSTER, Beatrice, Neb., (1939)

Officers

L. H. EARHART, Managing Director
G. A. GREGORY, Cashier
O. P. CORDILL, Assistant Cashier
WILLIAM PHILLIPS, Assistant Cashier

TIME SCHEDULE OF OMAHA BRANCH

Immediate—Omaha. (Checks and drafts issued by any Federal Reserve Bank or Branch) (Checks and warrants drawn on the Treasurer of the United States).

One Business Day—Chicago, Denver, Kansas City, Kan., Kansas City, Mo., Minneapolis, St. Paul, Minn.

Two Business Days—Atlanta, Baltimore, Birmingham, Buffalo, Cincinnati, Cleveland, Dallas, Detroit, Helena, Little Rock, Louisville, Memphis, Nashville, New York City, Oklahoma City, Philadelphia, Pittsburgh, Pa., Salt Lake City, San Antonio, St. Joseph, St. Louis, *Nebraska.

Three Business Days—Boston, Charlotte, El Paso, Houston, Jacksonville, Los Angeles, New Orleans, Portland, Richmond, San Francisco, Seattle, Spokane, *Illinois, Indiana, Iowa, *Kansas, *Minnesota, Wisconsin.

Four Business Days—*Alabama, *Colorado, Connecticut, Delaware, *Georgia, Maine, *Maryland, *Massachusetts, *Michigan, *Missouri, New Hampshire, New Jersey, New Mexico, *New York,

*Ohio, *Oklahoma, *Pennsylvania, Rhode Island, Vermont, Wyoming.

Five Business Days—*Arkansas, District of Columbia, *Florida, Kentucky, *Louisiana, *Montana, *North Carolina, North Dakota, South Carolina, South Dakota, *Tennessee, *Texas, *Virginia, West Virginia.

Six Business Days—Arizona, *California, Idaho, Mississippi, Nevada, *Oregon, *Utah, *Washington.

*Except cities listed in other Schedules.

See "Note" under head office schedule.

Note: Items drawn on banks located in Omaha, Neb., not members of the Clearing House Assn. are accepted for immediate availability, but such items are collected by mail and handled subject to final payment of exchange received, in accordance with the provisions of Section XI of General Letter D—1. Return of unpaid items drawn on such banks will be subject to delay of two or more days.

Federal Reserve Bank of Kansas City—OKLAHOMA CITY BRANCH

(Transit Number 39-24) (226 West Third St., Oklahoma City, Okla.)

TERRITORY IN OKLAHOMA CITY BRANCH—All of Oklahoma except the following counties: Atoka, Bryan, Choctaw, Coal, Johnston, Marshall, McCurtain and Pushmataha.

DIRECTORS AND OFFICERS

Directors

C. E. DANIEL, Oklahoma City, Okla., (1937), Managing Director
NED HOLMAN, Oklahoma City, Okla., (1937)
LEE CLINTON, Tulsa, Okla., (1937)
L. D. EDGINGTON, Ponca City, Okla., (1938)
F. T. CHANDLER, Chickasha, Okla., (1939)
T. S. HANNA, Oklahoma City, Okla., (1939)

Officers

C. E. DANIEL, Managing Director
R. O. WUNDERLICH, Cashier
R. L. MATHES, Assistant Cashier

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 10—Continued

TIME SCHEDULE OF OKLAHOMA CITY BRANCH, FEDERAL RESERVE BANK OF KANSAS CITY

Immediate—Oklahoma City. (Checks and drafts issued by any Federal Reserve Bank or Branch) (Checks and warrants drawn on the Treasurer of the United States.)

One Business Day—Dallas, Kansas City, Kan., Kansas City, Mo.

Two Business Days—Baltimore, Birmingham, Chicago, Cincinnati, Cleveland, Denver, Detroit, El Paso, Houston, Little Rock, Louisville, Memphis, Minneapolis, Nashville, New Orleans, Omaha, St. Louis, St. Paul, San Antonio, *Oklahoma.

Three Business Days—Atlanta, Boston, Buffalo, Charlotte, Helena, Jacksonville, Los Angeles, New York City, Philadelphia, Pittsburgh, Richmond, Salt Lake City, San Francisco, *Kansas.

Four Business Days—Portland, Seattle, Spokane, *Alabama, *Colorado, *Georgia, *Illinois, Indiana, Iowa, *Maryland, *Minnesota, *Missouri, *Nebraska, *Ohio, Wisconsin.

Five Business Days—*Arkansas, Connecticut, Delaware, District of Columbia, *Florida, *Kentucky, *Louisiana, Maine, *Massachusetts, *Michigan, Mississippi, New Hampshire, New Jersey, New Mexico, *New York, *North Carolina, *Pennsylvania, Rhode Island, South Carolina, *Tennessee, *Texas, Vermont, *Virginia.

Six Business Days—*California, Idaho, *Montana, Nevada, North Dakota, *Oregon, South Dakota, *Utah, West Virginia, Wyoming.

Seven Business Days—Arizona, *Washington.

*Except cities listed in other Schedules.

See "Note" under head office schedule.

For items drawn on banks located in Oklahoma City, see Note under Omaha Branch.

DISTRICT No. 11—Federal Reserve Bank of Dallas

(Transit Number 32-3) (Wood & Akard Sts., Dallas, Tex.)

TERRITORY IN DISTRICT—Texas, all New Mexico south of the northern boundaries of the following counties: Catron, Socorro, Torrance, Guadalupe, and Quay, all Louisiana north of the southern boundaries of the following counties: Sabine, Natchitoches, Grant, LaSalle, Catahoula, and Concordia; the following counties in Oklahoma: Atoka, Marshall, Bryan, Choctaw, Coal, Pushmataha, McCurtain, and Johnston, and the following counties in Arizona: Pima, Graham, Greenlee, Cochise, and Santa Cruz.

Membership: National Banks 491, State Banks 59. Total 550.

DIRECTORS AND OFFICERS

Class A—Directors

P. E. HOOKS, Itasca, Texas, (1937)
ALF. MORRIS, Winnsboro, Texas, (1938)
ED. H. WINTON, Fort Worth, Texas, (1939)

Class B—Directors

A. S. CLEVELAND, Houston, Tex., (1937)
J. D. MIDDLETON, Greenville, Tex., (1938)
J. R. MILAM, Waco, Tex., (1939)

Class C—Directors

C. C. WALSH, Dallas, Tex., (1937), Chairman of Board and Federal Reserve Agent
J. H. MERRITT, McKinney, Texas, (1938)
(VACANCY), (1939)

Member Federal Advisory Board

R. E. HARDING, Fort Worth, Texas

(See page 10 for statement of Assets and Liabilities as of December 31, 1936)

Officers

C. C. WALSH, Chairman of Board and Federal Reserve Agent
B. A. McKINNEY, President
R. R. GILBERT, First Vice-President
R. B. COLEMAN, Vice-President and Cashier
W. J. EVANS, Vice-President and Secretary of the Board
W. O. FORD, Assistant Vice-President
E. B. AUSTIN, Assistant Cashier
L. G. PONDROM, Assistant Cashier
R. O. WEBB, Assistant Cashier
W. P. CLARKE, General Auditor

C. C. HUFF, General Counsel

LOCKE, LOCKE, STROUD & RANDOLPH, Counsel

TIME SCHEDULE OF FEDERAL RESERVE BANK OF DALLAS

Effective March 9, 1936

Immediate Credit on Receipt—Dallas Post Office Money Orders drawn on or drawn by Dallas Post Office. Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. †United States Treasury Checks and Warrants. ‡Matured Interest Coupons from Securities of the U. S. Government. Federal Farm Mortgage Corporation, Home Owners' Loan Corporation, Consolidated Federal Land Bank, Federal Land Bank, and Reconstruction Finance Corporation Notes. Drafts on Federal Reserve Bank of Dallas and its branches; subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Federal Reserve Exchange Drafts.

One Business Day After Receipt—Houston, San Antonio, Kansas City, Little Rock, Memphis, New Orleans, Oklahoma City.

Two Business Days After Receipt—El Paso. Dallas Territory, the following places: Texas—Abernathy, Abilene, Albany, Allen, Alvarado, Alvord, Amarillo, Amherst, Anna, Anson, Anton, Archer City, Arlington, Athens, Atlanta, Baird, Ballinger, Bangs, Bardwell, Bartlett, Beckville, Bells, Belton, Big Sandy, Big Spring, Blanket, Bonham, Bowie, Brady, Breckenridge, Bremond, Bridgeport, Bronte, Brownfield, Brownsboro, Brownwood, Bryson, Burkburnett, Caddo Mills, Cameron, Canton, Canyon, Carthage, Celeste, Chico, Chilchress, Chillicothe, Chilton, Cisco, Clarendon, Clarksville, Claude, Cleburne, Clifton, Coleman, Colorado, Comanche, Commerce, Coolidge, Cooper, Corsicana, Crandall, Crosbyton, Dainzerfeld, Dawson, Decatur, De Kalb, De Leon, Denison, Denton, Dodd City, Dublin, Eastland, Eddy, Edgewood, Electra, Ennis, Eustace, Farmersville, Ferris, Forney, Ft. Worth, Franklin, Frost, Gainesville, Garland, Gatesville, Georgetown, Gilmer, Gladewater, Goldthwaite, Goodlet, Gordon, Gorman, Graham, Granbury, Grand Prairie, Grand Saline, Grandview, Granger, Grapevine, Greenville, Groesbeck, Groom, Hale Center, Hallsville, Hamilton, Handley, Happy, Haskell, Hedley, Henrietta, Hereford, Hico, Hillsboro, Holland, Honey Grove, Hubbard, Hughes Springs, Iowa Park, Iredell, Irene, Italy, Itasca, Jacksboro, Jefferson, Kaufman, Keller, Kemp, Kerens, Kilgore, Killeen, Kirklund, Kosse, Lamesa, Lampasas, Lancaster, Leary, Leonard, Lewisville, Linden, Littlefield, Lone Oak, Longview, Lott, Lubbock, Mabank, Malakoff, Mansfield, Marlin, Marshall, Mart, Maypearl, McGregor, McKinney, Memphis, Menard, Merkel, Mesquite, Mexia, Midlothian, Milford, Mineola, Mineral Wells, Mobeetie, Moody, Moran, Mt. Calm, Mt. Pleasant, Mt. Vernon, Muenster, Munday, Naples, New Boston, New Castle, Nocona, Oglesby, Olney, Omaha, Paducah, Palmer, Pampa, Panhandle, Paris, Pilot Point, Pittsburg, Plainview, Plano, Post, Powell, Purdon, Quahak, Ralls, Ranger, Reagan, Red Oak, Redwater, Rhome, Rice, Richardson, Richland, Ringgold, Rio Vista, Roby, Rockdale, Rockwall, Rogers, Rosebud, Rotan, Rowena,

Royse City, St. Joe, San Angelo, Sanger, Santa Anna, Santo, Seymour, Shamrock, Sherman, Snyder, Stamford, Stephenville, Strawn, Streetman, Sulphur Springs, Sweetwater, Tahoka, Talpa, Taylor, Teague, Temple, Terrell, Texarkana, Thorndale, Thornton, Trenton, Troup, Troy, Tulia, Tyler, Univ. Park (post office Dallas), Valley Mills, Valley View, Van Alstyne, Vernon, Waco, Waxahachie, Weatherford, Wellington, West, Wheeler, Whitesboro, Whitewright, Whitney, Wichita Falls, Wills Point, Windom, Winters, Wortham. Louisiana—Arcadia, Minden, Monroe, Pelican, Shreveport. Oklahoma—Atoka, Caddo, Colbert, Durant, Hugo, Madill, Mill Creek. Other Districts—Atlanta, Birmingham, Charlotte, Chicago, Cincinnati, Cleveland, Denver, Detroit, Jacksonville, Louisville, Minneapolis, Nashville, Omaha, Pittsburgh, St. Louis, St. Paul.

Three Business Days After Receipt—Dallas Territory, except points noted in 2-day Division, Points of 2-day availability, Houston Territory, according to schedule of Houston Branch, Points of 2-day availability, San Antonio Territory, according to schedule of San Antonio Branch. Other Districts—Baltimore, Boston, Brooklyn, Buffalo, Helena, Mont., Los Angeles, New York City, Philadelphia, Richmond, Salt Lake City, Kansas, Louisiana (Dist. 6), Oklahoma (Dist. 10).

Four Business Days After Receipt—Eleventh District unsorted items—Helena, Portland, San Francisco, Seattle, Spokane, Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Iowa, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Ohio, Wisconsin.

Five Business Days After Receipt—Colorado, Connecticut, Delaware, District of Columbia, Kentucky, Maine, Maryland, Massachusetts, Montana, New Hampshire, New Jersey, New Mexico (Dist. 10), New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia.

Six Business Days After Receipt—Arizona (Dist. 12), California, North Dakota, South Dakota, Utah, Wyoming.

Seven Business Days After Receipt—Idaho, Nevada, Oregon, Washington.

References:

† United States Treasury Checks and Warrants should be listed in a special cash letter containing only such items.

‡ Matured interest coupons as shown herein should be listed on form F. A. 211 addressed to Federal Reserve Bank, Fiscal Agency Department, Station K., Dallas, Texas, and forwarded by registered insured mail.

Federal Reserve Bank of Dallas—EL PASO BRANCH

(Transit Number 88-1) (351 Myrtle Ave., Dallas, Tex.)

TERRITORY IN EL PASO BRANCH—The following counties in Texas: Andrews, Crane, Culberson, Ector, El Paso, Hudspeth, Jeff Davis, Loving, Martin, Midland, Pecos, Reeves, Ward and Winkler; the following counties in Arizona: Cochise, Graham, Greenlee, Pima and Santa Cruz; and in New Mexico the following counties: Catron, Chaves, Curry, De Bacon, Dona Ana, Eddy, Grant, Guadalupe, Hidalgo, Lea, Lincoln, Luna, Otero, Quay, Roosevelt, Sierra, Socorro and Torrance.

DIRECTORS AND OFFICERS

Directors

C. N. BASSETT, El Paso, Tex.
S. D. YOUNG, El Paso, Tex.
J. L. HERMANN, El Paso, Tex.
FRANK M. HAYNER, Las Cruces, N. M.
JACK B. MARTIN, Tucson, Ariz.
F. R. COON, Deming, N. M.
(ONE VACANCY)

Officers

J. L. HERMANN, Managing Director
ALLEN SAYLES, Cashier

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 11 — Continued

TIME SCHEDULE OF EL PASO BRANCH

Immediate Credit—El Paso. Post Office Money Orders drawn on or drawn by El Paso Post Office. Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. †United States Treasury Checks and Warrants. ‡Matured Interest Coupons from Securities of the U. S. Government, Federal Farm Mortgage Corporation, Home Owners' Loan Corporation, Consolidated Federal Land Bank, Federal Land Bank and Reconstruction Finance Corporation Notes. Drafts on Federal Reserve Bank of Dallas and its Branches; subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Federal Reserve Exchange Drafts.

Two Business Days After Receipt—Dallas, Houston, San Antonio, El Paso territory, the following places: Texas—Barstow Fabens, Midland, Odessa, Pecos, Sierra Blanca, Stanton, Van Horn, New Mexico—Alamogordo, Carrizozo, Deming, Ft. Sumner, Hatch, Hot Springs, Las Cruces, Melrose, Nara Visa, Roswell, Santa Rosa, Tucumcari, Vaughn. **Other Districts**—Chicago, Denver, Kansas City, Little Rock, Los Angeles, Memphis, New Orleans, Oklahoma City, Omaha, St. Louis.

Three Business Days After Receipt—El Paso Territory, except

points noted in 2-day Division; **Other Districts**—Atlanta, Baltimore, Birmingham, Brooklyn, Buffalo, Charlotte, Cincinnati, Cleveland, Detroit, Jacksonville, Louisville, Minneapolis, Nashville, New York City, Philadelphia, Pittsburgh, Richmond, Salt Lake City, San Francisco, St. Paul.

Four Business Days After Receipt—Boston, Helena, Portland, Seattle, Spokane, Illinois, Indiana, Iowa, Kansas, Louisiana (Dist. 6), Michigan, Missouri, Nebraska, Oklahoma (Dist. 10), Wisconsin.

Five Business Days After Receipt—Eleventh District unsorted items—Alabama, Arizona (Dist. 12), Arkansas, California, Colorado, Delaware, District of Columbia, Florida, Georgia, Kentucky, Maryland, Minnesota, Mississippi, New Jersey, New Mexico (Dist. 10), New York, North Carolina, Ohio, Pennsylvania, South Carolina, Virginia, West Virginia.

Six Business Days After Receipt—Connecticut, Maine, Massachusetts, Nevada, New Hampshire, Rhode Island, Tennessee, Utah, Vermont, Wyoming.

Seven Business Days After Receipt—Idaho, Montana, North Dakota, Oregon, South Dakota, Washington.

For † and ‡ References see note under Dallas schedule.

Federal Reserve Bank of Dallas—HOUSTON BRANCH

(Transit Number 35-4) (1301 Texas Ave., Dallas, Tex.)

HOUSTON BRANCH TERRITORY INCLUDES—The following counties in the southeast part of Texas: Anderson, Angelina, Austin, Bastrop, Brazoria, Brazos, Burleson, Chambers, Cherokee, Colorado, Fayette, Fort Bend, Galveston, Grimes, Hardin, Harris, Houston, Jackson, Jasper, Jefferson, Lavaca, Lee, Liberty, Madison, Matagorda, Montgomery, Nacogdoches, Newton, Orange, Polk, Sabine, San Augustine, San Jacinto, Shelby, Trinity, Tyler, Victoria, Walker, Waller, Washington, and Wharton.

DIRECTORS AND OFFICERS

Directors
JOHN A. WILKINS, Houston, Tex.
W. D. GENTRY, Houston, Tex.
SAM R. LAWDER, Houston, Tex.
SAM TAUB, Houston, Tex.
P. B. DOTY, Beaumont, Tex.
H. RENFERT, Galveston, Tex.
(ONE VACANCY)

Officers
W. D. GENTRY, Managing Director
H. R. DEMOSS, Cashier

TIME SCHEDULE OF HOUSTON BRANCH

Immediate Credit—Houston. Post Office Money Orders drawn on or drawn by Houston Post Office, Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. †U. S. Treasury Checks and Warrants. ‡Matured Interest Coupons from Securities of the U. S. Government, Federal Farm Mortgage Corporation, Home Owners' Loan Corporation, Consolidated Federal Land Bank, Federal Land Bank and Reconstruction Finance Corporation Notes. Drafts on Federal Reserve Bank of Dallas and its Branches; subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Federal Reserve Exchange Drafts.

One Business Day After Receipt—Dallas, San Antonio, New Orleans.

Two Business Days After Receipt—El Paso, Houston Territory, the following places: Texas—Alto, Alvin, Anderson, Angleton, Bastrop, Bay City, Beaumont, Bellville, Brenham, Bryan, Caldwell, Chireno, Cleveland, Conroe, Corrigan, Crockett, Dayton, Eagle Lake, East Bernard, Edna, El Campo, Elgin, Fayetteville, Flatonia, Freeport, Galveston, Ganado, Garrison, Giddings, Goose Creek, Hallettsville, Hitchcock, Hull, Humble, Huntsville, Iola, Jacksonville, La Grange, La Porte, Lexington, Liberty, Livingston, Lovelady, Lufkin, Lyons, Moulton, Nacogdoches, Navasota, Orange, Palestine, Pasadena, Port Arthur, Port Neches, Richmond, Rosenburg, Rust, Schulenberg, Shiner, Shiro, Silsbee, Smithville, Sour Lake, Sugarland, Texas City, Timpson, Trinity, Victoria, Wharton, Woodville. **Other Districts**—Atlanta, Birmingham, Charlotte, Chicago, Cincinnati, Denver, Jacksonville, Kansas City, Little

Rock, Louisville, Memphis, Nashville, Oklahoma City, Omaha, St. Louis.

Three Business Days After Receipt—Houston Territory, except points noted in 2-day Division. Points of 2-day availability, Dallas Territory, according to schedule of Head Office; Points of 2-day availability, San Antonio Territory, according to schedule of San Antonio Branch. **Other Districts**—Baltimore, Boston, Brooklyn, Buffalo, Cleveland, Detroit, Los Angeles, Minneapolis, New York City, Philadelphia, Pittsburgh, Richmond, St. Paul, Louisiana (Dist. 6).

Four Business Days After Receipt—Eleventh District unsorted items: **Other Districts**—Helena, Portland, Salt Lake City, San Francisco, Spokane, Alabama, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Michigan, Mississippi, Missouri, Nebraska, Oklahoma (Dist. 10), Wisconsin.

Five Business Days After Receipt—Seattle, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Kentucky, Maine, Maryland, Massachusetts, Minnesota, New Hampshire, New Jersey, New Mexico (Dist. 10), New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia.

Six Business Days After Receipt—Arizona (Dist. 12), California, Montana, Wyoming.

Seven Business Days After Receipt—Idaho, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington.

For † and ‡ References see note under Dallas schedule.

Federal Reserve Bank of Dallas—SAN ANTONIO BRANCH

(Transit Number 30-72) (Navarro and Villita Sts., San Antonio, Tex.)

SAN ANTONIO BRANCH TERRITORY INCLUDES—The following counties in the State of Texas: Aransas, Atascosa, Bandera, Bee, Bexar, Blanco, Brewster, Brooks, Caldwell, Calhoun, Cameron, Comal, De Witt, Dimmit, Duval, Edwards, Frio, Gillespie, Goliad, Gonzales, Guadalupe, Hays, Hidalgo, Jim Hogg, Jim Wells, Karnes, Kendall, Kenedy, Kerr, Kimble, Kinney, Kleburg, La Salle, Llano, Live Oak, Mason, Maverick, McMullen, Medina, Nueces, Presidio, Real, Refugio, San Patricio, Starr, Terrell, Travis, Uvalde, Val Verde, Webb, Willacy, Wilson, Zapata, Zavalla.

DIRECTORS AND OFFICERS

Directors
M. CRUMP, San Antonio, Tex.
J. K. BERETTA, San Antonio, Tex.
WALTER P. NAPIER, San Antonio, Tex.
FRANK M. LEWIS, San Antonio, Tex.
GEORGE C. HOLLIS, Eagle Pass, Tex.
EDWIN F. FLATO, Corpus Christi, Tex.

Officers
M. CRUMP, Managing Director
W. E. EAGLE, Cashier

TIME SCHEDULE OF SAN ANTONIO BRANCH

Immediate Credit—San Antonio. Post Office Money Orders drawn on or drawn by San Antonio Post Office, Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. †U. S. Treasury Checks and Warrants. ‡Matured Interest Coupons from Securities of the United States Government, Federal Farm Mortgage Corporation, Home Owners' Loan Corporation, Consolidated Federal Land Bank, Federal Land Bank and Reconstruction Finance Corporation Notes. Drafts on Federal Reserve Bank of Dallas and its Branches; subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Federal Reserve Exchange Drafts.

One Business Day After Receipt—Dallas, Houston.

Two Business Days After Receipt—El Paso, San Antonio Territory, the following places: Texas—Almo, Alice, Aransas Pass, Austin, Beeville, Brackettville, Brownsville, Castroville, Cibola, Corpus Christi, Cotulla, Cuero, Donna, Eagle Pass, Edinburg, Elsa, Falfurrias, Falls City, Floresville, Fredericksburg, George West, Goliad, Gonzales, Gregory, Harlingen, Harwood, Hebbornville, Hondo, Karnes City, Kennedy, Kingsville, Kyle, La Crosse, La Feria, Laredo, La Vernia, Lockhart, Luling, Marion, Mason, Mathis, McAllen, Mercedes, Mission, New Braunfels, Nordheim, Pearsall, Pleasanton, Port Lavaca, Poth, Raymondville, Rio Grande, Robstown, Rockport, San Bonito, San Juan, San Marcos, Schertz, Seguin, Sinton, So. San Antonio, Taft, Waelder, Weslaco, Yoakum, Yorktown. **Other Districts**—Birmingham, Chicago, Denver, Kansas City, Little Rock, Louisville, Memphis, Nashville, New

Orleans, Oklahoma City, Omaha, St. Louis.

Three Business Days After Receipt—San Antonio territory, except points noted in 2-day Division: Points of 2-day availability Dallas Territory, according to schedule of Head Office, Points of 2-day availability, Houston Territory, according to schedule of Houston Branch. **Other Districts**—Atlanta, Baltimore, Boston, Brooklyn, Buffalo, Charlotte, Cincinnati, Cleveland, Detroit, Jacksonville, Los Angeles, Minneapolis, New York City, Philadelphia, Pittsburgh, Richmond, Salt Lake City, St. Paul.

Four Business Days After Receipt—Eleventh District unsorted items: **Other Districts**—Helena, Portland, San Francisco, Seattle, Spokane, Alabama, Illinois, Indiana, Iowa, Kansas, Louisiana (Dist. 6), Michigan, Missouri, Nebraska, Oklahoma (Dist. 10), Wisconsin.

Five Business Days After Receipt—Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Mississippi, New Hampshire, New Jersey, New Mexico (Dist. 10), New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia.

Six Business Days After Receipt—Arizona (Dist. 12), California, Montana, Wyoming.

Seven Business Days After Receipt—Idaho, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington.

For † and ‡ References see note under Dallas schedule.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Federal Reserve Bank of San Francisco

(Transit Number 11-37) (Sansome & Sacramento Sts., San Francisco, Calif.)

TERRITORY IN DISTRICT—California, Washington, Oregon, Idaho, Nevada, Utah, and the following counties in Arizona: Apache, Coconino, Gila, Maricopa, Mohave, Navajo, Pinal, Yavapai, and Yuma

TERRITORY ALLOTTED TO HEAD OFFICE, SAN FRANCISCO—The following counties in California: Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, Eldorado, Fresno, Glenn, Humboldt, Kern, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba; the following counties in Nevada: Churchill, Douglas, Esmeralda, Eureka, Humboldt, Lander, Lyon, Mineral, Nye, Ormsby, Pershing, Storey and Washoe and the following towns in Oregon: Klamath Falls, Lakeview and Merrill.

Membership: National Banks 245; State Banks 77.

Total number of banks in 12th District, 646.

DIRECTORS AND OFFICERS

Class A—Directors

C. K. McINTOSH, San Francisco, Calif., (1937)
T. H. RAMSAY, Red Bluff, Calif., (1938)
KEITH POWELL, Salem, Ore., (1939)

Class B—Directors

E. H. COX, Madera, Calif., (1937)
MALCOLM McNAGHTEN, Los Angeles, Calif., (1939)

Class C—Directors

A. O. STEWART, San Francisco, Calif., (1938), Chairman of Board and Federal Reserve Agent
ANDREW WELCH, San Francisco, Calif., (1937)

Member Federal Advisory Board

PAUL S. DICK, President, The United States National Bank, Portland, Ore.

(See page 10 for statement of Assets and Liabilities as of December 31, 1936)

Officers

WM. A. DAY, President
IRA CLERK, First Vice-President
W. M. HALE, Vice-President
S. G. SARGENT, Vice-President
C. E. EARHART, Cashier
CHESTER D. PHILLIPS, Assistant Cashier
H. N. MANGELS, Assistant Cashier
M. McRITCHIE, Assistant Cashier
E. C. MAILLIARD, Assistant Cashier
J. M. OSMER, Assistant Cashier
H. F. SLADE, Assistant Cashier

F. H. HOLMAN, General Auditor
R. T. HARDY, Auditor

Counsel

ALBERT C. AGNEW

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF SAN FRANCISCO

Immediate—San Francisco (if received in time for clearing).
U. S. Treasury Warrants, Drafts on Head Office, Federal Reserve Bank of San Francisco.

One Day After Receipt—Los Angeles.

Two Days After Receipt—Portland, Salt Lake City, Seattle, Spokane; California-Head Office Zone (except cities noted in three-day division); California-Los Angeles Zone, the following cities: Long Beach, Pasadena. Nevada—Head Office Zone.

Three Days After Receipt—California-Head Office Zone, the following cities: Alturas, Angels Camp, Avenal, Bieber, Covelo, Crescent City, Etna Mills, Fall River Mills, Fellows, Fort Jones, Greenfield, Greenville, Jackson, Kelseyville, Loyalton, Maricopa, Mendocino, Placerville, Point Arena, San Andreas, Sonora, Susanville, Sutter Creek, Taft, Tehachapi, Tulake, Weaverville, Westwood. California-Los Angeles Zone, except cities noted in two-day division. **Other Districts**—Dallas, Denver, El Paso, Kansas City, Omaha, St. Louis.

Four Days After Receipt—Arizona, (Dist. 12). **Other Districts**—Buffalo, Chicago, Cleveland, Helena, Houston, Little Rock,

Memphis, Minneapolis, New Orleans, New York City, Oklahoma City, Philadelphia, Pittsburgh, St. Paul, San Antonio.

Five Days After Receipt—Idaho; Nevada—Salt Lake City Zone; Oregon—Country; Utah—Country; Washington—Country. **Other Districts**—Atlanta, Baltimore, Birmingham, Boston, Charlotte, Cincinnati, Detroit, Jacksonville, Louisville, Nashville, Richmond.

Six Days After Receipt—Arizona (Dist. 11), Colorado, Illinois, Indiana, Iowa, Kansas, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, New Jersey, New Mexico, New York State, Oklahoma, Pennsylvania, Wisconsin.

Seven Days After Receipt—Arkansas, Connecticut, Delaware, District of Columbia, Georgia, Kentucky, Maine, Maryland, Massachusetts, Nebraska, New Hampshire, North Carolina, Ohio, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia, Wyoming.

Eight Days After Receipt—Alabama, Florida, North Dakota, South Dakota, West Virginia.

