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OF THE CITY OF NEW YORK

RAND McNALLY
BANKERS DIRECTORY

FIRST 1939 EDITION
PUBLISHED IN MARCH

C. J. DEVINE & CO.

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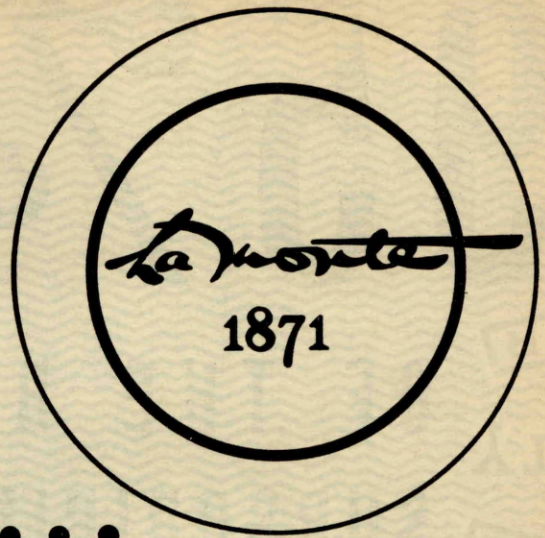
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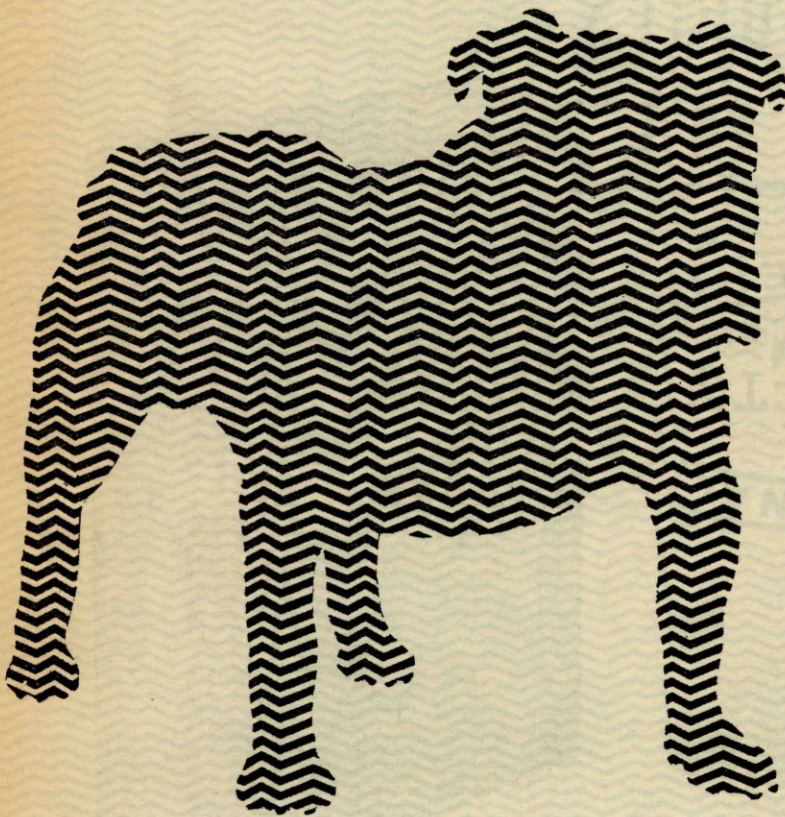
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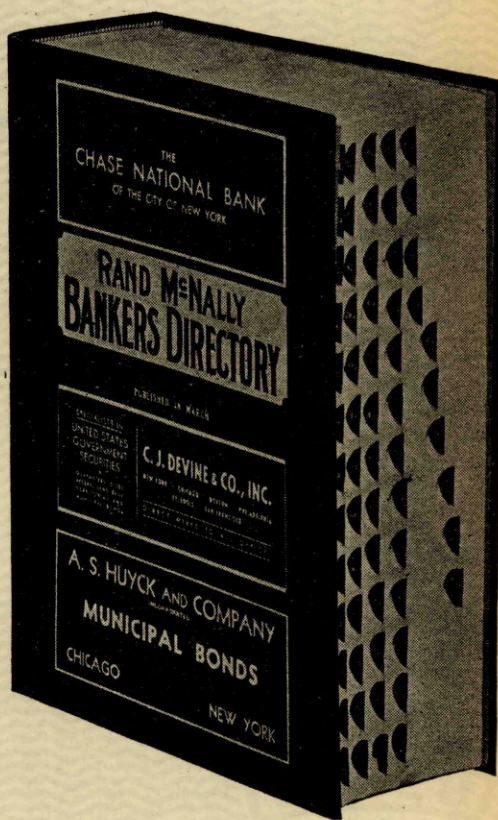


