

THE
CHASE NATIONAL BANK
OF THE CITY OF NEW YORK

RAND McNALLY
BANKERS DIRECTORY

FIRST 1938 EDITION
PUBLISHED IN MARCH

SPECIALISTS IN
UNITED STATES
GOVERNMENT
SECURITIES

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TERRITORIAL AND
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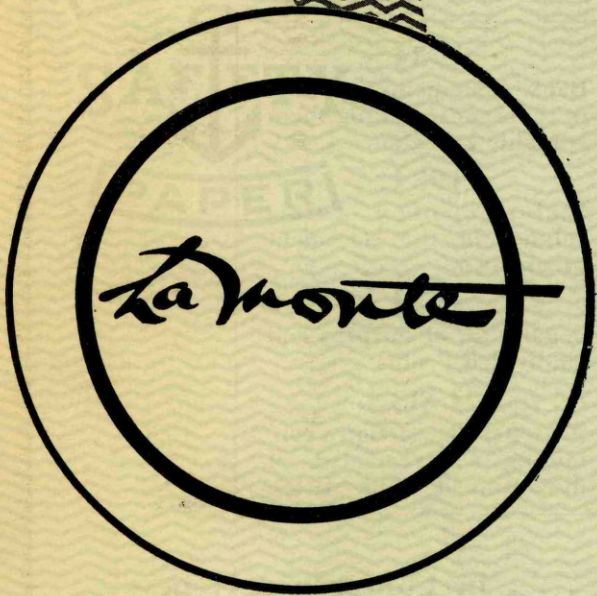
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The New

DICTIONARY STYLE INDEX

FIRST 1938 BLUE BOOK

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

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

1937

A new style of indexing.

1937

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

1936

Members of the Federal Deposit Insurance Corporation so indicated.

1934

Separation of Government bonds from other securities.

1934

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

1934

Inclusion of a Totals column in the statement breakdown.

1934

Separation of Surplus and Undivided Profits.

1933

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

First in Accuracy in Usefulness in Comprehensiveness

RAND McNALLY BANKERS DIRECTORY

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STANDARD FOR 66 YEARS

RAND M^cNALLY BANKERS DIRECTORY

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THE BANKERS BLUE BOOK

Trade Mark Reg. U. S. Patent Office

SIXTY-SIXTH YEAR

FIRST 1938 EDITION — 124th EDITION SINCE 1872

JANUARY EDITION

CORRECTED TO

MARCH 1938

Official Numbering Agent American Bankers Association

RAND M^cNALLY & COMPANY

ANDREW M^cNALLY - - - - President
F. L. M^cNALLY - - Executive Vice-President
H. B. CLOW - - - - Secretary
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NEW YORK

CHICAGO

SAN FRANCISCO

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This is the 124th BLUE BOOK

The First 1938 Bankers Directory is the 124th edition published in the past **66** years. It is an accurate record of every bank in the world, latest statement, December 31, 1937 and later, of all U. S. banks—with complete official personnel for 1938.

The 11 item breakdown of all U. S. bank statements, given in thousands for increased speed and facility in reading, shows the corresponding items of different banks in one column, for easier location and quicker comparison.

Bank association memberships are indicated by symbols—as is membership in the Federal Deposit Insurance Corporation.

The new style of Indexing is the 8th improvement made in the Blue Book during the past few years.

RAND McNALLY BANKERS DIRECTORY is published nearer the date of its information than any similar work.

**Rand McNally Bankers Directory is the Official Numbering Agent of
the American Bankers Association.**

THE NATIONAL BANK OF NEW ZEALAND, LIMITED

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

DIRECTORS

SIR AUSTIN E. HARRIS, K. B. E., Chairman
 THE RT. HON. LORD BALFOUR OF BURLEIGH, Deputy Chairman
 SYDNEY PARKES, Esq. THE RT. HON. VISCOUNT HAMPDEN, G. C. V. O., K. C. B., C. M. G.
 RICHARD DURANT TROTTER, Esq. SIR JAMES GROSE ARTHUR WILLIS, Esq.
 (Advisory Director in N. Z.)

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 8, MOORGATE,
LONDON, E. C. 2
 A. O. NORWOOD, Manager

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 NEW ZEALAND,
 WELLINGTON**
 P. R. M. HANNA, General Manager

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 WOOL AND PRODUCE CREDITS ARRANGED
 ALL CLASSES OF BANKING BUSINESS UNDERTAKEN
BRANCHES AND AGENCIES THROUGHOUT NEW ZEALAND

LONDON BANKERS

THE BANK OF ENGLAND LLOYDS BANK, LIMITED THE NATIONAL BANK OF SCOTLAND, LTD

Estd.  1817

BANK OF NEW SOUTH WALES

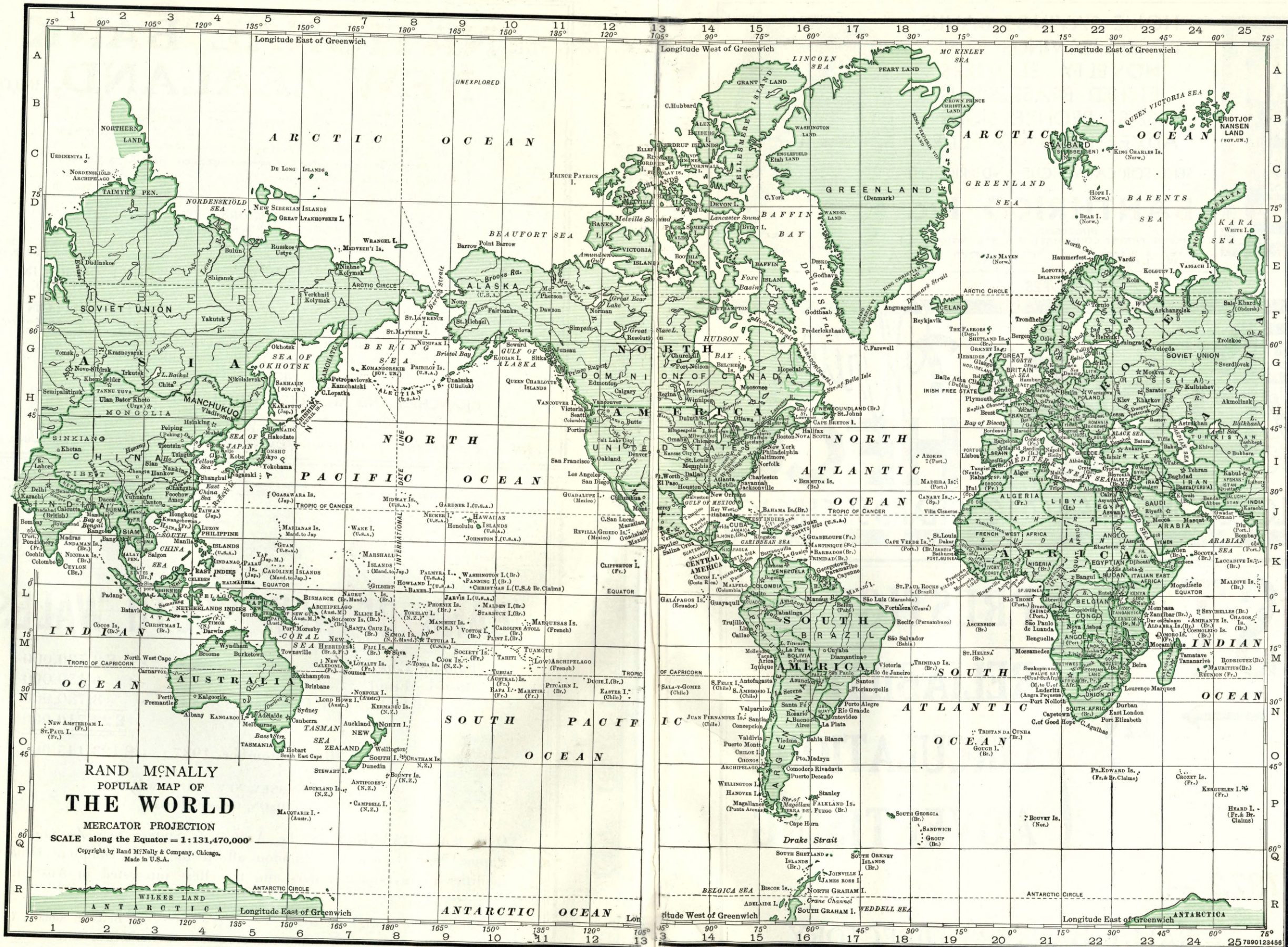
Paid-up Capital	- - - - -	£ 8,780,000
Reserve Fund	- - - - -	6,150,000
Reserve Liability of Proprietors	- - - - -	8,780,000
		<u>£ 23,710,000</u>

Aggregate Assets 30th September, 1937 - £ 123,145,000

Head Office: SYDNEY, NEW SOUTH WALES
 A. C. DAVIDSON, General Manager

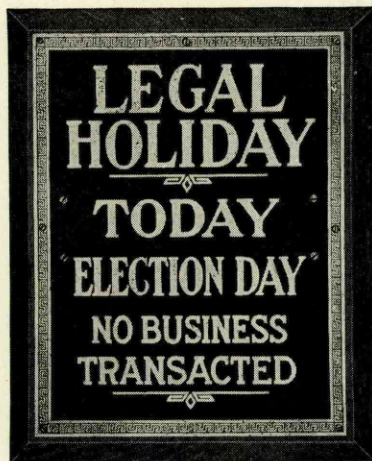
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THE BUYER'S GUIDE

BANKS, HOME SAVINGS



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

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

Central Reserve Cities

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

Reserve Cities***

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

Those cities which are preceded by a number only are Federal Reserve Bank cities and the number in each instance is the District number in which the city is located. Br. signifies that a 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 DECEMBER 31, 1937

(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...	9,119,891	503,090	3,586,484	474,890	672,135	294,125	230,573	1,760,008	282,455	185,747	266,709	181,832	681,843
Redemption fund—Federal Reserve notes.....	9,436	804	1,124	501	659	921	1,535	695	792	446	543	236	1,180
Other cash.....	351,688	35,260	78,420	26,940	27,622	25,919	17,174	43,691	16,105	9,672	24,560	14,149	32,176
Total reserves.....	9,481,015	539,154	3,666,028	502,331	700,416	320,965	249,282	1,804,394	299,352	195,865	291,812	196,217	715,199
Total bills discounted for member banks.....	9,866	651	3,120	2,153	673	595	960	229	23	175	1,086	43	158
Bills bought:													
Payable in foreign currencies.....	540	41	212	55	50	23	19	65	3	2	16	16	38
Industrial advances.....	18,049	2,729	4,412	3,627	879	1,768	128	700	237	637	464	946	1,522
U. S. Government securities:													
Bonds.....	751,539	54,751	216,814	63,561	73,157	39,394	32,899	82,655	32,969	24,332	36,717	29,231	65,059
Treasury notes.....	1,154,997	84,144	333,211	97,685	112,432	60,540	50,559	127,026	50,670	37,392	56,426	44,926	99,986
Treasury bills.....	657,479	47,899	189,679	55,607	64,002	34,462	28,780	72,310	28,844	21,285	32,120	25,574	56,917
Total U. S. Government securities.....	2,564,015	186,794	739,704	216,853	249,591	134,396	112,238	281,991	112,483	83,009	125,263	99,731	221,962
Other Reserve bank credit:													
Due from foreign banks.....	179	13	68	18	17	8	6	21	3	2	5	5	13
Reserve bank float (uncollected items in excess of deferred availability items).....	19,487	533	6,300	841	2,909	1,632	827	*53	*512	*4	1,209	*1,022	6,827
Total Reserve bank credit outstanding.....	2,612,136	190,761	753,816	223,547	254,119	138,422	114,178	282,953	112,237	83,821	128,043	99,719	230,520
Federal Reserve notes of other banks.....	30,211	412	5,292	1,662	1,984	2,886	3,536	4,470	1,973	1,920	1,531	1,025	3,520
Uncollected items not included in float.....	674,000	64,886	189,511	53,747	61,336	51,996	24,126	86,741	29,282	18,082	35,254	29,003	30,036
Bank premises.....	45,027	3,001	9,973	4,826	6,215	2,700	2,119	4,589	2,341	1,477	3,159	1,281	3,346
All other assets.....	37,335	2,239	10,808	4,305	4,057	2,231	1,504	3,332	1,367	1,323	1,572	1,369	3,228
Total assets.....	12,879,724	800,453	4,635,428	790,418	1,028,127	519,200	394,745	2,186,479	446,552	302,488	461,371	328,614	985,849
LIABILITIES													
F. R. notes in actual circulation (includes notes held by other Federal Reserve banks).....	4,283,611	285,413	964,902	318,035	433,328	209,905	162,016	993,362	182,088	137,570	167,924	86,374	342,694
Deposits:													
Member bank—reserve account.....	7,026,809	402,354	3,071,762	365,046	470,054	220,566	181,212	1,011,438	204,984	126,011	233,775	190,570	549,037
U. S. Treasurer—general account.....	142,390	7,103	39,295	1,092	12,477	10,888	6,396	27,967	8,779	4,339	9,086	4,004	10,964
Foreign bank.....	171,750	12,665	60,892	17,002	15,961	7,460	6,072	20,124	5,205	3,990	5,031	5,031	12,317
Other deposits.....	235,743	4,044	189,134	2,269	3,210	3,599	2,201	2,499	5,817	3,228	420	2,677	16,645
Total deposits.....	7,576,692	426,166	3,361,083	385,409	501,702	242,513	195,881	1,062,028	224,785	137,568	248,312	202,282	588,963
Deferred availability items.....	674,000	64,886	189,511	53,747	61,336	51,996	24,126	86,741	29,282	18,082	35,254	29,003	30,036
Capital paid in.....	132,744	9,386	51,058	12,258	13,036	4,896	4,401	12,920	3,868	2,893	4,091	3,891	10,046
Surplus (Sec. 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 (Sec. 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.....	33,052	1,448	8,210	2,000	3,176	1,401	1,603	7,340	1,215	1,949	934	1,776	2,000
All other liabilities.....	4,203	380	977	1,092	219	116	362	272	102	272	101	126	184
Total liabilities.....	12,879,724	800,453	4,635,428	790,418	1,028,127	519,200	394,745	2,186,479	446,552	302,488	461,371	328,614	985,849

10

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

CHESTER C. DAVIS

JOHN K. McKEE

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

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

FEDERAL OPEN MARKET COMMITTEE

MARRINER S. ECCLES, Chairman
GEORGE L. HARRISON, Vice Chairman
CHESTER C. DAVIS
WILLIAM A. DAY
WILLIAM McC. MARTIN
JOHN K. McKEE
B. A. McKINNEY
RONALD RANSOM
JOHN S. SINCLAIR
M. S. SZYMCAK

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

(For combined statement of the Assets and Liabilities of the Twelve Federal Reserve Banks as of December 31, 1937, see page 10)

FEDERAL ADVISORY COUNCIL (1937)

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)...*W. T. KEMPER
District No. 11 (DALLAS).....R. E. HARDING
District No. 12 (SAN FRANCISCO) PAUL S. DICK
(*Died January 19, 1938)

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

Member Federal Advisory Council

THOMAS M. STEELE, New Haven, Conn.

(See page 10 for statement showing Assets and Liabilities as of December 31, 1937)

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 January 15, 1938: National Banks: members 605; non-members 0; total 605; State Banks: members 44; non-members 111; total 155; 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. Number of banks in District No. 2, 778; non-members 445; total 1223.

DIRECTORS AND OFFICERS

Directors

OWEN D. YOUNG, Van Hornesville, N. Y., Chairman, General Electric Company, New York, N. Y. (*Chairman and Federal Reserve Agent*)
 EDWARD K. MILLS, Morristown, N. J., President, Morristown Trust Company
 WILLIAM F. PLOCH, Long Beach, N. Y., President, The National City Bank of Long Beach
 WILLIAM C. POTTER, Old Westbury, N. Y., Chairman Board of Directors, Guaranty Trust Co., New York, N. Y.
 BEARDSLEY RUMML, 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, Standard Oil Company (New Jersey), New York, N. Y.
 THOMAS J. WATSON, Lebanon, N. J., President, International Business Machines Corporation, New York, N. Y.
 EDMUND E. DAY, Ithaca, N. Y., President, Cornell University, Ithaca, N. Y.

Officers

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

WILLIAM H. DILLISTIN, Assistant Vice-President
 J. WILSON JONES, Assistant Vice-President
 HERBERT H. KIMBALL, Assistant Vice-President and Secretary
 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 December 31, 1937, 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
 JACQUES A. MITCHELL, Manager, Credit 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
 I. WARD WATERS, Manager, Cash Custody Department

GEORGE W. FERGUSON, *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.
 HELMAN K. BEACH, President and Treasurer, Bridgeport Metal Goods Manufacturing Company, Bridgeport, Conn.
 ARTHUR G. NELSON, *Vice Chairman*, President A. G. Nelson Paper Company, Inc., New York, N. Y.
 EDWARD J. NOBLE, President, Life Savers, Inc., Port Chester, N.Y.
 FRANCIS B. REYNOLDS, President, Columbia Mills, Inc., New York, N. Y.

TIME SCHEDULE OF FEDERAL RESERVE BANK OF NEW YORK

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

Federal Reserve Cities and Federal Reserve Branch Cities in this column

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

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

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

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

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

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

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

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

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

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

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

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

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

Federal Reserve Bank of New York—BUFFALO BRANCH

(Transit Number 10-26) (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.
 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. (VACANCY)
 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*

1988

JANUARY

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

FEBRUARY

S	M	T	W	T	F	S
		32	33	34	35	36
		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					

MARCH

S	M	T	W	T	F	S
		60	61	62	63	64
		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		

APRIL

S	M	T	W	T	F	S
					91	92
					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

MAY

S	M	T	W	T	F	S
121	122	123	124	125	126	127
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				

JUNE

S	M	T	W	T	F	S
			152	153	154	155
			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		

JULY

S	M	T	W	T	F	S
					182	183
					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						

AUGUST

S	M	T	W	T	F	S
	213	214	215	216	217	218
	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			

SEPTEMBER

S	M	T	W	T	F	S
					244	245
					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

OCTOBER

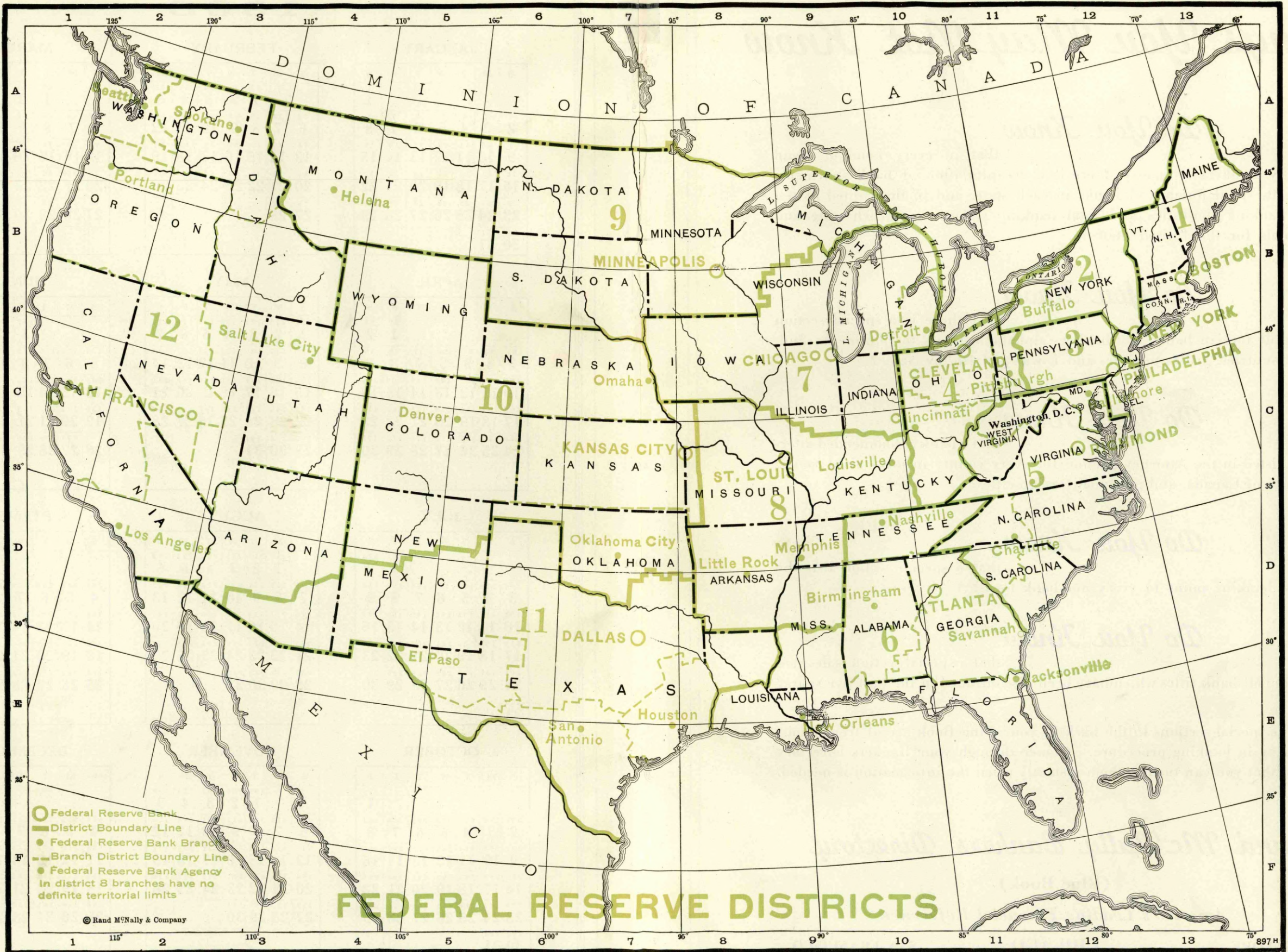
S	M	T	W	T	F	S
						274
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

NOVEMBER

S	M	T	W	T	F	S
		305	306	307	308	309
		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			

DECEMBER

S	M	T	W	T	F	S
					335	336
					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						



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Things You May Not Know

Do You Know

that in every issue of Rand McNally Bankers Directory, there is a recapitulation of bank statements listing the total number of banks in each state, and in the United States, total banking liabilities and total banking resources of each state and the totals for the United States?