Note: The numerals shown indicate the number of business days. In other words, if a Sunday or holiday intervenes, one additional day must be added to the number of days shown above for such Sunday or holiday.

Federal Reserve Bank of San Francisco—LOS ANGELES BRANCH

(Transit Number 16-16) (Olympic Blvd. and Olive St., Los Angeles, Calif.)

LOS ANGELES BRANCH TERRITORY INCLUDES—The following counties in California: Imperial, Inyo, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara, Ventura, and the following counties in Arizona: Apache, Coconino, Gila, Maricopa, Mohave, Navajo, Pinal, Yavapai and Yuma.

Directors

W. N. AMBROSE, Managing Director (1937)
C. E. BROUSE (1937)
W. S. ROSENCRANS (1938)
VICTOR H. ROSETTI (1938)

Officers

W. N. AMBROSE, Managing Director
H. M. CRAFT, Assistant Manager
JOS. M. LEISNER, Assistant Manager
L. C. MEYER, Assistant Cashier

TIME SCHEDULE OF LOS ANGELES BRANCH OF FEDERAL RESERVE BANK, SAN FRANCISCO

Immediate—Los Angeles (if received in time for clearing).
United States Treasury Warrants, Drafts on Los Angeles Branch, Federal Reserve Bank of San Francisco.

One Day After Receipt—San Francisco, Long Beach, Pasadena.

Two Days After Receipt—Portland, Salt Lake City; California-Los Angeles Zone (except cities noted in one-day division). **Other District**—El Paso.

Three Days After Receipt—Seattle, Spokane; Arizona—12th District; Nevada—Head Office Zone. **Other Districts**—Dallas, Denver, Houston, Kansas City, Omaha, San Antonio, St. Louis.

Four Days After Receipt—California-Head Office Zone. **Other Districts**—Buffalo, Chicago, Cincinnati, Cleveland, Detroit, Helena, Little Rock, Louisville, Memphis, Minneapolis, Nashville, New Orleans, N. Y. City, Oklahoma City, Philadelphia, Pittsburgh, St. Paul.

Five Days After Receipt—Nevada—Salt Lake City Zone; Oregon

—Country; Utah—Country; **Other Districts**—Atlanta, Arizona 11th Dist., Baltimore, Birmingham, Boston, Charlotte, Jacksonville, Kansas, Richmond.

Six Days After Receipt—Idaho; Washington—Country; **Other Districts**—Colorado, Illinois, Indiana, Iowa, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, New Jersey, New Mexico, New York State, Ohio, Oklahoma, Pennsylvania, Texas, Wisconsin.

Seven Days After Receipt—**Other Districts**—Arkansas, Connecticut, Delaware, District of Columbia, Georgia, Maine, Maryland, Massachusetts, Nebraska, New Hampshire, North Carolina, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, Wyoming.

Eight Days After Receipt—Alabama, Florida, North Dakota, South Dakota, West Virginia.

Note: The numerals shown indicate the number of business days. In other words, if a Sunday or holiday intervenes, one additional day must be added to the number of days shown above for such Sunday or holiday.

Federal Reserve Bank of San Francisco—PORTLAND BRANCH

(Transit Number 24-1) (Porter Bldg., 6th and Oak Sts., Portland, Ore.)

PORTLAND BRANCH TERRITORY INCLUDES—The entire State of Oregon, except the towns of Klamath Falls, Lakeview and Merrill, which are affiliated with the head office, and the following counties in the State of Washington: Clark, Cowlitz, Klickitat, Skamania, Wahkiakum, and the town of Ilwaco in the county Pacific, Washington.

Directors

R. B. WEST, Managing Director (1937)
E. B. MACNAUGHTON (1937)
HARRY M. HALLER, Chairman of Board (1937)
RICHARD S. SMITH (1938)

DIRECTORS AND OFFICERS

Officers

R. B. WEST, Managing Director
S. A. MACEACHRON, Assistant Manager
J. P. BLANCHARD, Assistant Cashier

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Continued

TIME SCHEDULE OF PORTLAND BRANCH OF FEDERAL RESERVE BANK, SAN FRANCISCO

Immediate—Portland (if received in time for clearing). United States Treasury Warrants, Drafts on Portland Branch, Federal Reserve Bank of San Francisco.

One Day After Receipt—Seattle, Spokane.

Two Days After Receipt—Los Angeles, San Francisco, Salt Lake City, Washington—Portland Zone, Oregon (except cities noted in three-day division). **Other Districts**—Helena.

Three Days After Receipt—Oregon—the following cities: Burns, Eagle Point, Enterprise, Halfway, John Day, Lakeview, Monroe, Newport, Ontario, Prairie City, Toledo, Vale. **Other Districts**—Denver, Kansas City, Minneapolis, Omaha, St. Louis, St. Paul.

Four Days After Receipt—Washington—Country except Portland Zone. **Other Districts**—Buffalo, Chicago, Cincinnati, Cleveland, Dallas, Detroit, Louisville, New York City, Oklahoma City, Philadelphia, Pittsburgh, San Antonio.

Five Days After Receipt—Arizona (Dist. 12); California—Country; Idaho; Nevada; Utah—Country. **Other Districts**—

Atlanta, Baltimore, Birmingham, Boston, El Paso, Houston, Jacksonville, Little Rock, Memphis, Minnesota, Montana, Nashville, Richmond.

Six Days After Receipt—**Other Districts**—Charlotte, Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Missouri, New Jersey, New Orleans, New York State, Ohio, Oklahoma, Pennsylvania, Wisconsin.

Seven Days After Receipt—**Other Districts**—Arizona (Dist. 11), Connecticut, Delaware, District of Columbia, Georgia, Louisiana, Maine, Maryland, Massachusetts, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Rhode Island, South Carolina, South Dakota, Tennessee, Vermont, Virginia, Wyoming.

Eight Days After Receipt—**Other Districts**—Alabama, Arkansas, Florida, Mississippi, Texas, West Virginia.

Note: The numerals shown indicate the number of business days. In other words, if a Sunday or a holiday intervenes, one additional day must be added to the number of days shown for such Sunday or holiday.

Federal Reserve Bank of San Francisco—SALT LAKE CITY BRANCH

(Transit Number 31-31) (Cor. South Temple and East State St., Salt Lake City, Utah)

SALT LAKE CITY BRANCH TERRITORY INCLUDES—The entire State of Utah and the following counties in Idaho: Ada, Adams, Bannock, Bear Lake, Bingham, Blaine, Boise, Bonneville, Butte, Camas, Canyon, Caribou, Cassia, Clark, Custer, Elmore, Franklin, Fremont, Gem, Gooding, Jefferson, Jerome, Lemhi, Lincoln, Madison, Minidoka, Oneida, Owyhee, Payette, Power, Teton, Twin Falls, Valley, Washington; and the following counties of Nevada: Clark, Elko, Lincoln, White Pine.

DIRECTORS AND OFFICERS

Directors
HERBERT S. AUERBACH, Chairman of the Board (1937)
W. L. PARTNER, Managing Director (1937)
J. E. HALVORSON (1937)
E. O. HOWARD (1938)
JOHN THOMAS (1938)

Officers
W. L. PARTNER, Managing Director
W. M. SMOOT, Assistant Manager
W. M. SCOTT, Assistant Cashier

TIME SCHEDULE OF SALT LAKE CITY BRANCH, FEDERAL RESERVE BANK, SAN FRANCISCO

Immediate—Salt Lake City (if received in time for clearing). United States Treasury Warrants, Drafts on Salt Lake City Branch, Federal Reserve Bank of San Francisco.

Two Days After Receipt—Los Angeles, Portland, San Francisco, Seattle, Spokane. **Other Districts**—Denver, Helena, Kansas City, Omaha.

Three Days After Receipt—Idaho—Salt Lake City Zone; Nevada—Salt Lake City Zone; Utah—Country. **Other Districts**—Chicago, Cincinnati, Cleveland, Dallas, Detroit, El Paso, Little Rock, Louisville, Memphis, Minneapolis, Nashville, Oklahoma City, Pittsburgh, St. Louis, St. Paul.

Four Days After Receipt—Nevada—Head Office Zone; **Other Districts**—Atlanta, Baltimore, Birmingham, Boston, Buffalo, Charlotte, Houston, Jacksonville, New Orleans, New York City, Philadelphia, Richmond, San Antonio.

Five Days After Receipt—Arizona (Dist. 12), California—

Country; Idaho—Seattle Zone; Oregon—Country; Washington—Country; **Other Districts**—Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, Ohio, Oklahoma, Wisconsin, Wyoming.

Six Days After Receipt—**Other Districts**—Arizona (Dist. 11), Arkansas, Connecticut, Delaware, District of Columbia, Georgia, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New Mexico, New York State, North Carolina, North Dakota, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia.

Seven Days After Receipt—Alabama, Florida, North Dakota, South Dakota, West Virginia.

Note: The numerals shown indicate the number of business days. In other words, if a Sunday or a holiday intervenes, one additional day must be added to the number of days shown for such Sunday or holiday.

Federal Reserve Bank of San Francisco—SEATTLE BRANCH

(Transit Number 19-1) (2nd Avenue and Spring St., Seattle, Wash.)

SEATTLE BRANCH TERRITORY INCLUDES—The following counties in the State of Washington, except the town of Ilwaco (Pacific County), Wash., which is affiliated with the Portland Branch; Clallam, Grays Harbor, Island, Jefferson, King, Kitsap, Kittitas, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Snohomish, Thurston, Whatcom.

DIRECTORS AND OFFICERS

Directors
CHAS. F. LARRABEE, Chairman of the Board (1937)
C. R. SHAW, Managing Director (1937)
GEO. H. GREENWOOD (1937)
U. M. DICKEY (1938)
B. N. PHILLIPS (1938)

Officers
C. R. SHAW, Managing Director
FRED C. BOLD, Assistant Manager
B. A. RUSSELL, Assistant Manager

TIME SCHEDULE OF SEATTLE BRANCH OF FEDERAL RESERVE BANK, SAN FRANCISCO

Immediate—Seattle (if received in time for clearing). United States Treasury Warrants, Drafts on Seattle Branch, Federal Reserve Bank of San Francisco.

One Day After Receipt—Portland, Spokane.

Two Days After Receipt—Salt Lake City, San Francisco, Washington—except Portland Zone. **Other Districts**—Helena.

Three Days After Receipt—Los Angeles; Idaho—Seattle Zone; **Other Districts**—Denver, Minneapolis, Omaha, St. Paul.

Four Days After Receipt—Oregon—Country; Washington—Portland Zone. **Other Districts**—Buffalo, Chicago, Cincinnati, Cleveland, Detroit, Kansas City, New York City, Oklahoma City, Philadelphia, Pittsburgh, St. Louis.

Five Days After Receipt—California—Country; Idaho—Salt Lake City Zone; Nevada; Utah—Country. **Other Districts**—Atlanta, Baltimore, Birmingham, Boston, Dallas, El Paso, Houston, Jacksonville, Little Rock, Louisville, Memphis, Minnesota, Montana, Nashville, Richmond, San Antonio.

Six Days After Receipt—Arizona—(Dist. 12). **Other Districts**—Charlotte, Colorado, Illinois, Indiana, Iowa, Kansas, Michigan, Missouri, New Jersey, New Orleans, New York State, Ohio, Oklahoma, Pennsylvania, Wisconsin.

Seven Days After Receipt—**Other Districts**—Connecticut, Delaware, District of Columbia, Georgia, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Rhode Island, South Carolina, South Dakota, Tennessee, Vermont, Virginia, Wyoming.

Eight Days After Receipt—Alabama, Arizona (Dist. 11), Arkansas, Florida, Mississippi, Texas, West Virginia.

Note: The numerals shown indicate the number of business days. In other words, if a Sunday or a holiday intervenes, one additional day must be added to the number of days shown for such Sunday or holiday.

Federal Reserve Bank of San Francisco—SPOKANE BRANCH

(Transit Number 28-1) (110 North Stevens St., Spokane, Wash.)

SPOKANE BRANCH TERRITORY INCLUDES—The following counties in the State of Idaho: Benewah, Bonner, Boundary, Clearwater, Idaho, Kootenai, Latah, Lewis, Nez Perce, Shoshone; and the following counties of Washington: Adams, Asotin, Benton, Chelan, Columbia, Douglas, Ferry, Franklin, Garfield, Grant, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, Walla Walla, Whitman, Yakima.

DIRECTORS AND OFFICERS

Directors
STANLY A. EASTON, Chairman of the Board (1937)
D. L. DAVIS, Managing Director (1937)
N. A. TELYEA (1937)
JOHN M. MCGREGOR (1938)
N. A. DAVIS (1938)

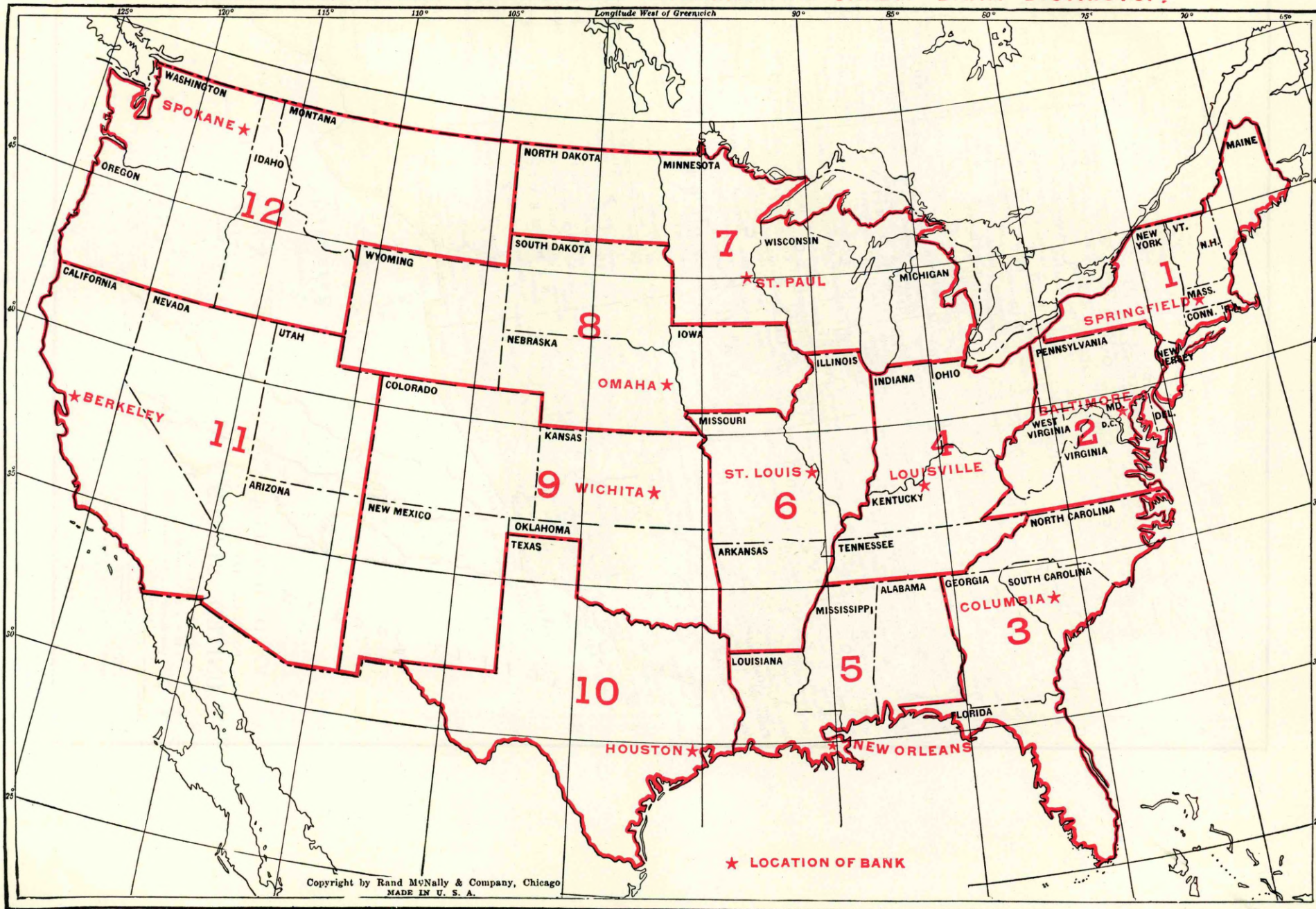
Officers
D. L. DAVIS, Managing Director
A. J. DUMM, Assistant Cashier

TIME SCHEDULE OF SPOKANE BRANCH OF FEDERAL RESERVE BANK, SAN FRANCISCO

Immediate—Spokane banks (if received in time for clearing). United States Treasurer (warrants received from local depositors); Spokane Branch, Federal Reserve Bank of San Francisco.

Note: The Spokane Branch has no facilities for collecting items payable outside the City of Spokane.

FEDERAL LAND BANK AND FEDERAL INTERMEDIATE CREDIT BANK DISTRICTS.



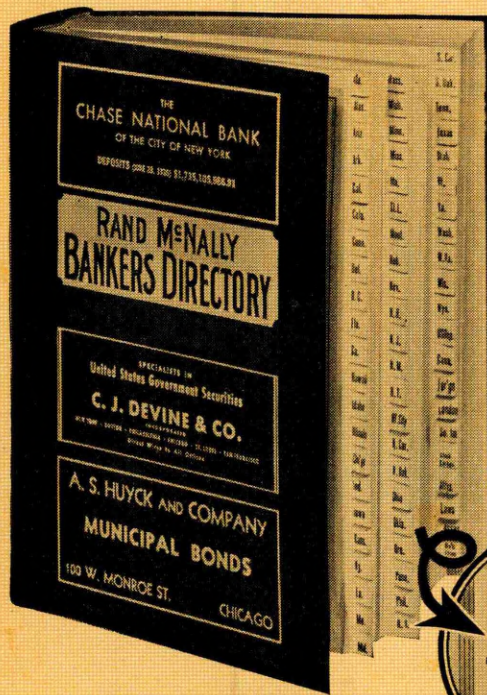


RAND McNALLY
POPULAR MAP OF
UNITED STATES
SCALE 1:14,940,300
1 Inch = 236 Statute Miles
1 Centimeter = 149 Kilometers
Statute Miles
Kilometers
100 50 0 100 200 300 400
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Discontinued Banks

or

Titles



Dis'c.
Titles

Second To Last Index In Your Bankers Directory (Blue Book)

Here you will find the name of any bank that has discontinued or changed title any time during the past five years.

To Keep Rand McNally Bankers Directory the handy reference it has always been, a Section, complete in itself, contains all bank titles that have been changed or discontinued during the past five years.

This method enables us to keep the section of the Directory, referred to most, free for information on operating banks, so necessary for ready reference in daily inter-bank communication.

Look for it now and you will know just where it is when you need it.

ASSETS AND LIABILITIES OF THE FEDERAL INTERMEDIATE CREDIT BANKS ON DECEMBER 31, 1936

(In thousands of dollars)

ASSETS	Total	1 Spring- field Mass.	2 Balti- more Md.	3 Columbia S. C.	4 Louisville Ky.	5 New Orleans La.	6 St. Louis Mo.	7 St. Paul Minn.	8 Omaha Neb.	9 Wichita Kan.	10 Houston Tex.	11 Oakland Calif.	12 Spokane Wash.
Loans and discounts (net):													
Financing institutions.....	\$146,699	9,829	5,812	3,358	10,339	2,138	9,390	15,888	11,206	14,215	23,849	19,810	20,865
Banks for cooperatives.....	22,315	690	2,144	2,954	1,800	4,920	2,253	450	280	1,680	960	2,927	1,257
Cooperative associations.....	1,641	900					741						
Total loans and discounts.....	170,655	11,419	7,956	6,312	12,139	7,058	12,384	16,338	11,486	15,895	24,809	22,737	22,122
Loans to other Federal Intermediate Credit banks.....	500	300				200							
Notes receivable (net).....	988		96	4			96		31	371	35	100	255
Cash on hand and in banks.....	8,876	763	970	895	572	693	541	558	539	1,633	344	674	694
U. S. Government obligations, direct and fully guaranteed (at cost or par, whichever is lower).....	73,215	4,400	5,100	6,250	4,950	3,625	4,115	9,200	7,000	7,050	5,250	9,300	6,975
Accounts receivable.....	102		29						1	3	1	2	66
Accrued interest receivable (net):													
Loans and discounts.....	925	74	44	100	58	39	33	124	91	53	70	119	120
Other.....	208	11	12	23	12	9	12	25	18	19	14	27	26
Total accrued interest receivable.....	1,133	85	56	123	70	48	45	149	109	72	84	146	146
Automobiles, furniture, fixtures, and equipment (net).....													
Prepaid and deferred expense.....	3												3
Other assets (net).....	114	2	5	5	5	2	6	3	6	61	2	6	11
Total assets.....	255,586	16,969	14,212	13,589	17,736	11,626	17,187	26,248	19,172	25,085	30,525	32,968	30,269
LIABILITIES													
Unmatured consolidated debentures outstanding.....	143,950	10,250	7,650	3,800	10,650	5,050	10,500	14,100	8,500	14,250	20,600	19,700	18,900
Notes payable.....	500											500	
Trust accounts.....	370	16	12	31			4	60	11		32	203	1
Accounts payable.....	6				1				5				
Liability for cash collateral.....	802	10		130			5	85	181	143	16	24	36
Deferred proceeds, loans and discounts.....	5												5
Accrued interest payable (not yet due):													
Debentures.....	830	42	35	24	42	9	45	101	51	99	150	117	115
Other.....													
Total accrued interest payable (not yet due).....	830	42	35	24	42	9	45	101	51	99	150	117	115
Interest collected, not earned.....	137	1	1	2	6	1		2	16			108	
Unmortized premium on outstanding debentures.....	526	41	17	17	43	8	41	50	31	56	73	73	76
Other liabilities.....	75	5	7	8	6	11	6	7	4	7	4	6	4
Capital stock paid in.....	70,000	5,000	5,000	5,000	5,000	5,000	5,000	7,000	6,000	6,000	7,000	7,000	7,000
Surplus paid in.....	30,000												
Surplus earned and undivided profits.....	8,385												
Surplus paid in (net).....		390	785	4,577	832	1,237	537	3,743	2,788	3,627	834	5,333	3,803
Surplus earned.....		1,214	705		1,157	305	969	1,004	1,622	1,030	1,700		193
Total liabilities.....	255,586	16,969	14,212	13,589	17,736	11,626	17,187	26,248	19,172	25,085	30,525	32,968	30,269

Farm Credit Administration—Division of Finance and Research.

FARM CREDIT ADMINISTRATION

WILLIAM I. MYERS, Governor

A. T. ESGATE, Deputy Governor
E. H. Le MASTERS, Comptroller
A. S. GOSS,
Land Bank Commissioner
S. D. SANDERS,
Cooperative Bank Commissioner

F. F. HILL, Deputy Governor
PEYTON R. EVANS, General Counsel
GEORGE M. BRENNAN,
Intermediate Credit Commissioner
S. M. GARWOOD,
Production Credit Commissioner

The Farm Credit Administration supervises the following banks and corporations. The territory of each of the 12 Federal land banks, 12 Federal intermediate credit banks, 12 production credit corporations and the 12 banks for cooperatives is the same as that of the 12 respective Farm Credit Administration districts. The offices of the banks and the production credit corporation in each district are located in the cities indicated below. The directors of the Federal land banks are ex officio directors of the Federal intermediate credit banks, production credit corporations, and banks for cooperatives, and also serve as a council of the Farm Credit Administration for their district.

DISTRICT No. 1—Offices at Springfield, Massachusetts

TERRITORY IN DISTRICT—MAINE, NEW HAMPSHIRE, VERMONT, MASSACHUSETTS, RHODE ISLAND, CONNECTICUT, NEW YORK AND NEW JERSEY.

DIRECTORS—J. R. GRAHAM, W. W. PORTER, DAVID H. AGANS, EDWARD R. EASTMAN, ARTHUR L. DEERING, C. E. LADD, EVERETT L. CARR.

FARM CREDIT ADMINISTRATION—EDWARD H. THOMSON, General Agent; O. D. ROATS, General Counsel; WM. H. BROWNING, Registrar; HAZEN R. OBER, Comptroller.

FEDERAL LAND BANK OF SPRINGFIELD (Transit Number 53-109)—EDWARD H. THOMSON, President; MAC DONALD G. NEW-COMB, Executive Vice-President and Treasurer; HAROLD P. PERKINS, Secretary; J. F. HARRIOTT, Vice-President, Federal Farm Mortgage Corporation.

Correspondent Banks—Federal Reserve Bank, Guaranty Trust Co., and National City Bank, New York; First National Bank, Boston; Third National Bank & Trust Co. and Springfield National Bank, Springfield.

FEDERAL INTERMEDIATE CREDIT BANK OF SPRINGFIELD (Transit Number 53-110)—ALLEN L. GILLET, President; BERNARD A. COLBY, Vice-President; GEORGE H. STEBBINS, Treasurer; OLIVER O. PROVOSTY, Secretary.

Correspondent Banks—Chemical Bank & Trust Co. and Guaranty Trust Co., New York, N. Y.; National Shawmut Bank and First National Bank, Boston; Third National Bank & Trust Co. and Springfield Safe Deposit and Trust Co., Springfield.

SPRINGFIELD BANK FOR COOPERATIVES—GEORGE W. LAMB, President; HAROLD P. PARKER, Treasurer; ALBERT B. LORING, Secretary.

PRODUCTION CREDIT CORPORATION OF SPRINGFIELD—H. B. MUNGER, President; VICTOR A. GILPATRICK, Vice-President; E. H. FORBUSH, Secretary and Acting Treasurer.

DISTRICT No. 2—Offices at Baltimore, Maryland

TERRITORY IN DISTRICT—PENNSYLVANIA, MARYLAND, DELAWARE, VIRGINIA, WEST VIRGINIA, DISTRICT OF COLUMBIA AND PUERTO RICO.

DIRECTORS—D. G. HARRY, JOHN H. MURRAY, JOHN H. JOHNSON, THOMAS W. OZLIN, GEORGE P. ALDERSON, WARREN C. NEWTON, F. P. WEAVER.

FARM CREDIT ADMINISTRATION—J. K. DOUGHTON, General Agent; I. P. WHITEHEAD, General Counsel; (VACANT), Deputy General Agent (at San Juan, Puerto Rico); HOWARD RITTER, Registrar; CARL D. SIMPSON, Comptroller.

FEDERAL LAND BANK OF BALTIMORE (Transit Number 7-110)—CHAS. S. JACKSON, President; (VACANT), Vice President and Manager Puerto Rico Branch; GORDON O'NEILL, Vice President; E. P. CRIDER, Vice-President; E. W. McSPARRAN, Treasurer; ED. WILLIM, Jr., Secretary; L. E. ROGERS, Vice-President Federal Farm Mortgage Corporation.

Correspondent Banks—Chemical Bank & Trust Co. and Guaranty Trust Co., New York, N. Y.; Girard Trust Co., Philadelphia, Pa.; First National Bank and Baltimore National Bank, Baltimore, Md.; National Bank of West Virginia, Wheeling, W. Va.; Peoples National Bank, Lynchburg, Va.; National City Bank of New York, San Juan Branch, San Juan, P. R. (For Puerto Rico Branch).

FEDERAL INTERMEDIATE CREDIT BANK OF BALTIMORE (Transit Number 7-111)—HUGH S. MACKAY, President; L. A. WINGO, Vice-President; F. A. SCHULZE, Vice-President Puerto Rico Branch; C. J. PARKINSON, Secretary and Treasurer.

Correspondent Banks—National City Bank and Irving Trust Co., New York; Philadelphia National Bank, Philadelphia; First National Bank and Western National Bank, Baltimore; Chase National Bank of New York, San Juan Branch, P. R.; National City Bank of New York, San Juan Branch, P. R.

BALTIMORE BANK FOR COOPERATIVES—F. B. BOMBERGER, President; IRVIN H. KAUFFMAN, Vice-President and Secretary; WM. J. HARVIE, Treasurer.

PRODUCTION CREDIT CORPORATION OF BALTIMORE—M. O. WILSON, President; (VACANT), Vice-President; BENNETT CRAIN, Treasurer; WM. H. JOHNSON, Secretary.

DISTRICT No. 3—Offices at Columbia, South Carolina

TERRITORY IN DISTRICT—NORTH CAROLINA, SOUTH CAROLINA, GEORGIA AND FLORIDA.

DIRECTORS—L. I. GUION, JAMES T. ANDERSON, S. H. CROCKER, E. HERVEY EVANS, HAROLD S. NORMAN, GEORGE B. AYCRIGG, G. B. ROWLAND.

FARM CREDIT ADMINISTRATION—J. H. SCARBOROUGH, General Agent; HARRY D. REED, General Counsel; A. H. STEVENS, Registrar; E. G. AUSTIN, Comptroller.

FEDERAL LAND BANK OF COLUMBIA (Transit Number 67-597)—J. H. SCARBOROUGH, President; S. C. LATTIMORE, Vice-President; E. A. STUBBS, Vice-President and Treasurer; R. R. CLARKE, Vice-President and Secretary; H. PERCENS HEATH, Vice-President Federal Farm Mortgage Corporation.

Correspondent Banks—Central Hanover Bank & Trust Co., New York; First National Bank and South Carolina National Bank, Columbia, S. C.; Wachovia Bank & Trust Co., Raleigh, N. C.; American Trust Co., Charlotte, N. C.; First National Bank, Fulton National Bank, and Citizens and Southern National Bank, Atlanta; Exchange National Bank, Tampa, Fla.; Atlantic National Bank, Jacksonville; Federal Reserve Bank of Richmond, Richmond, Va.