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SIXTY-SEVENTH YEAR

FIRST 1939 EDITION — 126th EDITION SINCE 1872

JANUARY EDITION

CORRECTED TO

MARCH 1939

Official Numbering Agent American Bankers Association

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FIRST 1939 EDITION

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

- BANK STATEMENTS** December 31st 1938 (and later) clarified by an 11 column breakdown
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- DIRECTORS** Complete list of Directors, in a separate section indexed DIRECT.
- CORRESPONDENTS** All bank correspondents shown opposite statements
- DISCONTINUED BANK TITLES** A 5-year list—closings due to failures, liquidations, mergers, consolidations, etc. placed in an individual section for quick reference, indexed DISC.TITLES
- NON-BANK TOWNS** Accessible banking points to all non-bank towns, in a separate section, indexed ACCES.
- CANADIAN BANKS** Indexed CAN. A complete list of Canadian banks, statements, officers, correspondents, etc.
- FOREIGN BANKS** Information, statements, officers, etc., of all Foreign Banks, indexed FOR.

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CHICAGO

Est'd. 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, 1938 - £ 127,064,000

Head Office: SYDNEY, NEW SOUTH WALES
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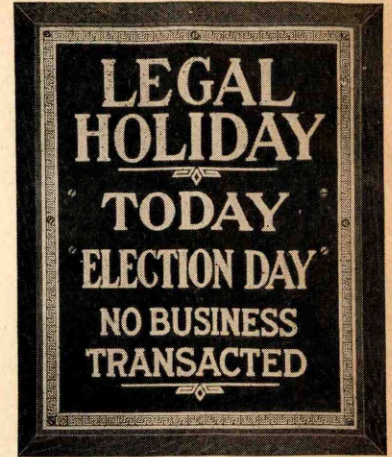
BANKS, HOME SAVINGS



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

The percentages shown represent the statutory reserve requirements. The Board of Governors of the Federal Reserve System may by regulation change these requirements, but the amount of reserves required to be maintained as the result of any such change may not be less than the amount required by the statute, as shown above, nor more than twice such statutory requirements. The Board has increased the statutory reserve requirements on both demand and time deposits by 50 percent effective August 16, 1936, by 75 percent effective March 1, 1937, and by 100 percent effective May 1, 1937, and on April 16, 1938, reduced the requirements to the following percentages:

On net demand deposits:

Central reserve city banks 22 $\frac{3}{4}$ %
Reserve city banks 17 $\frac{1}{2}$ %
Country banks 12%

On time deposits:

All member banks 5%

Central Reserve Cities

2. NEW YORK CITY* 7. CHICAGO**

Reserve Cities***

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

STATEMENT OF CONDITION OF THE FEDERAL RESERVE BANKS ON DECEMBER 31, 1938

(In thousands of dollars)