Do You Know

that there is a special section listing all foreign banks and bankers alphabetically as to Continents, 2nd, as to Countries, 3rd as to Cities and Towns and 4th, by Name?

Do You Know

that a bank recommended attorney is listed in the Attorney Section for every county in the United States, Province of Canada, and principal foreign cities?

Do You Know

that a special section lists the nearest banking point to every non-bank town?

Do You Know

that a special section is devoted to listing all bank titles which have been discontinued in the past five years?

¶ The special sections in the back of your Blue Book are of tremendous value in banking procedure. Glance through your Bankers Directory now so that you can turn to them instantly when the information is needed.

Rand McNally Bankers Directory

(Blue Book)

America's Leading Financial Reference

NEW YORK

CHICAGO

SAN FRANCISCO

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 65. Non-Member Banks 272. Total number of banks in District No. 3, 927.

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
(VACANCY) 1940

Member of Federal Advisory Council

HOWARD A. LOEB, Philadelphia, Pa.

(See page 10 for statement showing Assets and Liabilities as of December 31, 1937)

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. McLLHENNY, 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. SIENKIEWICZ, 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 December 31, 1937: National Banks 514; State Banks 109. Total member banks 623.

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 December 31, 1937)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 4—Continued

TIME SCHEDULE OF FEDERAL RESERVE BANK OF CLEVELAND

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

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

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

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

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

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

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

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

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

*Except banks in cities listed separately in this schedule.

Federal Reserve Bank of Cleveland—CINCINNATI BRANCH

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

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

DIRECTORS 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. 3), Maine, *Maryland, *Massachusetts, *Minnesota, *Missouri, *Nebraska, New Hampshire, New Jersey, *New York (State), *North Carolina, South Carolina, *Pennsylvania (Dist. 3); Los Angeles, San Francisco, Portland, Rhode Island, *Tennessee, Salt Lake City, Seattle, Spokane, Vermont, *Virginia, West Virginia (Dist. 5), Wisconsin.

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

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

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

*Except banks in cities listed separately in this schedule.

Federal Reserve Bank of Cleveland—PITTSBURGH BRANCH

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

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

DIRECTORS 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. 3), Maine, *Massachusetts, *Minnesota, *Missouri, *Nebraska, New Hampshire, *North Carolina, South Carolina, Rhode Island, Salt Lake City, Seattle, Spokane, Vermont, Wisconsin.

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

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

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

*Except banks in cities listed separately in this schedule.

DISTRICT No. 5—Federal Reserve Bank of Richmond

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

TERRITORY IN DISTRICT—District of Columbia, Maryland, North Carolina, South Carolina, Virginia, and all West Virginia except the counties of Marshall, Ohio, Brooke, Tyler, Wetzel, and Hancock.
 Membership: National Banks 338; State Banks 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
 T. F. EPES, Auditor

Counsel
 MAXWELL G. WALLACE

(See page 10 for statement of Assets and Liabilities as of December 31, 1937)

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 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. B. 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. McCRARY, 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 Board
EDWARD BALL, Vice-President Almour's Securities, Inc., Jacksonville, Fla.

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

(See page 10 for statement of Assets and Liabilities as of December 31, 1937)

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 Jacksonville	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 Jacksonville	When sent to Branch Nashville
Alabama										
Atlanta Zone	3	5	4	4	4	6	7	6	7	6
New Orleans Zone	4	2	3	4	4	4	4	4	4	4
Birmingham Zone	3	3	2	4	3	2	2	2	2	2
Birmingham (City)	1	1	*	2	1	4	4	4	4	4
Arizona	4	5	3	4	3	3	6	7	8	7
Little Rock	2	2	2	2	2	4	5	4	5	4
California	7	6	7	7	7	4	5	4	4	4
Los Angeles	4	4	4	4Z7	4	2	3	2	2	2
San Francisco	4	4	4	5Z8	4	2	2	2	2	2
Colorado	6	6	6	6	5	4	5	4	4	4
Denver	3	3	3	3	2	4	4	4	4	4
Connecticut	4	5	4	4	4	6	7	6	7	6
Delaware	4	5	4	4	4	4	4	4	4	4
District of Columbia	4	4	4	4	4	4	4	4	4	4
Florida	3	4	4	2	4	2	3	3	3	3
Jacksonville	1	2	2	*	2	3	3	3	3	3
Georgia	2	4	3	3	3	4	3	3	4	3
Atlanta	*	2	1	1	1	3	4	3	4	2
Idaho	7	6	7	7	7	5	5	5	5	4
Illinois	4	4	4	4	3	2	1	2	1	*
Chicago	2	2	2	2	1	1	2	1	2	1
Indiana	4	4	4	4	4	4	4	4	4	4
Iowa	4	4	4	4	4	4	4	4	4	4
Kansas	4	4	4	4	4	4	4	4	4	4
Kentucky	4	4	3	4	3	4	4	4	4	4
Louisville	2	2	1	2	1	3	3	3	3	3
Louisiana										
Dallas Zone	5	5	5	6	5	6	7	6	7	6
New Orleans Zone	4	2	3	4	4	4	4	4	4	4
New Orleans (City)	2	*	1	2	2	2	2	2	2	2
Maine	4	5	4	4	4	4	4	4	4	4
Maryland	4	4	4	4	4	4	4	4	4	4
Baltimore	2	2	2	2	2	2	2	2	2	2
Massachusetts	4	5	4	4	4	4	4	4	4	4
Boston	2	3	3	3	3	4	4	4	4	4
Michigan	4	4	4	4	4	4	4	4	4	4
Detroit	2	2	2	3	2	2	2	2	2	2
Minnesota	4	5	4	5	4	4	4	4	4	4
Minneapolis-St. Paul	2	3	2	3	2	3	3	3	3	3
Mississippi										
Memphis Zone	4	4	4	5	4	4	4	4	4	4
New Orleans Zone	4	2	3	4	4	4	4	4	4	4
Missouri	4	5	4	4	4	4	4	4	4	4
Kansas City	2	2	2	2	2	2	2	2	2	2
St. Louis	6	7	6	7	6	6	7	6	7	6
Montana	4	5	4	5	4	4	4	4	4	4
Helena	4	5	4	5	4	4	4	4	4	4
Nebraska	4	5	4	5	4	4	4	4	4	4
Omaha	2	2	2	3	2	2	2	2	2	2
Nevada	7	7	7	7	7	7	7	7	7	7
New Hampshire	4	5	4	4	4	4	4	4	4	4
New Jersey	4	5	4	4	4	4	4	4	4	4
New Mexico	4	7	6	6	6	6	6	6	6	6
New York	4	5	4	4	4	4	4	4	4	4
Buffalo	2	3	2	3	2	2	2	2	2	2
New York City	2	3	2	2	2	2	2	2	2	2
North Carolina										
Charlotte Zone	3†	4	4	4	4	4	4	4	4	4
Richmond Zone	4									
Charlotte (City)	1	2	2	2	2	2	2	2	2	2
North Dakota										
Ohio										
Cincinnati	4	4	4	4	4	4	4	4	4	4
Cleveland	2	2	2	2	2	2	2	2	2	2
Oklahoma										
Oklahoma City	4	4	4	4	4	4	4	4	4	4
Oregon										
Portland	4	5	4	5	4	4	5	4	5	4
Pennsylvania										
Philadelphia	4	5	4	4	4	4	4	4	4	4
Pittsburgh	2	2	2	2	2	2	2	2	2	2
Rhode Island										
Providence	4	5	4	4	4	4	4	4	4	4
South Carolina										
Charlotte Zone	3†									
Richmond Zone	4									
South Dakota										
Tennessee										
Atlanta Zone	2	4	3	3	3	4	3	3	4	3
Memphis Zone	4	3	3	4	3	4	3	4	3	3
Nashville Zone	3	4	3	4	3	4	3	4	3	3
St. Louis Zone	5	5	5	5	5	5	5	5	5	4
Memphis (City)	2	1	1	2	1	2	1	2	1	*
Nashville (City)	1	2	1	2	1	2	1	2	1	*
Texas										
Dallas (City)	2Z5	2Z5	2Z5	3Z6	3Z6	3Z6	3Z6	3Z6	3Z6	3Z6
El Paso (City)	3Z6	3Z6	3Z6	3Z6	3Z6	3Z6	3Z6	3Z6	3Z6	3Z6
Houston (City)	3Z5	1Z4	2Z5	2Z5	2Z5	2Z5	2Z5	2Z5	2Z5	2Z5
San Antonio (City)	3Z6	2Z5	2Z5	3Z6	3Z6	3Z6	3Z6	3Z6	3Z6	3Z6
Utah										
Salt Lake City	6	7	6	7	6	6	7	6	7	6
Vermont										
Richmond	4	5	4	4	4	4	4	4	4	4
Virginia										
Richmond	2	2	2	2	2	2	2	2	2	2
Washington										
Seattle	7	7	7	7	8	7	8	7	8	7
Spokane	5	5	4	5	4	5	4	5	4	4
West Virginia										
Martinsburg	4	5	4	4	4	4	4	4	4	4
Wisconsin										
Milwaukee	4	4	4	4	4	4	4	4	4	4
Wyoming										
Cheyenne	6	6	6	7	6	7	6	7	6	6

*On Receipt.
Note—Numbers opposite cities named refer to Calendar Days—Numbers opposite States and Zones refer to Business Days.
When the available date falls on a Sunday or a legal holiday, credit to reserve accounts will not be made until the next business day.
When sending direct refer to Par List for routing.

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

North Carolina: Burlington, Durham, Greensboro, High Point, Raleigh, Rocky Mount, Wadesboro, Wilmington, Wilson, Winston-Salem. South Carolina: Charleston, 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
W. H. BLACK, Cashier
F. C. VASTERLING, Assistant Cashier

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Federal Reserve Bank of St. Louis

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.
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

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

JAMES. A. GOETHE, 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)

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

(See page 10 for statement of Assets and Liabilities as of December 31, 1937)

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

TIME SCHEDULE OF FEDERAL RESERVE BANK OF CHICAGO

(Effective February 10, 1936)

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

Checks drawn on Chicago banks and United States postal money orders payable at Chicago will be received for immediate credit until 9.30 a.m. (Saturday 9 a.m.).

Government warrants and checks drawn on the Treasurer

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

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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 7—Continued

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

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

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

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

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 12 noon (Saturday 11 a.m.). After said hours special deposits consisting only of checks \$500 and over will be received until 3 p.m. (Saturday 1 p.m.).

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

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

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 317; State Banks 75; Total 392.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 8—Continued DIRECTORS AND OFFICERS

Class A—Directors

(VACANCY) 1940

MAX B. NAHM, Bowling Green, Ky., (1939)
JOHN G. LONSDALE, St. Louis, Mo., (1938)

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 December 31, 1937)

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
A. H. HALL, Assistant Cashier
S. F. GILMORE, Assistant Cashier
F. N. HALL, Assistant Cashier
G. O. HOLLOCHER, Assistant Cashier
O. C. PHILLIPS, Assistant Cashier
L. H. BAILEY, General Auditor
A. E. DEBRECHT, Assistant Auditor
JAS. G. MCCONKEY, 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.

Two Days After Receipt (Actual)—Birmingham, Denver, Jacksonville, Atlanta, New Orleans, Baltimore, Boston, Detroit, Minneapolis, St. Paul, Buffalo, New York City, Charlotte, Oklahoma City, Philadelphia, Pittsburgh, Nashville, Dallas, El Paso, Houston, San Antonio, Richmond; (Business)—*Illinois, *Missouri.

Three Days After Receipt (Actual)—Los Angeles, Helena, Mont., Portland, Ore., Salt Lake City; (Business)—*Arkansas, Indiana, Iowa, *Kansas, *Kentucky, *Nebraska, *Ohio, *Tennessee.

Four Days After Receipt (Actual)—San Francisco, Seattle, Spokane; (Business)—*Alabama, Connecticut, Delaware, District of

Columbia, *Florida, *Georgia, *Louisiana, Maine, *Maryland, *Massachusetts, *Michigan, *Minnesota, Mississippi, New Hampshire, New Jersey, *New York, *North Carolina, *Oklahoma, *Pennsylvania, Rhode Island, South Carolina, Vermont, *Virginia, West Virginia, Wisconsin.

Five Days After Receipt (Business)—*Colorado, New Mexico, *Texas, Wyoming.

Six Days After Receipt (Business)—*Arizona, *California, Idaho, *Montana, Nevada, North Dakota, *Oregon, South Dakota, *Utah, *Washington.

*Immediate credit will be given on checks drawn on banks in St. Louis when received in time to be cleared or handled on the current day; checks on other banks received until 2 p.m. daily and 12:00 m. Saturday.

*Except banks in cities listed separately in this schedule.

Federal Reserve Bank of St. Louis—LITTLE ROCK BRANCH

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

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

DIRECTORS AND OFFICERS

Directors

J. N. BARNETT, JR., Little Rock, Ark.
F. KRAMER DARRAGH, Little Rock, Ark.
JAMES H. PENICK, Little Rock, Ark.
A. F. BAILEY, Little Rock, Ark.
H. H. TUCKER, Little Rock, Ark., (Chairman)
PAUL R. MCCOY, Little Rock, Ark.
A. E. McLEAN, Little Rock, Ark.

Officers

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

TIME SCHEDULE OF LITTLE ROCK BRANCH

Immediate—*Little Rock, North Little Rock.

One Day After Receipt (Actual)—St. Louis, Memphis, Dallas.

Two Days After Receipt (Actual)—Birmingham, Denver, Jacksonville, Atlanta, Chicago, Kansas City, Kan., Louisville, New Orleans, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, Cincinnati, Cleveland, Oklahoma City, Pittsburgh, Nashville, El Paso, Houston, San Antonio, Richmond; (Business)—*Arkansas, (Little Rock Zone).

Three Days After Receipt (Actual)—Baltimore, Boston, New York City, Charlotte, Philadelphia, (Business)—*Arkansas, (Memphis and St. Louis Zones), *Illinois, (St. Louis Zone), Indiana, (St. Louis Zone), Kentucky, (St. Louis Zone), Mississippi, (Memphis Zone), *Missouri, (St. Louis Zone), Tennessee (Memphis and St. Louis Zones).

Four Days After Receipt (Actual)—Los Angeles, San Francisco, Helena, Mont., Portland, Ore., Salt Lake City; (Business)—*Alabama, Delaware, District of Columbia, *Georgia, *Illinois, (Chicago Zone), Indiana, (Chicago and Louisville Zones), Iowa, *Kansas, *Kentucky, (Cincinnati and Louisville Zones), *Louisiana, *Michi-

gan, *Minnesota, Mississippi, (New Orleans Zone), *Missouri, (Kansas City Zone), *Nebraska, *Ohio, *Oklahoma, *Pennsylvania, *Tennessee, (Atlanta and Nashville Zones), *Virginia, Wisconsin.

Five Days After Receipt (Actual)—Seattle, Spokane; (Business)—*Colorado, Connecticut, *Florida, Maine, *Maryland, *Massachusetts, New Hampshire, New Jersey, New Mexico, *New York, *North Carolina, Rhode Island, South Carolina, *Texas, Vermont, West Virginia.

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

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

*Immediate credit will be given on checks drawn on banks in Little Rock when received in time to be prepared and handled on the current day. Checks on other banks received until 2 p.m. daily and 1 p.m. Saturday.

*Except banks in cities listed separately in this schedule.

Federal Reserve Bank of St. Louis—LOUISVILLE BRANCH

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

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

DIRECTORS AND OFFICERS

Directors

W. P. PAXTON, Paducah, Ky.
J. B. HILL, Louisville, Ky., (Chairman)
WM. R. COBB, Louisville, Ky.
A. H. ECKLES, Hopkinsville, Ky.
J. O. SANDERS, Huntingburg, Ind.

Officers

(VACANCY)
C. A. SCHACHT, Cashier
STANLEY B. JENKS, Assistant Cashier

TIME SCHEDULE OF LOUISVILLE BRANCH

Immediate—*Louisville.

One Day After Receipt (Actual)—Birmingham, Chicago, St. Louis, Cincinnati, Cleveland, Pittsburgh, Memphis, Nashville.

Two Days After Receipt (Actual)—Little Rock, North Little Rock, Denver, Jacksonville, Atlanta, Kansas City, Kan., New Orleans, Baltimore, Boston, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, New York City, Charlotte, Oklahoma City, Philadelphia, Dallas, Houston, San Antonio, Richmond; (Business)—Indiana, (Louisville Zone), Kentucky, (Louisville Zone).

Three Days After Receipt (Actual)—El Paso, Salt Lake City; (Business)—*Alabama, *Arkansas, (Memphis and St. Louis Zones), *Georgia, *Illinois, (Chicago and St. Louis Zones), Indiana, (Chicago and St. Louis Zones), Iowa, *Kentucky, (Cincinnati and St. Louis Zones), Mississippi, (Memphis Zone), Missouri, (St. Louis Zone), *Ohio, *Tennessee, (Atlanta, Memphis, Nashville, and St. Louis Zones).

Four Days After Receipt (Actual)—Los Angeles, San Francisco, Helena, Mont., Portland, Ore., Seattle, Spokane; (Business)—*Ar-

kansas, (Little Rock Zone), Connecticut, Delaware, District of Columbia, *Florida, *Kansas, *Louisiana, Maine, *Maryland, *Massachusetts, *Michigan, *Minnesota, Mississippi, (New Orleans Zone), *Missouri, (Kansas City Zone), *Nebraska, New Hampshire, New Jersey, *New York, *North Carolina, *Oklahoma, *Pennsylvania, Rhode Island, South Carolina, Vermont, *Virginia, West Virginia, Wisconsin.

Five Days After Receipt (Business)—*Colorado, *Texas.

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

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

*Immediate credit will be given on checks drawn on banks in Louisville when received in time to be prepared and handled on current day. Checks on other banks will be received until 2 p.m. daily and 1 p.m. Saturday.

*Except banks in cities listed separately in this schedule.

Federal Reserve Bank of St. Louis—MEMPHIS BRANCH

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

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

DIRECTORS AND OFFICERS

Directors

(VACANCY)
W. H. GLASGOW, Memphis, Tenn.
WM. R. KING, Memphis, Tenn.
WILLIS POPE, Columbus, Miss.
J. HOLMES SHERARD, Sherard, Miss., (Chairman)
DOUGLAS W. BROOKS, Memphis, Tenn.
B. A. LYNCH, Blytheville, Ark.

