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RAND McNALLY
BANKERS DIRECTORY

FINAL 1938 EDITION
PUBLISHED IN SEPTEMBER

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SIXTY-SIXTH YEAR

FINAL 1938 EDITION — 125th EDITION SINCE 1872

JULY EDITION

CORRECTED TO

SEPTEMBER 1938

Official Numbering Agent American Bankers Association

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FINAL 1938 EDITION

A complete compendium of banking facts for use in daily bank and business operations.

- BANK STATEMENTS** . . . June 30th 1938 (and later) clarified by an 11 column breakdown
- OFFICERS** Every officer of every bank is shown
- DIRECTORS** Complete list of Directors, in a separate section indexed DIRECT.
- CORRESPONDENTS** . . . All bank correspondents shown opposite statements
- DISCONTINUED
BANK TITLES** A 5-year list—closings due to failures, liquidations, mergers, consolidations, etc. placed in an individual section for quick reference, indexed DISC.TITLES
- NON-BANK TOWNS** . . . Accessible banking points to all non-bank towns, in a separate section, indexed ACCES.
- CANADIAN BANKS** . . . Indexed CAN. A complete list of Canadian banks, statements, officers, correspondents, etc.
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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>

DIRECTORS

THE RT. HON. LORD BALFOUR OF BURLEIGH, Chairman
 SIR AUSTIN E. HARRIS, K. B. E. THE RT. HON. VISCOUNT HAMPDEN, G. C. V. O., K. C. B., C. M. G.
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 P. R. M. HANNA, General Manager

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BANK OF NEW SOUTH WALES

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, 1937 - £ 123,145,000

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

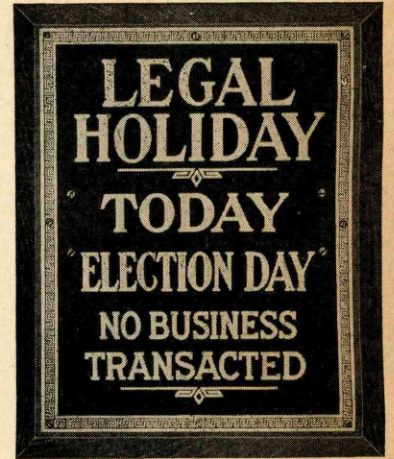
BANKS, HOME SAVINGS



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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, and on April 16, 1938, reduced the requirements to the following percentages:

On net demand deposits:

Central reserve city banks...22½%
Reserve city banks.....17½%
Country banks.....12%

On time deposits:

All member banks...5%

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 Federal Reserve branch bank is located in that city. Ag'y signifies that a Federal Reserve 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 JUNE 29, 1938

(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 . . .	10,635,929	595,370	4,467,058	512,785	701,163	296,809	215,548	2,196,452	320,202	208,227	254,728	181,571	686,016
Redemption fund—F. R. notes	9,387	1,008	980	1,299	1,481	628	365	441	479	853	268	362	1,223
Other cash	406,523	39,075	97,882	25,346	31,812	23,565	25,303	56,898	18,565	10,311	26,680	16,923	34,163
Total reserves	11,051,839	635,453	4,565,920	539,430	734,456	321,002	241,216	2,253,791	339,246	219,391	281,676	198,856	721,402
Bills discounted													
Secured by U. S. Gov't obligations, direct or fully guaranteed	6,111	596	3,155	743	242	649	237	25	50	32	44	50	288
Other bills discounted	3,580	170	525	598	202	402	756	60	60	94	182	329	262
Total bills discounted	9,691	766	3,680	1,341	444	1,051	993	25	110	126	226	379	550
Bills bought in open market	537	40	211	55	49	23	19	66	2	2	16	16	38
Industrial advances	16,590	2,381	4,267	2,947	851	1,537	121	559	137	1,185	433	827	1,345
U. S. Government securities:													
Bonds	744,105	53,679	216,454	61,097	71,357	40,623	32,335	80,458	34,599	25,646	36,169	28,232	63,456
Treasury notes	1,165,105	84,047	338,922	95,666	111,727	63,608	50,628	125,979	54,174	40,159	56,631	44,206	99,358
Treasury bills	654,805	47,236	190,479	53,765	62,793	35,748	28,453	70,802	30,447	22,570	31,827	24,845	55,840
Total U. S. Gov't securities	2,564,015	184,962	745,855	210,528	245,877	139,979	111,416	277,239	119,220	88,375	124,627	97,283	218,654
Total bills and securities	2,590,833	188,149	754,013	214,871	247,221	142,590	112,549	277,889	119,469	89,688	125,302	98,505	220,587
10 Due from foreign banks	183	14	68	19	17	8	6	23	3	2	5	5	13
F. R. notes of other banks	19,505	431	3,401	871	855	1,738	2,352	2,867	1,394	1,348	1,178	559	2,511
Uncollected items	520,057	56,159	126,367	37,113	58,594	44,249	18,091	67,303	21,955	16,247	26,833	18,804	28,342
Bank premises	44,616	2,973	9,890	4,762	6,138	2,661	2,097	4,538	2,317	1,542	3,126	1,277	3,295
All other assets	44,953	2,661	12,865	4,906	4,766	2,944	2,030	4,111	1,770	1,596	1,956	1,564	3,784
Total assets	14,271,986	885,840	5,472,524	801,972	1,052,047	515,192	378,341	2,610,522	486,154	329,814	440,076	319,570	979,934
LIABILITIES													
F. R. notes in actual circulation	4,124,442	355,038	901,498	302,065	404,520	190,375	140,449	956,763	173,643	133,002	162,634	75,852	328,603
Deposits:													
Member bank—reserve account	8,040,951	390,927	3,822,759	368,194	461,248	204,549	155,604	1,344,232	242,420	122,627	218,101	164,117	546,173
U. S. Treasurer—General account	863,897	44,820	275,269	45,827	72,741	53,392	41,925	176,051	24,605	43,702	16,542	40,430	28,593
Foreign bank	138,612	9,919	50,309	13,500	12,674	5,924	4,821	16,393	4,133	3,168	3,995	3,995	9,781
Other deposits	227,441	4,103	177,848	1,617	9,386	2,945	4,902	1,826	6,819	2,773	775	1,875	12,572
Total deposits	9,270,901	449,769	4,326,185	429,138	556,049	266,810	207,252	1,538,502	277,977	172,270	239,413	210,417	597,119
Deferred availability items	521,301	56,474	122,224	36,837	58,398	42,732	17,496	69,634	23,730	14,974	27,583	21,991	29,228
Capital paid in	133,570	9,405	50,937	12,245	13,377	4,954	4,449	13,153	3,904	2,907	4,159	3,938	10,142
Surplus (Section 7)	147,739	9,900	51,943	13,466	14,323	4,964	5,626	22,387	4,667	3,153	3,613	3,892	9,805
Surplus (Section 13b)	27,683	2,874	7,744	4,411	1,007	3,409	730	1,429	545	1,001	1,142	1,270	2,121
Reserve for contingencies	32,846	1,448	8,210	2,000	3,177	1,401	1,603	7,174	1,215	1,908	934	1,776	2,000
All other liabilities	13,504	932	3,783	1,810	1,196	547	736	1,480	473	599	598	434	916
Total liabilities	14,271,986	885,840	5,472,524	801,972	1,052,047	515,192	378,341	2,610,522	486,154	329,814	440,076	319,570	979,934

FEDERAL RESERVE BANK INFORMATION

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

WASHINGTON, D. C.

MARRINER S. ECCLES, *Chairman*

RONALD RANSOM, *Vice-Chairman*

M. S. SZYMCAK
JOHN K. McKEE

CHESTER C. DAVIS
ERNEST G. DRAPER

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
LAUCHLIN CURRIE, 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
CHESTER C. DAVIS
ERNEST G. DRAPER
JOHN K. McKEE
OSCAR NEWTON
J. N. PEYTON
RONALD RANSOM
G. J. SCHALLER
JOHN S. SINCLAIR
M. S. SZYMCAK

CHESTER MORRILL, Secretary
S. R. CARPENTER, Assistant 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 June 29, 1938, see page 10)

FEDERAL ADVISORY COUNCIL (1938)

District No. 1 (BOSTON).....THOMAS M. STEELE
District No. 2 (NEW YORK).....WINTHROP W. ALDRICH
District No. 3 (PHILADELPHIA)....HOWARD A. LOEB, V. Pres.
District No. 4 (CLEVELAND).....LEWIS B. WILLIAMS
District No. 5 (RICHMOND).....ROBERT M. HANES
District No. 6 (ATLANTA).....EDWARD BALL
District No. 7 (CHICAGO).....EDWARD E. BROWN
District No. 8 (ST. LOUIS).....WALTER W. SMITH, Pres.
District No. 9 (MINNEAPOLIS)....JOHN CROSBY
District No. 10 (KANSAS CITY)....C. Q. CHANDLER
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 315; State Banks 42. Total 357.

DIRECTORS AND OFFICERS

Class A—Directors

LEWIS S. REED, Waterbury, Conn. (1940)
LEON A. DODGE, Damariscotta, Me. (1939)
ALLEN FORBES, Boston, Mass. (1938)

Class B—Directors

EDWARD S. FRENCH, Springfield, Vt. (1940)
EDWARD J. FROST, Boston, Mass. (1939)
PHILIP R. ALLEN, East Walpole, Mass. (1938)

Class C—Directors

FREDERICK H. CURTISS, Boston, Mass. (1938), Chairman of the Board and Federal Reserve Agent
HENRY S. DENNISON, Framingham, Mass. (1939), Deputy Chairman
HENRY I. HARRIMAN, Boston, Mass. (1940).

Member Federal Advisory Council

THOMAS M. STEELE, New Haven, Conn.

(See page 10 for statement showing Assets and Liabilities as of June 29, 1938)

Officers

ROY A. YOUNG, President
WILLIAM W. PADDOCK, First Vice President
WILLIAM WILLETT, Cashier
KRICKEL K. CARRICK, Secretary and General Counsel
FREDERIC H. CURTISS, Chairman of Board and Federal Reserve Agent
WALTER L. EDDY, 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
JOHN J. FOGG, 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 as of June 15, 1938: National Banks: members 602; non-members 0; total 602; State Banks: members 44; non-members 110; total 154; Trust Companies: members 129; non-members 147; total 276; Savings Banks: members 0; non-members 171; total 171. Private Bankers: members 0; non-members 16; total 16. Industrial Banks: members 0; non-members 19; total 19. Number of banks in District No. 2, 775; non-members 463; total 1238.

DIRECTORS AND OFFICERS

Directors
OWEN D. YOUNG, Van Hornesville, N. Y., Chairman, Board of Directors, General Electric Company, New York, N. Y. (*Chairman and Federal Reserve Agent*)
EDMUND E. DAY, Ithaca, N. Y., President, Cornell University, Ithaca, N. Y.
WILLIAM F. PLOCH, Long Beach, N. Y., President, The National City Bank of Long Beach
WILLIAM C. POTTER, Old Westbury, N. Y., Chairman Board of Directors, Guaranty Trust Co., New York, N. Y.
BEARDSLEY RUMI, New York, N. Y., Treasurer, R. H. Macy & Company, Inc., New York, N. Y. (*Deputy Chairman*)
ROBERT T. STEVENS, Plainfield, N. J., President, J. P. Stevens & Co., Inc., New York, N. Y.
WALTER C. TEAGLE, Port Chester, N. Y., Chairman, Board of Directors, Standard Oil Company (New Jersey), New York, N. Y.
OTIS A. THOMPSON, President, National Bank & Trust Company of Norwich, 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
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
JOHN W. McKEON, Assistant Vice-President
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

(For Assets and Liabilities see statement of June 29, 1938, page 10)

DONALD J. CAMERON, Manager, Foreign Department
FELIX T. DAVIS, Assistant Counsel
NORMAN P. DAVIS, Manager, Security Loans Department
EDWARD O. DOUGLAS, Manager, Bill Department, and Manager, Collection Department
EDWIN C. FRENCH, Manager, Cash Department
MYLES C. McCAHILL, Manager, Service Department
ROBERT F. McMURRAY, Manager, Safekeeping Department
SILAS A. MILLER, Manager, Securities Department
HORACE L. SANFORD, Manager, Research Department and Assistant Secretary
WILLIAM A. SCOTT, Manager, Government Bond Department
WILLIAM F. SHEEHAN, Manager, Bank Examinations Department and Chief Examiner
INSLEY B. SMITH, Manager Bank Relations Department
TODD G. TIEBOUT, Assistant Counsel
WILLIAM F. TREIBER, Assistant Counsel
RUFUS J. TRIMBLE, Assistant Counsel
CHARLES N. VAN HOUTEN, Jr., Manager, Security Custody Department

GEORGE W. FERGUSON, General Auditor
HAROLD A. BILBY, Assistant General Auditor.

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, The 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) (272 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, Livingston, 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.
MARION B. FOLSON, Treasurer, Eastman Kodak Company, Rochester, N. Y.
FRANK F. HENRY, Chairman, Washburn Crosby Company, Inc., Buffalo, N. Y.

HOWARD KELLOGG, President, Spencer Kellogg and Sons, Inc., Buffalo, N. Y.
GILBERT PROLE, Genesee Farm Supply Company, Batavia, N. Y.
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

1989

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

MARCH

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

APRIL

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

MAY

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

JUNE

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

JULY

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

AUGUST

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

SEPTEMBER

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

OCTOBER

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

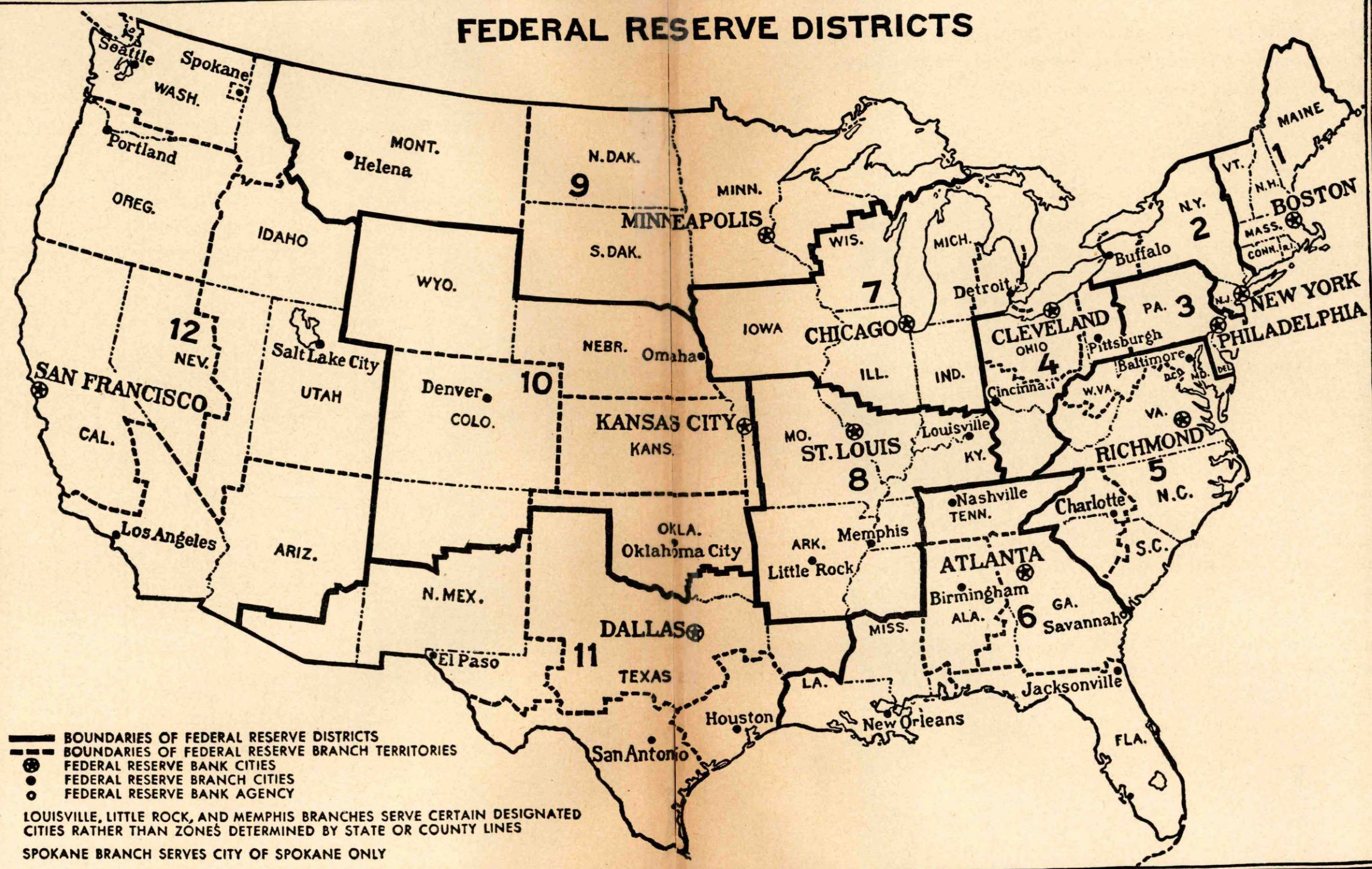
NOVEMBER

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

DECEMBER

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

FEDERAL RESERVE DISTRICTS



— BOUNDARIES OF FEDERAL RESERVE DISTRICTS
 - - - BOUNDARIES OF FEDERAL RESERVE BRANCH TERRITORIES
 ● FEDERAL RESERVE BANK CITIES
 ○ FEDERAL RESERVE BRANCH CITIES
 ○ FEDERAL RESERVE BANK AGENCY
 LOUISVILLE, LITTLE ROCK, AND MEMPHIS BRANCHES SERVE CERTAIN DESIGNATED CITIES RATHER THAN ZONES DETERMINED BY STATE OR COUNTY LINES
 SPOKANE BRANCH SERVES CITY OF SPOKANE ONLY

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.

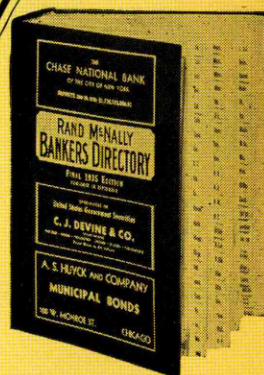
Laws

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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Since 1911 — Official Numbering Agent for the
American Bankers Association.

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 Calendar 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 590; State Banks 66. Non-Member Banks 294. Total number of banks in District No. 3, 950.

DIRECTORS AND OFFICERS

Class A—Directors

JOSEPH WAYNE, Jr., Philadelphia, Pa., (1938)
GEORGE W. REILY, Harrisburg, Pa., (1939)
JOHN B. HENNING, Tunkhannock, Pa., (1940)

Class B—Directors

ARTHUR W. SEWALL, Philadelphia, Pa., (1938)
J. CARL DE LA COUR, Camden, N. J., (1939)
C. FREDERICK C. STOUT, Camden, N. J., (1940)

Class C—Directors

RICHARD L. AUSTIN, Philadelphia, Pa., (1938), Chairman of Board
THOS. B. McCABE, Chester, Pa. (1939), Deputy Chairman of the Board
FRANCIS BIDDLE (1940—)

Member of Federal Advisory Council

HOWARD A. LOEB, Philadelphia, Pa.

(See page 10 for statement showing Assets and Liabilities as of June 29, 1938)

Officers

JOHN S. SINCLAIR, President
FRANK J. DRINNEN, First Vice-President
RICHARD L. AUSTIN, Chairman of Board and Federal Reserve Agent
THOMAS B. McCABE, Deputy Chairman of the Board
ARTHUR E. POST, Secretary and Assistant Federal Reserve Agent
C. A. McLENNY, Vice-President and Cashier
W. J. DAVIS, Vice-President
E. C. HILL, Vice-President
WM. G. McCREEDY, Assistant Vice-President
L. E. DONALDSON, Assistant Vice-President
C. A. SIENKOWICZ, Assistant Vice-President
JAMES M. TOY, Assistant Cashier
G. K. MORRIS, Assistant Cashier

Counsel

MacCOY, BRITAIN, 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, Somerset and Westmoreland; 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 June 30, 1938: National Banks 512; State Banks 112. Total member banks 624.

DIRECTORS AND OFFICERS

Class A—Directors

F. F. BROOKS, Pittsburgh, Pa., (1938)
B. R. CONNER, Ada, Ohio, (1939)
H. B. McDOWELL, Sharon, Pa., (1940)

Class B—Directors

G. D. CRABBS, Cincinnati, Ohio, (1938)
J. E. GALVIN, Lima, Ohio, (1939)
R. P. WRIGHT, Erie, Pa., (1940)

Class C—Directors

E. S. BURKE, Jr., Chairman of the Board and Federal Reserve Agent, Cleveland, Ohio, (1938)
R. E. KLAGES, Columbus, Ohio, (1939)
G. C. BRAINARD, Deputy Chairman, Youngstown, Ohio, (1940)

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
W. H. FLETCHER, Vice-President
G. H. WAGNER, Vice-President
W. F. TAYLOR, Vice-President and Cashier
C. W. ARNOLD, Assistant Vice-President
R. B. HAYS, Assistant Vice-President and Secretary
E. A. CARTER, Assistant Cashier
A. G. FOSTER, Assistant Cashier
H. E. J. SMITH, Assistant Cashier

F. V. GRAYSON, Auditor

(See page 10 for statement of Assets and Liabilities as of June 29, 1938)

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. 8), 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 AND OFFICERS

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

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 checks 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. 8), 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 AND OFFICERS

Directors

P. A. BROWN, Pittsburgh, Pa.
S. W. HARPER, Wheeling, W. Va.
G. T. LADD, Pittsburgh, Pa.
CLARENCE STANLEY, Pittsburgh, Pa.
H. S. WHERRETT, Pittsburgh, Pa.

Officers

P. A. BROWN, Managing Director
D. B. CLOUSER, 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. 8), 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 67.

DIRECTORS AND OFFICERS

Class A—Directors

L. E. JOHNSON, Alderson, W. Va., (1938)
CHAS. E. RIEMAN, Baltimore, Md., (1939)
JAMES C. BRASWILL, Rocky Mount, N. C., (1940)

Class B—Directors

EDWIN MALLOY, Cheraw, S. C., (1938)
CHAS. C. REED, Richmond, Va., (1939)
JOHN H. HANNA, Washington, D. C., (1940)

Class C—Directors

DONALD H. SHERWOOD, Baltimore, Md., (1938)
W. G. WYSOR, Richmond, Va., (1939)
ROBERT LASSITER, Charlotte, N. C., (1940)

Member Federal Advisory Council

R. M. HANES, (1938) President, Wachovia Bank & Trust Co., Winston-Salem, N. C.

Officers

ROBERT LASSITER, Chairman of the Board and Federal Reserve Agent
HUGH LEACH, President
J. S. WALDEN, Jr., First Vice-President
J. G. FRY, Vice-President
GEORGE H. KEESEE, Cashier
W. W. DILLARD, Assistant Cashier
EDWARD WALLER, Jr., Assistant Cashier
ALBERT S. JOHNSTONE, Assistant Cashier
C. L. GUTHRIE, Assistant Cashier
R. W. MERCER, Assistant Cashier
T. F. EPES, Auditor

Counsel

MAXWELL G. WALLACE

(See page 10 for statement of Assets and Liabilities as of June 29, 1938)

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., (1938) Managing Director
W. FRANK THOMAS, Westminster, Md., (1938)
L. S. ZIMMERMAN, Baltimore, Md., (1938)
MORTON M. PRENTIS, Baltimore, Md., (1939)
CHARLES P. MCCORMICK, Baltimore, Md., (1939)
W. FRANK ROBERTS, Baltimore, Md., (1940)
JAMES DIXON, Easton, Md., (1940)

Officers

W. R. MILFORD, Managing Director
JOHN R. CUPIT, Cashier
J. A. JOHNSTON, Assistant Cashier
D. F. HAGNER, 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, Parksley, 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 1 and 2 days), Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia (except "Other Cities" listed under 1 and 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., (1938) Managing Director
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)
T. E. HEMBY, Charlotte, N. C., (1940)
GEORGE M. WRIGHT, Great Falls, S. C., (1940)

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.

DIRECTORS AND OFFICERS

Class A—Directors
GEO. J. WHITE, Mount Dora, Fla., (1938)
R. G. CLAY, Atlanta, Ga., (1939)
W. D. COOK, Meridian, Miss., (1940)

Class B—Directors
ERNEST T. GEORGE, New Orleans, La., (1938)
J. A. McCARRY, Decatur, Ga., (1939)
FITZGERALD HALL, Nashville, Tenn., (1940)

Class C—Directors
FRANK H. NEELY, Atlanta, Ga., (1938), Chairman and Federal Reserve Agent.
J. FRANK PORTER, Williamsport, Tenn., (1939)
RUFUS C. HARRIS, New Orleans, La., (1940)

Member Federal Advisory Council
EDWARD BALL, Vice-President Alcorns Securities, Inc., Jacksonville, Fla.

Officers
OSCAR NEWTON, President
ROBERT S. PARKER, First Vice-President and General Counsel
H. F. CONNIFF, Vice-President
MALCOLM H. BRYAN, Vice-President
W. S. McLARIN, Jr., Vice-President and Cashier
V. K. BOWMAN, Assistant Cashier
C. R. CAMP, Assistant Cashier
S. P. SCHUESSLER, Assistant Cashier
E. P. PARIS, General Auditor

Industrial Advisory Committee
JOHN E. SANFORD, Chairman, Vice-President Armour & Company, Atlanta, Ga.
GEORGE WINSHIP, President Fulton Supply Co., Atlanta, Ga.
A. M. LOCKETT, President, A. M. LOCKETT & CO., Ltd., New Orleans, La.
I. C. MILNER, Executive Vice-President Gate City Cotton Mills, Atlanta, Ga.
W. W. FRENCH, President, Moore Handley Hardware Co., Birmingham, Ala.

(See page 10 for statement of Assets and Liabilities as of June 29, 1938)

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

TIME SCHEDULE						TIME SCHEDULE					
	When sent to parent bank Atlanta, Ga.	When sent to Branch New Orleans	When sent to Branch Birmingham	When sent to Branch Jackson-ville	When sent to Branch Nashville		When sent to parent bank Atlanta, Ga.	When sent to Branch New Orleans	When sent to Branch Birmingham	When sent to Branch Jackson-ville	When sent to Branch Nashville
Alabama						North Dakota	6	7	6	7	6
Atlanta Zone	3	5	4	4	4	Ohio	4	4	4	4	4
New Orleans Zone	4	2	3	4	4	Cincinnati	2	2	2	2	1
Birmingham Zone	3	3	2	4	3	Cleveland	2	2	2	2	2
Birmingham (City)	1	1	*	2	1	Oklahoma	4	4	4	5	4
Arizona	7	7	7	7	7	Oklahoma City	3	2	2	3	2
Arkansas	4	5	3	4	3	Oregon	7	6	7	8	4
Little Rock	2	2	2	2	2	Portland	4	5	4	5	4
California	7	6	7	7	7	Pennsylvania	4	5	4	4	4
Los Angeles	4	4	4	4Z7	4	Philadelphia	2	3	2	2	2
San Francisco	4	4	4	5Z8	4	Pittsburgh	2	2	2	2	2
Colorado	6	6	6	6	5	Rhode Island	4	5	4	4	4
Denver	3	3	3	3	2	South Carolina		4	4	4	4
Connecticut	4	5	4	4	4	Charlotte Zone	3†				
Delaware	4	4	4	4	4	Richmond Zone	4				
District of Columbia	4	4	4	4	4	South Dakota	6	7	6	7	6
Florida	3	4	4	2	4	Tennessee					
Jacksonville	1	2	2	*	2	Atlanta Zone	2	4	3	3	3
Georgia	2	4	3	3	3	Memphis Zone	4	3	3	4	3
Atlanta	*	2	1	1	1	Nashville Zone	3	4	3	4	2
Idaho	7	6	7	7	7	St. Louis Zone	5	5	5	5	4
Illinois	4	4	4	4	3	Memphis (City)	2	1	1	2	1
Chicago	2	2	2	2	1	Nashville (City)	1	2	1	2	*
Indiana	4	4	4	4	4	Texas					
Iowa	4	4	4	4	3	Dallas (City)	2Z5	2Z5	2Z5	3Z6	2Z5
Kansas	4	4	4	4	4	El Paso (City)	3Z6	3Z6	3Z6	3Z6	3Z6
Kentucky	4	4	3	4	3	Houston (City)	2Z5	1Z4	2Z5	2Z5	2Z5
Louisville	2	2	1	2	1	San Antonio (City)	3Z6	2Z5	2Z5	3Z6	3Z6
Louisiana						Utah	6	7	6	7	6
Dallas Zone	5	5	5	6	5	Salt Lake City	4	4	4	4	3
New Orleans Zone	4	2	3	4	4	Vermont	4	5	4	4	4
New Orleans (City)	2	*	1	2	2	Virginia	4	4	4	4	4
Maine	4	5	4	4	4	Richmond	2	2	2	2	2
Maryland	4	4	4	4	4	Washington	7	7	7	8	7
Baltimore	2	2	2	2	2	Seattle	5	5	4	5	4
Massachusetts	4	5	4	4	4	Spokane	4	5	4	5	4
Boston	2	3	3	3	3	West Virginia	4	5	4	4	4
Michigan	4	4	4	4	4	Wisconsin	4	4	4	4	4
Detroit	2	2	2	3	4	Wyoming	6	6	6	7	6
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	3	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		4	4	4	4						
Charlotte Zone	3†										
Richmond Zone	4										
Charlotte (City)	1	2	2	2	2						

*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, Sumter.

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
L. M. CLARK, New Orleans, La., Managing Director
O. J. LUCAS, New Orleans, La.
HERBERT HOLMES, Yazoo City, Miss.
E. E. SOULIER, Lafayette, La.
ALEXANDER FITZ-HUGH, Vicksburg, Miss., Chairman
HENRY G. CHALKLEY, JR., Lake Charles, La.

Officers
L. M. CLARK, Managing Director
M. L. SHAW, Cashier
F. C. VASTERLING, Assistant Cashier

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 6—Continued

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

DONALD COMER, Birmingham, Ala., Chairman
FRANK M. MOODY, Tuscaloosa, Ala.
JOHN C. PERSONS, Birmingham, Ala.
P. L. T. BEAVERS, Birmingham, Ala., Managing Director
HOWARD GRAY, New Market, Ala.
EDWARD L. NORTON, Birmingham, Ala.
JOHN S. COLEMAN, Birmingham, Ala.

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.
GEORGE J. WHITE, Mount Dora, Fla.
W. R. McQUAID, Jacksonville, Fla.
HOWARD PHILLIPS, Orlando, Fla.
R. H. GAMBLE, Jacksonville, Fla.
GEORGE J. AVENT, Jacksonville, Fla.
G. S. VARDEMAN, Jr., Jacksonville, Fla., Managing Director

Officers

G. 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

CLYDE B. AUSTIN, Chairman, Greeneville, Tenn.
W. E. McEWEN, Williamsport, Tenn.
E. W. PALMER, Kingsport, Tenn.
C. W. BAILEY, Clarksville, Tenn.
F. M. FARRIS, Nashville, Tenn.
JOEL B. FORT, JR., Nashville, Tenn., Managing Director
GEORGE NEAL BASS, Decherd, Tenn.

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

EARL M. LOONEY, Assistant Manager

Federal Reserve Bank of Atlanta—HAVANA AGENCY

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

H. C. FRAZER, Manager

FRED L. WILLIAMSON, 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.

DIRECTORS AND OFFICERS

Class A—Directors

EDWARD R. ESTBERG, Waukesha, Wis., (1940)
WALTER J. CUMMINGS, Chicago, Ill., (1939)
FRANK D. WILLIAMS, Iowa City, Iowa, (1938)

Class B—Directors

S. T. CRAPO, Detroit, Mich., (1940)
MAX W. BABB, Milwaukee, Wis., (1939)
NICHOLAS H. NOYES, Indianapolis, Ind., (1938)

Class C—Directors

FRANK J. LEWIS, Chicago, Ill., (1940)
ROBERT E. WOOD, Chicago, Ill., Deputy Chairman, (1938)

Officers—Head Office

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

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

ALLAN M. BLACK, Manager of Planning Dept.
J. L. SWEET, Manager of Research and Statistics Dept.
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

CHARLES B. DUNN, General Counsel

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

(See page 10 for statement of Assets and Liabilities as of June 29, 1938)

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 following, until 6 p.m. (Saturday 5 p.m.).

States Cities	Number of Days Deferred	
	Calendar Days	Business Days
Alabama.....	4	4
Birmingham.....	2	
Arizona.....	6	6
Arkansas.....	4	4
Little Rock.....	2	
California.....	6	6
Los Angeles.....	3	
San Francisco.....	3	
Colorado.....	4	4
Denver.....	2	
Connecticut.....	4	4
Delaware.....	4	4
District of Columbia.....	4	4
Florida.....	4	4
Jacksonville.....	2	
Georgia.....	4	4
Atlanta.....	2	
Idaho.....	5	5
Illinois.....	2	2
Chicago.....	Immediate	
Indiana.....	2	2
Iowa.....	2	2
Kansas.....	3	3
Kansas City.....	1	
Kentucky.....	3	3
Louisville.....	1	
Louisiana.....	5	5
New Orleans.....	2	
Maine.....	4	4

States Cities	Number of Days Deferred	
	Calendar Days	Business Days
Maryland.....	4	4
Baltimore.....	2	
Massachusetts.....	4	4
Boston.....	2	
Michigan.....	2	2
Detroit.....	1	
Minnesota.....	3	3
Minneapolis.....	1	
St. Paul.....	1	
Mississippi.....	4	4
Missouri.....	3	3
Kansas City.....	1	
St. Louis.....	1	
Montana.....	5	5
Helena.....	3	
Nebraska.....	3	3
Omaha.....	1	
Nevada.....	6	6
New Hampshire.....	4	4
New Jersey.....	4	4
New Mexico.....	5	5
New York.....	4	4
Buffalo.....	2	
New York.....	2	
North Carolina.....	4	4
Charlotte.....	2	
North Dakota.....	5	5
Ohio.....	3	3
Cincinnati.....	1	
Cleveland.....	1	

States Cities	Number of Days Deferred	
	Calendar Days	Business Days
Oklahoma.....	4	4
Oklahoma City.....	2	
Oregon.....	6	6
Portland.....	3	
Pennsylvania.....	4	4
Philadelphia.....	2	
Pittsburgh.....	1	
Rhode Island.....	4	4
South Carolina.....	4	4
South Dakota.....	5	5
Tennessee.....	4	4
Memphis.....	2	
Nashville.....	1	
Texas.....	5	5
Dallas.....	2	
El Paso.....	3	
Houston.....	2	
San Antonio.....	2	
Utah.....	5	5
Salt Lake City.....	3	
Vermont.....	4	4
Virginia.....	4	4
Richmond.....	2	
Washington.....	6	6
Seattle.....	3	
Spokane.....	3	
West Virginia.....	4	4
Wisconsin.....	2	2
Wyoming.....	5	5

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.
L. WHITNEY WATKINS, Manchester, Mich.
JOSEPH M. DODGE, Detroit, Mich.
A. C. MARSHALL, Detroit, Mich.
WALTER S. McLUCAS, Detroit, Mich.
R. H. BUSS, Detroit, Mich.
HARRY L. PIERSON, Detroit, Mich.

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

TIME SCHEDULE OF DETROIT BRANCH

(Effective October 5, 1936)

Checks on Detroit Branch—Federal Reserve Bank of Chicago, officers' checks of other Federal reserve banks, and Federal Reserve exchange drafts will be received for immediate credit until 3 p.m. (Saturday 12 noon) when listed in a separate deposit which does not include other items.

Checks drawn on Detroit banks and United States postal money orders payable at Detroit will be received for immediate credit until 9 a.m. (Saturday 8 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 hours special deposits consisting only of items \$500 and over will be received until 2 p.m. (Saturday 12 noon).