ASSETS	Total	1 Boston	2 New York	3 Phila- delphia	4 Cleveland	5 Richmond	6 Atlanta	7 Chicago	8 St. Louis	9 Minne- apolis	10 Kansas City	11 Dallas	12 San Francisco
Gold certificates on hand and due from U. S. Treasury . . .	11,787,720	660,319	5,115,945	546,461	783,882	356,64 ⁵	275,267	2,200,214	316,830	241,452	304,342	210,498	775,865
Redemption fund—F. R. notes	9,873	328	1,226	1,236	810	1,222	583	629	843	606	509	191	1,690
Other cash	368,213	36,112	103,924	29,221	23,751	21,917	15,526	51,557	19,634	7,786	14,773	14,400	29,612
Total reserves	12,165,806	696,759	5,221,095	576,918	808,443	379,784	291,376	2,252,400	337,307	249,844	319,624	225,089	807,167
Bills discounted													
Secured by U. S. Gov't obligations, direct or fully guaranteed	2,099	32	804	704	191	54	75	55	43	74	4	63	
Other bills discounted	1,872	9	241	473	54	153	111	74	45	91	567	20	34
Total bills discounted	3,971	41	1,045	1,177	245	207	186	129	45	134	641	24	97
Bills bought in open market	549	41	215	56	51	24	19	68	2	2	16	16	39
Industrial advances	15,644	1,945	3,879	3,120	618	1,466	825	415	21	964	268	775	1,348
U. S. Government securities:													
Bonds	840,893	63,287	267,426	73,057	84,554	39,461	34,279	90,644	35,023	18,633	37,140	30,913	66,476
Treasury notes	1,156,947	87,073	367,938	100,515	116,335	54,291	47,163	124,714	48,187	25,636	51,101	42,531	91,463
Treasury bills	566,175	42,611	180,058	49,189	56,931	26,569	23,080	61,031	23,581	12,546	25,007	20,814	44,758
Total U. S. Gov't securities	2,564,015	192,971	815,422	222,761	257,820	120,321	104,522	276,389	106,791	56,815	113,248	94,258	202,697
Total bills and securities	2,584,179	194,998	820,561	227,114	258,734	122,018	105,552	277,001	106,859	57,915	114,173	95,073	204,181
Due from foreign banks	172	13	65	17	16	7	6	21	3	2	5	5	12
F. R. notes of other banks	32,570	757	5,337	2,081	1,966	2,946	3,443	5,886	2,931	1,428	1,453	1,308	3,034
Uncollected items	710,849	69,882	207,064	54,506	74,509	47,040	24,887	95,915	29,838	16,889	32,624	25,622	32,073
Bank premises	42,768	2,945	9,038	4,699	6,017	2,621	2,076	3,964	2,291	1,524	3,089	1,261	3,243
Other assets	44,348	2,893	13,388	4,637	5,018	2,508	1,809	4,349	1,679	1,096	1,779	1,565	3,627
Total assets	15,580,692	968,247	6,276,548	869,972	1,154,703	556,924	429,149	2,639,536	480,908	328,698	472,747	349,923	1,053,337
LIABILITIES													
F. R. notes in actual circulation	4,451,824	384,130	1,029,296	320,562	427,467	208,287	151,398	996,721	183,131	136,857	171,390	81,375	361,210
Deposits:													
Member bank—reserve account	8,724,050	392,294	4,460,340	374,231	477,880	231,576	188,709	1,299,880	209,543	113,568	227,796	183,468	564,765
U. S. Treasurer—General account	923,225	81,324	212,295	58,155	116,296	48,507	41,110	176,765	35,355	43,294	24,886	38,428	46,810
Foreign bank	199,211	14,360	71,369	19,545	18,349	8,576	6,980	23,734	5,983	4,587	5,784	5,784	14,160
Other deposits	241,512	4,251	188,479	6,899	7,228	2,033	4,168	1,658	5,093	3,779	1,476	2,686	13,762
Total deposits	10,087,998	492,229	4,932,483	458,830	619,753	290,692	240,967	1,502,037	255,974	165,228	259,942	230,366	639,497
Deferred availability items	694,217	67,897	194,382	57,591	75,047	43,155	24,190	96,322	31,361	17,480	31,468	27,254	28,070
Other liabilities including accrued dividends	2,998	175	1,214	664	134	108	153	199	51	95	46	37	122
Total liabilities	15,237,037	944,431	6,157,375	837,647	1,122,401	542,242	416,708	2,595,279	470,517	319,660	462,846	339,032	1,028,899
CAPITAL ACCOUNTS													
Capital paid in	134,575	9,411	51,043	12,213	13,546	5,005	4,495	13,488	3,946	2,903	4,212	3,961	10,352
Surplus (Section 7)	149,152	10,083	52,463	13,696	14,323	4,983	5,630	22,666	4,685	3,153	3,613	3,892	9,965
Surplus (Section 13b)	27,264	2,874	7,457	4,416	1,007	3,293	713	1,429	545	1,001	1,142	1,266	2,121
Other capital accounts	32,664	1,448	8,210	2,000	3,426	1,401	1,603	6,674	1,215	1,981	934	1,772	2,000
Total liabilities and capital accounts	15,580,692	968,247	6,276,548	869,972	1,154,703	556,924	429,149	2,639,536	480,908	328,698	472,747	349,923	1,053,337
Contingent liability on bills purchased for foreign cor- respondents	76	6	27	7	7	3	3	9	2	2	2	2	6
Commitments to make industrial advances	14,272	1,297	2,677	1,525	2,234	1,282	157	58	548	212	658	46	3,578

FEDERAL RESERVE BANK INFORMATION

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

WASHINGTON, D. C.