Officers

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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 8—Continued TIME SCHEDULE OF MEMPHIS BRANCH

Immediate—*Memphis.
One Day After Receipt (Actual)—Birmingham, Little Rock, North Little Rock, Louisville, St. Louis, Nashville.
Two Days After Receipt (Actual)—Jacksonville, Atlanta, Chicago, Kansas City, Kan., New Orleans, Baltimore, Detroit, Minneapolis, St. Paul, Kansas City, Mo., Omaha, Buffalo, New York City, Charlotte, Cincinnati, Cleveland, Oklahoma City, Philadelphia, Pittsburgh, Dallas, El Paso, Houston, San Antonio, Richmond; (Business)—*Arkansas, (Memphis Zone), Mississippi, (Memphis Zone), *Tennessee, (Memphis Zone).
Three Days After Receipt (Actual)—Los Angeles, Denver, Boston, Salt Lake City; (Business)—*Alabama, *Arkansas, (Little Rock and St. Louis Zones), *Illinois, (St. Louis Zone), Indiana, (Louisville and St. Louis Zones), Kentucky, (Louisville and St. Louis Zones), Mississippi, (New Orleans Zone), *Missouri, (St. Louis Zone), *Tennessee (Nashville and St. Louis Zones).
Four Days After Receipt (Actual)—San Francisco, Helena, Mont., Portland, Ore., Seattle, Spokane; (Business)—Delaware, District of Columbia, *Florida, *Georgia, *Illinois, (Chicago Zone), *Indiana, (Chicago Zone), Iowa, *Kansas, *Kentucky, (Cincinnati Zone), *Louisiana, *Maryland, *Michigan, *Minnesota, *Missouri, (Kansas City Zone), *Nebraska, New Jersey, *New York, *North Carolina, *Ohio, *Oklahoma, *Pennsylvania, South Carolina, Tennessee, (Atlanta Zone), *Virginia, West Virginia, Wisconsin.
Five Days After Receipt (Business)—*Colorado, Connecticut, Maine, *Massachusetts, New Hampshire, New Mexico, Rhode Island, Texas, Vermont.
Six Days After Receipt (Business)—Arizona, *Montana, North Dakota, South Dakota, *Utah, Wyoming.
Seven Days After Receipt (Business)—*California, Idaho, Nevada, *Oregon, *Washington.
**Immediate credit will be given on checks drawn on banks in Memphis when received on time to be prepared and handled on the current day. Checks on other banks received until 2 p.m. daily and 12 m. Saturday.
 Except banks in cities listed separately in this schedule.

DISTRICT No. 9—Federal Reserve Bank of Minneapolis

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

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

DIRECTORS AND OFFICERS

Class A—Directors

H. R. KIBBEE, Mitchell, S. D.
 H. C. HANSEN, Churchs 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 December 31, 1937)

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.

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

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

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

One Day After Receipt

Chicago Omaha

Two Days After Receipt

Atlanta Louisville
 Baltimore Memphis
 Birmingham Nashville
 Buffalo New York City
 Cincinnati Oklahoma City
 Cleveland Philadelphia
 Dallas Pittsburgh
 Detroit St. Louis
 Kansas City Sioux City, Iowa
 Little Rock

Three Days After Receipt

Boston Portland
 Charlotte Richmond
 Denver Salt Lake City
 El Paso San Antonio
 Houston Seattle
 Jacksonville Spokane
 New Orleans

Four Days After Receipt

Los Angeles San Francisco

STATES (EXCEPT CITIES AS LISTED)

Two Days After Receipt

Minnesota Wisconsin

Three Days After Receipt

Illinois Michigan
 Indiana Nebraska

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
 Nevada

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.

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 AND OFFICERS

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.

Officers

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

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

All checks, drawn on points outside of Helena, received by this bank not later than 2:00 p.m. daily, (except Saturday, when the hour will be 12 o'clock noon) will be handled on the day of receipt. Proceeds will become available as reserve in accordance with this Time Schedule.

Checks drawn on Helena banks, received by this bank before 10:30 a.m. daily, will be handled on day of receipt, proceeds of same being immediately available as reserve.

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

Immediately Available as Reserve—Checks and drafts on Helena banks if received before 10:30 a.m.

Checks on Treasurer of the United States, if separately sorted and received prior to 12:00 noon, Saturday, 11:00 a.m.

Emergency relief checks drawn on the Treasurer of the United States payable through the Federal Reserve Bank of Minneapolis, if separately sorted and received prior to 12:00 noon, Saturday 11:00 a.m.

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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 9—Continued

Two Days After Receipt
 Anaconda
 Belgrade
 Big Timber
 Billings
 Bozeman
 Butte
 Great Falls
 Hysam
 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, Jasper, Newton, and McDonald; all Oklahoma with exception of the following counties: Atoka, Bryan, Choctaw, Coal, Johnston, Marshall, McCurtain, and Pushmataha; all New Mexico north of a line forming the southern boundary of the following counties: Valencia, Bernalillo, Santa Fe, San Miguel, Harding and Union.

Membership: National Banks 670; State Banks 63.

Non-member Banks 1162. Total number of banks in District No. 10, 1895.

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)
 (VACANCY) (1940)

Member Federal Advisory Council

*W. T. KEMPER, Kansas City, Mo.
 (*Died January 19, 1938)

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

S. A. WARDELL, Auditor

(See page 10 for statement of Assets and Liabilities as of December 31, 1937)

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
 J. W. JONES, Assistant Cashier

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 10—Continued

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
WILLIAM PHILLIPS, 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

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 December 31, 1937: National Banks 491, State Banks 58. Total 549.

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 December 31, 1937)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 11—Continued 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 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, Bells, Belton, Big Sandy, Big Spring, Blanket, Bonham, Bowie, Brady, Breckenridge, Bremont, Bridgeport, Brownfield, Brownsboro, Brownwood, Bryson, Burk Burnett, 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, Halsville, 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, Miles, Milford, Mineola, Mineral Wells, Mobeetie, Moody, Moran, Mt. Calm, Mt. Pleasant, Mt. Vernon, Muenster, Munday, Naples, New Boston, Nocona, Ogleby, Olney, Omaha, Paducah, Palmer, Pampa, Pankhale, Paris, Petersburg, Pilot Point, Pittsburg, Plainview, Plano, Post, Powell, Purdon, Quanah, Ralls, Ranger, Reagan, Red Oak, Redwater, Rhome, Rice, Richardson, Richland, Ringgold, Rio Vista, Roby, Rochester, Rockdale, Rockwall, Rogers, Roscoe, Rosebud, Rotan, Rowena, Roys City, Rule, St. Joe, San Angelo, Sanger, Santa Anna, Santo, Seymour, Shamrock, Sherman, Snyder, Stamford, Stephenville, Strawn, Streetman, Sulphur Springs, Sweetwater, Tahoka, Talpa, Taylor, Teague, Temple, Terrell, Texarkana, Thorndale, Thornton, Trenton, Troup, Tulia, 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 form F. A. 211 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.....	Checks and drafts drawn on banks in the City of Dallas and Post Office Money Orders drawn on or by Dallas Post Office.
10.00 A. M. (Daily).....	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.)
12.00 M.	Matured Interest Coupons as shown herein.
(Saturday 11.00 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 3.00 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. Federal Reserve Exchange Drafts.
(Saturday 12.00 m.)	
3.00 P. M.	
(Saturday 1.00 p.m.)	

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, Tucumcari, Vaughn. **Other Districts**—Chicago, Denver, Kansas City, Little Rock, Los Angeles, Memphis, New Orleans, Oklahoma City, Omaha, St. Louis.

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

Four Business Days After Receipt—Points of 2-day availability: Dallas, Houston and San Antonio Territories, according to schedules of these offices. **Other Districts**—Boston, Helena, Portland, Seattle, Spokane, Arkansas, 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 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.....	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.
9.45 A. M. (Daily).....	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.)
12.00 M.	Matured Interest Coupons as shown herein.
(Saturday 11.00 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.)
1.00 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 11.30 a.m.)	
2.00 P. M.	
(Saturday 12.00 M.)	

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 11—Continued

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 unassorted items; **Other Districts**—Helena, Portland, Salt Lake City, Spokane, Alabama, 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.....	Checks and drafts drawn on banks in the City of Houston and Post Office Money Orders drawn on or by Houston Post Office.
10.00 A. M. (Daily).....	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.)
12.00 M.	Matured Interest Coupons as shown herein.
(Saturday 11.00 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 3.00 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.
3.00 P. M.	
(Saturday 1.00 P. M.)	

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. BERTHA, 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, Hebronville, 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, Kansas City, Little Rock, Louisville, Memphis, Nashville, New Orleans, Oklahoma City, Omaha, St. Louis.

Four Business Days After Receipt—Eleventh District unassorted 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.....	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.
10.30 A. 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 10.00 a.m.)	Matured Interest Coupons as shown herein.
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.)
(Saturday 11.00 a.m.)	Cashier's Checks and Expense Checks of all Federal Reserve Banks and branches. Drafts on Federal Reserve Bank of Dallas or branches.
2.00 P. M.	Federal Reserve Exchange Drafts.
(Saturday 12.00 m.)	
3.00 P. M.	
(Saturday 1.00 p. m.)	

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Federal Reserve Bank of San Francisco

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

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

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

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)
RESE 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)
(VACANCY) (1940)

Member Federal Advisory Board

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

(See page 10 for statement of Assets and Liabilities as of December 31, 1937)

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

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, Tulelake, Weaverly, 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—Nevada—Salt Lake City Zone Oregon—Country; Utah—Country; Washington—Country. **Other Districts**—Atlanta, Baltimore, Birmingham, Boston, Charlotte, Cincinnati, Detroit, Jacksonville, Louisville, Nashville, Richmond.

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

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

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

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

Federal Reserve Bank of San Francisco—LOS ANGELES BRANCH

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

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

DIRECTORS 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. McRITCHIE, 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)
GEORGE T. 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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Continued

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

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

One Day After Receipt—Seattle, Spokane.

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

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

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

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

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

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

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

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

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

Federal Reserve Bank of San Francisco—SALT LAKE CITY BRANCH

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

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

Directors

HERBERT S. AUERBACH, Salt Lake City, Utah, (1939)
W. L. PARTNER, Salt Lake City, Utah, Managing Director (1938)
FREDERICK P. CHAMP, Logan, Utah, (1939)
ORVAL W. ADAMS, Salt Lake City, Utah, (1938)
JOHN THOMAS, Gooding, Ida., (1938)

DIRECTORS AND OFFICERS

Officers

W. L. PARTNER, Managing Director
JOS. M. LEISNER, Assistant Manager
W. M. SCOTT, Assistant Cashier

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

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

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

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

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

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

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

Six Days After Receipt—Other Districts—Arizona (Dist. 11), Arkansas, Connecticut, Delaware, District of Columbia, Georgia, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New Mexico, New York State, North Carolina, 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

CHAS. F. LARRABEE, Bellingham, Wash., (1939)
GEO. H. GREENWOOD, Seattle, Wash., (1939)
B. N. PHILLIPS, Port Angeles, Wash., (1938)
C. R. SHAW, Seattle, Wash., Managing Director (1938)
FRED NELSON, Seattle, Wash., (1938)

DIRECTORS AND OFFICERS

Officers

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

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

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

One Day After Receipt—Portland, Spokane.

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

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

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

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

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

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

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

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

Federal Reserve Bank of San Francisco—SPOKANE BRANCH

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

SPOKANE BRANCH TERRITORY INCLUDES—The City of Spokane.

DIRECTORS AND OFFICERS

Directors

STANLY A. EASTON, Kellogg, Ida., (1939)
D. L. DAVIS, Spokane, Wash., Managing Director (1938)
N. A. TELYEA, Spokane, Wash., (1939)
JOHN M. MCGREGOR, Hooper, Wash., (1938)
N. A. DAVIS, Walla Walla, Wash., (1938)

Officers

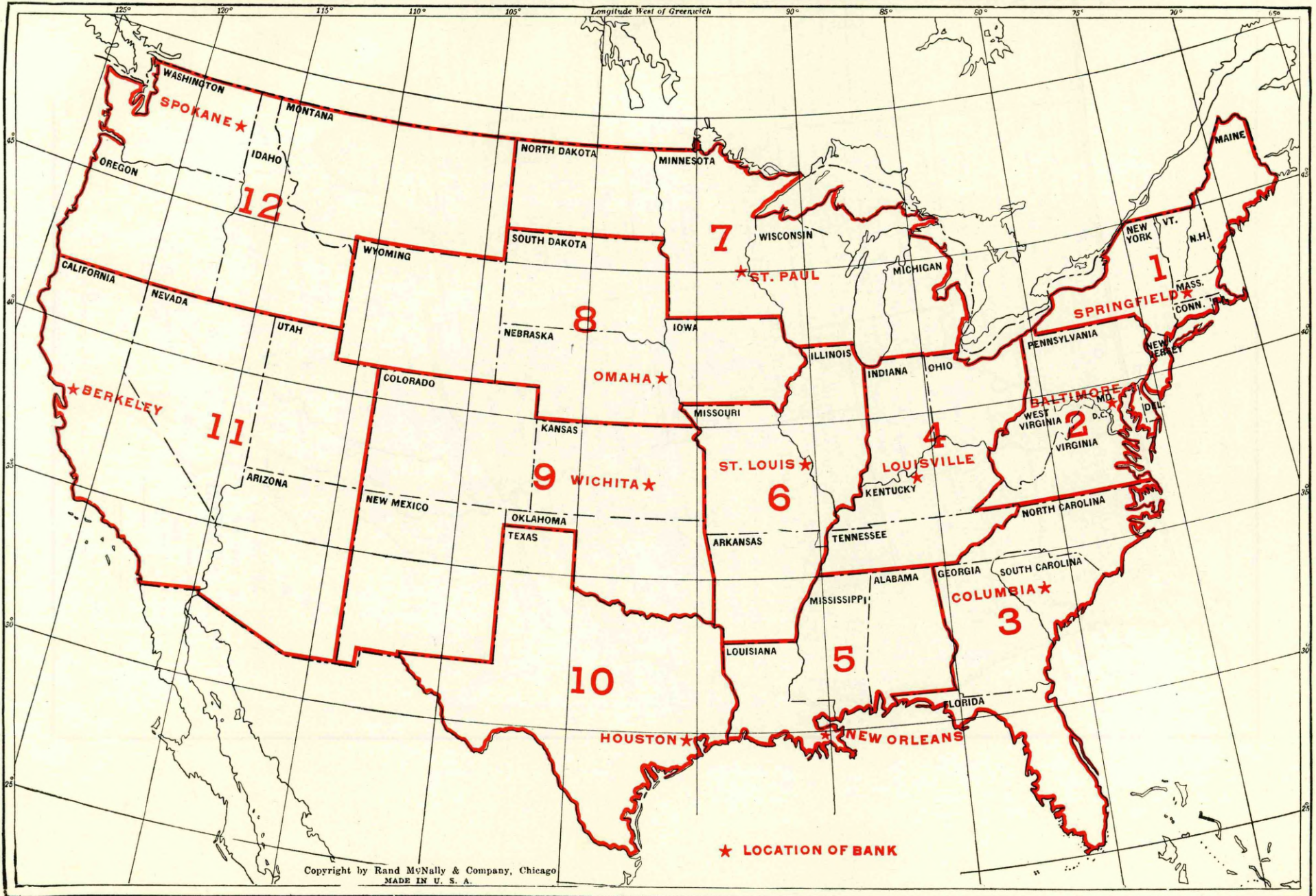
D. L. DAVIS, Managing Director
FRED C. BOLD, Assistant Manager

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

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

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

FEDERAL LAND BANK AND FEDERAL INTERMEDIATE CREDIT BANK DISTRICTS.





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.

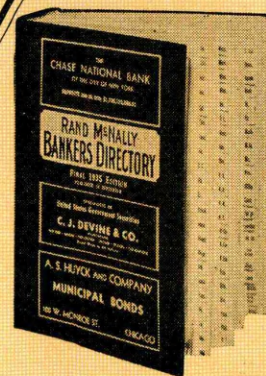
Laws

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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American Bankers Association.

ASSETS AND LIABILITIES OF THE FEDERAL INTERMEDIATE CREDIT BANKS ON DECEMBER 31, 1937

(In thousands of dollars)

ASSETS	Total	1 Spring- field Mass.	2 Balti- more Md.	3 Columbia S. C.	4 Louisville Ky.	5 New Orleans La.	6 St. Louis Mo.	7 St. Paul Minn.	8 Omaha Neb.	9 Wichita Kan.	10 Houston Tex.	11 Oakland Calif.	12 Spokane Wash.
ASSETS													
Loans and discounts:													
Production credit associations	136,038	10,941	7,455	4,781	14,572	2,998	10,242	15,593	10,721	9,892	10,493	16,383	21,967
Other financing institutions	40,463	511	587	420	1,280	2,030	4,335	4,118	2,359	2,009	12,960	6,092	3,762
Banks for cooperatives	29,156	2,112	1,786	1,761	1,473	11,605	1,629	615	521	875	775	4,078	1,926
Cooperative associations	1,813	1,200					613						
Total loans and discounts	207,470	14,764	9,828	6,962	17,325	16,633	16,819	20,326	13,601	12,776	24,228	26,553	27,655
Less reserve (other financing institutions)	701		15					200	135			286	65
	206,769	14,764	9,813	6,962	17,325	16,633	16,819	20,126	13,466	12,776	24,228	26,267	27,590
Notes receivable	1,240		166	5		32	189	47	45	369	66		321
Less reserve	532		86					47	15	176	59		149
	675		80	5		188			30	193	7		172
Cash—General funds	7,319	158	933	364	1,093	499	815	965	432	556	535	180	789
Cash—Held as collateral	945	14		3		2	65	126	86	33	224	105	287
United States Government obligations, direct and fully guaranteed (at cost or par whichever is lower)	73,404	4,399	5,150	6,250	4,950	3,625	4,115	9,220	7,000	7,050	5,250	9,400	6,995
Accounts receivable	23	2	1				2	1	9			1	7
Accrued interest receivable: Loans and discounts;													
Production Credit Associations	1,018	70	32	104	76	36	17	132	97	33	68	108	245
Other Financing Institutions	103	1	4	1	4	3	4		11	3		35	37
Banks for Cooperatives and Cooperative Associations	98	12	8	7	6	20	8	2	2	5	4	8	11
Notes Receivable	28		27						1				
Total	1,225	83	72	112	86	59	30	134	112	41	72	151	293
Less reserve													
Net accrued interest receivable on loans, discounts and notes receivable	1,247	83	72	112	86	60	31	134	112	41	72	151	293
United States Government obligations, direct and fully guaranteed	239	11	19	41	12	14	11	24	18	22	14	33	20
Automobiles, furniture, fixtures, and equipment	1,486	94	91	153	98	74	42	158	130	63	86	184	313
Less reserve	341	23	19	42	18	23	32	30	27	33	31	28	35
Prepaid and deferred expense	341	23	19	42	18	23	32	30	27	33	31	28	35
Other assets	411	3	75	14	6	6	6	4	7	221	3	12	54
Less reserve	307	3	70	10		4		1	1	177	1		40
	104		5	4	6	2	6	3	6	44	2	12	14
Total assets	290,724	19,434	16,073	13,741	23,472	20,835	22,052	30,599	21,159	20,715	30,332	36,149	36,163
LIABILITIES													
Unmatured consolidated debentures outstanding	174,950	12,500	9,250	3,750	16,200	14,000	15,200	17,500	10,100	9,700	19,950	22,850	23,950
Drafts outstanding, due to other F. I. C. B's	20											20	
Notes payable													
Trust accounts	153	48	12			8	5	48	2		3	26	1
Accounts payable	8		1			2	4	1					
Franchise tax payable	741	40	60		50	61	48	98	83	70	104		127
Liability for cash collateral	944	14		3		1	65	126	86	33	224	105	287
Deferred proceeds, loans and discounts	5												5
Accrued interest payable (not yet due):													
Debentures	710	59	36	2	68	21	67	78	39	40	95	110	95
Other													
Interest collected, not earned	710	59	36	2	68	21	67	78	39	40	95	110	95
Unamortized premium on outstanding debentures	106		1				15				90		
Other liabilities	468	32	22	23	40	44	34	44	26	26	52	57	68
Capital stock paid in	59	6	5	4	5	8	4	7	2	6	4	4	4
Surplus 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
Less impairment	30,000	400	800	5,200	800	1,200	500	3,700	2,800	3,600	800	6,400	3,800
	664			241								423	
Surplus earned	29,336	400	800	4,959	800	1,200	500	3,700	2,800	3,600	800	5,977	3,800
Reserve for contingencies	12,124	1,335	886		1,308	490	1,111	1,297	1,871	1,240	2,010		576
	1,100							700	150				250
Total Liabilities	290,724	19,434	16,073	13,741	23,472	20,835	22,052	30,599	21,159	20,715	30,332	36,149	36,163

FARM CREDIT ADMINISTRATION

WILLIAM I. MYERS, Governor

A. T. ESGATE, Deputy Governor

PEYTON R. EVANS, General Counsel

A. S. GOSS,

Land Bank Commissioner

S. D. SANDERS,

Cooperative Bank Commissioner

F. F. HILL, Deputy Governor

C. A. STEWART, Deputy Governor

W. H. DROSTE, Acting Comptroller

GEORGE M. BRENNAN,

Intermediate Credit Commissioner

S. M. GARWOOD,

Production Credit Commissioner

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

DISTRICT No. 1—Offices at Springfield, Massachusetts

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

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

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

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

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

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. GILLETT, 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; HAROLD P. PARKER, 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. MACKAY, President; L. A. WINGO, Vice-President; F. A. SCHULZE, Vice-President Puerto Rico Branch; C. J. PARKINSON, Secretary and Treasurer.

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

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, GEO. W. GILMORE, 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. BRANIGIN, General Counsel; LAWRENCE M. CORRIGAN, Registrar; J. M. BAILLIE, Comptroller.