Checks drawn on out-of-town banks will be received for deferred credit, in accordance with the schedule below, until 6 p.m. (Saturday 5 p.m.).

States Cities	Number of Days Deferred	
	Calendar Days	Business Days
Alabama.....	4	4
Birmingham.....	2	
Arizona.....	7	7
Arkansas.....	4	4
Little Rock.....	2	
California.....	7	7
Los Angeles.....	4	
San Francisco.....	4	
Colorado.....	5	5
Denver.....	3	
Connecticut.....	4	4
Delaware.....	4	4
District of Columbia.....	4	4
Florida.....	4	4
Jacksonville.....	2	
Georgia.....	4	4
Atlanta.....	2	
Idaho.....	6	6
Illinois.....	3	3
Chicago.....	1	
Indiana.....	3	3
Iowa.....	3	3
Kansas.....	4	4
Kansas City.....	2	
Kentucky.....	3	3
Louisville.....	2	
Louisiana.....	5	5
New Orleans.....	2	
Maine.....	4	4

States Cities	Number of Days Deferred	
	Calendar Days	Business Days
Maryland.....	4	4
Baltimore.....	2	
Massachusetts.....	4	4
Boston.....	2	
Michigan.....	2	2
Detroit.....	Immediate	
Minnesota.....	4	4
Minneapolis.....	2	
St. Paul.....	2	
Mississippi.....	4	4
Missouri.....	4	4
Kansas City.....	2	
St. Louis.....	2	
Montana.....	6	6
Helena.....	3	
Nebraska.....	4	4
Omaha.....	2	
Nevada.....	6	6
New Hampshire.....	4	4
New Jersey.....	4	4
New Mexico.....	6	6
New York.....	3	3
Buffalo.....	1	
New York.....	2	
North Carolina.....	4	4
Charlotte.....	2	
North Dakota.....	6	6
Ohio.....	3	3
Cincinnati.....	1	
Cleveland.....	1	

States Cities	Number of Days Deferred	
	Calendar Days	Business Days
Oklahoma.....	4	4
Oklahoma City.....	2	
Oregon.....	7	7
Portland.....	4	
Pennsylvania.....	4	4
Philadelphia.....	2	
Pittsburgh.....	1	
Rhode Island.....	4	4
South Carolina.....	4	4
South Dakota.....	6	6
Tennessee.....	4	4
Memphis.....	2	
Nashville.....	2	
Texas.....	6	6
Dallas.....	2	
El Paso.....	3	
Houston.....	3	
San Antonio.....	3	
Utah.....	6	6
Salt Lake City.....	3	
Vermont.....	4	4
Virginia.....	4	4
Richmond.....	2	
Washington.....	7	7
Seattle.....	4	
Spokane.....	4	
West Virginia.....	4	4
Wisconsin.....	3	3
Wyoming.....	6	6

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 INFORMATION

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 316; State Banks 76: Total 392 (as of July 13, 1938).

DIRECTORS AND OFFICERS

Class A—Directors
JOHN G. LONSDALE, St. Louis, Mo., (1938)
MAX B. NAHM, Bowling Green, Ky., (1939)
G. R. CORLIS, Anna, Ill., (1940)

Class B—Directors
HARVEY C. COUCH, Pine Bluff, Ark., (1940)
J. W. HARRIS, St. Louis, Mo., (1939)
M. P. STURDIVANT, Glendora, Miss., (1938)

Class C—Directors
OSCAR JOHNSTON, Scott, Miss., (1940)
WILLIAM T. NARDIN, Chairman of Board and Federal Reserve Agent (1939)
JOHN R. STANLEY, Evansville, Ind., (1938)

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

(See page 10 for statement of Assets and Liabilities as of June 29, 1938)

Officers
WM. McC. MARTIN, President
F. GUY HITT, First Vice President
OLIN M. ATTEBERY, Vice-President
JOHN S. WOOD, Vice-President
C. M. STEWART, Cashier and Secretary
C. F. FERRY, Assistant Vice-President
H. H. WEIGEL, Assistant Vice-President
A. H. HALL, Assistant Cashier
S. F. GILMORE, Assistant Cashier
FRANK N. HALL, Assistant Cashier
G. O. HOLLOCHER, Assistant Cashier
O. C. PHILLIPS, Assistant Cashier
L. H. BAILEY, General Auditor
L. H. CARSTARPHEN, General Counsel

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, Nashville.
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, 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 4 p.m. daily and 2 p.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
H. H. TUCKER, Little Rock, Ark., (Chairman)
A. F. BAILEY, Little Rock, Ark.
I. N. BARNETT, Batesville, Ark.
F. KRAMER DARRAGH, Little Rock, Ark.
PAUL R. MCCOY, Stuttgart, Ark.
A. E. McLEAN, Little Rock, Ark.
JAMES H. PENICK, Little Rock, Ark.

Officers
A. F. BAILEY, Managing Director
CLIFFORD WOOD, Cashier
CLAY CHILDERS, 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 3:30 p.m. daily and 2:30 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
J. B. HILL, Louisville, Ky., (Chairman)
WM. R. COBB, Louisville, Ky.
A. H. ECKLES, Hopkinsville, Ky.
PERRY B. GAINES, Carrollton, Ky.
W. P. PAXTON, Paducah, Ky.
FRANK D. RASH, Louisville, Ky.
J. O. SANDERS, Huntingburg, Ind.

Officers
FRANK D. RASH, Managing Director
C. A. SCHACHT, Cashier
STANLEY B. JENKS, Assistant Cashier

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 8—Continued

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 2:30 p.m. daily and 3:30 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. HOLMES SHERARD, Sherard, Miss., (Chairman)
 RUFUS C. BRANCH, Pecan Point, Ark.
 DOUGLAS W. BROOKS, Memphis, Tenn.
 W. H. GLASGOW, Memphis, Tenn.
 WM. R. KING, Memphis, Tenn.
 B. A. LYNCH, Blytheville, Ark.
 WILLIS POPE, Columbus, Miss.

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

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 4 p.m. daily and 2 p.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.

DIRECTORS AND OFFICERS

Class A—Directors
 H. R. KIBBEE, Mitchell, S. D.
 H. C. HANSEN, Church Ferry, N. D.
 M. O. GRANGAARD, Minneapolis, Minn.
Class B—Directors
 J. E. O'CONNELL, Helena, Mont.
 ALBERT P. FUNK, La Crosse, Wis.
 W. O. WASHBURN, St. Paul, Minn.
Class C—Directors
 W. B. GEERY, Minneapolis, Minn., Chairman of the Board and Federal Reserve Agent
 WALTER C. COFFEY, St. Paul, Minn.
 W. D. COCHRAN, Iron Mountain, Mich.
Member Federal Advisory Council
 JOHN CROSBY, Minneapolis, Minn.

Officers
 J. N. PEYTON, President
 O. S. POWELL, First Vice-President
 H. I. ZIEMER, Vice-President and Cashier
 E. W. SWANSON, Vice-President and Secretary
 H. C. CORE, Assistant Cashier
 A. R. LARSON, Assistant Cashier
 WM. E. PETERSON, Assistant Cashier
 OTIS R. PRESTON, Assistant Cashier
 T. H. HODGSON, Assistant Counsel
 F. C. DUNLOP, Auditor

Legal Counsel

SIGURD UELAND, Counsel
 ROLF UELAND, Assistant Counsel

(See page 10 for statement of Assets and Liabilities as of June 29, 1938)

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 o'clock 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.

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.
 Grand Forks, 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.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 9—Continued

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.

Federal Reserve Bank of Minneapolis—HELENA BRANCH

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

TERRITORY ALLOTTED HELENA BRANCH—State of Montana.

Directors

R. E. TOWLE, Helena, Mont., Managing Director
PETER PAULY, Deer Lodge, Mont.
H. D. MYRICK, Square Butte, Mont.
A. R. McDERMOTT, Billings, Mont.
J. E. O'CONNELL, Helena, Mont.

DIRECTORS AND OFFICERS

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.

Two Days After Receipt

Anaconda
Belgrade
Big Timber
Billings
Bozeman
Butte
Great Falls
Haysham
Laurel
Livingston
Manhattan

Three Days After Receipt

MONTANA—Except Helena and cities on Two-day list.
Chicago
Kansas City, Mo.
Los Angeles
Oklahoma City

Four Days After Receipt

Baltimore
Buffalo
Cincinnati
Cleveland
Dallas
Detroit
El Paso
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 After Receipt

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

Six Days After Receipt

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 After Receipt

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, Newton, 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 668; State Banks 68.

Non-member Banks 1145. Total number of banks in District No. 10, 1881.

DIRECTORS AND OFFICERS

Class A—Directors

E. E. MULLANEY, Hill City, Kans., (1938)
JOHN EVANS, Denver, Colo., (1939)
FRANK W. SPONABLE, Paola, Kans., (1940)

Class B—Directors

L. E. PHILLIPS, Bartlesville, Okla., (1938)
WILLARD D. HOSFORD, Omaha, Nebr., (1939)
J. M. BERNARDIN, Kansas City, Mo., (1940)

Class C—Directors

J. J. THOMAS, (1938), Chairman of the Board and Federal Reserve Agent, Seward, Nebr.
E. P. BROWN, Davey, Nebr., (1939)
R. B. CALDWELL, Kansas City, Mo., (1940)

Member Federal Advisory Council

C. Q. CHANDLER, Wichita, Kans.

Officers

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

A. S. WARDELL, Auditor

(See page 10 for statement of Assets and Liabilities as of June 29, 1938)

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., (1938), Managing Director
THOMAS A. DINES, Denver, Colo., (1938)
JAMES B. GRANT, Denver, Colo., (1938)
ROBLIN H. DAVIS, Denver, Colo., (1939)
WILSON McCARTHY, Denver, Colo., (1939)
ALBERT K. MITCHELL, Albert, New Mexico (1940)
W. C. KURTZ, Grand Junction, Colo., (1940)

Officers
J. E. OLSON, Managing Director
S. A. BROWN, Cashier
WM. PHILLIPS, Assistant Cashier

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

(Effective October 8, 1935)

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., (1938), Managing Director
G. H. YATES, Omaha, Neb., (1938)
R. E. CAMPBELL, Lincoln, Neb., (1938)
W. DALE CLARK, Omaha, Neb., (1939)
H. L. DEMPSTER, Beatrice, Neb., (1939)
W. H. SCHELLBERG, Omaha, Neb., (1940)
GEORGE A. BIBLE, Rawlins, Wyo., (1940)

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

TIME SCHEDULE OF OMAHA BRANCH

(Effective October 8, 1935)

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., (1938), Managing Director
LEE CLINTON, Tulsa, Okla., (1940)
L. D. EDGINGTON, Ponca City, Okla., (1938)
CLARENCE ROBERTS, Oklahoma City, Okla., (1938)
F. T. CHANDLER, Chickasha, Okla., (1939)
T. S. HANNA, Oklahoma City, Okla., (1939)
S. W. HAYES, Oklahoma City, Okla., (1940)

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

(Effective October 8, 1935)

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 as of June 30, 1938: National Banks 488; State Banks 59. Total 547.

DIRECTORS AND OFFICERS

Class A—Directors

ALF. MORRIS, Winnsboro, Texas, (1938)
ED. H. WINTON, Fort Worth, Texas, (1939)
P. E. HOOKS, Itasca, Texas, (1940)

Class B—Directors

J. D. MIDDLETON, Greenville, Tex., (1938)
J. R. MILAM, Waco, Tex., (1939)
HARRY C. WIESS, Houston, Texas, (1940)

Class C—Directors

J. H. MERRITT, McKinney, Texas, (1938), Chairman of Board and Federal Reserve Agent.
JAY TAYLOR, Amarillo, Tex., (1939)
(VACANCY) (1940)

Member Federal Advisory Board

R. E. HARDING, Fort Worth, Texas

Officers

J. H. MERRITT, 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

(See page 10 for statement of Assets and Liabilities as of June 29, 1938)

TIME SCHEDULE OF FEDERAL RESERVE BANK OF DALLAS

Effective October 1, 1937

Immediate Credit on Receipt—Dallas (Except University Park. See 2-day schedule). 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 mortgage 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—Houston, San Antonio Other Districts, 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, Annona, Anson, Archer City, Arlington, Athens, Atlanta, Baird, Ballinger, Bangs, Bardwell, Bartlett, Beckville, Belch, Bedford, Big Sandy, Big Spring, Blanket, Bonham, Bowlsby, Brady, Breckenridge, Bremond, Bridgeport, Brownfield, Brownsboro, Brownwood, Bryson, Burkburnett, Caddo Mills, Cameron, Canton, Canyon, Carthage, Celeste, Chico, Childress, Chillicothe, Chilton, Cisco, Clarendon, Clarksville, Claude, Cleburne, Clifton, Coleman, Colorado, Comanche, Commerce, Coolidge, Cooper, Corsicana, Crandall, Crosbyton, 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, Gordon, Gorman, Graham, Granbury, Grand Prairie, Grand Saline, Grandview, Granger, Grapevine, Greenville, Groesbeck, Groom, Hale Center, Hallsville, Hamlin, Handley, Happy, Haskell, Hedley, Henrietta, Hico, Hillsboro, Holland, Honey Grove, Hubbard, Iowa Park, Iredell, Italy, Itasca, Jacksboro, Jefferson, Kaufman, Keller, Kemp, Kerens, Kilgore, Killeen, Kirkland, Knox City, Kosse, Ladonia, Lamesa, Lampasas, Lancaster, Leary, Leonard, Lewisville, Linden, Littlefield, Lone Oak, Longview, Lott, Lubbock, Mabank, Malakoff, Mansfield, Marlin, Marshall, Mart, McGregor, McKinney, Memphis, Menard, Merkel, Mesquite, Mexia, Midlothian, Mills, Milford, Mineola, Mineral Wells, Mobeetie, Moody, Moran, Mt. Calm, Mt. Pleasant, Mt. Vernon, Munster, Munday, Naples, New Boston, Nocona, Oglesby, Olney, Omaha, Paducah, Palmer, Pampa, Panhandle, Paris, Petersburg, Pilot Point, Pittsburg, Plainview, Plano, Post, Powell, Purdon, Quanah, Ralls, Ranger, Reagan, Red Oak, Redwater, Rhame, Rice, Richardson, Richland, Ringgold, Rio Vista, Roby, Rochester, Rockdale, Rockwall, Rogers, Roscoe, Rosebud, Rotan, Rowena, Royce City, Rule, St. Jo, 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, Tulla, Tyler, University 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, Monroe, Pelican, Shreveport. Oklahoma—Atoka, Caddo, 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, Arkansas, Kansas, Louisiana (Dist. 6), Mississippi, Oklahoma (Dist. 10).

Four Business Days After Receipt—Eleventh District unsorted items—Portland, San Francisco, Seattle, Spokane, Alabama, Florida, Georgia, Illinois, Indiana, Iowa, Michigan, Minnesota, 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 the proper forms, addressed to Federal Reserve Bank, Fiscal Agency Department, Station K., Dallas, Texas, and forwarded by registered insured mail.

Closing Hours

Immediate credit entries and deferred availability calculations will be made the day items are received, provided they reach us prior to the closing hours designated in the following table for the various classes of items described therein. In case items are received too late to be handled on date of receipt, those immediately available will be credited on, and all others will be deferred from, the following business day.

Central Time.....

10.00 A. M. (Daily)..... Checks and drafts drawn on banks in the City of Dallas and Post Office Money Orders drawn on or by Dallas Post Office.

12.00 M. Miscellaneous checks and drafts of one or more days deferred availability according to this schedule. (Except that items of \$500.00 or more will be received up to 1.45 P. M. on Saturday and 3.45 P. M. on other days when listed in special letters containing only such items.)

(Saturday 11.00 a.m.)

2.00 P. M. Matured Interest Coupons as shown herein.

(Saturday 12.00 m.)

United States Treasury Checks and Warrants. (Except that United States Treasury Checks and Warrants of \$1,000.00 or more will be received up to 3.00 P. M. on business days other than Saturday, when listed in special letters containing only such items.)

3.00 P. M. Cashier's Checks and Expense Checks of all Federal Reserve Banks and branches. Drafts on Federal Reserve Bank of Dallas or Branches. Federal Reserve Exchange Drafts.

(Saturday 1.00 p.m.)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 11—Continued

Federal Reserve Bank of Dallas—EL PASO BRANCH

(Transit Number 88-1) (351 Myrtle Ave., El Paso, 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.
R. E. SHERMAN, El Paso, Tex.

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

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: Arizona—Bisbee, Douglas, Tucson. Texas—Barstow, Fabens, Midland, Monahans, Odessa, Pecos, Stanton, Van Horn. New Mexico—Alamogordo, Artesia, Carlsbad, Carrizozo, Deming, Ft. Sumner, Hagerman, Hatch, Hot Springs, Las Cruces, Lordsburg, Melrose, Nara Visa, Roswell, Santa Rosa, Tucuman, 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—Points of 2-day availability: Dallas, Houston and San Antonio Territories, according to schedules of these offices. **Other Districts**—Boston, Helena, Portland, Seattle, Arkansas, Spokane, Illinois, Indiana, Iowa, Kansas, Louisiana, (Dist. 6), Michigan, Mississippi, Missouri, Nebraska, Oklahoma (Dist. 10), Wisconsin.

Five Business Days After Receipt—Eleventh District unsorted items. **Other Districts**—Alabama, Arizona (Dist. 12), California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Kentucky, Maine, Maryland, Massachusetts, Minnesota, New Hampshire, New Jersey, New Mexico (Dist. 10), New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia.

Six Business Days After Receipt—Nevada, Tennessee, Utah, Wyoming.

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

†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 the proper forms, and forwarded by registered insured mail.

Closing Hours

Immediate credit entries and deferred availability calculations will be made the day items are received, provided they reach us prior to the closing hours designated in the following table for the various classes of items described therein. In case items are received too late to be handled on date of receipt, those immediately available will be credited on, and all others will be deferred from, the following business day.

Mountain Time.....	
9.45 A. M. (Daily).....	Checks and drafts drawn on banks in the City of El Paso and Post Office Money Orders drawn on or by El Paso Post Office.
12.00 M.	Miscellaneous checks and drafts of one or more days deferred availability according to this schedule. (Except that items of \$500.00 or more will be received up to 12.00 Noon on Saturday, and 2.00 P. M. on other days when listed in special letters containing only such items.)
(Saturday 11.00 a.m.)	
1.00 P. M.	Matured Interest Coupons as shown herein.
(Saturday 11.30 a.m.)	
	United States Treasury Checks and Warrants. (Except that United States Treasury Checks and Warrants of \$1,000.00 or more, will be received up to 2.00 P. M. on business days other than Saturday, when listed in special letters containing only such items.)
2.00 P. M.	Cashier's Checks and Expense Checks of all Federal Reserve Banks and branches. Drafts on Federal Reserve Bank of Dallas or Branches.
(Saturday 12.00 M.)	
	Federal Reserve Exchange Drafts.

Federal Reserve Bank of Dallas—HOUSTON BRANCH

(Transit Number 35-4) (1301 Texas Ave., Houston, 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
J. W. NEAL, 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.
GEORGE G. CHANCE, Bryan, Tex.

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. **Other District**—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, Crosby, 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, Rosenberg, Rusk, San Augustine, 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, San Francisco, St. Paul, Louisiana (Dist. 6).

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

Five Business Days After Receipt—Seattle, 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.

†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 the proper forms, and forwarded by registered insured mail.

Closing Hours

Immediate credit entries and deferred availability calculations will be made the day items are received, provided they reach us prior to the closing hours designated in the following table for the various classes of items described therein. In case items are received too late to be handled on date of receipt, those immediately available will be credited on, and all others will be deferred from, the following business day.

Central Time.....	
10.00 A. M. (Daily).....	Checks and drafts drawn on banks in the City of Houston and Post Office Money Orders drawn on or by Houston Post Office.
12.00 M.	Miscellaneous checks and drafts of one or more days deferred availability according to this schedule. (Except that items of \$500.00 or more will be received up to 1.45 P. M. on Saturday, and 3.45 P. M. on other days when listed in special letters containing only such items.)
(Saturday 11.00 a.m.)	
2.00 P. M.	Matured Interest Coupons as shown herein.
(Saturday 12.00 m.)	
	United States Treasury Checks and Warrants. (Except that United States Treasury Checks and Warrants of \$1,000.00 or more, will be received up to 3.00 P. M. on business days other than Saturday, when listed in special letters containing only such items.)
3.00 P. M.	Cashier's Checks and Expense Checks of all Federal Reserve Banks and branches. Drafts on Federal Reserve Bank of Dallas or branches.
(Saturday 1.00 P. M.)	
	Federal Reserve Exchange Drafts.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 11 — Continued

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.
C. M. BARTHOLOMEW, Austin, 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 (Except South San Antonio. See 2-day schedule.) 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—Alamo, Alice, Aransas Pass, Austin, Beeville, Brackettville, Brownsville, Castroville, Cibola, Corpus Christi, Cuero, Del Rio, Donna, Eagle Pass, Edinburg, Elsa, Falfurrias, Falls City, Floresville, Fredericksburg, George West, Goliad, Gonzales, Gregory, Harlingen, Hebbronville, Hondo, Karnes City, Kenedy, Kingsville, Kyle, La Coste, 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 Benito, Sanderson, 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, San Francisco, St. Paul.

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

Five Business Days After Receipt—Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Kentucky, Maine, Maryland, Massachusetts, Minnesota, New Hampshire, New Jersey, New Mexico (Dist. 10), New York, North Carolina, Ohio, Penn-

sylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia.

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

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

† *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 the proper forms, and forwarded by registered insured mail.*

Closing Hours

Immediate credit entries and deferred availability calculations will be made the day items are received, provided they reach us prior to the closing hours designated in the following table for the various classes of items described therein. In case items are received too late to be handled on date of receipt, those immediately available will be credited on, and all others will be deferred from, the following business day.

Central Time.....
10.30 A. M..... Checks and drafts drawn on banks in the City of San Antonio and Post Office Money Orders drawn on or by San Antonio Post Office.
(Saturday 10.00 a.m.)
12.00 M..... Miscellaneous checks and drafts of one or more days deferred availability according to this schedule. (Except that items of \$500.00 or more will be received up to 1.45 P. M. on Saturday, and 3.45 P. M. on other days when listed in special letters containing only such items.)
(Saturday 11.00 a.m.)
2.00 P. M..... Matured Interest Coupons as shown herein.
(Saturday 12.00 m.)
United States Treasury Checks and Warrants. (Except that United States Treasury Checks and Warrants of \$1,000.00 or more, will be received up to 3.00 P. M. on business days other than Saturday, when listed in special letters containing only such items.)
3.00 P. M..... Cashier's Checks and Expense Checks of all Federal Reserve Banks and branches. Drafts on Federal Reserve Bank of Dallas or branches.
(Saturday 1.00 p. m.)
Federal Reserve Exchange Drafts.

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.

DIRECTORS AND OFFICERS

Class A—Directors
T. H. RAMSAY, Red Bluff, Calif., (1938)
KEITH POWELL, Salem, Ore., (1939)
C. K. McINTOSH, San Francisco, Calif., (1940)

Class B—Directors
WILLIAM G. VOLKMANN, San Francisco, Calif., (1938)
REESE H. TAYLOR, Los Angeles, Calif., (1939)
ELMER H. COX, San Francisco, Calif., (1940)

Class C—Directors
A. O. STEWART, San Francisco, Calif., (1938), Chairman of Board and Federal Reserve Agent
CARLYLE THORPE, Los Angeles, Calif., (1939)
ST. GEORGE HOLDEN, San Francisco, Calif. (1940)

Member Federal Advisory Board

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

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
E. C. MAILLIARD, Assistant Cashier
J. M. OSMER, Assistant Cashier
H. F. SLADE, Assistant Cashier
R. T. HARDY, Assistant Cashier

F. H. HOLMAN, General Auditor
W. F. VOLBERG, Auditor

(See page 10 for statement of Assets and Liabilities as of June 29, 1938)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Continued

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, Tulalake, 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) (409 W. Olympic Blvd., 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 AND OFFICERS

Directors

W. N. AMBROSE, Los Angeles, Calif., Managing Director (1938)
C. E. BROUSE, Riverside, Calif., (1939)
W. S. ROSECRANS, Los Angeles, Calif., (1938)
VICTOR H. ROSETTI, Los Angeles, Calif., (1938)
CARL V. NEWMAN, Tustin, Calif., (1939)

Officers

W. N. AMBROSE, Managing Director
H. M. CRAFT, Assistant Manager
M. MERITCHIE, 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 and the following counties in the State of Washington: Clark, Cowlitz, Klickitat, Skamania, Wahkiakum, and the town of Ilwaco.

DIRECTORS AND OFFICERS

Directors

R. B. WEST, Portland, Ore., Managing Director (1938)
E. B. MACNAUGHTON, Portland, Ore., (1939)
GEORGET GERLINGER, Portland, Ore., (1939)
A. E. ENGBRETSON, Astoria, Ore., (1938)
RICHARD S. SMITH, Eugene, Ore., (1938)

Officers

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

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.

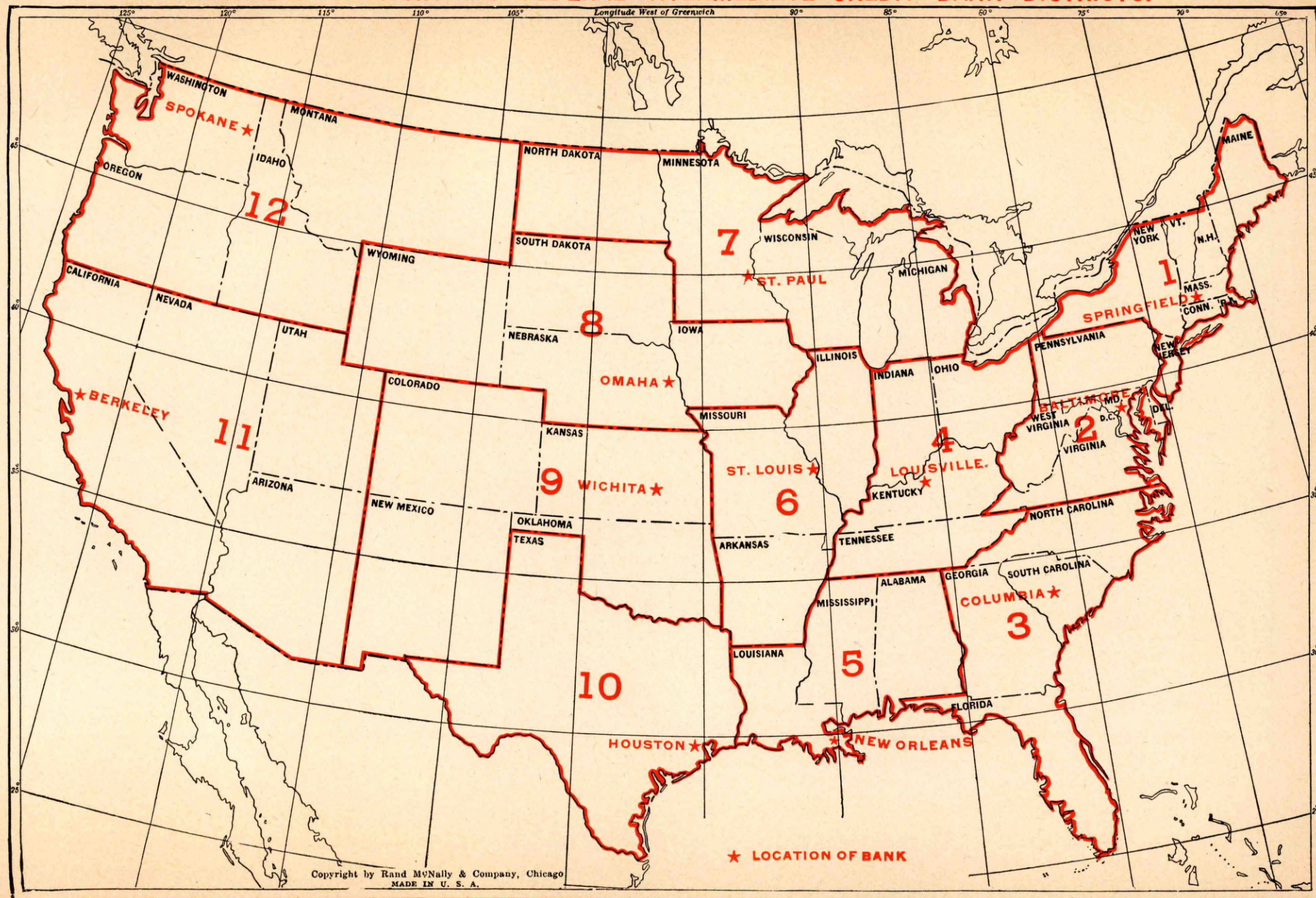
Six Days After Receipt—**Other Districts**—Charlotte, Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Missouri, New Jersey, New Orleans, New York State, Ohio, Oklahoma, Pennsylvania, Wisconsin.

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 LAND BANK AND FEDERAL INTERMEDIATE CREDIT BANK DISTRICTS.







The Matson liner Malolo (Flying Fish) entering Honolulu Harbor. Natives in outrigger canoes are escorting her, as is the custom with all incoming steamers.

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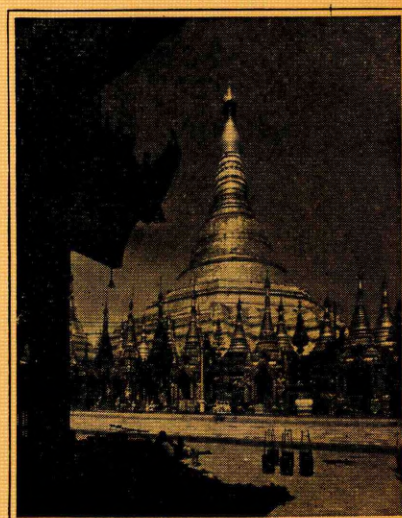
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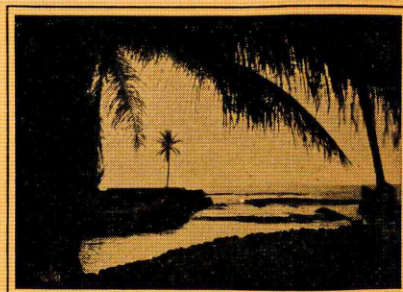
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Your BLUE BOOK contains maps of Europe, Asia, Africa, England, Philippine Islands, South America, Mexico, West Indies and Alaska.

Every officer who serves depositors should have a BLUE BOOK—an up-to-date copy—for his personal use. Especially those who serve importers, exporters and travellers.



The Shiva Dragon Pagoda at Rangoon in Burma. This is the country Kipling wrote about in his poem "The Road to Mandalay."



Dusk at Honaunau, Kona district of the island of Hawaii. The ruins of the ancient city of refuge shows in the background.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Continued

Federal Reserve Bank of San Francisco—SALT LAKE CITY BRANCH

(Transit Number 31-31) (70 East South Temple 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	Officers
HERBERT S. AUERBACH, Salt Lake City, Utah, (1939)	W. L. PARTNER, Managing Director
W. L. PARTNER, Salt Lake City, Utah, Managing Director (1938)	JOS. M. LEISNER, Assistant Manager
FREDERICK P. CHAMP, Logan, Utah, (1939)	W. M. SCOTT, Assistant Cashier
ORVAL W. ADAMS, Salt Lake City, Utah, (1938)	
JOHN THOMAS, Gooding, Ida., (1938)	

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, Pennsylvania, 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 City of Spokane, which is affiliated with Spokane Branch and the town of Ilwaco and the Counties of Clark, Cowlitz, Klickitat, Skamania and Wahkiakum, which are affiliated with Portland Branch; and the following Counties in Idaho: Benewah, Bonner, Boundary, Clearwater, Idaho, Kootenai, Latah, Lewis, Nez Perce, and Shoshone.

DIRECTORS AND OFFICERS

Directors	Officers
CHAS. F. LARRABEE, Bellingham, Wash., (1939)	C. R. SHAW, Managing Director
GEO. H. GREENWOOD, Seattle, Wash., (1939)	B. A. RUSSELL, Assistant Manager
B. N. PHILLIPS, Port Angeles, Wash., (1938)	
C. R. SHAW, Seattle, Wash., Managing Director (1938)	
FRED NELSEN, Seattle, Wash., (1938)	

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 23-1) (110 North Stevens St., Spokane, Wash.)

SPOKANE BRANCH TERRITORY INCLUDES—The City of Spokane.

DIRECTORS AND OFFICERS

Directors	Officers
STANLY A. EASTON, Kellogg, Ida., (1939)	D. L. DAVIS, Managing Director
D. L. DAVIS, Spokane, Wash., Managing Director (1938)	FRED C. BOLD, Assistant Manager
N. A. TELYEA, Spokane, Wash., (1939)	
JOHN M. MCGREGOR, Hooper, Wash., (1938)	
N. A. DAVIS, Walla Walla, Wash., (1938)	

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.