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

M. S. SZYMCAK
JOHN K. McKEE

CHESTER C. DAVIS
ERNEST G. DRAPER

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

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

FEDERAL OPEN MARKET COMMITTEE

MARRINER S. ECCLES, *Chairman*
GEORGE L. HARRISON, *Vice Chairman*
CHESTER C. DAVIS
ERNEST G. DRAPER
JOHN K. McKEE
OSCAR NEWTON
J. N. PEYTON
RONALD RANSOM
G. J. SCHALLER
JOHN S. SINCLAIR
M. S. SZYMCAK

CHESTER MORRILL, *Secretary*
S. R. CARPENTER, *Assistant Secretary*
WALTER WYATT, *General Counsel*
J. P. DREIBELBIS, *Assistant General Counsel*
E. A. GOLDENWEISER, *Economist*
JOHN H. WILLIAMS, *Associate Economist*
ALLAN SPROUL, *Manager of System Open Market Account*

FEDERAL ADVISORY COUNCIL (1939)

District No. 1 (BOSTON).....THOMAS M. STEELE
District No. 2 (NEW YORK).....LEON FRASER
District No. 3 (PHILADELPHIA)...HOWARD A. LOEB, *V. Pres.*
District No. 4 (CLEVELAND).....T. J. DAVIS
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)....JOHN EVANS
District No. 11 (DALLAS).....R. E. HARDING
District No. 12 (SAN FRANCISCO) PAUL S. DICK

WALTER LICHTENSTEIN, *Secretary*

(For combined statement of the Assets and Liabilities of the Twelve Federal Reserve Banks as of December 31, 1938, see page 10)

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 314; State Banks 42. Total 356.

DIRECTORS AND OFFICERS

Class A—Directors
LEWIS S. REED, Waterbury, Conn. (1940)
LEON A. DODGE, Damariscotta, Me. (1939)
ALLEN FORBES, Boston, Mass. (1941)

Class B—Directors
EDWARD S. FRENCH, Springfield, Vt. (1940)
EDWARD J. FROST, Boston, Mass. (1939)
PHILIP R. ALLEN, East Walpole, Mass. (1941)

Class C—Directors
FREDERICK H. CURTISS, Boston, Mass. (1941), Chairman of the Board and Federal Reserve Agent
HENRY S. DENNISON, Framingham, Mass. (1939), Deputy Chairman
HENRY I. HARRIMAN, Boston, Mass. (1940).

Member Federal Advisory Council
THOMAS M. STEELE, New Haven, Conn.

(See page 10 for statement showing Assets and Liabilities as of December 31, 1938)

Officers
ROY A. YOUNG, *President*
WILLIAM W. PADDOCK, *First Vice President*
WILLIAM WILLETT, *Cashier*
KRICKEL K. CARRICK, *Secretary and General Counsel*
FREDERIC H. CURTISS, *Chairman of Board and Federal Reserve Agent*
WALTER L. EDDY, *Assistant Federal Reserve Agent*
WILLIAM D. McRAE, *Chief Examiner*
ELLIS G. HULT, *Assistant Cashier*
ERNEST M. LEAVITT, *Assistant Cashier*
CARL B. PITMAN, *Assistant Cashier*
L. WALLACE SWEETSER, *Assistant Cashier*
JOHN J. FOGG, *Auditor*
A. C. KENNEL, JR., *Assistant Counsel*
PHILLIPS KETCHUM, *Associate Counsel*
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.

Note: 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 1, 1939: National Banks: members 599; non-members 0; total 599; State Banks: members 44; non-members: 110; total 154; Trust Companies: members 129; non-members 147; total 276; Savings Banks: members 0; non-members: 171; total 171. Private Bankers: members 0; non-members 15; total 15. Industrial Banks: members 0; non-members 20; total 20. Number of banks in District No. 2, 772; non-members 463; total 1235.