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

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

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, H. W. MUMFORD

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

FEDERAL LAND BANK OF ST. LOUIS (Transit Number 4-105)—WALTER L. RUST, President; C. E. MAXWELL, Vice-President; J. M. HUSTON, Vice-President; 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—F. W. NIEMEYER, President; W. P. OLIVER, Vice-President; W. S. BROCK, Vice-President and Secretary; J. M. ROBINSON, Treasurer.

ST. LOUIS BANK FOR COOPERATIVES—D. M. HARDY, President; A. J. KUNZ, Treasurer; FRED E. RINGHAM, Acting 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. KLAWON, President; HARRY OLMSTEAD, Vice-President; F. 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 ALGUIRE, WM. J. LEWIS, 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. WALSH, 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. PETRICK, Treasurer; V. D. BASART, 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 and CHARLES KURT, Vice-Presidents; W. E. FISHER, Vice-President and Secretary; RICHARD H. JONES, Vice-President and Treasurer; I. W. YENSER, Vice-President Federal Farm Mortgage Corporation.
Correspondent Banks—Guaranty Trust Co., New York; First National Bank, Fourth National Bank, Union National Bank, and Southwest National Bank, Wichita.
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 Treasurer; RICHARD E. APPEL, Acting Secretary.
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. WELSH, Vice-President and Secretary; LEON L. MOTT, General Counsel.
Correspondent Banks—Chemical Bank & Trust Co., New York; Federal Reserve Bank of Dallas, Houston Branch, South Texas Commercial National Bank, Union National Bank, and Second National Bank, Houston.
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. NIXON, 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; 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 712, 1300 E Street NW., Washington, D. C., Telephone, District 1050, Branch 74.

EMERGENCY CROP AND FEED LOANS

(Temporary Activities, Farm Credit Administration)

SUPERVISORY OFFICIAL

COL. PHILIP G. MURPHY, Director.

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

FEDERAL CREDIT UNION SYSTEM

(Farm Credit Administration)

SUPERVISORY OFFICIAL

CLAUDE R. ORCHARD, Director.

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

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

FEDERAL INTERMEDIATE CREDIT BANKS

(Farm Credit Administration)

SUPERVISORY OFFICIALS

GEORGE M. BRENNAN, Intermediate Credit Commissioner; J. T. WALKER, JR., and ARTHUR C. SULLIVAN, Deputy Commissioners and M. H. UELSMANN, Assistant Commissioner. Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74. The Federal intermediate credit banks are located in the same cities as the 12 Federal land banks.

FEDERAL LAND BANKS

(Farm Credit Administration)

SUPERVISORY OFFICIALS

ALBERT S. GOSS, Land Bank Commissioner; NORMAN MONAGHAN, P. L. GADDIS, W. J. McANELLY, and W. E. RHEA, Deputy Commissioners. Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

LAND BANK COMMISSIONER

(Farm Credit Administration)

A. S. GOSS, Land Bank Commissioner; NORMAN MONAGHAN, P. L. GADDIS, W. J. McANELLY, and W. E. RHEA, Deputy Commissioners; CARL COLVIN, Special Assistant to the Land Bank Commissioner. Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

PRODUCTION CREDIT CORPORATIONS AND ASSOCIATIONS

(Farm Credit Administration)

SUPERVISORY OFFICIALS

S. M. GARWOOD, Production Credit Commissioner; C. R. ARNOLD and C. A. STEWART, Deputy Commissioners; V. P. SIMMONS, Assistant Commissioner. Information, Room 712, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

JOINT STOCK LAND BANKS

Farm Credit Administration

Wm. I. Myers, Governor

Albert S. Goss, Land Bank Commissioner

No.	Chartered	Title	Location	States in which operating
58.	8-21-22.	The First Joint Stock Land Bank of Montgomery	Montgomery, Ala.	Ala. & Ga.
81.	2-20-26.	The Southwest Joint Stock Land Bank of Little Rock	Little Rock, Ark.	Ark., Tex., Mo.
26.	9-19-19.	The California Joint Stock Land Bank of San Francisco	San Francisco, Cal.	Cal. & Ore.
49.	5-29-22.	The Pacific Coast Joint Stock Land Bank of San Francisco	San Francisco, Cal.	Cal., Ariz., Nev.
38.	4-18-22.	The Denver Joint Stock Land Bank of Denver	Denver, Colo.	Colo., Wyo., Mont.
78.	5- 2-23.	The Potomac Joint Stock Land Bank of Alexandria	Washington, D. C.	Va., Md.
60.	9-23-22.	The Atlanta Joint Stock Land Bank of Atlanta	Atlanta, Ga.	Ga., Ala.
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.
62.	10- 3-22.	The Union Joint Stock Land Bank of Louisville	Louisville, Ky.	Ky. & Tenn.
36.	4-10-22.	The First Joint Stock Land Bank of New Orleans	New Orleans, La.	La. & Miss.
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; WILLIAM F. STEVENSON, FRED W. CATLETT and W. H. HUSBAND. Directors; ORMOND E. LOOMIS and JOHN M. HAGER, Executive Assistants to the Chairman; JOHN W. CHILDRESS, Assistant to the Chairman; ROBERT L. NAGLE, Secretary to the Board.

OFFICERS

PRESTON DELANO, Governor; WM. F. PENNIMAN, Deputy Governor; DAVID FORD, Assistant Governor; HORACE RUSSELL, General Counsel; JOHN W. BALLARD, Chief Examiner; R. R. BURKLIN, Comptroller; C. K. BERLIN, Deputy Comptroller; ERNEST E. REARDON, Chief Bank Examiner; EMERY J. WOODALL, Associate General Counsel; Information, 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, \$16,055,074.**

OFFICERS

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

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

DIRECTORS

Chairman, Bernard J. Rothwell, 177 Milk St., Boston, Mass.
Vice Chairman, Edward H. Weeks, 58 Weybosset St., Providence, R. I.
Reuben A. Cooke, Burlington Bldg. & Ln. Assn., 192 Main St., Burlington, Vt.
Philip A. Damon, Pittsfield Co-operative Bank, 44 Fenn St., Pittsfield, Mass.
Oscar F. Falling, Waltham Co-operative Bank, 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., 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., 15 Central St., Thompsonville, Conn.
Joseph H. Soliday, Franklin Savings Bank, 6 Park Square, Boston, Mass.
Herbert Walker, Hartford-Home Bldg. & Ln. Assn., 119 Ann 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, \$23,611,026.**

OFFICERS

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

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., 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., Broad Street Bank Bldg., Trenton, New Jersey.
Harry Hodge, Montclair Bldg. & Ln. Assn., Montclair, 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., Newark, New Jersey.
Edwin S. Webster, Jr., % Kidder, Peabody & Co., 17 Wall St., New York, N. Y.

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

TERRITORY IN DISTRICT—Delaware, Pennsylvania, West Virginia. **CAPITAL, \$13,991,220.**

OFFICERS

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

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, E. Shawmont Ave. & West Henry, Roxborough, 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., 453 Altoona Trust Bldg., Altoona, Pa.
Harry R. Smith, Ellwood City Bldg. & Ln. Assn., Ellwood City, Pa.
Charles Warner, 1616 Walnut St., Philadelphia, Pa.
William A. Wood, Equitable Bldg. & Ln. Assn., Washington, Pa.

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, \$13,117,447.

President and Secretary, O. K. LaROQUE

OFFICERS

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

DIRECTORS

Chairman, George W. West, First Federal Sav. & Loan Assn. of Atlanta, 23 Auburn Ave., N. E., Atlanta Georgia.
Vice Chairman, E. C. Baltz, Perpetual Bldg. Assn., 500 Eleventh St., N. W., Washington, D. C.
George W. Bahlke, Progress Building Assn., 720 Munsey Bldg., Baltimore, Md.
Sam F. Clabaugh, Protective Life Insurance Co., P. O. Box 2571, Birmingham, Ala.
J. Newton Gordon, Co-operative Bldg. & Ln. Assn., Inc., 219 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., 111 Caldwell St., 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**, \$20,269,407.

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

OFFICERS

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.
Arthur Almstedt, Almstedt Bros., 425 W. Market St., Louisville, Ky.
Fred B. Bassman, Monmouth Street Federal Savings & Loan Assn., Newport, Ky.
Herman F. Cellarius, San Marco Bldg. & Ln. Assn., 2725 Woodburn Ave., Cincinnati, Ohio.
W. B. Furgerson, Portland Federal Savings & Loan Assn., Louisville, Ky.

C. J. Haase, Home Federal Sav. & Ln. Assn., Bendorf Bldg., Memphis, Tenn.
Harry S. Kissell, Kissell Real Estate Co., 928 First National Bank Bldg., Springfield, O.
James M. McKay, Home Savings & Loan Co., Chestnut & Federal Sts., 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. (20 N. Meridian St.)

TERRITORY IN DISTRICT—Indiana and Michigan. **CAPITAL**, \$9,384,673.

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

OFFICERS

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, Peoples Savings Assn., 348 W. Mich. Ave., Kalamazoo, Mich.
Mark L. Dickover, First Federal Saving & Loan Assn. Valparaiso, Ind.
Myron H. Gray, Muncie Federal Savings & Loan Assn., 108 E. Washington St., Muncie, Indiana.

Grant H. Longenecker, Peoples Sav. Assn., 131 E. Main St., Benton Harbor, Michigan
Carleton B. McCulloch, The State Life Ins. Co., State Life Bldg., Indianapolis, Ind.
George A. Schall, Ft. Harrison Sav. Assn., 724 Wabash Ave., Terre Haute, Indiana
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. (7 South Dearborn St.)

TERRITORY IN DISTRICT—Illinois and Wisconsin. **CAPITAL**, \$18,900,992.

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

OFFICERS

Treasurer, E. H. BURGESS
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. Kuehler, Northern Bldg. & Ln. Assn., 2746 N. Teutonia Ave., Milwaukee, Wisconsin
August A. Moths, West Bend Bldg. & Loan Assn., 105 N. Main St., West Bend, Wisconsin.
Frank O. Schneider, Kankakee Bldg. & 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 Bldg. & Loan Assn., Mt. Vernon, Ill.

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

TERRITORY IN DISTRICT—Iowa, Minnesota, Missouri, North Dakota and South Dakota. **CAPITAL**, \$9,518,173.

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

OFFICERS

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

DIRECTORS

Chairman, Charles B. Robbins, Cedar Rapids Life Insurance Co., Cedar Rapids, Iowa
Vice Chairman, E. J. Russell, 1620 Chemical Bldg., St. Louis, Mo.
L. A. Boyles, Yankton Bldg. & Ln. Assn., Yankton, S. D.
Robert M. Clayton, George D. Clayton Bldg. & Ln. Assn., 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., 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., 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**, \$11,125,234.

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

OFFICERS

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

DIRECTORS

Chairman, J. Gilbert Leigh, Commw. Federal Sav. & Ln. Assn., 210 La. St., Little Rock, Arkansas.
Vice Chairman, W. C. Jones, Jr., The Murray Co., Dallas, Tex.
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., New Orleans, La.
O. C. Hathaway, 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.
Matt G. Smith, Baton Rouge Bldg. & Ln. Assn., 330 Florida St., Baton Rouge, La.

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

TERRITORY IN DISTRICT—Colorado, Kansas, Nebraska and Oklahoma. **CAPITAL**, \$9,061,092.

President and Secretary, C. A. STERLING
Vice President and Treasurer, R. H. BURTON

OFFICERS

Assistant Treasurer, S. R. HOLMES

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., Box 950, Shawnee, Okla.
Paul F. Good, Security Mutual Bldg., Lincoln, Nebr.
Major P. Kidd, 112 First National Bldg., Norman, Okla.
C. B. Merriam, Reconstruction Finance Corporation, Washington, D.C.
William H. Pitzer, Nebraska City Federal Sav. & Ln. Assn., 115 S. 8th St., Nebraska City, Neb.

Frank S. Powell, Argentine Bldg. & Ln. Assn., Kansas City, Kans.
Charles F. Quaintance, Colo. Bldg. & 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.
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**, \$7,175,777.

OFFICERS

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

Asst. Secretary, E. M. SOOYSMITH

DIRECTORS

Chairman, Frank S. McWilliams, Fidelity Savings & Loan Assn., 108 Howard St., Spokane, Wash.
Vice Chairman, Ben H. Hazen, Benjamin 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., 318½ S. 2nd St., Laramie, Wyo.

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

TERRITORY IN DISTRICT—Arizona, California, Hawaii and Nevada. **CAPITAL**, \$12,569,022.

OFFICERS

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

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

DIRECTORS

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.
George W. Pardy, 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, U. S. Rubber Co., Samson Division, 5725 Telegraph Road, Los Angeles, Calif.
Harold B. Starkey, Bay City Bldg. & Loan Assn., 1202—4th St., San Diego, Calif.
C. H. Wade, State Mutual Bldg. & Ln. Assn., 415 W. 5th St., Los Angeles, Calif.
Douglas C. Young, Qualitee Dairy Products Co., 11th Ave. and J St., San Diego, Calif.

OTHER GOVERNMENT AGENCIES DEALING WITH BANKS FEDERAL SAVINGS AND LOAN INSURANCE CORPORATION (Federal Home Loan Bank Board)

TRUSTEES

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

OFFICERS

NUGENT FALLON, General Manager; HORACE RUSSELL, General Counsel; JOHN BYRNES, Treasurer; EMERY J. WOODALL, Associate General Counsel.
Information, 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.

BOARD OF DIRECTORS

JOHN H. FAHEY, Chairman; T. D. WEBB, Vice Chairman; WILLIAM F. STEVENSON, FRED W. CATLETT, and W. H. HUSBAND; Directors; ROBERT L. NAGLE, Secretary to the Board; HORACE RUSSELL, General Counsel.

OFFICERS

CHARLES A. JONES, General Manager; PAUL J. FRIZZELL, ALFRED S. R. WILSON, Deputy General Managers; CHARLES F. COTTER, Deputy General Manager in Charge of Loan Service; HAROLD LEE, Deputy General Manager in Charge of Property Management; DONALD H. McNEAL, Deputy to the General Manager, in Charge of Appraisals and Reconditioning; JOHN M. HAGER, Executive Asst. to the Chairman and the General Manager; JOHN W. CHILDRESS, Asst. to the Chairman and General Manager; HAYDEN HODGES, Budget Director; RODNEY D. ANDREWS, Comptroller; PATRICK J. MALONEY, Treasurer; F. F. LOVELL, Auditor.
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, District, Division and Territorial Offices of the Home Owners' Loan Corporation.

STATE	REGIONAL OFFICE	STATE OFFICE	DISTRICT OFFICE
ALABAMA		BIRMINGHAM, Education Bldg., 517 N. 22d St...	
ARIZONA		PHOENIX, Post Office Bldg., Fillmore Street....	
ARKANSAS		LITTLE ROCK, Donaghey Bldg., 17th & Main Sts...	
CALIFORNIA	SAN FRANCISCO, Pacific Bldg., 821 Market St.	SOUTHERN CALIFORNIA DIVISION, LOS ANGELES, R. A. Rowan Bldg., 139.41 W. 5th St. NORTHERN CALIFORNIA DIVISION, SAN FRANCISCO, Humboldt Bldg., 785 Market St.	San Diego.
COLORADO		DENVER, Insurance Bldg., 14th & Champa Sts.	
CONNECTICUT		NEW HAVEN, Hall of Records Bldg., 200 Orange St.	
DELAWARE		WILMINGTON, Delaware Trust Bldg., 9th and Market Streets	
DIST. OF COLUMBIA		FEDERAL HOME LOAN BANK BOARD BLDG., 101 Indiana Ave., N. W., Washington, D. C.	
FLORIDA		JACKSONVILLE, Graham Bldg., 100 W. Forsyth... Street	Tampa, Miami.
GEORGIA	ATLANTA, John Silvey Bldg., 114 Marietta Street	ATLANTA, Ten Forsyth Street Building.....	
IDAHO		BOISE, Capital Securities Bldg., 119 N. 8th St....	
ILLINOIS	CHICAGO, Merchandise Mart Bldg., 336 N. Wells St....	CHICAGO, Merchandise Mart Bldg., 336 N. Wells St....	Aurora, Peoria, Moline, Danville, Mt. Vernon.
INDIANA		INDIANAPOLIS, Insurance Bldg., E. Market St. and Monument Circle	Terre Haute, Evansville, Fort Wayne, South Bend, Hammond.
IOWA		DES MOINES, Insurance Exchange Bldg., N. E. Corner 5th and Grand Avenues	Sioux City, Davenport.
KANSAS	TOPEKA	TOPEKA, New England Bldg., 501 Kansas Ave....	Wichita.
KENTUCKY		LOUISVILLE, Kentucky Home Life Ins. Bldg., 229 S. 5th Street	
LOUISIANA		NEW ORLEANS, Louisiana Bank Bldg., Camp and Gravier Streets	Shreveport.
MAINE		PORTLAND, Kamber Bldg., 478 Congress St....	
MARYLAND	BALTIMORE, Equitable Bldg., Calvert & Fayette Sts.	BALTIMORE, Court Square Bldg., Lexington, Calvert and Davis Streets	Easton.
MASSACHUSETTS	BOSTON, Park Square Bldg., 31 St. James Ave.	BOSTON, Park Square Bldg., 31 St. James Ave.	Boston, Worcester, Cambridge, Lawrence, Malden, New Bedford, Newton, Quincy, Springfield, Battle Creek, Grand Rapids, Flint, Marquette.
MICHIGAN	DETROIT, Cadillac Square and Woodward Avenue, National Bank Building	DETROIT, New Federal Bldg., 250 Fort St....	
MINNESOTA		ST. PAUL, Bremer Arcade Bldg., 7th & Robert Sts....	Duluth, Minneapolis.
MISSISSIPPI		JACKSON, Deposit Guaranty Bank Bldg., Lamar and Capital Streets	
MISSOURI		ST. LOUIS, Old Custom House, 8th & Olive Sts....	Kansas City, Springfield, Moberly.
MONTANA		GREAT FALLS, Strain Bldg., 4th St. & Central Ave.	
NEBRASKA	OMAHA, Woodmen of the World Bldg., 14th & Farnam Streets	OMAHA, Woodmen of the World Bldg., 14th & Farnam Streets	Lincoln.
NEVADA		RENO, J. R. Bradley Co. Bldg., 309 N. Virginia St....	

OTHER GOVERNMENT AGENCIES DEALING WITH BANKS (Continued)

STATE	REGIONAL OFFICE	HOME OWNERS' LOAN CORPORATION—Continued	STATE OFFICE	DISTRICT OFFICE
NEW HAMPSHIRE.....		MANCHESTER, 57 Market St.....		
NEW JERSEY.....		NEWARK, Globe Indemnity Building, 20 Washington Place.....		Newark, Jersey City, Camden, Hackensack, New Brunswick.
NEW MEXICO.....		ALBUQUERQUE, Federal Bldg., Corner S. 5th & Gold Avenue.....		
NEW YORK.....	NEW YORK CITY.....	NEW YORK CITY, Empire State Bldg., 350 5th Avenue.....		New York City, Buffalo, Rochester, Albany.
NORTH CAROLINA.....		GREENSBORO, United Bank Bldg., S. Elm & E. Washington Streets.....		
NORTH DAKOTA.....		FARGO, Federal Bldg., 705 First Ave. North.....		
OHIO.....	CINCINNATI, Bell Tel. Bldg., 209 W. 7th Street.....	COLUMBUS, Old Federal Bldg., State & 3rd Streets.....		Akron, Cincinnati, Cleveland, Toledo, Youngstown.
OKLAHOMA.....		OKLAHOMA CITY, Perrine Bldg., 1st and Robinson Streets.....		Oklahoma City, Tulsa.
OREGON.....		PORTLAND, Pittock Block, 921 S. W. Washington Street.....		
PENNSYLVANIA.....		PHILADELPHIA, Widener Bldg., Chestnut and Juniper Sts.....		Branch State Office, Pittsburgh.
RHODE ISLAND.....		PROVIDENCE, Industrial Trust Co. Bldg., 49 Westminster Street.....		
SOUTH CAROLINA.....		COLUMBIA, Wingfield Bldg., Main & Lady Sts.....		
SOUTH DAKOTA.....		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.....		Memphis, Chattanooga, Knoxville.
TEXAS.....	DALLAS, Cotton Exchange Bldg., St. Paul & San Jacinto Streets.....	TEXAS DIVISION, No. 1. DALLAS, City National Bank Bldg., 1201 Main St.; Division No. 2 HOUSTON, Keller Bldg., 617 Carolina St.; Division No. 3. SAN ANTONIO, Frost National Bank Bldg., 510 West Commerce Street.....		Amarillo, Ft. Worth, El Paso.
UTAH.....		SALT LAKE CITY, Dooly Bldg., 109 W. 2nd South Street.....		
VERMONT.....		RUTLAND, New Post Office Bldg., 151 West St.....		
VIRGINIA.....		RICHMOND, Atlantic Life Bldg., Main & 6th Sts.....		Lynchburg, Roanoke, Norfolk.
WASHINGTON.....		SEATTLE, 448 Dexter Horton Bldg.....		Spokane.
WEST VIRGINIA.....		CHARLESTON, Morrison Bldg., 815 Quarrier St.....		Wheeling.
WISCONSIN.....		MILWAUKEE, Federal Bldg., 517 E. Wisconsin Ave.....		Madison.
WYOMING.....		CASPER, Federal Bldg., First & Walcott St.....		Cheyenne.
HAWAII.....	HONOLULU, Federal Bldg.....			
PUERTO RICO.....	TERRITORIAL OFFICE, SAN JUAN, 47 Ramon Power Street.....			