FEDERAL INTERMEDIATE CREDIT BANK OF COLUMBIA (Transit Number 67-598)—J. E. CAGLE, President; E. K. BUTLER, Vice-President; C. H. REHBERG, Treasurer; R. H. SANDERS, Secretary.

Correspondent Banks—Chemical Bank & Trust Co., New York; First National Bank and Federal Reserve Bank, Atlanta; Florida National Bank, Jacksonville; Federal Reserve Bank, Charlotte, N. C.; South Carolina National Bank, Columbia.

COLUMBIA BANK FOR COOPERATIVES—V. R. JUDSON, President; J. I. SUTPHEN, Treasurer; H. P. BANNON, Secretary.

PRODUCTION CREDIT CORPORATION OF COLUMBIA—ERNEST GRAHAM, President; H. L. GARDNER, Vice-President; J. E. TIDDY, Secretary; (VACANT), Treasurer.

DISTRICT No. 4—Offices at Louisville, Kentucky

TERRITORY IN DISTRICT—INDIANA, OHIO, KENTUCKY AND TENNESSEE.

DIRECTORS—C. H. MYLANDER, RANDOLPH CORE, MARVIN J. BRIGGS, T. E. HORD, JR., V. P. THOMAS, T. P. COOPER, RAYMOND S. FOUTS.

FARM CREDIT ADMINISTRATION—ERNEST RICE, General Agent; R. D. BRANIGIN, General Counsel; LAWRENCE M. CORRIGAN, Registrar; J. M. BAILLIE, Comptroller.

FEDERAL LAND BANK OF LOUISVILLE (Transit Number 21-66)—ERNEST RICE, President; R. W. McLEMORE, Jr., Vice-President; MYRON C. GRIGG, Vice-President and Treasurer; M. S. KENNEDY, Jr., Vice-President and Secretary; B. F. LaMASTER, Vice-President Federal Farm Mortgage Corporation.

Correspondent Banks—Chemical Bank & Trust Co., New York; American National Bank, Indianapolis; Citizens-Union National Bank, First National Bank, Liberty National Bank & Trust Co., Lincoln Bank & Trust Co., and Louisville Trust Co., Louisville; American National Bank, Nashville; Huntington National Bank, Columbus, Ohio.

FEDERAL INTERMEDIATE CREDIT BANK OF LOUISVILLE (Transit Number 21-67)—J. B. E. LAPLANTE, President; LARRY D. JONES, Vice-President and Treasurer; R. G. SAMS, Vice-President and Secretary.

Correspondent Banks—Citizens Union National Bank and Liberty National Bank & Trust Co., Louisville; Union-Planters National Bank, Memphis; American National Bank, Indianapolis; First National Bank, Cincinnati.

LOUISVILLE BANK FOR COOPERATIVES—JOHN E. BROWN, President; L. G. FOSTER, Vice-President and Secretary; B. P. ANDERSON, Treasurer.

PRODUCTION CREDIT CORPORATION OF LOUISVILLE—W. F. GAHM, President; F. L. KERR, Vice-President; C. D. KENESSON, Secretary and Treasurer.

FARM CREDIT ADMINISTRATION—Continued

DISTRICT No. 5—Offices at New Orleans, Louisiana

TERRITORY IN DISTRICT—ALABAMA, MISSISSIPPI, LOUISIANA.

DIRECTORS—N. C. WILLIAMSON, ROBERT T. GOODWYN, L. O. CROSBY, ARTHUR A. LE JEUNE, WALTER L. RANDOLPH, A. H. STONE, W. T. NEAL.

FARM CREDIT ADMINISTRATION—ROY L. THOMPSON, General Agent; J. M. THOMAS, General Counsel; MISS CLAIRE GLAESER, Registrar; HARRY G. PEARSON, Comptroller.

FEDERAL LAND BANK OF NEW ORLEANS (Transit Number 14-68)—E. B. GREEN, President; L. C. PIGFORD, Vice-President; F. H. PARKER, Vice-President; JOHN L. RYAN, Vice-President and Treasurer; L. S. SHAMBLIN, Secretary; H. H. MONTGOMERY, Vice-President Federal Farm Mortgage Corporation.

Correspondent Banks—New York Trust Co., New York; Hibernia National Bank, American Bank & Trust Co., Whitney National Bank and National Bank of Commerce, New Orleans; Capital National Bank, Jackson, Miss.

FEDERAL INTERMEDIATE CREDIT BANK OF NEW ORLEANS (Transit Number 14-66)—J. M. MAGRUDER, President; LEW CARTER, Vice-President; WARNER W. FUSSELL, Treasurer; H. R. PERRY, Secretary.

Correspondent Banks—Guaranty Trust Co., New York; Federal Reserve Bank of Atlanta (New Orleans Branch), American Bank & Trust Co., Hibernia National Bank, National Bank of Commerce, and Whitney National Bank, New Orleans.

NEW ORLEANS BANK FOR COOPERATIVES—J. J. WATSON, President; H. O. PATE, Treasurer; EDWARD F. CHAVANNE, Secretary.

PRODUCTION CREDIT CORPORATION OF NEW ORLEANS—JESSE B. HEARIN, President; G. HUBER JOHNSON, Vice-President; HARRINGTON HILZIM, Secretary and Treasurer.

DISTRICT No. 6—Offices at St. Louis, Missouri

TERRITORY IN DISTRICT—ILLINOIS, MISSOURI, ARKANSAS.

DIRECTORS—F. LEE MAJOR, C. E. HOPKINS, M. F. DICKINSON, A. P. PATTON, ROBERT W. BROWN, CHARLES SCHMITT, H. W. MUMFORD.

FARM CREDIT ADMINISTRATION—F. W. NIEMEYER, General Agent; GUY V. HEAD, General Counsel; W. R. CAMPBELL, Registrar; W. H. DROSTE, Comptroller.

FEDERAL LAND BANK OF ST. LOUIS (Transit Number 4-105)—WALTER L. RUST, President; C. E. MAXWELL, Vice-President; J. M. HUSTON, Vice-President and Treasurer; O. J. LLOYD, Vice-President and Secretary; (VACANT), Vice-President Federal Farm Mortgage Corporation.

Correspondent Banks—New York Trust Co., New York; Continental Illinois National Bank & Trust Co. and First National Bank, Chicago; First National Bank in St. Louis, Mississippi Valley Trust Co., Mercantile-Commerce Bank and Trust Co., and Boatmen's National Bank, St. Louis; Union National Bank, Little Rock.

FEDERAL INTERMEDIATE CREDIT BANK OF ST. LOUIS (Transit Number 4-106)—J. R. COSGROVE, President; R. E. WALLACE, Vice-President and Treasurer; V. W. SPANN, Secretary.

Correspondent Banks—Chase National Bank, New York; City National Bank & Trust Co. and Harris Trust and Savings Bank, Chicago; Boatmen's National Bank, Mississippi Valley Trust Co., and Mercantile-Commerce Bank & Trust Co., St. Louis; Simmons National Bank, Pine Bluff, Ark.

ST. LOUIS BANK FOR COOPERATIVES—D. M. HARDY, President; A. J. KUNZ, Treasurer; JOHN E. HAYES, Secretary.

PRODUCTION CREDIT CORPORATION OF ST. LOUIS—F. W. NIEMEYER, President; W. P. OLIVER, Executive Vice-President; W. S. BROCK, Vice-President and Secretary; J. M. ROBINSON, Treasurer.

DISTRICT No. 7—Offices at St. Paul, Minnesota

TERRITORY IN DISTRICT—MICHIGAN, WISCONSIN, MINNESOTA, NORTH DAKOTA.

DIRECTORS—SAM A. RASK, JOHN BRANDT, HERBERT F. SCHROEDER, GARFIELD FARLEY, JOHN C. SMITH, GOTTFRID S. JOHNSON, ANDREW BOSS.

FARM CREDIT ADMINISTRATION—JOHN D. JONES, Jr., General Agent; JOHN THORPE, General Counsel; H. C. LIBBY, Registrar; E. ROY BERGHOLZ, Acting Assistant Comptroller.

FEDERAL LAND BANK OF ST. PAUL (Transit Number 22-89)—ROY A. NELSON, President; G. S. GORDHAMER, Executive Vice-President; WALTER L. DAY, Vice-President; PERRY N. JOHNSON, Vice-President; DONALD S. GRAY, Vice-President; MARION D. AVERY, Secretary; E. B. ELIASON, Treasurer; SAMUEL R. DAY, Vice-President Federal Farm Mortgage Corporation.

Correspondent Banks—National City Bank, New York; First National Bank and American National Bank, St. Paul; First National Bank & Trust Co. and Northwestern National Bank & Trust Co., Minneapolis.

FEDERAL INTERMEDIATE CREDIT BANK OF ST. PAUL (Transit Number 22-90)—F. H. KLAWON, President; HARRY OLMSTEAD, Vice-President; P. L. KLYVER, Treasurer; A. E. SEVAREID, Secretary.

Correspondent Banks—Guaranty Trust Co., New York; First National Bank, St. Paul; First National Bank & Trust Co., Minneapolis.

ST. PAUL BANK FOR COOPERATIVES—HUTZEL METZGER, President; WALTER OBY, Vice-President and Treasurer; H. M. KNIPFEL, Secretary.

PRODUCTION CREDIT CORPORATION OF ST. PAUL—GEORGE SUSENS, President; FRED D. ELLIOTT, Vice-President; JOHN E. HOWE, Treasurer; J. S. MONTGOMERY, Secretary.

DISTRICT No. 8—Offices at Omaha, Nebraska

TERRITORY IN DISTRICT—IOWA, NEBRASKA, SOUTH DAKOTA, WYOMING.

DIRECTORS—E. A. BURNETT, F. S. McCAFFREE, L. E. LAIRD, FLETCHER ALGUIRE, WM. J. LEWIS, W. F. JAGER, FAY C. HILL.

FARM CREDIT ADMINISTRATION—FRANK A. O'CONNOR, General Agent; LEON W. POWERS, General Counsel; S. H. BLACKWELL, Registrar; WALTER L. BRAUER, Comptroller.

FEDERAL LAND BANK OF OMAHA (Transit Number 27-63)—CHARLES McCUMSEY, President; BERT WADDELL, T. C. HORNBY, F. O. OSBORN, H. F. JAMES, A. KOPPERUD, Vice-Presidents; LEO E. MANION, Vice-President and Secretary; GEORGE M. FULLER, Treasurer; JACOB J. GREST, Vice-President Federal Farm Mortgage Corporation.

Correspondent Banks—Omaha National Bank, First National Bank, and United States National Bank, Omaha.

FEDERAL INTERMEDIATE CREDIT BANK OF OMAHA (Transit Number 27-68)—L. N. BURCH, Acting President; T. F. TOBIN, Vice-President and Treasurer; E. F. GREEN, Secretary.

Correspondent Banks—First National Bank and United States National Bank, Omaha.

OMAHA BANK FOR COOPERATIVES—JERRY H. MASON, President; WILBUR H. THOMPSON, Vice-President and Secretary; LaVERNE J. SMITH, Treasurer.

PRODUCTION CREDIT CORPORATION OF OMAHA—L. A. CHRISTENSEN, President; WALTER E. ANDERSON, Vice-President; E. J. PETRICK, Treasurer; V. D. BASART, Secretary.

DISTRICT No. 9—Offices at Wichita, Kansas

TERRITORY IN DISTRICT—KANSAS, OKLAHOMA, COLORADO, NEW MEXICO.

DIRECTORS—(VACANT), J. A. CARNES, P. O. WELLS, MISS CORINNE LASATER, J. O. SETH, L. E. CALL, E. G. THARP.

FARM CREDIT ADMINISTRATION—DUDLEY DOOLITTLE, General Agent; W. E. PEPPERELL, General Counsel; GEORGE B. IRWIN, Registrar; GLEN L. THOMPSON, Comptroller.

FEDERAL LAND BANK OF WICHITA (Transit Number 40-77)—HUGH L. HARRELL, President; C. G. SHULL and CHARLES KURT, Vice-Presidents; W. E. FISHER, Vice-President and Secretary; RICHARD H. JONES, Vice-President and Treasurer; I. W. YENSER, Vice-President Federal Farm Mortgage Corporation.

Correspondent Banks—Guaranty Trust Co., New York; First National Bank, Fourth National Bank, Union National Bank, and Southwest National Bank, Wichita.

FEDERAL INTERMEDIATE CREDIT BANK OF WICHITA (Transit Number 40-75)—FRANK M. BUTCHER, President; H. A. VAN DUSEN, Vice-President and Treasurer; RICHARD E. APPEL, Acting Secretary.

Correspondent Banks—First National Bank, Fourth National Bank, and Union National Bank, Wichita; Liberty National Bank, Oklahoma City.

WICHITA BANK FOR COOPERATIVES (Transit Number 40-85)—RALPH SNYDER, President; A. A. McPHEETERS, Vice-President and Secretary; HARRY C. STEPHENS, Treasurer.

PRODUCTION CREDIT CORPORATION OF WICHITA (Transit Number 40-84)—D. L. MULLENDORE, President; A. J. TROUP, Vice-President; HARRY H. OLDEN, Secretary and Treasurer.

DISTRICT No. 10—Offices at Houston, Texas

TERRITORY IN DISTRICT—TEXAS.

DIRECTORS—S. A. LINDSEY, JAKE SCHWARTZ, E. J. KYLE, R. S. RODGERS, B. L. SANDERS, JOHN E. OWENS, S. P. BRITT.

FARM CREDIT ADMINISTRATION—A. C. WILLIAMS, General Agent; H. R. TULL, Registrar; C. W. MOEHRING, Comptroller.

FEDERAL LAND BANK OF HOUSTON (Transit Number 35-77)—A. C. WILLIAMS, President; A. P. GRAVES, Vice-President; R. D. JOHNSON, Vice-President and Treasurer; JOHN V. VAN DE MARK, Vice-President and Secretary; LEWIS ROGERS, General Counsel; G. W. SCOTT, Vice-President Federal Farm Mortgage Corporation.

Correspondent Banks—Guaranty Trust Co., New York; Second National Bank, South Texas Commercial National Bank, State National Bank, and National Bank of Commerce, Houston.

FEDERAL INTERMEDIATE CREDIT BANK OF HOUSTON (Transit Number 35-75)—DWIGHT P. REORDAN, President; T. P. PRIDDIE, JR., Vice-President and Treasurer; C. M. WELSH, Vice-President and Secretary; LEON L. MOTT, General Counsel.

Correspondent Banks—Chemical Bank & Trust Co., New York; Federal Reserve Bank of Dallas, Houston Branch, South Texas Commercial National Bank, Union National Bank, and Second National Bank, Houston.

HOUSTON BANK FOR COOPERATIVES—STERLING C. EVANS, President; JOHN B. JONES, Secretary and Treasurer.

PRODUCTION CREDIT CORPORATION OF HOUSTON—(VACANT), President; VIRGIL P. LEE, Vice-President and Secretary; JOHN H. RUGEL, Vice-President; L. R. PRESCOTT, Treasurer.

FARM CREDIT ADMINISTRATION—Continued

DISTRICT No. 11—Offices at Oakland, California

TERRITORY IN DISTRICT—UTAH, ARIZONA, NEVADA, CALIFORNIA.

DIRECTORS—GEORGE H. WILSON, R. L. ADAMS, J. W. GILLMAN, GEORGE B. HODGKIN, FRANK S. BOICE, MAX B. JAMISON, H. F. DANGBERG.

FARM CREDIT ADMINISTRATION—WILLARD D. ELLIS, General Agent; R. W. YOUNG, General Counsel; O. R. ANGELILLO, Registrar; JESSE H. SCHWARCK, Comptroller.

FEDERAL LAND BANK OF BERKELEY (Transit Number 90-1097)—CHARLES PARKER, President; WALTER C. DEAN, Vice-President; FRANK R. HODGSON, Vice-President and Secretary; H. W. BROWNING, Vice-President and Treasurer; VICTOR M. CASSIDY, Vice-President Federal Farm Mortgage Corporation.

FEDERAL INTERMEDIATE CREDIT BANK OF BERKELEY (Transit Number 90-1073)—WILLARD D. ELLIS, President; R. T. EVANS, Executive Vice-President; E. W. KAYSER, Vice-President and Treasurer; CHAS. W. HUDNER, Secretary.

Correspondent Banks—Bank of the Manhattan Co., New York; Crocker-First National Bank and Wells Fargo Bank & Union Trust Co., San Francisco; Central Bank and Bank of America National Trust & Savings Assn., Oakland Branch, Bank of America National Trust & Savings Assn., 1st Berkeley Branch, and American Trust Co., 1st Berkeley Branch, Berkeley.

BERKELEY BANK FOR COOPERATIVES—E. A. STOKDYK, President; C. A. HEFFERNAN, Vice-President; D. G. WHITE, Treasurer; ARTHUR E. ANDERSON, Secretary.

PRODUCTION CREDIT CORPORATION OF BERKELEY—T. P. COATS, President; W. R. ANDREW and W. J. TOCHER, Vice-Presidents; S. P. APPLEWHITE, Jr., Secretary and Treasurer.

DISTRICT No. 12—Offices at Spokane, Washington

TERRITORY IN DISTRICT—MONTANA, IDAHO, WASHINGTON, OREGON.

DIRECTORS—WM. A. SCHOENFELD, NEIL F. BOYLE, HARVEY R. SHOULTES, GEORGE A. BRIEBACH, W. H. RAGSDALE, ERVIN E. KING, JOHN A. WILSON.

FARM CREDIT ADMINISTRATION—R. E. BROWN, General Agent; WM. HEALY, General Counsel; JAMES W. ANDERSON, Registrar; GUY PURDY, Comptroller.

FEDERAL LAND BANK OF SPOKANE (Transit Number 28-61)—E. M. EHRHARDT, President; WARD K. NEWCOMB, JOSEPH J. DAVEY, and HENRY MATTHEW, Vice-Presidents; KARL K. BARNARD, Treasurer; J. C. McCAUSTLAND, Secretary; W. G. MYERS, Vice-President Federal Farm Mortgage Corporation.

Correspondent Banks—Chase National Bank, New York; Seattle-First National Bank (Spokane and Eastern Branch), and Old National Bank and Union Trust Co., Spokane.

FEDERAL INTERMEDIATE CREDIT BANK OF SPOKANE (Transit Number 28-60)—W. E. MEYER, President; PAUL F. MATSON, and E. M. WATSON, Vice-Presidents; (VACANT), Treasurer; J. O. RICHARDS, Secretary.

Correspondent Banks—Chase National Bank, New York; Seattle-First National Bank (Spokane and Eastern Branch), Old National Bank & Union Trust Co., and First National Bank, Spokane; First National Bank, Portland, Ore.

SPOKANE BANK FOR COOPERATIVES—A. C. ADAMS, President; IRA T. WIGHT, Vice-President and Secretary; RAY H. WISECARVER, Treasurer.

PRODUCTION CREDIT CORPORATION OF SPOKANE—ERNEST E. HENRY, President; A. B. ROBERTSON, Vice-President; JOSEPH W. BRADLEY, Secretary; OTTO F. ALLGAIER, Treasurer.

BANKS FOR COOPERATIVES

(Farm Credit Administration)

(CENTRAL BANK FOR COOPERATIVES) LOCATED AT WASHINGTON, D. C.

BOARD OF DIRECTORS

S. D. SANDERS, Chairman; J. D. MILLER, Vice-Chairman; H. LANE YOUNG, U. M. DICKEY, H. E. BABCOCK, THOMAS P. COOPER and F. M. HAYNER.

OFFICERS (CENTRAL BANK)

S. D. SANDERS, Chairman of Board of Directors; J. E. WELLS, Jr., Vice-President and General Manager; J. D. LAWRENCE, Assistant Vice President and Assistant General Manager; J. E. ROLFES, Secretary; H. N. WEIGANDT, Treasurer.

Information Room 712, 1300 E Street NW., Washington, D. C., Telephone, District 1050, Branch 74.

EMERGENCY CROP AND FEED LOANS

(Temporary Activities, Farm Credit Administration)

SUPERVISORY OFFICIAL

COL. PHILIP G. MURPHY, Director.

Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

FEDERAL CREDIT UNION SYSTEM

(Farm Credit Administration)

SUPERVISORY OFFICIAL

CLAUDE R. ORCHARD, Director.

Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

FEDERAL FARM MORTGAGE CORPORATION

(Farm Credit Administration)

BOARD OF DIRECTORS

W. I. MYERS, Chairman; A. S. GOSS, Member; WAYNE C. TAYLOR, Member.

OFFICERS

W. I. MYERS, President; A. T. ESGATE, Executive Vice-President; F. F. HILL, J. H. GUILL and CARROLL BROWN, Vice-Presidents; PEYTON R. EVANS, General Counsel; GEORGE H. THOMAS, Treasurer; and J. R. ISLEIB, Secretary and Assistant Treasurer; GRACE McGERR, Assistant Secretary; E. H. Le MASTERS, Comptroller; T. F. MURPHY, Asst. Comptroller.

Information, Room 712, 1300 E Street NW., Washington, D. C., Telephone, District 1050, Branch 74.

FEDERAL INTERMEDIATE CREDIT BANKS

(Farm Credit Administration)

SUPERVISORY OFFICIALS

GEORGE M. BRENNAN, Intermediate Credit Commissioner; J. T. WALKER, JR., and ARTHUR C. SULLIVAN, Deputy Commissioners and M. H. UELSMANN, Assistant Commissioner.

Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

The Federal intermediate credit banks are located in the same cities as the 12 Federal land banks.

FEDERAL LAND BANKS

(Farm Credit Administration)

SUPERVISORY OFFICIALS

ALBERT S. GOSS, Land Bank Commissioner; NORMAN MONAGHAN, JOHN H. GUILL, P. L. GADDIS, W. J. McANELLY, and W. E. RHEA, Deputy Commissioners.

Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

LAND BANK COMMISSIONER

(Farm Credit Administration)

A. S. GOSS, Land Bank Commissioner; NORMAN MONAGHAN, JOHN H. GUILL, P. L. GADDIS, W. J. McANELLY, and W. E. RHEA, Deputy Commissioners; CARL COLVIN, Special Assistant to the Land Bank Commissioner.

Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

PRODUCTION CREDIT CORPORATIONS AND ASSOCIATIONS

(Farm Credit Administration)

SUPERVISORY OFFICIALS

S. M. GARWOOD, Production Credit Commissioner; C. R. ARNOLD and C. A. STEWART, Deputy Commissioners; V. P. SIMMONS, Assistant Commissioner.

Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

JOINT STOCK LAND BANKS

Farm Credit Administration

Wm. I. Myers, Governor

Albert S. Goss, Land Bank Commissioner

No.	Chartered	Title	Location	States in which operating
58.	8-21-22.	The First Joint Stock Land Bank of Montgomery	Montgomery, Ala.	Ala. & Ga.
81.	2-20-26.	The Southwest Joint Stock Land Bank of Little Rock	Little Rock, Ark.	Ark., Tex., Mo.
26.	9-19-19.	The California Joint Stock Land Bank of San Francisco	San Francisco, Cal.	Cal. & Ore.
49.	5-29-22.	The Pacific Coast Joint Stock Land Bank of San Francisco	San Francisco, Cal.	Cal., Ariz., Nev.
38.	4-18-22.	The Denver Joint Stock Land Bank of Denver	Denver, Colo.	Colo., Wyo., Mont.
78.	5- 2-23.	The Potomac Joint Stock Land Bank of Alexandria	Washington, D. C.	Va., Md.
60.	9-23-22.	The Atlanta Joint Stock Land Bank of Atlanta	Atlanta, Ga.	Ga., Ala., Tex., Okla.
33.	2-24-22.	The First Trust Joint Stock Land Bank of Chicago	Chicago, Ill.	Ill. & Iowa
55.	7-25-22.	The Illinois-Midwest Joint Stock Land Bank of Edwardsville	Edwardsville, Ill.	Ill. & Mo.
12.	1-24-19.	The Illinois Joint Stock Land Bank of Monticello	Monticello, Ill.	Ill. & Iowa
10.	12-20-18.	The First Joint Stock Land Bank of Ft. Wayne	Ft. Wayne, Ind.	Ind. & Ohio
3.	6-28-17.	The Fletcher Joint Stock Land Bank of Indianapolis	Indianapolis, Ind.	Ind. & Ill.
83.	9-11-26.	The Indianapolis Joint Stock Land Bank of Indianapolis	Indianapolis, Ind.	Ind. & Ohio
82.	3- 2-26.	The Union Trust Joint Stock Land Bank of Indianapolis	Indianapolis, Ind.	Ind. & Ohio
27.	10- 1-19.	The La Fayette Joint Stock Land Bank of La Fayette	La Fayette, Ind.	Ind. & Ill.
15.	4-22-19.	The Des Moines Joint Stock Land Bank of Des Moines	Des Moines, Ia.	Iowa & Minn.
1.	4-24-17.	The Iowa Joint Stock Land Bank of Sioux City	Sioux City, Ia.	Ia. & S. D.
35.	4- 4-22.	The Kentucky Joint Stock Land Bank of Lexington	Lexington, Ky.	Ky. & Ohio
43.	5- 1-22.	The Louisville Joint Stock Land Bank of Louisville	Louisville, Ky.	Ky. & Ind.
62.	10- 3-22.	The Union Trust Joint Stock Land Bank of Louisville	Louisville, Ky.	Ky. & Tenn.
36.	4-10-22.	The First Joint Stock Land Bank of New Orleans	New Orleans, La.	La. & Miss.
76.	4- 7-23.	The Maryland-Virginia Joint Stock Land Bank of Baltimore	Baltimore, Md.	Md. & Va.
79.	5- 9-23.	The Union Joint Stock Land Bank of Detroit	Detroit, Mich.	Mich., Ohio, Pa.
41.	5- 2-22.	The Minneapolis-Trust Joint Stock Land Bank of Minneapolis	Minneapolis, Minn.	Minn. & N. D.
85.	6- 1-31.	Phoenix Joint Stock Land Bank of Kansas City	Kansas City, Mo.	Kan., Mo., Ark., Ill., Okla.
14.	4-17-19.	The Fremont Joint Stock Land Bank of Fremont	Lincoln, Nebr.	Nebr. & Iowa
8.	7-12-18.	The Lincoln Joint Stock Land Bank of Lincoln	Lincoln, Nebr.	Nebr. & Iowa
40.	5- 2-22.	The New York Joint Stock Land Bank of Rochester	Rochester, N. Y.	N. Y., N. J., Pa.
52.	7- 5-22.	The North Carolina Joint Stock Land Bank of Durham	Durham, N. C.	N. C. & Va.
20.	6-11-19.	The Virginia-Carolina Joint Stock Land Bank of Norfolk	Elizabeth City, N. C.	N. C. & Va.
57.	8-18-22.	The Greensboro Joint Stock Land Bank of Greensboro	Raleigh, N. C.	N. C. & Tenn.
51.	6- 6-22.	The Atlantic Joint Stock Land Bank of Raleigh	Raleigh, N. C.	N. C. & S. C.
47.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Portland	Portland, Ore.	Ore. & Wash.
68.	11-14-22.	The Pennsylvania Joint Stock Land Bank of Philadelphia	Philadelphia, Pa.	Pa., N. Y., Md.
39.	4-24-22.	The First Carolinas Joint Stock Land Bank of Columbia	Columbia, S. C.	S. C. & N. C.
7.	6-22-18.	The Tennessee Joint Stock Land Bank of Memphis	Memphis, Tenn.	Tenn. & Ark., Miss.
22.	7- 3-19.	The Dallas Joint Stock Land Bank of Dallas	Dallas, Texas	Texas & Okla.
16.	4-23-19.	The First Texas Joint Stock Land Bank of Houston	Houston, Texas	Texas & Okla.
25.	9-15-19.	The San Antonio Joint Stock Land Bank of San Antonio	San Antonio, Texas	Texas & Okla.
48.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Salt Lake City	Salt Lake City, Utah	Utah & Idaho
2.	8- 7-17.	The Virginian Joint Stock Land Bank of Charleston	Charleston, W. Va.	W. Va., Ohio, Ind., Mich., Va.
69.	12- 7-22.	The Greenbrier Joint Stock Land Bank of Covington	Charleston, W. Va.	W. Va. & Va.

FEDERAL HOME LOAN BANK INFORMATION

FEDERAL HOME LOAN BANK SYSTEM

FEDERAL HOME LOAN BOARD

JOHN H. FAHEY, Chairman; T. D. WEBB, Vice Chairman; WILLIAM F. STEVENSON, FRED W. CATLETT, and H. E. HOAGLAND, Directors; ORMOND E. LOOMIS and JOHN M. HAGER, Executive Assistants to the Chairman; JOHN W. CHILDRESS, Assistant to the Chairman; ROBERT L. NAGLE, Secretary to the Board.

OFFICERS

PRESTON DELANO, Governor; Deputy Governor; HORACE RUSSELL, General Counsel; JOHN W. BALLARD, Chief Examiner; R. R. BURKLIN, Comptroller; C. K. BERLIN, Deputy Comptroller; ERNEST E. REARDON, Chief Bank Examiner; EMERY J. WOODALL, Associate General Counsel; Information, Room 7500, New Post Office Building, Twelfth Street and Pennsylvania Avenue N. W., Washington, D. C., Telephone, NAtional 5812, Branch 138.

FEDERAL HOME LOAN BANKS

DISTRICT No. 1—Bank Located at Boston, Mass. (111 Devonshire St.)

TERRITORY IN DISTRICT—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont. CAPITAL, \$14,888,500.

President, WALTER H. NEAVES
Vice President, HERBERT N. FAULKNER

OFFICERS

Secretary, L. E. DONOVAN
Treasurer, FREDERICK WINANT, JR.