DIRECTORS AND OFFICERS

Directors

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

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

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

Officers

GEORGE L. HARRISON, President
ALLAN SPROUL, First 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

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

Member of Federal Advisory Council

LEON FRASER, President, The First National Bank of the City of New York, New York, N. Y.

Industrial Advisory Committee

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

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

DUDLEY H. BARROWS, Manager, Personnel Department
WESLEY W. BURT, Manager, Accounting Department

(For Assets and Liabilities see statement of December 31, 1938, page 10)

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, Salt Lake City, Portland, Ore., Seattle.

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

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

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

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

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

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

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

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

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

Federal Reserve Bank of New York—BUFFALO BRANCH

(Transit Number 10-26) (272 Main Street, Buffalo, N. Y.)

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

DIRECTORS AND OFFICERS

Directors

FRED J. COE, President, Power City Trust Company, Niagara Falls, N. Y.
WILLIAM A. DUSENBURY, President, The First National Bank of Olean, Olean, N. Y.
MARION B. FOLSON, Treasurer, Eastman Kodak Company, Rochester, N. Y.
FRANK F. HENRY, Chairman, Washburn Crosby Company, Inc., Buffalo, N. Y.

HOWARD KELLOGG, President, Spencer Kellogg and Sons, Inc., Buffalo, N. Y.
GILBERT PROLE, Genesee Farm Supply Company, Batavia, N. Y.
ROBERT M. O'HARA, Managing Director

Officers

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

1939

JANUARY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
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
22	23	24	25	26	27	28
29	30	31	..	..	..	..
29	30	31	..	..	..	..
..