COMMODITY CREDIT CORPORATION

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

BOARD OF DIRECTORS

HENRY WALLACE, W. I. MYERS, H. R. TOLLEY, OSCAR JOHNSTON, LYNN P. TALLEY, CLIFFORD J. DURR, BEN JOHNSON, WARREN L. PIERSON, W. J. JOHNSON, WARD M. BUCKLES, J. E. WELLS, JR., and JOHN D. GOODLOE.

OFFICERS

LYNN P. TALLEY, President; OSCAR JOHNSTON, Vice President; BEN JOHNSON, Vice President; JOHN D. GOODLOE, Vice President and General Counsel; G. E. RATHELL, Treasurer; GUY G. CHASE, Assistant Treasurer; F. P. BIGGS, Assistant Treasurer; S. H. SABIN, Secretary; MAYNARD R. BUCK, Assistant Secretary.
Office of Director of Information, Room 711, 1825 H. Street N. W., Washington, D. C., Telephone, District 4911, Extension 214.

EXPORT-IMPORT BANK OF WASHINGTON, D. C.

BOARD OF TRUSTEES

R. WALTON MOORE, Chairman, DANIEL C. ROPER, WAYNE C. TAYLOR, WARREN LEE PIERSON, ERNEST G. DRAPER, BEN JOHNSON, H. A. MULLIGAN, W. J. JOHNSON, RUSSELL L. SNODGRASS, A. G. BLACK and HERBERT FEIS.

OFFICERS

WARREN LEE PIERSON, President and General Counsel; WALTER K. LE COUNT, Vice President; SAMUEL H. SABIN, Secretary and Counsel; J. C. FUTRELLE, Assistant Secretary; H. A. MULLIGAN, Treasurer; D. B. GRIFFIN, Assistant Treasurer.
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.

BOARD OF DIRECTORS

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

OTHER OFFICERS

L. E. BIRDZELL, General Counsel
ALBERT G. TOWERS, Assistant to Director Goldsborough
J. C. NICHOLS, Chief, Division of Examination
FRED C. KELLOGG, Chief, Division of Liquidation
H. W. RILEY, Auditor
C. L. PITMAN, Assistant Chief, Division of Examination
W. G. LOEFFLER, Fiscal Agent
DONALD S. THOMPSON, Acting Chief, Division of Research and Statistics

REVIEW EXAMINERS IN WASHINGTON OFFICE

L. W. BARLOW
R. O. BISHOP
L. H. CLARK

J. ANTON CONNER
G. T. CRUMLEY
A. H. DUDLEY

J. E. FREEMAN
J. C. GALBRAITH
G. M. HIRNING

J. E. HORAK
G. R. LARSON
R. N. McLEOD
T. M. REES

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60 E. 42 St., New York, N. Y.
 Administration on April 1937-1938

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Numerical System of the A. B. A.

IN 1911 the American Bankers Association adopted what is known as the "Numerical Transit System," which has proved of great benefit to the banking world.

The Clearing House Section of the Association, realizing the necessity for a uniform system of bank numbers, called a meeting in Chicago, December 12 and 13, 1910, to evolve a plan and work out the details of numbering all the banks in the country. The Executive Council of the American Bankers Association at its meeting in Nashville, May 2, 1911, unanimously adopted the System devised by the committee and authorized the publication of the A. B. A. KEY BOOK containing the names of the banks and the numbers assigned.

EXPLANATION OF SYSTEM

The reserve cities were each designated by a prefix number, with the exception of Brooklyn, which was included with New York City, Kansas City, Kan., which was included with Kansas City, Mo., and South Omaha, which was included with Omaha. Buffalo, N. Y., and Memphis, Tenn., on account of their size and importance as banking centers were included with the reserve cities. The cities were numbered from 1 to 49, inclusive, in the order of their population according to the Government Census of 1910. The lower numbers were thus assigned to the larger cities.

The Treasurer and Assistant Treasurers of the United States and the Post Offices were also numbered in these cities.

The state prefix numbers, together with clearing house numbers, were used in numbering the banks in the largest city in each state other than the reserve cities, all other cities being designated by the use of the state prefix and the numbers given to the banks, which are continued in the relative order of the population of the cities in each state. Each bank is numbered in consecutive order according to seniority in each city or town, excepting in towns having only one bank, in which case the banks are numbered in alphabetical order according to towns.

Rand McNally & Co. of Chicago, publishers of the Key to Numerical System of The American Bankers Association, assign numbers to new banks as they are organized and supply, upon request, the number of any bank which does not appear in the Key.

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

INDEX

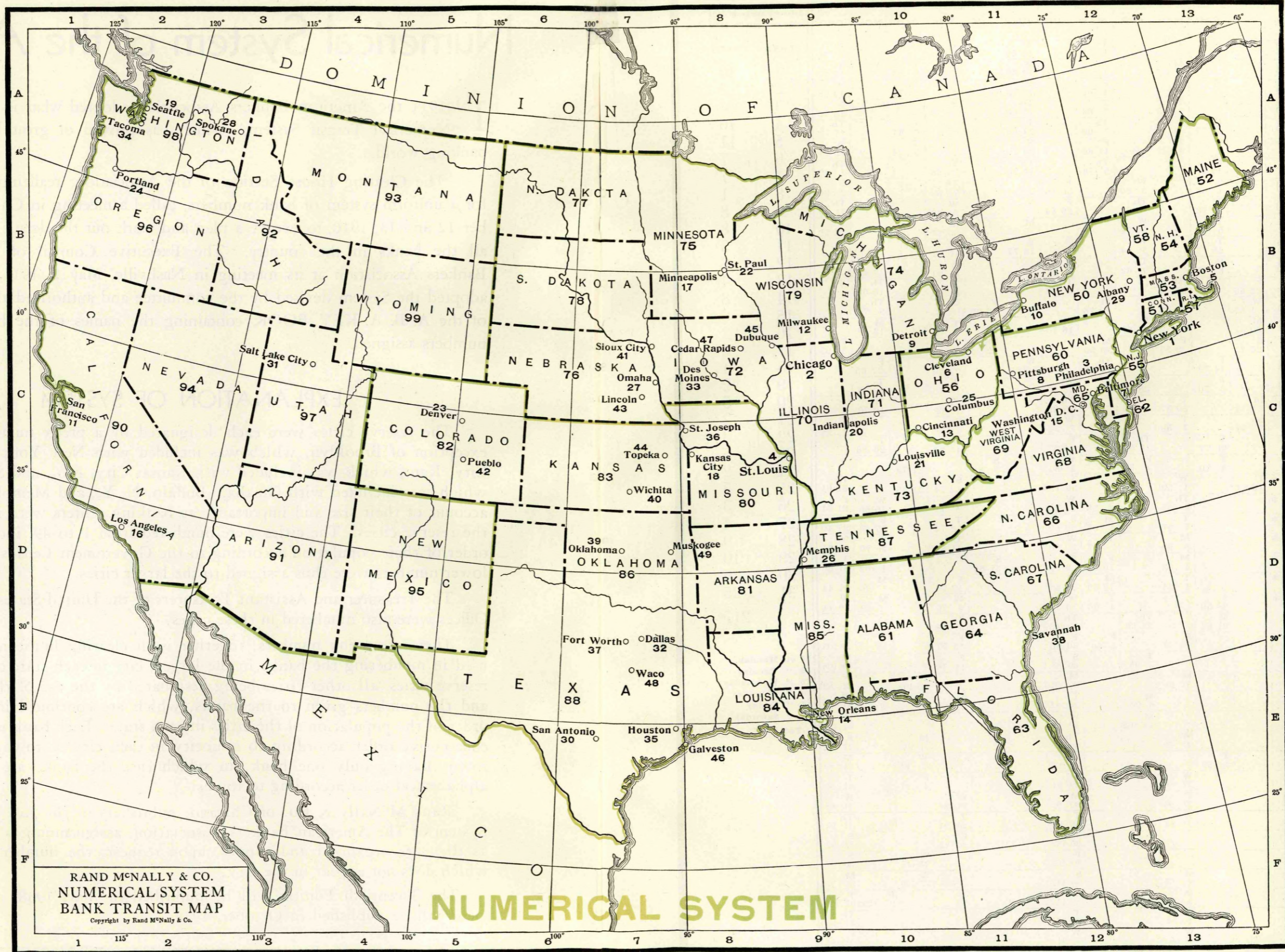
Prefix Numbers

CITIES

- 1 New York, N. Y.
- 2 Chicago, Ill.
- 3 Philadelphia, Pa.
- 4 St. Louis, Mo.
- 5 Boston, Mass.
- 6 Cleveland, Ohio
- 7 Baltimore, Md.
- 8 Pittsburgh, Pa.
- 9 Detroit, Mich.
- 10 Buffalo, N. Y.
- 11 San Francisco, Cal.
- 12 Milwaukee, Wis.
- 13 Cincinnati, Ohio
- 14 New Orleans, La.
- 15 Washington, D. C.
- 16 Los Angeles, Cal.
- 17 Minneapolis, Minn.
- 18 Kansas City, Mo.
- 19 Seattle, Wash.
- 20 Indianapolis, Ind.
- 21 Louisville, Ky.
- 22 St. Paul, Minn.
- 23 Denver, Colo.
- 24 Portland, Ore.
- 25 Columbus, Ohio
- 26 Memphis, Tenn.
- 27 Omaha, Neb.
- 28 Spokane, Wash.
- 29 Albany, N. Y.
- 30 San Antonio, Tex.
- 31 Salt Lake City, Utah
- 32 Dallas, Tex.
- 33 Des Moines, Ia.
- 34 Tacoma, Wash.
- 35 Houston, Tex.
- 36 St. Joseph, Mo.
- 37 Ft. Worth, Tex.
- 38 Savannah, Ga.
- 39 Oklahoma City, Okla.
- 40 Wichita, Kan.
- 41 Sioux City, Ia.
- 42 Pueblo, Colo.
- 43 Lincoln, Neb.
- 44 Topeka, Kan.
- 45 Dubuque, Ia.
- 46 Galveston, Tex.
- 47 Cedar Rapids, Ia.
- 48 Waco, Tex.
- 49 Muskogee, Okla.

STATES

- 50 New York
- 51 Connecticut
- 52 Maine
- 53 Massachusetts
- 54 New Hampshire
- 55 New Jersey
- 56 Ohio
- 57 Rhode Island
- 58 Vermont
- 59
- 60 Pennsylvania
- 61 Alabama
- 62 Delaware
- 63 Florida
- 64 Georgia
- 65 Maryland
- 66 North Carolina
- 67 South Carolina
- 68 Virginia
- 69 West Virginia
- 70 Illinois
- 71 Indiana
- 72 Iowa
- 73 Kentucky
- 74 Michigan
- 75 Minnesota
- 76 Nebraska
- 77 North Dakota
- 78 South Dakota
- 79 Wisconsin
- 80 Missouri
- 81 Arkansas
- 82 Colorado
- 83 Kansas
- 84 Louisiana
- 85 Mississippi
- 86 Oklahoma
- 87 Tennessee
- 88 Texas
- 89
- 90 California
- 91 Arizona
- 92 Idaho
- 93 Montana
- 94 Nevada
- 95 New Mexico
- 96 Oregon
- 97 Utah
- 98 Washington
- 99 Wyoming



RAND McNALLY & CO.
 NUMERICAL SYSTEM
 BANK TRANSIT MAP
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NUMERICAL SYSTEM

COMPTROLLER'S CALLS TO THE NATIONAL BANKS

FROM 1892, 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
1892			T 1 90		T 17 77		T 12 56		F 30 80			F 9 70	1	10
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77	2	3
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78	3	4
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76	4	16
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72	5	11
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71	6	7
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72	7	7
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86	8	1
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99	9	8
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71	10	8
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71		11	3
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69		12	8
1904	F 22 66		M 28 66			Th 9 73			T 6 89		Th 10 65		13	4
1905	W 11 62		T 14 62		M 29 76			F 25 88			Th 9 76		14	8
1906	M 29 81		F 6 67		M 18 73			T 4 78			M 12 69		15	6
1907	S 26 75		F 22 55		M 20 59		Th 22 94					T 3 103	16	2
1908		F 14 73		W 28 82		Th 14 90	W 15 62		W 23 70		F 27 65		17	6
1909		F 5 70				W 23 56			W 1 70		T 16 76		18	4
1910	M 31 76		T 29 57			Th 30 93			Th 1 62		Th 10 70		19	2
1911	S 7 58		T 7 59			W 7 92			F 1 86			T 5 95	20	5
1912		T 20 77		Th 18 58		F 14 57			W 4 82		T 26 83		21	2
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73			22	3
1914*	T 13 84		W 4 50		T 30 118				S 12 74		S 31 49	Th 31 61	23	5
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 69	F 31 51	24	2
1916*			T 7 67		M 1 55	F 30 60			T 12 74		F 17 66	W 27 40	25	5
1917*			M 5 68		T 1 57	W 20 50			T 11 83		T 20 70	M 31 41	26	3
1918*			M 4 63		F 10 67	S 29 50		S 31 63			F 1 62	T 31 60	27	4
1919*			T 4 63		M 12 69	M 30 49			F 12 74		M 17 66	W 31 44	28	9
1920*		S 28 59			T 4 66	W 30 57			W 8 70		M 15 68	W 29 44	29	10
1921		M 21 54		Th 28 66		Th 30 63			T 6 68			S 31 116	30	26
1922			F 10 69		F 5 56	F 30 56			F 15 77			F 29 105	31	25
1923				T 3 95		S 30 88			F 14 76			M 31 108	32	3
1924			M 31 91			M 30 91				F 10 102		W 31 82	42	4
1925				M 6 96		T 30 85			M 28 90			Th 31 94	30	9
1926				M 12 102		W 30 79						F 31 184	40	10
1927			W 23 82			Th 30 99				M 10 102		S 31 82	21	26
1928		T 28 59				S 30 123				W 3 95		M 31 89	40	25
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		

DATES	CALLS
1	10
2	3
3	4
4	16
5	11
6	7
7	7
8	1
9	8
10	8
11	3
12	8
13	4
14	8
15	6
16	2
17	6
18	4
19	2
20	5
21	2
22	3
23	5
24	2
25	5
26	3
27	4
28	9
29	10
30	26
31	25
<hr/>	
	217

32 on Monday
 52 " Tuesday
 42 " Wednesday
 30 " Thursday
 40 " Friday
 21 " Saturday
Total, 217

*Six calls made.
KEY { First Figures in Square denote day of month call was made.
 { Other Figures in Square show number of days intervening between calls.
 { LETTERS in Square signify day of week call was made.

Courtesy of Crocker First National Bank of San Francisco, San Francisco, Calif.

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 Second Vice-President, Miss Jeanette Long, Farmers & Merchants, Los Angeles.
 Secretary, Patricia D'Arcy, Citizens Natl. Trust & Savings, Los Angeles.
 Treasurer, Miss Lucile Whitman, California Bank, Los Angeles.

CINCINNATI SAFE DEPOSIT ASSOCIATION

President, Henry G. Reinhart, Cincinnati, O.
 Vice-President, Cecilia Hanlon, Cincinnati, O.
 Secretary-Treasurer, Robert C. Hamer, Provident Savings Bank & Trust Co., Cincinnati, O.

THE SAFE DEPOSIT ASSOCIATION OF CLEVELAND

Secretary, Jas. T. Pascoe, Society for Savings in the City of Cleveland.

CONNECTICUT SAFE DEPOSIT ASSOCIATION

President, Bryan F. Mahan, Savings Bank of New London, New London, Conn.
 First Vice-President, Albert W. Clock, First Nat'l Bank, Litchfield, Conn.
 Second Vice-President, Harry S. Hawkins, Bridgeport-Peoples Trust Co., Bridgeport, Conn.
 Secretary and Treasurer, Kenneth W. Murray, Union & New Haven Trust Co., New Haven, Conn.

ILLINOIS SAFE DEPOSIT ASSOCIATION

President, Krebs Beebe, Northern Trust Safe Deposit Co., Chicago, Ill.
 First Vice-President, Arthur C. Johnson, Continental Illinois Safe Deposit Co., Chicago, Ill.
 Second Vice-President, Herbert W. Lloyd, The Chicago Safe Deposit Co., Chicago, Ill.
 Secretary, George P. Carlson, 72 West Adams Street, Chicago, Ill.
 Treasurer, D. L. Olson, National Republic Safe Deposit Co., Chicago, Ill.

KANSAS CITY SAFE DEPOSIT ASSOCIATION

President, R. D. Slaymaker, Union Safe Deposit Co., Kansas City, Mo.
 Vice-President, Miss Elizabeth Porter, Westport Safe Deposit Co., Kansas City, Mo.
 Secretary-Treasurer, Mrs. Marie Tebeau, First National Safe Deposit Co., Kansas City.

LOUISIANA SAFE DEPOSIT ASSOCIATION

President, John G. Moll, Jr., American Bank & Trust Co., New Orleans, La.
 Secretary, Miss Marion Heffron, The Whitney Trust & Savings Bank, New Orleans, La.

MARYLAND STATE SAFE DEPOSIT ASSOCIATION

President, J. W. Backer, Baltimore National Bank, Baltimore, Md.
 Vice-President, Brooks B. O'Neill, Baltimore National Commercial Bank, Baltimore, Md.
 Vice-President, T. Leonard Reeder, Baltimore, Md.
 Secretary, George H. Schmidt, Baltimore, Md.
 Treasurer, H. M. Whorton, Provident Savings Bank, Baltimore, Md.

MASSACHUSETTS SAFE DEPOSIT ASSOCIATION

President, Gayton Abbott, Webster Atlas National Bank Vaults, Boston, Mass.
 First Vice-President, Wm. E. Nutting, Boston Safe Deposit & Trust Co., Boston, Mass.
 Second Vice-President, Herbert E. Taylor, Framingham Trust Co., Framingham, Mass.
 Secretary-Treasurer, Robert McIntyre, Security Safe Deposit Co., Boston, Mass.

MINNESOTA SAFE DEPOSIT ASSOCIATION

President, A. S. Newcomb, Bloomington-Lake National Bank & Trust Co., Minneapolis, Minn.
 Vice-President, R. O. Thayer, Minneapolis, Minn.
 Secretary, Dorothy L. McIntyre, First National Bank & Trust Co., Minneapolis, Minn.

MISSOURI SAFE DEPOSIT ASSOCIATION

President, Julien Janis, First National Safe Deposit Co., St. Louis.
 Vice-President, W. H. Potts, Commerce Safe Deposit Co., Kansas City.
 Secretary, E. F. Ruether, Boone County Trust Co., Columbia, Mo.
 Treasurer, August Roeder, Mercantile Commerce Bank & Trust Co., St. Louis.

NEW JERSEY STATE SAFE DEPOSIT ASSOCIATIONS

President, A. E. Koppel, Peoples Trust Co. of Bergen County, Hackensack, N. J.
 Vice-President, James Anderson, Hamilton Trust Co., Paterson, N. J.
 Vice-President, Kenneth H. Dickson, First National Bank, Westwood, N. J.
 Secretary, Geo. J. Keovil, Westfield Trust Co., Westfield, N. J.
 Treasurer, Lewis S. Stackhouse, The Trenton Banking Co., Trenton, N. J.

NEW YORK STATE SAFE DEPOSIT ASSOCIATION

President, Martin L. Jensen, Chase Safe Deposit Co., New York, N. Y.
 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.
 Treasurer, E. Walter Boedecker, Fidelity Safe Deposit Co., New York, N. Y.

PENNSYLVANIA SAFE DEPOSIT ASSOCIATION

President, F. T. Coxe, Fidelity-Philadelphia Trust Co., Philadelphia, Pa.
 Vice-President, H. C. Wehrheim, Peoples Pittsburgh Trust Co., Pittsburgh, Pa.
 Secretary-Treasurer, H. W. Foster, The Union Savings Bank, Pittsburgh, Pa.

RICHMOND SAFE DEPOSIT ASSOCIATION

President, Miss Frances Azile Hancock, First & Merchants National Bank, Richmond, Va.
 Secretary, Miss Estelle M. King, State Planters Bank & Trust Co., Richmond, Va.
 Treasurer, Miss Bessy N. Powell, The Morris Plan Bank of Virginia, Richmond, Va.