ASSETS AND LIABILITIES OF THE FEDERAL LAND BANKS ON JUNE 30, 1938

(In thousands of dollars)

ASSETS	Total	1 Spring- field, Mass.	2 Balti- more, Md.	3 Colum- bia, S. C.	4 Louisville, Ky.	5 New Orleans, La.	6 St. Louis, Mo.	7 St. Paul, Minn.	8 Omaha, Nebr.	9 Wichita, Kan.	10 Houston, Tex.	11 Oakland, Calif.	12 Spokane, Wash.
Mortgage Loans: —Unpaid principal	\$2,017,696	\$75,107	\$77,479	\$68,903	\$196,837	\$77,386	\$202,216	\$314,986	\$397,943	\$169,955	\$208,665	\$123,650	\$104,567
Less matured principal unpaid (included in delinquent installments)	1,313	35	7	202	7	225	50	62	57	145	411	70	41
	2,016,383	75,072	77,472	68,701	196,830	77,161	202,166	314,924	397,886	169,810	208,254	123,580	104,526
Purchase money mortgages, contracts, etc:													
Purchase money first mortgages	38,414	250	1,030	6,808	5,130	12,583	6,623	114	115	224	5,050	32	414
Purchase money second mortgages	1,765	439	289	10	392	177	73	14	164	17	4	38	48
Real estate sales contracts and notes receivable	46,752	3,816	3,735	1,809	758	1,623	444	8,968	7,569	4,235	222	3,432	10,140
Total (unpaid principal)	86,931	4,505	5,054	8,627	6,280	14,383	7,140	9,236	7,848	4,476	5,276	3,502	10,602
Less matured principal unpaid (included in delinquent installments)	1,262	54	72	39	38	109	39	142	93	78	20	67	509
	85,669	4,451	4,982	8,588	6,242	14,274	7,101	9,094	7,755	4,398	5,256	3,435	10,093
Extensions: —Unmatured portion	21,030	1,175	395	1,175	158	1,250	527	7,308	4,897	1,056	2,894	311	1,057
Matured unpaid portion	5,187	177	177	47	551	134	516	1,049	595	397	422	1,262	
Total	26,217	1,352	572	1,222	709	1,384	643	8,143	5,452	1,453	3,317	1,523	1,117
Less partial payments	1,525	9	28	20	214	16	110	275	113	91	99	550	
	24,692	1,343	544	1,202	495	1,368	527	7,868	5,339	1,362	3,218	1,473	1,117
Delinquent installments:													
Mortgage loans	8,354	325	190	368	268	497	507	1,260	972	1,401	1,121	589	853
Purchase money mortgages, contracts, etc.	1,953	106	112	60	75	172	74	278	160	95	42	110	668
Total	10,307	431	302	428	343	669	581	1,538	1,132	1,496	1,163	699	1,521
Less partial payments	1,054	63	45	48	47	136	78	197	85	101	122	82	46
	9,253	368	257	380	296	533	503	1,341	1,047	1,395	1,041	617	1,475
Tax and insurance advances and miscellaneous items due from borrower	3,193	317	49	113	36	98	48	373	488	117	593	688	269
Accrued interest receivable on mortgage loans (not due)	31,360	1,083	1,193	1,821	3,261	2,469	2,858	4,138	5,673	2,452	2,972	1,903	1,535
Total	2,170,550	81,292	84,376	80,928	206,850	96,123	213,322	337,584	418,521	179,710	221,316	130,858	119,666
Less reserve	15,785	597	619	581	1,523	688	1,570	2,431	3,043	1,308	1,604	953	864
	2,154,765	80,695	83,757	80,347	205,327	95,435	211,752	335,153	415,478	178,402	219,712	129,905	118,802
Cash: General funds	18,338	1,649	829	2,075	2,245	766	1,264	4,390	1,271	1,778	685	543	844
Deposits with the Treasurer of the U. S.:													
Cash deposited for matured or called bonds	5,554	386	334	78	560	371	865	335	1,035	224	808	340	216
Cash deposited for matured bond interest	a 818	31	22	12	a 31	15	55	12	42	17	40	10	20
Cash deposited for unmatured consolidated bond interest	10,213	425	520	182	1,130	422	847	1,374	2,095	838	1,329	438	613
	16,585	842	876	272	1,721	808	1,767	1,721	3,172	1,079	2,177	788	849
Due from Secretary of Treasury:													
Interest reduction	7,290	340	364	216	589	15	632	1,295	1,442	545	932	432	488
Paid-in surplus	4,464	176	67	167	83	316	131	1,665	255	249	917	411	26
	11,754	516	431	383	672	331	763	2,960	1,697	794	1,849	843	514
Accounts receivable:													
Due from Federal Farm Mortgage	1,316	67	179	239	79	53	68	120	172	19	77	185	57
Other	313	13	75	9	24	7	17	38	79	9	14	16	14
	1,629	80	254	248	103	60	85	158	251	28	91	201	71
U.S. Gov't. obligations direct & fully guar'd	58,655	1,260	2,009	9,000	5,733	2,689	5,085	10,862	6,938	6,789	3,257	3,113	1,921
Other bonds and securities	523					3					10		7
Accrued interest receivable on securities (not due): —United States Government obligations direct and fully guaranteed	305	2	5	60	19	17	20	67	36	44	11	11	12
Other bonds and securities	2	1											
	307	3	5	60	19	17	20	67	36	44	11	11	12
Real estate owned (investment)	98,692	2,503	2,507	675	2,206	4,565	6,670	31,736	23,505	6,527	2,996	2,592	12,108
Less reserve	31,407	648	840	189	397	1,187	1,202	10,473	7,757	1,762	569	933	5,449
	67,285	1,945	1,667	486	1,809	3,378	5,477	21,263	15,748	4,765	2,427	1,659	6,659
Sheriff's certificates, etc. (investment)	15,215	1,085	5		325	272	618	7,615	2,640	1,514		229	1,995
Less reserve	5,016	2			58	71	111	2,513	871	409		82	898
	10,199				267	201	507	5,102	1,769	1,105		147	1,097
Loans called for foreclosure, judgments, etc. (investment)	26,411	722	1,426	763	958	969	1,285	8,107	5,397	3,415	1,319	899	1,149
Less reserve	8,033	180	513	214	172	252	231	2,075	1,781	922	251	324	517
	18,378	542	913	549	786	717	1,054	5,432	3,616	2,493	1,068	575	632
Banking house, furniture, fixtures, equipment, etc.	8,384	1,019	1,196	923	1,141	516	385	361	266	645	375	471	471
Less reserve	2,492	205	157	265	255	205	204	239	211	164	206	209	171
	5,892	880	862	931	668	936	312	146	150	102	439	166	300
Deferred expense: —Unamortized discount on Federal farm loan bonds sold	6,363	284	449	215	547	446	582	828	1,013	531	725	228	513
Others	117	1	20	11	11	5	13	18	3	6	11	9	9
	6,480	285	469	226	558	451	596	846	1,016	537	736	237	522
Other assets	735	69	65	37	281	13	29	20	51	26	6	64	72
Total assets	2,371,525	89,269	92,142	94,616	220,190	105,807	228,710	388,120	451,193	197,941	232,468	138,252	132,302
LIABILITIES													
Federal farm loan bonds outstanding:													
Consolidated bonds	1,825,870	62,257	69,914	60,835	177,539	63,658	184,446	311,044	373,150	156,922	175,595	96,240	94,269
Individual bonds	14,766	1,676	234		3,278	3,619			3,029	600	1,781		548
	1,840,636	63,933	70,148	60,835	180,817	63,658	188,065	311,044	376,179	157,522	177,376	96,240	94,817
Less bonds on hand:—Consolidated bonds	64,508	1,006	2,000		13,565	7,300	10,781	6,830	13,503	1,591	3,913		4,018
Individual bonds	38									31	7		
	1,776,090	62,927	68,148	60,835	167,252	56,358	177,284	304,214	362,676	155,901	173,456	96,240	90,799
Matured obligations:													
Federal farm loan bonds matured or called	5,554	386	334	78	560	371	864	335	1,035	224	808	340	216
Matured interest on Federal farm loan bonds	818	31	22	12	30	15	55	12	43	17	40	10	19
	6,372	417	356	90	590	386	919	347	1,078	241	848	350	235
Notes payable: —Federal Farm Mortgage Corp.	41,700	1,000	2,000		3,500	4,300	7,100	2,800	13,500	1,500	2,000		4,000
Reconstruction Finance Corp.	5,009							5,009					
Other	22,685			6,000	3,900	3,000	3,680	4,000	855		500	750	
	69,394	1,000	2,000	6,000	7,400	7,300	10,780	11,809	14,355	1,500	2,500	750	4,000
Accrued interest payable (not due):													
Federal farm loan bonds	19,366	687	757	558	2,078	570	1,862	3,197	3,996	1,559	2,096	1,069	938
Notes payable	363	10	6		10	19	49	106	135	4	7	2	15
	19,729	697	763	558	2,088	589	1,911	3,303	4,131	1,563	2,103	1,071	953
Deferred proceeds of loans	788		58	47	19	21	22	79	209	19	2	300	12
Accounts payable	535	6	50	17	36	21	40	81	106	47	60	7	64
Dividends declared but unpaid	140					1			120	19			
Trust accounts	4,942	234	219	177	576	157	208	891	1,010	401	462	341	266
Payments received on unmatured installments:													
Mortgage loans	1,995	117	109	168	145	87	168	134	349	149	283	214	70
Purchase money mortgages and contracts	99	28	8	6	2	18	6	2	5		12	8	4
	2,094	145	117	174	147	105	174	136	354	149	295	222	74
Taxes and assessments due on bank-owned real est.	976	55			13	3	8	421	239		20	7	265
Other liabilities	1,930		145	105	387	30	90	145	365	47	49	426	85
Deferred income: —Unamortized premium on Federal farm loan bonds sold	249	5	91	12	13	13	13	14	18	12	44		14
Other	48				21			17		4			
	297	5	96	12	34	13	13	31	18	16	44		14
Reserve for title losses	323		25	27	272			1					
Capital stock owned by:													
United States Government	124,802	5,207	7,298	15,652	5,678	16,673	7,868	26,986	6,024	5,680	7,264	5,128	15,342
National farm loan associations	110,135	4,171	3,727	3,531	11,322	4,238	11,809	16,613	21,633	8,882	12,072	6,780	5,858
Direct borrowers and others	5,535	182	848	602	5	733	39	159	1	618		49	297
	238,472	9,560	11,873	19,785	17,005	21,644	19,216	43,758	27,658	15,181	19,336	11,957	21,497
Paid-in													

ASSETS AND LIABILITIES OF THE FEDERAL INTERMEDIATE CREDIT BANKS ON JUNE 30, 1938

(In thousands of dollars)

	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.
ASSETS													
Loans and discounts:													
Production credit associations.....	180,180	13,238	8,239	19,538	16,522	13,968	13,158	15,953	10,606	12,574	12,085	18,640	25,660
Other financing institutions.....	42,894	642	293	389	1,603	3,873	3,358	4,289	2,320	2,295	12,492	7,728	3,612
Banks for cooperatives.....	27,807	2,723	2,299	1,213	963	11,606	996	62	464	815	1,672	3,361	1,633
Cooperative associations.....	19						19						
Total loans and discounts.....	250,900	16,603	10,831	21,140	19,088	29,447	17,531	20,304	13,390	15,684	26,249	29,729	30,905
Less reserve (other financing institutions).....	660		15					200	100			250	95
.....	250,240	16,603	10,816	21,140	19,088	29,447	17,531	20,104	13,290	15,684	26,249	29,479	30,810
Loans to other F. I. C. B.'s.....								200					244
Notes receivable.....	1,257		163	4		30	214	44	215	311	31		103
Less reserve.....	472		76			30		44	50	143	26		141
Cash—General funds.....	785		87	4			214		165	168	5		1,592
Cash—Held as collateral.....	10,217	1,399	695	178	801	673	1,308	916	570	630	1,164	391	165
United States Government obligations, direct and fully guaranteed (at cost or par, whichever is lower).....	883	67		4		2	89	106	103		41	305	
Accounts receivable.....	72,109	3,425	5,150	6,325	5,000	3,650	3,315	9,270	7,025	7,100	5,250	9,500	7,100
Accrued interest receivable: Loans and discounts;	8		1				2		3		1	1	
Production credit associations.....	1,080	54	37	135	79	67	21	146	105	41	90	111	194
Other financing institutions.....	104	1	2	2	5	7	5	2	13	4		36	27
Banks for cooperatives and cooperative associations.....	139	12	8	7	4	78	5		2	3	8	8	4
Other F. I. C. B.'s.....													
Notes receivable.....	30		29										
Total.....	1,531	67	76	144	88	152	31	148	120	48	98	155	225
Less reserve.....	1												1
Net accrued interest receivable on loans discounted and notes receivable.....	1,531	67	76	144	88	152	31	148	120	48	98	155	224
United States Government obligations, direct and fully guaranteed.....	181	9	19	21	10	14	10	19	16	20	13	12	16
Automobiles, furniture, fixtures and equipment.....	1,531	76	95	165	98	166	41	167	136	68	111	167	240
Less reserve.....	340	22	19	44	19	24	30	30	24	33	31	27	36
.....	340	22	19	44	19	24	30	30	24	33	31	27	36
Prepaid and deferred expense.....	1												
Other assets.....	322	3	60	14	6	5	6	4	7	137	15	12	52
Less reserve.....	253		55	10		3		1	1	128	12		42
.....	69	3	5	4	6	2	6	3	6	9	3	12	10
Total assets.....	335,843	21,573	16,849	27,820	24,993	33,940	22,506	30,766	21,298	23,659	32,824	39,855	40,058
LIABILITIES													
Unmatured consolidated debentures outstanding.....	218,050	14,500	9,950	17,500	17,400	26,950	15,550	17,500	10,100	12,400	22,450	26,000	27,750
Drafts outstanding (Due to other F. I. C. B.'s).....					200				20	20	20	20	20
Notes payable.....													
Trust accounts.....	115	14	32	1		1	12	2	2	28	24		
Accounts payable.....	8	1	2			2	1	2					
Liability for cash collateral.....	883	67		4		2	89	106	103		42	305	165
Deferred proceeds, loans and discounts.....	2								1				1
Accrued interest payable (not yet due):													
Debentures.....	1,068	72	50	102	92	66	67	97	53	61	135	129	143
Others.....													
.....	1,068	72	50	102	92	66	67	97	53	61	135	129	143
Interest collected not earned.....	132		1			19	8	31			73		
Unamortized premiums on outstanding debentures.....	653	45	24	54	45	55	49	56	31	41	76	93	84
Other liabilities.....	85	7	6	4	3	37	5	3	3	4	4	5	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	400	800	5,200	800	1,200	500	3,700	2,800	3,600	800	6,400	3,800
Less impairment.....				45								97	
.....	30,000	400	800	5,155	800	1,200	500	3,700	2,800	3,600	800	6,303	3,800
Surplus earned.....	*13,746	1,335	886		1,308	490	1,111	1,297	1,871	1,240	2,010		576
Reserve for contingencies.....	1,100							700	150				250
Undivided profits.....	(See surplus)	132	98		145	117	114	272	164	265	190		265
Total Liabilities.....	335,842	21,573	16,849	27,820	24,993	33,939	22,506	30,766	21,298	23,659	32,824	39,855	40,058

*Includes undivided profits.
Farm Credit Administration—Division of Finance and Research.

FARM CREDIT ADMINISTRATION

WILLIAM I. MYERS, Governor

F. F. HILL, Deputy Governor
PEYTON R. EVANS, General Counsel

C. A. STEWART, Deputy Governor
C. D. SIMPSON, Acting Comptroller

A. S. GOSS,
Land Bank Commissioner
S. D. SANDERS,
Cooperative Bank Commissioner

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 districts. The offices of the banks and the production credit corporation in each district are located in the cities indicated below. The members of the farm credit board in each district are the directors of the Federal land banks, Federal intermediate credit banks, production credit corporations, and banks for cooperatives.

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; W. J. MUHLBACH, Registrar; HAZEN R. OBER, Comptroller.

FEDERAL LAND BANK OF SPRINGFIELD (Transit Number 53-109)—EDWARD H. THOMSON, President; MAC DONALD G. NEWCOMB, 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.

Annual Meeting: Third Tuesday in January.

Member of: American Bankers Assn., Massachusetts State Bankers Assn., and the Northern Bankers Assn. of Vermont and New Hampshire.

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

Annual Meeting: Second Tuesday in January.

Member of: American Bankers Assn., Massachusetts Bankers Assn., Connecticut Bankers Assn., New York State Bankers Assn., and New Jersey Bankers Assn.

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

SPRINGFIELD BANK FOR COOPERATIVES—GEORGE W. LAMB, President; J. ROBERTS DOE, Treasurer; ALBERT B. LORING, Secretary.

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; PEYTON G. JEFFERSON, Acting General Counsel; HOWARD RITTER, Registrar; CARL D. SIMPSON, Comptroller.

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

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).

Annual Meeting: Third Tuesday of January.

FEDERAL INTERMEDIATE CREDIT BANK OF BALTIMORE (Transit Number 7-111)—HUGH S. MACKEY, 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.

Annual Meeting: Third Tuesday in January.

Member of: Maryland Bankers Assn., Virginia Bankers Assn., and West Virginia Bankers Assn.

PRODUCTION CREDIT CORPORATION OF BALTIMORE—M. O. WILSON, President; J. H. KARNS, Vice-President; J. W. MILLER, Treasurer; WILLIAM H. JOHNSON, Secretary; F. A. SCHULZE, Puerto Rico Representative.

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

DISTRICT No. 3—Offices at Columbia, South Carolina

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

DIRECTORS—L. I. GUION, J. T. ANDERSON, (Vacancy), 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. PERSONS 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.

Annual Meeting: Third Tuesday in January.

Member of: American Bankers Assn., South Carolina State Bankers Assn., and Georgia State Bankers Assn.

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.

Annual Meeting: Third Tuesday in January.

PRODUCTION CREDIT CORPORATION OF COLUMBIA—ERNEST GRAHAM, President; H. L. GARDNER, Vice-President; J. E. TIDY, Secretary; GEORGE L. GRIFFETH, Acting Treasurer.

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

FARM CREDIT ADMINISTRATION—Continued

DISTRICT No. 4—Offices at Louisville, Kentucky

TERRITORY IN DISTRICT—INDIANA, OHIO, KENTUCKY AND TENNESSEE.
DIRECTORS—C. H. MYLANDER, RANDOLPH M. CORE, MARVIN J. BRIGGS, T. E. HORD, JR., W. E. STOUGH, THOMAS P. COOPER, RAYMOND S. FOUTS.
FARM CREDIT ADMINISTRATION—ERNEST RICE, General Agent; R. D. BRANIGAN, 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.
Annual Meeting: Third Tuesday in January.
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.
Annual Meeting: Third Tuesday in January.
PRODUCTION CREDIT CORPORATION OF LOUISVILLE—W. F. GAHM, President; F. L. KERR, Vice-President; C. D. KENESSON, Secretary and Treasurer.
LOUISVILLE BANK FOR COOPERATIVES—JOHN E. BROWN, President; L. G. FOSTER, Vice-President and Secretary; A. L. STALLINGS, Treasurer.

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; E. F. STEINER, General Counsel; MISS CLAIRE GLAESER, Registrar; HARRY G. PEARSON, Comptroller.
FEDERAL LAND BANK OF NEW ORLEANS (Transit Number 14-68)—ROY L. THOMPSON, President; L. C. PIGFORD, 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.
Annual Meeting: Third Tuesday in January.
Member of: Alabama Bankers Assn., Mississippi Bankers Assn., and Louisiana Bankers Assn.
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.
Annual Meeting: Third Tuesday in January.
Member of: Alabama State Bankers Assn., Mississippi State Bankers Assn., and Louisiana State Bankers Assn.
PRODUCTION CREDIT CORPORATION OF NEW ORLEANS—JESSE B. HEARIN, President; G. HUBER JOHNSON, Vice-President; HARRINGTON HILZIM, Treasurer; W. K. McWILLIAMS, Secretary.
NEW ORLEANS BANK FOR COOPERATIVES—J. J. WATSON, President; H. O. PATE, Treasurer; E. F. CHAVANNE, Secretary.

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

TERRITORY IN DISTRICT—ILLINOIS, MISSOURI, ARKANSAS.
DIRECTORS—F. LEE MAJOR, C. E. HOPKINS, R. E. SHORT, A. P. PATTON, ROBERT W. BROWN, CHARLES SCHMITT, (Vacancy).
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; J. M. HUSTON, Vice-President; O. J. LLOYD, Vice-President and Secretary; REX PEEL, Treasurer; MILES R. JAMES, 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.
Annual Meeting: Third Tuesday in January.
Member of: Missouri Bankers Assn.
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.
Annual Meeting: Third Tuesday in January.
Member of: Arkansas Bankers Assn.
PRODUCTION CREDIT CORPORATION OF ST. LOUIS—W. S. BROCK, President; W. P. OLIVER, Vice-President; RAY E. MILLER, Secretary; J. M. ROBINSON, Treasurer.
ST. LOUIS BANK FOR COOPERATIVES—D. M. HARDY, President; A. J. KUNZ, Treasurer; FRED E. RINGHAM, Secretary.

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; R. R. SEVENICH, Comptroller.
FEDERAL LAND BANK OF ST. PAUL (Transit Number 22-89)—FRANK W. PECK, 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.
Annual Meeting: Third Tuesday in January.
Associate Member: Minnesota Bankers Assn.
FEDERAL INTERMEDIATE CREDIT BANK OF ST. PAUL (Transit Number 22-90)—F. H. KLAON, 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.
Annual Meeting: Third Tuesday in January.
Associate Member: Michigan Bankers Assn., Wisconsin Bankers Assn., Minnesota Bankers Assn., North Dakota Bankers Assn.
PRODUCTION CREDIT CORPORATION OF ST. PAUL—GEORGE SUSENS, President; FRED D. ELLIOTT, Vice-President; M. S. RUDDY, Treasurer; J. S. MONTGOMERY, Secretary.
ST. PAUL BANK FOR COOPERATIVES—HUTZEL METZGER, President; WALTER OBY, Vice-President and Treasurer; H. M. KNIPFEL, 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 ALGIRE, RAYMOND SAYRE, RAY J. BASCHNAGEL, FAY C. HILL.
FARM CREDIT ADMINISTRATION—LEON W. POWERS, General Agent and General Counsel; S. H. BLACKWELL, Registrar; WALTER L. BRAUER, Comptroller.
FEDERAL LAND BANK OF OMAHA (Transit Number 27-63)—CHARLES McCUMSEY, President; BERT WADDELL, F. O. OSBORN, HUGH E. BAIRD, A. KOPPERUD, LEO E. MANION, Vice-Presidents; GEORGE M. FULLER, Treasurer; M. E. WELSH, JR., Secretary; JACOB J. GREST, Vice-President Federal Farm Mortgage Corporation.
Correspondent Banks—Omaha National Bank, First National Bank, and United States National Bank, Omaha.
Annual Meeting: Third Tuesday in January.
Associate Member: Iowa State Bankers Assn. and Nebraska State Bankers Assn.
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.
Annual Meeting: Third Tuesday in January.
Member: Nebraska Bankers Assn.
PRODUCTION CREDIT CORPORATION OF OMAHA—L. A. CHRISTENSEN, President; WALTER E. ANDERSON, Vice-President; E. J. PETRIK, Treasurer; H. A. VIERGUTZ, Secretary.
OMAHA BANK FOR COOPERATIVES—JERRY H. MASON, President; WILBUR H. THOMPSON, Vice-President and Secretary; LaVERNE J. SMITH, Treasurer.

FARM CREDIT ADMINISTRATION—Continued

DISTRICT No. 9—Offices at Wichita, Kansas

TERRITORY IN DISTRICT—KANSAS, OKLAHOMA, COLORADO, NEW MEXICO.
DIRECTORS—E. CLAIR HOTCHKISS, J. A. CARNES, P. O. WELLS, MISS CORINNE LASATER, FRANK M. HAYNER, 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)—ROY S. JOHNSON, President; C. G. SHULL, W. E. FISHER, and CHARLES KURT Vice-Presidents; RICHARD H. JONES, Vice-President and Treasurer; GUY FOGELBERG, Secretary; F. L. KAKRDA, 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.
Annual Meeting: Third Tuesday in January.
Member: Kansas Bankers Assn., Oklahoma Bankers Assn., and New Mexico Bankers Assn.
FEDERAL INTERMEDIATE CREDIT BANK OF WICHITA (Transit Number 40-75)—FRANK M. BUTCHER, President; H. A. VAN DUSEN, Vice-President and Secretary; A. F. BECKER, Treasurer.
Correspondent Banks—First National Bank, Fourth National Bank, and Union National Bank, Wichita; Liberty National Bank, Oklahoma City.
Annual Meeting: Third Tuesday in January.
Member: Kansas State Bankers Assn., Oklahoma State Bankers Assn., Colorado State Bankers Assn., and New Mexico State Bankers Assn.
PRODUCTION CREDIT CORPORATION OF WICHITA—D. L. MULLENDORE, President; A. J. TROUP, Vice-President; HARRY H. OLDEN, Treasurer; W. J. McMILLIN, Secretary.
WICHITA BANK FOR COOPERATIVES—RALPH SNYDER, President; A. A. MCPHEETERS, Vice-President and Secretary; HARRY C. STEPHENS, 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, SAM H. BURCHARD, 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; CARL RUNGE, 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.
Annual Meeting: Third Tuesday in January.
Member: Texas State Bankers Assn.
FEDERAL INTERMEDIATE CREDIT BANK OF HOUSTON (Transit Number 35-75)—DWIGHT P. REORDAN, President; T. P. PRIDDIE, JR., Vice-President and Treasurer; C. M. WELCH, 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.
Annual Meeting: Third Tuesday in January.
Member: American Bankers Assn.
Associate Member: Texas Bankers Assn.
PRODUCTION CREDIT CORPORATION OF HOUSTON—VIRGIL P. LEE, President; JOHN H. RUGEL, Vice-President; L. R. PRESCOTT, Treasurer; JOHN H. SEALE, JR., Secretary.
HOUSTON BANK FOR COOPERATIVES—STERLING C. EVANS, President; JOHN B. JONES, Vice-President and Treasurer; J. H. HARPER, Secretary.

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, GEORGE RUSSELL.
FARM CREDIT ADMINISTRATION—WILLARD D. ELLIS, General Agent; R. W. YOUNG, General Counsel; REED S. GARDNER, Registrar; GEORGE C. LENEY, Assistant 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.
Annual Meeting: Third Tuesday in January.
Member: California Bankers Assn. and Utah Bankers Assn.
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 of Oakland and Bank of America National Trust & Savings Assn., 1st Berkeley Branch and Oakland Branch, and American Trust Co., 1st Berkeley Branch, Berkeley.
Annual Meeting: Third Tuesday in January.
Member: Arizona Bankers Assn., California Bankers Assn., and Utah Bankers Assn.
PRODUCTION CREDIT CORPORATION OF BERKELEY—T. P. COATS, President; W. R. ANDREW and W. J. TOCHER, Vice-Presidents; S. P. APPLEWHITE, JR., Treasurer; W. F. MIXON, JR., Secretary.
BERKELEY BANK FOR COOPERATIVES—E. A. STOKDYK, President; C. A. HEFFERNAN, Vice-President; D. G. WHITE, Vice-President and Treasurer; ARTHUR E. ANDERSON, Vice-President and Secretary.

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; (VACANT), 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; SIDNEY FISH, Vice-President and Assistant Treasurer; KARL K. BARNARD, Treasurer; J. C. MCCAUSTLAND, Secretary; JAMES R. BROWN, 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.
Annual Meeting: Third Tuesday in January.
FEDERAL INTERMEDIATE CREDIT BANK OF SPOKANE (Transit Number 28-60)—W. E. MEYER, President; PAUL F. MATSON, Vice-President; E. M. WATSON, Vice-President and 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.
Annual Meeting: Third Tuesday in January.
PRODUCTION CREDIT CORPORATION OF SPOKANE—ERNEST E. HENRY, President; A. B. ROBERTSON, Vice-President; JOSEPH W. BRADLEY, Secretary; OTTO F. ALLGAIER, Treasurer.
SPOKANE BANK FOR COOPERATIVES—A. C. ADAMS, President; IRA T. WIGHT, Vice-President and Secretary; RAY H. WISECARVER, Treasurer.

CENTRAL BANK FOR COOPERATIVES

(Farm Credit Administration)

LOCATED AT WASHINGTON, D. C.

DIRECTORS

S. D. SANDERS, Chairman; J. D. MILLER, F. M. HAYNER, H. L. KOKERNOT, H. LANE YOUNG, THOMAS P. COOPER, and H. E. BABCOCK.

OFFICERS

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. P. STRONG, Assistant Vice-President and Assistant General Manager; C. MILTON CLARK, Treasurer; J. E. ROLFES, Secretary.

Information Room 3100, 1300 E Street NW., Washington, D. C., Telephone, District 1050, Branch 74.

EMERGENCY CROP AND FEED LOANS

(Temporary Activities, Farm Credit Administration)

SUPERVISORY OFFICIAL

S. P. LINDSEY, Jr., Director

Information, Room 3100, 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 3100, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

FARM CREDIT ADMINISTRATION—Continued

FEDERAL FARM MORTGAGE CORPORATION

(Farm Credit Administration)
LOCATED AT WASHINGTON, D. C.

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, HAROLD F. JAMES, and CARROLL BROWN, Vice-Presidents; PEYTON R. EVANS, General Counsel; GEORGE H. THOMAS, Treasurer; and D. C. CARNES, Secretary and Assistant Treasurer; GRACE McGERR, Assistant Secretary; W. J. SNOW, Jr., Comptroller; T. F. MURPHY, Asst. Comptroller. Information, Room 3100, 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 3100, 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; J. R. ISLEIB, P. L. GADDIS, W. J. McANELLY, and W. E. RHEA, Deputy Commissioners. Information, Room 3100, 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; J. R. ISLEIB, P. L. GADDIS, W. J. McANELLY, and W. E. RHEA, Deputy Commissioners; CARL COLVIN, Assistant Deputy Commissioner. Information, Room 3100, 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, Deputy Commissioner; V. P. SIMMONS, Assistant Commissioner. Information, Room 3100, 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.
33.	2-24-22.	The First Trust Joint Stock Land Bank of Chicago	Chicago, Ill.	Ill., Iowa, Tex., Okla.
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.
36.	4-10-22.	The First Joint Stock Land Bank of New Orleans	New Orleans, La.	La. & Miss.
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.

JOINT STOCK AND LAND BANKS—Continued

No.	Chartered	Title	Location	States in which operating
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.
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 SYSTEM

FEDERAL HOME LOAN BANK BOARD

JOHN H. FAHEY, Chairman; T. D. WEBB, Vice Chairman; FRED W. CATLETT and W. H. HUSBAND, Members; 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; WILLIAM F. PENNIMAN, Deputy Governor; DAVID FORD, Assistant Governor; 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, Federal Home Loan Bank Board Building, 1st St. between Indiana Ave. and "D" St., N. W., Washington, D. C., Telephone, NATIONAL 5812.

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, \$16,335,970.

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

OFFICERS

Secretary, L. E. DONOVAN
Asst. Vice-President and 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, 48 Fenn St., Pittsfield, Mass.
Oscar F. Falling, Waltham Federal Savings & Loan Association, 45 Moody St., Waltham, Mass.
Raymond P. Harold, Worcester Co-operative Federal Savings & Loan Assn., 22 Elm St., Worcester, Mass.

Sumner W. Johnson, Homestead Ln. & Bldg. Assn., (Mail address: 185 Middle St.,) Portland, Me.
George B. Lord, Portsmouth Savings Bank, 22 Market Sq., Portsmouth, N. H.
Eaton D. Sargent, The White Mountain Freezer Co., Nashua, N. H.
Walter P. Schwabe, Thompsonville Bldg. & Loan Assn., (Mail address: 15 Central St.,) Thompsonville, Conn.
Joseph H. Soliday, Franklin Savings Bank, 6 Park Square, Boston, Mass.
Herbert Walker, Hartford-Home Bldg. & Ln. Assn., 198 Pearl St., 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, \$23,795,740.

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., (Mail address: 744 Broad St.,) Newark, New Jersey.
John Eden Farwell, Geneva Permanent Loan & Savings Assn., 89 Seneca St., Geneva, New York.

Robert H. Gulliver, United Bldg. & Ln. Assn., (Mail address: 838 Broad Street Bank Bldg.,) Trenton, New Jersey.
Harry Hodges, Montclair Bldg. & Ln. Assn., Montclair, N. J., (Mail address: 62 Hedden Place, East Orange, N. J.)
Le Grand W. Pellett, Bldg. & Ln. Assn. of Newburgh, 47 Grand St., Newburgh, New York.
Eustace Seligman, Law Firm; Sullivan & Cromwell, 48 Wall Street, New York.
Harry J. Stevens, Holland Bldg. & Ln. Assn., 478 Central St., Newark, New Jersey.

DISTRICT No. 3—Bank Located at Pittsburgh, Pa. (Clark Building, 7th St. and Liberty Ave.)

TERRITORY IN DISTRICT—Delaware, Pennsylvania, West Virginia. CAPITAL, \$14,288,341.

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., 2201 N. Y. Ave., Washington, D. C.
Vice-Chairman, Charles S. Tippets, University of Pittsburgh, Pittsburgh, Pa.
William E. Best, 1607 Oliver Bldg., Pittsburgh, Pa.
William D. Hill, 1505 Walnut St., Philadelphia, Pa.
Arthur B. Koontz, Union Building, Charleston, W. Va.
Tom G. Moore, First Federal Savgs. & Ln. Assn., Logan, W. Va.

James J. O'Malley, First Federal Savgs. & Ln. Assn., 34 W. Market St., Wilkes-Barre, Pa.
William Reinhardt, 3rd and Mifflin Sts., Philadelphia, Pa.
A. E. Sheller, Franklin Bldg. & Ln. Assn., (Mail address: 453 Altoona Trust Bldg.,) Altoona, Pa.
Harry R. Smith, Ellwood City Federal Savings & Ln. Assn., Ellwood City, Pa.
Charles Warner, 2192 Broad St., North, Philadelphia, Pa.
William A. Wood, Equitable Bldg. & Ln. Assn., Washington, Pa., (Mail address: 2101 Law Finance Bldg., Pittsburgh, Pa.)

ASSETS AND LIABILITIES OF THE FEDERAL HOME LOAN BANKS AS OF JUNE 30, 1938

(Figures shown in thousands of dollars)

ASSETS	Consolidated	Boston	New York	Pittsburgh	Winston-Salem	Cincinnati	Indianapolis	Chicago	Des Moines	Little Rock	Topeka	Portland	Los Angeles
CASH—On hand	\$ 47	\$ 1	\$ 1	\$ 1			\$ 9	\$ 21	\$ 14				
On deposit with:													
U. S. Treasurer	28,917	6	4	1,608	\$ 3,715	\$ 7,806	2,074	4,359	1,894	\$ 1,306	\$ 341	\$ 2,051	\$ 3,753
Commercial banks	5,346	2,547	92	158	37	121	514	1,349	24	6	25	473	2
F. H. L. Bank of New York, Agent	15	1	1	1	1	2	1	2	1	1	1	1	600
Other Federal Home Loan Banks	10	6,450	5,100				1,700	1,100	200				
In transit	34,335	9,005	5,198	1,768	3,753	7,929	4,298	6,831	2,133	1,307	348	2,077	4,828
Total Cash	6												
Deposit with U. S. Treasurer for matured obligations													
INVESTMENTS	34,445	1,294	3,893	3,856	2,388	8,122	3,313	1,729	2,880	2,390	1,199	1,971	1,410
U. S. Government obligations and securities fully guaranteed by it													
ADVANCES OUTSTANDING	196,222	8,261	17,604	17,312	18,600	28,389	12,084	32,558	15,083	11,623	11,284	6,914	16,510
Members	3												3
Non-member mortgagees	196,225	8,261	17,604	17,312	18,600	28,389	12,084	32,558	15,083	11,623	11,284	6,914	16,513
Total Advances Outstanding													
ACCRUED INTEREST RECEIVABLE													
Deposits—other F. H. L. Banks	186	3	23	22	10	42	13	12	24	17	11	6	3
Investments	454	7	72	67	70	103	2	50	11	33	9	21	9
Advances to members													
Advances to non-member mortgagees	640	20	103	89	80	145	15	62	35	50	20	27	12
Total Accrued Interest Receivable													
DEFERRED CHARGES													
Prepaid debenture expense	106			13	12	11	10	23	17	5	6		9
Unexpired surety bond and insurance premiums	8		1	1	1	1	1	1	1		1	1	
Other	114		1	14	12	12	11	24	18	5	7	1	9
Total Deferred Charges													
OTHER ASSETS													
Accounts receivable	5			2	1	1							1
Miscellaneous	1												1
Total Other Assets	6			2	1	1							2
TOTAL ASSETS	265,771	18,580	26,799	23,041	24,834	44,598	19,721	41,204	20,149	15,375	12,858	10,990	22,774
LIABILITIES AND CAPITAL													
LIABILITIES—Deposits	16,669	2,118	2,844	168	626	3,100	2,383	3,795	782		348		505
Members—time	3,204		151			1,561	201		83			65	1,143
Members—demand	118		7	25	4	43	5	27	2		2		3
Applicants				1,500	1,600	6,000	1,000	2,550	900			1,600	
Other F. H. L. Banks	19,991	2,118	3,002	1,693	2,230	10,704	3,589	6,372	784	983	350	1,665	1,651
Total Deposits													
Accrued Interest Payable	27	7	1	1		1	8	5	4				
Deposits—members													
Deposits—other F. H. L. Banks	334			32	40	64	28	55	40	15	15	12	33
Debentures	361	7	1	34	40	65	43	60	44	15	15	12	33
Total Accrued Interest Payable													
Dividends Payable	642	93				128	49	142	74	44		37	75
U. S. Government	207	26				68	19	41	19	9		7	18
Members	849	119				196	68	183	93	53		44	93
Total Dividends Payable	6			5		1			9	2			11
Accounts Payable	76			5	9	8	6	24	9	2			
Premiums on Debentures													
*Consolidated Debentures													
1 1/4% due July 1, 1938	28,000			1,516	3,538	7,581	2,022	4,245	2,022	1,011	505	2,022	3,538
2% due December 1, 1940	25,000			1,500	3,000	2,750	2,000	8,000	3,000	500	750		3,500
2% due April 1, 1943	23,500			4,000	2,500	2,500	2,500	3,000	4,500	1,500	2,000		1,000
Total Consolidated Debentures	76,500			7,016	9,038	12,831	6,522	15,245	9,522	3,011	3,255	2,022	8,038
Matured Obligations													
Consolidated Debentures	5												
Interest on consolidated debentures	1												
Total Matured Obligations	6												
Total Liabilities	97,789	2,244	3,003	8,753	11,317	23,805	10,228	21,884	10,452	4,064	3,622	3,743	9,826
CAPITAL—Capital Stock (Par)	36,654	3,489	4,161	2,412	3,612	7,076	2,534	4,334	1,960	1,988	1,551	1,064	2,473
Members (fully paid)	218	30		11	11	20	8	25	21	8	6	1	77
Members (partially paid)	36,872	3,519	4,161	2,423	3,623	7,096	2,542	4,359	1,981	1,996	1,557	1,065	2,550
Total	101	13		6	3	13	6	19	10	6	5		20
Less unpaid subscriptions	36,771	3,506	4,161	2,417	3,620	7,083	2,536	4,340	1,971	1,990	1,552	1,065	2,530
Paid in by members	124,741	12,468	18,963	11,146	9,208	12,776	6,577	14,174	7,395	8,772	7,334	5,960	9,968
U. S. Government (fully paid)	161,512	15,974	23,124	13,563	12,828	19,859	9,113	18,514	9,366	10,762	8,886	7,025	12,498
Total paid in on capital stock	3,355	215	459	317	270	556	216	463	200	230	136	116	177
Surplus—Legal Reserve (Section 16 of Act)	9												
Reserve for contingencies	3,364	215	468	317	270	556	216	463	200	230	136	116	177
Total Surplus	3,106	147	204	408	419	378	164	343	131	319	214	106	273
Undivided Profits	6,470	362	672	725	689	934	380	806	331	549	350	222	450
Total Surplus and Undivided Profits	167,982	16,336	23,796	14,288	13,517	20,793	9,493	19,320	9,697	11,311	9,236	7,247	12,948
Total Capital	265,771	18,580	26,799	23,041	24,834	44,598	19,721	41,204	20,149	15,375	12,858	10,990	22,774
TOTAL LIABILITIES AND CAPITAL													

*Consolidated Federal Home Loan Bank Debentures issued by the Federal Home Loan Bank Board and now outstanding are the joint and several obligations of all Federal Home Loan Banks.