DIRECTORS

Chairman, Bernard J. Rothwell, 177 Milk St., Boston, Mass.
Vice Chairman, Edward H. Weeks, 58 Weybosset St., Providence, R. I.
Reuben A. Cooke, Burlington Bldg. & Ln. Assn., 192 Main St., Burlington, Vt.
Philip A. Damon, Pittsfield Co-operative Bank, Pittsfield, Mass.
Oscar F. Falling, Waltham Co-operative Bank, 45 Moody St., Waltham, Mass.
Raymond P. Harold, Worcester Co-operative Bank, 22 Elm St., Worcester, Mass.

Sumner W. Johnson, Cumberland Ln. & Bldg. Assn., 185 Middle St., Portland, Me.
George B. Lord, Portsmouth Savings Bank, Portsmouth, N. H.
Eaton D. Sargent, The White Mountain Freezer Co., Nashua, N. H.
Walter P. Schwabe, Thompsonville Bldg. & Loan Assn., 86 Main St., Thompsonville, Conn.
Joseph H. Soliday, Franklin Savings Bank, 6 Park Square, Boston, Mass.
Herbert Walker, Hartford-Home Bldg. & Ln. Assn., Hartford, Conn.

DISTRICT No. 2—Bank Located at New York (165 Broadway)

TERRITORY IN DISTRICT—New Jersey, New York, Puerto Rico and Virgin Islands. CAPITAL, \$22,675,800.

President, GEORGE L. BLISS
Vice-President and General Counsel, FRED G. STICKEL, JR.

OFFICERS

Vice-President and Secretary, ROBERT G. CLARKSON
Treasurer, DENTON C. LYON

DIRECTORS

Chairman, George MacDonald, Consolidated Oil Company, 149 Broadway, New York City.
Vice Chairman, Francis V. D. Lloyd, 210 Main St., Hackensack, N. J.
Roy H. Bassett, Canton Savgs. & Ln. Assn., 127 Main St., Canton, New York.
James Bruce, National Dairy Products, 120 Broadway, New York, N. Y.
Louis J. Cohen, Mohawk Bldg. & Ln. Assn., Newark, New Jersey.
John Eden Farwell, Geneva Permanent Loan & Savings Assn., 89 Seneca St., Geneva, New York.

David Ford, Peoples Bldg. & Ln. Assn., Atlantic City, New Jersey.
Robert H. Gulliver, United Bldg. & Ln. Assn., Broad Street Bank Bldg., Trenton, New Jersey.
Le Grand W. Pellett, Bldg. & Ln. Assn. of Newburgh, Newburgh, New York.
Eustace Seligman, Law Firm; Sullivan & Cromwell, 48 Wall Street, New York.
Harry J. Stevens, Trustworthy Bldg. & Ln. Assn., 478 Central Ave., Newark, New Jersey.

DISTRICT No. 3—Bank Located at Pittsburgh, Pa. (Clark Building)

TERRITORY IN DISTRICT—Delaware, Pennsylvania, West Virginia. CAPITAL, \$13,127,500.

President, RALPH H. RICHARDS
Vice President, G. R. PARKER

OFFICERS

Secretary and Treasurer, H. H. GARBER

DIRECTORS

Chairman, Ernest T. Trigg, National Paint, Varnish & Lacquer Assn., Washington, D. C.
Vice-Chairman, Charles S. Tippets, University of Pittsburgh, Pittsburgh, Pa.
William E. Best, Pittsburgh, Pa.
William D. Hill, E. Shawmont Ave. & West Henry, Roxborough, Pa.
Arthur B. Koontz, Union Building, Charleston, W. Va.

Robert C. Miller, Fairmont Bldg. and Ln. Assn., 309 Cleveland Ave., Fairmont, W. Va.
James J. O'Malley, First Federal Savgs. & Ln. Assn., Wilkes-Barre, Pa.
William Reinhardt, Philadelphia, Pa.
A. E. Sheller, Franklin Bldg. & Ln. Assn., Altoona, Pa.
Harry R. Smith, Ellwood City Bldg. & Ln. Assn., Ellwood City, Pa.
Charles Warner, 1616 Walnut St., Philadelphia, Pa.
William A. Wood, Law & Finance Bldg., Pittsburgh, Pa.

DISTRICT No. 4—Bank Located at Winston-Salem, N. C. (Reynolds Bldg.)

TERRITORY IN DISTRICT—Alabama, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina and Virginia. CAPITAL, \$11,544,500.

President and Secretary, O. K. LaROQUE

OFFICERS

Vice-President and Treasurer, GEORGE E. WALSTON
Assistant Secretary, J. W. HOLT

DIRECTORS

Chairman, George W. West, First Federal Sav. & Loan Assn. of Atlanta, 23 Auburn Ave., N. E., Atlanta Georgia.
Vice Chairman, E. C. Baltz, Perpetual Bldg. Assn., 500 Eleventh St., N. W., Washington, D. C.
George W. Bahlke, Progress Building Assn., Baltimore, Md.
Sam F. Clabaugh, Protective Life Insurance Co., P. O. Box 2571, Birmingham, Ala.
J. Newton Gordon, Co-operative Bldg. & Ln. Assn., Inc., Lynchburg, Virginia.
Oscar W. Kincaid, Moultrie Federal Savings & Loan Assn., Moultrie, Ga.

John A. Lesner, Mutual Federal Savgs. & Ln. Assn., Norfolk, Va.
C. W. Loveland, Palatka Federal Savgs. & Ln. Assn., Palatka, Fla.
J. G. K. McClure, Jr., Farmers' Federation, Asheville, N. C.
P. W. Spencer, Mechanics Federal Savings & Loan Assn., 111 Caldwell St., Rock Hill, South Carolina.
J. F. Stevens, Gate City Building & Loan Assn., Greensboro, North Carolina.
Henry Stockbridge III, Charles St. Branch, Union Tr. Co., Baltimore, Md.

DISTRICT No. 5—Bank Located at Cincinnati, O. (Chamber of Commerce Bldg.)

TERRITORY IN DISTRICT—Kentucky, Ohio, Tennessee. CAPITAL, \$18,804,700.

President, WALTER D. SHULTZ
Vice President, WALTER E. JULIUS

OFFICERS

Secretary, DWIGHT WEBB, Jr.
Treasurer, A. L. MADDOX

DIRECTORS

Chairman, Harry S. Kissell, Kissell Real Estate Co., Springfield, Ohio
Vice Chairman, L. A. Hickman, Greater Louisville First Federal Sav. & Ln. Assn., Louisville, Ky.
Arthur Almstedt, Almstedt Bros., 425 W. Market St., Louisville, Ky.
Herman F. Cellarius, San Marco Bldg. & Ln. Assn., Cincinnati, Ohio
Charles S. Furber, 703 Mercantile Library Bldg., Cincinnati, Ohio
C. J. Haase, Home Federal Sav. & Ln. Assn., Bendorf Bldg., Memphis, Tenn.

James M. McKay, Home Savings & Loan Co., Youngstown, Ohio.
Frank M. Ransbottom, c/o First Trust & Savings Bank Bldg., Zanesville, Ohio.
Theodore Tangeman, Columbus Mutual Life Insurance Co., Columbus, Ohio
Francis Floyd Van Deusen, Union Sav. & Ln. Co., 323 Euclid Ave., Cleveland, Ohio
Nat T. Winston, Home Federal Sav. & Ln. Assn., 110 Buffalo St., Johnson City, Tenn.

DISTRICT No. 6—Bank Located at Indianapolis, Ind. (20 N. Meridian St.)

TERRITORY IN DISTRICT—Indiana and Michigan. CAPITAL, \$8,806,200.

President, FRED T. GREENE
Vice President, FERMOR S. CANNON

OFFICERS

Secretary and Treasurer, B. F. BURTLESS

DIRECTORS

Chairman, F. S. Cannon, 21 Virginia Ave., Indianapolis, Indiana.
Vice Chairman, S. Rudolph Light, 503 Am. Nat'l Bank Bldg., Kalamazoo, Michigan
Robert C. Dexter, Kalamazoo, Mich.
Mark L. Dickover, First Federal Saving & Loan Assn. Valparaiso, Ind.
Myron H. Gray, Muncie, Indiana.
Grant H. Longenecker, Peoples Sav. Assn., 131 E. Main St., Benton Harbor, Michigan

Carleton B. McCulloch, The State Life Ins. Co., State Life Bldg., Indianapolis, Ind.
George A. Schall, Ft. Harrison Sav. Assn., 724 Wabash Ave., Terre Haute, Indiana
James I. Van Keuren, Capitol Sav. & Ln. Co., 112 E. Allegan St., Lansing, Michigan
William C. Walz, Huron Valley Bldg. & Sav. Assn., 116 North Fourth Ave., Ann Arbor, Michigan
Herman B. Wells, University of Indiana, Bloomington, Ind.

FEDERAL HOME LOAN BANK INFORMATION (Continued)

DISTRICT No. 7—Bank Located at Chicago, Ill. (7 South Dearborn St.)

TERRITORY IN DISTRICT—Illinois and Wisconsin. CAPITAL, \$17,572,800.

President, A. R. GARDNER

Treasurer, E. H. BURGESS

Secretary, C. M. WRIGHT

DIRECTORS

Chairman, Henry G. Zander, 110 S. Dearborn St., Chicago, Illinois
 Vice Chairman, Morton Bodfish, 333 N. Michigan Ave., Chicago, Ill.
 Charles E. Broughton, The Sheboygan Press, Sheboygan, Wis.
 Allen R. Calhoun, Standard Bldg. & Ln. Assn., 2012 N. Farwell Ave., Milwaukee, Wisconsin
 Arthur G. Erdmann, Bell Savings Bldg. and Ln. Assn., 208 W. Washington St., Chicago, Ill.
 Charles S. Kirkpatrick, Bloomington, Ill.

B. F. Kuehlhorn, Northern Bldg. & Ln. Assn., 2746 N. Teutonia Ave., Milwaukee, Wisconsin
 August A. Mothe, West Bend Bldg. & Loan Assn., West Bend, Wisconsin.
 Judson G. Rosebush, Patten Paper Co., P. O. Box 228, Appleton, Wis.
 Frank O. Schneider, Kankakee Bldg. & Loan Assn., Kankakee, Illinois.
 John A. Sierocinski, Second Federal Savings & Ln. Assn., 4048 West 26th St., Chicago, Illinois
 Guy A. Wood, King City Bldg. & Loan Assn., Mt. Vernon, Ill.

DISTRICT No. 8—Bank Located at Des Moines, Ia. (Des Moines Bldg.)

TERRITORY IN DISTRICT—Iowa, Minnesota, Missouri, North Dakota and South Dakota. CAPITAL, \$8,743,200.

President and Secretary, ROBERT J. RICHARDSON

Asst. Secretary, J. M. MARTIN

Vice President and Treasurer, W. H. LOHMAN

Asst. Treasurer, A. E. MUELLER

DIRECTORS

Chairman, Charles B. Robbins, Cedar Rapids Life Insurance Co., Cedar Rapids, Iowa
 Vice Chairman, E. J. Russell, 1620 Chemical Bldg., St. Louis, Mo.
 L. A. Boyles, Yankton Bldg. & Ln. Assn., Yankton, S. D.
 Robert M. Clayton, George D. Clayton Bldg. & Ln. Assn., Hannibal, Mo.
 A. F. Ellfeldt, Kansas City Bldg. & Ln. Assn., Kansas City, Mo.

John D. Gray, Fidelity Building & Loan Assn., Valley City, N. D.
 A. F. Hall, Albert Lea Bldg. & Loan Assn., Albert Lea, Minn.
 H. R. Hanger, Dubuque Bldg. & Loan Assn., Dubuque, Ia.
 Robert L. Hill, University of Missouri, Columbia, Mo.
 George S. Metcalfe, Roosevelt Federal Sav. & Ln. Assn., St. Louis, Mo.
 E. A. Purdy, Wells-Dickey Co., Minneapolis, Minn.
 John F. Scott, Minnesota Federal Sav. & Ln. Assn., St. Paul, Minn.

DISTRICT No. 9—Bank Located at Little Rock, Ark. (623 Main St.)

TERRITORY IN DISTRICT—Arkansas, Louisiana, Mississippi, New Mexico and Texas. CAPITAL, \$10,308,500.

President, BENJAMIN H. WOOTEN

Vice President and Treasurer, H. D. WALLACE

DIRECTORS

Chairman, J. Gilbert Leigh, Commw. Federal Sav. & Ln. Assn., Little Rock, Arkansas
 Vice Chairman, William C. Jones, Jr., Murray Gin Co., Dallas, Tex.
 Allain C. Andry, Fidelity Homestead Assn., 509 Maritime Bldg., New Orleans, Louisiana
 O. W. Boswell, First Federal Sav. & Ln. Assn., Paris, Texas

T. J. Butler, Elgin-Butler Brick Co., Inc., Austin, Tex.
 Gordon H. Campbell, Bankers Trust Bldg., Little Rock, Ark.
 I. Friedlander, Gibraltar Sav. & Bldg. Assn., Houston, Tex.
 H. T. Leonard, Kosciusko Bldg. & Ln. Assn., Kosciusko, Mississippi
 R. H. McCune, Roswell Bldg. & Ln. Assn., Roswell, New Mexico
 Edward J. Nolan, 540 Frenchman St., New Orleans, Louisiana.

DISTRICT No. 10—Bank Located at Topeka, Kan. (National Bank of Topeka Bldg.)

TERRITORY IN DISTRICT—Colorado, Kansas, Nebraska and Oklahoma. CAPITAL, \$8,545,200.

President and Secretary, C. A. STERLING

Assistant Treasurer, S. R. HOLMES

Vice President and Treasurer, R. H. BURTON

DIRECTORS

Chairman, W. R. McWilliams, Oklahoma City Federal Sav. & Ln. Assn., Oklahoma City, Oklahoma
 Vice Chairman, G. E. McKinnis, First Federal Sav. & Ln. Assn., Shawnee, Okla.
 Paul F. Good, Security Mutual Bldg., Lincoln, Nebr.
 Major P. Kidd, 112 First National Bldg., Norman, Okla.
 C. B. Merriam, Reconstruction Finance Corporation, Washington, D.C.
 Henry Otto, Union Bldg., Loan and Savings Assn., Manhattan, Kans.

William H. Pitzer, Nebraska City Federal Sav. & Ln. Assn., Nebraska City, Nebr.
 Charles F. Quantance, Colo. Bldg. & Ln. Assn., 1608 Welton St., Denver, Colo.
 L. F. Reed, Eureka Bldg. & Loan Assn., Eureka, Kans.
 C. T. Rice, Anchor Bldg., Sav. & Loan Assn., Kansas City, Kansas.
 L. E. Roush, Bldg. & Loan Dept. State House, Topeka Kansas
 H. S. Sands, First National Bk. Bldg., Denver, Colo.

DISTRICT No. 11—Bank Located at Portland, Ore. (608 Pacific Bldg.)

TERRITORY IN DISTRICT—Alaska, Idaho, Montana, Oregon, Utah, Washington and Wyoming. CAPITAL, \$6,582,500.

President, CHARLES H. STEWART

Secretary, W. H. CAMPBELL

Vice President and Treasurer, IRVING BOGARDUS

Asst. Secretary, E. M. SOOYSMITH

DIRECTORS

Chairman, Frank S. McWilliams, Fidelity Savings & Loan Assn., Spokane, Wash.
 Vice Chairman, Ben H. Hazen, Benjamin Franklin Savings & Loan Assn., Portland, Ore.
 J. H. Andrews, Federal Bldg. & Loan Assn., Ogden, Utah
 P. C. Bulen, Mountain States Bldg. & Loan Assn., Great Falls, Mont.
 Ralph H. Cake, Equitable Savings & Loan Assn., 6th & Stark Sts., Portland, Ore.

Sam H. Dehnert, First Federal Savings & Loan Assn., Coeur d'Alene, Idaho.
 L. H. Hoffman, Hoffman Construction Co., Portland, Ore.
 D. O. Hood, Hood Bros., U. S. Bk. Bldg., Portland, Ore.
 J. T. S. Lyle, Pacific First Federal Savings & Loan Assn., Tacoma, Wash.
 J. W. Maxwell, National Bank of Commerce, Seattle, Wash.
 Terry Ross, Wenatchee, Wash.
 J. R. Sullivan, Albany Mutual Bldg. & Loan Assn., Laramie, Wyo.

DISTRICT No. 12—Bank Located at Los Angeles, Calif. (311 So. Spring St.)

TERRITORY IN DISTRICT—Arizona, California, Hawaii and Nevada. CAPITAL, \$11,633,100.

President, M. M. HURFORD

OFFICERS

Secretary and Treasurer, F. C. NOON

Assistant Secretary, V. SIMPSON

DIRECTORS

Chairman, C. H. Wade, State Mutual Bldg. & Loan Assn., Los Angeles, California.
 Vice Chairman David G. Davis, %The White House, San Francisco, Calif.
 William E. Bouton, Fidelity Bldg. & Loan Assn., San Francisco, Calif.
 J. D. Cameron, Union Bldg. & Ln. Assn., Reno, Nev.
 Edwin M. Einstein, Fresno Guarantee Bldg. & Loan Assn., Fresno, Calif.
 Paul Endicott, Home Builder's Loan Assn., Pomona, Calif.

J. G. Rice, First Federal Savings & Loan Assn., 116 N. First St., Phoenix, Ariz.
 Adolph Schleicher, U. S. Rubber Co., Samson Division, Los Angeles, Calif.
 Harold B. Starkey, Bay City Bldg. & Loan Assn., 1202—4th St., San Diego, Calif.
 Samuel C. Symon, Northern California Bldg. & Ln. Assn., San Francisco, Calif.
 Douglas C. Young, Qualitee Dairy Products Co., 11th Ave. and J St., San Diego, Calif.

OTHER GOVERNMENT AGENCIES DEALING WITH BANKS

FEDERAL SAVINGS AND LOAN DIVISION

(Federal Home Loan Bank Board)

BOARD OF DIRECTORS

JOHN H. FAHEY, Chairman; T. D. WEBB, Vice Chairman; WILLIAM F. STEVENSON, FRED W. CATLETT, and H. E. HOAGLAND; ROBERT L. NAGLE, Secretary to the Board; ORMOND E. LOOMIS, Executive Assistant to Chairman; JOHN M. HAGER, Executive Assistant to the Chairman; JOHN W. CHILDRESS, Assistant to the Chairman.

OFFICERS

J. ARTHUR YOUNGER, Chief; C. A. ELLINGSON; HORACE RUSSELL, General Counsel; EMERY J. WOODALL, Associate General Counsel. Information, Room 7500, New Post Office Building, Twelfth Street and Pennsylvania Avenue N. W., Washington, D. C., Telephone, NATIONAL 5812, Branch 138.

FEDERAL SAVINGS AND LOAN INSURANCE CORPORATION

(Federal Home Loan Bank Board)

TRUSTEES

JOHN H. FAHEY, Chairman; T. D. WEBB, Vice Chairman; FRED W. CATLETT, WILLIAM F. STEVENSON, and H. E. HOAGLAND; ROBERT L. NAGLE, Secretary to the Trustees; ORMOND E. LOOMIS, Executive Assistant to the Chairman; JOHN M. HAGER, Executive Assistant to the Chairman; JOHN W. CHILDRESS, Assistant to the Chairman.

OFFICERS

NUGENT FALLON, General Manager; HORACE RUSSELL, General Counsel; JOHN BYRNES, Treasurer; EMERY J. WOODALL, Associate General Counsel. Information, Room 7500, New Post Office Building, Twelfth Street and Pennsylvania Avenue N. W., Washington, D. C., Telephone, NATIONAL 5812, Branch 138.

OTHER GOVERNMENT AGENCIES DEALING WITH BANKS (Continued)

HOME OWNERS' LOAN CORPORATION
(Federal Home Loan Bank Board)

BOARD OF DIRECTORS

JOHN H. FAHEY, Chairman; T. D. WEBB, Vice Chairman; FRED W. CATLETT, WILLIAM F. STEVENSON and H. E. HOAGLAND, Directors; ROBERT L. NAGLE, Secretary to the Board; ORMOND E. LOOMIS, Executive Assistant to the Chairman; JOHN M. HAGER, Executive Assistant to the Chairman; JOHN W. CHILDRESS, Executive Assistant to the Chairman.

OFFICERS

CHARLES A. JONES, General Manager; ALFRED S. R. WILSON, PAUL J. FRIZZELL, Deputy General Managers; CHARLES F. COTTER, Deputy General Manager in charge of Loan Servicing; HAROLD LEE, General Manager in charge of Property Management; DONALD H. McNEAL, Deputy to the General Manager in charge of Appraisals and Reconditioning; HORACE RUSSELL, General Counsel; RODNEY D. ANDREWS, Comptroller; PATRICK J. MALONEY, Treasurer; O. B. TAYLOR, Associate General Counsel.

Information, Room 7500, New Post Office Building, Twelfth Street and Pennsylvania Avenue N. W., Washington, D. C., Telephone, NAational 5812, Branch 138.

List of Regional, State, Autonomous, District, Division and Territorial Offices of the Home Owners Loan Corporation.

STATE	REGIONAL OFFICE	STATE OFFICE	DISTRICT OFFICES
ALABAMA		BIRMINGHAM	Montgomery, Mobile, Birmingham.
ARIZONA		PHOENIX	
ARKANSAS		LITTLE ROCK	Jonesboro, Little Rock, Fort Smith, Texarkana, Pine-Bluff.
CALIFORNIA	SAN FRANCISCO	SOUTHERN CALIFORNIA DIVISION, LOS ANGELES	Los Angeles, Oakland, Sacramento, Fresno, San Diego.
		NORTHERN CALIFORNIA DIVISION, SAN FRANCISCO	
COLORADO		DENVER	Colorado Springs, Pueblo.
CONNECTICUT		NEW HAVEN	New Haven.
DELAWARE		WILMINGTON	
DISTRICT OF COLUMBIA		H.O.L.C. Building, 101 Indiana Avenue, N. W.	Washington, D. C.
FLORIDA		JACKSONVILLE	Jacksonville, Tampa, Miami, Orlando, Pensacola, Bartow, West Palm Beach.
GEORGIA	ATLANTA	ATLANTA	Atlanta, Savannah, Macon, Albany.
IDAHO		BOISE	
ILLINOIS	CHICAGO	CHICAGO	Chicago, Peoria, Rockford, Moline, Champaign, Springfield, Mount Vernon, Aurora.
INDIANA		INDIANAPOLIS	Indianapolis, Terre Haute, Evansville, Fort Wayne, South Bend, Hammond.
IOWA		DES MOINES	Sioux City, Davenport, Dubuque.
KANSAS		TOPEKA	Chanute, Salina, Kansas City.
KENTUCKY		LOUISVILLE	Paducah, Lexington, Covington, Louisville, Ashland.
LOUISIANA		NEW ORLEANS	New Orleans, Shreveport, Baton Rouge, Lake Charles, Monroe, Alexandria.
MAINE		PORTLAND	
MARYLAND	BALTIMORE	BALTIMORE	Cumberland, Easton, Hyattsville, Towson.
MASSACHUSETTS	BOSTON	BOSTON	Boston, Fall River, Worcester.
MICHIGAN	DETROIT	DETROIT	Detroit, Battle Creek, Grand Rapids, Saginaw, Marquette.
MINNESOTA		ST. PAUL	Duluth, Minneapolis.
MISSISSIPPI		JACKSON	Greenwood, New Albany, Meridian, Hattiesburg, Jackson.
MISSOURI		ST. LOUIS	St. Louis, Kansas City, Springfield, Moberly.
MONTANA		GREAT FALLS	
NEBRASKA	OMAHA	OMAHA	Lincoln, Scottsbluff.
NEVADA		RENO	
NEW HAMPSHIRE		MANCHESTER	
NEW JERSEY		NEWARK	Newark, Jersey City, Camden, Hackensack, Atlantic City, New Brunswick.
NEW MEXICO		ALBUQUERQUE	
NEW YORK	NEW YORK CITY	NEW YORK CITY	New York City. Autonomous offices: Buffalo, Rochester, Albany, Syracuse.*
NORTH CAROLINA		SALISBURY	Raleigh, Asheville, Greenville, Charlotte, Greensboro.
NORTH DAKOTA		FARGO	
OHIO	CINCINNATI	COLUMBUS	Columbus, Akron, Cincinnati, Cleveland, Toledo.
OKLAHOMA		OKLAHOMA CITY	Tulsa.
OREGON		PORTLAND	
PENNSYLVANIA		PHILADELPHIA	Philadelphia, Harrisburg, Scranton, Pittsburgh, Erie, Johnston; branch State Office, Pittsburgh.
RHODE ISLAND		PROVIDENCE	
SOUTH CAROLINA		COLUMBIA	Columbia, Spartanburg, Charleston.
SOUTH DAKOTA		SIoux FALLS	
TENNESSEE	MEMPHIS	NASHVILLE	Nashville, Memphis, Chattanooga, Knoxville.
TEXAS	DALLAS	TEXAS DIVISION NO. 1, DALLAS	Amarillo.
		TEXAS DIVISION NO. 2, HOUSTON	
		TEXAS DIVISION NO. 3, SAN ANTONIO	El Paso.
UTAH		SALT LAKE CITY	Ogden, Provo.
VERMONT		RUTLAND	
VIRGINIA		RICHMOND	Richmond, Lynchburg.
WASHINGTON		SEATTLE	Spokane, Tacoma, Seattle.
WEST VIRGINIA		CHARLESTON	Charleston, Bluefield, Huntington, Martinsburg, Wheeling.
WISCONSIN		MILWAUKEE	Milwaukee, Eau Claire, Wausau, Oshkosh, Madison.
WYOMING		CASPER	Branch office, Cheyenne.
HAWAII	TERRITORIAL OFFICE HONOLULU		
PUERTO RICO	TERRITORIAL OFFICE SAN JUAN		

*Autonomous offices function completely as State offices.

COMMODITY CREDIT CORPORATION

BOARD OF DIRECTORS

HENRY A. WALLACE, W. I. MYERS, OSCAR JOHNSTON, LYNN P. TALLEY, JAMES B. ALLEY, BEN JOHNSON, WARREN L. PIERSON, W. J. JOHNSON, WARD M. BUCKLES, J. E. WELLS, JR., and PAUL A. PORTER.

OFFICERS

LYNN P. TALLEY, President; OSCAR JOHNSTON, First Vice President; BEN JOHNSON, Second Vice President; G. E. RATHELL, Treasurer; GUY G. CHASE, Assistant Treasurer; F. P. BIGGS, Assistant Treasurer; JOHN D. GOODLOE, Secretary and General Counsel; SAMUEL H. SABIN, Assistant Secretary.

Office of Director of Information, Room 711, 1825 H. Street N. W., Washington, D. C., Telephone, DIistrict 4911, Extension 214.

EXPORT-IMPORT BANK OF WASHINGTON, D. C.

BOARD OF TRUSTEES

R. WALTON MOORE, Chairman, DANIEL C. ROPER, WAYNE C. TAYLOR, WARREN LEE PIERSON, ERNEST G. DRAPER, JAMES B. ALLEY, ROBERT F. KELLEY, BEN JOHNSON, H. A. MULLIGAN and W. J. JOHNSON.

OFFICERS

WARREN LEE PIERRON, President and General Counsel; JAMES B. ALLEY, Vice President; SAMUEL H. SABIN, Secretary and Counsel; J. C. FUTRELLE, Assistant Secretary; H. A. MULLIGAN, Treasurer; D. B. GRIFFIN, Assistant Treasurer.

Information, Room 607, Barr Building, 910 Seventeenth Street N. W., Washington, D. C., Telephone, NAational 6840.

OTHER GOVERNMENT AGENCIES DEALING WITH BANKS (Continued)

FEDERAL DEPOSIT INSURANCE CORPORATION

BOARD OF DIRECTORS

LEO T. CROWLEY, Chairman; PHILLIPS L. GOLDSBOROUGH and J. F. T. O'CONNOR, Comptroller of the Currency.

ASSISTANTS AND OFFICERS

L. E. BIRDZELL, General Counsel; M. R. DIGGS, Assistant to Director O'Connor; ALBERT G. TOWERS, Assistant to Director Goldsborough. Information, Room 403, National Press Building, Fourteenth and F Streets N. W., Washington, D. C., Telephone, District 1240, Branch 103

Federal Deposit Insurance Corporation Districts

DISTRICT	STATE	SUPERVISING EXAMINER	HEADQUARTERS AND ADDRESS
1	MAINE NEW HAMPSHIRE VERMONT MASSACHUSETTS RHODE ISLAND CONNECTICUT	H. M. STILLMAN	Room 865, No. 10 Post Office Square, Boston, Mass.
2	NEW YORK NEW JERSEY DELAWARE	D. V. PENN	518 Federal Reserve Bank Building, New York, N. Y.
3	OHIO PENNSYLVANIA	L. F. STROEFER	529 Huntington Bank Building, Columbus, Ohio
4	MARYLAND WEST VIRGINIA VIRGINIA DISTRICT OF COLUMBIA NORTH CAROLINA SOUTH CAROLINA	WALTER J. OWENS	807 Central National Bank Building, Richmond, Va.
5	GEORGIA FLORIDA ALABAMA MISSISSIPPI LOUISIANA	W. CLYDE ROBERTS	625 First National Bank Building, Atlanta, Ga.
6	KENTUCKY TENNESSEE ARKANSAS MISSOURI	VANCE L. SAILOR	1059 Arcade Building, St. Louis, Mo.
7	WISCONSIN MICHIGAN INDIANA	R. L. HOPKINS	502 State Street, Madison, Wis.
8	ILLINOIS IOWA	WESLEY C. MCDOWELL	625 Federal Reserve Bank Building, Chicago, Ill.
9	MINNESOTA NORTH DAKOTA SOUTH DAKOTA MONTANA	J. LEO JOHNSON	1030 Minnesota Building, St. Paul, Minn.
10	KANSAS NEBRASKA OKLAHOMA COLORADO WYOMING	G. F. ROETZEL	902 Federal Reserve Bank Building, Kansas City, Mo.
11	TEXAS NEW MEXICO ARIZONA	L. J. DAVIS	Federal Reserve Bank Building, Dallas, Tex.
12	CALIFORNIA OREGON WASHINGTON IDAHO UTAH NEVADA	W. P. FUNSTEN	516 Federal Reserve Bank Building, San Francisco, Calif.