FEBRUARY

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

MARCH

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

APRIL

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

MAY

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

JUNE

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

JULY

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

AUGUST

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

SEPTEMBER

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

OCTOBER

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

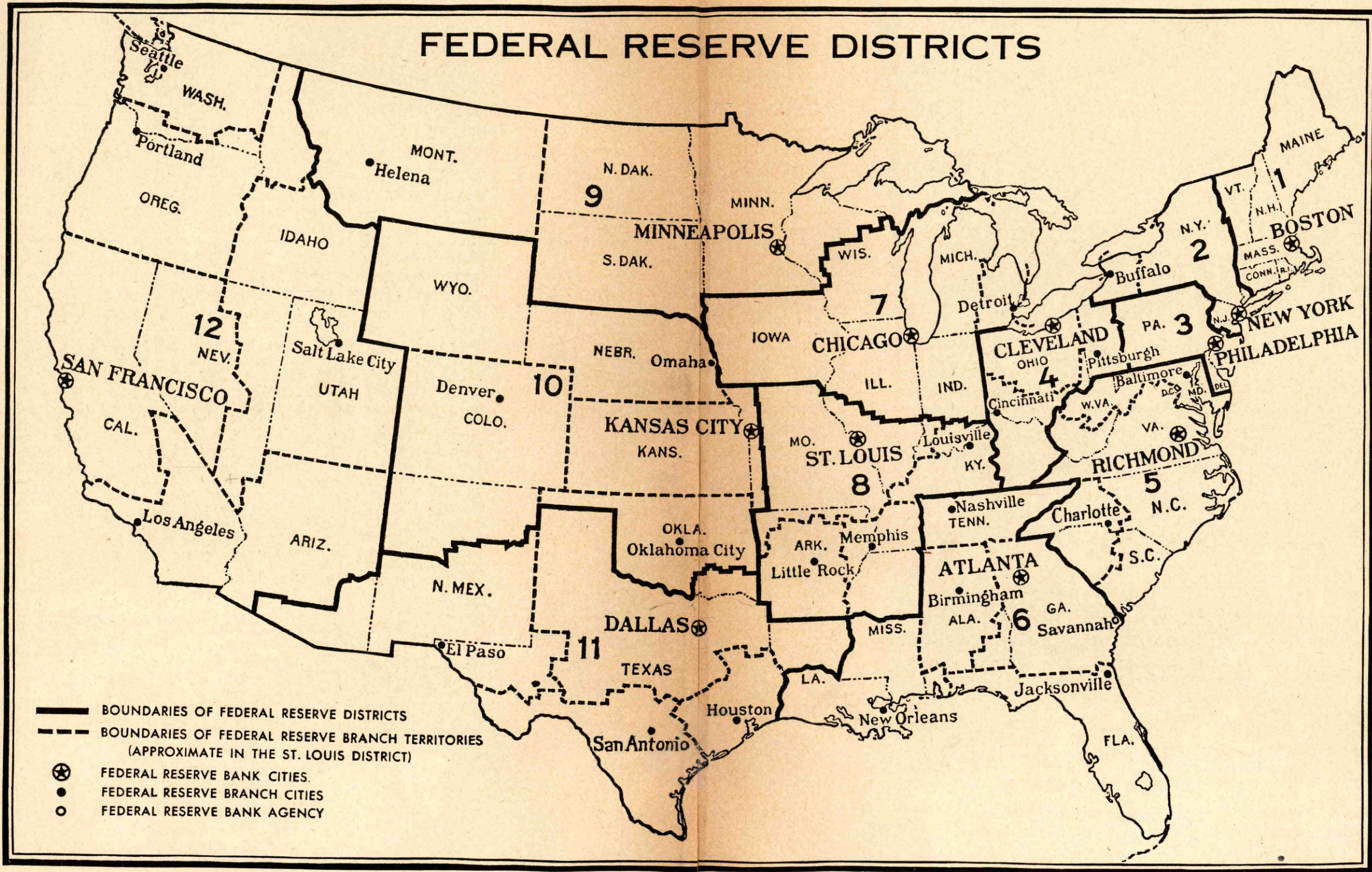
NOVEMBER

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

DECEMBER

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

FEDERAL RESERVE DISTRICTS



CHARLES C. GLOVER
CHAIRMAN OF THE BOARD

The Kings National Bank

CHARLES C. GLOVER, JR.
VICE-CHAIRMAN OF THE BOARD

of
Washington, D. C.

ROBERT V. FLEMING
PRESIDENT

GEORGE O. VASS
VICE PRESIDENT AND CASHIER

Acknowledging the receipt of your letter of April 2nd, I am delighted to know that you approve of one of my advertising policies, and that is, to use the Bankers Directory in liberal doses. I am very much pleased with this new contract and believe it is money well invested.

I appreciate the kind expressions in your letter, and remain, with cordial regards,

Very truly yours,



GOV/EL

Vice President and Cashier.

This letter is in response to thanks we sent Mr. Vass for practically doubling his Blue Book business.

THE Rand M^cNally BANKERS DIRECTORY has more *advertisers* than its nearest competitor has *subscribers*. It has more *subscribers* than all other similar publications combined.

The BANKERS DIRECTORY (BLUE BOOK) has the most advertisers because of its overwhelming lead in circulation—maintained for more than half a century by its unyielding policy of absolute accuracy and dependability.

That is why *nine out of ten* who advertise in a bank directory use Rand M^cNally's. And why those who advertise in the BLUE BOOK "believe it is money well invested."

Rand M^cNally & Company
536 S. Clark St., Chicago, Ill.

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, Portland, Ore., San Francisco, Los Angeles.

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

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

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

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

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

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

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

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

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

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

DISTRICT No. 3—Federal Reserve Bank of Philadelphia

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

TERRITORY IN DISTRICT—Delaware, the following counties of New Jersey: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Ocean, and Salem, and all Pennsylvania east of western boundary of following counties: McKean, Elk, Clearfield, Cambria, and Bedford. Membership: National Banks 590; State Banks 66. Non-Member Banks 294. Total number of banks in District No. 3, 950.

DIRECTORS AND OFFICERS

Class A—Directors

JOSEPH WAYNE, Jr., Philadelphia, Pa., (1941)
GEORGE W. REILLY, Harrisburg, Pa., (1939)
JOHN B. HENNING, Tunkhannock, Pa., (1940)

Class B—Directors

C. FREDERICK C. STOUT, Camden, N. J., (1940)
J. CARL DE LA COUR, Camden, N. J., (1939)
HARRY L. CANNON, Bridgeville, Del., (1941)

Class C—Directors

THOS. B. McCABE, Chester, Pa. (1939), Chairman of the Board
FRANCIS BIDDLE (1940), Deputy Chairman of the Board.

Member of Federal Advisory Council

HOWARD A. LOEB, Philadelphia, Pa.

(See page 10 for statement showing Assets and Liabilities as of December 31, 1938)

Officers

JOHN S. SINCLAIR, President
FRANK J. DRINNEN, First Vice-President
THOMAS B. McCABE, Chairman of Board and Federal Reserve Agent.