FEDERAL HOME LOAN BANK INFORMATION (Continued)

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, \$13,516,617.

President and Secretary, O. K. LaROQUE

OFFICERS

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

DIRECTORS

George W. West, First Federal Sav. & Loan Assn. of Atlanta, 46 Pryor St., N. E., Atlanta, Georgia.
E. C. Baltz, Perpetual Bldg. Assn., 500 Eleventh St., N. W., Washington, D. C.
George W. Bahlke, Progress Building Assn., (Mail address: 720 Munsey Bldg.,) Baltimore, Md.
Sam F. Clabaugh, Protective Life Insurance Co., Birmingham, Ala.
J. Newton Gordon, Co-operative Bldg. & Ln. Assn., Inc., 215 9th St., Lynchburg, Virginia.

Oscar W. Kincaid, Moultrie Federal Savings & Loan Assn., 110 S. Main St., Moultrie, Ga.
J. G. K. McClure, Jr., Farmers' Federation, Asheville, N. C.
E. W. Saucier, First Federal Savings & Loan Assn. of Alabama, Birmingham, Ala.
P. W. Spencer, Mechanics Federal Savings & Loan Assn., Rock Hill, South Carolina.
J. F. Stevens, Gate City Building & Loan Assn., 108 S. Greene St., Greensboro, North Carolina.
Wm. H. Walker, First Federal Savings & Loan Assn., Miami, Fla.

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

TERRITORY IN DISTRICT—Kentucky, Ohio, Tennessee. **CAPITAL**, \$20,792,398.

OFFICERS

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

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

DIRECTORS

Chairman, Theodore H. Tangeman, Columbus Mutual Life Ins. Co., Columbus, O.
Vice Chairman, W. M. Brock, Gem City Bldg. and Ln. Assn., 6 N. Main St., Dayton, O.
Fred B. Bassman, Monmouth Street Federal Savings & Loan Assn., Newport, Ky.
Herman F. Cellarius, San Marco Bldg. & Ln. Assn., 2725 Woodburn Ave., (Mail address: 22 East 12th St.,) Cincinnati, Ohio.
W. B. Furgerson, Portland Federal Savings & Loan Assn., Louisville, Ky.

C. J. Haase, Home Federal Sav. & Ln. Assn., 44 South Second St., Memphis, Tenn.
Harry S. Kissell, Kissell Real Estate Co., 928 First National Bank Bldg., Springfield, O.
James M. McKay, Home Savings & Loan Co., 275 West Federal St., Youngstown, Ohio.
Chas. M. Preston, Hamilton National Bank, Knoxville, Tenn.
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. (Guaranty Bldg.)

TERRITORY IN DISTRICT—Indiana and Michigan. **CAPITAL**, \$9,493,012.

OFFICERS

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

Secretary and Treasurer, B. F. BURTLESS

DIRECTORS

Chairman, F. S. Cannon, Railroadmen's Federal Savings & Loan Assn., 21 Virginia Ave., Indianapolis, Indiana.
Vice Chairman, S. Rudolph Light, 503 Am. Nat'l Bank Bldg., Kalamazoo, Michigan
Earl C. Bucher, Peoples Savings & Loan Assn., Huntington, Ind.
Robert C. Dexter, First Federal Savings & Loan Assn. of Kalamazoo, 346 W. Mich. Ave., Kalamazoo, Mich.
Mark L. Dickover, First Federal Saving & Loan Assn. Valparaiso, Ind.
Chas. T. Fisher, Jr., National Bank of Detroit, Detroit, Mich.

Myron H. Gray, Muncie Federal Savings & Loan Assn., Main & Walnut Sts., Muncie, Indiana.
Grant H. Longenecker, Peoples Sav. Assn. of Benton Harbor, (Mail address: 501 Townsend St., Lansing, Mich.)
Carleton B. McCulloch, The State Life Ins. Co., State Life Bldg., Indianapolis, Ind.
William C. Walz, Huron Valley Bldg. & Sav. Assn., 116 North Fourth Ave., Ann Arbor, Michigan
Herman B. Wells, University of Indiana, Bloomington, Ind.

DISTRICT No. 7—Bank Located at Chicago, Ill. (105 W. Monroe St.)

TERRITORY IN DISTRICT—Illinois and Wisconsin. **CAPITAL**, \$19,320,005.

OFFICERS

President, A. R. GARDNER
Vice President and Treasurer, JOHN BARDWICK, JR.

Secretary, C. M. WRIGHT

DIRECTORS

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, 522 N. Main St., Bloomington, Ill.

B. F. Kuehlhorn, Northern Bldg. & Ln. Assn., 2746 Teutonia Ave., Milwaukee, Wisconsin
August A. Moths, West Bend Bldg. & Loan Assn., 120 N. Main St., West Bend, Wisconsin.
Frank O. Schneider, Kankakee Federal Savings & Loan Assn., 190 E. Merchant St., Kankakee, Illinois.
John A. Sierocinski, Second Federal Savings & Ln. Assn., 4048 West 26th St., Chicago, Illinois
Guy A. Wood, King City Federal Savings & 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**, \$9,696,284.

OFFICERS

President and Secretary, ROBERT J. RICHARDSON
Vice President and Treasurer, W. H. LOHMAN

Asst. Secretary, J. M. MARTIN
Asst. Treasurer, A. E. MUELLER

DIRECTORS

Chairman, Charles B. Robbins, Cedar Rapids Life Insurance Co., Cedar Rapids, Iowa, (Mail address: 230 N. Michigan Ave., Chicago, Ill.)
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., 227 Broadway, Hannibal, Mo.
John D. Gray, Fidelity Building & Loan Assn., Valley City, N. D.
H. R. Hanger, Dubuque Bldg. & Loan Assn., 219 W. 9th St., Dubuque, Iowa.

Fred E. Hodgson, Fergus Falls Bldg. & Ln. Assn., Fergus Falls, Minn.
Robert L. Hill, University of Missouri, Columbia, Mo.
Louis H. Kelley, Hennepin Federal Savgs. & Ln. Assn., 408-2nd Ave., S., Minneapolis, Minn.
George S. Metcalfe, Roosevelt Federal Sav. & Ln. Assn., 3607 N. Broadway, St. Louis, Mo.
E. A. Purdy, Wells-Dickey Co., Minneapolis, Minn.
Wm. E. West, Standard Federal Savgs. & Ln. Assn., 923 Walnut St., Kansas City, Mo.

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

TERRITORY IN DISTRICT—Arkansas, Louisiana, Mississippi, New Mexico and Texas. **CAPITAL**, \$11,311,720.

OFFICERS

President, BENJAMIN H. WOOTEN
Vice President, H. D. WALLACE

Treasurer, W. F. TARVIN
Secretary, J. C. CONWAY

DIRECTORS

Chairman, J. Gilbert Leigh, Commw. Federal Sav. & Ln. Assn., 212 La. St., Little Rock, Arkansas.
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Allain C. Andry, Fidelity Homestead Assn., 509 Maritime Bldg., New Orleans, Louisiana
O. W. Boswell, First Federal Sav. & Ln. Assn., 16 Clarksville St., 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., 1201 Capitol St., Houston, Tex.
Allen H. Generes, Central Homestead Assn., 400 Audobon Bldg., New Orleans, La.
O. C. Hathaway, c/o The Pardee Company, Shreveport, La.
H. T. Leonard, Kosciusko Bldg. & Ln. Assn., Kosciusko, Mississippi
R. H. McCune, Roswell Bldg. & Ln. Assn., Roswell, New Mexico
Louis D. Ross, St. Tammany Homestead Assn., Covington, La.

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

TERRITORY IN DISTRICT—Colorado, Kansas, Nebraska and Oklahoma. **CAPITAL**, \$9,236,774.

OFFICERS

President and Secretary, C. A. STERLING

Vice President and Treasurer, R. H. BURTON

DIRECTORS

Chairman, W. R. McWilliams, Oklahoma City Federal Sav. & Ln. Assn., 125 N. Harvey St., Oklahoma City, Oklahoma.
Vice Chairman, G. E. McKinnis, First Federal Sav. & Ln. Assn., (Mail address: Box 950,) Shawnee, Okla.
Paul F. Good, Security Mutual Bldg., Lincoln, Nebr.
Major P. Kidd, 112 First National Bldg., Norman, Okla.
C. B. Merriam, (Mail address: Reconstruction Finance Corporation, Washington, D. C.)
William H. Pitzer, Nebraska City Federal Sav. & Ln. Assn., 115 S. 8th St., Nebraska City, Neb.

Frank S. Powell, Argentine Bldg. & Ln. Assn., 2301 Metropolitan Ave., Kansas City, Kans.
Charles F. Quaintance, Colo. Federal Savings & Ln. Assn., 1608 Welton St., Denver, Colo.
L. F. Reed, Eureka Bldg. & Loan Assn., P. O. Box 626, Eureka, Kan.
C. T. Rice, Anchor Bldg., Sav. & Loan Assn., 731 Minn. Ave., Kansas City, Kansas.
L. E. Roush, National Savings & Loan Assn., Wichita, Kans., (Mail address: Bldg. & Loan Dept. State House, Topeka, Kans.)
H. S. Sands, First National Bk. Bldg., Denver, Colo.

FEDERAL HOME LOAN BANK INFORMATION (Continued)

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

TERRITORY IN DISTRICT—Alaska, Idaho, Montana, Oregon, Utah, Washington and Wyoming. CAPITAL, \$7,246,531.

President and Secretary, FRANK H. JOHNSON
Vice President and Treasurer, IRVING BOGARDUS

OFFICERS

Asst. Secretary, E. M. SOOYSMITH

DIRECTORS

Chairman, Frank S. McWilliams, Fidelity Savings & Loan Assn., 108 Howard St., Spokane, Wash.
Vice Chairman, Ben H. Hazen, Benj. Franklin Federal Savings & Loan Assn., 723 S. W. Morrison St., Portland, Ore.
J. H. Andrews, Federal Bldg. & Loan Assn., 2376 Washington Ave., Ogden, Utah.
P. C. Bulen, Mountain States Bldg. & Loan Assn., 17 3rd St. N., Great Falls, Mont.
Ralph H. Cake, Equitable Savings & Loan Assn., 301 Stark St., Portland, Ore.

Sam H. Dehnert, First Federal Savings & Loan Assn., 200 N. 4th St., Coeur d'Alene, Idaho.
L. H. Hoffman, Hoffman Construction Co., 715 S. W. Columbia St., Portland, Ore.
D. O. Hood, Hood Bros., U. S. Bk. Bldg., Portland, Ore.
J. T. S. Lyle, Pacific First Federal Savings & Loan Assn., 204 S. 11th St., Tacoma, Wash.
J. W. Maxwell, National Bank of Commerce, Seattle, Wash.
Terry Ross, Wenatchee Federal Savings & Loan Assn., 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, \$12,947,936.

President, M. M. HURFORD
Vice President, C. E. BERRY

OFFICERS

Secretary and Treasurer, F. C. NOON
Assistant Secretary, V. SIMPSON

DIRECTORS

Chairman, C. H. Wade, State Mutual Bldg. & Ln. Assn., 415 W. 5th St., Los Angeles, Calif.
Vice Chairman David G. Davis, %The White House, San Francisco, Calif.
William E. Bouton, Golden Gate Federal Savings & Loan Assn., 340 Kearney St., San Francisco, Calif.
J. D. Cameron, Union Bldg. & Ln. Assn., Reno, Nev.
Edwin M. Einstein, Fresno Guarantee Bldg. & Loan Assn., 915 Van Ness Ave., Fresno, Calif.

Paul Endicott, Home Builder's Loan Assn., Pomona, Calif.
Albert J. Evers, 525 Market St., San Francisco, Calif.
George W. Fardy, La Jolla Federal Savgs. & Ln. Assn., La Jolla, Calif.
J. G. Rice, First Federal Savings & Loan Assn., 116 N. First St., Phoenix, Ariz.
Adolph Schleicher, 1365 South Oakland Ave., Pasadena, Calif.
Harold B. Starkey, Bay City Bldg. & Loan Assn., 1202—4th St., San Diego, Calif.
Douglas C. Young, Qualitee Dairy Products Co., 11th Ave. and J St., San Diego, Calif.

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(Federal Home Loan Bank Board)

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OFFICERS

NUGENT FALLON, General Manager; O. R. KREUTZ, Deputy General Manager; C. E. TILTON, Assistant General Manager; JOHN BYRNES, Treasurer; EMERY J. WOODALL, Associate General Counsel.
Information, Federal Home Loan Bank Board Bldg., 1st St., between Indiana Ave. and "D" St., N. W., Washington, D. C., Telephone, National 5812.

HOME OWNERS' LOAN CORPORATION

(Federal Home Loan Bank Board Building, 1st Street between Indiana Ave. and "D" St., N. W.)
Located at Washington, D. C.

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OFFICERS

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Information: Federal Home Loan Bank Board Building, 1st St. between Indiana Ave. and "D" St., N. W., Washington, D. C., Telephone, National 5812.

List of Regional, State, and Territorial Offices of the Home Owners' Loan Corporation.

STATE	REGIONAL OFFICE	STATE OFFICE
ALABAMA.....	ATLANTA, GA.....	BIRMINGHAM, Education Bldg., 517 N. 22d St.
ARIZONA.....	SAN FRANCISCO, CALIF.....	PHOENIX, Post Office Bldg., Fillmore Street
ARKANSAS.....	MEMPHIS, TENN.....	LITTLE ROCK, Donaghey Bldg., 7th & Main Sts.
CALIFORNIA.....	SAN FRANCISCO, Pacific Bldg., 821 Market St.....	SOUTHERN DIVISION, LOS ANGELES, R. A. Rowan Bldg., 139-41 W. 5th St.
COLORADO.....	OMAHA, NEB.....	NORTHERN DIVISION, SAN FRANCISCO, Humboldt Bank Bldg., 785 Market St.
CONNECTICUT.....	NEW YORK, N. Y.....	DENVER, Insurance Bldg., 14th & Champa Sts.
DELAWARE.....	BALTIMORE, MD.....	NEW HAVEN, Hall of Records Bldg., 200 Orange St.
		WILMINGTON, Delaware Trust Bldg., 9th and Market Streets
DIST. OF COLUMBIA.....	BALTIMORE, MD.....	WASHINGTON, D. C., Federal Home Loan Bank Board Bldg., 101 Indiana Ave., N. W.
FLORIDA.....	ATLANTA, GA.....	JACKSONVILLE, Graham Bldg., 100 W. Forsyth Street
GEORGIA.....	ATLANTA, John Silvey Bldg., 114 Marietta Street.....	ATLANTA, Ten Forsyth Street Building
IDaho.....	SAN FRANCISCO, CALIF.....	BOISE, Capital Securities Bldg., 119 N. 8th St.
ILLINOIS.....	CHICAGO, Merchandise Mart., 336 N. Wells St.....	CHICAGO, Merchandise Mart., 336 N. Wells St.
INDIANA.....	DETROIT, MICH.....	INDIANAPOLIS, Occidental Bldg., S. E. Cor. Washington and Illinois Sts.
IOWA.....	OMAHA, NEB.....	DES MOINES, Insurance Exchange Bldg., 5th and Grand Avenues
KANSAS.....	OMAHA, NEB.....	TOPEKA, Liberty Life Bldg., 212-214 West 6th Ave.
KENTUCKY.....	MEMPHIS, TENN.....	LOUISVILLE, Kentucky Home Life Bldg., 5th and Jefferson Sts.
LOUISIANA.....	MEMPHIS, TENN.....	NEW ORLEANS, Louisiana Bank Bldg., Camp and Gravier Streets
MAINE.....	BOSTON, MASS.....	PORTLAND, Kamber Bldg., 478-80 Congress St.
MARYLAND.....	BALTIMORE, Equitable Bldg., Calvert & Fayette Sts.....	BALTIMORE, Court Square Bldg., Calvert and Davis Streets
MASSACHUSETTS.....	BOSTON, Park Square Bldg., 31 St. James Ave.....	BOSTON, Park Square Bldg., 31 St. James Ave.
MICHIGAN.....	DETROIT, National Bank Building, Cadillac Square and Woodward Avenue.....	DETROIT, 840 New Federal Bldg., 215 W. Fort St.
MINNESOTA.....	OMAHA, NEB.....	ST. PAUL, Bremer Arcade Bldg., 7th & Robert Sts.
MISSISSIPPI.....	MEMPHIS, TENN.....	JACKSON, Deposit Guaranty Bank Bldg., Lamar and Capital Streets
MISSOURI.....	MEMPHIS, TENN.....	ST. LOUIS, Old Custom House, 8th & Olive Sts.
MONTANA.....	SAN FRANCISCO, CALIF.....	GREAT FALLS, Strain Bldg., 410 Central Ave.
NEBRASKA.....	OMAHA, Woodmen of the World Bldg., 14th & Farnam Streets.....	OMAHA, Woodmen of the World Bldg., Eleventh Floor.
NEVADA.....	SAN FRANCISCO, CALIF.....	RENO, J. R. Bradley Co. Bldg., 309 N. Virginia St.

OTHER GOVERNMENT AGENCIES DEALING WITH BANKS (Continued)

Home Owners' Loan Corporation—Continued

STATE	REGIONAL OFFICE	STATE OFFICE
NEW HAMPSHIRE	BOSTON, MASS.	MANCHESTER, First National Bank Bldg., 57 Market St.
NEW JERSEY	NEW YORK, N. Y.	NEWARK, Globe Indemnity Building, 20 Washington Place
NEW MEXICO	DALLAS, TEXAS	ALBUQUERQUE, Federal Bldg., S. 5th & Gold Avenue
NEW YORK	NEW YORK CITY, 270 Broadway	NEW YORK CITY, 270 Broadway
NORTH CAROLINA	ATLANTA, GA.	GREENSBORO, United Bank Bldg., S. Elm & E. Washington Streets
NORTH DAKOTA	OMAHA, NEB.	FARGO, Federal Bldg., 705 First Ave., North
OHIO	CINCINNATI, Cincinnati and Suburban Bell Tel. Co's. Bldg., 209 W. 7th Street	COLUMBUS, Old Federal Bldg., State & 3rd Streets
OKLAHOMA	DALLAS, TEX.	OKLAHOMA CITY, Perrine Bldg., 1st and Robinson Streets
OREGON	SAN FRANCISCO, CALIF.	PORTLAND, Pittock Block, 921 S. W. Washington Street
PENNSYLVANIA	BALTIMORE, MD.	PHILADELPHIA, Widener Bldg., Juniper and Chestnut Sts.
RHODE ISLAND	BOSTON, MASS.	PROVIDENCE, Industrial Trust Co. Bldg., 49 Westminster Street
SOUTH CAROLINA	ATLANTA, GA.	COLUMBIA, Wingfield Bldg., Lady & Main Sts.
SOUTH DAKOTA	OMAHA, NEB.	SIOUX FALLS, Citizens National Bank Bldg., Phillips Ave. & 9th Street
TENNESSEE	MEMPHIS, Sterick Bldg., 8 Third Street	NASHVILLE, Nashville Trust Bldg., West Side, Third Ave., North
TEXAS	DALLAS, Cotton Exchange Bldg., St. Paul & San Jacinto Streets	TEXAS DIVISION, No. 1. DALLAS, City National Bank Bldg.; Main & Murphy Sts.; Division No. 2 HOUSTON, Keller Bldg., 617 Caroline St.; Division No. 3. SAN ANTONIO, Frost National Bank Bldg., 510 West Commerce Street
UTAH	SAN FRANCISCO, CALIF.	SALT LAKE CITY, Dooly Bldg., W. 2nd South Street
VERMONT	BOSTON, MASS.	RUTLAND, New Post Office Bldg., 151 West St.
VIRGINIA	BALTIMORE, MD.	RICHMOND, Atlantic Life Bldg., Main & 6th Sts.
WASHINGTON	SAN FRANCISCO	SEATTLE, 448 Dexter-Horton Bldg.
WEST VIRGINIA	CINCINNATI, OHIO	CHARLESTON, Morrison Bldg., 815 Quarrier St.
WISCONSIN	CHICAGO, ILL.	MILWAUKEE, Federal Bldg., 517 E. Wisconsin Ave.
WYOMING	SAN FRANCISCO, CALIF.	CASPER, Federal Bldg., First & Walcott St.
HAWAII	SAN FRANCISCO, CALIF.	
PUERTO RICO	ATLANTA, GA.	TERRITORIAL OFFICE, SAN JUAN, 47 Ramon Power Street

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1825 H. St., N. W., Washington, D. C.

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

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Information, Room 606, Barr Building, 910 Seventeenth Street N. W., Washington, D. C., Telephone, National 6840.

FEDERAL DEPOSIT INSURANCE CORPORATION

LOCATED AT WASHINGTON, D. C.

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(Terms expiring 1940)

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JOHN I. RIORDAN, Bank of America National Trust & Savings Assn., San Francisco, Cal.

GEORGE F. SAWYER, First National Bank, Boston, Mass.

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George H. Patterson, Secretary-Treasurer

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VICE-PRESIDENT

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(Term ending 1939)

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C. W. MEAD, President Nebraska Bond & Mortgage Company, Omaha National Bank Bldg., Omaha, Nebr.

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J. P. HOGAN, Vice-President Standard Mortgage Corporation, 814 Perdido St., New Orleans, La.

HARRY C. PEIKER, 7th Floor, New Post Office Bldg., Washington, D. C.

C. A. CAMPBELL, President The Midland Mortgage Company, 707 Ohio Bldg., Toledo, Ohio.

E. H. LOUGEE, E. H. Lougee, Inc., 102 South Main Street, Council Bluffs, Iowa

(Term ending 1940)

J. C. BARTA, Vice-President Barta & Rohleder, Inc., E-608-9 First National Bank Bldg., St. Paul, Minn.

ARTHUR M. HURD, President The Mortbion Corp. of New York, 120 Wall St., New York, N. Y.

C. W. KISTLER, President The C. W. Kistler Co., Congress Bldg., Miami, Fla.

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ROY S. JOHNSON, President Federal Land Bank, Wichita, Kans.

CHARLES A. MULLENIX, President The Cuyahoga Estates Company, Cleveland, Ohio.

(Term ending 1941)

RICHARD G. LAMBRECHT, Lambrecht Realty Company, 1780 Penobscot Bldg., Detroit, Mich.

W. A. CLARKE, President W. A. Clarke Mortgage Company, 1614 Walnut St., Philadelphia, Pa.

H. G. WOODRUFF, President H. G. Woodruff, Inc., 1806 Union Guardian Bldg., Detroit, Mich.

A. D. WILSON, A. D. Wilson and Company, 1730 California St., Denver, Colo.

L. E. MAHAN, President L. E. Mahan & Company, 509 Olive St., St. Louis, Mo.

DEAN R. HILL, President Hill Mortgage Corporation, 1230 Rand Bldg., Buffalo, N. Y.

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GENERAL SECRETARY-TREASURER

F. R. JONES, 99½ Walton St., N. W., Atlanta, Ga.

NATIONAL ASSOCIATION OF MUTUAL SAVINGS BANKS

60 E. 42 St., New York, N. Y.
Administration on May 1938-39

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VICE-PRESIDENT AND CHAIRMAN OF COUNCIL OF ADMINISTRATION

*FRED F. LAWRENCE, Treasurer Maine Savings Bank, Portland, Me.

TREASURER

EDMUND P. LIVINGSTON, Vice-President Union Dime Savings Bank, New York, N. Y.

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JOHN W. SANDSTEDT, 60 East 42nd Street, New York, N. Y.

COUNSEL

MAJOR FRED N. OLIVER, Investment Bldg., Washington, D. C.

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 Twentieth Edition was published in May, 1938, and a supplement will be published in October, 1938.

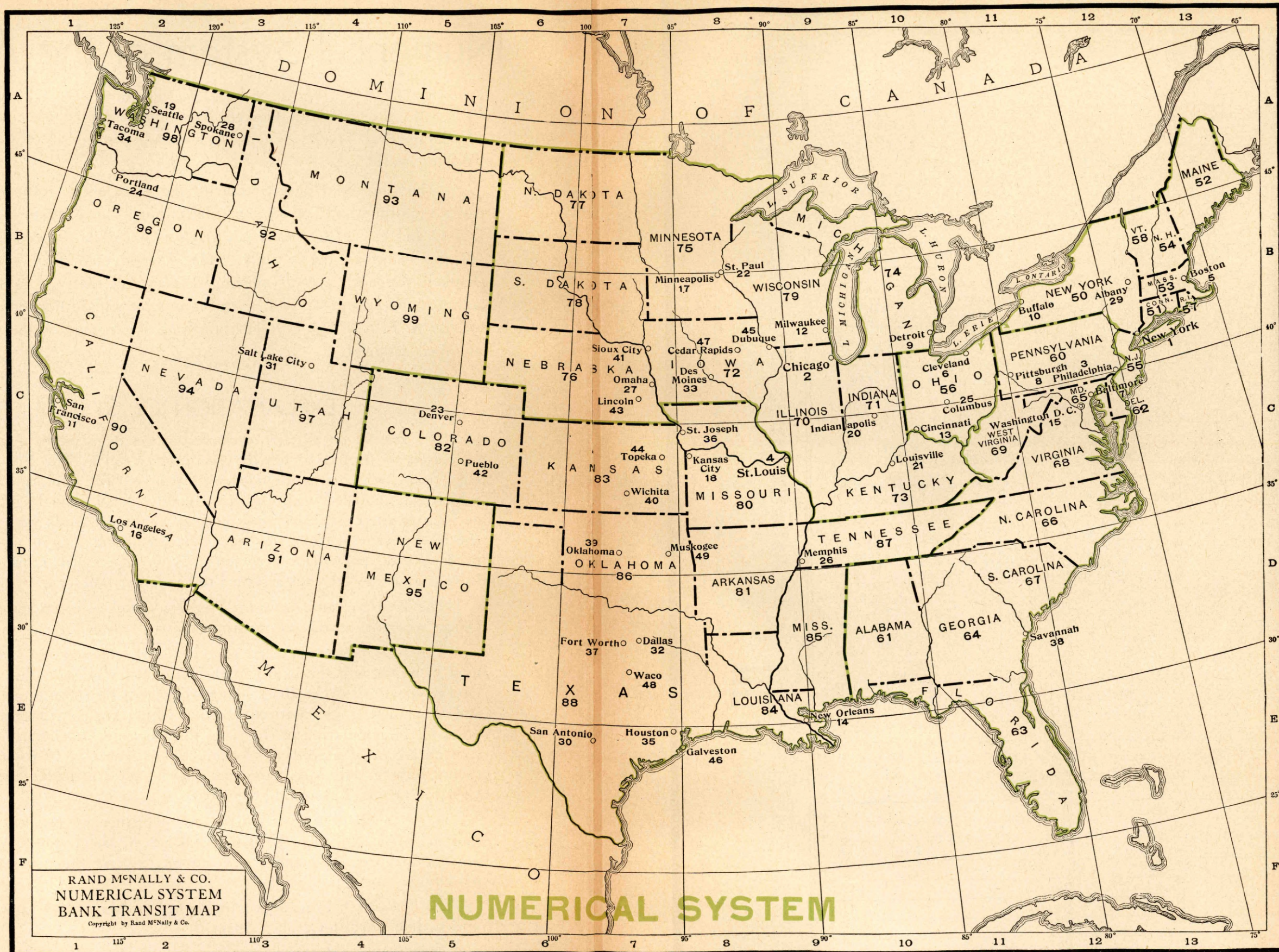
Prefix Numbers

1 New York, N.Y.

- 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 St. Louis, Mo.
- 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. Louis, Mo.
- 37 Ft. Worth, Tex.
- 38 Savannah, Ga.
- 39 Oklahoma City, Okla.
- 40 Wichita, Kan.
- 41 St. Paul, 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.

50 New York
51 Connecticut

- 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



COMPTROLLER'S CALLS TO THE NATIONAL BANKS

FROM 1893, 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
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77	1 9
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78	2 3
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76	3 4
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72	4 16
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71	5 11
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72	6 7
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86	7 8
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99	8 1
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71	9 7
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71		10 8
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69		11 3
1904	F 22 66		M 28 66		Th 9 73				T 6 89		Th 10 65		12 7
1905	W 11 62		T 14 62		M 29 76			F 25 88			Th 9 76		13 4
1906	M 29 81			F 6 67		M 18 73			T 4 78		M 12 69		14 8
1907	S 26 75		F 22 55		M 20 59			Th 22 94				T 3 103	15 6
1908		F 14 73			Th 14 90		W 15 62		W 23 70		F 27 65		16 2
1909		F 5 70		W 28 82		W 23 56			W 1 70		T 16 76		17 5
1910	M 31 76		T 29 57		Th 30 93				Th 1 62		Th 10 70		18 4
1911	S 7 58		T 7 59		W 7 92				F 1 86			T 5 95	19 2
1912		T 20 77		Th 18 58		F 14 57			W 4 82		T 26 83		20 5
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73			21 2
1914*	T 13 84		W 4 50			T 30 118			S 12 74		S 31 49	Th 31 61	22 3
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 69	F 31 51	23 5
1916*			T 7 67		M 1 55	F 30 60			T 12 74		F 17 66	W 27 40	24 2
1917*			M 5 68		T 1 57	W 20 50			T 11 83		T 20 70	M 31 41	25 5
1918*			M 4 63		F 10 67	S 29 50		S 31 63			F 1 62	T 31 60	26 3
1919*			T 4 63		M 12 69	M 30 49			F 12 74		M 17 66	W 31 44	27 4
1920*		S 28 59			T 4 66	W 30 57			W 8 70		M 15 68	W 29 44	28 9
1921		M 21 54		Th 23 66		Th 30 63			T 6 68			S 31 116	29 10
1922			F 10 69		F 5 56	F 30 56			F 15 77			F 29 105	30 26
1923				T 3 95		S 30 88			F 14 76			M 31 108	31 25
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					F 1 125	T 31 60	
1936			W 4 64			T 30 118						Th 31 184	
1937			W 31 90			W 30 91						F 31 184	
1938			M 7 65			Th 30 114							

*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.

33 on Monday
49 " Tuesday
42 " Wednesday
31 " Thursday
38 " Friday
21 " Saturday
Total, 214

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42 Broadway, New York, N. Y.

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Safe Deposit and Trust Co., Baltimore, Md.

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Treasurer, August Roeder, Mercantile Commerce Bank & Trust Co., St. Louis.

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Secretary, Geo. J. Keovil, Westfield Trust Co., Westfield, N. J.
Treasurer, Lewis S. Stackhouse, The Trenton Banking Co., Trenton, N. J.

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Vice-President, Alfred L. Curtiss, N. Y. Stock Exchange Safe Deposit Co., New York, N. Y.
Vice-President, Wm. Haas, Manufacturers Safe Deposit Company, New York, N. Y.

Secretary, Jas. A. McBain, The Chase Safe Deposit Co., New York, N. Y.
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Secretary, Miss Edith C. Allen, % Bank of Commerce and Trusts, Richmond, Va.
Treasurer, Miss Mary P. Jordan, % Chelsea-Richmond Corporation, American Bldg., Richmond, Va.

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Secretary-Treasurer, William T. Collum, Crocker First National Safe Deposit Co., San Francisco, Calif.

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Secretary, Frank Merget, Mercantile-Commerce National Bank, St. Louis, Mo.
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Treasurer, H. Pehmoller, Milwaukee, Wis.

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Chairman, Mrs. Helen R. Sharpe, Bank of Commerce & Savings, Washington, D. C.
Vice-Chairman, Percy C. Brady, American Surety & Trust Co., Washington, D. C.
Secretary, T. E. Elgin, The City Bank, Washington, D. C.

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Secretary, Morris Goldwater, P. O. Box 272, Prescott.
Treasurer, Sherman Hazeltine, asst. cashier Bank of Arizona, Prescott.

ARKANSAS BANKERS ASSOCIATION

President, Lloyd Spencer, president First National Bank, Hope.
Vice-President, W. A. McDonnell, executive vice-president Commercial National Bank, Little Rock.
Secretary, Robt. E. Wait, 621 Pyramid Bldg., Little Rock.
Treasurer, Frank Andrews, vice-president Bank of Brinkley, Brinkley.
Asst. Secretary, Carolyn E. Gardner, Little Rock.

CALIFORNIA BANKERS ASSOCIATION

President, E. V. Krick, vice-president American Trust Co., San Francisco.
Vice-President, A. R. Thomas, executive vice-president First Trust & Savings Bank, Pasadena.
Treasurer, J. F. McGrath, assistant cashier Crocker First National Bank, San Francisco.
Executive Manager, Lauder Hodges, 632 Mills Bldg., San Francisco.
Chairman Executive Council, Alfred J. Gock, vice chairman of the board Bank of America N. T. & S. A., San Francisco, Calif.

CANADIAN BANKERS ASSOCIATION

President, S. G. Dobson, general manager The Royal Bank of Canada, Montreal.
Vice-President, H. B. Henwood, general manager The Bank of Toronto, Toronto.
Vice-President, H. F. Patterson, general manager The Bank of Nova Scotia, Toronto.
Vice-President, Chas. St. Pierre, general manager Banque Canadienne National, Montreal.
Vice-President, Jackson Dodds, general manager Bank of Montreal, Montreal.
Secretary-Treasurer, Arthur W. Rogers, The Royal Bank Bldg., Montreal.
Public Relations Adviser, Vernon Knowles, The Royal Bank Bldg., Montreal.

COLORADO BANKERS ASSOCIATION

President, J. D. Allen, president First National Bank, Eagle.
First Vice-President, G. E. Totten, vice-president Central Savings Bank & Trust Co., Denver.
Second Vice-President, R. B. Handy, cashier First National Bank, Loveland.
Secretary-Treasurer, L. F. Scarboro, publisher Mountain States Banker, Denver.