SAN FRANCISCO SAFE DEPOSIT ASSOCIATION

President, David J. Barry, San Francisco, Calif.
 Vice-President, William L. Hambleton, San Francisco, Calif.
 Secretary-Treasurer, William T. Colium, Crocker First National Safe Deposit Co., San Francisco, Calif.

ST. LOUIS SAFE DEPOSIT ASSOCIATION

President, F. J. O'Riordan, Manchester Bank, St. Louis, Mo.
 Vice-President, A. L. Siem, Boatmen's National Bank, St. Louis, Mo.
 Secretary, Frank Merget, Mercantile-Commerce National Bank, St. Louis, Mo.

Treasurer, Miss Guyla Catel, Plaza Bank, St. Louis, Mo.

WISCONSIN SAFE DEPOSIT ASSOCIATION

President, Roy O. Gaulke, Holton Street State Bank, Milwaukee, Wis.
 Vice-President, Ray Chojnacki, Milwaukee, Wis.
 Vice-President, Marshall W. Benedum, Milwaukee, Wis.
 Secretary, Miss Rosalie Jamieson, American State Bank, Milwaukee, Wis.
 Treasurer, H. Pehmoller, Milwaukee, Wis.

WASHINGTON, D. C.

(Safe Deposit Section, District of Columbia Bankers Association.
 Chairman, Mrs. Helen R. Sharpe.)

STATE BANKERS ASSOCIATIONS

ALABAMA BANKERS ASSOCIATION

President, H. A. Pharr, vice-president and trust officer First National Bank, Mobile.
 First Vice-President, W. C. Bowman, president First National Bank, Montgomery.
 Second Vice-President, Maclin F. Smith, vice-president and trust officer, Birmingham Trust & Savings Co., Birmingham.
 Secretary and Treasurer, Gordon D. Palmer, vice-president First National Bank, Tuscaloosa, Ala.

ARIZONA BANKERS ASSOCIATION

President, H. J. Coerver, president First National Bank of Arizona, Phoenix
 Secretary, Morris Goldwater, P. O. Box 272 Prescott.
 Treasurer, Sherman Hazeltine, asst. cashier Bank of Arizona, Prescott.

ARKANSAS BANKERS ASSOCIATION

President, Jas. H. Penick, vice-president and cashier W. B. Worthen Co., Bankers, Little Rock.
 Vice-President, Lloyd Spencer, cashier First National Bank, Hope.
 Secretary, Robt. E. Wait, 923 Pyramid Bldg., Little Rock.
 Treasurer, J. Ray Anderson, cashier First National Bank, Green Forest.
 Asst. Secretary, Carolyn E. Gardner, Little Rock.

CALIFORNIA BANKERS ASSOCIATION

President, Chester A. Rude, vice-president Security-First National Bank of Los Angeles, Los Angeles.
 Vice-President, E. V. Krick, vice-president and cashier American Trust Co., San Francisco.
 Treasurer, J. F. McGrath, assistant cashier Crocker First National Bank, San Francisco.
 Executive Manager, Lauder Hodges, 632 Mills Bldg., San Francisco.
 Chairman Executive Council, A. R. Thomas, executive vice-president First Trust & Savings Bank, Pasadena.

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, Ben. F. Clark, president Colorado State Bank, Denver, Colo.
 Vice-President, J. D. Allen, president First National Bank, Eagle.
 Second Vice-President, G. E. Totten, vice-president and cashier Central Savings Bank & Trust Co., Denver.
 Secretary-Treasurer, L. F. Scarboro, publisher Mountain States Banker, Denver.

CONNECTICUT BANKERS ASSOCIATION

President, Allen W. Holmes, president Middletown National Bank, Middletown.
 Vice-President National Bank Division, Thomas M. Steele, president First National Bank & Trust Co., New Haven.
 Vice-President State Bank Division, Charles W. Bitzer, vice-president and treasurer Bridgeport City Trust Co., Bridgeport.
 Secretary, G. Harold Welch, trust officer The New Haven Bank, N. B. A., New Haven.
 Treasurer, J. Leo Bodo, cashier Windham County National Bank, Danielson

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, Thomas J. Groom, executive vice-president and cashier Bank of Commerce and Savings, Washington.
 First Vice-President, Hillary G. Hoskinson, vice-president The Riggs National Bank, Washington.
 Second Vice-President, Ord Preston, president Union Trust Co., Washington.
 Third Vice-President, A. M. McLachlen, secretary and treasurer McLachlen Banking Corporation, 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, 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, Walter S. Cothran, vice-president and trust officer National City Bank, Rome.
 Vice-President, J. T. Haley, vice-president City National Bank, Albany.
 Secretary, Haynes McFadden, 1204 Atlanta National Bldg., Atlanta.
 Treasurer, Freeman Strickland, assistant vice-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, W. W. Flint, cashier First National Bank, Cottonwood.
 Vice-President, Earl B. Bolte, vice-president and manager First Security Bank of Idaho, Gooding.
 Secretary, E. W. Porter, Room 634, First National Bank Bldg., Boise.
 Treasurer, Fred Harting, cashier and secretary D. L. Evans & Co., Bankers, Albion.

ILLINOIS BANKERS ASSOCIATION

President, J. F. Schmidt, vice-president State Bank of Waterloo, Waterloo.
 Vice-President, F. A. Gerding, president First National Bank, Ottawa
 Executive Vice-President, M. A. Graetinger, 33 N. La Salle St., Chicago.
 Secretary, O. S. Jennings, 33 N. La Salle St., Chicago.
 Treasurer, Woods H. Martin, vice-president Second National Bank, Danville.

INDIAN BANKERS ASSOCIATION

President, F. W. Van Antwerp, president First Bank & Trust Co., South Bend.
 Vice-President, Robert H. Myers, vice-president Merchants National Bank, Muncie.
 Secretary, Don E. Warrick, Union Title Bldg., Indianapolis.
 Treasurer, Glen E. Buzick, cashier Fowler State Bank, Fowler.

IOWA BANKERS ASSOCIATION

President, S. R. Torgeson, cashier Farmers & Merchants State Bank, Lake Mills.
 Vice-President, V. W. Johnson, president Union Bank & Trust Co., Cedar Falls.
 Secretary, Frank Warner, 430 Liberty Bldg., Des Moines.
 Treasurer, A. E. Jensen, president First National Bank, Creston.

KANSAS BANKERS ASSOCIATION

President, C. W. Shaffer, cashier Home State Bank, Russell.
 Vice-President, W. L. Dean, president Merchants National Bank, Topeka.
 Executive Vice-President, W. W. Bowman, Topeka.
 Secretary, Fred M. Bowman, Suite 624 National Bank of Topeka Bldg., Topeka.
 Assistant Secretary, Eleanor J. Woodburn, Topeka.
 Treasurer, A. M. Shatzell, cashier Hoxie State Bank, Hoxie.

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, Frank Dimmick, president Bank of Sunset & Trust Co., Sunset.
 Vice-President, F. F. Millsaps, president Ouachita National Bank, Monroe.
 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, H. Nelson McDougall, president National Bank of Commerce, Portland.
 First Vice-President, S. N. Shumway, president The Merrill Trust Co., Bangor.
 Second Vice-President, Leon A. Dodge, president First National Bank, Damariscotta.
 Secretary and Treasurer, Geo. C. Fernald, Augusta.

MARYLAND BANKERS ASSOCIATION

President, R. B. Broun, Jr., cashier First National Bank of St. Mary's, Leonardtown.
 Vice-President, John J. Ghingher, president National Central Bank of Baltimore, Baltimore.
 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, Harrie I. Brett, vice-president and cashier National Rockland Bank of Boston, Boston.

MICHIGAN BANKERS ASSOCIATION

President, William L. Walz, vice-president Ann Arbor Savings & Commercial Bank, Ann Arbor.
 First Vice-President, Stephen A. Graham, president First National Trust & Savings Bank, Port Huron.
 Second Vice-President, Heber W. Curtiss, vice-president Old Kent Bank, Grand Rapids.
 Treasurer, Samuel R. Park, president Peoples State Bank, Caro.
 Executive Manager, Ray O. Brundage, 1812 Olds Tower, Lansing.
 General Counsel, W. B. Oudlip, 3000 Union Guardian Bldg., Detroit.

MINNESOTA BANKERS ASSOCIATION

President, H. C. Matzke, cashier City National Bank, Duluth.
 Vice-President, Frank P. Powers, president Kanabec State Bank, Mora.
 Secretary, Wm. Duncan, Jr., 740 Rand Tower, Minneapolis.
 Treasurer, G. A. Haven, president Root River State Bank, Chatfield.

MISSISSIPPI BANKERS ASSOCIATION

President, Conwell Sykes, vice-president Bank of Clarksdale, Clarksdale.
 Vice-President and Chairman Executive Committee, W. A. Montgomery, cashier Bank of Edwards, Edwards.
 Secretary, George B. Power, Box 37, Jackson.
 Treasurer, A. L. Rogers, cashier Bank of Commerce, New Albany.

MISSOURI BANKERS ASSOCIATION

President, C. A. Wisdom, cashier Farmers & Merchants Bank, Green Ridge
 Vice-President, W. T. Kemper, Jr., vice-president Linwood State Bank, Kansas City, Mo.
 Secretary, W. F. Keyser, Sedalia.
 Treasurer, J. P. Huston, cashier Wood & Huston Bank, Marshall.
 Assistant Secretary, E. P. Neef, Sedalia.

MONTANA BANKERS ASSOCIATION

President, E. L. Johnson, president First National Bank, Plains.
 Vice-President, Axel Nelson, president Richland National Bank, Sidney.
 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, cashier First State Bank, Las Vegas.
 Secretary, L. S. Reese, cashier First National Bank, Reno.
 Treasurer, G. B. Harris, manager First National Bank in Reno, First and Virginia Branch, Reno.

NEW HAMPSHIRE BANKERS ASSOCIATION

President, Henry E. Richardson, president Littleton National Bank, Littleton.
 Secretary, Harry L. Additon, president Merchants National Bank, Manchester.
 Treasurer, Dwight W. Harris, treasurer Savings Bank of Walpole, Walpole.

NEW JERSEY BANKERS ASSOCIATION

President, Ferd I. Collins, president Bound Brook Trust Co., Bound Brook.
 Vice-President, Carl S. Crispin, cashier Swedesboro National Bank, Swedesboro.
 Treasurer, George Letterhouse, trust officer Commercial Trust Co. of New Jersey, Jersey City.
 Secretary, Armit H. Coate, Moorestown.

NEW MEXICO BANKERS ASSOCIATION

President, Paul A. F. Walter, president First National Bank, Santa Fe.
 Vice-President, A. E. Huntsinger, cashier Citizens Bank, Vaughan.
 Secretary, Mrs. Margaret Barnes, Albuquerque.
 Treasurer, J. S. Click, president Portales National Bank, Portales.

NEW YORK STATE BANKERS ASSOCIATION

President, Frank K. Houston, president Chemical Bank & Trust Co., New York, N. Y.
 Vice-President, Thomas A. Wilson, president Marine Midland Trust Co., Binghamton.
 Secretary, Clifford F. Post, 33 Liberty St., New York.
 Treasurer, Joseph E. Hughes, president Washington Irving Trust Co., Tarrytown.
 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, Urban 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, F. P. Spruill, president Peoples Bank & Trust Co., Rocky Mount.
 Vice-President, R. L. Pope, executive vice-president First National Bank, Thomasville.
 Vice-President, W. H. Woolard, executive vice-president Guaranty Bank & Trust Co., Greenville.
 Vice-President, B. R. Roberts, vice-president Durham Bank & Trust Co., Durham.
 Secretary, Paul P. Brown, Raleigh.
 Treasurer, R. C. Lewellyn, president, Surry County Loan & Trust Co., Mount Airy.
 General Counsel, I. M. Bailey, Raleigh.

NORTH DAKOTA BANKERS ASSOCIATION

President, A. L. Netcher, president Northern and Dakota Trust Co., Fargo.
 Vice-President, C. E. Cunningham, cashier First & Commercial National Bank, Williston.
 Secretary, C. C. Wattam, 55 1/2 Broadway, Fargo.
 Treasurer, Martin Aas, vice-president First State Bank, New Rockford.

OHIO BANKERS ASSOCIATION

President, H. L. Wilson, cashier Citizens National Bank, Sidney.
 Vice-President, H. E. Cook, president Second National Bank, Bucyrus.
 Treasurer, E. G. Kirby, vice-president Commerce Guardian Bank, Toledo.
 Secretary, David M. Auch, 923 Huntington Bank Bldg., Columbus.

OKLAHOMA BANKERS ASSOCIATION

President, K. M. Rowe, president Arkansas Valley State Bank, Broken Arrow.
 Vice-President, E. C. Love, president First National Bank, Chandler.
 Secretary, Eugene P. Gum, Suite 300 Hotel Biltmore, Oklahoma City.
 Assistant Secretary, Gertrude Corbitt, Suite 300 Hotel Biltmore, Oklahoma City.
 Treasurer, A. J. Peters, vice-president First National Bank & Trust Co., Oklahoma City.

OREGON BANKERS ASSOCIATION

President, C. E. Williamson, cashier Bank of Albany, Albany.
 Vice-President, O. A. Houglum, vice-president First National Bank, Eugene.
 Secretary, Hans C. Pfund, 617 Lumbermens Bldg., Portland.
 Treasurer, Harold Baldwin, president First National Bank, Prineville.

PENNSYLVANIA BANKERS ASSOCIATION

President, D. J. Leopold, vice-president First National Bank, Lebanon.
 Vice-President, Laurence S. Bell, vice-president Union National Bank, Pittsburgh.
 Secretary, C. F. Zimmerman, president First National Bank, Huntingdon.
 Treasurer, Bart S. Reading, president Lafayette Trust Co., Eaton.

RHODE ISLAND BANKERS ASSOCIATION

President, Ralph E. Kenyon, president Pawtucket Institution for Savings, Pawtucket.
 Vice-President, H. Raymond Fox, secretary Union Trust Co., Providence.
 Secretary, Elmer D. Nickerson, assistant secretary Industrial Trust Co., Providence.
 Treasurer, Shirley Harrington, cashier Mechanics National Bank, Providence.

SOUTH CAROLINA BANKERS ASSOCIATION

President, C. G. Padgett, president The Bank of Walterboro, Walterboro.
 First Vice-President, E. P. Vandiver, president Carolina National Bank, Anderson.
 Second Vice-President, F. C. Huff, vice-president and cashier The Peoples Bank, Hartsville.
 Secretary and Treasurer, William E. Martin, First National Bank Bldg., Columbia.
 Attorney, Geo. L. Dial, Jr., Central Union Bank Bldg., Columbia.

SOUTH DAKOTA BANKERS ASSOCIATION

President, J. R. McKnight, president Pierre National Bank, Pierre.
 Vice-President, John N. Thomson, cashier Bank of Centerville, Centerville.
 Secretary and Treasurer, Geo. M. Starring, 280 Dakota Ave., S. Huron.

TENNESSEE BANKERS ASSOCIATION

President, J. F. Biggs, president First-Citizens National Bank, Dyersburg.
 Vice-President, R. C. Turrentine, vice-president and cashier Citizens Bank, Elizabethton.
 Vice-President, William Parker, cashier Citizens Bank, Lafayette.
 Vice-President, L. A. Thornton, vice-president and cashier National Bank of Commerce, Memphis.
 Secretary and Treasurer, H. Grady Huddleston, 812 American Trust Bldg., Nashville.

TEXAS BANKERS ASSOCIATION

President, J. E. Woods, chairman of the board Farmers State Bank, Temple, and president Teague National Bank, Teague.
 Secretary, W. A. Philpott, Jr., Dallas.
 Treasurer, W. Guy Draper, president First National Bank, McGregor.

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. L. Woodworth, cashier Peoples National Bank, Barre.
 Vice-President, R. C. Clark, treasurer Bellows Falls Trust Co., Bellows Falls.
 Secretary, C. E. Brigham, vice-president Merchants National Bank, Burlington.
 Treasurer, R. A. Bean, treasurer Central Savings Bank & Trust Co., Orleans.

VIRGINIA BANKERS ASSOCIATION

President, Alex F. Ryland, vice-president First and Merchants National Bank, Richmond.
 Vice-President, C. L. Robey, president Purcellville National Bank, Purcellville.
 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, partner Scott & Stringfellow, Richmond.
 Attorney, J. Randolph Tucker, Tucker, Bronson, Satterfield & Mays, Richmond.

WASHINGTON BANKERS ASSOCIATION

President, Fred M. Roberts, 1612 Northern Life Tower, Seattle, president First National Bank, Kirkland.
 Vice-President, Fred C. Forrest, president First National Bank, Pullman.
 Secretary, J. W. Brislaw, Room 203, 711 Second Avenue Bldg., Seattle.
 Assistant Secretary, G. S. Robinson, Room 203, 711 Second Avenue Bldg., Seattle.
 Treasurer, H. C. Heal, cashier First National Bank, Bellingham.

WEST VIRGINIA BANKERS ASSOCIATION

President, R. E. Bowie, vice-president and trust officer Security Trust Co., Wheeling.
 Vice-President, C. A. Boone, executive vice-president First Huntington National Bank, Huntington.
 Secretary, Homer Gebhardt, vice-president and trust officer First Huntington National Bank, Huntington.
 Treasurer, C. C. Rowe, assistant cashier First National Bank, Spencer.
 Assistant Secretary, Henrietta Schaub, First Huntington National Bank, Huntington.

WISCONSIN BANKERS ASSOCIATION

President, Clarence Hill, chairman of the Board, Port Washington State Bank, Port Washington.
 Vice-President, Samuel N. Pickard, president National Manufacturers Bank, Neenah.
 Secretary, Wall G. Coapman, 534 Caswell Bldg., Milwaukee.
 Treasurer, Wm. B. Frank, cashier The City Bank & Trust Co., Milwaukee.

WYOMING BANKERS ASSOCIATION

President, C. W. Erwin, cashier Lusk State Bank, Lusk.
 Vice-President, W. E. Pearson, president First National Bank, Lowell.
 Secretary, Kathleen Snyder, 102 S. Wolcott St., Casper.
 Treasurer, F. Buchenroth, president Jackson State Bank, Jackson.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS
Ohio (Cont.)	Paul Mitchell, Bank Examiner	Columbus.
	W. J. Monahan, Bank Examiner	Columbus.
	Wm. B. Poe, Bank Examiner	Akron.
	C. C. Roberts, Jr., Bank Examiner	Cuyahoga Falls.
	Frank Wagner, Bank Examiner	New Philadelphia.
	C. B. Welsby, Bank Examiner	East Cleveland.
	Joseph E. Welsh, Bank Examiner	Cuyahoga Falls.
	R. H. Willett, Bank Examiner	London.
	B. L. Williams, Bank Examiner	Greenwich.
	I. G. Zuspan, Bank Examiner	Wilmingtion.
	Paul C. Arthur, Trust Examiner	Richwood.
	John V. Cameron, Trust Examiner	Marion.
	M. E. H. Dommann, Trust Examiner	Lakewood.
	R. T. Sewell, Trust Examiner	Columbus.
Okla.	Howard C. Johnson, Bank Commissioner	Oklahoma City.
	Walter H. Griffith, Asst. Bank Com.	Oklahoma City.
	E. E. Wilson, Chief Bank Examiner	Oklahoma City.
	James R. Gayler, Supervisor at Large	Oklahoma City.
	Harry L. McConnell, Auditor and Supervisor	Oklahoma City.
	W. E. Clark, Bank Examiner	Oklahoma City.
	O. B. Mothersead, Bank Examiner	Norman.
	E. M. Slaughter, Bank Examiner	Oklahoma City.
	H. D. Grimmett, Bank Examiner	Hollis.
		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.
	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.
	John W. Barrett, Bank Examiner	Bethlehem.
	James G. Bennett, Bank Examiner	Jermyn.
	Norman C. Bloom, Bank Examiner	Madera.
	Lewis C. Bonsall, Bank Examiner	East Lansdowne.
	Chas. K. Booda, Bank Examiner	Merion.
	Howard L. Bower, Bank Examiner	Berwick.
	Raymond Bowersox, Private Bank Exam.	Harrisburg.
	A. Rise Bowman, Bank Examiner	Philadelphia.
	Christian H. Brandt, Bank Examiner	Mechanicsburg.
	Chas. V. Brown, Bank Examiner	Drexel Hill.
	James E. Brucklacher, Bank Examiner	Williamsport.
	Earl D. Buck, Bank Examiner	Laporte Township.
	Melvin L. Carl, Bank Examiner	Spring City.
	Russell B. Carmany, Bank Examiner	Myerstown.
	Allen W. Charlton, Bank Examiner	Johnstown.
	W. Dale Clifford, Bank Examiner	Lykens.
	Leon Danilowicz, Bank Examiner	Philadelphia.
	Robert G. Dickson, Bank Examiner	Somerset.
	Chas. S. Dugan, Bank Examiner	Philadelphia.
	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.
	Harry R. Lahr, Bank Examiner	Pittsburgh.
	Chas. F. Lancaster, Bank Examiner	Bellevue.
	R. F. Landis, Bank Examiner	Harrisburg.
	R. S. Landis, Bank Examiner	Lancaster.
	Ward R. Lewis, Bank Examiner	Upper Darby.
John D. Lucey, Bank Examiner	Philadelphia.	
Joseph F. Malott, Bank Examiner	Philadelphia.	
Ondree H. Marsh, Bank Examiner	Tunkhannock.	
Gustav V. Mattson, Bank Examiner	Williamsport.	
Chas. B. Matsinger, Bank Examiner	Philadelphia.	
Wm. J. McCuen, Bank Examiner	Drexel Hill.	
William A. McDivitt, Bank Examiner	Freeport.	
Ben McEwen, Bank Examiner	Harrisburg.	
Robert F. McElroy, Bank Examiner	Harrisburg.	
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.	
William E. Palmer, Jr., Bank Examiner	Pittsburgh.	
Stanley M. Rohrbaugh, Bank Examiner	Marietta.	
William H. Rufe, Bank Examiner	Sellersville.	
Robert M. Ryder, Bank Examiner	Harrisburg.	
Howard L. Scott, Bank Examiner	Bellevue.	
Herman W. Sellar, Bank Examiner	Harrisburg.	
Theodore L. Seitz, Bank Examiner	Philadelphia.	
Robert H. Shick, Jr., Bank Examiner	Duquesne.	
Vincent I. Smith, Bank Examiner	Williamstown.	
Scott A. Soles, Bank Examiner	McKeesport.	
William M. Steckley, Bank Examiner	Harrisburg.	
Raymond R. Stoner, Bank Examiner	Harrisburg.	
Donald H. Strong, Bank Examiner	Clymer.	
Cyril G. Vogel, Bank Examiner	Pittsburgh.	
Thomas S. Wagenhouzen, Bank Examiner	Marshall's Creek.	
Edward W. Wentworth, Bank Examiner	Dormont.	
Fred Wigfield, Jr., Bank Examiner	Steelton.	
Charles S. Worthington, Bank Examiner	Doylestown.	
Paul A. Yeager, Bank Examiner	Edgewood.	
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.	