FEDERAL HOUSING ADMINISTRATION

OFFICERS

STEWART McDONALD, Administrator; ARTHUR WALSH, Assistant Administrator; W. D. FLANDERS, Deputy Administrator in charge of Mortgage Insurance and Field Division; ABNER FERGUSON, General Counsel; LEIGH R. GIGNILLIAT, JR., Deputy Administrator in charge of Title I and Service Division; THEODORE B. NICKSON, Comptroller; ROBERT B. SMITH, Assistant to Administrator in charge of Publicity; J. HOWARD ARDREY, Assistant to Administrator in charge of banking and insurance company relations; JULIAN GERARD, Assistant to Administrator; MILES L. COLEMAN, Director of Large Scale Housing Division and Chief of Technical Section; ERNEST M. FISHER, Director of Economics and Statistics.

K Street and Vermont Avenue, N. W., Washington, D. C. Telephone National: 5061.

Regional, State and District Directors Federal Housing Administration

ZONE 1	STATE	DISTRICT	ADDRESS
Raymond T. Cahill, Assistant Deputy Administrator, Washington, D. C.			
CONNECTICUT			State Director, Rm. 301, 125 Trumbull Street, Hartford.
DELAWARE			State Director, Industrial Trust Bldg., 10th and Shipley Sts., Wilmington.
DISTRICT OF COLUMBIA			District Director, 1020 Vermont Ave., N. W., Washington, D. C.
MAINE			State Director, 477 Congress St., Portland, Maine.
MARYLAND			State Director, 919 Fidelity Bldg., Baltimore.
MASSACHUSETTS			Regional Director, Rm. 1408 Post Office Bldg., Boston: State Director, 304 Park Square Bldg., Boston.
NEW HAMPSHIRE			State Director, 9 Capitol St., Concord.
NEW JERSEY			State Director, 7th Floor, Industrial Office Bldg., Newark.
NEW YORK	NEW YORK CITY		State Director, 12th Floor, Chanin Bldg., 122 East 42nd St., New York City.
	BROOKLYN		District Director, Temple Bar Bldg., 44 Court St., Brooklyn.
	JAMAICA		District Director, Home Title Bldg., 90-23-161 St., Jamaica.
	WHITE PLAINS		District Director, County Bldg., White Plains.
	ALBANY		District Director, 442-444 New Post Office & Federal Bldg., Albany.
	BUFFALO		District Director, 728 Marine Trust Bldg., Buffalo.
	ROCHESTER		District Director, 25 East Main St., Rochester.
PENNSYLVANIA	WESTERN		District Director, 536 New Federal Bldg., 7th Ave. & Grant St., Pittsburgh.
	EASTERN		District Director, 220 Federal Bldg., 9th & Market Sts., Philadelphia.
RHODE ISLAND			State Director, 815-820 New Industrial Trust Bldg., 111 Westminster St., Providence.
VERMONT			State Director, Federal Bldg., Burlington.
ZONE 2	STATE	DISTRICT	ADDRESS
Thomas W. Ellett, Assistant Deputy Administrator, Washington, D. C.			
ALABAMA			State Director, 2105 Third Ave., North, Birmingham.
FLORIDA	NORTHERN		State Director, 6th Floor, Lynch Bldg., Jacksonville.
	SOUTHERN		District Director, 1508 Dade County Court House Bldg., Miami.
GEORGIA			State Director, 10 Forsyth St. Bldg., Atlanta.
KENTUCKY			State Director, Martin Brown Bldg., Louisville.
MISSISSIPPI			State Director, 211 Lamar Life Bldg., Jackson.
NORTH CAROLINA			State Director, Old Federal Bldg., Greensboro.
SOUTH CAROLINA			State Director, Court House Bldg., Columbia.
TENNESSEE			State Director, 210 Federal Bldg., Memphis.
VIRGINIA			State Director, 1005 East Main St., Richmond.
WEST VIRGINIA			State Director, Rms. 405-413 Union Trust Bldg., Parkersburg.
ZONE 3	STATE	DISTRICT	ADDRESS
Clyde L. Powell, Assistant Deputy Administrator, Washington, D. C.			
KANSAS			State Director, 309 Federal Bldg., Topeka: Deputy Regional Director, Rm. X-2, Federal Bldg., Topeka.
ILLINOIS	NORTHERN		State Director, Rm. 1800, 134 North La Salle St., Chicago.
	SOUTHERN		District Director, 620 Illinois Bldg., Springfield.
INDIANA			State Director, Electric Bldg., 17 North Meridian St., Indianapolis.
IOWA			State Director, 13th Floor, Des Moines Bldg., Des Moines.
MICHIGAN			State Director, 1174 First National Bank Bldg., Detroit.

OTHER GOVERNMENT AGENCIES DEALING WITH BANKS (Continued)

Regional, State and District Directors Federal Housing Administration—Continued

ZONE	STATE	DISTRICT	ADDRESS
ZONE 3			
<i>(Cont'd.)</i>			
MINNESOTA			State Director, 532 Baker Arcade, Minneapolis.
MISSOURI	EASTERN		State Director, U. S. Court House & Custom House Bldg., St. Louis.
	WESTERN		District Director, 710 R. A. Long Bldg., Kansas City.
NEBRASKA			State Director, 225 Post Office Bldg., Omaha.
NORTH DAKOTA			State Director, Eltinge Bldg., Bismarck.
OHIO	COLUMBUS		State and District Director, 4th Floor, Old Post Office Bldg., Columbus.
	CLEVELAND		District Director, 600 Bulkley Bldg., Cleveland.
	CINCINNATI		District Director, 818 Union Central Bldg., Cincinnati.
SOUTH DAKOTA			State Director, 404-410 Citizens National Bank Bldg., Sioux Falls.
WISCONSIN			State Director, 7th Floor, Plankinton Arcade Bldg., Milwaukee.
ZONE 4			
			Assistant Deputy Administrator, Washington, D. C.
ARKANSAS			State Director, Southern Bldg., 2nd & Center Sts., Little Rock.
LOUISIANA			State Director, 1220 Hibernia Bank Bldg., New Orleans.
NEW MEXICO			State Director, 301 Lencic Bldg., Santa Fe.
OKLAHOMA	WESTERN		State Director, 433-444 Key Bldg., Oklahoma City.
	EASTERN		District Director, 311 National Bank of Tulsa Bldg., Tulsa.
TEXAS	NORTHEASTERN		State and District Director, 1102 Gulf States Bldg., Dallas.
	NORTHWESTERN		District Director, 9th Floor, First National Bank Bldg., Fort Worth.
	SOUTHEASTERN		District Director, 5th Floor, National Standard Bldg., Houston.
	SOUTHWESTERN		District Director, 19th Floor, Milam Bldg., San Antonio.
ZONE 5			
			Warren J. Lockwood, Assistant Deputy Administrator, Washington, D. C.
ALASKA			Territorial Director, 4-8 Shattuck Bldg., Juneau.
ARIZONA			State Director, 418 Professional Bldg., Phoenix.
CALIFORNIA	REGIONAL		Regional Director, 225 Bush St., San Francisco.
	NORTHERN		District Director, 433 California St., San Francisco.
	SOUTHERN		District Director, 756 South Spring St., Los Angeles.
COLORADO			State Director, 512 United States National Bank Bldg., Denver.
HAWAII			Territorial Director, 409-410 Damon Bldg., Honolulu.
IDAHO			State Director, 401 Idaho Bldg., Boise.
MONTANA			State Director, Granite Bldg., Helena.
NEVADA			State Director, Old Federal Bldg., Reno.
OREGON			State Director, 420 Park Bldg., Portland.
UTAH			State Director, 1109 First National Bank Bldg., Salt Lake City.
WASHINGTON			State Director, 1817 Exchange Bldg., Seattle.
WYOMING			State Director, Post Office Bldg., Cheyenne.

RECONSTRUCTION FINANCE CORPORATION DIRECTORS

JESSE H. JONES, Chairman; HENRY MORGENTHAU, JR. (Secretary of the Treasury) or, in his absence, THE UNDER SECRETARY OF THE TREASURY, Director Ex Officio; CHARLES B. HENDERSON, CARROLL B. MERRIAM, EMIL SCHRAM, FREDERIC H. TABER, (VACANCY), Directors.

OFFICERS

JAMES B. ALLEY, General Counsel; GEORGE R. COOKSEY, Secretary; and HENRY A. MULLIGAN, Treasurer. Information, Room 308, 1825 H Street N. W., Washington, D. C., Telephone, District 4911, Branch 161.

The Corporation functions through a principal office at Washington and loan agencies established in cities throughout the United States as follows:

ATLANTA, GA.	DETROIT, MICH.	LOUISVILLE, KY.	PORTLAND, OREGON.
BIRMINGHAM, ALA.	EL PASO, TEXAS.	MINNEAPOLIS, MINN.	RICHMOND, VA.
BOSTON, MASS.	HELENA, MONT.	NASHVILLE, TENN.	ST. LOUIS, MO.
CHARLOTTE, N. C.	HOUSTON, TEXAS	NEW ORLEANS, LA.	SALT LAKE CITY, UTAH
CHICAGO, ILL.	JACKSONVILLE, FLA.	NEW YORK, N. Y.	SAN ANTONIO, TEXAS
CLEVELAND, OHIO	KANSAS CITY, MO.	OKLAHOMA CITY, OKLA.	SAN FRANCISCO, CALIF.
DALLAS, TEXAS	LITTLE ROCK, ARK.	OMAHA, NEBR.	SEATTLE, WASH.
DENVER, COLO.	LOS ANGELES, CALIF.	PHILADELPHIA, PA.	SPOKANE, WASH.

Names and Office Addresses of the Managers of the Loan Agencies of the Reconstruction Finance Corporation and Special Representative in Charge of Office, San Juan, Puerto Rico

LOAN AGENCY	MANAGER	ADDRESS
ATLANTA, GEORGIA	ERLE COCKE	Federal Reserve Bk. Bldg., Atlanta, Georgia.
BIRMINGHAM, ALABAMA	T. J. COTTINGHAM	Federal Reserve Br. Bk. Bldg., 1801 Fifth Avenue, Birmingham, Alabama.
BOSTON, MASSACHUSETTS	JOSEPH P. CARNEY	40 Broad Street, Boston, Massachusetts.
CHARLOTTE, N. C.	JOHN A. CAMPBELL, JR.	19th Floor, First National Bk. Bldg., Charlotte, N. C.
CHICAGO, ILLINOIS	F. D. GALLAGHER	Federal Reserve Bk. Bldg., 164 W. Jackson Blvd., Chicago, Illinois.
CLEVELAND, OHIO	LORING L. GELBACH	4th Floor, Federal Reserve Bk. Bldg., Cleveland, Ohio
DALLAS, TEXAS	L. B. GLIDDEN, (Acting Manager)	c/o Federal Reserve Bk. Bldg., Dallas, Texas.
DENVER, COLORADO	T. E. McCLINTOCK	806 First National Bank Bldg., Denver, Colo.
DETROIT, MICHIGAN	CHARLES H. HEWITT	607 Shelby Street, Detroit, Michigan.
EL PASO, TEXAS	LUCIUS C. ANDREWS	Federal Reserve Branch Bank Bldg., El Paso, Texas.
HELENA, MONTANA	STUART A. BINGHAM	Montana Livestock Loan Co. Bldg., 26 Edwards Street, Helena, Montana.
HOUSTON, TEXAS	IKE ASHBURN	2505 Gulf Bldg., Houston, Texas
JACKSONVILLE, FLORIDA	FRED H. FARWELL	3rd Floor, Federal Reserve Br. Bk. Bldg., Jacksonville, Florida.
KANSAS CITY, MISSOURI	FRANK HODGES	1014 Federal Reserve Bk. Bldg., Kansas City, Mo.
LITTLE ROCK, ARKANSAS	J. W. JARRETT	American Exchange Trust Co. Bldg., 110 East Third St., Little Rock, Arkansas.
LOS ANGELES, CALIFORNIA	HECTOR C. HAIGHT (Acting Manager)	1012 Pacific National Bldg., 9th and Hill Streets, Los Angeles, California.
LOUISVILLE, KENTUCKY	J. FORT ABELL	Lincoln Bank Bldg., 421 W. Market Street, Louisville, Kentucky.
MINNEAPOLIS, MINNESOTA	BEN C. MAYNARD	438 McKnight Bldg., Minneapolis, Minn.
NASHVILLE, TENNESSEE	J. M. GARDENHIRE	Nashville Trust Co. Bldg., Nashville, Tenn.
NEW ORLEANS, LOUISIANA	GEORGE F. BUSKIE	Fifth Floor, Union Bldg., 837 Gravier Street, New Orleans, Louisiana.
NEW YORK, NEW YORK	THOMAS J. AHEARN, JR.	Federal Reserve Bk. Bldg., 33 Liberty St., New York, New York.
OKLAHOMA CITY, OKLAHOMA	J. C. EAGEN	Federal Reserve Br. Bk. Bldg., Oklahoma City, Okla.
OMAHA, NEBRASKA	HERBERT S. DANIEL	219 Post Office Bldg., Omaha, Nebraska.
PHILADELPHIA, PA.	ROBERT J. KIESLING	Federal Reserve Bank Bldg., Philadelphia, Pa.
PORTLAND, OREGON	E. F. SLADE	1006 Porter Bldg., Portland, Oregon.
RICHMOND, VIRGINIA	HENRY G. GILMER	Federal Reserve Bk. Annex, Richmond, Virginia.
ST. LOUIS, MISSOURI	JAMES K. VARDAMAN, JR.	Federal Reserve Bk. Bldg., 411 Locust Street, St. Louis, Missouri.
SALT LAKE CITY, UTAH	ELIAS A. SMITH	405 First Nat'l Bk. Bldg., Salt Lake City, Utah.
SAN ANTONIO, TEXAS	OTTO MEERSCHIEDT	300 Alamo National Bldg. (P. O. Box 1073), San Antonio, Texas
SAN FRANCISCO, CALIF.	A. A. CALKINS	720 Federal Reserve Bk. Bldg., San Francisco, Calif.
SAN JUAN, PUERTO RICO	NELSON NORREGAARD (Special Representative)	Government House, San Juan, Puerto Rico.
SEATTLE, WASHINGTON	R. L. DAVIS	1414 Exchange Bldg., Seattle, Wash.
SPOKANE, WASHINGTON	WALTER FERGUSON	480 Spokane & Eastern Bldg., Spokane, Wash.

THE R F C MORTGAGE COMPANY

DIRECTORS

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Numerical System of the A. B. A.

IN 1911 the American Bankers Association adopted what is known as the "Numerical Transit System," which has proved of great benefit to the banking world.

The Clearing House Section of the Association, realizing the necessity for a uniform system of bank numbers, called a meeting in Chicago, December 12 and 13, 1910, to evolve a plan and work out the details of numbering all the banks in the country. The Executive Council of the American Bankers Association at its meeting in Nashville, May 2, 1911, unanimously adopted the System devised by the committee and authorized the publication of the A. B. A. KEY BOOK containing the names of the banks and the numbers assigned.

EXPLANATION OF SYSTEM

The reserve cities were each designated by a prefix number, with the exception of Brooklyn, which was included with New York City, Kansas City, Kan., which was included with Kansas City, Mo., and South Omaha, which was included with Omaha. Buffalo, N. Y., and Memphis, Tenn., on account of their size and importance as banking centers were included with the reserve cities. The cities were numbered from 1 to 49, inclusive, in the order of their population according to the Government Census of 1910. The lower numbers were thus assigned to the larger cities.

The Treasurer and Assistant Treasurers of the United States and the Post Offices were also numbered in these cities.

The state prefix numbers, together with clearing house numbers, were used in numbering the banks in the largest city in each state other than the reserve cities, all other cities being designated by the use of the state prefix and the numbers given to the banks, which are continued in the relative order of the population of the cities in each state. Each bank is numbered in consecutive order according to seniority in each city or town, excepting in towns having only one bank, in which case the banks are numbered in alphabetical order according to towns.

Rand McNally & Co. of Chicago, publishers of the Key to Numerical System of The American Bankers Association, assign numbers to new banks as they are organized and supply, upon request, the number of any bank which does not appear in the Key.

The Nineteenth Edition will be published in May, 1937, and a supplement will be published in October, 1937.

INDEX

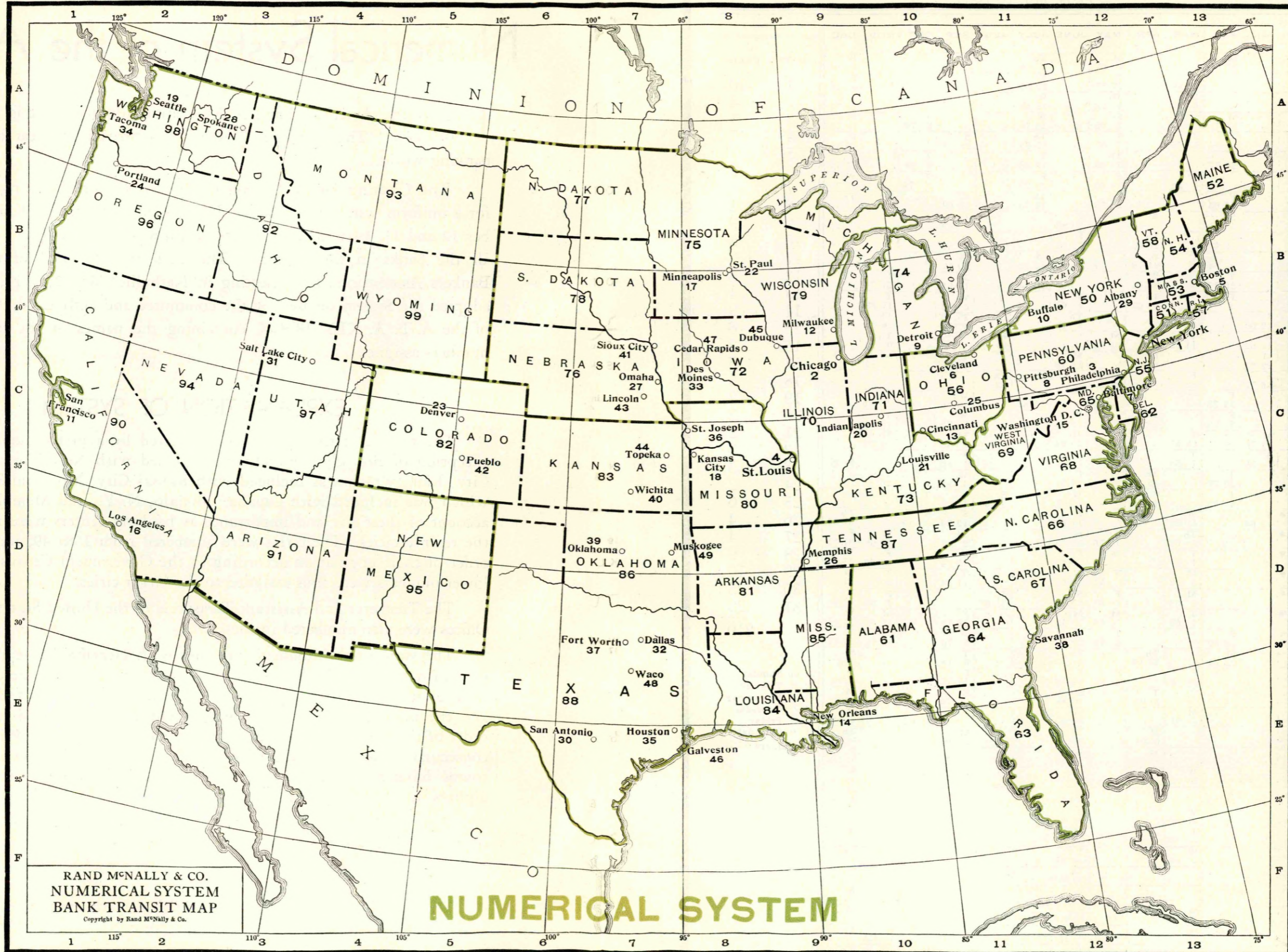
Prefix Numbers

CITIES

- 1 New York, N. Y.
- 2 Chicago, Ill.
- 3 Philadelphia, Pa.
- 4 St. Louis, Mo.
- 5 Boston, Mass.
- 6 Cleveland, Ohio
- 7 Baltimore, Md.
- 8 Pittsburgh, Pa.
- 9 Detroit, Mich.
- 10 Buffalo, N. Y.
- 11 San Francisco, Cal.
- 12 Milwaukee, Wis.
- 13 Cincinnati, Ohio
- 14 New Orleans, La.
- 15 Washington, D. C.
- 16 Los Angeles, Cal.
- 17 Minneapolis, Minn.
- 18 Kansas City, Mo.
- 19 Seattle, Wash.
- 20 Indianapolis, Ind.
- 21 Louisville, Ky.
- 22 St. Paul, Minn.
- 23 Denver, Colo.
- 24 Portland, Ore.
- 25 Columbus, Ohio
- 26 Memphis, Tenn.
- 27 Omaha, Neb.
- 28 Spokane, Wash.
- 29 Albany, N. Y.
- 30 San Antonio, Tex.
- 31 Salt Lake City, Utah
- 32 Dallas, Tex.
- 33 Des Moines, Ia.
- 34 Tacoma, Wash.
- 35 Houston, Tex.
- 36 St. Joseph, Mo.
- 37 Ft. Worth, Tex.
- 38 Savannah, Ga.
- 39 Oklahoma City, Okla.
- 40 Wichita, Kan.
- 41 Sioux City, Ia.
- 42 Pueblo, Colo.
- 43 Lincoln, Neb.
- 44 Topeka, Kan.
- 45 Dubuque, Ia.
- 46 Galveston, Tex.
- 47 Cedar Rapids, Ia.
- 48 Waco, Tex.
- 49 Muskogee, Okla.

STATES

- 50 New York
- 51 Connecticut
- 52 Maine
- 53 Massachusetts
- 54 New Hampshire
- 55 New Jersey
- 56 Ohio
- 57 Rhode Island
- 58 Vermont
- 59
- 60 Pennsylvania
- 61 Alabama
- 62 Delaware
- 63 Florida
- 64 Georgia
- 65 Maryland
- 66 North Carolina
- 67 South Carolina
- 68 Virginia
- 69 West Virginia
- 70 Illinois
- 71 Indiana
- 72 Iowa
- 73 Kentucky
- 74 Michigan
- 75 Minnesota
- 76 Nebraska
- 77 North Dakota
- 78 South Dakota
- 79 Wisconsin
- 80 Missouri
- 81 Arkansas
- 82 Colorado
- 83 Kansas
- 84 Louisiana
- 85 Mississippi
- 86 Oklahoma
- 87 Tennessee
- 88 Texas
- 89
- 90 California
- 91 Arizona
- 92 Idaho
- 93 Montana
- 94 Nevada
- 95 New Mexico
- 96 Oregon
- 97 Utah
- 98 Washington
- 99 Wyoming



RAND McNALLY & CO.
 NUMERICAL SYSTEM
 BANK TRANSIT MAP
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NUMERICAL SYSTEM

COMPTROLLER'S CALLS TO THE NATIONAL BANKS FROM 1891, TO DATE

YEAR	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEP.	OCT.	NOV.	DEC.	Dates and number of Calls made on respective dates	
													DATES	CALLS
1891		M 26 69			M 4 67		Th 9 66		F 25 78			W 2 68		
1892			T 1 90		T 17 77		T 12 56		F 30 80			T 9 70		
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77		
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78		
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76		
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72		
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71		
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72		
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86		
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99		
1901		M 5 54		W 24 78			M 15 82		M 30 77			T 10 71		
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71			
1903		F 6 73		Th 9 62		T 9 61			W 9 92			T 17 69		
1904	F 22 66		M 28 66			Th 9 73			T 6 89			Th 10 65		
1905	W 11 62		T 14 62		M 29 76			F 25 88				Th 9 76		
1906	M 29 81			F 6 67		M 18 73			T 4 78			M 12 69		
1907	S 26 75		F 22 55		M 20 59			Th 22 94				T 3 103		
1908		F 14 73			Th 14 90		W 15 62		W 23 70			F 27 65		
1909		F 5 70		W 28 82		W 23 56			W 1 70			T 16 76		
1910	M 31 76		T 29 57		Th 30 93				Th 1 62			Th 10 70		
1911	S 7 58		T 7 59		W 7 92				F 1 86			T 5 95		
1912		T 20 77		Th 18 58		F 14 57			W 4 82			T 26 83		
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73				
1914*	T 13 84		W 4 50		T 30 118				S 12 74		S 31 49	Th 31 61		
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71			W 10 69	F 31 51	
1916*			T 7 67		M 1 55	F 30 60			T 12 74			F 17 66	W 27 40	
1917*			M 5 68		T 1 57	W 20 50			T 11 83			T 20 70	M 31 41	
1918*			M 4 63		F 10 67	S 29 50		S 31 63				F 1 62	T 31 60	
1919*			T 4 63		M 12 69	M 30 49			F 12 74			M 17 66	W 31 44	
1920*		S 28 59			T 4 66	W 30 57			W 8 70			M 15 68	W 29 44	
1921		M 21 54		Th 28 66		Th 30 63			T 6 68			S 31 116		
1922			F 10 69		F 5 56	F 30 56			F 15 77			F 29 105		
1923				T 3 95		S 30 88			F 14 76			M 31 108		
1924			M 31 91			M 30 91				F 10 102		W 31 82		
1925				M 6 96		T 30 85			M 28 90			Th 31 94		
1926				M 12 102		W 30 79						F 31 184		
1927			W 23 82			Th 30 99				M 10 102		S 31 82		
1928		T 28 59				S 30 123				W 3 95		M 31 89		
1929			W 27 86			S 29 94				F 4 97		T 31 88		
1930			T 27 86			M 30 95			W 24 86			W 31 98		
1931			W 25 84			T 30 97			T 29 91			Th 31 93		
1932						Th 30 182			F 30 92			S 31 92		
1933						F 30 181				W 25 117		S 30 66		
1934			M 5 65			S 30 117				W 17 109		M 31 75		
1935			M 4 63			S 29 117						T 31 60		
1936			W 4 64			T 30 118						Th 31 184		

DATES	CALLS
1	10
2	4
3	4
4	17
5	11
6	7
7	7
8	1
9	9
10	8
11	3
12	8
13	4
14	8
15	6
16	2
17	6
18	4
19	2
20	5
21	2
22	3
23	5
24	2
25	6
26	4
27	4
28	9
29	10
30	25
31	23
<hr/>	
	219

34 on Monday
52 " Tuesday
41 " Wednesday
31 " Thursday
40 " Friday
21 " Saturday
Total, 219

*Six calls made. **KEY** { First Figures in Square denote day of month call was made.
Other Figures in Square show number of days intervening between calls.
LETTERS in Square signify day of week call was made.

Courtesy of Crocker First National Bank of San Francisco, San Francisco, Calif.

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 Treasurer, Freeman Strickland, assistant vice-president First National Bank,
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 Secretary, George B. Power, Box 37, Jackson.
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 Secretary-Treasurer, Mrs. E. W. Walker, Box 597, Helena.

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 Executive Manager, W. Gordon Brown, 33 Liberty St., New York.

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 Second Vice-President, Albert S. Embler, president Walden Savings Bank,
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 General Secretary, Paul W. Albright, 110 E. 42d St., New York City.
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 York City.

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 Vice-President, R. L. Pope, vice-president First National Bank, Thomas-
 ville.
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 General Counsel, Willis Smith, Raleigh.

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 Treasurer, A. K. Parker, manager First National Bank of Portland, La
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"	Addie Lee Parish, Deputy Supt. of Banks	Montgomery.
"	D. F. Green, Ch. of Bd. Tennessee Valley Bank	Decatur.
"	Joel E. Johnson, Vice-Pres., The Citizens Bank	Geneva.
"	Ed Leigh McMillan, President, The Citizens Bank	Brewton.
"	E. C. Melvin, President, Selma Trust & Savings Bank	Selma.
"	H. F. Benton, Bank Examiner	Birmingham.
"	G. H. Foote, Bank Examiner	Birmingham.
"	B. S. Gay, Bank Examiner	Montgomery.
"	A. J. Smith, Bank Examiner	Montgomery.
"	Mrs. Maude W. Brewer, Office Assistant	Montgomery.
Ariz.	Y. C. White, Supt. of Banks	107 Capitol Bldg., Phoenix.
"	Lloyd Thomas, Chief Bank Examiner	Phoenix.
"	L. V. Bailey, Bank Examiner	Phoenix.
"	Pearl Butler Pendleton, Secretary	Phoenix.
Ark.	G. S. Jernigan, Bank Commissioner	Little Rock.
"	Rex W. Peel, Asst. Commissioner	Little Rock.
"	Aline Murray, Asst. Commissioner in charge of Blue Sky Division	Little Rock.
"	Theo. P. Carson, Chief Examiner	Little Rock.
"	Albert Sims, Bank Examiner	Little Rock.
"	G. H. Sexton, Bank Examiner	Little Rock.
"	G. A. Daugherty, Bank Examiner	Little Rock.
"	F. C. Rayburn, Asst. Bank Examiner	Little Rock.
"	Franklin Clemmer, Bldg. & Ln. Examiner	Little Rock.
Calif.	Friend W. Richardson, Supt. of Banks	343 Sansome St. San Francisco.
"	William J. Murphy, Chief Deputy	San Francisco.
"	C. E. Lowell, Chief Examiner	San Francisco.
"	G. M. Ackerman, Bank Examiner	San Francisco.
"	H. W. Albert, Bank Examiner	San Francisco.
"	D. B. Courtney, Bank Examiner	San Francisco.
"	C. E. Deskin, Bank Examiner	San Francisco.
"	Chas. J. Ledwith, Bank Examiner	San Francisco.
"	G. A. Macpherson, Bank Examiner	San Francisco.
"	N. C. Matthews, Bank Examiner	San Francisco.
"	J. Perry Reynolds, Bank Examiner	San Francisco.
"	H. S. Taylor, Bank Examiner	San Francisco.
"	W. T. Werschull, Bank Examiner	San Francisco.
"	Dan S. Canny, Chief of the Division of Bond Certification	San Francisco.
"	John McFaul, Chief of Southern Division	701 State Bldg., Los Angeles.
"	E. D. Backus, Bank Examiner	Denver.
"	R. C. Barth, Bank Examiner	Denver.
"	S. M. Matthews, Bank Examiner	Denver.
"	E. E. Huppert, Bank Examiner	Denver.
"	Geo. M. Walker, Special Deputy	819 Jay St., Sacramento.
Colo.	Grant McFerson, State Bank Commissioner	125 State Office Bldg., Denver.
"	Axel B. Olson, Chief Deputy Bank Com.	Denver.
"	John Jepson, Deputy Bank Com.	Denver.
"	Geo. T. Atchison, Deputy Bank Com.	Denver.
"	Walter J. Nelson, Deputy Bank Com.	Denver.