CONNECTICUT BANKERS ASSOCIATION

President, Charles W. Bitzer, vice-president and treasurer The Bridgeport City Trust Co., Bridgeport.
First Vice-President, Thomas M. Steele, president First National Bank & Trust Co., New Haven.
Vice-President State Bank Division, Eugene G. Blackford, president Greenwich Trust Co., Greenwich.
Vice-President National Bank Division, Ostrom Enders, second vice-president Hartford National Bank & Trust Co., Hartford.
Vice-President Trust Division, Robert S. Walker, vice-president & trust officer Colonial Trust Co., Waterbury.
Treasurer, Clifford S. Burdge, president North Side Bank & Trust Co., Bristol.
Secretary G. Harold Welch, trust officer The New Haven Bank N. B. A., New Haven.

DELAWARE BANKERS ASSOCIATION

President, Roscoe Elliott, president Peoples National Bank, Laurel.
Vice-President, Howard M. Buckson, manager Delaware Trust Co., Dover.
Secretary and Treasurer, Warren K. Ayres, assistant treasurer Wilmington Trust Company, Wilmington.

DISTRICT OF COLUMBIA BANKERS ASSOCIATION

President, Hilleary G. Hoskinson, vice-president The Riggs National Bank, Washington.
First Vice-President, Ord Preston, president Union Trust Co., Washington.
Second Vice-President, A. M. McLachien, secretary and treasurer McLachien Banking Corporation, Washington.
Third Vice-President, T. Stanley Holland, trust officer American Security & Trust Co., Washington.
Secretary, Donald W. Larson, D. C. Bankers Assn., 704 Bond Bldg., Washington.
Treasurer, Albert S. Gately, executive vice-president Lincoln National Bank, Washington.
General Counsel, Frank J. Hogan, Attorney at Law, Colorado Bldg., Washington.

FLORIDA BANKERS ASSOCIATION

President, Geo. B. Howell, vice-president and trust officer The Exchange National Bank, Tampa.
Vice-President, Joe H. Scales, president Perry Banking Co., Perry.
Secretary and Treasurer, J. D. Camp, president Broward Bank & Trust Co., Ft. Lauderdale.

GEORGIA BANKERS ASSOCIATION

President, J. T. Haley, executive vice-president City National Bank, Albany.
Vice-President, Herbert Huckabee, vice-president and cashier Bank of Fort Valley, Fort Valley.
Secretary, Haynes McFadden, 1204 Atlanta National Bldg., Atlanta.
Treasurer, Freeman Strickland, president First National Bank, Atlanta.
General Counsel, Orville A. Park, Georgia Casualty Bldg., Macon.

COUNTRY BANKERS ASSOCIATION OF GEORGIA

President, K. P. Baker, cashier Citizens Bank, Ashburn.
Secretary and Treasurer, Fritz R. Jones, 99½ Walton St., N. W., Atlanta.
General Counsel, Alex. W. Smith, Jr., Grant Building, Atlanta.

IDAHO BANKERS ASSOCIATION

President, Earl B. Bolte, vice-president and manager First Security Bank of Idaho, Gooding.
Vice-President, Geo. P. Anderson, cashier Potlatch State Bank, Potlatch.
Secretary, E. W. Porter, Room 634, First National Bank Bldg., Boise.
Treasurer, Fred Harting, cashier D. L. Evans & Co., Bankers, Albion.

ILLINOIS BANKERS ASSOCIATION

President, F. A. Gerding, president First National Bank, Ottawa.
Vice-President, J. J. Anton, vice-president First National Bank, Chicago.
Executive Vice-President, M. A. Graettinger, 33 N. La Salle St., Chicago.
Secretary, O. S. Jennings, 33 N. La Salle St., Chicago.
Treasurer, J. D. Blossom, vice-president Central National Bank & Trust Co., Peoria.

INDIANA BANKERS ASSOCIATION

President, R. H. Myers, vice-president Merchants National Bank, Muncie.
Vice-President, A. J. Wedeking, cashier Dale State Bank, Dale.
Secretary, Don E. Warrick, Union Title Building, Indianapolis.
Treasurer, E. Marion Lutz, assistant cashier American National Bank, Indianapolis.

IOWA BANKERS' ASSOCIATION

President, E. A. Ebersole, cashier State Central Savings Bank, Keokuk.
Vice-President, O. A. Otto, vice-president Whitney Loan & Trust Co., Atlantic.
Secretary, Frank Warner, 430 Liberty Building, Des Moines.
Treasurer, George W. Falk, cashier First National Bank, Oelwein.

KANSAS BANKERS ASSOCIATION

President, W. L. Dean, president Merchants National Bank, Topeka.
Vice-President, R. A. Haines, president Prairie State Bank, Augusta.
Secretary and Treasurer, Fred M. Bowman, Suite 624 National Bank of Topeka Bldg., Topeka.
Assistant Secretary, Eleanor J. Woodburn, Topeka.

KENTUCKY BANKERS ASSOCIATION

President, John C. Nichols, executive vice-president First National Bank & Trust Co., Lexington.
Secretary, Ralph Fontaine, 403 Martin Brown Bldg., Louisville, Ky.
Treasurer, S. H. Nichols, president Boyle Bank & Trust Co., Danville.

LOUISIANA BANKERS ASSOCIATION

President, F. F. Millsaps, president Ouachita National Bank, Monroe.
Vice-President, Sam M. Richard, vice-president Lake Charles Bank & Trust Co., Lake Charles.
Secretary, W. B. Machado, assistant vice-president Hibernia National Bank, New Orleans.
Treasurer, T. G. Nicholson, president First National Bank of Jefferson Parish, Gretna.

MAINE BANKERS ASSOCIATION

President, S. N. Shumway, president The Merrill Trust Co., Bangor.
First Vice-President, Leon A. Dodge, president First National Bank, Damariscotta.
Second Vice-President, Leon F. Timberlake, executive vice-president Casco Bank & Trust Co., Portland.
Secretary and Treasurer, Geo. C. Fernald, Augusta.

MARYLAND BANKERS ASSOCIATION

President, John J. Ghingher, president National Central Bank of Baltimore, Baltimore.
Vice-President, W. H. B. Anders, vice-president-treasurer Union Bridge Banking & Trust Co., Union Bridge.
Secretary, Matthias F. Reese, manager Baltimore Clearing House Assn., Baltimore.
Treasurer, Eugene G. Grady, vice-president Western National Bank, Baltimore.

MASSACHUSETTS BANKERS ASSOCIATION

President, F. Winchester Denio, vice-president The First National Bank, Boston.
Vice-President, George Avery White, president Worcester County Trust Co., Worcester.
Executive Secretary, John S. Gwinn, 80 Federal St., Boston.
Treasurer, Edward W. Supple, cashier Merchants National Bank, Boston.

MICHIGAN BANKERS ASSOCIATION

President, Stephen A. Graham, president First National Trust & Savings Bank, Port Huron.
First Vice-President, Heber W. Curtis, vice-president Old Kent Bank, Grand Rapids.
Second Vice-President, Samuel R. Park, president Peoples State Bank, Caro.
Treasurer, P. S. Farquhar, vice-president and cashier First National Bank, Niles.
Executive Manager, Ray O. Brundage, 1812 Olds Tower, Lansing.
General Counsel, W. B. Cudlip, 3000 Union Guardian Bldg., Detroit.

MINNESOTA BANKERS ASSOCIATION

President, Frank P. Powers, president Kanabec State Bank, Mora.
Vice-President, A. B. Lathrop, vice-president First National Bank, St. Paul.
Executive Secretary, Wm. Duncan, Jr., 925 Rand Tower, Minneapolis.
Treasurer, George A. Haven, president Root River State Bank, Chatfield.

MISSISSIPPI BANKERS ASSOCIATION

President, W. A. Montgomery, cashier Bank of Edwards, Edwards.
Vice-President, A. L. Rogers, cashier Bank of Commerce, New Albany.
Secretary, George B. Power, 508 Capital National Bank Bldg., P. O. Box 37, Jackson.
Treasurer, F. R. McGeoy, Jr., president Bank of Greenwood, Greenwood.

MISSOURI BANKERS ASSOCIATION

President, W. T. Kemper, Jr., president Kemper State Bank, Boonville.
Vice-President, J. P. Huston, cashier Wood & Huston Bank, Marshall.
Secretary, W. F. Keyser, Sedalia.
Treasurer, F. C. Hunt, vice-president First National Bank in St. Louis, St. Louis.
Assistant Secretary, E. P. Neef, Sedalia.

MONTANA BANKERS ASSOCIATION

President, Axel Nelson, president Richland National Bank, Sidney.
First Vice-President, O. M. Jorgenson, cashier Security Trust & Savings Bank, Billings.
Second Vice-President, R. D. Mountain, president First State Bank, Shelby.
Secretary-Treasurer, Mrs. Ethel W. Walker, Box 597, Helena.

NEBRASKA BANKERS ASSOCIATION

President, A. J. Jorgenson, president American National Bank, Sidney.
Chairman Executive Council, J. O. Peck, cashier American National Bank, Creighton.
Secretary, William B. Hughes, 420 Farnam Bldg., Omaha.
Treasurer, P. B. Hendricks, vice-president United States National Bank, Omaha.

NEVADA BANKERS ASSOCIATION

President, N. H. Chapin, cashier Ely National Bank, Ely.
Vice-President, C. S. Wengert, manager Las Vegas Branch, First National Bank of Nevada, Las Vegas.
Secretary, L. S. Reese, vice-president and cashier First National Bank, Reno.
Treasurer, G. B. Harris, manager First National Bank in Reno, and First Virginia Branch, Reno.

NEW HAMPSHIRE BANKERS ASSOCIATION

President, George E. Harris, president Nashua Trust Co., Nashua.
Secretary, Harry L. Additon, president Merchants National Bank, Manchester.
Treasurer, N. Joy Harriman, cashier Peoples National Bank, Laconia.

NEW JERSEY BANKERS ASSOCIATION

President, George Letterhouse, trust officer Commercial Trust Co. of New Jersey, Jersey City.
 Vice-President, Joseph F. Hammond, president Citizens Trust Co., Paterson.
 Treasurer, H. Douglas Davis, vice-president Plainfield Trust Co., Plainfield.
 Secretary, Armit H. Coate, Moorestown.

NEW MEXICO BANKERS ASSOCIATION

President, A. E. Huntsinger, cashier Citizens State Bank, Vaughn.
 Vice-President, W. J. White, cashier First National Bank, Albuquerque.
 Secretary, Mrs. Margaret Barnes, Albuquerque.
 Treasurer, J. S. Click, president Portales National Bank, Portales.

NEW YORK STATE BANKERS ASSOCIATION

President, Thomas A. Wilson, president Marine Midland Trust Co., Binghamton.
 Vice-President, Joseph E. Hughes, president Washington Irving Trust Company, Tarrytown.
 Treasurer, Robert R. Dew, president Dunkirk Trust Company, Dunkirk.
 Secretary, Clifford F. Post, 33 Liberty St., New York.
 Executive Manager, W. Gordon Brown, 33 Liberty St., New York.

SAVINGS BANKS ASSOCIATION OF THE STATE OF NEW YORK

President, Andrew Mills, Jr., president Dry Dock Savings Institution, New York City.
 First Vice-President, Albert S. Embler, president Walden Savings Bank, Walden.
 Second Vice-President, Irving Van Zandt, president Union Square Savings Bank, New York City.
 Third Vice-President, George C. Johnson, treasurer Dime Savings Bank of Brooklyn, Brooklyn.
 Fourth Vice-President, Chas. Diebold, Jr., president Western Savings Bank, Buffalo.
 Fifth Vice-President, Robert A. McCaull, treasurer Auburn Savings Bank, Auburn.
 General Secretary, Paul W. Albright, 110 E. 42d St., New York City.
 Secretary, Margaret Doerschuk, 110 East 42nd St., New York City.
 Assistant Secretary, Urbain C. Legost, 110 East 42nd St., New York City.
 Treasurer, William M. Campbell, president American Savings Bank, New York City.

NORTH CAROLINA BANKERS ASSOCIATION

President, R. L. Pope, vice-president First National Bank, Thomasville.
 Vice-President, W. H. Woolard, vice-president Guaranty Bank & Trust Co., Greenville.
 Vice-President, B. R. Roberts, vice-president Durham Bank & Trust Co., Durham.
 Vice-President, R. C. Lewellyn, president Surry County Loan & Trust Co., Mount Airy.
 Secretary, Paul P. Brown, Raleigh.
 Treasurer, G. C. Hunter, vice-president Peoples Bank, Roxboro.
 General Counsel, I. M. Bailey, Raleigh.

NORTH DAKOTA BANKERS ASSOCIATION

President, C. E. Cunningham, cashier First & Commercial National Bank, Williston.
 Vice-President, Frank R. Scott, president The Merchants National Bank & Trust Co., Fargo.
 Secretary, O. C. Wattam, Fargo.
 Treasurer, H. M. Weydahl, executive vice-president Bank of Killdeer, Killdeer.

OHIO BANKERS ASSOCIATION

President, H. E. Cook, president Second National Bank, Bucyrus.
 Vice-President, P. R. Peters, cashier Fairfield National Bank, Fairfield.
 Treasurer, E. G. Kirby, vice-president Commerce Guardian Bank, Toledo.
 Secretary, David M. Auch, 923 Huntington Bank Bldg., Columbus.

OKLAHOMA BANKERS ASSOCIATION

President, E. C. Love, president First National Bank, Chandler.
 Vice-President, R. R. Jackson, president Anadarko Bank & Trust Co., Anadarko.
 Secretary, Eugene P. Gum, Suite 300 Hotel Biltmore, Oklahoma City.
 Assistant Secretary, Gertrude Corbitt, Suite 300 Hotel Biltmore, Oklahoma City.
 Treasurer, J. R. Meek, vice-president Security Bank of Ponca City, Ponca City.

OREGON BANKERS ASSOCIATION

President, O. A. Houghlum, vice-president First National Bank, Eugene.
 Vice-President, A. K. Parker, manager La Grande Branch, First National Bank of Portland.
 Secretary, Hans C. Pfund, 617 Lumbermens Bldg., Portland.
 Treasurer, J. B. Booth, vice-president Benton County State Bank, Corvallis.

PENNSYLVANIA BANKERS ASSOCIATION

President, Laurence S. Bell, vice-president Union National Bank, Pittsburgh.
 Vice-President, Claude E. Bennett, president Tioga County Savings & Trust Co., Wellsboro.
 Secretary, C. F. Zimmerman, president First National Bank, Huntingdon.
 Treasurer, Bart S. Reading, president Lafayette Trust Co., Eaton.

RHODE ISLAND BANKERS ASSOCIATION

President, H. Raymond Fox, secretary Union Trust Co., Providence.
 Vice-President, Frank J. Ryan, vice-president and cashier National Bank of Commerce & Trust Co., Providence.
 Secretary, Elmer D. Nickerson, assistant secretary Industrial Trust Co., Providence.
 Treasurer, Shirley Harrington, president Mechanics National Bank, Providence.

SOUTH CAROLINA BANKERS ASSOCIATION

President, E. P. Vandiver, president Carolina National Bank, Anderson.
 First Vice-President, F. C. Huff, vice-president and cashier The Peoples Bank, Hartsville.
 Second Vice-President, Ernest Patton, vice-president The South Carolina National Bank, Greenville.
 Secretary and Treasurer, William E. Martin, First National Bank Bldg., Columbia.

SOUTH DAKOTA BANKERS ASSOCIATION

President, John N. Thomson, cashier Bank of Centerville, Centerville.
 Vice-President, Wm. C. Rempfer, cashier First National Bank, Parkston.
 Secretary and Treasurer, Geo. M. Starring, 280 Dakota Ave., S., Huron.

TENNESSEE BANKERS ASSOCIATION

President, M. A. Bland, vice-president First National Bank, Clarksville.
 Vice-President, C. D. Sheets, vice-president First National Bank, Copperhill.
 Vice-President, W. F. Brown, president Sumner County Bank & Trust Co., Gallatin.
 Vice-President, W. K. Porter, president Commercial Bank & Trust Co., Paris.
 Secretary and Treasurer, H. Grady Huddleston, 812 American Trust Bldg., Nashville.

TEXAS BANKERS ASSOCIATION

President, Oral Jones, vice-president City National Bank, Wichita Falls.
 Secretary, W. A. Philpott, Jr., Dallas.
 Treasurer, Jno. D. Mitchell, vice-president Lubbock National Bank, Lubbock.

UTAH BANKERS ASSOCIATION

President, A. Sonne, vice-president and cashier First National Bank, Logan.
 First Vice-President, J. A. Cheney, cashier Uintah State Bank, Vernal.
 Second Vice-President, E. H. Street, cashier Richfield Commercial & Savings Bank, Richfield.
 Secretary and Treasurer, H. B. Crandall, vice-president and cashier First State Bank, Salina.

VERMONT BANKERS ASSOCIATION

President, R. C. Clark, president Bellows Falls Trust Co., Bellows Falls.
 Vice-President, Guy M. Page, vice-president Burlington Savings Bank, Burlington.
 Secretary, O. E. Brigham, vice-president Merchants National Bank, Burlington.
 Treasurer, R. A. Bean, treasurer Central Savings Bank & Trust Co., Orleans.

VIRGINIA BANKERS ASSOCIATION

President, C. L. Robey, president Purcellville National Bank, Purcellville.
 First Vice-President, Giles H. Miller, vice-president and trust officer Lynchburg National Bank & Trust Co., Lynchburg.
 Second Vice-President, Thomas H. Blanton, president Union Bank & Trust Co., Bowling Green.
 Secretary, C. W. Beerbower, assistant cashier First National Exchange Bank, Roanoke.
 Assistant Secretary, Lillian A. Kendall, (care of) First & Merchants National Bank, Richmond.
 Treasurer, Thomas D. Neal, member Scott & Stringfellow, Richmond.
 Attorney, J. Randolph Tucker, Tucker, Bronson, Satterfield & Mays, Richmond.

WASHINGTON BANKERS ASSOCIATION

President, F. C. Forrest, president First National Bank, Pullman.
 Vice-President, J. H. Miner, vice-president Seattle-First National Bank, Seattle.
 Secretary, J. W. Brislawn, Room 203, 711 Second Avenue Bldg., Seattle.
 Assistant Secretary, G. S. Robinson, Room 203, 711 Second Avenue Bldg., Seattle.
 Treasurer, W. S. Doran, president The Traders Bank, Toppenish.
 General Counsel, Wm. Hatch Davis, 1333 Dexter Horton Bldg., Seattle.

WEST VIRGINIA BANKERS ASSOCIATION

President, C. A. Boone, executive vice-president First Huntington National Bank, Huntington.
 Vice-President, Hayes Picklesimer, vice-president and cashier Kanawha Valley Bank, Charleston.
 Secretary, Homer Gebhardt, vice-president and trust officer First Huntington National Bank, Huntington.
 Treasurer, W. S. Clark, cashier First National Bank in Fairmont, Fairmont.
 Assistant Secretary, Henrietta Schaub, First Huntington National Bank, Huntington.

WISCONSIN BANKERS ASSOCIATION

President, Samuel N. Pickard, president National Manufacturers Bank, Neenah.
 Vice-President, Wm. J. Tesch, president Lincoln County Bank, Merrill.
 Secretary, Wall G. Coapman, 534 Caswell Block, Milwaukee.
 Treasurer, Vialis F. Walz, cashier Bloomington State Bank, Bloomington.

WYOMING BANKERS ASSOCIATION

President, W. E. Pearson, president First National Bank, Lovell.
 Vice-President, Howard F. Esmay, vice-president Converse County Bank, Douglas.
 Secretary, Kathleen Snyder, 102 S. Wolcott St., Casper.
 Treasurer, C. C. Gross, cashier Farmers State Bank, Pine Bluffs.