R. I.	M. Joseph Cummings, Chief of Division of Banking and Insurance	Room 316, State House, Providence.
	John G. Keenan, Deputy Chief of Division of Banking	Room 316 State House, Providence.

STATE	NAME	ADDRESS
R. I. (Cont.)	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.
	Mildred R. MacDonald, Secretary to Chief of Division of Banking & Insurance	Providence.

S. C. BOARD OF BANK CONTROL

Chairman—E. P. Miller, State Treasurer	Columbia.
Members: C. G. Padgett	Walterboro.
Robert Gage	Chester.
W. B. Cassels	Ellenton.
E. O. Black	Columbia.

CHIEF BANK EXAMINER'S OFFICE

Chief Bank Examiner—E. A. Wayne	Columbia.
W. N. Query, Examiner	Columbia.
H. M. Chapman, Examiner	Liberty.
J. A. Price, Examiner	Prosperity.
F. Van Benthuyssen, Examiner	Columbia.
W. W. Davis, Examiner	Summerton.

S. D.	James E. Stewart, Supt. of Banks	Pierre.
	F. I. Neal, Deputy Superintendent of Banks	Pierre.
	V. W. Abeel, Bank Examiner	Mitchell.
	Chris Hirning, Bank Examiner	Mitchell.
	S. E. Anderson, Bank Examiner	Stoux Falls.
	Kermit Norbeck, Special Counsel	Pierre.
	R. L. Swenson, Bank Examiner	Aberdeen.
	D. D. Robertson, Supt. of Banks	1110 Nashville Trust Bldg., Nashville.
	Hallum W. Goodloe, Clerk	Nashville.
	H. G. Bratton, Bank Examiner	Nashville.
Tenn.	P. L. Basinger, Jr., Bank Examiner	Franklin.
	H. B. Clarke, Bank Examiner	Troy.
	R. T. Bugg, Bank Examiner	Nashville.
	A. M. Brinkley, Jr., Bank Examiner	Knoxville.
	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. E. Austin, Jr., Bank Examiner	Austin.
	A. G. Adams, Jr., Bank Examiner	Austin.
Texas	H. W. Barton, Bank Examiner	Austin.
	Arthur E. Harroun, Bank Examiner	Austin.
	E. E. Hamilton, Bank Examiner	Austin.
	L. B. Hardin, Bank Examiner	Austin.
	M. E. Hulsey, Bank Examiner	Austin.
	Martin McCain, Bank Examiner	Austin.
	E. H. Henderson, Bank Examiner	Austin.
	Claud R. Truett, Bank Examiner	Austin.
	S. E. Bartley, Asst. Bank Examiner	Austin.
	O. Currin, Jr., Asst. Bank Examiner	Austin.
Nathan R. Miller, Jr., Asst. Bank Exam.	Austin.	
B. C. Roberts, Asst. Bank Examiner	Austin.	
M. S. Wiginton, Asst. Bank Exam.	Austin.	
Utah	Rulon F. Starley, State Bank Commissioner	Room 217, State Capitol Bldg., Salt Lake City.
	P. E. Roberts, Chief Bank Examiner	Salt Lake City.
	J. M. Knapp, Chief Bldg. & Loan Exam.	Salt Lake City.
	D. E. Penkenpaugh, Bank Examiner	Ogden.
	Donald A. Hemenway, Bank Commissioner	State St., Montpelier.
Vt.	Evelyn G. Coburn, Chief Clerk	Montpelier.
	R. L. Kelleher, Bank Examiner	Montpelier.
	J. A. Morrow, Bank Examiner	Rutland.
	Martin N. Calcagni, Bank Examiner	Barre.
	M. E. Bristow, Com. of Ins. & Banking	1010 State Office Bldg., Richmond.
Va.	W. R. Gardner, Examiner in Chief	Richmond.
	B. J. Woodward, Bank Examiner	Richmond.
	C. P. Justis, Bank Examiner	Blackstone.
	G. Harwood Bates, Bank Examiner	Richmond.
	Wm. W. Burke, Bank Examiner	Appomattox.
	A. C. Sanders, Bank Examiner	1010 State Office Bldg., Richmond.
	Hinton C. Binford, Bank Examiner	1010 State Office Bldg., Richmond.
	E. M. Brown, Bank Examiner	Martinsville.
	G. Harold Snead, Bank Examiner	Roanoke.
	H. M. Thrush, Asst. Bank Examiner	Front Royal.
	D. T. Zentmeyer, Asst. Bank Examiner	Richmond.
	D. E. Neblett, Asst. Bank Examiner	Kenbridge.
	W. Frank Baylor, Asst. Bank Examiner	Bluefield.
	B. E. Bearer, Asst. Bank Examiner	Richmond.
	Geo. H. Jackson, Supervisor of Banking	Olympia.
Wash.	J. C. Minshull, Deputy Supervisor of Banking	Olympia.
	A. R. Bergman, Asst. Supervisor of Banking	Tacoma.
	O. Williams, Bank Examiner	Seattle.
	A. J. Cotton, Bank Examiner	Seattle.
	L. J. Esslinger, Bank Examiner	Seattle.
	H. C. White, Bank Examiner	Seattle.
	George Ward, Commissioner of Banking	Charleston.
	H. P. Brightwell, Bank Examiner	Charleston.
	W. R. Fouse, Bank Examiner	Parkersburg.
	A. M. Gilbert, Bank Examiner	Martinsburg.
John J. Nash, Bank Examiner	Huntington.	
O. V. Wilson, Bank Examiner	Charleston.	
M. Workman, Bank Examiner	Keyser.	
O. H. Gall, Receiver	Moundsville.	
F. O. Lamb, Receiver	Bluefield.	
Smith Hood, Receiver	Clarksburg.	
E. L. Morrison, Receiver	Charleston.	
E. A. Rinehart, Receiver	Clarksburg.	

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Wis.	Banking Review Board:		Wis.	Omer Houkom, Bank Examiner	Racine.
"	H. A. von Oven, Chairman	Beloit.	" (Cont.)	Charles G. Hyland, Credit Union Organizer	West Allis.
"	Fred Froede	Milwaukee.	"	G. M. Matthews, Senior Bank Examiner	Madison.
"	A. O. Paunack	Madison.	"	T. M. Meloy, Bank Examiner	Stoughton.
"	John King	Marathon.	"	Arthur Middleton, Asst. Bank Exam.	Milwaukee.
"	Franklin M. Jahnke	Markesan.	"	Bldg. & Loan Div.	Milwaukee.
"	Banking Commission:		"	Arthur C. Moors, Bank Examiner—Bldg. and Loan Div.	Milwaukee.
"	H. F. Ibach, Chairman	Milwaukee.	"	James B. Mulva, Bank Examiner	Oshkosh.
"	Peter A. Cleary, Secretary	Madison.	"	Dayton F. Pauls, Bank Examiner	Madison.
"	Frank H. Bixby	Madison.	"	Herbert E. Platz, Bank Exam.—Bldg. & Loan Div.	Milwaukee.
"	Employees:		"	Nelson C. Ploetz, Bank Examiner	Wausau.
"	Irving E. Backus, Senior Bank Examiner	Madison.	"	T. M. Purtell, Asst. Bank Examiner—Bldg. & Loan Div.	Milwaukee.
"	Harry W. Barney, Chief Examiner	Madison.	"	Earl H. Rothe, Bank Examiner	Sheboygan.
"	Robert M. Barney, Asst. Bank Exam.	Sheboygan.	"	C. T. Shupe, Senior Bank Examiner	Milwaukee.
"	Merlin C. Benninger, Bank Examiner	Wausau.	"	G. A. Shupe, Bank Examiner	Milwaukee.
"	G. M. Buenzli, Law Examiner	Madison.	"	Fred E. Shepherd, Jr., Asst. Bk. Exam.	Eau Claire.
"	S. R. Caldwell, Bank Exam.—Bldg. & Loan Assn.	Madison.	"	C. C. Steele, Bank Examiner	Sparta.
"	C. P. Diggles, Bldg. & Loan Association, Supervisor	Madison.	"	Walter L. Stock, Asst. Bank Examiner	Madison.
"	John F. Doyle, Supervisor Consumers Credit	Madison.	"	Fred C. Teske, Bank Examiner	Princeton.
"	Henry Everman, Jr., Bank Examiner	Sparta.	"	Roman J. Winkowski, Bank Examiner—Bldg. & Loan Div.	Milwaukee.
"	J. Deane Gannon, Bank Examiner	Green Bay.	"	E. F. Witzig, Senior Bank Examiner	Eau Claire.
"	D. Kelly Garrigan, Asst. Bank Exam.—Bldg. & Loan Div.	Milwaukee.	Wyo.	A. E. Wilde, State Examiner	Supreme Court Bldg., Cheyenne.
"	Alvin W. Golz, Asst. Bank Examiner	Oshkosh.	"	C. N. Bloomfield, Deputy State Exam.	Cheyenne.
"	Alexander Hagan, Asst. Bank Exam.—Bldg. & Loan Div.	Madison.	"	O. Low, Jr., Bank Examiner	Cheyenne.
"	Emmett G. Hampton, Bank Examiner	Madison.	"	Harry A. Lowe, Assistant Bank Examiner	Cheyenne.
"	Credit Unions	Madison.			
"	W. F. Handel, Asst. Bank Examiner	Madison.			

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

December 28, 1937

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS	NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
CHIEF NATIONAL BANK EXAMINER			
Folger, W. P.	Room 219, Office, Comptroller of the Currency, Treasury Bldg., Washington, D. C.	Cook, Robert E. (10)	P. O. Box 1920, Wichita, Kan.
ASSISTANT CHIEF NATIONAL BANK EXAMINERS			
Crossen, G. W.	Room 321, Treasury Bldg., Washington, D. C.	Cooke, A. J. (12)	501 Continental Bank Bldg., Salt Lake City, Utah.
Dolan, Reed	Room 317 1/2, Treasury Bldg., Washington, D. C.	Cowan, Joseph D. (12)	3652 S. E. Stark St., Portland, Ore.
Hodgson, R. M.	Room 315, Treasury Bldg., Washington, D. C.	Cox, Lewis (12)	P. O. Box 1467, Sacramento, Calif.
Krippel, F. W.	Room 320 1/2, Treasury Bldg., Washington, D. C.	Crawford, H. M. (3)	P. O. Box 148, Lancaster, Pa.
McBryde, W. W.	Room 322, Treasury Bldg., Washington, D. C.	Cunningham, F. F. (6)	303 New P. O. Bldg., Atlanta, Ga.
Smith, C. F.	Room 317, Treasury Bldg., Washington, D. C.	Cushing, C. M. (10)	415 Nat'l Bank of Tulsa Bldg., Tulsa, Okla.
Wilson, C. F.	Room 319, Treasury Bldg., Washington, D. C.	Davenport, H. B. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
DISTRICT CHIEF NATIONAL BANK EXAMINERS (By Federal Reserve Districts)			
Williams, F. D. (1)	Federal Reserve Bank Bldg., Boston, Mass.	Davis, Linton J. (FDIC)	Dallas, Texas.
Roberts, L. K. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.	De Baun, Claud (2)	525 Federal Reserve Bk. Bldg., New York, N. Y.
Newnham, Stephen L. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.	Donahue, W. H. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Leyburn, A. P. (4)	715 Federal Res. Bk. Bldg., Cleveland, Ohio.	Dresler, H. B. (7)	935 Forest Ave., Evanston, Ill.
Folger, W. P. (5)	Room 328, Treasury Bldg., Washington, D. C.	Dunham, L. B. (12)	155 Montgomery St., Room 1103, San Francisco, Calif.
Robb, Ellis D. (6)	303 New P. O. Bldg., Atlanta, Ga.	Dunlap, Thomas O. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Oberwortmann, N. R. (7)	164 W. Jackson Blvd., Room 725, Chicago, Ill.	Evered, Guy F. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Neill, Robt. (8)	518 U. S. Court House & Custom House, St. Louis, Mo.	Fanning, F. B. (7)	P. O. Box 592, Indianapolis, Ind.
Baldrige, W. H. (9)	223 Federal Office Bldg., Minneapolis, Minn.	Faris, A. B. (4)	P. O. Box 508, Richmond, Ky.
Wright, Irwin D. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.	Fitzgerald, George J. (7)	164 W. Jackson Blvd., Rm. 725, Chicago, Ill.
Collier, Richard H. (11)	1706 Republic Bank Bldg., Dallas, Texas.	Flynn, Bernard M. (7)	164 W. Jackson Blvd., Room 725, Chicago, Ill.
Shanley, F. W. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.	Folger Hugh W. (5)	Room 26, Treasury Bldg., Washington, D. C.
NATIONAL BANK EXAMINERS			
Abbey, Frank G. (4)	P. O. Box 104, Lima, Ohio.	Foster, C. W. (11)	912 Alamo National Bank Bldg., San Antonio, Texas.
Abrahamson, Marshall (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.	Frane, M. J. (8)	518 U. S. Court House & Custom House, St. Louis, Mo.
Allen E. F. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.	Franklin, Chas. H. (12)	404 Central Bldg., Seattle, Wash.
Amrhein, J. A. (5)	614 Parcel Post Bldg., Richmond, Va.	Fraser, J. A. (RFO)	Washington, D. C.
Andrews, Floyd (12)	155 Montgomery St., Room 1103, San Francisco, Calif.	Freeman, O. M. (1)	34 Barnes St., Providence, R. I.
Ashwood, Cecil (2)	525 Federal Reserve Bank Bldg., New York, N. Y.	Fridstrom, W. C. (1)	335 Federal Bldg., Hartford, Conn.
Baber, Winston C. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.	Funsten, W. P. (FDIC)	Los Angeles, Calif.
Bailey, J. L. (5)	333 P. O. Bldg., Baltimore, Md.	Gaffney, I. F. (4)	715 Federal Reserve Bank Bldg., Cleveland, O.
Baker, Finley (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.	Galvin, E. H. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Baker, W. B. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.	Gentry, J. H. (9)	320 Federal Bldg., Duluth, Minn.
Barnett, Jr., M. L. (5)	Room 26, Treasury Bldg., Washington, D. C.	Gilbert, H. B. (11)	P. O. Box 1254, Wichita Falls, Texas.
Basham, A. A. (6)	P. O. Box 764, Knoxville, Tenn.	Goddard, Glenn B. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Baugh, G. W. (7)	510 Federal Bldg., Milwaukee, Wis.	Gorman, E. F.	518 U. S. Court House & Custom House, St. Louis, Mo.
Beatty, B. S. (8)	164 W. Jackson Blvd., Rm. 725, Chicago, Ill.	Graves, E. J. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Becker, Jr., E. J. (10)	P. O. Box 314, Pueblo, Colo.	Green, A. W. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Benfer, Jr., J. P. (5)	Room 26, Treasury Bldg., Washington, D. C.	Griffin, Gerald (1)	Federal Reserve Bank Bldg., Boston, Mass.
Bernier, G. M. (1)	63 Codman St., Portland, Me.	Gruetzner, V. G. (2)	208 Post Office Bldg., Watertown, N. Y.
Bina, J. C. (7)	Box 470, Decatur, Ill.	Gulles, F. A. (6)	P. O. Box 8, Nashville, Tenn.
Bishop, R. O. (FDIC)	525 National Press Bldg., Washington, D. C.	Haggard, Hollis (8)	518 U. S. Court House & Custom House, St. Louis, Mo.
Black, H. W. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.	Harrison, H. G. (8)	P. O. Box 1596, Memphis, Tenn.
Boyce, Edward C. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.	Hauschild, L. P. (4)	P. O. Box 53, New Castle, Pa.
Boyle, L. J. (7)	309 New Federal Bldg., Des Moines, Ia.	Hawkins, J. W. (11)	P. O. Box 1223, Shreveport, La.
Brogan, J. C. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.	Hedrick, G. C. (8)	518 U. S. Court House & Custom House, St. Louis, Mo.
Bryan, Chas. A. (7)	Room 216, Post Office Bldg., Appleton, Wis.	Hendrix, Clyde, Jr. (6)	303 New P. O. Bldg., Atlanta, Ga.
Burt, Ross M. (10)	P. O. Box 135, Norfolk, Neb.	Heber, Charles G. (4)	715 Fed. Reserve Bank Bldg., Cleveland, O.
Byrne, Jas. J. (6)	303 New Post Office Bldg., Atlanta, Ga.	Hook, Ray A. (12)	404 Central Bldg., Seattle, Wash.
Carolan, James J. (1)	Federal Reserve Bk. Bldg., Boston, Mass.	Hooker, Robert K. (8)	P. O. Box 136, Springfield, Mo.
Carter, Aubrey B.	Room 158, Treasury Bldg., Washington, D. C.	Hooper, Marshall (12)	155 Montgomery St., Room 1103, San Francisco, Calif.
Chapin, M. B. (9)	223 Federal Office Bldg., Minneapolis, Minn.	Hopkins, Raby L. (FDIC)	Washington, D. C.
Chorpening, I. I. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.	Horton, B. E. (11)	P. O. Box, 1231 Amarillo, Tex.
Clark, Francis J. (5)	Room 26, Treasury Bldg., Washington, D. C.	Hotekin, Paul L. (2)	326 Ten Eyck St., Watertown, N. Y.
Clark, Lewis H. (FDIC)	Washington, D. C.	Huck, William F. (9)	23 Federal Office Bldg., Minneapolis, Minn.
Clark, Addison A. (4)	P. O. Box 42, Burgettstown, Pa.	Hudspeth, W. V. (2)	508 U. S. Court House, Buffalo, N. Y.
Clary, I. N. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.	Hurley, Michael J. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Coffin, G. S. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.	Illitch, Momiom P. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Coggins, J. D. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.	Jennings, Irwin L. (2)	P. O. Box 726, Kingston, N. Y.
		Jennings, L. A. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
		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.
		Lammond, W. M. (6)	P. O. Box 1364, New Orleans, La.
		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.

(RFO) Reconstruction Finance Corporation.

(FDIC) Federal Deposit Insurance Corporation.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued

December 28, 1937

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
NATIONAL BANK EXAMINERS—Continued	
Lorang, P. J. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Luiken, 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 26, 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)	9 Midland Bank 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)	P. O. Box 448, Clinton, Iowa.
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.
Morzan, E. W. (7)	Lock Box 935, Sioux City, Ia.
Morrisey, 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., Rm. 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)	164 West Jackson Blvd., Room 725, Chicago, Ill.
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 26, Treasury Bldg., Washington, D. C.
O'Conner, Thomas J. (2)	508 U. S. Court House, 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. O. (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)	511 Pacific Southwest Bldg., Fresno, Calif.
Rebman, R. P. (2)	P. O. Box 807, Albany, N. Y.
Rees, Frank A. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Reese, Addison H. (5)	333 Post Office Bldg., Baltimore, Md.
Reitz, H. A. (2)	508 U. S. Court House, Buffalo, N. Y.
Rice, Turner, Jr. (6)	P. O. Box 231, Montgomery, Ala.
Roberts, Jr., L. K. (1)	P. O. Box 200, 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.