STATE	NAME	ADDRESS
Conn.	Walter Perry, Bank Commissioner	New Haven.
"	R. Gordon Baldwin, Deputy Bank Com.	Bristol.
"	Richard Rapport, Asst. to Commissioner	W. Hartford.
"	Clarence H. Adams, Director Secur. Div.	West Hartford.
"	John F. DiNonno, Bank Liquidating Agt.	New Britain.
"	William P. Landon, Bond Consultant	West Hartford.
"	Philip H. Moriarty, Analyst and Statist'n.	Hartford.
"	Arthur O. Lamb, Real Estate Appraiser	Darien.
"	Alfred F. Austin, Principal Bank Exam.	New Britain.
"	George W. Austin, Associate Bank Exam.	West Hartford.
"	Arthur B. Shippee, Associate Bank Exam.	Hartford.
"	Reinhard J. Bardock, Senior Bank Exam.	New Britain.
"	Douglas T. Boddie, Senior Bank Exam.	Hartford.
"	Stanley F. Gierymski, Senior Bank Exam.	New Britain.
"	Ralph R. MacKinnel, Senior Bank Exam.	Milford.
"	Charles W. Pond, Junior Bank Exam.	Torrington.
"	Harold A. Williams, Senior Bank Exam.	Middletown.
"	Howard E. Frisbie, Asst. Bank Exam.	West Hartford.
"	Alfred B. Taravella, Asst. Bank Exam.	Windsor Locks.
"	Pietro Diana, Junior Bank Exam.	New Haven.
"	Milton T. Gaines, Junior Bank Exam.	Glastonbury.
"	Melvin O. Hall, Junior Bank Examiner	New Britain.
"	Kenneth W. Hutchins, Junior Bank Exam.	Hartford.
"	Barle T. Jarvis, Junior Bank Exam.	Torrington.
"	Frank J. Murphy, Junior Bank Exam.	New Haven.
"	Harold W. Roberts, Junior Bank Exam.	Hartford.
"	E. Gorton Rogers, Junior Bank Exam.	New London.
"	Ernest E. Savard, Junior Bank Exam.	Bristol.
"	William E. Glover, Junior Bank Exam.	Watertown.
"	James T. Connelly, Junior Bank Exam.	New Britain.
"	Thornton G. Smith, Junior Bank Exam.	Southington.
"	Fay Vincent, Junior Bank Examiner	Torrington.
"	Edward M. Curley, Bank Examiner	New Haven.
"	Wallace E. LeCount, Bank Examiner	South Norwalk.
"	Wilmot B. North, Bank Examiner	Naugatuck.
"	Rogers Perry, Bank Examiner	Hartford.
"	C. Read Richardson, Bank Examiner	Manchester.
Del.	Ernest Muncy, State Bank Com.	State House, Dover.
"	L. C. Fisher, Deputy State Bank Com.	Wilmington.
Fla.	J. M. Lee, State Comptroller	Tallahassee.
"	H. J. Chance, Asst. Comptroller	Tallahassee.
"	Geo. C. White, Bank Report Analyst	Tallahassee.
"	C. G. Parramore, Banking Clerk	Tallahassee.
"	J. E. Perkins, State Bank Examiner	Tallahassee.
"	L. E. Fenn, State Bank Examiner	Miami.
"	A. A. Futch, State Bank Examiner	Leesburg.
"	J. C. Scarborough, State Bank Examiner	Tallahassee.
"	Charles Clements, State Bank Exam.	Avon Park.
"	Paul B. Hale, State Bank Examiner	Bradenton.
"	D. H. Mays, Jr., Small Loan Examiner	Monticello.
"	J. E. Madigan, Building and Loan Exam.	Jacksonville.
Ga.	R. R. Tippins, Supt. of Banks	Atlanta.
"	E. B. Douglass, Asst. Supt. of Banks	Atlanta.
"	Richard Forrester, Bank Examiner	Montezuma.
"	C. L. Gruver, Bank Examiner	Statesboro.
"	O. G. Jackson, Bank Examiner	Atlanta.
"	W. D. Lloyd, Bank Examiner	Tallahassee.
"	E. R. Ellis, Secretary	Atlanta.
Idaho.	George W. Wedgewood, Commissioner of Finance	State Capitol Bldg., Boise.
"	W. T. Lambdin, Chief Clerk, Custodian of Securities	Boise.
"	J. J. Mockler, Bank Examiner	Boise.
"	A. B. Wheeler, Bank Examiner	Boise.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Illinois	Springfield Office.		Maine	David B. Moody, Asst. Examiner	Belfast.
	Edward J. Barrett, Auditor of Public		(Cont.)	Albert S. Noyes, Asst. Examiner	Bath.
	Accounts, Main Office, State House	Springfield.		J. Malcolm Stanley, Asst. Examiner	Kezar Falls.
	Chicago Office: 2600 American National			Llewellyn L. Cooper, Assistant Examiner	Augusta.
	Bank Bldg., 33 N. La Salle St.	Chicago.		Harold F. Holmes, Asst. Examiner	Bangor.
	F. A. Adams, Examiner in Charge	Springfield.		John B. Hichborn, Asst. Examiner	Augusta.
	D. R. Bussey, Bank Examiner	Springfield.		Kenneth B. Foss, Loan Agcy. Examiner	Augusta.
	Bert L. Chapman, Bank Examiner	Springfield.		Annie R. Norman, Clerk	Augusta.
	Hal Clarida, Bank Examiner	Springfield.		Hal. G. Hoyt, Securities Examiner	Augusta.
	S. B. Hicks, Jr., Trust Examiner	Springfield.		Agnes M. Hickey, Registration Clerk	Gardiner.
	J. J. Huhn, Bank Examiner	Springfield.	Md.	Warren F. Sterling, Bank Com., Un. Tr.	Baltimore.
	Henry Odenthal, Bank Examiner	Springfield.		John H. Hospelhorn, Deputy Bank Com-	Baltimore.
	S. P. Sandy, Bank Examiner	Springfield.		missioner, Union Trust Bldg.	Baltimore.
	Paul V. Schaefer, Bank Examiner	Springfield.		H. E. Meeks, Chief Examiner, Union Trust	Baltimore.
	Otto F. Toman, Bank Examiner	Springfield.		Bldg.	Baltimore.
	Chicago Office.			Oscar P. Comegys, Senior Examiner	Baltimore.
	A. A. Mueller, Chief State Bank Examiner,			Allan J. Foster, Senior Examiner	Baltimore.
	2600 American National Bank Bldg.	Chicago.		C. Raymond Frey, Senior Examiner (Re-	Baltimore.
	Lawrence A. Barrett, Bank Examiner	Chicago.		ceiverships)	Baltimore.
	Harold M. Durst Bank Examiner	Chicago.		Jesse C. Gawthrop, Senior Examiner	Baltimore.
	Sully Gallicchio, Bank Examiner	Chicago.		(Credit Unions)	Baltimore.
	J. P. Hackett, Bank Examiner	Chicago.		Z. Davis Jackson, Senior Examiner	Baltimore.
	Fred S. Hill, Bank Examiner	Chicago.		Frank B. Marshall, Senior Examiner	Baltimore.
	J. J. Jaeger, Bank Examiner	Chicago.		Schall W. Mitzel, Senior Examiner	Baltimore.
	Jos. A. Jaworski, Bank Examiner	Chicago.		W. Reed Seal, Senior Examiner	Baltimore.
	Leland Ross, Bank Examiner	Chicago.		Thomas R. Cornelius, Junior Examiner	Baltimore.
	Edw. A. Schenck, Bank Examiner	Chicago.		C. Scott Donohue, Junior Examiner	Baltimore.
	J. W. E. Smith, Bank Examiner	Chicago.		Wm. O. Dunn, Jr., Junior Examiner	Baltimore.
	P. R. Wilkinson, Bank Examiner	Chicago.		Wade G. Emmett, Jr., Junior Examiner	Baltimore.
	Ralph E. Young, Trust Examiner	Chicago.		Arthur N. Englar, Jr., Junior Examiner	Baltimore.
	R. C. Jones, Bank Examiner	Chicago.		Edgar F. Gardenhour, Junior Examiner	Baltimore.
	Wm. G. Zander, Bank Examiner	Chicago.		Frank H. Hoffmaster, Junior Examiner	Baltimore.
Ind.	Department of Financial Institutions.	Indianapolis.		Alton R. Middlekauff, Junior Examiner	Baltimore.
	Commission for Financial Institutions:			(Small Loans)	Baltimore.
	Robert R. Batton, Chairman	Marion.		H. Sadler Nolen, Junior Examiner	Baltimore.
	O. P. Welborn, Vice Chairman	Indianapolis.		Julius Scriba, Junior Examiner	Baltimore.
	Harvey Hartsock	Indianapolis.		Louis G. Shipley, Junior Examiner	Baltimore.
	Myron H. Gray	Muncie.		J. Christopher Frank, Junior Examiner	Baltimore.
	C. M. Setser	Columbus.	Mass.	Henry H. Pierce, Com. of Banks	State House, Boston
	Walter S. Greenough, Secretary to the			L. R. W. Leland, Deputy Com. of Banks	Newtonville.
	Commission for Financial Institutions, Indianapolis.			Charles H. Answorth, Director	No. Beverly.
	Department of Financial Institutions:			Charles J. Bateman, Jr., Director	Newton Center.
	R. A. McKinley, Director	Jeffersonville.		William B. Jensen, Director	Frammingham.
	E. H. DeHority, Supervisor, Division of			George F. Powers, Director	Arlington.
	Banks and Trust Companies	Indianapolis.		John E. Turner, Director	Greenwood.
	E. C. Bucher, Supervisor, Division of			Eugene Brimmer, Asst. Director	Malden.
	Building and Loan Assn.	Indianapolis.		Harold P. Jenks, Asst. Director	Newton Centre.
	Homer O. Stone, Supervisor, Division of			Nathan L. Whitten, Asst. Director	Campello.
	Small Loans	Indianapolis.		Nelson B. Davis, Chief Clerk	Newton Highlands.
	Wm. R. Dexheimer, Supervisor, Division			Burton T. Spencer, Chief Bank Examiner	Worcester.
	of Liquidations	Indianapolis.		George W. Barron, Senior Bank Exam.	Beverly.
	F. M. Call, Supervisor, Division of Install-			Joseph R. Beetle, Senior Bank Exam.	South Braintree.
	ment Finance	Indianapolis.		Forrest F. Bursley, Senior Bank Exam.	Winchester.
	T. G. Inwood, Senior Bank Examiner	Valparaiso.		Howard A. Clark, Senior Bank Exam.	Wakefield.
	H. R. Johnson, Senior Bank Examiner	Indianapolis.		William E. Day, Senior Bank Exam.	Chelsea.
	Joe McCord, Senior Bank Examiner	Greencastle.		Ralph E. Ellis, Senior Bank Exam.	Braintree.
	J. E. Myer, Senior Bank Examiner	Franklin.		Arthur W. Flint, Senior Bank Exam.	Wakefield.
	J. E. Scoble, Senior Bank Examiner	Warsaw.		Charles W. Herzig, Senior Bank Exam.	Watertown.
	W. E. Swaim, Senior Bank Examiner	Hartford City.		Francis J. Hillberg, Senior Bank Exam.	Wellesley Hills.
	G. E. Swaim, Senior Bank Examiner	Hartford City.		John L. Keyes, Senior Bank Examiner	Lowell.
	J. W. Ball, Junior Bank Examiner	Marion.		Harrison S. King, Senior Bank Examiner	South Lynnfield.
	H. B. Duitz, Junior Bank Examiner	Jeffersonville.		George O. Mansfield, Senior Bank Exam.	Rockland.
	M. S. Martin, Junior Bank Examiner	Indianapolis.		Burt O. McKinley, Senior Bank Exam.	Lowell.
	C. A. Mattox, Junior Bank Examiner	New Albany.		Arthur S. Morey, Senior Bank Exam.	Belmont.
	C. R. Moss, Junior Bank Examiner	Indianapolis.		Stephen M. Torrey, Senior Bank Exam.	Marblehead.
	Wilbur E. White, Junior Bank Examiner	Valparaiso.		St. A. Warren, Senior Bank Exam.	Newton.
	Blaine H. Wiseman, Junior Bank Examiner	Indianapolis.		Horace W. Whynot, Senior Bank Exam.	Rosindale.
	Fred J. McCune, Assistant Bank Examiner	Newburgh.		Carl H. Baker, Asst. Bank Exam.	Woburn.
Iowa	D. W. Bates, Supt. of Banking	State House,		George F. Davee, Asst. Bank Exam.	Plymouth.
		Des Moines.		Michael J. Dunnigan, Asst. Bank Exam.	Boston.
	R. L. Bunce, Deputy Supt.	Des Moines.		Samuel W. Eldridge, Asst. Bank Exam.	Arlington Hts.
	G. S. Krouth, Director of Receiverships	Des Moines.		Chester A. Gray, Asst. Bank Exam.	Medford.
	H. H. Jurgemeyer, Examiner	Waverly.		Henry Haeberle, Asst. Bank Examiner	Jamaica Plain.
	H. B. Jackson, Examiner	Iowa City.		Frank A. Hannan, Asst. Bank Exam.	Arlington.
	S. T. Egerton, Examiner	Estherville.		Galen W. Hoyt, Assistant Bank Examiner	Melrose.
	C. D. Emmert, Examiner	Red Oak.		Herbert L. Keeble, Asst. Bank Exam.	Jamaica Plain.
	C. S. Johnson, Examiner	Des Moines.		George H. Magurn, Asst. Bank Exam.	West Roxbury.
	R. H. Murphy, Examiner	Estherville.		Wm. B. Maloney, Asst. Bank Examiner	Dorchester.
	Norman Sage, Assistant Examiner	Cedar Rapids.		Glen H. Martin, Asst. Bank Exam.	Somerville.
	H. F. Winegar, Assistant Examiner	Des Moines.		Harold A. McKay, Asst. Bank Exam.	Somerville.
	W. B. McLuen, Assistant Examiner	Red Oak.		Kenneth W. Tatro, Asst. Bank Exam.	Walpole.
	Thomas Rache, Assistant Examiner	Waverly.		Albert M. Whitworth, Asst. Bank Exam.	Brookline.
Kansas	R. A. Heimes, Bank Commissioner	Topeka.		Harold E. Almy, Junior Bank Exam.	Braintree.
	T. J. Rhodes, Asst. Bank Com.	Topeka.		Alfred W. Archibald, Junior Bank Exam.	Jamaica Plain.
	C. F. Gilpin, Chief Examiner	Topeka.		C. E. Askland, Junior Bank Examiner	Rockland.
	I. L. Perkins, 1st Special Asst. Bank Com.	Topeka.		Austin J. Blood, Junior Bank Exam.	Worcester.
	R. J. Arbuthnot, Deputy Bank Com.	Wichita.		Charles E. Boles, Junior Bank Exam.	Brookline.
	L. C. Christensen, Deputy Bank Com.	Topeka.		Aldie C. Bourgeois, Junior Bank Exam.	Lowell.
	John R. Emery, Deputy Bank Com.	Wichita.		Joseph L. Brighton, Junior Bank Exam.	Somerville.
	R. Keesling, Deputy Bank Com.	Topeka.		Frederick J. Bye, Junior Bank Exam.	Worcester.
	T. Clarke Key, Deputy Bank Com.	Manhattan.		Philip J. Coady, Junior Bank Exam.	Somerville.
	A. E. Von Trebra, Deputy Bank Com.	Topeka.		Stanley S. Cole, Junior Bank Examiner	Frammingham.
	E. D. Land, Deputy Bank Commissioner	Iola.		Frederick A. Connell, Junior Bank Exam.	Jamaica Plain.
	Geo. D. Royer, Jr., Deputy Bank Com.	Salina.		Joseph F. Connellan, Junior Bank Exam.	Brookline.
	J. R. Hill, Deputy Bank Commissioner	Dodge City.		Daniel L. Courtney, Junior Bank Examiner	Worcester.
	Chas. Sample, Deputy Bank Com.	Wichita.		Harry A. Cowles, Junior Bank Exam.	Needham.
	E. E. Leshar, Deputy Bank Com.	Norton.		James H. Crowell, Junior Bank Exam	Boston.
	C. W. Johnson, General Receiver	Topeka.		Bernard V. Dill, Junior Bank Examiner	Boston.
Ky.	J. G. Allen, State Bank Examiner	Millersburg.		Leo E. Dinneen, Junior Bank Examiner	Lowell.
	J. I. Dempsey, State Bank Examiner	Hazard.		Paul Donovan, Junior Bank Examiner	Brighton.
	J. F. Gilbert, State Bank Examiner	Lawrenceburg.		Daniel F. Donovan, Junior Bank Exam.	East Boston.
	A. C. Hunter, Small Loan Supervisor	Versailles.		Mark G. Dowling, Junior Bank Examiner	Boston.
	Olney Johnson, State Bank Examiner	Hindman.		Sidney L. Drown, Junior Bank Exam.	Malden.
	S. M. Phillips, State Bank Examiner	Bowling Green.		John J. Foley, Junior Bank Examiner	Woburn.
	H. A. Rogers, State Bank Examiner	Florence.		Roland E. Hamel, Junior Bank Exam.	Belmont.
	Collins Waller, State Bank Examiner	Morganfield.		Russell A. Hersee, Junior Bank Exam.	Rosindale.
	Hiram Wilhoit, Director	Versailles.		Larkland F. Hewitt, Junior Bank Exam.	Cambridge.
	Leonard C. Smith, Deputy Director	Georgetown.		Elmer Holmberg, Junior Bank Exam.	Worcester.
La.	J. S. Brock, State Bank Com., Capitol			Arthur W. Hood, Junior Bank Exam.	No Quincy.
	Bldg.	Baton Rouge.		Felix A. Kulik, Junior Bank Exam.	Belmont.
	Coleman Lindsey, Deputy State Bk. Com.	Baton Rouge.		Arthur A. Lemay, Junior Bank Exam.	Beverly.
	M. Finnegan, Chief State Bank Examiner	New Orleans.		Robert L. Brooks, Junior Bank Examiner	West Medford.
	W. E. Wood, State Bank Examiner and			Arthur B. Malone, Junior Bank Exam.	Chelsea.
	Asst. Supervisor, Homestead and Bldg.			Frank W. McCabe, Junior Bank Exam.	Malden.
	& Loan Associations	New Orleans.		Norman F. McDonah, Junior Bank Exam.	Dorchester.
	W. L. Ward, Jr., State Bank Examiner	Baton Rouge.		Herbert J. Millen, Junior Bank Exam.	Belmont.
	I. H. Schonberg, State Bank Examiner	New Orleans.		Willard A. Moulton, Junior Bank Exam.	Milton.
	C. S. Ruf, State Bank Exam.	New Orleans.		Robert F. Norton, Junior Bank Examiner	Dorchester.
	J. D. Pittman, Asst. State Bank Examiner	New Orleans.		Paul F. Ochs, Junior Bank Exam.	East Milton.
	H. Burt Brock, Asst. State Bank Examiner	New Orleans.		Daniel J. O'Connor, Junior Bank Exam.	Lowell.
	T. J. Walsh, Special Inspector, Small Loan			James L. Patterson, Junior Bank Exam.	Somerville.
	Division	New Orleans.		Albert R. Quinn, Junior Bank Exam.	Brighton.
	C. C. Smith, Chief Special Agent, State			Harry B. Quinn, Junior Bank Exam.	East Weymouth.
	Banks in Liquidation	Baton Rouge.		Eric D. Rice, Junior Bank Exam.	Dedham.
Maine	Thomas A. Cooper, Bank Commissioner	Augusta.		William F. Ritchie, Junior Bank Exam.	Belmont.
	J. Franklin Anderson, Deputy Bank Com.	Gardiner.		W. S. Savery, Junior Bank Exam.	Plymouth.
	P. Frank Parker, Senior Examiner	Belfast.		August J. Stapleton, Junior Bank Exam.	South Boston.
	Harold W. Lord, Examiner	Brewer.		Eugene F. Storrs, Junior Bank Exam.	Needham.
	George H. Young, Assistant Examiner	Portland.		B. F. Strand, Jr., Junior Bank Exam.	Watertown.
	Walter E. Frank, Asst. Examiner	Gray.		Carleton B. Weeks, Junior Bank Exam.	West Medford.
				Charles W. S. Wheeler, Junior Bank Exam.	Belmont.
				Edward S. Whitmarsh, Junior Bk. Exam.	Medford.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Mass.	Edward T. Wholley, Junior Bank Exam.	Jamaica Plain.	N. J.	Frank H. Betz, Senior Bank Examiner	Plainfield.
(Cont.)	John W. Slye, Senior Credit Exam.	Cambridge.	(Cont.)	John T. Connolly, Senior Bank Examiner	Trenton.
"	Donald K. Taylor, Senior Credit Exam.	Everett.	"	Walter B. Firman, Senior Bank Examiner	Trenton.
"	Harry N. Thomas, Asst. Credit Exam.	Wollaston.	"	Oscar B. Garthwaite, Jr., Senior Bk. Exam.	Rahway.
"	Arthur Welwood, Asst. Credit Exam.	Brookline.	"	Walter L. Lyons, Senior Bank Examiner	Emerson.
Mich.	Charles T. Fisher, Jr., Commissioner	Lansing.	"	George A. McLaughlin, Senior Bank Exam.	Trenton.
"	Charles H. Hewitt, Deputy Commissioner	Lansing.	"	Harry Prosser, Senior Bank Examiner	Atlantic City.
"	Fred Marin, Deputy Commissioner	Lansing.	"	Edward P. Snook, Senior Bank Examiner	Princeton.
"	<i>Examining Division:</i>		"	William M. Struble, Senior Bank Exam.	Bloomfield.
"	Harold G. Hudson, Chief Examiner	Detroit.	"	David W. Andrews, Junior Bank Examiner	Elizabeth.
"	K. O. Aldrich, Bank Examiner	Jackson.	"	J. Milton Baker, Junior Bank Examiner	Plainfield.
"	J. Stuart Bicknell, Bank Examiner	Saginaw.	"	Franklin W. Bright, Junior Bank Examiner	Rutherford.
"	Graeme M. Black, Bank Examiner	Lansing.	"	John B. Cunningham, Junior Bank Exam.	West Allenhurst.
"	F. B. Campbell, Bank Examiner	Caro.	"	J. Clifford Feaster, Junior Bank Examiner	Wenonah.
"	Ralph Clench, Bank Examiner	Battle Creek.	"	Edward M. Field, Junior Bank Examiner	Elizabeth.
"	H. A. Esterdahl, Bank Examiner	Whitehall.	"	Benjamin P. Gregg, Junior Bank Examiner	Bloomfield.
"	Smith Falconer, Bank Examiner	Belleville.	"	John M. Jones, Junior Bank Examiner	Teaneck.
"	M. G. Fiegel, Bank Examiner	Ann Arbor.	"	Charles A. Kraus, Junior Bank Examiner	Grantwood.
"	Elbert O. Fults, Bank Examiner	Flint.	"	Harry Z. Lovick, Junior Bank Examiner	Collingswood.
"	R. I. Hudson, Bank Examiner	Decatur.	"	James J. Malan, Junior Bank Examiner	Audubon.
"	C. E. Kearns, Bank Examiner	Owosso.	"	Herbert L. Morris, Junior Bank Examiner	North Plainfield.
"	R. K. Lapworth, Bank Examiner	Flushing.	"	Morris L. Parsels, Junior Bank Examiner	Pleasantville.
"	F. G. MacEachron, Bank Examiner	Hudsonville.	"	Frank M. Power, Junior Bank Examiner	Ridgefield Park.
"	Allan Martindale, Bank Examiner	Farmington.	"	Alfred Sasser, Junior Bank Examiner	Trenton.
"	E. W. Neilson, Bank Examiner	Ann Arbor.	"	Ralph G. Smith, Junior Bank Examiner	Belleville.
"	G. H. Ricks, Bank Examiner	Jackson.	"	D. O. Stably, Junior Bank Examiner	Summit.
"	John H. Robson, Jr., Bank Examiner	Ovid.	"	Raymond H. Wesner, Junior Bank Exam.	Trenton.
"	E. R. Robinson, Bank Examiner	Battle Creek.	"	John W. West, Junior Bank Examiner	Hightstown.
"	H. E. Romig, Bank Examiner	St. Clair Shores.	N. M.	Woodlan P. Saunders, State Bk. Ex.	Capitol Bldg. Santa Fe.
"	W. J. Schremer, Bank Examiner	Grand Rapids.	"	Nolan P. Walter, Deputy State Bk. Exam.	Santa Fe.
"	G. A. Spencer, Bank Examiner	Ypsilanti.	"	R. W. Heflin, Special Asst. Blue-sky Dept.	Santa Fe.
"	Peter Talento, Bank Examiner	Laurium.	N. Y.	William R. White, Supt. of Banks, State of	New York.
"	R. B. Van Wert, Bank Examiner	Jonesville.	"	Charles H. Schoch, Deputy	80 Centre St., N. Y.
"	D. T. Webster, Bank Examiner	Grosse Pointe.	"	Jackson S. Hutto, Deputy	80 Centre St., N. Y.
"	H. O. Wells, Bank Examiner	Union City.	"	George A. Porter, Deputy	80 Centre St., N. Y.
"	Paul Willson, Bank Examiner	Olivet.	"	Edward J. Pierce, Deputy	Albany, N. Y.
"	E. C. Wixon, Bank Examiner	Pt. Huron.	"	Gerald R. Dorman, Deputy	80 Centre St., N. Y.
"	C. S. Wood, Bank Examiner	E. Lansing.	"	Fred W. Piderit, Chief Examiner	80 Centre St., N. Y.
"	<i>Liquidation Division:</i>		"	George M. Aldrich, Bank Examiner	80 Centre St., N. Y.
"	H. G. Taylor, Chief	Lansing.	"	H. S. Andrews, Bank Examiner	80 Centre St., N. Y.
"	R. A. Carroll, Bank Examiner	Bellevue.	"	Earl J. Bangert, Bank Examiner	Buffalo.
"	Howard Gies, Bank Examiner	Lansing.	"	Frederick T. Bolan, Bank Examiner	80 Centre St., N. Y.
"	H. E. Johnson, Bank Examiner	Lansing.	"	Rho L. Bush, Bank Examiner	80 Centre St., N. Y.
"	F. M. Kropshot, Bank Examiner	Lansing.	"	S. I. Chittenden, Bank Examiner	80 Centre St., N. Y.
"	C. E. Miller, Bank Examiner	Lakeview.	"	Charles Clarke, Bank Examiner	Albany.
"	G. D. Monroe, Bank Examiner	Howell.	"	Fletcher G. Crane, Bank Examiner	80 Centre St., N. Y.
"	W. L. Roy, Bank Examiner	Pontiac.	"	George R. Duse, Bank Examiner	Buffalo.
"	C. C. Tyson, Bank Examiner	Lansing.	"	Andrew Eisen, Bank Examiner	80 Centre St., N. Y.
Minn.	Robert D. Beery, Com. of Banks	St. Paul.	"	Lawrence H. Gesser, Bank Examiner	80 Centre St., N. Y.
"	W. A. Swanson, Deputy Commissioner	St. Paul.	"	Benard J. Hirschfeld, Bank Examiner	80 Centre St., N. Y.
"	F. A. Amundson, Chief Clerk and Bldg. and	St. Paul.	"	R. W. Humphrey, Bank Examiner	80 Centre St., N. Y.
"	Liquidation Supervisor	St. Paul.	"	Arthur Koch, Bank Examiner	Saratoga Springs.
"	Guy S. Bacon, Examiner in Charge of	St. Paul.	"	Edward H. Leete, Bank Examiner	80 Centre St., N. Y.
"	Liquidation	St. Paul.	"	Paul V. Liehr, Bank Examiner	80 Centre St., N. Y.
"	C. E. Williams, Bank Examiner	Appleton.	"	Thomas M. Little, Bank Examiner	Syracuse.
"	H. V. Montgomery, Bank Examiner	Minneapolis.	"	Milton L. Masson, Bank Examiner	80 Centre St., N. Y.
"	Jesse Olson, Bank Examiner	Brainerd.	"	William J. McCulliffe, Bank Examiner	80 Centre St., N. Y.
"	R. S. Picha, Bank Examiner	St. Paul.	"	John F. McCloskey, Bank Examiner	80 Centre St., N. Y.
"	Jacob Rigg, Bank Examiner	Ada.	"	Arthur W. McQuade, Bank Examiner	80 Centre St., N. Y.
"	J. H. Spieker, Bank Examiner	Minneapolis.	"	William P. Mitchell, Bank Examiner	80 Centre St., N. Y.
"	C. M. Wenzel, Bank Examiner	St. Paul.	"	Charles E. Nathaway, Bank Examiner	Rochester.
"	O. J. Kalstrom, Asst. Bank Examiner	Montevideo.	"	William D. Navin, Bank Examiner	Schenectady.
"	H. J. Larson, Asst. Bank Examiner	Mapleton.	"	John C. O'Byrne, Bank Examiner	Syracuse.
"	Clarence Lodahl, Assistant Bank Exam.	St. Paul.	"	Nathaniel Orens, Bank Examiner	80 Centre St., N. Y.
"	G. V. Markey, Assistant Bank Examiner	Minneapolis.	"	James J. O'Shaughnessy, Bank Examiner	80 Centre St., N. Y.
"	Karl Vander Horck, Asst. Bank Exam.	Minneapolis.	"	Reginald W. Pawling, Bank Examiner	80 Centre St., N. Y.
"	J. H. Spink, Asst. Bank Examiner	Ada.	"	George J. Riedel, Bank Examiner	80 Centre St., N. Y.
"	A. A. Wilcken, Asst. Bank Examiner	Minneapolis.	"	Louis N. Roe, Bank Examiner	80 Centre St., N. Y.
"	C. H. Knudsen, Asst. Bank Examiner	St. Paul.	"	Herbert C. Rogers, Bank Examiner	80 Centre St., N. Y.
Miss.	Department of Bank Supervision:		"	Peter N. Shippe, Bank Examiner	Albany.
"	J. C. Fair, State Comptroller	Jackson.	"	John A. Tripp, Bank Examiner	Rochester.
"	A. M. Hinton, Secy. and Office Asst.	Jackson.	"	Arthur B. Vogel, Bank Examiner	80 Centre St., N. Y.
"	H. H. Creekmore, Attorney	Jackson.	"	Joseph B. Zweifel, Bank Examiner	80 Centre St., N. Y.
"	R. G. Duke, Bank Examiner	Jackson.	"	William G. Alfonsi, Bank Examiner	80 Centre St., N. Y.
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"	W. R. Cooke, Bank Examiner	Jackson.	"	Mortimer S. Cole, Bank Examiner	80 Centre St., N. Y.
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"	ment of Finance	Jefferson City.	"	Dushman, Bank Examiner	Syracuse.
"	P. W. Henry, Deputy Commissioner of	Jefferson City.	"	Arthur W. Dahl, Bank Examiner	80 Centre St., N. Y.
"	Finance	Jefferson City.	"	Ambrose J. Delaney, Bank Examiner	Rochester.
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"	Geo. E. Chipman, Bank Examiner	Monroe City.	"	John C. Dieckert, Bank Examiner	80 Centre St., N. Y.
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"	Harry O. Steffens, Bank Examiner	Kansas City.	"	S. D. Gildersleeve, Bank Examiner	80 Centre St., N. Y.
Mont.	S. L. Kleve, Supt. of Banks	Helena.	"	Henry W. Rexdel, Bank Examiner	80 Centre St., N. Y.
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"	R. C. Wallace, Bank Examiner	Helena.	"	Michael A. Kearns, Bank Examiner	80 Centre St., N. Y.
Neb.	B. N. Saunders, Supt. Dept. of Banking	Lincoln.	"	Joseph J. Kennedy, Bank Examiner	Rochester.
"	J. F. McLain, Deputy Supt., Dept. of Bank-	Lincoln.	"	Margaret E. Kennedy, Bank Examiner	80 Centre St., N. Y.
"	ing, State Capitol Bldg.	Lincoln.	"	William J. Kennedy, Bank Examiner	Rochester.
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"	Banking	Lincoln.	"	Joseph W. Kusterko, Bank Examiner	80 Centre St., N. Y.
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Nev.	D. G. LaRue, Supt. of Banks	Carson City.	"	Thomas Martinus, Bank Examiner	80 Centre St., N. Y.
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"	Harry A. Bartlett, Deputy Commissioner	Concord.	"	J. Gerald McGillen, Bank Examiner	Syracuse.
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"	Kenneth B. Jessem, Asst. Examiner	Concord.	"	James F. Moran, Bank Examiner	80 Centre St., N. Y.
"	Robert E. McLaughlin, Asst. Examiner	Concord.	"	Charles M. Moran, Bank Examiner	80 Centre St., N. Y.
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"	List	Concord.	"	Charles R. Murray, Bank Examiner	80 Centre St., N. Y.
N. J.	State of New Jersey, Dept. of Banking and	Trenton.	"	James A. Murray, Bank Examiner	Troy.
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"	Banking and Insurance	Trenton.	"	Edward P. Pedlowe, Bank Examiner	80 Centre St., N. Y.
"	George Compton, Deputy Commissioner	Trenton.	"	Vincent C. Reuther, Bank Examiner	80 Centre St., N. Y.
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"	Robert B. Allardice, Special Examiner	Westfield.	"	Arthur D. Rooney, Jr., Bank Examiner	80 Centre St., N. Y.
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"	Arthur R. Seaton, Bank Examiner	80 Centre St., N. Y.
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"	Ralph T. Simmons, Bank Examiner	80 Centre St., N. Y.
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"	Albert E. J. Wenzel, Bank Examiner	80 Centre St., N. Y.
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"	Smith Medlin, Liquidating Agent	Raleigh.
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"	Leigh Wilson, Bank Examiner	Raleigh.
"	J. E. Bobbitt, Bank Examiner	Raleigh.
"	E. B. Pittman, Bank Examiner	Raleigh.
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"	J. C. Van Pelt, Special Deputy Supt. of Banks.	Columbus.
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"	G. W. Burr, Bank Examiner	Lakewood.
"	Wm. D. Carle, Bank Examiner	Elyria.
"	A. C. Daniels, Examiner	Marietta.
"	Leo Decker, Bank Examiner	Zanesville.
"	Gerald W. Gantzer, Bank Examiner	Columbus.
"	C. S. Gladden, Examiner	Mt. Gilead.
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"	C. D. Houser, Bank Examiner	Upper Sandusky
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"	Wilson Miller, Bank Examiner	Greenfield.
"	Paul Mitchell, Bank Examiner	Columbus.
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"	Joseph E. Welsh, Bank Examiner	London.
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"	M. E. H. Donmann, Trust Examiner	Coledo.
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Okla.	Edward C. Johnson, Bank Commissioner.	Oklahoma City.
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"	E. E. Wilson, Chief Bank Examiner	Oklahoma City.
"	M. C. Trimble, Supervisor at Large	Oklahoma City.
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"	E. M. Slaughter, Bank Examiner	Hollis.
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"	Sumner Detrick, Asst. Supt. of Banks	Salem.
"	J. C. Lindley, Examiner	Salem.
"	G. H. Young, Examiner	Portland.
"	Sydney H. Kromer, Examiner	Salem.
"	Orrel J. Smith, Secretary	Salem.
"	Elsie Barnard, Statistician	Salem.
Pa.	Luther A. Harr, Secretary of Banking.	State Capitol Bldg., Harrisburg
"	Irland McK. Beckman, First Deputy Secretary of Banking	Harrisburg.
"	Robert W. Doty, Deputy Secretary	Harrisburg.
"	George D. Roshay, Deputy Secretary	Harrisburg.
"	W. Carlton Harris, Special Deputy Secretary	Harrisburg.
"	J. D. Bloom, Special Deputy Secretary	Harrisburg.
"	John P. Lee, Principal Statistician	Harrisburg.
"	H. H. Eshbach, Chief, Bureau of Bldg. & Loan Association	Harrisburg.
"	O. B. Lippman, Chief, Bureau of Private Banks	Harrisburg.
"	E. H. Keithan, Chief Bank Examiner	Philadelphia.
"	R. P. Ferguson, Chief Bank Examiner	Pittsburgh.
"	George S. Summers, Chief Bank Examiner	Harrisburg.
"	Ralph W. Reitzel, Supervisor of Reports	Harrisburg.
"	William B. Allen, Bank Examiner	Ber Hill.
"	John W. Barrett, Bank Examiner	Bethlehem.
"	James G. Bennett, Bank Examiner	Jermyn.
"	Norman G. Bloom, Bank Examiner	Madera.
"	Chas. K. Booda, Bank Examiner	Merion.
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"	A. Rise Bowman, Bank Examiner	Philadelphia.
"	Christian H. Brandt, Bank Examiner	Mechanicsburg.
"	Chas. V. Brown, Bank Examiner	Drexel Hill.
"	James E. Bruckner, Bank Examiner	Williamsport.
"	Melvin L. Carl, Bank Examiner	Spring City.
"	Russell B. Carmany, Bank Examiner	Myerstown.
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"	James M. Gehrig, Bank Examiner	Harrisburg.
"	Frank Glatfelter, Bank Examiner	Philadelphia.
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"	Charles M. Greiner, Bank Examiner	Hummelstown.
"	Harold M. Griest, Bank Examiner	Narberth.
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"	Frederick C. Hallowell, Bank Examiner	Wayne.
"	Levi S. Hoon, Bank Examiner	Butler.
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"	R. S. Landis, Bank Examiner	Lancaster.
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"	William A. McDivitt, Bank Examiner	Freeport.
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"	Robert F. McIlroy, Bank Examiner	Glenside.
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"	Robert M. Ryder, Bank Examiner	Harrisburg.
"	Howard L. Scott, Bank Examiner	Bellevue.
"	Herman W. Seller, Bank Examiner	Harrisburg.
"	Robert H. Shick, Jr., Bank Examiner	Duquesne.
"	Vincent I. Smith, Bank Examiner	Williamstown.
"	Scott A. Soles, Bank Examiner	McKeesport.
"	William M. Steckley, Bank Examiner	Harrisburg.
"	Raymond R. Stoner, Bank Examiner	Harrisburg.
"	Donald H. Strong, Bank Examiner	Clymer.
"	Wm. J. Taylor, Bank Examiner	Clifton.
"	Cyril G. Vogel, Bank Examiner	Pittsburgh.
"	Thomas S. Wagenhouzen, Bank Examiner	Marshall's Creek.
"	Edward W. Wentworth, Bank Examiner	Dormont.
"	Fred Wigfield, Jr., Bank Examiner	Steelton.
"	Charles S. Worthington, Bank Examiner	Doylstown.
"	Paul A. Yeager, Bank Examiner	Edgewood.
"	Frederick L. Zellner, Bank Examiner	McKees Rocks.
"	Silas McHenry, Private Bank Examiner	Pittsburgh.
"	Harry P. Trout, Private Bank Examiner	Harrisburg.
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"	R. L. Sayles, Bank Examiner	Cranston.
"	Thos. H. McGovern, Jr., Bank Examiner	Providence.
"	Wm. E. Frezer, Bank Examiner	Warwick.
"	Edward A. Swenson, Bank Examiner	Cranston.
"	George A. McLaughlin, Bank Examiner	Cranston.
"	Mildred R. MacDonald, Secretary to Chief of Division of Banking & Insurance	Providence.