STATE BANK OFFICIALS AND EXAMINERS, 1938

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Ala.	J. H. Williams, Supt. of Banks	Montgomery.	Ill.	Springfield Office.	
	Addie Lee Farish, Deputy Supt. of Banks	Montgomery.		Edward J. Barrett, Auditor of Public	Springfield.
	Banking Board			Accounts, Main Office, State House	Chicago Office: 2600 American National
	D. F. Green, Ch. of Bd. Tennessee Valley	Decatur.		Bank Bldg., 33 N. La Salle St.	Chicago.
	Bank			F. A. Adams, Examiner in Charge	Springfield.
	Joel E. Johnson, Vice-Pres., The Citizens	Geneva.		D. R. Busey, Bank Examiner	Springfield.
	Bank			Bert L. Chapman, Bank Examiner	Springfield.
	Ed Leigh McMillan, President, The Citizens Bank	Brewton.		Hal Clarida, Bank Examiner	Springfield.
	E. O. Melvin, President, Selma Trust & Savings Bank	Selma.		A. W. Froelich, Bank Examiner	Springfield.
	Bank Examiners			B. B. Hicks, Jr., Trust Examiner	Springfield.
	H. F. Benton, Bank Examiner	Birmingham.		J. J. Huhn, Bank Examiner	Springfield.
	G. H. Foote, Bank Examiner	Birmingham.		J. W. Myers, Bank Examiner	Springfield.
	B. S. Gay, Bank Examiner	Montgomery.		S. P. Sandy, Bank Examiner	Springfield.
	A. J. Smith, Bank Examiner	Montgomery.		Paul V. Schaefer, Bank Examiner	Springfield.
	Mrs. Maude W. Brewer, Office Assistant	Montgomery.		Otto F. Toman, Bank Examiner	Springfield.
Ariz.	Lloyd Thomas, Supt. of Banks	107 Capitol Bldg., Phoenix.		Chicago Office.	
	A. R. Davis, Bank Examiner	Phoenix.		A. A. Mueller, Chief State Bank Examiner	Chicago.
	Pearl Butler Pendleton, Secretary	Phoenix.		2600 American National Bank Bldg.	Chicago.
Ark.	G. S. Jernigan, Bank Commissioner	Little Rock.		J. J. Jaeger, Bank Examiner	Chicago.
	Theo. P. Carson, Assistant Commissioner	Little Rock.		Lawrence A. Barrett, Bank Examiner	Chicago.
	Murray O. Reed, Asst. Commissioner	Little Rock.		Harold M. Durst Bank Examiner	Chicago.
	Building & Loan and Securities Division	Little Rock.		Sully Gallicchio, Bank Examiner	Chicago.
	G. H. Sexton, Bank Examiner	Little Rock.		J. P. Hackett, Bank Examiner	Chicago.
	Albert Sims, Bank Examiner	Little Rock.		Fred S. Hill, Bank Examiner	Chicago.
	J. A. Welty, Bank Examiner	Little Rock.		Jos. A. Jaworski, Bank Examiner	Chicago.
	F. C. Rayburn, Asst. Bank Examiner	Little Rock.		R. C. Jones, Bank Examiner	Chicago.
	A. M. Hayes, Assistant Bank Examiner	Little Rock.		Leland Ross, Bank Examiner	Chicago.
	Reese Jones, Bldg. & Ln. & Securities Examiner	Little Rock.		Edw. A. Schenck, Bank Examiner	Chicago.
	T. T. Ramsey, Asst. Examiner, Bldg. & Ln. & Securities Div.	Little Rock.		J. W. F. Smith, Bank Examiner	Chicago.
Calif.	Friend W. Richardson, Supt. of Banks	343 Sansome St. San Francisco.		L. C. Sorensen, Bank Examiner	Chicago.
	William J. Murphy, Chief Deputy	San Francisco.		Ralph E. Young, Trust Examiner	Chicago.
	O. E. Lowell, Chief Examiner	San Francisco.		Wm. G. Zander, Bank Examiner	Chicago.
	G. M. Ackerman, Bank Examiner	San Francisco.	Ind.	Department of Financial Institutions.	Indianapolis.
	H. W. Albert, Bank Examiner	San Francisco.		Commission for Financial Institutions:	
	O. E. Deskin, Bank Examiner	San Francisco.		Robert R. Batton, Chairman	Marion.
	Chas. J. Ledwith, Bank Examiner	San Francisco.		John E. Ohleyer, Vice Chairman	Indianapolis.
	N. C. Matthews, Bank Examiner	San Francisco.		Wm. P. Flynn	Indianapolis.
	J. Perry Reynolds, Bank Examiner	San Francisco.		Spencer Harrell	Shelbyville.
	H. S. Taylor, Bank Examiner	San Francisco.		Vint D. Vaughan	Lafayette.
	W. T. Werschkuhl, Bank Examiner	San Francisco.		Elizabeth C. Parrish, Secretary to the	Indianapolis.
	Dan S. Canny, Chief of the Division of Bond Certification	San Francisco.		Commission for Financial Institutions:	
	John McFaul, Chief of Southern Division	701 State Bldg., Los Angeles.		Department of Financial Institutions:	
	E. D. Backus, Bank Examiner	Los Angeles.		Ross H. Wallace, Director	Jeffersonville.
	R. C. Barth, Bank Examiner	Los Angeles.		E. H. DeHority, Supervisor, Division of	Indianapolis.
	S. M. Matthews, Bank Examiner	Los Angeles.		Banks and Trust Companies	
	E. E. Hauptert, Bank Examiner	Los Angeles.		I. E. Coopridge, Supervisor, Division of	Indianapolis.
	Geo. M. Walker, Special Deputy	819 Jay St., Sacramento.		Building and Loan Assn.	Terre Haute.
Colo.	Grant McPerson, State Bank Commissioner	125 State Office Bldg., Denver.		Homer O. Stone, Supervisor, Division of	Indianapolis.
	Axel B. Olson, Chief Deputy Bank Com.	Denver.		Small Loans and Consumer Credit	
	John Jepson, Deputy Bank Com.	Denver.		Wm. R. Dexheimer, Supervisor, Division	Indianapolis.
	Geo. T. Atchison, Deputy Bank Com.	Denver.		of Liquidations	
	Walter J. Nelson, Deputy Bank Com.	Denver.		J. W. Ball, Senior Bank Examiner	Marion.
Conn.	Walter Perry, Bank Commissioner	New Haven.		Henry B. Dultz, Senior Bank Examiner	Jeffersonville.
	R. Gordon Baldwin, Deputy Bank Com.	Bristol.		T. G. Inwood, Senior Bank Examiner	Valparaiso.
	Richard Rapport, Asst. to Commissioner	W. Hartford.		H. R. Johnson, Senior Bank Examiner	Indianapolis.
	Clarence H. Adams, Director Secur. Div.	West Hartford.		C. A. Mattox, Senior Bank Examiner	New Albany.
	John F. DiNunno, Bank Liquidating Agt.	New Britain.		Joe McCord, Senior Bank Examiner	Greencastle.
	William P. Landon, Bond Consultant	West Hartford.		H. V. Miller, Senior Bank Examiner	Franklin.
	Phillip H. Moriarty, Analyst and Statist.	Hartford.		W. E. Scales, Senior Bank Examiner	Newburgh.
	Arthur O. Lamb, Real Estate Appraiser	Darien.		G. E. Swaim, Senior Bank Examiner	Hartford City.
	Alfred F. Austin, Bank Examiner	New Britain.		Blaine H. Wiseman, Senior Bank Examiner	Corydon.
	George W. Austin, Bank Examiner	West Hartford.		M. S. Martin, Junior Bank Examiner	Indianapolis.
	Arthur B. Shippee, Bank Examiner	Hartford.		Fred J. McCune, Junior Bank Examiner	Newburgh.
	Reinhard J. Bardeck, Bank Examiner	New Britain.		C. R. Moss, Junior Bank Examiner	Indianapolis.
	Douglas T. Boddie, Bank Examiner	West Hartford.		Robert L. Jossburg, Junior Bank Exam.	Warren.
	Stanley F. Gierzynski, Bank Examiner	New Britain.		Wilbur E. White, Junior Bank Examiner	Valparaiso.
	Ralph R. MacKinnel, Bank Examiner	Milford.	Iowa	D. W. Bates, Supt. of Banking	State House, Des Moines.
	Charles W. Pond, Bank Examiner	New Hartford.		R. L. Bunce, Deputy Supt.	Des Moines.
	Harold A. Williams, Bank Examiner	Middletown.		G. S. Krouth, Director of Receiverships	Des Moines.
	Howard E. Frisbie, Bank Examiner	West Hartford.		S. T. Egerton, Examiner	Estherville.
	Alfred B. Taravella, Bank Examiner	Windsor Locks.		C. D. Emmert, Examiner	Red Oak.
	Milton T. Gaines, Bank Examiner	Glastonbury.		H. R. Jackson, Examiner	Iowa City.
	Melvin O. Hall, Bank Examiner	New Britain.		C. S. Johnson, Examiner	Des Moines.
	Kenneth W. Hutchins, Bank Examiner	West Hartford.		L. H. Jurgemeyer, Examiner	Waverly.
	Earle T. Jarvis, Bank Examiner	Torrington.		R. H. Murphy, Examiner	Fort Dodge.
	Harold W. Roberts, Bank Examiner	Naugatuck.		W. M. Goodyear, Assistant Examiner	Estherville.
	E. Gorton Rogers, Bank Examiner	New London.		W. B. McLuen, Assistant Examiner	Red Oak.
	William E. Glover, Bank Examiner	Waterbury.		Thomas R. Roche, Assistant Examiner	Waverly.
	James T. Connelly, Bank Examiner	New Britain.		Norman Sage, Assistant Examiner	Iowa City.
	Thornton G. Smith, Bank Examiner	Southington.		L. H. Vance, Assistant Examiner	Webster City.
	Fay Vincent, Bank Examiner	Waterbury.		H. F. Winegar, Assistant Examiner	Des Moines.
	Edward M. Curley, Bank Examiner	New Haven.	Kansas	Elwood M. Brooks, Bank Commissioner	Topeka
	Wallace E. LeCount, Bank Examiner	South Norwalk.		W. L. Webber, Asst. Bank Com. and	
	Wilnot B. North, Bank Examiner	Naugatuck.		General Receiver	Topeka.
	James B. Tatem, Bank Examiner	Putnam.		W. A. Weigel, 1st Special Asst. Bank Com.	Topeka.
	George A. De Roehn, Bank Examiner	Wethersfield.		C. A. Maher, 2nd Special Assistant Bank	
	Hubert F. Gordon, Bank Examiner	Shelton.		Commissioner	Salina.
	Rogers Perry, Mgr. of Real Estate	Hartford.		O. L. Erickson, 3rd Special Assistant	Hays.
	C. Read Richardson, Liquidation Exam.	Manchester.		John R. Emery, Deputy Bank Com.	Wichita.
	Ernest E. Savard, Liquidation Examiner	Bristol.		E. Keesling, Deputy Bank Com.	Topeka.
Del.	Ernest Muncy, State Bank Com.	State House, Dover.		E. D. Land, Deputy Bank Commissioner	Iola.
	F. E. Lynch, Jr., Deputy State Bank Com.	Dover.		Keith Link Coman, Deputy Bank Com.	Topeka.
Fla.	J. M. Lee, State Comptroller	Tallahassee.		Wade McDowell, Deputy Bank Com.	Paola.
	H. J. Chance, Asst. Comptroller	Tallahassee.		L. S. Manion, Deputy Bank Commissioner	Salina.
	Geo. C. White, Bank Report Analyst	Tallahassee.		Geo. D. Royer, Jr., Deputy Bank Com.	Topeka.
	G. G. Parramore, Banking Clerk	Tallahassee.		Chas. Sample, Deputy Bank Com.	Wichita.
	J. E. Perkins, State Bank Examiner	Tallahassee.		Scott R. Tribble, Deputy Bank Com.	Erie.
	L. E. Fenn, State Bank Examiner	Miami.		Lewis B. Dunfield, Examiner	Hays.
	A. A. Futch, State Bank Examiner	Leesburg.	Ky.	J. G. Allen, State Bank Examiner	Millersburg.
	J. O. Scarborough, State Bank Examiner	Tallahassee.		F. E. Bradley, State Bank Examiner	Scottsville.
	Paul B. Hale, State Bank Examiner	Bradenton.		J. F. Gilbert, State Bank Examiner	Lawrenceburg.
	D. H. Mays, Jr., Small Loan Examiner	Monticello.		A. C. Hunter, Small Loan Supervisor	Versailles.
	J. E. Madigan, Building and Loan Exam.	Jacksonville.		Olney Johnson, State Bank Examiner	Hindman.
Ga.	R. E. Gormley, Supt. of Banks	Atlanta.		A. S. Robertson, State Bank Examiner	Bethel.
	C. B. Golsan, Asst. Supt. of Banks	McDonough.		S. M. Phillips, State Bank Examiner	Florence Green.
	Richard Forrester, Bank Examiner	Montezuma.		H. A. Rogers, State Bank Examiner	Cave City.
	R. G. Fleetwood, Bank Examiner	Statesboro.		C. N. Shaw, State Bank Examiner	Morganfield.
	O. G. Jackson, Bank Examiner	Atlanta.		Collins Waller, State Bank Examiner	Versailles.
	W. D. Lloyd, Bank Examiner	Tallapoosa.		Hiram Wilhoit, Director	Georgetown.
Idaho	George W. Wedgwood, Commissioner of Finance	State Capitol Bldg., Boise.	La.	Leonard C. Smith, Deputy Director	
	T. E. Madding, Chief Clerk, Custodian of Securities	Boise.		J. S. Brock, State Bank Com., Capitol Bldg.	Baton Rouge.
	J. J. Mockler, Bank Examiner	Boise.		Coleman Lindsey, Deputy State Bk. Com.	Baton Rouge.
	A. B. Wheeler, Bank Examiner	Boise.		M. Finnegan, Chief State Bank Examiner	New Orleans
				W. E. Wood, State Bank Examiner and Asst. Supervisor, Homestead and Bldg. & Loan Associations	New Orleans.
				W. L. Ward, Jr., State Bank Examiner	Baton Rouge.
				I. H. Schonberg, State Bank Examiner	New Orleans.
				C. S. Ruf, State Bank Exam.	New Orleans.
				J. D. Pittman, State Bank Examiner	New Orleans.
				H. Burt Brock, State Bank Examiner	New Orleans.
				T. J. Walsh, Special Inspector, Small Loan Division	New Orleans.
				O. C. Smith, Chief Special Agent, State Banks in Liquidation	Baton Rouge.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Maine.....	Thomas A. Cooper, Bank Commissioner.....	Augusta.	Mass.....	Leon M. Royal, Junior Bank Exam.....	Brookline.
"	J. Franklin Anderson, Deputy Bank Com., Gardiner.		(Cont.)	Wolcott S. Savery, Junior Bank Exam.....	Plymouth.
"	T. Frank Parker, Senior Examiner.....	Belfast.	"	John W. Slye, Junior Bank Examiner.....	Cambridge.
"	Harold W. Lord, Examiner.....	Brewer.	"	James J. Stapleton, Junior Bank Exam.....	South Boston.
"	George H. Young, Examiner.....	Portland.	"	Barry O. St. George, Junior Bank Exam.....	Cambridge.
"	Walter E. Frank, Examiner.....	Gray.	"	Eugene F. Storrs, Junior Bank Exam.....	Needham.
"	David B. Moody, Asst. Examiner.....	Belfast.	"	Benjamin F. Strand, Jr., Junior Bk. Exam.....	Haverhill.
"	Albert S. Noyes, Asst. Examiner.....	Beth.	"	Stephen M. Torrey, Junior Bank Exam.....	Marblehead.
"	J. Malcolm Stanley, Asst. Examiner.....	Kezar Falls.	"	Edward S. Whitmarsh, Junior Bk. Exam.....	Medford.
"	Llewellyn L. Cooper, Assistant Examiner.....	Augusta.	"	Albert M. Whitworth, Junior Bk. Exam.....	Brookline.
"	Harold F. Holmes, Asst. Examiner.....	Bangor.	"	Edward T. Wholley, Junior Bk. Exam.....	Jamaica Plain.
"	John B. Hichborn, Asst. Examiner.....	Portland.	Mich.....	Alvan Macauley, Jr., Commissioner.....	Detroit.
"	Kenneth B. Foss, Loan Agcy. Examiner.....	Augusta.	"	H. G. Hudson, Deputy Commissioner.....	Lansing.
"	Annie R. Norman, Clerk.....	Augusta.	"	Examining Division:	
"	Hal G. Hoyt, Securities Examiner.....	Augusta.	"	E. W. Nelson, Chief Examiner, 1003 E. University, Ann Arbor.	
"	Agnes M. Hickey, Registration Clerk.....	Gardiner.	"	2 Savoy Court, Lansing.	
Md.....	Warren F. Sterling, Bank Com., Un. Tr.	Baltimore.	"	K. C. Aldrich, Bank Examiner.....	Jackson.
"	Bldg.		"	J. S. Bicknell, Bank Examiner.....	Saginaw.
"	John D. Hospelhorn, Deputy Bank Com-	Baltimore.	"	G. M. Black, Bank Examiner.....	Lansing.
"	missioner, Union Trust Bldg.		"	H. A. Esterdahl, Bank Examiner.....	Whitehall.
"	H. E. Meeks, Chief Examiner, Union Trust	Baltimore.	"	Smith Falconer, Bank Examiner.....	Belleville.
"	Bldg.		"	M. G. Fiegel, Bank Examiner.....	Ann Arbor.
"	Wade G. Emmett, Jr., Senior Examiner.....	Baltimore.	"	E. B. Finley, Jr., Bank Examiner.....	Grand Rapids.
"	Oscar P. Comegys, Senior Examiner.....	Baltimore.	"	E. O. Fults, Bank Examiner.....	Flint.
"	Allan J. Foster, Senior Examiner.....	Baltimore.	"	J. H. Hamilton, Bank Examiner.....	Grand Rapids.
"	Jesse C. Gawthrop, Senior Examiner	Baltimore.	"	C. O. Hengesbach, Bank Examiner.....	Lansing.
"	(Credit Unions).....		"	R. I. Hudson, Bank Examiner.....	Decatur.
"	Frank H. Hoffmaster, Senior Examiner.....	Baltimore.	"	Frank C. Keyes, Bank Examiner.....	Bronson.
"	Alton E. Mittlekauff, Senior Examiner.....	Baltimore.	"	Robert Maentz, Bank Examiner.....	Allegan.
"	Schall W. Mitzel, Senior Examiner.....	Baltimore.	"	Allan Martindale, Bank Examiner.....	Farmington.
"	W. Reed Seal, Senior Examiner.....	Baltimore.	"	Glenn E. Massnick, Bank Examiner.....	Detroit.
"	Thomas R. Cornelius, Junior Examiner.....	Baltimore.	"	E. G. McGugan, Bank Examiner.....	Kalamazoo.
"	C. Scott Donohue, Junior Examiner.....	Baltimore.	"	E. R. Robinson, Bank Examiner.....	Battle Creek.
"	Wm. O. Dunn, Jr., Junior Examiner.....	Baltimore.	"	H. E. Romig, Bank Examiner.....	St. Clair Shores.
"	Arthur N. Englar, Jr., Junior Examiner.....	Baltimore.	"	W. J. Schriemer, Bank Examiner.....	Grand Rapids.
"	Edgar F. Gardenhour, Junior Examiner.....	Baltimore.	"	G. A. Spencer, Bank Examiner.....	Ypsilanti.
"	H. Sadtler Nolen, Junior Examiner.....	Baltimore.	"	Peter Talentine, Bank Examiner.....	Laurium.
"	Austin W. Howard, Junior Examiner	Baltimore.	"	D. T. Webster, Bank Examiner.....	Grosse Pointe.
"	(Receiverships).....		"	H. O. Wells, Bank Examiner.....	Union City.
"	Hugh H. Jones, III, Junior Examiner.....	Baltimore.	"	Paul Willson, Bank Examiner.....	Olivet.
"	Charles T. Thomas, Junior Examiner.....	Woodlawn.	"	R. C. Wixon, Bank Examiner.....	Pt. Huron.
"	Julius Scriba, Junior Examiner.....	Baltimore.	"	Liquidation Division:	
"	Louis G. Shipley, Junior Examiner.....	Baltimore.	"	R. A. Carroll, Examiner in Charge, 111 Elizabeth St., Bellevue.	
"	Christopher J. Frank, Junior Examiner.....	Baltimore.	"	H. S. Gies, Bank Examiner.....	Lansing.
Mass.....	William P. Husband, Jr., Com. of Banks.....	State House, Boston	"	H. E. Johnson, Bank Examiner.....	Lansing.
"	L. R. W. Leland, Deputy Com. of Banks.....	Newtonville.	"	C. E. Kearns, Bank Examiner.....	Owosso.
"	Charles T. Cronan, Director.....	Framingham.	"	F. M. Kropschot, Bank Examiner.....	Shafterburg.
"	Frank A. Hannan, Director.....	Arlington.	"	R. K. Lapworth, Bank Examiner.....	Lansing.
"	William B. Jensen, Director.....	Framingham.	"	C. E. Miller, Bank Examiner.....	Lansing.
"	Nathan L. Whitten, Director.....	Campello.	"	M. J. Martin, Bank Examiner.....	Lansing.
"	Eugene Brimmer, Asst. Director.....	Malden.	"	G. D. Monroe, Bank Examiner.....	Howell.
"	Harold P. Jenks, Asst. Director.....	Newton Center.	"	W. L. Roy, Bank Examiner.....	Lansing.
"	Horace W. Whynot, Asst. Director.....	Roslindeale.	"	Legal Department:	
"	Nelson B. Davis, Chief Clerk.....	Newton Highlands.	"	George Sternberg, Attorney General.....	Lansing.
"	George C. Mansfield, Chief Bank Exam.....	Rockland.	Minn.....	Robert D. Beery, Com. of Banks.....	St. Paul.
"	Carl H. Baker, Senior Bank Examiner.....	Wollaston.	"	W. A. Swanson, Deputy Commissioner.....	St. Paul.
"	George W. Bacon, Senior Bank Exam.....	Beverly.	"	F. A. Amundson, Chief Clerk and Bldg. and	
"	Joseph R. Beetle, Senior Bank Exam.....	South Braintree.	"	Ln. Supervisor.....	St. Paul.
"	Michael J. Dunnigan, Senior Bank Exam.....	Boston.	"	Guy S. Bacon, Examiner in Charge of	
"	Ralph E. Ellis, Senior Bank Examiner.....	Braintree.	"	Liquidation.....	St. Paul.
"	Charles W. Herzog, Senior Bank Exam.....	Watertown.	"	C. E. Williams, Bank Examiner.....	Minneapolis.
"	Francis J. Hillberg, Senior Bank Exam.....	Wellesley Hills.	"	H. V. Montgomery, Bank Examiner.....	Minneapolis.
"	John L. Keyes, Senior Bank Examiner.....	Lowell.	"	Jacob Rieg, Bank Examiner.....	Ada.
"	Harrison S. King, Senior Bank Exam.....	South Lynnfield.	"	H. R. Schmitt, Bank Examiner.....	Faynesville.
"	Arthur B. Malone, Senior Bank Exam.....	Chelsea.	"	J. H. Spieker, Bank Examiner.....	Minneapolis.
"	Harold A. McKay, Senior Bank Exam.....	West Somerville.	"	C. M. Wenzel, Bank Examiner.....	St. Paul.
"	Burt O. McKinley, Senior Bank Examiner.....	Lowell.	"	O. J. Kalstrom, Bank Examiner.....	Montevideo.
"	John E. Mitchell, Senior Bank Examiner.....	Arlington.	"	Emer J. Hanson, Asst. Bank Examiner.....	Minneapolis.
"	Arthur S. Morey, Senior Bank Examiner.....	Belmont.	"	Clarence Lodahl, Assistant Bank Exam.....	St. Paul.
"	Paul F. Ochs, Senior Bank Examiner.....	East Milton.	"	Karl Vander Horck, Asst. Bank Exam.....	Minneapolis.
"	Daniel J. O'Connor, Senior Bank Exam.....	Lowell.	"	Stanford Ronning, Asst. Bank Examiner.....	Watson.
"	James L. Patterson, Senior Bank Exam.....	Winter Hill.	"	G. V. Markey, Asst. Bank Examiner.....	Minneapolis.
"	Kenneth W. Tatro, Senior Bank Exam.....	Walpole.	"	Pat DuBois, Asst. Bank Examiner.....	Sauk Center.
"	Donald K. Taylor, Senior Bank Exam.....	Everett.	"	James I. Heller, Asst. Bank Examiner.....	Minneapolis.
"	William A. Warren, Senior Bank Exam.....	Newtonville.	"	A. J. Krumpelman, Asst. Bank Examiner.....	St. Paul.
"	Charles H. Answorth, Asst. Bank Exam.....	Beverly.	"	J. H. Spink, Asst. Bank Examiner.....	Ada.
"	Forrest F. Bursley, Asst. Bank Exam.....	Winchester.	"	C. H. Knudsen, Asst. Bank Examiner.....	St. Paul.
"	Howard A. Clark, Assistant Bank Exam.....	Wakefield.	Miss.....	Department of Bank Supervision:	
"	Philip J. Coady, Assistant Bank Exam.....	Dorchester.	"	J. R. Fair, State Comptroller.....	Jackson.
"	William E. Day, Assistant Bank Exam.....	Chelsea.	"	A. M. Hinton, Secy. and Office Asst.....	Jackson.
"	Leo E. Dinneen, Assistant Bank Exam.....	Lowell.	"	H. H. Creekmore, Attorney.....	Jackson.
"	Arthur W. Flint, Assistant Bank Exam.....	Wakefield.	"	R. G. Duke, Bank Examiner.....	Jackson.
"	Henry Haebler, Assistant Bank Exam.....	West Roxbury.	"	C. T. Johnson, Bank Examiner.....	Clarksdale.
"	Russell A. Hersee, Assistant Bank Exam.....	Roslindeale.	"	H. O. Walker, Bank Examiner.....	Clarksdale.
"	Galen W. Hoyt, Assistant Bank Examiner.....	Melrose.	"	N. L. Armistead, Bank Examiner.....	Corinth.
"	Herbert L. Keeble, Asst. Bank Exam.....	Jamaica Plain.	"	E. L. Myers, Bank Examiner.....	Jackson.
"	Charles A. Lord, Assistant Bank Exam.....	Lawrence.	"	J. M. Rauch, Bank Examiner.....	Jackson.
"	George H. Magurn, Asst. Bank Exam.....	West Roxbury.	"	R. H. Callon, Bank Examiner.....	Shelby.
"	William E. Maloney, Asst. Bank Exam.....	Dorchester.	"	A. Clemandot, Bank Examiner.....	Jackson.
"	Glen H. Martin, Asst. Bank Exam.....	Belmont.	Mo.....	R. F. Holt, Com. of Finance, Department	
"	Eric D. Rice, Assistant Bank Examiner.....	Dedham.	"	of Finance.....	Jefferson City.
"	Burton T. Spencer, Asst. Bank Exam.....	Worcester.	"	Sam J. Ross, Deputy Commissioner of	
"	Alfred W. Archibald, Junior Bank Exam.....	Jamaica Plain.	"	Finance.....	Jefferson City.
"	C. Elmer Askland, Junior Bank Exam.....	Rockland.	"	W. O. Brown, Bank Examiner.....	Macon.
"	Austin J. Blood, Junior Bank Exam.....	Worcester.	"	H. A. Buschmann, Bank Examiner.....	Poplar Bluff.
"	Charles E. Boles, Junior Bank Exam.....	Cambridge.	"	Geo. E. Chipman, Bank Examiner.....	Monroe City.
"	Aldei C. Bourgeois, Junior Bank Exam.....	Lowell.	"	O. H. Clark, Bank Examiner.....	Savannah.
"	Edward R. Brady, Junior Bank Exam.....	Brighton.	"	J. D. Ellis, Bank Examiner.....	Malden.
"	Joseph L. Brighton, Junior Bank Exam.....	Somerville.	"	F. S. Hummel, Bank Examiner.....	St. Louis.
"	Stanley S. Cole, Junior Bank Exam.....	Framingham.	"	Bryan Osborn, Bank Examiner.....	Macks Creek.
"	David J. Coleman, Junior Bank Exam.....	Dorchester.	"	H. G. Shaffner, Bank Examiner.....	Louisiana.
"	Frederick A. Connell, Junior Bank Exam.....	Jamaica Plain.	"	T. Mahan Smith, Bank Exam.....	Jefferson City.
"	Harry A. Cowles, Junior Bank Exam.....	Brighton.	"	Harry C. Steffens, Bank Examiner.....	Kansas City.
"	George F. Davee, Junior Bank Exam.....	Plymouth.	"	J. W. Adams, Asst. Bank Examiner.....	Springfield.
"	Joseph W. Deveney, Junior Bank Exam.....	Lynn.	"	Geo. E. Deutschman, Asst. Bk. Exam.....	University City.
"	Bernard V. Dill, Junior Bank Exam.....	Westfield.	"	W. R. Rhodes, Asst. Bank Examiner.....	Mill Spring.
"	Daniel F. Donovan, Junior Bank Exam.....	East Boston.	Mont.....	W. A. Brown, Supt. of Banks.....	Helena.
"	Paul Donovan, Junior Bank Examiner.....	Brighton.	"	S. L. Kieve, Chief Examiner.....	Helena.
"	Sidney L. Drown, Junior Bank Exam.....	Malden.	"	R. J. Fremou, Bank Examiner.....	Helena.
"	Samuel W. Eldridge, Junior Bank Exam.....	Arlington Heights.	"	R. C. Wallace, Bank Examiner.....	Helena.
"	John J. Foley, Junior Bank Exam.....	Woburn.	Neb.....	B. N. Saunders, Supt. Dept. of Banking.....	Lincoln.
"	John F. Golden, Jr., Junior Bank Exam.....	Everett.	"	J. F. McLain, Deputy Supt., Dept. of Bank-	
"	John W. Gorman, Junior Bank Exam.....	Jamaica Plain.	"	ing, State Capitol Bldg.....	Lincoln.
"	Chester A. Gray, Junior Bank Exam.....	Medford.	"	Geo. B. Wilson, Deputy Supt., Dept of	
"	Roland E. Hamel, Junior Bank Exam.....	Belmont.	"	Banking.....	Lincoln.
"	Larkland F. Hewitt, Junior Bank Exam.....	Cambridge.	"	J. F. Bates, Bank Examiner.....	Rising City.
"	Elmer O. Holmberg, Junior Bank Exam.....	Worcester.	"	Fred W. Carter, Bank Examiner.....	Hildreth.
"	Arthur W. Hood, Junior Bank Exam.....	North Quincy.	"	I. F. Gaebler, Bank Examiner.....	Winside.
"	Felix A. Kulik, Junior Bank Examiner.....	Belmont.	"	L. L. Hallstead, Bank Examiner.....	North Platte.
"	Arthur A. LeMay, Junior Bank Exam.....	Beverly.	"	C. E. Haines, Bank Examiner.....	Lincoln.
"	Robert L. Lyons, Junior Bank Exam.....	West Medford.	"	A. F. Jorgensen, Bank Examiner.....	Grand Island.
"	Frank W. McCabe, Junior Bank Exam.....	Malden.	"	Merl H. Garrison, Bank Examiner.....	Lincoln.
"	Norman F. McDonah, Junior Bank Exam.....	Dorchester.	"	Earle Horner, Bank Examiner.....	Beaver Crossing.
"	John L. McGillen, Junior Bank Exam.....	Cambridge.	Nev.....	D. G. LaRue, Supt. of Banks.....	Carson City.
"	Herbert J. Millen, Junior Bank Exam.....	Belmont.	N. H.....	Clyde M. Davis, Commissioner.....	State House,
"	Willard A. Moulton, Junior Bank Exam.....	Milton.	"		Concord.
"	Harold E. Nightingale, Junior Bank Exam.....	Brookville.	"	Leon O. Gerry, Deputy Bank Commissioner.....	Concord.
"	Thomas L. O'Keefe, Junior Bank Exam.....	Milton.	"	John W. Maynard, Deputy Commissioner	
"	Harry S. Osborne, Junior Bank Exam.....	Cambridge.	"	for Building and Loan Associations.....	Concord.
"	George F. Powers, Junior Bank Exam.....	Arlington.	"	Earle C. Coates, Examiner.....	Concord.
"	Albert R. Quinn, Junior Bank Exam.....	Brighton.	"	Harold M. Wells, Examiner.....	Concord.
"	Harry B. Quinn, Junior Bank Examiner.....	East Weymouth.			
"	William F. Ritchie, Junior Bank Exam.....	Belmont.			

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
N. H. (Cont.)	Kenneth B. Jesseman, Asst. Examiner	Concord.	N. Y. (Cont.)	Arthur J. McQuade, Bank Examiner	Syracuse.
"	Robert E. McLaughlin, Asst. Examiner	Concord.	"	James McWilliams, Bank Examiner	Syracuse.
"	Norman A. Chapman, Asst. Examiner	Concord.	"	H. Le Roy Miller, Bank Examiner	Rochester.
"	Harold MacNeil, Asst. Examiner	Concord.	"	L. E. Millsbaugh, Bank Examiner	80 Centre St., N. Y.
"	Arthur A. Saltmarsh, Supervisor Legal List	Concord.	"	James F. Moran, Bank Examiner	80 Centre St., N. Y.
N. J.	State of New Jersey, Dept. of Banking and Insurance, State House Annex	Trenton.	"	Charles M. Morat, Bank Examiner	80 Centre St., N. Y.
"	Louis A. Reilly, Commissioner Dept. of Banking and Insurance	Trenton.	"	Edward J. Morehaus, Bank Examiner	Albany.
"	George Compton, Deputy Commissioner	Trenton.	"	Joseph V. Mullaly, Bank Examiner	80 Centre St., N. Y.
"	Alfred Sasser, Asst. Deputy Com.	Trenton.	"	Charles R. Murray, Bank Examiner	80 Centre St., N. Y.
"	Robert B. Allardice, Examiner	Westfield.	"	James A. Murray, Bank Examiner	Troy.
"	Frank J. Fitzpatrick, Special Examiner	Hillside.	"	Henry J. Nauer, Bank Examiner	80 Centre St., N. Y.
"	Frank H. Betz, Senior Bank Examiner	Plainfield.	"	George S. Notarpole, Bank Examiner	80 Centre St., N. Y.
"	John T. Connolly, Senior Bank Examiner	Trenton.	"	Edward P. Pedlowe, Bank Examiner	80 Centre St., N. Y.
"	Walter B. Firman, Senior Bank Examiner	Trenton.	"	Vincent C. Reuther, Bank Examiner	80 Centre St., N. Y.
"	Oscar B. Garthwaite, Jr., Senior Bk. Exam.	Rahway.	"	Walter E. Riddle, Bank Examiner	80 Centre St., N. Y.
"	George A. McLaughlin, Senior Bank Exam.	Trenton.	"	Arthur D. Rooney, Jr., Bank Examiner	80 Centre St., N. Y.
"	Harry Prosser, Senior Bank Examiner	Atlantic City.	"	John O. Rued, Bank Examiner	80 Centre St., N. Y.
"	Edward B. Snook, Senior Bank Examiner	Princeton.	"	John J. Ruhle, Bank Examiner	80 Centre St., N. Y.
"	William M. Struble, Senior Bank Exam.	Bloomfield.	"	A. Charles Ruocco, Bank Examiner	80 Centre St., N. Y.
"	David W. Andrews, Bank Examiner	Elizabeth.	"	Arthur R. Seaton, Bank Examiner	80 Centre St., N. Y.
"	J. Milton Banker, Bank Examiner	Plainfield.	"	John L. Seigart, Bank Examiner	Syracuse.
"	Franklin W. Bright, Bank Examiner	Rutherford.	"	James A. Sheeran, Bank Examiner	80 Centre St., N. Y.
"	John B. Cunningham, Bank Examiner	Bradley Beach.	"	Ralph T. Simmons, Bank Examiner	80 Centre St., N. Y.
"	J. Clifford Feaster, Bank Examiner	Wenonah.	"	George A. Strack, Bank Examiner	80 Centre St., N. Y.
"	Edward M. Field, Bank Examiner	Elizabeth.	"	John J. Sullivan, Bank Examiner	Albany.
"	Benjamin P. Gregg, Sr., Bank Examiner	Bloomfield.	"	William Taner, Bank Examiner	80 Centre St., N. Y.
"	John M. Jones, Bank Examiner	Teaneck.	"	Alfred L. Taylor, Bank Examiner	80 Centre St., N. Y.
"	Charles A. Kraus, Bank Examiner	Grantwood.	"	William de C. White, Bank Examiner	80 Centre St., N. Y.
"	Walter L. Lyons, Bank Examiner	Emerson.	"	Walter H. Wiesner, Bank Examiner	80 Centre St., N. Y.
"	James J. Malan, Bank Examiner	Audubon.	"	Leslie W. Wintsch, Bank Examiner	80 Centre St., N. Y.
"	Morris L. Parsels, Bank Examiner	Pleasantville.	"	Edward F. X. Wolfe, Bank Examiner	80 Centre St., N. Y.
"	Frank M. Power, Bank Examiner	Ridgefield Park.	"	Edward Zimmerman, Jr., Bank Examiner	Buffalo.
"	Ralph G. Smith, Bank Examiner	Belleville.	"	Jacob H. Abbuhl, Bank Examiner	80 Centre St., N. Y.
"	D. O. Stably, Bank Examiner	Summit.	"	Milton W. Asmuth, Bank Examiner	Syracuse.
"	Raymond H. Wesner, Bank Exam.	Trenton.	"	Edmond W. Browne, Bank Examiner	80 Centre St., N. Y.
"	John W. West, Bank Examiner	Hightstown.	"	Gerard A. Buckley, Bank Examiner	80 Centre St., N. Y.
"	Geo. W. Siver, Jr., Bank Examiner	Bloomfield.	"	Raymond G. Butler, Bank Examiner	80 Centre St., N. Y.
"	Thomas W. Southworth, Jr., Bank Exam.	Bergenfield.	"	Robert B. Caldwell, Jr., Bank Examiner	80 Centre St., N. Y.
"	Warren J. Ridgeway, Bank Examiner	Elizabeth.	"	Thomas J. Coghlan, Bank Examiner	80 Centre St., N. Y.
N. M.	Woodlan P. Saunders, State Bk. Exam.	Capitol Bldg., Santa Fe.	"	Albert Delisser, Bank Examiner	80 Centre St., N. Y.
"	E. M. Hampton, Deputy State Bk. Exam.	Santa Fe.	"	John D. Dever, Bank Examiner	80 Centre St., N. Y.
"	Robt. L. Wilson, Deputy Bank Examiner	Santa Fe.	"	J. Harold Driscoll, Bank Examiner	Buffalo.
"	R. W. Hedlin, Securities Commissioner	Santa Fe.	"	Jesse J. Finn, Bank Examiner	Schenectady.
N. Y.	William R. White, Supt. of Banks, State of New York	State Office Bldg., Albany.	"	Garret E. Fitzgerald, Bank Examiner	80 Centre St., N. Y.
"	Charles H. Schoch, Deputy	80 Centre St., N. Y.	"	Clinton D. Ganse, Bank Examiner	80 Centre St., N. Y.
"	Jackson S. Hutto, Deputy	80 Centre St., N. Y.	"	Harry N. Herber, Jr., Bank Examiner	80 Centre St., N. Y.
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"	Edward J. Pierce, Deputy	80 Centre St., N. Y.	"	Roger W. Hill, Bank Examiner	80 Centre St., N. Y.
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"	Fred W. Piderit, Chief Examiner	80 Centre St., N. Y.	"	John W. Johnson, Bank Examiner	80 Centre St., N. Y.
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"	S. I. Chittenden, Bank Examiner	80 Centre St., N. Y.	"	Fred W. Leimbach, Bank Examiner	Albany, N. Y.
"	Charles Clarke, Bank Examiner	Albany.	"	Clifford W. Ludlow, Bank Examiner	Buffalo.
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"	George R. Dize, Bank Examiner	Buffalo.	"	Frank C. Maher, Bank Examiner	Albany.
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"	Paul V. Liehr, Bank Examiner	80 Centre St., N. Y.	"	Blanche B. Plant, Bank Examiner	Albany.
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"	William J. McAuliffe, Bank Examiner	80 Centre St., N. Y.	"	Ednah C. Ryder, Bank Examiner	80 Centre St., N. Y.
"	John F. McCloskey, Bank Examiner	80 Centre St., N. Y.	"	Charles V. Scheuerman, Bank Examiner	80 Centre St., N. Y.
"	Arthur P. McQuade, Bank Examiner	80 Centre St., N. Y.	"	James J. Sherry, Bank Examiner	80 Centre St., N. Y.
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"	John C. O'Byrne, Bank Examiner	Syracuse.	"	John J. Tierney, Bank Examiner	80 Centre St., N. Y.
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"	George J. Riedel, Bank Examiner	80 Centre St., N. Y.	"	Advisory Commission to the Commissioner of Banks:	
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"	Arthur W. Dahl, Bank Examiner	80 Centre St., N. Y.	"	C. F. Ferris, Deputy Exam. (City & County)	Lakota.
"	Ambrose J. Delaney, Bank Examiner	Rochester.	"	Anthony Herold, Deputy Exam. (City & County)	Mott.
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"	Stuart C. Dew, Bank Examiner	80 Centre St., N. Y.	"	M. J. Kraker, Deputy Examiner (City & County)	Wahpeton.
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"	John M. Egan, Bank Examiner	Buffalo.	Ohio	S. H. Squire, Superintendent of Banks	Columbus.
"	Albert P. Fallon, Bank Examiner	80 Centre St., N. Y.	"	A. C. Krug, First Deputy Superintendent	Columbus.
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"	Edward R. McAuliffe, Bank Examiner	80 Centre St., N. Y.	"	C. A. Ladrach, Bank Examiner	Dover.
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	R. W. Mytholar, Bank Examiner	Akron.
	Wm. B. Poe, Bank Examiner	Cuyahoga Falls.
	C. C. Roberts, Jr., Bank Examiner	New Philadelphia.
	Frank Wagner, Bank Examiner	East Cleveland.
	C. B. Welsh, Bank Examiner	Cuyahoga Falls.
	Joseph E. Welsh, Bank Examiner	London.
	R. H. Willett, Bank Examiner	Greenwich.
	B. L. Williams, Bank Examiner	Wilmington.
	I. G. Zuppan, Bank Examiner	Richwood.
	Paul C. Arthur, Trust Examiner	Marion.
	John V. Cameron, Trust Examiner	Lakewood.
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	R. T. Sewell, Trust Examiner	Columbus.
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Oklahoma	D. P. Richardson, Bank Commissioner	Oklahoma City.
	Walter H. Griffith, Asst. Bank Com.	Oklahoma City.
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	James R. Gayler, Supervisor at Large	Oklahoma City.
	Harry L. McConnell, Auditor and Supervisor	Oklahoma City.
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	O. B. Motherhead, Bank Examiner	Oklahoma City.
	E. M. Slaughter, Bank Examiner	Hollis.
	H. D. Grimmett, Bank Examiner	Pauls Valley.
Ore.	Mark Skinner, Supt. of Banks	Salem.
	Sumner Detrick, Asst. Supt. of Banks	Salem.
	J. C. Lindley, Examiner	Salem.
	C. F. Anderson, Examiner	Salem.
	Sydney H. Kromer, Examiner	Salem.
	Orrel J. Smith, Secretary	Salem.
	Elsie Barnard, Statistician	Salem.
Pa.	Irland McK. Beckman, Secretary of Banking, State Capitol Bldg.	Harrisburg.
	Robert W. Doty, Deputy Secretary	Harrisburg.
	George D. Roshay, Deputy Secretary	Harrisburg.
	J. D. Bloom, Special Deputy Secretary	Harrisburg.
	Christian H. Brandt, Special Deputy Secretary	Mechanicsburg.
	W. S. T. Hurlock, Jr., Special Deputy Secretary	Harrisburg.
	John P. Lee, Supervising Statistician	Harrisburg.
	H. H. Eshbach, Chief, Bureau of Bldg. & Loan Association	Harrisburg.
	Maxwell S. Rosenfeld, Chief Consumers Credit Bureau	Harrisburg.
	O. B. Lippman, Chief, Credit Unions and small Loan Companies	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	Brier Hill.
	Geral M. Anderson, Bank Examiner	Wilkes-Barre.
	James G. Bennett, Bank Examiner	Jermyn.
	Norman G. Bloom, Bank Examiner	Madera.
	Lewis C. Bonsall, Bank Examiner	East Lansdowne.
	Chas. K. Boda, Bank Examiner	Merion.
	Howard L. Bower, Bank Examiner	Berwick.
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	Earl D. Buck, Bank Examiner	Laporte Township.
	Melvin L. Carl, Bank Examiner	Spring City.
	Allen W. Charlton, Bank Examiner	Johnstown.
	W. Dale Clifford, Bank Examiner	Lykens.
	Leon Danilowicz, Bank Examiner	Philadelphia.
	Robert G. Dickson, Bank Examiner	Somerset.
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	Charles H. Frantz, Bank Examiner	Warren.
	Oscar F. Fredriksen, Bank Examiner	Philadelphia.
	Wayne V. Frye, Bank Examiner	Pittsburgh.
	James M. Gehrig, Bank Examiner	Harrisburg.
	Frank Glatfelter, Bank Examiner	Philadelphia.
	Dan Gorman, Bank Examiner	Harrisburg.
	Charles M. Greiner, Bank Examiner	Hummelstown.
	Harold M. Griest, Bank Examiner	Narberth.
	Durward C. Hager, Bank Examiner	Harrisburg.
	Frederick C. Hallowell, Bank Examiner	Wayne.
	Levi S. Hoon, Bank Examiner	Butler.
	J. Russell Hostetter, Bank Examiner	Camp Hill.
	Ernest F. Kessler, Bank Examiner	Philadelphia.
	Harry R. Lahr, Bank Examiner	Pittsburgh.
	Chas. F. T. Lancaster, Bank Examiner	Bellevue.
	R. F. Landis, Bank Examiner	Harrisburg.
	R. S. Landis, Bank Examiner	Lancaster.
	Joseph F. Malott, Bank Examiner	Philadelphia.
	Ondree H. Marsh, Bank Examiner	Tunkhannock.
	Gustav V. Mattson, Bank Examiner	Williamsport.
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	Wm. J. McCuen, Bank Examiner	Drexel Hill.
	William A. McDivitt, Bank Examiner	Freeport.
	Ben McEnteer, Bank Examiner	Harrisburg.
	Robert F. McIlroy, Bank Examiner	Glenside.
	John L. Meighen, Bank Examiner	Waynesburg.
	John S. Menosky, Bank Examiner	Clarion.
	Charles J. O'Connor, Bank Examiner	Marietta.
	George H. Orth, Bank Examiner	Harrisburg.
	Clarke P. Pain, Bank Examiner	Erie.
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	Robert I. Post, Bank Examiner	Skipack.
	Stanley M. Rohrbaugh, Bank Examiner	Marietta.
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	Frederick L. Zellner, Bank Examiner	McKees Rocks.
	Raymond Chambers, Private Bank Exam.	Uniontown.
	Silas McHenry, Private Bank Examiner	Pittsburgh.
	Harry P. Trout, Private Bank Examiner	Harrisburg.

STATE	NAME	ADDRESS
R. I.	M. Joseph Cummings, Chief of the Division of Banking and Insurance	Room 316, State House, Providence.
	John G. Keenan, Deputy Chief of Division of Banking	Room 316 State House, Providence.
	Warren L. Offer, Deputy Securities Bureau	Room 316 State House, Providence.
	John J. Cashman, Chief Examiner	Providence.
	R. L. Sayles, Bank Examiner	Cranston.
	Thos. H. McGovern, Jr., Bank Examiner	Providence.
	Edward A. Swenson, Bank Examiner	Providence.
	George A. McLaughlin, Bank Examiner	Cranston.
	James A. Ryan, Bank Examiner	Cumberland.
	Mildred R. MacDonald, Secretary to Chief of Division of Banking & Insurance	Providence.

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J. A. Price, Examiner	Prosperity.
F. Van Benthuyssen, Examiner	Columbia.
W. V. Davis, Examiner	Summerton.

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	F. I. Neal, Deputy Superintendent of Banks	Pierre.
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	Chris Hirning, Bank Examiner	Mitchell.
	S. E. Anderson, Bank Examiner	Sioux Falls.
	Kermit Norbeck, Special Counsel	Pierre.
	R. L. Swenson, Bank Examiner	Aberdeen.

Tenn.	H. B. Clarke, Supt. of Banks	1110 Nashville Trust Bldg., Nashville.
	Hallum W. Goodloe, Clerk	Nashville.
	H. G. Bratton, Bank Examiner	Nashville.
	P. L. Basinger, Jr., Bank Examiner	Franklin.
	J. M. Davis, Bank Examiner	Lawrenceburg.
	R. T. Bugg, Bank Examiner	Nashville.
	N. B. Harwell, Bank Examiner	Henderson.

Texas	Z. Gossett, Banking Commissioner	State Capitol, Austin
	H. A. Jamison, Deputy Banking Com.	State Capitol, Austin
	W. B. Rider, Departmental Examiner	State Capitol, Austin
	Sam Cleveland, Supervisor of Bldg. and Ln. Div.	State Capitol, Austin

	J. F. Austin, Jr., Bank Examiner	Austin.
	A. G. Adams, Jr., Bank Examiner	Austin.
	H. W. Barton, Bank Examiner	Austin.
	Arthur E. Harroun, Bank Examiner	Austin.
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	B. C. Roberts, Asst. Bank Examiner	Austin.
	Harold H. Simmons, Asst. Bank Examiner	Austin.
	M. S. Wiginton, Asst. Bank Exam.	Austin.

Utah	Rulon F. Starley, State Bank Commissioner	Room 217, State Capitol Bldg.
	P. E. Roberts, Chief Bank Examiner	Salt Lake City.
	J. M. Knapp, Chief Bldg. & Loan Exam.	Salt Lake City.
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	Albert D. Pingree, Deputy Bank Commissioner	Montpelier.
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	Hinton C. Binford, Bank Examiner	1010 State Office Bldg.
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	O. H. Gall, Receiver	Moundsville.
	F. O. Lamb, Receiver	Bluefield.
	Smith Hood, Receiver	Clarksburg.
	E. L. Morrison, Receiver	Charleston.
	E. A. Rinehart, Receiver	Clarksburg.

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"	Fred Froede	Milwaukee.
"	John King	Marathon.
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"	Peter A. Cleary, Secretary	Madison.
"	Frank H. Bixby	Madison.
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"	Harry W. Barney, Chief Examiner	Madison.
"	Robert M. Barney, Asst. Bank Exam.	Sheboygan.
"	Merlin C. Benninger, Bank Examiner	Wausau.
"	William H. Borden, Securities Examiner	Madison.
"	Gregory M. Buenzli, Acting Director	Madison.
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"	Henry Everman, Jr., Bank Examiner	Sparta.
"	J. Deane Gannon, 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.
"	Emmet G. Hampton, Bank Examiner	Madison.
"	Credit Unions:	
"	W. F. Handel, Asst. Bank Examiner	Madison.
"	Harry W. Harriman, Law Examiner	Madison.