FRANCIS BIDDLE, Deputy Chairman of the Board

ARTHUR E. POST, Secretary and Assistant Federal Reserve Agent

C. A. McILHENNY, 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, BRITTAIN, EVANS & LEWIS

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF PHILADELPHIA

(Effective February 7, 1934)

Immediate Credit on Receipt—Philadelphia (Clearing House Items when received by 9 a.m.) (U. S. Treasury Checks and Warrants when received by 2 p.m.) (Money Orders payable at Philadelphia Post Office when received by 9.30 a.m.)

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

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

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

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

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

One Business Day After Receipt—(Philadelphia Clearing House Items when received after 9 a.m.); (Non-Clearing House Items when assembled in sealed envelopes and received by 10.30 a.m.; Saturday 9:00 a.m.) (Money Orders payable at Philadelphia P. O. when received after 9:30 a.m.).

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

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

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

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

(* Except cities as listed.)

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

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

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

DISTRICT No. 4—Federal Reserve Bank of Cleveland

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

TERRITORY IN DISTRICT—State of Ohio, all that part of Pennsylvania west of the eastern boundaries of the following counties: Warren, Forest, Jefferson, Indiana, Somerset and Westmoreland; the counties of Marshall, Ohio, Brooke Tyler, Wetzell, 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 Dec. 31, 1938: National Banks 510; State Banks 114. Total member banks 624.

DIRECTORS AND OFFICERS

Class A—Directors

F. F. BROOKS, Pittsburgh, Pa., (1941)
B. R. CONNER, Ada, Ohio, (1939)
H. B. McDOWELL, Sharon, Pa., (1940)

Class B—Directors

G. D. CRABBS, Cincinnati, Ohio, (1941)
J. E. GALVIN, Lima, Ohio, (1939)
R. P. WRIGHT, Erie, Pa., (1940)

Class C—Directors

R. E. KLAGES, Deputy Chairman, Columbus, Ohio, (1939)
G. C. BRAINARD, Chairman of the Board and Federal Reserve Agent, Youngstown, Ohio, (1940)
J. C. STONE, Lexington, Ky. (1941)

Member Federal Advisory Council

T. J. DAVIS, President, The First National Bank, Cincinnati, Ohio.

(See page 10 for statement of Assets and Liabilities as of December 31, 1938)

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

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.
CLARANCE 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 337; State Banks 69.

DIRECTORS AND OFFICERS

Class A—Directors

CHAS. E. RIEMAN, Baltimore, Md., (1939)
JAMES C. BRASWILL, Rocky Mount, N. C., (1940)
L. E. JOHNSON, Alderson, W. Va., (1941)

Class B—Directors

CHAS. C. REED, Richmond, Va., (1939)
JOHN H. HANNA, Washington, D. C., (1940)
EDWIN MALLOY, Cheraw, S. C., (1941)

Class C—Directors

W. G. WYSOR, Richmond, Va., (1939)
ROBERT LASSITER, Charlotte, N. C., (1940)
VACANCY (1941)

Member Federal Advisory Council

R. M. HANES, (1939) President, Wachovia Bank & Trust Co., Winston-Salem, N. C.

Officers

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

Counsel

MAXWELL G. WALLACE

(See page 10 for statement of Assets and Liabilities as of December 31, 1938)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 5—Continued

TIME SCHEDULE OF FEDERAL RESERVE BANK, RICHMOND

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

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

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

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

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

Four Business Days After Receipt—Portland, Salt Lake City, Seattle, *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., (1939) Managing Director
W. FRANK THOMAS, Westminster, Md., (1941)
GEORGE W. REED, Baltimore, Md., (1941)
MORTON M. PRENTIS, Baltimore, Md., (1939)
CHARLES P. McCORMICK, Baltimore, Md., (1939)
W. FRANK ROBERTS, Baltimore, Md., (1940)
JAMES DIXON, Easton, Md., (1940)

Officers

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

TIME SCHEDULE OF BALTIMORE BRANCH

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

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

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

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

Delaware, Maine, *Massachusetts, New Hampshire, New Jersey, *New York, North Carolina (except "Other Cities" listed under 1 and 2 days), *Pennsylvania, Rhode Island, South Carolina, Vermont, *Virginia (except "Other Cities" listed under 1 and 2 days), West Virginia in Richmond territory (except "Other Cities" listed under 2 days).