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S. D. F. R. Strain, Supt. of Banks, Pierre. H. B. Dowdell, Deputy Superintendent of Banks, Pierre. V. W. Abeel, Asst. to Supt. of Banks, Pierre. Chris Hirling, Bank Examiner, Mitchell. S. E. Anderson, Bank Examiner, Sioux Falls. Ellsworth Evans, Special Counsel, Watertown. N. A. Sanford, Bank Examiner, Sioux Falls. R. L. Swenson, Bank Examiner, Aberdeen.			Wis. Banking Review Board: H. A. von Oven, Chairman, Beloit. Chas. J. Kuhnmuensch, Milwaukee. A. O. Pannack, Madison. John King, Marathon. Banking Commission: Peter A. Cleary, Chairman, Milwaukee. H. F. Ibach, Secretary, Madison. Employees: Irving E. Backus, Senior Bank Examiner, Madison. H. W. Barney, Chief Examiner, Madison. E. Bank Exam., Sheboygan. Merlin C. Benninger, Bank Examiner, Eau Claire. G. M. Buenzli, Law Examiner, Madison. S. R. Caldwell, Bank Exam.—Bldg. & Loan Assn., Madison. F. D. Cardinal, Bank Exam.—Bldg. & Loan Assn., Milwaukee. C. P. Diggles, Bldg. & Loan Association, Supervisor, Madison. John F. Doyle, Supervisor Consumers Credit Unions, Madison. J. D. Gannon, Asst. Bank Examiner, Green Bay. D. Kelly Garrigan, Asst. Bank Exam.—Bldg. & Loan Div., Milwaukee. Alvin W. Golz, Asst. Bank Examiner, Oshkosh. Alexander Hagan, Asst. Bank Exam.—Bldg. & Loan Div., Madison. Nelson M. Hagan, Bank Examiner, Madison. Emmet G. Hampton, Bank Examiner, Madison. Credit Unions: W. F. Handel, Asst. Bank Examiner, Madison. T. Leroy Herrell, Bank Examiner, Prairie du Chien. Omer Houkon, Bank Examiner, Racine. Charles G. Hyland, Credit Union Organizer, West Allis. G. W. Jamieson, Senior Bank Exam., Madison. G. M. Matthews, Senior Bank Examiner, Madison. T. M. Meloy, Bank Examiner, Madison. Arthur Middleton, Asst. Bank Exam.—Bldg. & Loan Div., Milwaukee. Arthur C. Moors, Bank Examiner—Bldg. and Loan Div., Milwaukee. James B. Mulva, Bank Examiner, Oshkosh. Dayton F. Pauls, Bank Examiner, Sparta. Herbert E. Platz, Bank Exam.—Bldg. & Loan Div., Milwaukee. Nelson C. Ploetz, Bank Examiner, Wausau. T. M. Purtell, Asst. Bank Examiner—Bldg. & Loan Div., Milwaukee. Earl H. Rothe, Bank Examiner, Sheboygan. C. T. Shape, Senior Bank Examiner, Milwaukee. G. A. Shape, Asst. Bank Examiner, Madison. C. C. Steele, Bank Examiner, Sparta. Walter L. Stock, Asst. Bank Examiner, Madison. Fred C. Teske, Bank Examiner, Princeton. G. E. Vallier, Asst. Bank Examiner, So. Milwaukee. Roman J. Winkowski, Bank Examiner—Bldg. & Loan Div., Milwaukee. E. F. Witzig, Senior Bank Examiner, Eau Claire.		
Tenn. D. D. Robertson, Supt. of Banks, 1110 Nashville Trust Bldg., Nashville. Hallum W. Goodloe, Clerk, Nashville. H. G. Bratton, Bank Examiner, Nashville. J. M. Davis, Bank Examiner, Lawrenceburg. H. B. Clarke, Bank Examiner, Nashville. R. T. Bugg, Bank Examiner, Nashville. A. M. Brinkley, Jr., Bank Examiner, Knoxville.			Wis. Banking Review Board: H. A. von Oven, Chairman, Beloit. Chas. J. Kuhnmuensch, Milwaukee. A. O. Pannack, Madison. John King, Marathon. Banking Commission: Peter A. Cleary, Chairman, Milwaukee. H. F. Ibach, Secretary, Madison. Employees: Irving E. Backus, Senior Bank Examiner, Madison. H. W. Barney, Chief Examiner, Madison. E. Bank Exam., Sheboygan. Merlin C. Benninger, Bank Examiner, Eau Claire. G. M. Buenzli, Law Examiner, Madison. S. R. Caldwell, Bank Exam.—Bldg. & Loan Assn., Madison. F. D. Cardinal, Bank Exam.—Bldg. & Loan Assn., Milwaukee. C. P. Diggles, Bldg. & Loan Association, Supervisor, Madison. John F. Doyle, Supervisor Consumers Credit Unions, Madison. J. D. Gannon, Asst. Bank Examiner, Green Bay. D. Kelly Garrigan, Asst. Bank Exam.—Bldg. & Loan Div., Milwaukee. Alvin W. Golz, Asst. Bank Examiner, Oshkosh. Alexander Hagan, Asst. Bank Exam.—Bldg. & Loan Div., Madison. Nelson M. Hagan, Bank Examiner, Madison. Emmet G. Hampton, Bank Examiner, Madison. Credit Unions: W. F. Handel, Asst. Bank Examiner, Madison. T. Leroy Herrell, Bank Examiner, Prairie du Chien. Omer Houkon, Bank Examiner, Racine. Charles G. Hyland, Credit Union Organizer, West Allis. G. W. Jamieson, Senior Bank Exam., Madison. G. M. Matthews, Senior Bank Examiner, Madison. T. M. Meloy, Bank Examiner, Madison. Arthur Middleton, Asst. Bank Exam.—Bldg. & Loan Div., Milwaukee. Arthur C. Moors, Bank Examiner—Bldg. and Loan Div., Milwaukee. James B. Mulva, Bank Examiner, Oshkosh. Dayton F. Pauls, Bank Examiner, Sparta. Herbert E. Platz, Bank Exam.—Bldg. & Loan Div., Milwaukee. Nelson C. Ploetz, Bank Examiner, Wausau. T. M. Purtell, Asst. Bank Examiner—Bldg. & Loan Div., Milwaukee. Earl H. Rothe, Bank Examiner, Sheboygan. C. T. Shape, Senior Bank Examiner, Milwaukee. G. A. Shape, Asst. Bank Examiner, Madison. C. C. Steele, Bank Examiner, Sparta. Walter L. Stock, Asst. Bank Examiner, Madison. Fred C. Teske, Bank Examiner, Princeton. G. E. Vallier, Asst. Bank Examiner, So. Milwaukee. Roman J. Winkowski, Bank Examiner—Bldg. & Loan Div., Milwaukee. E. F. Witzig, Senior Bank Examiner, Eau Claire.		
Texas. Z. Gossett, Banking Commissioner, State Capitol, Austin. C. Branson, Deputy Banking Com., State Capitol, Austin. H. A. Jamison, Departmental Examiner, State Capitol, Austin. H. W. Agnew, Supervisor of Bldg. and Ln. Div., State Capitol, Austin. A. G. Adams, Jr., Bank Examiner, Austin. H. W. Barton, Bank Examiner, Austin. Arthur Harroun, Bank Examiner, Austin. E. E. Hamilton, Bank Examiner, Austin. M. E. Hulster, Bank Examiner, Austin. Martin McCain, Bank Examiner, Austin. W. B. Rider, Bank Examiner, Austin. Claud R. Truett, Bank Examiner, Austin. Walter J. Taylor, Bank Examiner, Austin. S. E. Bartley, Asst. Bank Examiner, Austin. O. Currin, Jr., Asst. Bank Examiner, Austin. Nathan R. Miller, Jr., Asst. Bank Exam., Austin. Thos. L. Gaylor, Asst. Bank Examiner, Austin.			Wyo. A. E. Wilde, State Examiner, Supreme Court Bldg., Cheyenne. C. N. Bloomfield, Deputy State Exam., Cheyenne. O. Low, Jr., Bank Examiner, Cheyenne. Harry A. Lowe, Examiner, Cheyenne.		
Utah. Rulon F. Starley, State Bank Commissioner, Room 217, State Capitol Bldg., Salt Lake City. P. E. Roberts, Chief Bank Examiner, Salt Lake City. J. M. Knapp, Chief Bldg. & Loan Exam., Salt Lake City. D. E. Penkenpaugh, Bank Examiner, Ogden.			Wyo. A. E. Wilde, State Examiner, Supreme Court Bldg., Cheyenne. C. N. Bloomfield, Deputy State Exam., Cheyenne. O. Low, Jr., Bank Examiner, Cheyenne. Harry A. Lowe, Examiner, Cheyenne.		
Vt. Donald A. Hemenway, Bank Commissioner, State St., Montpelier. Evelyn G. Sibley, Chief Clerk, Montpelier. R. D. Watkins, Bank Examiner, Barre. R. L. Kelleher, Bank Examiner, Montpelier. G. G. Smith, Bank Examiner, Rutland. J. A. Morrow, Bank Examiner, West Pawlet. Martin N. Calcagni, Bank Examiner, Barre.			Wyo. A. E. Wilde, State Examiner, Supreme Court Bldg., Cheyenne. C. N. Bloomfield, Deputy State Exam., Cheyenne. O. Low, Jr., Bank Examiner, Cheyenne. Harry A. Lowe, Examiner, Cheyenne.		
Va. M. E. Bristow, Com. of Ins. & Banking, 1010 State Office Bldg., Richmond. W. R. Gardner, Examiner in Chief, Richmond. B. H. Woodward, Bank Examiner, Richmond. C. P. Justice, Bank Examiner, Blackstone. G. Harwood Bates, Bank Examiner, Richmond. Wm. W. Burke, Bank Examiner, Appomattox. A. C. Sanders, Bank Examiner, 1010 State Office Bldg., Richmond. Hinton C. Binford, Bank Examiner, 1010 State Office Bldg., Richmond. E. M. Brown, Bank Examiner, Martinsville. A. Paul Hartz, Bank Examiner, Waverly. G. Harold Sneed, Bank Examiner, Cartersville. H. M. Thrush, Asst. Bank Examiner, Front Royal. D. T. Zentmeyer, Asst. Bank Examiner, Salem. D. E. Neblett, Asst. Bank Examiner, Kenbridge. W. Frank Baylor, Asst. Bank Examiner, Bluefield. B. E. Bearer, Asst. Bank Examiner, Richmond. H. C. Moseley, Asst. Bank Examiner, Gladys.			Wyo. A. E. Wilde, State Examiner, Supreme Court Bldg., Cheyenne. C. N. Bloomfield, Deputy State Exam., Cheyenne. O. Low, Jr., Bank Examiner, Cheyenne. Harry A. Lowe, Examiner, Cheyenne.		

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

January 1, 1937

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS	NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
CHIEF NATIONAL BANK EXAMINER			
Folger, W. P.	Room 219, Office, Comptroller of the Currency, Washington, D. C.	Chorpening, I. I. (5)	Metropolitan Bk. Bldg., Washington, D. C.
ASSISTANT CHIEF NATIONAL BANK EXAMINERS			
Crossen, G. W.	Room 321, Office, Comptroller of the Currency, Washington, D. C.	Robb, Ellis D. (6)	303 New P. O. Bldg., Atlanta, Ga.
Dolan, Reed	Room 317 1/2, Office, Comptroller of the Currency, Washington, D. C.	Oberwornemann, N. R. (7)	164 W. Jackson Blvd., Room 725, Chicago, Ill.
Hodgson, R. M.	Room 315, Office, Comptroller of the Currency, Washington, D. C.	Neill, Robt. (8)	518 U. S. Court House & Custom House, St. Louis, Mo.
Krippel, F. W.	Room 320 1/2, Office, Comptroller of the Currency, Washington, D. C.	Baldrige, W. H. (9)	805 First National Soo Line Bldg., Minneapolis, Minn.
McBryde, W. W.	Room 322, Office, Comptroller of the Currency, Washington, D. C.	Wright, Irwin D. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Smith, C. F.	Room 317, Office, Comptroller of the Currency, Washington, D. C.	Collier, Richard H. (11)	1706 Republic Bank Bldg., Dallas, Texas.
Wilson, C. F.	Room 319, Office, Comptroller of the Currency, Washington, D. C.	Shanley, F. W. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
DISTRICT CHIEF NATIONAL BANK EXAMINERS (By Federal Reserve Districts)			
Williams, F. D. (1)	Federal Reserve Bank Bldg., Boston, Mass.	NATIONAL BANK EXAMINERS	
Roberts, L. K. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.	Abbey, Frank G. (4)	P. O. Box 104, Lima, Ohio.
Newnham, Stephen L. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.	Abrahamson, Marshall (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Leyburn, A. P. (4)	715 Federal Res. Bk. Bldg., Cleveland, Ohio.	Allen, E. F. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
(R.F.C.) Reconstruction Finance Corporation. (F.D.I.C.) Federal Deposit Insurance Corporation.			

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued
January 1, 1937

Table with columns: NAME AND FEDERAL RESERVE DISTRICT, ADDRESS. Includes entries for Bina, J. C., Bishop, R. O., Black, H. W., Blantz, W. H., Boyce, Edward C., Boyle, L. J., Brogan, J. C., Brown, H. L., Bryan, Charles A., Burt, Ross M., Byrne, J. J., Carolan, James J., Carter, Aubrey B., Clark, Francis J., Clark, Lewis H., Clarke, A. A., Clary, I. N., Coffin, G. S., Coggins, J. D., Cook, Robt. E., Cooke, A. J., Crawford, H. M., Cunningham, F. F., Cushing, C. M., Davenport, H. B., Davis, Linton J., De Baun, Claud, Donahue, W. H., Dresler, H. B., Dunlap, Thomas C., Evered, Guy F., Fanning, F. B., Faris, A. B., Finney, R. Gordon, Fitzgerald, George J., Flynn, Bernard M., Folger, Hugh W., Foster, C. W., Francis, C. C., Franey, M. J., Frank, E. W., Franklin, Charles H., Fraser, J. A., Freeman, O. M., Fridstrom, W. C., Frunsten, W. P., Gaffney, I. F., Galvin, E. H., Gentry, J. H., Gilbert, H. B., Goddard, Glenn B., Gorman, E. F., Graves, E. J., Green, A. W., Griffin, Gerald I., Gruetzner, V. G., Gulles, F. A., Haggard, Hollis, Harrison, H. G., Hauschild, L. P., Hawkins, J. W., Hedrick, G. C., Hendrix, Clyde, Heiber, Charles G., Hooper, Robert K., Hooper, Marshall, Hopkins, Raby L., Horton, B. E., Hotckin, Paul L., Huck, Wm. F., Hudspeth, J. W., Hurley, Michael J., Ickler, L. H., Irwin, John J., Jennings, Irwin L., Jennings, L. A., Jorres, G. W., Kane, W. W., Kellogg, Preston P., Ketner, John H., Killmond, J. E., Lamb, Ernest, Lammond, W. M., Lanning, L. C., LeFevre, L. G., Linden, C. C., Lorang, P. J., Lulken, John B., Lyon, C. W., McCann, W. P., McCans, A. B., McCardell, A. L., McClain, J. S., McCoy, Thomas P., McLaren, D. H., McLeary, C. H., McLean, R. A., McQuilkin, Charles, Mackey, R. N., Male, W. N.

Table with columns: NAME AND FEDERAL RESERVE DISTRICT, ADDRESS. Includes entries for Martin, A. J., Miller, P. V., Miller, R. H., Morgan, C. E., Morgan, E. W., Murphy, D. F., Murphy, L. L., Murray, M. W., Nelson, F. S., Nielson, Nels, Nielson, Geo. W., Norman, Louis A., North, R. B., O'Brien, L. J., Ockershausen, F. C., O'Connor, Thomas J., O'Grady, Robert D., Olson, Wm. W., O'Meara, Wm. F., Oyen, Finn, Palmer, R. E., Patterson, Donald, Patterson, T. C., Penn, D. V., Petcolas, Ben. C., Pierce, W. W., Plant, Powell, Poole, C. A., Powell, A. L., Price, A. E., Quinn, H. F., Rafter, Charles T., Ransom, F. T., Rasmussen, L. J., Rebmam, Robt. P., Rees, Frank A., Reitz, H. A., Rice, Turner, Jr., Roberts, Jr., Robinson, F., Robinson, H. P., Roetzal, G. F., Roper, W. E., Ross, Paul, Rossman, Richard, Rummel, J. T., Rushlow, B. C., Sailer, Richard H., Sales, J. A., Sanders, J. L., Sandlin, W. A., Scharfenberg, R. W., Seabury, Robert M., Sedlacek, L. H., Seivson, Henry, Shannon, Clyde, Shapiro, Leo, Sibley, W. L., Smith, E. T., Smith, Geo. F., Sneed, A. K., Snyder, Vernon G., Spendrup, Max V., Staggers, B. D., Starkey, Gordon E., Starr, D. O., Stevens, L. T., Steyart, F. R., Stooksbury, J. M., Stoy, E. D., Stroefel, L. F., Sutton, E. P., Swensen, Loren T., Taylor, O. C., Tolton, A. F., Trepanier, T. T., Underwood, C. E., Van Brunt, L. J., Voigt, Howell B., Vonarb, E. A., Von Birgele, F. M., Waldron, W. J., Walker, Harry W., Wilson, G. R., Ward, M. M., Watts, John L., West, Franklin P., West, H. B., Wetzel, Adam, Wilde, M. O., Wilde, O. F., Williams, E. L., Williams, Thomas M., Williams, W. A., Wilson, G. R., Witt, G. T., Wood, Cliff, Wood, D. R., Woodside, Hal, Wray, H. L., Wright, E. M., Wylie, Robert W., Young, William E.

(R.F.C.) Reconstruction Finance Corporation. Note: Telegrams, unless otherwise stated, should be sent to the office of the Chief National Bank Examiner. (F.D.I.C.) Federal Deposit Insurance Corporation.

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Federal Reserve Bank of St. Louis

VALUES OF FOREIGN MONEYS

TREASURY DEPARTMENT

OFFICE OF THE SECRETARY

Washington, D. C., January 1, 1937

Pursuant to Section 522, Title IV, of the Tariff Act of 1930, reenacting Section 25 of the act of August 27, 1894, as amended, the following estimates by the Director of the Mint of the values of foreign monetary units are hereby proclaimed to be the values of such units in terms of the money of account of the United States that are to be followed in estimating the value of all foreign merchandise exported to the United States during the quarter beginning January 1, 1937, expressed in any such foreign monetary units: *Provided, however,* That if no such value has been proclaimed, or if the value so proclaimed varies by five per centum or more from a value measured by the buying rate in the New York market at noon on the day of exportation, conversion shall be made at a value measured by such buying rate, as determined and certified by the Federal Reserve Bank of New York and published by the Secretary of the Treasury pursuant to the provisions of Section 522, Title IV, of the Tariff Act of 1930.