STATE	NAME	ADDRESS
Wis.	T. Leroy Herreid, Securities Examiner	Madison.
"	(Cont.) Otto Hibma, Securities Examiner	Madison.
"	Omer Houkom, Bank Examiner	Racine.
"	Charles G. Hyland, Credit Union Organizer	West Allis.
"	G. M. Matthews, Senior Bank Examiner	Stoughton.
"	T. M. Meloy, Bank Examiner	Stoughton.
"	Arthur Middleton, Asst. Bank Exam.—Bldg. & Loan Div.	Milwaukee.
"	Arthur O. Moors, Bank Examiner—Bldg. and Loan Div.	Milwaukee.
"	James B. Mulva, Bank Examiner	Oshkosh.
"	Dayton F. Pauls, Bank Examiner	Madison.
"	Herbert E. Platz, Bank Exam.—Bldg. & Loan Div.	Milwaukee.
"	Nelson C. Ploetz, Bank Examiner	Wausau.
"	Albert P. Puelicher, Chief Securities Examiner	Madison.
"	Roslyn Richardson, Asst. Bank Examiner—Bldg. & Loan Div.	Madison.
"	Earl H. Rothe, Senior Bank Examiner	Sheboygan.
"	C. T. Shape, Senior Bank Examiner	Milwaukee.
"	G. A. Shape, Bank Examiner	Milwaukee.
"	Fred E. Shepherd, Jr., Asst. Bk. Exam.	Eau Claire.
"	C. C. Steele, Bank Examiner	Sparta.
"	Walter L. Stock, Asst. Bank Examiner	Madison.
"	Fred C. Teske, Bank Examiner	Princeton.
"	Roman J. Winkowski, Bank Examiner—Bldg. & Loan Div.	Milwaukee.
"	E. F. Witzig, Senior Bank Examiner	Eau Claire.
Wyo.	A. E. Wilde, State Examiner	Supreme Court Bldg., Cheyenne.
"	O. Low, Jr., Bank Examiner	Cheyenne.
"	Harry A. Lowe, Assistant Bank Examiner	Cheyenne.

TREASURY DEPARTMENT OF THE UNITED STATES

Treasury Building, Washington, D. C.

E. H. GOUGH, Deputy Comptroller

MARSHALL R. DIGGS, Acting Comptroller

G. J. OPPEGARD, Deputy Comptroller

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

July 1, 1938

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
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CHIEF NATIONAL BANK EXAMINER

Folger, W. P. Room 219 Treasury Bldg., Office, Comptroller of the Currency, Washington, D. C.

ASSISTANT CHIEF NATIONAL BANK EXAMINERS

Crossen, G. W. Room 321, Treasury Bldg., Washington, D. C.
 Dolan, Reed Room 317 1/2, Treasury Bldg., Washington, D. C.
 Hodgson, R. M. Room 315, Treasury Bldg., Washington, D. C.
 Krippel, F. W. Room 320 1/2, Treasury Bldg., Washington, D. C.
 McBryde, W. W. Room 322, Treasury Bldg., Washington, D. C.
 Smith, C. F. Room 317, Treasury Bldg., Washington, D. C.
 Wilson, O. F. Room 319, Treasury Bldg., Washington, D. C.

DISTRICT CHIEF NATIONAL BANK EXAMINERS
(By Federal Reserve Districts)

Williams, F. D. (1) Federal Reserve Bank Bldg., Boston, Mass.
 Roberts, L. K. (2) 525 Federal Res. Bk. Bldg., New York, N. Y.
 Newnham, Stephen L. (3) 2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
 Leyburn, A. P. (4) 715 Federal Res. Bk. Bldg., Cleveland, Ohio.
 Folger, W. P. (5) Room 328, Treasury Bldg., Washington, D. C.
 Lyons, Gibbs (6) 303 New P. O. Bldg., Atlanta, Ga.
 Oberwornmann, N. R. (7) 164 W. Jackson Blvd., Room 725, Chicago, Ill.
 Neill, Robt. (8) 518 U. S. Court House & Custom House, St. Louis, Mo.
 Baldrige, W. H. (9) 223 Federal Office Bldg., Minneapolis, Minn.
 Wright, Irwin D. (10) 800 Federal Res. Bk. Bldg., Kansas City, Mo.
 Collier, Richard H. (11) 1706 Republic Bank Bldg., Dallas, Texas.
 Prentiss, Wm., Jr. (12) 155 Montgomery St., Rm. 1103, San Francisco, Calif.

NATIONAL BANK EXAMINERS

Abbey, Frank G. (4) P. O. Box 104, Lima, Ohio.
 Abrahamson, Marshall (3) 2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
 Allen E. F. (2) 525 Federal Res. Bk. Bldg., New York, N. Y.
 Amrhein, J. A. (5) 614 Parcel Post Bldg., Richmond, Va.
 Andrews, Floyd (12) 155 Montgomery St., Room 1103, San Francisco, Calif.
 Ashwood, Cecil (2) 525 Federal Reserve Bank Bldg., New York, N. Y.
 Baber, Winston C. (3) P. O. Box 117, Williamsport, Pa.
 Bailey, J. L. (5) 333 P. O. Bldg., Baltimore, Md.
 Baker, Finley (12) 639 H. W. Hellman Bldg., Los Angeles, Calif.
 Baker, W. B. (3) 2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
 Barnett, Jr., M. L. (5) Room 328, Treasury Bldg., Washington, D. C.
 Basham, A. A. (6) P. O. Box 764, Knoxville, Tenn.
 Baugh, G. W. (7) 510 Federal Bldg., Milwaukee, Wis.
 Beatty, R. S. (7) 164 W. Jackson Blvd., Rm. 725, Chicago, Ill.
 Becker, Jr., E. J. (10) 800 Federal Reserve Bank Bldg., Kansas City, Mo.
 Benfer, Jr., J. P. (5) Room 328, Treasury Bldg., Washington, D. C.
 Bernier, G. M. (1) 63 Codman St., Portland, Me.
 Bina, J. O. (7) Box 470, Decatur, Ill.
 Bishop, E. O. (FDIC) 525 National Press Bldg., Washington, D. C.
 Black, H. W. (2) 525 Federal Res. Bk. Bldg., New York, N. Y.
 Boyce, Edward C. (2) 525 Federal Reserve Bank Bldg., New York, N. Y.
 Boyle, L. J. (7) P. O. Box 587, Appleton, Wis.
 Brogan, J. C. (2) 525 Federal Reserve Bank Bldg., New York, N. Y.
 Bryan, Chas. A. (7) 1225 Davenport Bank Bldg., Davenport, Ia.
 Burt, Ross M. (10) P. O. Box 314, Pueblo, Colo.
 Byrne, Jas. J. (6) 303 New Post Office Bldg., Atlanta, Ga.
 Carolan, James J. (1) Federal Reserve Bk. Bldg., Boston, Mass.
 Carter, Aubrey B. Room 168, Treasury Bldg., Washington, D. C.
 Chapin, M. B. (9) 223 Federal Office Bldg., Minneapolis, Minn.
 Chorpening, I. I. (2) 525 Federal Reserve Bank Bldg., New York, N. Y.
 Clark, Francis J. (5) Room 328 Treasury Bldg., Washington, D. C.
 Clark, Lewis H. (FDIC) 525 Federal Reserve Bank Bldg., New York, N. Y.
 Clarke, Addison A. (4) P. O. Box 42, Burgettstown, Pa.
 Clary, I. N. (2) 525 Federal Reserve Bank Bldg., New York, N. Y.

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
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Coffin, G. S. (2) 525 Federal Reserve Bank Bldg., New York, N. Y.
 Cook, Robert E. (10) P. O. Box 1920, Wichita, Kan.
 Cooke, A. J. (12) 501 Continental Bank Bldg., Salt Lake City, Utah.
 Cowan, Joseph D. (12) 6733 N. E. Alameda St., Portland, Ore.
 Cox, Lewis (12) P. O. Box 1467, Sacramento, Calif.
 Crabtree, Earl B. (5) Room 328, Treasury Bldg., Washington, D. C.
 Crawford, H. M. (3) P. O. Box 148, Lancaster, Pa.
 Cunningham, F. F. (6) 303 New P. O. Bldg., Atlanta, Ga.
 Cushing, C. M. (10) 415 Nat'l Bank of Tulsa Bldg., Tulsa, Okla.
 Davenport, H. B. (3) 2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
 Davis, F. Bruce (12) Room 220, Treasury Bldg., Washington, D. C.
 Davis, Linton J. (FDIC) Dallas, Texas.
 De Baun, Claud (2) 525 Federal Reserve Bk. Bldg., New York, N. Y.
 Donahue, W. H. (10) 800 Federal Res. Bk. Bldg., Kansas City, Mo.
 Dresler, H. B. (7) 935 Forest Ave., Evanston, Ill.
 Dunham, L. B. (12) 155 Montgomery St., Room 1103, San Francisco, Calif.
 Dunlap, Thomas C. (3) 2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
 Evered, Guy F. (2) 525 Federal Reserve Bank Bldg., New York, N. Y.
 Fanning, F. B. (7) Box 592, Indianapolis, Ind.
 Farib, A. B. (4) P. O. Box 506, Richmond, Ky.
 Fitzgerald, George J. (7) 164 W. Jackson Blvd., Rm. 725, Chicago, Ill.
 Flint, Ernest G. (1) Federal Reserve Bank Bldg., Boston, Mass.
 Flynn, Bernard M. (7) 164 W. Jackson Blvd., Room 725, Chicago, Ill.
 Folger Hugh W. (5) Room 328, Treasury Bldg., Washington, D. C.
 Foster, C. W. (11) 912 Alamo National Bank Bldg., San Antonio, Texas.
 Franey, M. J. (8) 518 U. S. Court House & Custom House, St. Louis, Mo.
 Franklin, Chas. H. (12) 545 Central Bldg., Seattle, Wash.
 Frantz, Wm. B. (4) 715 Federal Res. Bk. Bldg., Cleveland, Ohio.
 Fraser, J. A. (RFO) Washington, D. C.
 Fridstrom, W. C. (12) 335 Federal Bldg., Hartford, Conn.
 Funston, W. P. (FDIC) 624 Federal Res. Bk. Bldg., San Francisco, Calif.
 Gaffney, I. F. (4) 715 Federal Reserve Bank Bldg., Cleveland, O.
 Galvin, E. H. (10) 800 Federal Reserve Bank Bldg., Kansas City, Mo.
 Gentry, J. H. (9) 320 Federal Bldg., Duluth, Minn.
 Gilbert, H. B. (11) P. O. Box 1254, Wichita Falls, Texas.
 Goddard, Glenn B. (12) 639 H. W. Hellman Bldg., Los Angeles, Calif.
 Gorman, E. F. (12) 518 U. S. Court House & Custom House, St. Louis, Mo.
 Graves, E. J. (2) 525 Federal Reserve Bank Bldg., New York, N. Y.
 Green, A. W. (1) Federal Reserve Bank Bldg., Boston, Mass.
 Griffin, Gerald (12) Federal Reserve Bank Bldg., Boston, Mass.
 Gruetznier, V. G. (2) 208 Post Office Bldg., Watertown, N. Y.
 Guiles, F. A. (6) P. O. Box 8, Nashville, Tenn.
 Gunther, F. A. (5) Room 328 Treasury Bldg., Washington, D. C.
 Haggard, Hollis (8) 518 U. S. Court House & Custom House, St. Louis, Mo.
 Harrison, H. G. (8) P. O. Box 1596, Memphis, Tenn.
 Hauschild, L. P. (4) P. O. Box 53, New Castle, Pa.
 Hawkins, J. W. (11) P. O. Box 1223, Shreveport, La.
 Hedrick, G. C. (8) 518 U. S. Court House & Custom House, St. Louis, Mo.
 Hendrix, Clyde, Jr. (6) 303 New P. O. Bldg., Atlanta, Ga.
 Hook, Ray A. (12) 545 Central Bldg., Seattle, Wash.
 Hooker, Robert K. (8) P. O. Box 545, Springfield, Mo.
 Hooper, Marshall (12) 155 Montgomery St., Room 1103, San Francisco, Calif.
 Hopkins, Raby L. (FDIC) Detroit, Mich.
 Horton, B. E. (11) P. O. Box 1231, Amarillo, Tex.
 Hotchkiss, Paul L. (2) 326 Ten Eyck St., Watertown, N. Y.
 Huck, William F. (9) 223 Federal Office Bldg., Minneapolis, Minn.
 Hudspeth, J. W. (2) 525 Federal Reserve Bk. Bldg., New York, N. Y.
 Hurley, Michael J. (1) Federal Reserve Bank Bldg., Boston, Mass.
 Illitch, Mimir P. (12) 639 H. W. Hellman Bldg., Los Angeles, Calif.
 Jennings, Irwin L. (2) P. O. Box 726, Kingston, N. Y.
 Jennings, L. A. (2) 525 Federal Reserve Bank Bldg., New York, N. Y.

(RFO) Reconstruction Finance Corporation.

(FDIC) Federal Deposit Insurance Corporation.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued

July 1, 1938

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
NATIONAL BANK EXAMINERS—Continued	
Jorres, G. W. (7)	164 West Jackson Blvd., Room 725, Chicago, Ill.
Kane, W. W. (8)	5389 Pershing Ave., St. Louis, Mo.
Kellogg, Preston P. (4)	715 Federal Reserve Bank Bldg., Cleveland, O.
Killmond, J. E. (3)	2142 Lincoln-Liberty Bldg., Philadelphia, Pa.
Knight, W. Britton (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Kunzi, Walter J. (4)	127 Calhoun St., Cincinnati, Ohio.
Lank, Wm. A. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Lanning, L. C. (2)	P. O. Box 561, Syracuse, N. Y.
LeFevre, L. G. (9)	214 Federal Building, Fargo, N. Dak.
Linden C. C. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Little, J. Wesley (3)	2142 Lincoln-Liberty Bldg., Philadelphia, Pa.
Lorang, P. J. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Lulken, John B. (6)	P. O. Box 1309, Birmingham, Ala.
Lyon, C. W. (10)	P. O. Box 876, Cheyenne, Wyo.
McCall, W. P. (1)	Federal Reserve Bank Bldg., Boston, Mass.
McCardell, A. L. Jr. (5)	Room 328, Treasury Bldg., Washington, D. C.
McClain, J. S. (6)	303 New Post Office Bldg., Atlanta, Ga.
McCoy, Thomas P. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
McLaren, D. D. (9)	309 Pratt Bldg., Billings, Mont.
McLean, C. H. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
McLean, R. A. (7)	P. O. Box 216, Grand Rapids, Mich.
McQuilkin, Charles (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Mackey, R. N. (7)	Room 309 U. S. Court House Bldg., Des Moines, Ia.
Male, W. N. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Mars, John T. (8)	P. O. Box 43, Carbondale, Ill.
Martin, A. J. (11)	1430 West Gandy St., Denison, Texas.
Miller, P. V. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Miller, R. H. (7)	164 W. Jackson Blvd., Rm. 725, Chicago, Ill.
Morgan, C. E. (12)	P. O. Box 1467, Sacramento, Calif.
Morgan, E. W. (7)	P. O. Box 339, Mason City, Ia.
Morrissey, J. W. (10)	P. O. Box 30, Clinton, Okla.
Murphy, D. F. (1)	30 Pearl St., Boston, Mass.
Murphy, L. L. (7)	164 W. Jackson Blvd., Room 725, Chicago, Ill.
Murphy, R. J. (12)	519 Post Office Bldg., Portland, Ore.
Murray, M. W. (7)	1125 Davis St., Evanston, Ill.
Needham, Earl M. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Nelson, F. S. (10)	P. O. Box 1983, Oklahoma City, Okla.
Nelson, Nels (9)	223 Federal Office Bldg., Minneapolis, Minn.
Nielson, Geo. W. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Noonan, Howard S. (7)	P. O. Box 2215, Waterloo, Ia.
Norman, Louis A. (4)	715 Federal Reserve Bank Bldg., Cleveland, Ohio.
North, R. B. (10)	Rm. 219 Colorado National Bank Bldg., Denver, Colo.
O'Brien, L. J. (7)	P. O. Box 497, Kankakee, Ill.
Ockershausen, F. C. (5)	Room 328, Treasury Bldg., Washington, D. C.
O'Connor, Thomas J. (2)	P. O. Box 352, Buffalo, N. Y.
O'Grady, Robert D. (4)	305 Leonard Bldg., Washington, Pa.
Olson, W. W. (9)	201 Security Nat'l Bk. Bldg., Sioux Falls, S. D.
O'Meara, Wm. F. (7)	330 Federal Bldg., South Bend, Ind.
Palmer, R. E. A. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Patterson, Donald (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Patterson, T. C. (11)	Federal Reserve Bank Bldg., Houston, Tex.
Peticolas, Ben. C. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Pierce, W. W. (11)	Federal Reserve Bank Bldg., Houston, Tex.
Plant, Powell (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Poole, C. A. (5)	P. O. Box 358, Charlotte, N. C.
Powell, A. L. (5)	P. O. Box 1075, Columbia, S. Car.
Price, A. E. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Quinn, H. F. (7)	164 W. Jackson Blvd., Room 725, Chicago, Ill.
Rafter, Charles T. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Ransom, F. T. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Rasmussen, L. I. (12)	835 H. W. Hellman Bldg., Los Angeles, Calif.
Rebman, R. P. (2)	P. O. Box 807, Albany, N. Y.
Rees, Frank A. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
Reese, Addison H. (5)	333 Post Office Bldg., Baltimore, Md.
Reitz, H. A. (2)	508 U. S. Court House, Buffalo, N. Y.
Rhoades, Troy E. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Rice, Turner, Jr. (6)	P. O. Box 231, Montgomery, Ala.
Roberts, Jr., L. K. (1)	P. O. Box 800, Providence, R. I.
Robinson, F. F. (7)	164 West Jackson Blvd., Rm. 725, Chicago, Ill.
Robinson, H. P. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Robinson, H. S. (10)	P. O. Box 1983, Oklahoma City, Okla.
Roetzel, G. F. (FDIC)	905 Federal Reserve Bank Bldg., Kansas City, Mo.
Roper, W. B. (8)	P. O. Box 543, Bowling Green, Ky.
Ross, Paul (8)	P. O. Box 420, Columbia, Mo.
Rossman, Richard (RFC)	Washington, D. C.
Rummel, J. T. (12)	403 Empire State Bldg., Spokane, Wash.
Rush, James F. (7)	164 West Jackson Blvd., Rm. 725, Chicago, Ill.
Rushlow, B. C. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Saller, Richard H. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Sales, J. A. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Sanders, J. L. (7)	322 Central Natl. Bk. Bldg., Peoria, Ill.
Sandlin, W. A. (11)	912 Alamo National Bank Bldg., San Antonio, Tex.
Sands, Carl H. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Sankovitz, F. T. (9)	P. O. Box 471, Fargo, N. D.
Scharfenberg, R. W. (3)	P. O. Box 266, Wilkes-Barre, Pa.
Scharpf, Ernest J. (2)	525 Federal Reserve Bk. Bldg., New York, N. Y.
Seabury, Robert M. (RFC)	Washington, D. C.
Sedlacek, L. H. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Shanley, F. W. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Shannon, Clyde (11)	1706 Republic Bank Bldg., Dallas, Tex.
Shumate, Joseph N. (5)	P. O. Box 761, Winchester, Va.
Sibley, W. L. (11)	1706 Republic Bank Bldg., Dallas, Texas.
Smith, George F. (3)	P. O. Box 981, Harrisburg, Pa.
Snead, A. K. Jr. (6)	303 New Post Office Bldg., Atlanta, Ga.
Spendrup, Max V. (12)	638 H. W. Hellman Bldg., Los Angeles, Calif.
Staggers, B. D. (4)	P. O. Box 483, Wheeling, W. Va.
Starkey, Gordon E. (4)	P. O. Box 44, Greensburg, Pa.
Starr, Douglas O. (5)	501 Charleston National Bank Bldg., Charleston, W. Va.
Stevens, L. T. (9)	4929 Pleasant Ave., Minneapolis, Minn.
Stewart, M. E. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Stooksbury, J. M. (6)	301 New Post Office Bldg., Knoxville, Tenn.
Stoy, E. D. (5)	209 Federal Bldg., Clarksville, W. Va.
Strofer, L. F. (FDIC)	Mansfield, Ohio.
Sutton, E. P. (6)	P. O. Box 1175, Lakeland, Fla.
Swensen, Loren T. (3)	P. O. Box 127, Altoona, Pa.
Taylor, O. C. (12)	510 Pacific-Southwest Bldg., Fresno, Calif.
Taylor, Wm. M. (FDIC)	New York, N. Y.
Tolton, A. F. (12)	404 Central Bldg., Seattle, Wash.
Trepanier, T. T. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Ulery, Clarence A. (2)	525 Federal Reserve Bk. Bldg., New York, N. Y.
Underwood, C. E. (4)	P. O. Box 808, Columbus, Ohio.
Voight, Howell B. (1)	The Carpenter, Manchester, N. H.
Vonarb, E. A. (8)	P. O. Box 482, Evansville, Ind.
Von Birgelein, F. M. (4)	P. O. Box 621, Cincinnati, Ohio.
Waldron, W. J. (12)	205 P. O. Bldg., Santa Ana, Calif.
Walker, Harry W. (4)	715 Federal Reserve Bank Bldg., Cleveland O.
Ward, M. M. (RFC)	Washington, D. C.
Watts, John L. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
West, Franklin P. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
West, H. B. (10)	P. O. Box 437, Lincoln, Nebr.
Wetzel, Adam (2)	358 Federal Bldg., Syracuse, N. Y.
Wiard, E. E. (4)	P. O. Box 14, Mansfield, O.
Wilde, M. O. (12)	545 Central Bldg., Seattle, Wash.
Wilde, O. F. (6)	P. O. Box 113, Jacksonville, Fla.
Williams, E. L. (10)	P. O. Box 296, Salina, Kan.
Williams, Eugene S. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Williams, W. A. (11)	P. O. Box 1584, Waco, Texas.
Witt, G. T. (11)	P. O. Box 556, Corsicana, Texas.
Wood, Cliff (8)	P. O. Box 68, Little Rock, Ark.
Wood, D. R. (5)	Pulaski National Bank Bldg., Pulaski, Va.
Woodside, Hal (8)	234 Federal Building, Louisville, Ky.
Wray, H. L. (9)	223 Federal Office Bldg., Minneapolis, Minn.
Wright, E. M. (12)	514 P. O. Bldg., Portland, Ore.
Wylie, Robert W. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.

(RFC) Reconstruction Finance Corporation. (FDIC) Federal Deposit Insurance Corporation.

VALUES OF FOREIGN MONEYS

TREASURY DEPARTMENT

OFFICE OF THE SECRETARY

Washington, D. C., July 1, 1938

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 July 1, 1938, 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 5 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
Argentina Republic	Peso	\$1.6335	Given valuation is of gold peso. Paper nominally convertible at 44% of face value. Conversion suspended Dec. 16, 1929.
Australia	Pound	8.2397	Control of gold stocks and exports authorized Dec. 17, 1929.
Belgium	Belga	.1695	By decree of March 31, 1936. One belga equals 5 Belgian francs.
Bolivia	Boliviano	.6180	Conversion of notes into gold suspended Sept. 23, 1931.
Brazil	Milreis		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	Given valuation is of gold peso. Gold pesos are received for conversion at the rate of 4 paper pesos for one gold peso. 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	.0351	By decree of Oct. 9, 1936.
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		Provision of monetary law of Oct. 1, 1936 provided for gold content of franc, superseded by decree of June 30, 1937 which stated that the gold content of the franc shall be fixed ultimately by a decree adopted by the Council of Ministers. Until issuance of such decree a stabilization fund shall regulate the relationship between the franc and foreign currencies.
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		Piaster pegged to French franc at the rate of 1 piaster=10 French francs; conversion of notes into gold suspended Oct. 2, 1936.
Ireland	Pound	8.2397	Conversion of notes into gold suspended Sept. 21, 1931.
Italy	Lira	.0526	New gold content of 46.77 milligrams 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, 1936, at 2,522lati = £100
Liberia	Dollar	1.6931	British money is principal circulating medium.
Lithuania	Litas	.1693	Free export of gold suspended Oct. 1, 1935.
Mexico	Peso		Decree of Aug. 28, 1936, left the monetary unit, the peso, to be later defined by law.
Netherlands and colonies	Guilder (florin)	.6806	Suspension of 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	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	.0749	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	8.2397	Conversion of notes into gold suspended Dec. 28, 1932.
Union of Soviet Republics	Chervonetz	8.7123	
Uruguay	Peso	.6583	Conversion of notes into gold suspended Aug. 2, 1914; exchange control established Sept. 7, 1931. New gold content of .585018 grams of pure gold per peso established by monetary law of Jan. 12, 1938.
Venezuela	Bolivar	.3267	Exchange control established Dec 12, 1936.
Yugoslavia	Dinar	.0298	Exchange control established Oct. 7, 1931.

POSTAL INFORMATION

DOMESTIC

CLASSES

Air Mail—Postage—Six cents an ounce on air mail to any part of the United States. (No other postage required.)

Limit of Weight and Size—Any mailable matter except that liable to damage from freezing will be carried by airplane, including sealed parcels, not exceeding 70 pounds in weight, and not exceeding 100 inches in length and girth combined.

First Class—Letters, etc., 2 cents for each ounce or fraction of an ounce if addressed for local delivery. 3 cents for each ounce or fraction when addressed for other than local delivery.

Post Cards—One cent each, not exceeding in size 3½ by 5½ inches, nor less than 2¼ by 4 inches.

Business Reply Cards, Business Reply Envelopes—Apply to post office for permit to mail. One cent each additional to regular postage on delivery. By Air Mail 1 cent each additional to the regular air mail rates on delivery.

Second Class (transient rate)—One cent for each 2 oz. or fraction of 2 oz. to 8 oz. inclusive, or at the parcel post rates when such rates are lower than the total rate computed on a shipment at 1 cent for each 2 ounces or fraction.

Third Class (a) Merchandise and Loose Printed Matter—1½ cents for each 2 oz. or fraction to 8 oz. inclusive.

(b) Books and Catalogues, 24 pages or more, covers included, (22 must be printed), and Seeds, Scions and Bulbs—One cent for each 2 oz. or fraction to 8 oz. inclusive.

Bulk Third Class—(Sec. 562 P. L. & R.) Not less than 20 lbs. or not less than 200 separately addressed identical pieces. Apply to post office for permit to mail.

Miscellaneous (see "a" above)—Twelve cents each lb. or fraction, but not less than 1 cent per piece.

Books, Seeds, Etc. (see "b" above)—Eight cents each lb. or fraction, but not less than 1 cent per piece.

Bulk mail must be separated by states and post offices and mailed at the post office or a station by the sender. Matter mailed at bulk rates cannot be Registered, Insured, or sent C. O. D.

Undeliverable Third and Fourth Class Mail will be returned to sender when "Return Postage Guaranteed" is printed under the sender's return address.

The Forwarding Address on third and fourth class articles can be obtained if the following notice is printed in the lower left-hand corner of the address side:

"Postmaster: If addressee has removed and new address is known, notify sender on Form 3547 postage for which is guaranteed."

Fourth Class—Parcel Post includes printed matter, merchandise, and all matter weighing in excess of 8 oz. except first-class, second-class, and second-class transient matter.

The Limit of Weight for fourth-class matter is 70 pounds for all zones.

The Limit of Size for fourth-class matter is 100 inches in length and girth combined. In measuring a parcel, the greatest distance in a straight line between the ends (but not around the parcel) is taken as its length, while the distance around the parcel at its thickest part is taken as its girth. For example, a parcel 35 inches long 10 inches wide and 5 inches high measures 65 inches in length and girth combined.

Exceptions—(a) In the first or second zone, where the distance by the shortest regular practicable mail route is 300 miles or more, the rate is 9 cts. for the first pound and 2 cents for each additional pound.

(b) On parcels collected on rural routes the postage is 2 cents less per parcel than shown in the foregoing table when for local delivery and 3 cents less per parcel when for other than local delivery.

Closed Against Inspection—Third and fourth class parcels, except third class parcels containing circulars and printed matter, may be sealed when they bear the following statement in print (writing not permissible):

Contents: Merchandise. Postmaster: This parcel may be opened for postal inspection if necessary.

Sender's Receipts—A certificate of mailing is furnished the sender of domestic ordinary mail of any class upon payment of one (a) cent for each piece. This fee merely furnishes evidence of mailing. Additional duplicate receipts may be obtained upon payment of one (1) cent each.

Inclosures—There may be inclosed with fourth-class matter a written or printed invoice showing the name and address of the sender and of the addressee; the names and quantities of articles inclosed, together with inscriptions indicating "for purpose of description," the price, style, stock number, size, and quality of the articles; the order or file number, date of order, and date and manner of shipment; and the initials or name of the salesman, or of the person by whom the articles were packed and checked. Inscriptions, such as "Merry Christmas," "With best wishes," "Do not open until Christmas," or words to that effect may be written on fourth-class mail, or on a card inclosed therewith. Public library books may bear any printed or written mark constituting a necessary description for the purpose of a permanent library record.

MONEY ORDERS

Fees		Fees	
Not exceeding \$	2.50	Not exceeding	40.00
	5.00		60.00
	10.00		80.00
	20.00		100.00
			150.00
			200.00
			250.00
			300.00
			350.00
			400.00
			450.00
			500.00
			550.00
			600.00
			650.00
			700.00
			750.00
			800.00
			850.00
			900.00
			950.00
			1000.00

SPECIAL DELIVERY

First Class—Two pounds or less, 10 cents. Over 2 pounds, not over 10 pounds, 20 cents. Over 10 pounds, 25 cents.

Second, Third and Fourth Class—Two pounds or less, 15 cents. Over 2 pounds, not over 10 pounds, 25 cents. Over 10 pounds, 35 cents.

Special Delivery Parcels of the second, third, and fourth classes are handled and transported like first class matter, and in addition receive immediate delivery at the office of address.

"Special Delivery" must be so endorsed.

SPECIAL HANDLING

(Handled as above but without special delivery)

Fourth Class—Two pounds or less 10 cents. Over 2 pounds, not over 10 pounds, 15 cents. Over 10 pounds, 20 cents.

"Special Handling" must be so endorsed.

RETURN RECEIPTS

Insured and Registered Mail—Upon payment of a fee of 3 cents at the time of mailing, or of 5 cents subsequent to the time of mailing, a receipt will be obtained for insured or registered mail matter showing to whom and when the article was delivered, which receipt will be returned to the sender and be received in the courts as prima facie evidence of such delivery.

Upon payment of the additional sum of 20 cents at the time of mailing by the sender of an insured or registered article of mail matter a receipt will be obtained showing to whom, when, and the address the article was delivered, which receipt will be returned to the sender and be received in the courts as prima facie evidence of delivery. This charge of 20 cents will be in addition to the charge of 3 cents for a return receipt requested at time of mailing. These charges are plus postage and fee for insurance and registration.

PARCEL POST

WGT. IN LBS.	LOCAL ZONE	ZONES 1 & 2	ZONE 3	ZONE 4	ZONE 5	ZONE 6	ZONE 7	ZONE 8
		Not Over 150 Miles	151 to 300 Miles	301 to 600 Miles	601 to 1,000 Miles	1,001 to 1,400 Miles	1,401 to 1,800 Miles	Over 1,800 Miles
1 lb.	7c	8c	\$0.09	\$0.10	\$0.11	\$0.12	\$0.14	\$0.15
2 lbs.	8c	10c	.11	.14	.17	.19	.23	.26
3 lbs.	8c	11c	.13	.17	.22	.26	.32	.37
4 lbs.	9c	12c	.15	.21	.27	.33	.41	.48
5 lbs.	9c	13c	.17	.24	.33	.40	.50	.59
6 lbs.	10c	14c	.19	.28	.38	.47	.59	.70
7 lbs.	10c	15c	.21	.31	.43	.54	.68	.81
8 lbs.	11c	16c	.23	.35	.49	.61	.77	.92
9 lbs.	11c	17c	.25	.38	.54	.68	.86	1.03
*10 lbs.	12c	18c	.27	.42	.59	.75	.95	1.14
11 lbs.	12c	19c	.29	.45	.64	.82	1.04	1.25
12 lbs.	13c	21c	.31	.49	.70	.89	1.13	1.36
13 lbs.	13c	22c	.33	.52	.75	.96	1.22	1.47
14 lbs.	14c	23c	.35	.56	.80	1.03	1.31	1.58
15 lbs.	14c	24c	.37	.59	.86	1.10	1.40	1.69
16 lbs.	15c	25c	.39	.63	.91	1.17	1.49	1.80
17 lbs.	15c	26c	.41	.66	.96	1.24	1.58	1.91
18 lbs.	16c	27c	.43	.70	1.02	1.31	1.67	2.02
19 lbs.	16c	28c	.45	.73	1.07	1.38	1.76	2.13
20 lbs.	17c	29c	.47	.77	1.12	1.45	1.85	2.24
21 lbs.	17c	30c	.49	.80	1.17	1.52	1.94	2.35
22 lbs.	18c	32c	.51	.84	1.23	1.59	2.03	2.46
23 lbs.	18c	33c	.53	.87	1.28	1.66	2.12	2.57
24 lbs.	19c	34c	.55	.91	1.33	1.73	2.21	2.68
25 lbs.	19c	35c	.57	.94	1.39	1.80	2.30	2.79
26 lbs.	20c	36c	.59	.98	1.44	1.87	2.39	2.90
27 lbs.	20c	37c	.61	1.01	1.49	1.94	2.48	3.01
28 lbs.	21c	38c	.63	1.05	1.55	2.01	2.57	3.12
29 lbs.	21c	39c	.65	1.08	1.60	2.08	2.66	3.23
30 lbs.	22c	40c	.67	1.12	1.65	2.15	2.75	3.34
31 lbs.	22c	41c	.69	1.15	1.70	2.22	2.84	3.45
32 lbs.	23c	43c	.71	1.19	1.76	2.29	2.93	3.56
33 lbs.	23c	44c	.73	1.22	1.81	2.36	3.02	3.67
34 lbs.	24c	45c	.75	1.26	1.86	2.43	3.11	3.78
35 lbs.	24c	46c	.77	1.29	1.92	2.50	3.20	3.89
36 lbs.	25c	47c	.79	1.33	1.97	2.57	3.29	4.00
37 lbs.	25c	48c	.81	1.36	2.02	2.64	3.38	4.11
38 lbs.	26c	49c	.83	1.40	2.08	2.71	3.47	4.22
39 lbs.	26c	50c	.85	1.43	2.13	2.78	3.56	4.33
40 lbs.	27c	51c	.87	1.47	2.18	2.85	3.65	4.44
41 lbs.	27c	52c	.89	1.50	2.23	2.92	3.74	4.55
42 lbs.	28c	54c	.91	1.54	2.29	2.99	3.83	4.66
43 lbs.	28c	55c	.93	1.57	2.34	3.06	3.92	4.77
44 lbs.	29c	56c	.95	1.61	2.39	3.13	4.01	4.88
45 lbs.	29c	57c	.97	1.64	2.45	3.20	4.10	4.99
46 lbs.	30c	58c	.99	1.68	2.50	3.27	4.19	5.10
47 lbs.	30c	59c	1.01	1.71	2.55	3.34	4.28	5.21
48 lbs.	31c	60c	1.03	1.75	2.61	3.41	4.37	5.32
49 lbs.	31c	61c	1.05	1.78	2.66	3.48	4.46	5.43
50 lbs.	32c	62c	1.07	1.82	2.71	3.55	4.55	5.54
51 lbs.	32c	63c	1.09	1.85	2.76	3.62	4.64	5.65
52 lbs.	33c	65c	1.11	1.89	2.82	3.69	4.73	5.76
53 lbs.	33c	66c	1.13	1.92	2.87	3.76	4.82	5.87
54 lbs.	34c	67c	1.15	1.96	2.92	3.83	4.91	5.98
55 lbs.	34c	68c	1.17	1.99	2.98	3.90	5.00	6.09
56 lbs.	35c	69c	1.19	2.03	3.03	3.97	5.09	6.20
57 lbs.	35c	70c	1.21	2.06	3.08	4.04	5.18	6.31
58 lbs.	36c	71c	1.23	2.10	3.14	4.11	5.27	6.42
59 lbs.	36c	72c	1.25	2.13	3.19	4.18	5.36	6.53
60 lbs.	37c	73c	1.27	2.17	3.24	4.25	5.45	6.64
61 lbs.	37c	74c	1.29	2.20	3.29	4.32	5.54	6.75
62 lbs.	38c	76c	1.31	2.24	3.35	4.39	5.63	6.86
63 lbs.	38c	77c	1.33	2.27	3.40	4.46	5.72	6.97
64 lbs.	39c	78c	1.35	2.31	3.45	4.53	5.81	7.08
65 lbs.	39c	79c	1.37	2.34	3.51	4.60	5.90	7.19
66 lbs.	40c	80c	1.39	2.38	3.56	4.67	5.99	7.30
67 lbs.	40c	81c	1.41	2.41	3.61	4.74	6.08	7.41
68 lbs.	41c	82c	1.43	2.45	3.67	4.81	6.17	7.52
69 lbs.	41c	83c	1.45	2.48	3.72	4.88	6.26	7.63
70 lbs.	42c	84c	1.47	2.52	3.77	4.95	6.35	7.74

*The postage on any parcel over 84 inches and weighing less than 10 lbs. will be that chargeable for 10 lbs. at the zone rate.