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
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.	525 Washington Bldg., Washington, D. C.
Ross, Paul (8)	P. O. Box 420, Columbia, Mo.
Rossmann, 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.
Sailer, 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)	2104 Knoxville Ave., Peoria, Ill.
Sandlin, W. A. (11)	912 Alamo National Bank Bldg., San Antonio, Tex.
Sands, Carl H. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Sankovitz, F. T. (9)	P. O. Box 471, Fargo, N. D.
Scharfenberg, R. W. (3)	P. O. Box 266, Wilkes-Barre, Pa.
Seabury, Robert M. (RFC)	Washington, D. C.
Sedlacek, L. H. (12)	155 Montgomery St., San Francisco, Calif.
Sevison, Henry (8)	P. O. Box 543, Bowling Green, Ky.
Shannon, Clyde (11)	1706 Republic Bank Bldg., Dallas, Tex.
Shumate, Joseph N. (5)	Room 26, Treasury Bldg., Washington, D. C.
Sibley, W. L. (11)	1706 Republic Bank Bldg., Dallas, Texas.
Smith, E. T. (4)	P. O. Box 808, Columbus, Ohio.
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)	223 Federal Office Bldg., Minneapolis, Minn.
Stewart, M. E. (12)	404 Central Bldg., Seattle, Wash.
Stewart, F. R. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Stooksbury, J. M. (6)	301 New Post Office Bldg., Knoxville, Tenn.
Stoy, E. D. (5)	209 Federal Bldg., Clarksburg, W. Va.
Stroefler, 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)	2730 So. Normandie St., Los Angeles, Calif.
Taylor, Wm. M. (FDIC)	New York, N. Y.
Tolton, A. F. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Trepanier, T. T. (2)	525 Federal Reserve Bank 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, Ohio.
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. C. (12)	404 Central Bldg., Seattle, Wash.
Wilde, O. F. (6)	P. O. Box 67, Albany, Ga.
Williams, E. L. (10)	P. O. Box 296, Salina, Kan.
Williams, Eugene S. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Williams, Thomas M. (5)	407 Federal Bldg., Norfolk, Va.
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., January 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 January 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 five per centum or more from a value measured by the buying rate in the New York market at noon on the day of exportation, conversion shall be made at a value measured by such buying rate, as determined and certified by the Federal Reserve Bank of New York and published by the Secretary of the Treasury pursuant to the provisions of Section 522, Title IV, of the Tariff Act of 1930.

WAYNE C. TAYLOR,

Acting Secretary of the Treasury.

Values of Foreign Monetary Units (At par as regards gold units; non-gold units have no fixed par with gold.)

COUNTRY	Monetary unit	Value in terms of U. S. money	Remarks
Argentine Republic	Peso	\$1.6335	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.
Austria	Schilling	.2382	Exchange control established Oct. 9, 1931.
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	Sucres	.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	Plaster	.6633	Plaster pegged to French franc at the rate of 1 plaster=10 French francs. Information with regard to the relationship of plaster to franc subsequent to September 25, 1936, not yet available.
Irish Free State	Free State Pound	8.2397	Conversion of notes into gold suspended Sept. 21, 1931.
Italy	Lira	.0526	New gold content of 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 and convertibility of notes into gold and restrictions placed on free gold exports—Sept. 26, 1936.
Newfoundland	Dollar	1.6931	Newfoundland and Canadian notes legal tender.
New Zealand	Pound	8.2397	Conversion of notes into gold suspended and export of gold restricted Aug. 5, 1914; exchange regulations Dec. 1931.
Nicaragua	Cordoba	1.6933	Embargo on gold exports Nov. 13, 1931.
Norway	Krone	.4537	Conversion of notes into gold suspended Sept. 29, 1931.
Panama	Balboa	1.6933	U. S. money is principal circulating medium.
Paraguay	Peso (Argentine)	1.6335	Paraguayan paper currency is used; exchange control established June 28, 1932.
Persia (Iran)	Rial	.0824	Obligation to pay out gold deferred March 13, 1932; exchange control established March 1, 1936.
Peru	Sol	.4740	Conversion of notes into gold suspended May 18, 1932.
Philippine Islands	Peso	.5000	By act approved March 16, 1935.
Poland	Zloty	.1899	Exchange control established April 27, 1936.
Portugal	Escudo	.0748	Gold exchange standard suspended Dec. 31, 1931.
Rumania	Leu	.0101	Exchange control established May 18, 1932.
Salvador	Colon	.8466	Conversion of notes into gold suspended Oct. 7, 1931.
Siam	Baht (Tical)	.7491	Conversion of notes into gold suspended May 11, 1932.
Spain	Peseta	.3267	Exchange control established May 18, 1931.
Straits Settlements	Dollar	.9613	British pound sterling and Straits dollar and half dollar legal tender.
Sweden	Krona	.4537	Conversion of notes into gold suspended Sept. 29, 1931.
Switzerland	Franc		Order of Federal Council enacted Sept. 27, 1936, instructed the Swiss National Bank to maintain the gold parity of the franc at a value ranging between 190 and 215 milligrams of fine gold.
Turkey	Piaster	.0744	100 piasters equal to the Turkish £; conversion of notes into gold suspended 1916; exchange control established Feb. 26, 1930.
Union of South Africa	Pound	8.2397	Conversion of notes into gold suspended Dec. 28, 1932.
Union of Soviet Republics	Chervonetz	8.7123	On Oct. 28, 1936, the Council of People's Commissars issued a decree fixing the value of the ruble in foreign exchanges at four and one quarter French francs.
Uruguay	Peso	1.7511	Conversion of notes into gold suspended Aug. 2, 1914; exchange control established Sept. 7, 1931.
Venezuela	Bolivar	.3267	Premium on foreign currencies established Aug. 29, 1934, by agreement of banks.
Yugoslavia	Dinar	.0298	Exchange control established Oct. 7, 1931.

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.....46c
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	\$.25	Up to \$ 10.00
\$ 10.01 to 50.00	.30	\$ 10.01 to 50.00
50.01 to 100.00	.40	50.01 to 100.00
100.01 to 200.00	.50	100.01 to 200.00
200.01 to 300.00	.60	Not over 200.00
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:* 4 by 4 1/4 inches. *Minimum dimensions:* 4 by 2 3/4 inches. Each half of a double or reply-paid postcard must be fully prepaid the rate applicable to a single card.

Printed Matter (including second class matter, except when mailed by publishers or registered news agents to certain countries, as explained in "Note"). For all foreign destinations, 1 1/2 cents each 2 ounces. *Limit of weight:* 4 pounds 6 ounces in general and 6 pounds 9 ounces for single volumes of printed books, except in the case of certain countries, as shown in Table No. 1. *Maximum dimensions:* 18 inches in any direction, except when in the form of a roll they are 30 by 4 inches for most countries and 40 by 6 inches for certain countries, as shown in Table No. 1.

Printed Matter for the Blind—For all foreign destinations, 1 cent each 2 pounds 3 ounces. *Limit of weight:* 11 pounds. *Maximum dimensions:* Same as other printed matter.

Samples of Merchandise—For all foreign destinations, 1 1/2 cents each 2 ounces, with a minimum charge of 3 cents. *Limit of weight:* 18 ounces. *Maximum dimensions:* 18 inches in length, 8 inches in width, and 4 inches in thickness, except when in the form of a roll they are 18 by 6 inches.

Commercial Papers—For all foreign destinations, 1 1/2 cents each 2 ounces, with a minimum charge of 5 cents. *Limit of weight and maximum dimensions:* Same as for printed matter, except to those countries which have ratified or put into effect the provisions of the Convention of the Postal Union of the Americas and Spain. (See Argentina, Bolivia, Brazil, Canada, Canary Islands, Chile, Colombia, Venezuela, Costa Rica, Cuba, Dominican Republic, Ecuador, El Salvador, Guatemala, Mexico, Panama, Paraguay, Peru, Spain (including Andorra and the Spanish possessions shown in Table No. 1), and Uruguay.)

Eight-Ounce Merchandise Packages—Packages of merchandise weighing 8 ounces or less, for Argentina, Balearic Islands, Bolivia, Brazil, Canada, Canary Islands, Chile, Colombia, Costa Rica, Cuba, Dominican Republic, Ecuador, Guatemala, Haiti, Honduras, (Republic), Mexico, Newfoundland (including Labrador), Nicaragua, Panama, Paraguay, Peru, Salvador (El), Spain (including Andorra and the Spanish possessions shown in Table No. 1), Uruguay and Venezuela, 2 cents for each 2 ounces, except that when the contents consist of seed, scions, plants, cuttings, bulbs, and roots, the rate is 1 1/2 cents for each 2 ounces. (This is not parcel post, must not have customs declarations attached, and must not be sealed except when addressed for delivery in Canada and marked "This may be opened for postal inspection if necessary," and C. O. D. packages to Mexico.)

Small Packages—Three cents for each 2 ounces, with a minimum charge of 10 cents per packet. *Maximum weight:* 2 pounds 3 ounces. *Maximum dimensions:* Same as samples of merchandise. (See the "International Postal Service Section," Official Postal Guide, for list of countries which accept small packages.)

Registration Fee—For all foreign destinations, 15 cents in addition to postage. When a return receipt is requested at the time of mailing there is an additional charge of 5 cents therefor, and a charge of 10 cents when requested after mailing.

Prepayment—Letters for places in Table No. 1 must be prepaid at least one full rate and other articles for those countries must be prepaid in full.

The prepayment of postage on letters and single post cards for countries not specially mentioned in the table is optional. Postage on all other articles (including reply post cards) must be fully prepaid.

However, registered letters and "business" letters (except those

evidently being exchanged between branches of the same firm or corporation) which are short-paid are returned to the senders for the necessary postage.

Special-Delivery (Express) Service is now in force with the following foreign countries: Ecuador, Argentina, Australia, Austria, Bahamas, Belgium, Brazil, British Guiana, British Honduras, (Belize only), Canada, Chile, China, Cuba, Czechoslovakia, Danzig, Denmark, Dominican Republic, Newfoundland (including Labrador), Northern Ireland, Norway, Panama, Paraguay, Poland, Portugal, St. Pierre and Miquelon, Sweden, Switzerland, Trans-Jordan, Union of South Africa.

An article intended for special ("express") 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 "express" labels (Form 2977) or the cover must be marked boldly in red ink "Express" 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 "express" 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	②	11 —	30x4
Honduras (Republic)	②	11 —	30x4
Labrador (see Newfoundland)	②	11 —	30x4
Mexico	① ③	None	30x4
Newfoundland (including Labrador)	① 4 6	11 —	30x4
Nicaragua	②	11 —	30x4
Panama	① ③	None	30x4
Paraguay	②	11 —	30x4
Peru	②	11 —	30x4
Salvador, El	②	11 —	30x4
Spain, including Alhucenas Island, Ceuta, Chafarinas or Zafarani Islands, Mellilla, 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 4 1/2 of section 412, Postal Laws and Regulations, 1924. Other second-class matter mailed to Canada and Newfoundland (including Labrador) by publishers or registered news agents is subject to the postage rate of 1 cent for each 4 ounces or fraction thereof.

(1) There is no limit of weight for second-class matter sent to Canada, Cuba, Mexico, Newfoundland (including Labrador), and Panama by publishers or registered news agents.

(2) The weight limit applicable to printed matter is 8 pounds 12 ounces, while commercial papers are restricted to 4 pounds 6 ounces. 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 \$10.00 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

Schedule No. 2—Fees charged for money orders issued on international form. Payable in Argentina, Austria, Belgium, Brazil, Bulgaria, Cape of Good Hope, Cape Verde Islands, Chile, China, Costa Rica, Czechoslovakia, Danzig (Free City of), Denmark, Estonia, Finland, France, French Levant*, Germany, Great Britain and Northern Ireland, Greece, Guatemala, Honduras, Hong Kong, Hungary, Iceland, Irish Free State, Italy, Japan, Latvia, Lithuania, Luxembourg, Mexico, Natal, Netherlands, Netherland East Indies, New South Wales, New Zealand, Norway, Orange Free State, Palestine, Peru, Poland, Queensland, Salvador, Siam, South Australia, Spain, Straits Settlements, Surinam (or Dutch Guiana), Sweden, Switzerland, Tasmania, the Transvaal, Uruguay, Victoria, Western Australia, and Yugoslavia (or Jugoslavia). Orders from \$0.01 to \$10.00, 10c.
Orders from \$10.01 to \$20.00, 20c.
Orders from \$20.01 to \$30.00, 30c
Orders from \$30.01 to \$40.00, 40c
Orders from \$40.01 to \$50.00, 50c
Orders from \$50.01 to \$60.00, 60c
Orders from \$60.01 to \$70.00, 70c
Orders from \$70.01 to \$80.00, 80c
Orders from \$80.01 to \$90.00, 90c
Orders from \$90.01 to \$100.00, \$1

*The French Levant consists of the States of Syria, Lebanon, Latakia and Djebel Druze.

CLEARING HOUSES IN THE UNITED STATES—Continued

(In Thousands of Dollars)

CITY	December, 1936 Deposits	June, 1937 Deposits	December, 1937 Deposits	CITY	December, 1936 Deposits	June, 1937 Deposits	December, 1937 Deposits
*Newark, N. J.	\$ 443,443	\$ 432,682	\$ 432,649	San Angelo, Tex.	\$ 9,430	\$ 9,980	\$ 9,753
Newark, Ohio	13,728	14,217	13,717	*San Antonio, Texas	92,428	91,120	96,906
New Bedford, Mass.	78,357	78,812	77,620	San Diego, Calif.	50,764	49,697	49,374
Newburgh, N. Y.	38,379	37,921	36,882	*San Francisco, Calif.	2,586,694	2,503,417	2,569,670
New Castle, Pa.	19,929	20,709	20,738	San Jose, Calif.	10,290	10,136	10,836
*New Haven, Conn.	162,478	162,240	162,255	San Pedro, Calif.	385	486	522
New Kensington, Pa.	9,652	10,440	10,132	Santa Barbara, Calif.	12,062	12,112	12,944
New London, Conn.	44,155	44,489	42,991	Santa Cruz, Calif.	7,052	6,827	7,174
Newnan, Ga.	2,270	1,974	2,027	Santa Rosa, Calif.	4,069	4,090	4,127
*New Orleans, La.	254,838	224,357	249,644	*Savannah, Ga.	106,833	96,356	95,349
Newport News, Va.	12,324	12,100	11,705	Scranton, Pa.	105,241	98,708	95,806
*New York, N. Y.	17,468,972	17,118,397	16,344,183	*Seattle, Wash.	326,581	327,236	335,195
Niagara Falls, N. Y.	30,195	32,597	31,402	Sedalia, Mo.	3,581	3,389	3,627
Norfolk, Va.	66,923	63,856	64,139	Shamokin, Pa.	14,395	13,633	13,644
Norristown, Pa.	22,798	22,961	22,525	Sharon, Pa.	12,976	14,218	14,079
*Northern New Jersey Clearing House, New York, N. Y.				Sheboygan, Wis.	24,105	23,634	24,277
Norwalk, Conn.	17,854	18,352	18,113	Shenandoah, Pa.	6,278	6,434	6,331
*Oakland, Calif.	50,981	48,879	57,458	Shreveport, La.	61,768	54,001	58,978
*Ogden, Utah	25,699	24,783	26,497	*Sioux City, Iowa	30,568	26,910	26,161
Oil City, Pa.	17,864	17,054	17,743	Sioux Falls, S. D.	19,519	16,963	18,354
*Oklahoma City, Okla.	107,947	113,579	108,231	South Bend, Ind.	24,155	25,828	26,500
*Omaha, Neb.	128,921	117,457	116,333	South St. Paul, Minn.	6,711	5,996	6,828
Orange, N. J.	25,594	25,429	25,874	*Spokane, Wash.	35,268	36,202	34,183
Oshkosh, Wis.	16,129	16,379	15,918	Springfield, Ill.	26,723	25,789	27,821
Palestine, Texas	3,442	3,313	3,572	Springfield, Mass.	159,197	155,416	154,040
Paris, Tex.	4,314	4,128	4,370	Springfield, Mo.	15,941	14,937	16,015
Parkersburg, W. Va.			14,228	Springfield, Ohio	20,739	20,858	21,367
Parsons, Kan.	3,793	3,872	3,968	Stamford, Conn.	48,013	49,073	49,431
*Pasadena, Calif.	27,787	26,778	27,550	Steubenville, Ohio	18,100	19,126	18,440
Passaic, N. J.	36,957	38,497	38,264	Stockton, Calif.	36,467	37,267	38,805
Paterson, N. J.	109,738	105,967	106,476	Superior, Wis.	8,235	8,788	8,947
Pensacola, Fla.	10,508	9,605	9,600	Syracuse, N. Y.	193,373	192,031	191,151
*Peoria, Ill.	57,286	54,924	51,773	Tacoma, Wash.	23,809	24,769	27,495
Petersburg, Va.	4,815	4,981	4,752	Tampa, Fla.	33,956	35,519	32,133
*Philadelphia, Pa.	2,100,549	2,046,555	1,950,171	Terre Haute, Ind.	29,977	29,321	28,805
Phillipsburg, N. J.	6,950	6,809	7,039	*Toledo, Ohio	127,472	117,794	120,082
Phoenix, Ariz.	52,207	54,762	57,297	*Topeka, Kan.	40,000	36,017	37,716
Pine Bluff, Ark.	16,894	14,245	14,730	Trenton, N. J.	137,521	128,959	119,198
Pittsburg, Kan.	4,531	4,322	4,586	Tucson, Ariz.	8,106	8,312	8,549
*Pittsburgh, Pa.	1,211,542	1,112,794	1,069,037	*Tulsa, Okla.	117,842	118,958	123,117
Pittston, Pa.	16,670	16,069	16,089	Utica, N. Y.	78,013	79,156	75,357
Portland, Me.	78,222	79,048	76,725	Valdosta, Ga.	2,149	1,894	2,050
*Portland, Ore.	207,154	221,410	223,447	Vernon, Texas	2,958	3,105	2,987
Portsmouth, Va. (See Norfolk, Va.)				Vicksburg, Miss.	11,154	10,337	10,852
Pottstown, Pa.	9,953	10,366	10,575	Virginia, Minn.	5,185	4,965	5,897
Pottsville, Pa.	22,631	22,762	22,408	*Waco, Texas	20,666	17,871	18,622
Poughkeepsie, N. Y.	48,124	47,810	46,990	Warren, Pa.	16,534	16,191	16,388
Providence, R. I.	395,634	389,995	388,330	*Washington, D. C.	334,042	309,055	322,651
*Pueblo, Colo.	30,365	28,117	28,201	Waterbury, Conn.	64,516	65,958	64,096
Quincy, Ill.	12,643	12,741	12,877	Watertown, Wis.	5,315	5,499	5,341
Racine, Wis.	18,013	18,939	19,790	Watsonville, Calif.	4,742	4,297	4,402
Raleigh, N. C.		75	231	Wheeling, W. Va.	46,904	47,273	45,847
Reading, Pa.	41,001	42,074	45,007	Whittier, Calif.	3,987	3,812	3,892
Red Wing, Minn.	4,586	4,417	4,408	*Wichita, Kan.	60,893	60,146	57,048
*Richmond, Va.	187,323	173,706	167,755	Wichita Falls, Texas	18,744	20,241	21,201
Roanoke, Va.	36,953	36,855	35,970	Wilkes-Barre, Pa.	66,468	63,827	62,661
Rochester, Minn.	8,517	8,358	8,360	Williamsport, Pa.	15,887	16,109	16,109
Rochester, N. Y.	354,173	350,933	350,141	Wilmington, Calif.			
Rockford, Ill.	21,340	22,226	23,379	Wilmington, Del.	172,742	164,752	159,670
Rocky Mount, N. C.	7,684	6,229	7,886	Wilmington, N. C.	11,464	10,738	10,889
Rome, Ga.	6,419	5,643	5,817	Winona, Minn.	15,235	14,892	14,978
Sacramento, Calif.	41,303	38,247	41,004	Winston-Salem, N. C.	84,411	78,050	78,000
St. Cloud, Minn.	5,144	5,344	5,219	Winter Haven, Fla.	2,912	4,183	3,139
*St. Joseph, Mo.	39,516	35,093	34,987	Worcester, Mass.	205,661	208,071	204,095
*St. Louis, Mo.	684,038	639,084	666,401	Yakima, Wash.	3,765	3,610	2,113
*St. Paul, Minn.	188,171	181,398	171,453	Yankton, S. D.	2,537	2,476	2,366
Salisbury, N. C.	1,227	1,101	1,162	York, Pa.	41,125	41,934	42,133
*Salt Lake City, Utah	89,970	92,007	92,363	Youngstown, Ohio	55,664	54,725	54,452

* 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.