WAYNE C. TAYLOR,

Acting Secretary of the Treasury.

Values of Foreign Monetary Units (*At par as regards gold units; non-gold units have no fixed par with gold.*)

COUNTRY	Monetary unit	Value in terms of U. S. money	Remarks
Argentine Republic	Peso	\$1.6335	Paper nominally convertible at 44% of face value. Conversion suspended Dec. 16, 1929.
Australia	Pound Sterling	8.2397	Control of gold stocks and exports authorized Dec. 17, 1929.
Austria	Schilling	2.382	Exchange control established Oct. 9, 1931.
Belgium	Belga	.1695	Based on decree of March 31, 1935. 1 belga equals 5 Belgian francs.
Bolivia	Boliviano	.6180	Conversion of notes into gold suspended Sept. 23, 1931.
Brazil	Milreis	.0861	Based upon official rate for milreis in terms of the dollars as announced by Bank of Brazil. Conversion of Stabilization-Office notes into gold suspended Nov. 22, 1930.
British Honduras	Dollar	1.6931	Conversion of notes suspended.
Bulgaria	Lev	.0122	Exchange control established Oct. 15, 1931.
Canada	Dollar	1.6931	Embargo on export of gold, Oct. 19, 1931; redemption of Dominion notes in gold suspended April 10, 1933.
Chile	Peso	.2060	Conversion of notes suspended July 30, 1931.
China	Yuan		Silver standard abandoned by decree of Nov. 3, 1935; bank notes made legal tender under Currency Board control; exchange rate for British currency primarily fixed at about 1 s. 2½d., or about 29½¢ U. S., per yuan.
Hong Kong	Dollar		Treasury notes and notes of the three banks of issue made legal tender by silver nationalization ordinance of Dec. 5, 1935; exchange fund created to control exchange rate.
Colombia	Peso	1.6479	Obligation to sell gold suspended Sept. 24, 1931.
Costa Rica	Colon	.7879	Conversion of notes into gold suspended Sept. 18, 1914; exchange control established Jan. 16, 1932.
Cuba	Peso	1.0000	By law of May 25, 1934.
Czechoslovakia	Koruna		Crown further devalued by law Oct. 5, 1936, which provided for a fine gold content to be fixed within the limits of 30.21 and 32.21 milligrams of gold.
Denmark	Krone	.4537	Conversion of notes into gold suspended Sept. 29, 1931.
Dominican Republic	Dollar	1.6931	U. S. money is principal circulating medium.
Ecuador	Sucre	.3386	Conversion of notes into gold suspended Feb. 9, 1932.
Egypt	Pound (100 piasters)	8.3692	Conversion of notes into gold suspended Sept. 21, 1931.
Estonia	Kroon	.4537	Conversion of notes into gold suspended June 28, 1933.
Finland	Markka	.0426	Conversion of notes into gold suspended Oct. 12, 1931.
France	Franc		Monetary law of Oct. 1, 1936 provided for new gold content of franc to be fixed within the limits of 43 and 49 milligrams of gold .900 fine.
Germany	Reichsmark	.4033	Exchange control established July 13, 1931.
Great Britain	Pound Sterling	8.2397	Obligation to sell gold at legal monetary par suspended Sept. 21, 1931.
Greece	Drachma	.0220	Conversion of notes into gold suspended April 26, 1932.
Guatemala	Quetzal	1.6931	Conversion of notes into gold suspended March 6, 1933.
Haiti	Gourde	.2000	National bank notes redeemable on demand in U. S. dollars.
Honduras	Lempira	.8466	Gold exports prohibited March 27, 1931; lempira circulates as equivalent of half of U. S. dollar.
Hungary	Pengő	.2961	Exchange control established July 17, 1931.
India (British)	Rupee	.6180	Obligation to sell gold at legal monetary par suspended Sept. 21, 1931.
Indo-China	Piaster	.6633	Piaster pegged to French franc at the rate of 1 piaster=10 French francs. Information with regard to the relationship of piaster to franc subsequent to September 25, 1936, not yet available.
Irish Free State	Free State Pound	8.2397	Conversion of notes into gold suspended Sept. 21, 1931.
Italy	Lira	.0526	New gold content of 4.677 grams of fine gold per lira established by monetary law of October 5, 1936.
Japan	Yen	.8440	Embargo on gold exports Dec. 13, 1931.
Latvia	Lat		Currency pegged to sterling Sept. 28. Former gold content of lat abolished.
Liberia	Dollar	1.6931	British money is principal circulating medium.
Lithuania	Litas	.1693	Free export of gold suspended Oct. 1, 1935.
Mexico	Peso	.8440	By law of July 25, 1931, gold has no legal tender status but it may be held as monetary reserve.
Netherlands and colonies	Guilder (florin)	.6806	Suspension and convertibility of notes into gold and restrictions placed on free gold exports, Sept. 26, 1936.
Newfoundland	Dollar	1.6931	Newfoundland and Canadian notes legal tender.
New Zealand	Pound Sterling	8.2397	Conversion of notes into gold suspended and export of gold restricted Aug. 5, 1914; exchange regulations Dec. 1931.
Nicaragua	Cordoba	1.6933	Embargo on gold exports Nov. 13, 1931.
Norway	Krone	.4537	Conversion of notes into gold suspended Sept. 29, 1931.
Panama	Balboa	1.6933	U. S. money is principal circulating medium.
Paraguay	Peso (Argentine)	1.6335	Paraguayan paper currency is used; exchange control established June 28, 1932.
Persia (Iran)	Rial	.0824	Obligation to pay out gold deferred March 13, 1932; exchange control established March 1, 1936.
Peru	Sol	.4740	Conversion of notes into gold suspended May 18, 1932.
Philippine Islands	Peso	.5000	By act approved March 16, 1935.
Poland	Zloty	.1899	Exchange control established April 27, 1936.
Portugal	Escudo	.0748	Gold exchange standard suspended Dec. 31, 1931.
Rumania	Leu	.0101	Exchange control established May 18, 1932.
Salvador	Colon	.8466	Conversion of notes into gold suspended Oct. 7, 1931.
Siam	Baht (Tical)	.7491	Conversion of notes into gold suspended May 11, 1932.
Spain	Peseta	.3267	Exchange control established May 18, 1931.
Straits Settlements	Dollar	.9613	British pound sterling and Straits dollar and half dollar legal tender.
Sweden	Krona	.4537	Conversion of notes into gold suspended Sept. 29, 1931.
Switzerland	Franc		Order of Federal Council enacted Sept. 27, 1936, instructed the Swiss National Bank to maintain the gold parity of the franc at a value ranging between 190 and 215 milligrams of fine gold.
Turkey	Piaster	.0744	100 piasters equal to the Turkish £; conversion of notes into gold suspended 1916; exchange control established Feb. 26, 1930.
Union of South Africa	Pound Sterling	8.2397	Conversion of notes into gold suspended Dec. 28, 1932.
Union of Soviet Republics	Chervonetz	8.7123	On Oct. 28, 1936, the Council of People's Commissars issued a decree fixing the value of the ruble in foreign exchanges at four and one quarter French Francs.
Uruguay	Peso	1.7511	Conversion of notes into gold suspended Aug. 2, 1914; exchange control established Sept. 7, 1931.
Venezuela	Bolivar	.3267	Premium on foreign currencies established Aug. 29, 1934, by agreement of banks.
Yugoslavia	Dinar	.0298	Exchange control established Oct. 7, 1931.

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 Not exceeding 25.00.....17c Not exceeding 150.00.....40c
 Not exceeding 50.00.....22c Not exceeding 200.00.....45c

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REGISTERED C. O. D. MAIL

Indemnity	C. O. D. fee (including registry)	Maximum C. O. D. charges Collectable
Up to \$ 10.00	\$0.25	Up to \$ 10.00
\$ 10.01 to 50.00	.40	10.01 to 50.00
50.01 to 100.00	.50	50.01 to 100.00
100.01 to 200.00	.60	100.01 to 200.00
200.01 to 300.00	.70	Not over 200.00
300.01 to 400.00	.80	
400.01 to 500.00	.90	
500.01 to 600.00	1.00	
600.01 to 700.00	1.10	
700.01 to 800.00	1.20	
800.01 to 1000.00	1.20	

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CHARGE FOR SERVICE

Covering C. O. D. Mail at Office Where Held—Each request for the alteration or cancellation of charges on a C. O. D. article or for the delivery of the article to other than the addressee at the post office where held must be accompanied with 10 cents. Requests of this character should be filed with the postmaster at the Mailing Office and not transmitted direct to the postmaster at the office of address. This charge is in addition to the postage at the local rate required for the second attempt at delivery if the parcel is addressed for delivery by carrier (city, village or rural) or for delivery to other than the original addressee at the post office where held.

DEMURRAGE

A demurrage charge of 5 cents per day is collected on each domestic C. O. D. article which the addressee fails to remove from the post office within 15 days after the first attempt to deliver or the first notice of arrival at the office of address, exclusive of the day delivery is first attempted or the first notice of arrival is issued at the office of address, the actual day of delivery, Sundays and holidays. To avoid the payment of demurrage, the address label must bear instructions limiting detention of the article at office of address to not exceeding 15 days.

FOREIGN

Letters—For any destination specially named in the table (see Table No. 1), 3 cents each ounce; for all other foreign destinations, 5 cents first ounce and 3 cents each additional ounce. *Weight limit*: 4 pounds 6 ounces, except that to Canada and Newfoundland (including Labrador) it is 60 pounds; to Honduras (Republic) it is 8 pounds 12 ounces and to Nicaragua, it is 22 pounds. *Maximum dimensions*: 18 inches in any direction, except when in the form of a roll they are 30 inches in length and 4 inches in diameter.

Letter Packages—Merchandise may be sent at the letter rate to certain foreign countries (see the "International Postal Service Section," Official Postal Guide). A paper customs declaration (Form 2976-A) or invoice must be inclosed in each such package and the green label (Form C1) Form 2976, must be affixed to the outside of the envelope or wrapper. The customs declaration and green label may be obtained free at the post office.

Post Cards—Single post cards for any destination specially named in the table, 2 cents; for all other foreign destinations, 3 cents. *Maximum dimensions*: 6 by 4 1/4 inches. *Minimum dimensions*: 4 by 2 3/4 inches. Each half of a double or reply-paid postcard must be fully prepaid the rate applicable to a single card.

Printed Matter (including second class matter, except when mailed by publishers or registered news agents to certain countries, as explained in "Note"). For all foreign destinations, 1 1/2 cents each 2 ounces. *Limit of weight*: 4 pounds 6 ounces in general and 6 pounds 9 ounces for single volumes of printed books, except in the case of certain countries, as shown in Table No. 1. *Maximum dimensions*: 18 inches in any direction, except when in the form of a roll they are 30 by 4 inches for most countries and 40 by 6 inches for certain countries, as shown in Table No. 1.

Printed Matter for the Blind—For all foreign destinations, 1 cent each 2 pounds 3 ounces. *Limit of weight*: 11 pounds. *Maximum dimensions*: Same as other printed matter.

Samples of Merchandise—For all foreign destinations, 1 1/2 cents each 2 ounces, with a minimum charge of 3 cents. *Limit of weight*: 18 ounces. *Maximum dimensions*: 18 inches in length, 8 inches in width, and 4 inches in thickness, except when in the form of a roll they are 18 by 6 inches.

Commercial Papers—For all foreign destinations, 1 1/2 cents each 2 ounces, with a minimum charge of 5 cents. *Limit of weight and maximum dimensions*: Same as for printed matter, except to those countries which have ratified or put into effect the provisions of the Convention of the Postal Union of the Americas and Spain. (See Argentina, Bolivia, Brazil, Canada, Canary Islands, Chile, Colombia, Venezuela, Costa Rica, Cuba, Dominican Republic, Ecuador, El Salvador, Guatemala, Mexico, Panama, Paraguay, Peru, Spain (including Andorra and the Spanish possessions shown in Table No. 1), and Uruguay.)

Eight-Ounce Merchandise Packages—Packages of merchandise weighing 8 ounces or less, for Argentina, Balearic Islands, Bolivia, Brazil, Canada, Canary Islands, Chile, Colombia, Costa Rica, Cuba, Dominican Republic, Ecuador, Guatemala, Haiti, Honduras, (Republic), Mexico, Newfoundland (including Labrador), Nicaragua, Panama, Paraguay, Peru, Salvador (El), Spain (including Andorra and the Spanish possessions shown in Table No. 1), Uruguay and Venezuela, 2 cents for each 2 ounces, except that when the contents consist of seed, scions, plants, cuttings, bulbs, and roots, the rate is 1 1/2 cents for each 2 ounces. (This is not parcel post, must not have customs declarations attached, and must not be sealed except when addressed for delivery in Canada and marked "This may be opened for postal inspection if necessary," and C. O. D. packages to Mexico.)

Small Packages—Three cents for each 2 ounces, with a minimum charge of 10 cents per packet. *Maximum weight*: 2 pounds 3 ounces. *Maximum dimensions*: Same as samples of merchandise. (See the "International Postal Service Section," Official Postal Guide, for list of countries which accept small packages.)

Registration Fee—For all foreign destinations, 15 cents in addition to postage. When a return receipt is requested at the time of mailing there is an additional charge of 5 cents therefor, and a charge of 10 cents when requested after mailing.

Prepayment—Letters for places in Table No. 1 must be prepaid at least one full rate and other articles for those countries must be prepaid in full.

The prepayment of postage on letters and single post cards for countries not specially mentioned in the table is optional. Postage on all other articles (including reply post cards) must be fully prepaid.

However, registered letters and "business" letters (except those

evidently being exchanged between branches of the same firm or corporation) which are short-paid are returned to the senders for the necessary postage.

Special-Delivery (Exprés) Service is now in force with the following foreign countries:

Ecuador	Newfoundland (including Labrador)
Argentina	Egypt
Australia	Estonia
Austria	Finland
Bahamas	France
Belgium	Germany
Brazil	Great Britain and Northern Ireland
British Guiana	Guatemala
British Honduras (Belize only)	Hungary
Canada	Irish Free State
Chile	Italy
China	Japan
Cuba	Latvia
Czechoslovakia	Lithuania
Danzig	Luxembourg
Denmark	Mexico
Dominican Republic	Netherlands, The

An article intended for special ("expres") delivery in any of the countries mentioned above must be prepaid 20 cents, in addition to the regular postage by United States special delivery or other stamps affixed to the cover. There should also be affixed one of the "expres" labels (Form 2977) or the cover must be marked boldly in red ink "Expres" directly below but never on the stamps. In Canada and Newfoundland the special-delivery service applies only to letters (or articles prepaid at the letter rate). In Canada the service is limited to certain cities, a list of which appears under the item "Canada" in the "International Postal Service Section" Official Postal Guide. In the other countries of above list, the "expres" feature is applicable to ordinary and registered Postal Union articles (letters, post cards, commercial papers, printed matter, samples, and small packets), but not to parcel-post packages.

TABLE NO. 1

Country	Printed matter and com'l papers		
	Limits of weight		Max' dim's 18 inches in any direction, except as below when in the form of roll
	In general	Single volumes of printed books	
	Lbs. Oz.	Lbs. Oz.	Inches
Andorra (Republic).....	②	11 —	30x4
Argentina.....	②	11 —	30x4
Balearic Islands.....	②	11 —	30x4
Bolivia.....	②	11 —	30x4
Brazil.....	②	11 —	30x4
Canada.....	④ 6	11 —	30x4
Canary Islands.....	②	11 —	30x4
Chile.....	②	11 —	30x4
Colombia.....	②	11 —	30x4
Costa Rica.....	②	11 —	30x4
Cuba.....	① ③	None	30x4
Dominican Republic.....	②	11 —	30x4
Ecuador.....	②	11 —	30x4
Guatemala.....	②	11 —	30x4
Haiti.....	⑧ 12	11 —	40x6
Honduras (Republic).....	⑧ 12	11 —	40x6
Labrador (see Newfoundland)			
Mexico.....	① ③	None	30x4
Newfoundland (including Labrador).....	④ 6	11 —	30x4
Nicaragua.....	⑧ 12	11 —	40x6
Panama.....	① ③	None	30x4
Paraguay.....	②	11 —	30x4
Peru.....	②	11 —	30x4
Salvador, El.....	②	11 —	30x4
Spain, including Alhucemas Island, Ceuta, Chaferinas or Zafarani Islands, Melilla, Penon de Velez de la Gomera, and Tangier.....	②	11 —	30x4
Uruguay.....	②	11 —	30x4
Venezuela.....	②	11 —	40x6
All other foreign destinations not listed above.....	4 6	6 9	30x4

Note—Daily newspapers issued and mailed as frequently as six times a week to bona fide subscribers in Canada and Newfoundland by publishers or registered news agents, and all second-class matter mailed by publishers or registered news agents to the other countries mentioned in the table above, are at the postage rates prescribed in paragraphs 1, 2, 4, and 4 1/2 of section 412, Postal Laws and Regulations, 1924. Other second-class matter mailed to Canada and Newfoundland (including Labrador) by publishers or registered news agents is subject to the postage rate of 1 cent for each 4 ounces or fraction thereof.

(1) There is no limit of weight for second-class matter sent to Canada, Cuba, Mexico, Newfoundland (including Labrador), and Panama by publishers or registered news agents.

(2) The weight limit applicable to printed matter is 8 pounds 12 ounces, while commercial papers are restricted to 4 pounds 6 ounces.

(3) The limit of weight applicable to printed matter in general, is 8 pounds 12 ounces, and the weight limit applicable to commercial papers is 4 pounds 6 ounces.

INTERNATIONAL MONEY ORDERS

Fees for Money Orders—Schedule No. 1—Fees charged for money orders issued on domestic form. Payable in the United States, including Hawaii, Puerto Rico, and the United States Virgin Islands, or in Guam and Tutuila (Samoa); also for orders payable in Antigua, Bahamas, Barbados, Bermuda, British Guiana, British Honduras, British Virgin Islands, Canada, Canal Zone, Cuba, Dominica, Granada, Jamaica,Montserrat, Nevis, Newfoundland, Philippine Islands, St. Kitts, St. Lucia, St. Vincent, Trinidad and Tobago.
 Orders from \$0.01 to \$2.50, 6c
 Orders from \$2.51 to \$5.00, 8c
 Orders from \$5.01 to \$10.00, 11c
 Orders from \$10.01 to \$20.00, 13c
 Orders from \$20.01 to \$40.00, 15c
 Orders from \$40.01 to \$60.00, 18c
 Orders from \$60.01 to \$80.00, 20c
 Orders from \$80.01 to \$100.00, 22c

Caution—Postmasters at domestic money-order offices are not authorized to issue money orders for payment in foreign countries other than those enumerated in the above schedule No. 1. When an intending remitter applies at a domestic office for a money order payable in any other foreign country the postmaster should direct him to the nearest international money-order office. Particular care should be taken not to draw orders upon places on the Isthmus of Panama outside the Canal Zone; but for persons residing at Colon, Republic of Panama, orders on domestic form may be drawn on Cristobal, Canal Zone, which adjoins Colon, while for residents of the city of Panama, Republic of Panama, orders on like form may be drawn on adjoining town of Ancon, Canal Zone.

Schedule No. 2—Fees charged for money orders issued on international form. Payable in Argentina, Austria, Belgium, Brazil, Bulgaria, Cape of Good Hope, Cape Verde Islands, Chile, China, Costa Rica, Czechoslovakia, Danzig (Free City of), Denmark, Estonia, Finland, France, French Levant*, Germany, Great Britain and Northern Ireland, Greece, Guatemala, Honduras, Hong Kong, Hungary, Iceland, Irish Free State, Italy, Japan, Latvia, Lithuania, Luxembourg, Mexico, Natal, Netherlands, Netherland East Indies, New South Wales, New Zealand, Norway, Orange Free State, Palestine, Peru, Poland, Queensland, Salvador, Siam, South Australia, Spain, Straits Settlements, Surinam (or Dutch Guiana), Sweden, Switzerland, Tasmania, the Transvaal, Uruguay, Victoria, Western Australia, and Yugoslavia (or Jugoslavia).
 Orders from \$0.01 to \$10.00, 10c
 Orders from \$10.01 to \$20.00, 20c
 Orders from \$20.01 to \$30.00, 30c
 Orders from \$30.01 to \$40.00, 40c
 Orders from \$40.01 to \$50.00, 50c
 Orders from \$50.01 to \$60.00, 60c
 Orders from \$60.01 to \$70.00, 70c
 Orders from \$70.01 to \$80.00, 80c
 Orders from \$80.01 to \$90.00, 90c
 Orders from \$90.01 to \$100.00, \$1
 *The French Levant consists of the States of Syria, Lebanon, Latakia and Djebel Druze.

CLEARING HOUSES IN THE UNITED STATES—Continued

(In Thousands of Dollars)

CITY	January, 1936 Deposits	July, 1936 Deposits	January, 1937 Deposits	CITY	January, 1936 Deposits	July, 1936 Deposits	January, 1937 Deposits
Newark, Ohio.....	\$ 12,667	\$ 13,290	\$ 13,728	San Diego, Calif.....	\$ 44,903	\$ 46,734	\$ 50,764
New Bedford, Mass.....	74,804	77,155	78,357	•San Francisco, Calif.....	2,341,320	2,459,557	2,586,694
Newburgh, N. Y.....	38,367	38,770	38,379	San Jose, Calif.....	9,463	9,524	10,290
New Castle, Pa.....	16,363	18,071	19,929	San Pedro, Calif.....	-----	229	385
•New Haven, Conn.....	154,080	155,652	162,478	Santa Barbara, Calif.....	11,997	11,681	12,062
New Kensington, Pa.....	8,116	9,138	9,652	Santa Cruz, Calif.....	6,387	6,775	7,052
New London, Conn.....	43,516	44,371	44,155	Santa Rosa, Calif.....	-----	-----	4,069
Newnan, Ga.....	2,012	1,831	2,270	•Savannah, Ga.....	96,194	100,471	106,833
•New Orleans, La.....	211,769	219,111	254,838	Scranton, Pa.....	102,795	105,965	105,241
Newport News, Va.....	10,709	11,397	12,324	•Seattle, Wash.....	285,834	299,109	326,581
•New York, N. Y.....	16,312,716	16,906,893	17,468,972	Sedalia, Mo.....	3,079	3,320	3,581
Niagara Falls, N. Y.....	28,944	31,220	30,195	Shamokin, Pa.....	13,576	14,220	14,395
Norfolk, Va.....	63,906	66,923	66,923	Sharon, Pa.....	10,997	12,262	12,976
Norristown, Pa.....	20,998	22,064	22,798	Sheboygan, Wis.....	20,699	23,230	24,105
•Northern New Jersey Clearing House, New York, N. Y.....	-----	-----	-----	Shenandoah, Pa.....	5,755	6,057	6,278
Norwalk, Conn.....	16,737	17,533	17,854	Shreveport, La.....	43,965	49,187	61,768
•Oakland, Calif.....	45,131	46,990	50,981	•Sioux City, Iowa.....	27,578	31,642	30,568
•Ogden, Utah.....	23,323	23,439	25,699	Sioux Falls, S. D.....	18,020	17,834	19,519
Oil City, Pa.....	14,756	16,063	17,864	South Bend, Ind.....	19,516	22,882	24,155
•Oklahoma City, Okla.....	98,534	107,230	107,947	South St. Paul, Minn.....	5,917	5,867	6,711
•Omaha, Neb.....	118,371	130,964	128,921	•Spokane, Wash.....	30,468	31,108	35,268
Orange, N. J.....	25,103	24,766	25,594	Springfield, Ill.....	23,883	24,828	26,723
Oshkosh, Wis.....	13,531	15,663	16,129	Springfield, Mass.....	155,171	160,807	159,197
Palestine, Texas.....	3,152	3,428	3,442	Springfield, Mo.....	14,968	15,867	15,941
Paris, Tex.....	3,492	3,748	4,314	Springfield, Ohio.....	17,726	19,369	20,739
Parsons, Kan.....	3,600	3,708	3,793	Stamford, Conn.....	45,521	46,302	48,013
•Pasadena, Calif.....	23,180	25,862	27,787	Steubenville, Ohio.....	15,763	17,125	18,100
Passaic, N. J.....	34,801	35,759	36,957	Stockton, Calif.....	16,427	17,972	18,490
Paterson, N. J.....	102,545	106,196	109,738	Superior, Wis.....	7,792	8,280	8,235
Pensacola, Fla.....	8,759	8,816	10,508	Syracuse, N. Y.....	183,226	191,130	193,373
•Peoria, Ill.....	48,224	57,679	57,286	Tacoma, Wash.....	20,234	22,187	23,809
Petersburg, Va.....	3,958	4,200	4,815	Tampa, Fla.....	28,837	33,317	33,956
•Philadelphia, Pa.....	1,916,738	1,977,262	2,100,549	Terre Haute, Ind.....	26,854	28,345	29,977
Phillipsburg, N. J.....	6,867	6,635	6,950	Texarkana, Ark.-Tex.....	13,453	14,515	15,999
Phoenix, Ariz.....	41,759	46,719	52,207	•Toledo, Ohio.....	101,694	104,075	127,472
Pine Bluff, Ark.....	14,302	12,848	16,894	•Topeka, Kan.....	37,912	39,284	40,000
Pittsburg, Kan.....	4,073	4,442	4,531	Trenton, N. J.....	120,558	128,864	137,521
•Pittsburgh, Pa.....	1,057,651	1,164,986	1,211,542	Tucson, Ariz.....	6,450	7,337	8,106
Pittston, Pa.....	15,501	16,068	16,670	•Tulsa, Okla.....	99,998	112,642	117,842
Portland, Me.....	75,316	76,428	78,222	Utica, N. Y.....	76,412	78,673	78,013
•Portland, Ore.....	176,459	189,803	207,154	Valdosta, Ga.....	1,901	1,968	2,149
Portsmouth, Va. (See Norfolk)	-----	-----	-----	Vernon, Texas.....	3,225	2,762	2,958
Pottstown, Pa.....	7,708	9,455	9,953	Yicksburg, Miss.....	9,823	9,545	11,154
Pottsville, Pa.....	21,035	22,294	22,631	Vincennes, Ind.....	3,604	4,008	4,153
Poughkeepsie, N. Y.....	-----	-----	48,124	Virginia, Minn.....	4,889	4,817	5,185
Providence, R. I.....	374,823	379,896	395,634	•Waco, Texas.....	20,093	18,886	20,666
•Pueblo, Colo.....	25,806	27,073	30,365	Warren, Pa.....	15,299	15,911	16,534
Quincy, Ill.....	10,872	11,894	12,643	•Washington, D. C.....	293,771	306,410	334,042
Racine, Wis.....	15,514	17,878	18,013	Waterbury, Conn.....	60,011	61,517	64,516
Raleigh, N. C.....	-----	-----	41,001	Watertown, Wis.....	4,538	5,034	5,315
Reading, Pa.....	36,117	38,060	41,001	Watsonville, Calif.....	4,092	4,164	4,742
Red Wing, Minn.....	4,312	4,528	4,586	Wheeling, W. Va.....	41,386	44,399	46,904
•Richmond, Va.....	160,020	169,650	187,323	Whittier, Calif.....	3,454	3,788	3,987
Roanoke, Va.....	32,696	35,399	36,953	•Wichita, Kan.....	58,635	54,134	60,893
Rochester, Minn.....	7,647	7,940	8,517	Wichita Falls, Texas.....	16,883	18,091	18,744
Rochester, N. Y.....	341,912	344,779	354,173	Wilkes-Barre, Pa.....	63,500	65,516	66,468
Rockford, Ill.....	16,262	18,919	21,340	Williamsport, Pa.....	13,476	15,065	15,887
Rocky Mount, N. C.....	7,856	6,165	7,684	Wilmington, Calif.....	-----	-----	-----
Rome, Ga.....	6,074	5,998	6,419	Wilmington, Del.....	137,847	138,279	172,742
Sacramento, Calif.....	33,681	35,753	41,303	Wilmington, N. C.....	10,764	10,783	11,464
St. Cloud, Minn.....	4,602	5,142	5,144	Winona, Minn.....	14,950	15,212	15,235
•St. Joseph, Mo.....	35,948	36,150	39,516	Winston-Salem, N. C.....	74,890	83,090	84,411
•St. Louis, Mo.....	617,376	633,911	684,038	Winter Haven, Fla.....	2,424	3,028	2,912
•St. Paul, Minn.....	180,906	182,074	188,171	Worcester, Mass.....	197,561	201,243	205,661
Salisbury, N. C.....	982	1,111	1,227	Yakima, Wash.....	2,705	3,231	3,765
•Salt Lake City, Utah.....	87,257	86,434	89,970	Yankton, S. D.....	2,205	2,538	2,537
San Angelo, Tex.....	7,712	8,351	9,430	York, Pa.....	35,415	38,419	41,125
•San Antonio, Texas.....	78,820	85,112	92,428	Youngstown, Ohio.....	47,369	49,556	55,664

• Reserve City. * before name of city in above list denotes Clearing House examination.
 Officers, members * and affiliated members + may be found by referring to above cities in the Bank List, following the banks.
 * See Bayonne, Hoboken, Jersey City, Union City, and West New York, N. J. in bank list for banks which are members of the Northern New Jersey Clearing House Association, located at 32 Liberty St., New York City, N. Y.