INSURANCE

Third and Fourth Class Only—(\$100.00 limit to Philippine Islands. \$200.00 limit to Canal Zone.)

Indemnity not exceeding \$	5.00	Indemnity not exceeding	5c
	25.00		10c
	50.00		15c
	100.00		25c
	150.00		30c
	200.00		35c

REGISTRY

Indemnity	Fees	Indemnity	Fees
Up to \$	5.00	300.01 to \$	400.00
\$	5.01 to 25.00		500.00
25.01 to	50.00		600.00
50.01 to	75.00		700.00
75.01 to	100.00		800.00
100.01 to	200.00		900.00
200.01 to	300.00		1000.00

Fee for return receipt 3 cents extra.

Registered mail including registered C. O. D. matter, having a declared value in excess of the maximum indemnity covered by the registry fee paid is subject to a postal surcharge as follows:

Declared value in excess of indemnity	Surcharge	Declared value in excess of indemnity	Surcharge
\$ 50.01 to 100.00	.1c	400.01 to 600.00	.5c
100.01 to 200.00	.2c	600.01 to 800.00	.6c
200.01 to 400.00	.3c	800.01 to 999.99	.7c
400.01 to 600.00	.4c		

If the excess of the declared value over the maximum indemnity covered by the registry fee paid is \$1,000 or more, the surcharge for each \$1,000 or part of \$1,000 on articles destined to points within the several zones applicable to fourth class matter is as follows:

For delivery within	
Local Zone and First Zone	.8c
Second Zone	.9c
Third Zone	1.0c
Fourth Zone	1.1c
Fifth Zone and Sixth Zone	1.2c
Seventh Zone and Eighth Zone	1.3c

No surcharge will be collected on registered articles which contain exclusively checks, drafts, or other written or printed matter having no intrinsic value and which can be duplicated without expense or at a nominal cost. The value of such registered articles need not be declared.

C. O. D. MAIL—UNREGISTERED

Third and Fourth Class and Sealed Matter of Any Class Bearing First Class Postage (includes insurance):

Not exceeding \$ 5.00.....12c	Not exceeding \$100.00.....32c
Not exceeding 25.00.....17c	Not exceeding 150.00.....40c
Not exceeding 50.00.....22c	Not exceeding 200.00.....45c

There is no C. O. D. service to the Canal Zone or the Philippine Islands. The amount of C. O. D. charges governs the amount of C. O. D. fee to be paid. However, when the C. O. D. charges to be collected are less than the value, the sender may pay a higher fee in order to obtain indemnity for full value within the limit of indemnity allowable for the fee paid.

Articles such as deeds, abstracts of title, insurance policies, bills of lading, valuable light-weight merchandise, etc. (except bills and statements of indebtedness), when sealed and prepaid at the first class rate of postage may be sent C. O. D. either by ordinary or registered mail. When sent ordinary the C. O. D. fees given above are applicable. When patrons prefer the registry service or desire indemnity in excess of \$200.00 such mail may be sent by the combined registry-C. O. D. service, the fees for which are shown in table below:

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.....	.30.....	50.01 to 100.00
50.01 to 100.00.....	.40.....	100.01 to 200.00
100.01 to 200.00.....	.50.....	Not over 200.00
200.01 to 300.00.....	.60.....	
300.01 to 400.00.....	.70.....	
400.01 to 500.00.....	.80.....	
500.01 to 600.00.....	.90.....	
600.01 to 700.00.....	1.00.....	
700.01 to 800.00.....	1.10.....	
800.01 to 1000.00.....	1.20.....	

No return receipt furnished for registered C. O. D. matter. Parcel Post (Fourth Class) Matter cannot be registered unless it is sealed and prepaid at the first class rate of postage.

All unregistered and registered C. O. D. shipments must be based on bona fide orders for the contents thereof or be in conformity with agreements between the senders and addressees.

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 4½ inches. *Minimum dimensions:* by 2¾ inches. Each half of a double or reply-paid postcard must be fully prepaid at 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, 1½ 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, 1½ 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, 1½ 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 1½ 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 Packets—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 packets.)

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 (Exprès) Service is now in force with the following foreign countries:

Argentina	Egypt	Newfoundland (including Labrador)
Australia	Estonia	Northern Ireland
Bahamas	Finland	Norway
Belgium	France	Nyasaland Protectorate
Brazil	Germany	Palestine
British Guiana	Great Britain and Northern Ireland	Panama
British Honduras (Belize only)	Guatemala	Paraguay
Canada	Hungary	Poland
Chile	Ireland	Portugal
China	Italy	St. Pierre and Miquelon
Cuba	Japan	Sweden
Czechoslovakia	Latvia	Switzerland
Danzig	Lithuania	Trans-Jordan
Denmark	Luxembourg	Union of South Africa
Dominican Republic	Mexico	
Ecuador	Netherlands, The	

An article intended for special ("exprès") 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 "exprès" labels (Form 2977) or the cover must be marked boldly in red ink "Exprès" 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 "exprès" 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.....	① 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).....	① 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	None	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 subject to the postage rates prescribed in paragraphs 1, 2, 4, and 4½ 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, 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, Ireland, 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

This compilation of deposits in the cities having Clearing Houses gives total deposits of *all* banks and will be a valuable reference for comparisons.

(In Thousands of Dollars)

CITY	June, 1937 Deposits	December, 1937 Deposits	June, 1938 Deposits	CITY	June, 1937 Deposits	December, 1937 Deposits	June, 1938 Deposits
Aberdeen, S. D.	\$ 7,229	\$ 6,982	\$ 6,751	Fort Wayne, Ind.	\$ 47,388	\$ 48,559	\$ 46,098
Ablene, Texas	8,146	8,803	8,868	Fort Worth, Texas	100,114	96,451	95,957
Akron, Ohio	60,519	57,481	56,142	Franklin, Pa.	9,892	9,916	9,447
Alameda, Calif.	581	453	643	Frederick, Md.	18,087	18,015	17,323
Albany, Ga.	4,106	4,317	4,076	Fremont, Neb.	3,997	3,837	3,856
Albany, N. Y.	338,108	325,487	347,496	Galveston, Texas	36,398	37,224	37,768
Albert Lea, Minn.	3,517	3,140	3,418	Gastonia, N. C.	4,287	4,064	4,041
Alexandria, Va.	9,603	9,315	9,621	Glendale, Calif.	1,118	1,180	1,164
Allentown, Pa.	35,532	34,811	33,667	Grand Forks, N. D.	4,979	5,530	5,270
Alliance, Ohio	9,226	10,003	9,554	Grand Island, Neb.	9,231	9,138	7,789
Altoona, Pa.	13,547	13,339	12,697	Grand Rapids, Mich.	66,501	66,795	65,484
Amarillo, Texas	19,282	18,807	17,912	Great Falls, Mont.	13,629	14,341	13,835
Ames, Iowa	3,884	3,640	3,910	Greeley, Colo.	7,536	6,517	6,092
Ann Arbor, Mich.	20,603	21,135	20,999	Green Bay, Wis.	16,987	17,634	17,745
Anniston, Ala.	6,382	6,353	6,124	Greensboro, N. C.	15,409	15,727	14,205
Arkansas City, Kan.	3,545	3,507	3,120	Greenville, Miss.	4,828	5,199	4,721
Asheville, N. C.	3,808	3,769	3,821	Greenville, S. C.	9,695	10,103	9,544
Atchison, Kan.	3,712	3,907	3,585	Greenwich, Conn.	22,386	22,600	22,318
Atlanta, Ga.	144,158	143,843	149,970	Griffin, Ga.	2,150	2,172	1,919
Atlantic City, N. J.	12,991	12,953	12,981	Guthrie, Okla.	3,816	3,661	3,614
Auburn, N. Y.	32,243	32,148	31,199	Hagerstown, Md.	13,584	13,503	13,858
Augusta, Ga.	13,195	12,560	11,703	Hamilton, Ohio	16,498	16,420	15,959
Aurora, Ill.	12,133	11,420	11,231	Hannibal, Mo.	5,299	5,733	5,258
Austin, Texas	29,713	31,627	31,512	Harrisburg, Pa.	45,822	48,791	49,662
Bakersfield, Calif.	626,679	615,952	623,152	Hartford, Conn.	309,059	313,744	307,455
Baltimore, Md.	46,973	44,958	44,364	Hattiesburg, Miss.	5,999	6,146	5,932
Bangor, Me.	10,694	11,162	11,358	Hazleton, Pa.	30,357	30,082	30,063
Bartlesville, Okla.	20,633	19,456	18,746	Helena, Mont.	15,424	16,602	15,185
Battle Creek, Mich.	18,820	20,014	18,721	Hibbing, Minn.	5,117	5,620	5,198
Bay City, Mich.	23,705	26,647	24,964	Hollywood, Calif.	1,785	2,028	2,167
Beaumont, Texas	9,704	9,924	9,215	Holyoke, Mass.	54,411	53,853	52,921
Bellingham, Wash.	10,832	10,725	9,959	Hot Sp. N. Park, Ark.	4,926	4,597	5,051
Beloit, Wis.	21,279	20,949	20,949	Houston, Texas	224,785	242,265	239,799
Berkeley, Calif.	9,049	9,293	9,293	Huntington, W. Va.	17,501	15,869	16,276
Bethlehem, Pa.	45,463	45,346	45,032	Huntington Park, Calif.	1,759	1,311	1,260
Billings, Mont.	84,043	84,317	79,709	Huron, S. D.	13,824	11,622	11,945
Birmingham, Ala.	32,581	24,295	25,630	Hutchinson, Kan.	4,120	3,837	4,097
Bismarck, N. D.	17,182	17,823	15,997	Independence, Mo.	259,407	262,292	271,605
Bloomington, Ill.	45,025	49,626	46,990	Indianapolis, Ind.	15,097	15,709	14,981
Boise, Ida.	1,886,093	1,856,914	1,932,022	Jackson, Mich.	25,484	26,886	26,886
Boston, Mass.	5,193	5,043	4,931	Jackson, Miss.	103,767	93,380	94,114
Bowling Green, Ky.	143,829	143,444	142,337	Jacksonville, Fla.	29,772	29,590	28,162
Bridgeport, Conn.	6,463	7,184	6,500	Jamestown, N. Y.	10,062	10,202	9,987
Bristol, Tenn.	3,202	3,333	3,119	Janesville, Wis.	9,937	9,338	8,883
Brunswick, Ga.	528,265	521,519	501,990	Joplin, Mo.	4,960	5,100	4,882
Butler, Pa.	119,225	118,718	119,011	Kane, Pa.	33,685	34,248	32,082
Cambridge, Mass.	2,655	2,511	2,369	Kansas City, Kan.	411,588	392,658	399,063
Camden, Ark.	61,901	60,720	56,312	Kansas City, Mo.	38,416	51,594	40,586
Camden, N. J.	44,684	42,938	40,070	Knoxville, Tenn.	15,231	14,650	14,752
Canton, Ohio	3,815	3,962	3,879	La Fayette, Ind.	16,111	16,650	15,576
Cape Girardeau, Mo.	3,138	3,237	2,985	Lancaster, Ohio	7,064	6,580	6,076
Carthage, Mo.	7,724	8,560	7,929	Lancaster, Pa.	39,065	37,833	38,138
Casper, Wyo.	38,915	36,508	38,123	Lander, Wyo.	1,118	1,402	1,217
Cedar Rapids, Iowa	11,830	10,962	11,278	Lansing, Mich.	23,278	24,068	21,657
Champaign, Ill.	3,299	3,308	3,157	Laramie, Wyo.	4,021	4,211	3,931
Charles City, Iowa	62,755	60,505	52,845	Lawrence, Kan.	5,688	5,748	5,389
Charleston, S. C.	51,008	50,449	51,741	Lebanon, Pa.	15,980	15,741	15,341
Charleston, W. Va.	70,211	77,714	70,289	Lewiston, Me.	35,133	34,054	34,492
Charlotte, N. C.	57,965	61,830	61,040	Lexington, Ky.	25,776	27,455	24,523
Chattanooga, Tenn.	22,989	22,587	22,375	Liberal, Kan.	1,157	1,157	1,410
Chester, Pa.	1,972	2,081	1,850	Lincoln, Neb.	38,879	40,981	41,120
Chester, S. C.	12,599	14,302	12,726	Little Rock, Ark.	36,406	36,812	36,944
Cheyenne, Wyo.	2,976,580	2,973,806	3,205,939	Long Beach, Calif.	65,372	66,248	67,944
Chicago, Ill.	347,725	349,675	347,814	Lorain, Ohio	6,864	7,296	6,995
Cincinnati, Ohio	746,002	752,716	748,754	Los Angeles, Calif.	950,387	955,710	954,050
Cleveland, Ohio	9,484	9,412	9,361	Louisville, Ky.	155,201	160,301	158,604
Clinton, Iowa	21,532	21,226	20,326	Lowell, Mass.	69,658	68,331	66,894
Colorado Springs, Colo.	5,185	5,968	5,974	Lynchburg, Va.	20,424	20,061	19,728
Columbia, Mo.	5,502	6,347	5,832	Lynn, Mass.	79,536	78,691	78,488
Columbia, S. C.	13,743	14,389	13,298	Macomb, Ill.	2,909	2,854	2,864
Columbus, Ga.	167,349	167,267	165,591	Macon, Ga.	7,917	7,805	7,720
Columbus, Ohio	45,210	44,871	45,586	Madison, Wis.	31,183	31,047	30,971
Concord, N. H.	5,959	6,187	5,849	Manchester, N. H.	72,499	71,692	72,292
Corsicana, Tex.	9,472	9,384	9,391	Manhattan, Kan.	3,029	3,077	2,965
Council Bluffs, Iowa	18,010	17,654	17,939	Manitowoc, Wis.	10,165	10,242	10,424
Cumberland, Md.	231,522	237,814	247,149	Mankato, Minn.	8,709	8,230	8,487
Danville, Ill.	11,320	10,715	10,133	Mansfield, Ohio	16,599	15,978	15,423
Danville, Va.	13,630	13,970	12,574	Marion, Ohio	6,826	7,187	7,068
Dayton, Ohio	56,513	58,717	55,094	Martinsburg, W. Va.	6,070	5,935	6,020
Decatur, Ala.	5,733	6,975	6,525	Mason City, Ia.	9,031	8,498	8,826
Decatur, Ill.	19,529	19,474	18,954	Memphis, Tenn.	129,237	134,507	125,868
Denver, Colo.	183,141	182,043	176,759	Meriden, Conn.	26,554	26,310	25,927
Derby, Conn.	13,373	13,537	13,235	Meridian, Miss.	9,326	9,531	9,876
Des Moines, Iowa	92,746	84,843	91,533	Mexico, Mo.	2,596	2,833	2,606
Detroit, Mich.	773,621	779,396	734,299	Miami, Fla.	40,545	39,343	43,194
Dodge City, Kan.	2,164	1,985	2,021	Michigan City, Ind.	7,339	8,466	8,615
Dothan, Ala.	4,921	5,279	4,825	Milledgeville, Ga.	2,477	2,368	2,245
Du Bois, Pa.	8,298	8,245	8,085	Minneapolis, Minn.	351,168	348,052	363,887
Duluth, Minn.	67,795	64,509	63,450	Minot, N. D.	4,351	4,126	3,748
Durham, N. C.	24,233	24,345	24,136	Mobile, Ala.	43,074	42,961	41,816
East St. Louis, Ill.	15,758	15,913	15,539	Modesto, Calif.	39,101	39,833	37,570
Elkhart, Ind.	8,993	8,760	8,760	Montclair, N. J.	22,417	22,598	21,671
El Paso, Texas	28,949	31,675	30,028	Montgomery, Ala.	7,381	7,288	7,495
Elyria, Ohio	11,556	11,345	11,072	Mt. Carmel, Pa.	17,425	15,688	14,580
Emporia, Kan.	4,896	4,802	4,604	Muncie, Ind.	18,292	18,787	16,886
Enid, Okla.	10,681	8,225	8,739	Muskegon, Mich.	11,058	11,446	10,874
Erie, Pa.	40,993	41,949	41,690	Muskogee, Okla.	18,369	18,069	18,256
Eugene, Ore.	6,809	7,328	7,002	Nashua, N. H.	114,335	114,032	115,638
Evanston, Ill.	24,466	25,643	25,153	Nashville, Tenn.	2,578	2,443	2,357
Evansville, Ind.	55,370	55,550	55,168	Neenah, Wis.	6,560	7,254	6,930
Fall River, Mass.	69,583	67,949	67,870	New Albany, Ind.	6,149	5,767	5,744
Fargo, N. D.	13,483	13,761	13,268	New Albany, Miss.	1,458	1,796	1,408
Fergus Falls, Minn.	3,926	3,861	4,040	Newark, N. J.	432,682	432,649	431,032
Fort Dodge, Iowa	5,571	5,280	5,298	Newark, Ohio	14,217	13,717	13,625

CLEARING HOUSES IN THE UNITED STATES—Continued

(In Thousands of Dollars)

CITY	June, 1937 Deposits	December, 1937 Deposits	June, 1938 Deposits	CITY	June, 1937 Deposits	December, 1937 Deposits	June, 1938 Deposits
New Bedford, Mass.-----	\$ 78,812	\$ 77,620	\$ 76,849	San Diego, Calif.-----	\$ 49,697	\$ 49,374	\$ 49,836
Newburgh, N. Y.-----	37,921	36,882	36,100	•San Francisco, Calif.-----	2,503,417	2,569,670	2,582,199
New Castle, Pa.-----	20,709	20,738	19,738	San Jose, Calif.-----	10,136	10,836	10,309
•New Haven, Conn.-----	162,240	162,255	161,605	San Pedro, Calif.-----	486	522	504
New Kensington, Pa.-----	10,440	9,655	9,655	Santa Barbara, Calif.-----	12,112	12,944	12,749
New London, Conn.-----	44,489	42,991	42,750	Santa Cruz, Calif.-----	6,827	7,174	6,831
Newnan, Ga.-----	1,974	2,027	1,729	Santa Monica, Calif.-----	-----	-----	1,704
•New Orleans, La.-----	224,357	249,644	244,338	Santa Rosa, Calif.-----	4,090	4,127	4,068
Newport News, Va.-----	12,100	11,705	11,572	•Savannah, Ga.-----	96,356	95,349	92,164
•New York, N. Y.-----	17,118,397	16,344,183	16,842,420	Scranton, Pa.-----	98,708	95,806	97,471
Niagara Falls, N. Y.-----	32,597	31,402	29,540	•Seattle, Wash.-----	327,236	335,195	329,270
Norfolk, Va.-----	63,856	64,139	65,995	Sedalia, Mo.-----	3,389	3,627	3,412
Norristown, Pa.-----	22,961	22,525	21,599	Shamokin, Pa.-----	13,633	13,644	12,935
•Northern New Jersey Clearing House, New York, N. Y.-----	-----	-----	-----	Sharon, Pa.-----	14,218	14,079	13,190
Norwalk, Conn.-----	18,352	18,113	18,044	Sheboygan, Wis.-----	23,634	24,277	24,102
•Oakland, Calif.-----	48,879	57,458	60,575	Shenandoah, Pa.-----	6,434	6,331	6,475
•Ogden, Utah.-----	24,783	26,497	23,497	Shreveport, La.-----	54,001	58,978	55,447
Oil City, Pa.-----	17,054	17,743	16,622	•Sioux City, Iowa.-----	26,910	26,161	28,186
•Oklahoma City, Okla.-----	113,579	108,231	106,220	Sioux Falls, S. D.-----	16,963	18,354	18,405
•Omaha, Neb.-----	117,457	116,333	114,516	South Bend, Ind.-----	25,828	26,500	25,497
Orange, N. J.-----	25,429	25,874	25,551	South St. Paul, Minn.-----	5,996	6,828	6,830
Oshkosh, Wis.-----	16,379	15,918	15,448	•Spokane, Wash.-----	36,202	34,183	33,743
Palestine, Texas.-----	3,313	3,572	3,269	Springfield, Ill.-----	27,821	27,821	25,661
Paris, Tex.-----	4,128	4,370	4,074	Springfield, Mass.-----	155,416	154,040	153,285
Parkersburg, W. Va.-----	-----	14,228	14,058	Springfield, Mo.-----	14,937	16,015	14,905
Parsons, Kan.-----	3,872	3,968	3,746	Springfield, Ohio.-----	20,858	21,367	21,137
•Pasadena, Calif.-----	26,778	27,550	27,370	Stamford, Conn.-----	49,073	49,431	48,328
Passaic, N. J.-----	38,497	38,264	38,442	Steubenville, Ohio.-----	19,126	18,440	17,507
Paterson, N. J.-----	105,967	106,476	104,136	Stockton, Calif.-----	37,267	38,805	37,629
Pensacola, Fla.-----	9,605	9,600	9,771	Superior, Wis.-----	8,788	8,947	8,330
•Peoria, Ill.-----	54,924	51,773	51,503	Syracuse, N. Y.-----	192,031	191,151	187,055
Petersburg, Va.-----	4,981	4,752	4,757	Tacoma, Wash.-----	24,769	27,495	29,365
•Philadelphia, Pa.-----	2,046,555	1,950,171	1,994,726	Tampa, Fla.-----	35,519	32,133	33,502
Phillipsburg, N. J.-----	6,809	7,039	6,795	Terre Haute, Ind.-----	29,321	28,805	29,692
Phoenix, Ariz.-----	54,762	57,297	57,784	Texarkana, Ark.-Tex.-----	15,871	15,466	14,445
Pine Bluff, Ark.-----	14,245	14,730	12,467	•Toledo, Ohio.-----	117,794	120,082	109,079
Pittsburg, Kan.-----	4,322	4,586	4,120	•Topeka, Kan.-----	36,017	37,716	36,260
•Pittsburgh, Pa.-----	1,112,794	1,069,037	1,095,935	Trenton, N. J.-----	128,959	119,198	111,378
Pittston, Pa.-----	16,089	16,089	15,747	Tucson, Ariz.-----	8,312	8,549	8,354
Portland, Me.-----	79,048	76,725	76,759	•Tulsa, Okla.-----	118,958	123,117	133,394
•Portland, Ore.-----	221,410	223,447	220,721	Utica, N. Y.-----	79,156	75,357	77,382
Portsmouth, Va. (See Norfolk, Va.)-----	-----	-----	-----	Valdosta, Ga.-----	1,894	2,050	1,885
Pottstown, Pa.-----	10,366	10,575	10,314	Vernon, Texas.-----	3,105	2,987	3,003
Pottsville, Pa.-----	22,408	22,163	22,163	Vicksburg, Miss.-----	10,337	10,852	10,371
Poughkeepsie, N. Y.-----	47,810	46,990	46,192	Virginia, Minn.-----	4,965	5,897	5,331
Providence, R. I.-----	389,995	388,330	378,537	•Waco, Texas.-----	17,871	18,622	18,244
•Pueblo, Colo.-----	28,117	28,201	26,082	Warren, Pa.-----	16,191	16,388	15,927
Quincy, Ill.-----	12,741	12,877	12,525	•Washington, D. C.-----	309,055	322,651	306,883
Racine, Wis.-----	18,939	19,790	20,214	Waterbury, Conn.-----	65,958	64,096	64,210
Raleigh, N. C.-----	75	231	219	Watertown, Wis.-----	5,499	5,341	5,173
Reading, Pa.-----	42,074	45,007	50,088	Watsonville, Calif.-----	4,297	4,402	4,363
Red Wing, Minn.-----	4,417	4,408	4,325	Wheeling, W. Va.-----	47,273	45,847	45,056
•Richmond, Va.-----	173,706	167,75	177,660	Whittier, Calif.-----	3,812	3,892	3,791
Roanoke, Va.-----	36,855	35,970	36,702	•Wichita, Kan.-----	60,146	57,048	58,033
Rochester, Minn.-----	8,358	8,360	8,481	Wichita Falls, Texas.-----	20,241	21,201	22,434
Rochester, N. Y.-----	350,933	350,141	346,656	Wilkes-Barre, Pa.-----	63,827	62,661	60,227
Rockford, Ill.-----	22,226	23,379	22,483	Williamsport, Pa.-----	16,109	17,109	17,031
Rocky Mount, N. C.-----	6,229	7,886	6,541	Wilmington, Calif.-----	-----	-----	-----
Rome, Ga.-----	5,643	5,617	5,103	Wilmington, Del.-----	164,752	159,670	145,237
Sacramento, Calif.-----	38,247	41,004	38,739	Wilmington, N. C.-----	10,738	10,889	10,230
St. Cloud, Minn.-----	5,344	5,219	5,157	Winona, Minn.-----	14,892	14,978	14,935
•St. Joseph, Mo.-----	35,093	34,987	33,095	Winston-Salem, N. C.-----	78,050	78,000	76,821
•St. Louis, Mo.-----	639,084	666,401	681,431	Winter Haven, Fla.-----	4,183	3,139	3,112
•St. Paul, Minn.-----	181,398	171,453	176,001	Worcester, Mass.-----	208,071	204,095	201,178
Salisbury, N. C.-----	1,101	1,162	1,123	Yakima, Wash.-----	3,610	2,113	2,052
•Salt Lake City, Utah.-----	92,007	92,363	89,214	Yankton, S. D.-----	2,476	2,366	2,431
San Angelo, Tex.-----	9,980	9,753	9,804	York, Pa.-----	41,934	42,133	42,140
•San Antonio, Texas.-----	91,120	96,906	97,029	Youngstown, Ohio.-----	54,725	54,452	50,071

• 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.

CONSOLIDATED CAPITULATION FOR JUNE 1938 STATEMENTS

STATE	National Banks	State Banks and Trust Companies	Private Banks	Other Banking Institutions	Total Banks	National Bank Branches	State Bank and Trust Co. Branches	Private Bank Branches	Other Banking Institution Branches	Total Branches Listed	Total number Institutions shown	LIABILITIES					RESOURCES					
												Capital	Surplus	Und. Profits & Reserves	Deposits	Other Liabilities	Total	Cash and Exchange due from Banks	U. S. Govt. Securities	Other Securities	Loans and Discounts	Other Resources
Alabama	66	152		1	219	6	15		1	22	241	\$ 28,258	\$ 11,706	\$ 8,380	\$ 255,755	\$ 1,746	\$ 305,845	\$ 79,811	\$ 41,659	\$ 47,933	\$ 119,192	\$ 17,250
Alaska	4	8	1		13		2			2	15	806	653	568	15,768	15	17,810	5,081	2,512	3,307	6,118	792
Arizona	5	7		3	15	21	5			26	41	4,076	2,541	1,536	83,477	560	92,190	28,664	22,331	10,995	27,078	3,121
Arkansas	50	166		2	218	1	14		1	16	234	13,583	5,477	5,234	161,020	227	185,541	63,921	27,157	29,279	59,895	5,289
California	103	116		10	229	685	179		5	869	1,098	206,497	116,061	96,551	3,991,783	63,862	4,474,754	895,979	1,152,889	485,704	1,735,743	204,439
Colorado	78	67		2	147				1	1	148	14,856	10,906	8,680	303,444	279	338,165	145,826	74,695	30,965	80,896	5,783
Connecticut	54	138	4	11	207	4	10			14	221	45,612	81,843	46,454	1,256,504	4,664	1,435,077	200,430	264,031	289,494	587,696	93,426
Delaware	16	32			48		13			13	61	12,083	21,389	13,136	192,672	542	239,822	57,734	35,282	64,125	76,160	6,521
Dist. of Columbia	9	13		2	24	17	13			30	54	21,978	14,676	11,210	306,883	1,573	356,320	105,457	106,342	22,660	98,401	23,460
Florida	53	111			164		2		1	3	167	22,357	11,911	6,494	329,142	638	370,542	133,251	100,779	42,320	81,578	12,614
Georgia	53	231	61	6	351	16	8	2	1	27	378	34,670	17,430	13,403	373,870	5,552	444,925	124,238	49,084	36,027	212,245	23,331
Hawaii	1	10			11	14	22			36	47	9,070	5,979	4,120	109,623	5,318	134,110	27,163	37,948	16,508	43,263	9,228
Idaho	20	32			52	16	16			32	84	5,122	1,872	2,652	88,362	19	98,027	28,261	28,603	10,033	29,036	2,094
Illinois	315	551		5	871		* 2			* 2	873	215,235	106,735	98,550	4,113,669	29,447	4,563,636	1,765,990	1,316,368	521,554	861,912	97,812
Indiana	127	373	18	11	529	8	50	1		59	588	58,562	29,157	20,209	845,057	3,634	956,619	273,563	256,006	129,963	259,130	37,957
Iowa	110	542	12	4	668		149			149	817	36,950	17,360	12,606	607,276	928	675,120	199,544	109,493	89,209	262,333	14,541
Kansas	184	502	1	5	692					692		30,472	14,306	9,300	385,750	1,114	440,942	148,646	88,198	47,722	143,477	12,899
Kentucky	98	329		4	431	18	11		1	30	461	37,376	23,086	11,013	438,181	6,581	516,237	138,263	88,104	61,430	203,949	24,491
Louisiana	30	116		3	149	27	26		1	54	203	26,630	12,917	9,969	449,269	1,749	500,534	171,909	112,452	65,153	136,260	14,760
Maine	39	64			103	4	55			59	162	18,556	13,404	17,915	323,445	6,256	379,576	52,998	99,150	104,254	109,742	13,432
Maryland	63	130		2	195	8	80		1	89	284	37,847	43,027	25,462	801,841	1,633	909,810	206,972	316,970	154,161	206,586	25,121
Massachusetts	127	264		19	410	62	85		3	150	560	115,885	294,581	130,767	4,047,482	23,281	4,611,996	765,929	1,051,666	723,858	1,819,599	250,944
Michigan	83	380	21	1	485	55	103	1	1	160	645	88,944	31,446	27,061	1,372,035	16,431	1,535,917	438,584	485,193	195,399	374,002	42,739
Minnesota	195	491		6	692	6			1	7	699	54,511	31,941	17,646	941,082	4,200	1,049,380	317,583	256,462	149,623	299,763	25,949
Mississippi	25	181			206	1	42			43	249	16,884	6,414	3,337	187,781	1,052	215,468	63,731	21,983	54,450	66,828	8,476
Missouri	86	560		7	653					653		85,641	43,249	29,029	1,388,775	4,014	1,550,708	577,553	359,650	177,627	401,670	34,208
Montana	43	71			114				1	1	115	8,953	3,714	3,041	128,017	144	143,869	48,443	43,233	16,634	31,184	4,375
Nebraska	136	300		4	440				1	1	441	23,279	9,539	6,993	299,868	710	340,389	110,383	74,515	36,329	109,523	9,639
Nevada	5	4			9	11				11	20	1,025	353	1,101	34,191	1	36,671	11,090	11,325	4,072	9,234	950
New Hampshire	52	57		1	110	1	2			3	113	8,607	20,774	11,284	274,569	960	316,194	30,222	53,713	114,491	103,236	14,532
New Jersey	229	177	1		407	32	91			123	530	133,244	90,137	43,173	1,984,557	11,297	2,262,408	421,387	499,399	502,812	644,939	193,871
New Mexico	22	19			41		6			6	47	2,866	1,461	686	56,774	14	61,801	23,410	13,428	4,907	18,762	1,294
New York	442	445	13	9	909	187	498		† 38	723	1,632	821,459	1,641,653	447,599	20,049,426	287,994	23,248,131	5,836,541	6,071,824	2,654,719	7,453,323	1,231,724
North Carolina	43	188		6	237	6	108		1	115	352	26,038	15,463	13,349	369,920	5,324	430,094	125,079	71,141	61,308	157,854	14,712
North Dakota	52	132			184		15			15	199	9,454	2,574	2,133	88,236	453	102,850	25,416	28,766	17,498	26,612	4,558
Ohio	245	451	13	2	711	36	136		1	173	884	182,789	75,715	47,432	2,265,892	26,709	2,598,537	728,223	587,649	360,600	809,043	113,022
Oklahoma	215	184		3	402				5	5	407	29,069	15,150	9,552	449,954	359	504,084	209,348	71,835	71,287	140,010	11,604
Oregon	28	49		2	79	65	3		1	69	148	11,742	8,024	6,331	277,579	1,256	304,932	73,380	99,490	34,041	88,378	9,643
Pennsylvania	697	391	17	5	1,110	41	69	3	3	116	1,226	310,955	473,139	176,090	5,020,419	24,704	6,005,307	1,225,171	1,492,960	1,384,307	1,551,979	350,890
Rhode Island	12	19		1	32	8	32		6	46	78	20,344	39,009	15,738	468,868	2,157	546,116	73,106	142,601	133,433	174,033	22,943
South Carolina	20	128	1	3	152	15	7			22	174	9,195	3,980	3,614	127,503	401	144,693	45,656	19,474	21,564	54,148	3,851
South Dakota	45	126			171	18	9			27	198	8,273	2,065	1,985	81,876	213	94,412	26,160	15,694	15,901	32,765	3,892
Tennessee	71	233		2	306	17	33		2	52	358	38,684	16,053	13,371	478,552	17,836	564,496	172,565	74,882	63,997	215,067	37,985
Texas	449	406	28	11	894				3	3	897	100,851	47,433	36,489	1,353,233	6,870	1,544,876	604,407	292,857	139,614	450,989	57,009
Utah	13	46		1	60	9	4		1	14	74	10,432	4,339	4,660	139,685	313	159,429	53,052	32,689	15,749	55,030	2,909
Vermont	42	43			85	2	19			21	106	22,651	4,822	10,336	162,899	2,678	203,386	22,368	29,118	40,963	94,527	16,410
Virginia	132	187		4	323	14	54			68	391	45,579	24,078	17,935	558,249	2,784	648,625	171,177	114,933	60,782	274,945	26,788
Washington	48	104		2	154	72	5		2	79	233	26,782	15,743	9,069	484,425	2,816	538,835	133,724	139,139	59,732	192,298	13,942
West Virginia	80	105		3	188					188		27,657	14,837	8,652	280,973	849	332,068	95,704	53,722	37,216	128,580	17,746
Wisconsin	106	488			594	15	104			119	713	72,450	19,304	24,406	858,281	3,342	977,783	255,992	261,964	185,146	243,775	30,906
Wyoming	26	32		1	59					59		4,077	2,389	1,578	58,027	154	66,225	23,451	11,322	5,356	24,406	1,690
Grand Total	5,247	9,951	191	164	15,553	1,518	2,097	7	83	3,705	19,258	3,198,916	3,521,815	1,547,879	59,721,919	585,653	68,576,182	17,562,				

*Canadian Agencies.

†Includes 37 Foreign Agencies in New York City.