Four Business Days After Receipt—Helena, Portland, Ore., Salt Lake City, Seattle, *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., (1939) Managing Director
J. GERALD COWAN, Asheville, N. C., (1941)
GEORGE S. HARRIS, Charlotte, N. C., (1941)
B. M. EDWARDS, Columbia, S. C., (1939)
CHRISTIE BENET, Columbia, S. C., (1939)
T. E. HEMBY, Charlotte, N. C., (1940)
GEORGE M. WRIGHT, Great Falls, S. C., (1940)

Officers

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

TIME SCHEDULE OF CHARLOTTE BRANCH

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

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

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

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

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

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

Five Business Days After Receipt—Helena, Los Angeles, Portland, Ore., San Francisco, Seattle, *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., (1941)
 R. G. CLAY, Atlanta, Ga., (1939)
 W. D. COOK, Meridian, Miss., (1940)

Class B—Directors
 ERNEST T. GEORGE, New Orleans, La., (1941)
 J. A. McCRARY, Decatur, Ga., (1939)
 FITZGERALD HALL, Nashville, Tenn., (1940)

Class C—Directors
 FRANK H. NEELY, Atlanta, Ga., (1941), Chairman and Federal Reserve Agent.
 J. F. PORTER, Williamsport, Tenn., (1939)
 RUFUS C. HARRIS, New Orleans, La., (1940)

Member Federal Advisory Council
 EDWARD BALL, Barnett National Bank Bldg., Jacksonville, Fla.

(See page 10 for statement of Assets and Liabilities as of December 31, 1938)

Officers

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

Industrial Advisory Committee

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

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	1
Birmingham (City)	1	1	*	2	1	4	4	4	4	2
Arizona	7	7	7	7	7	3	2	2	2	3
Arkansas	4	5	3	4	3	7	6	7	7	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	4	5	4	4	4
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	4	7	6	6	6
Delaware	4	5	4	4	4	2	4	3	3	3
District of Columbia	4	4	4	4	4	7	6	7	7	7
Florida	3	4	4	2	4	2	2	2	2	1
Jacksonville	1	2	2	*	2	4	4	4	4	4
Georgia	2	4	3	3	3	4	4	4	4	4
Atlanta	*	2	1	1	1	5	5	5	5	5
Idaho	7	6	7	7	7	2	1	1	2	*
Illinois	4	4	4	4	3	6	7	6	7	6
Chicago	2	2	2	2	1	4	4	4	4	4
Indiana	4	4	4	4	3	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	4	4	4	4	4
Louisiana										
Dallas Zone	5	5	5	6	5	4	4	4	4	4
New Orleans Zone	4	2	3	4	4	4	4	4	4	4
New Orleans (City)	2	*	1	2	2	4	4	4	4	4
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	4	4	4	4	4
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	4	4	4	4	4
Minnesota	4	5	4	5	4	4	4	4	4	4
Minneapolis-St. Paul	2	3	2	3	2	4	4	4	4	4
Mississippi										
Memphis Zone	4	4	4	5	4	4	4	4	4	4
New Orleans Zone	4	4	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	4	4	4	4	4
St. Louis	2	2	2	2	1	4	4	4	4	4
Montana	6	7	6	7	6	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	4	4	4	4	4
Nevada	7	7	7	7	7	4	4	4	4	4
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	6	7	6	6	6	4	4	4	4	4
New York	4	5	4	4	4	4	4	4	4	4
Buffalo	2	3	2	2	2	4	4	4	4	4
New York City	2	3	2	2	2	4	4	4	4	4
North Carolina										
Charlotte Zone	3†	4	4	4	4	4	4	4	4	4
Richmond Zone	4					4	4	4	4	4
Charlotte (City)	1	2	2	2	2	4	4	4	4	4
North Dakota	6	7	6	7	6	4	4	4	4	4
Ohio	4	4	4	4	4	4	4	4	4	4
Cincinnati	2	2	2	2	2	4	4	4	4	4
Cleveland	4	4	4	4	4	4	4	4	4	4
Oklahoma	3	2	2	2	2	4	4	4	4	4
Oklahoma City	3	2	2	2	2	4	4	4	4	4
Oregon	7	6	7	7	7	4	4	4	4	4
Portland	4	5	4	5	4	4	4	4	4	4
Pennsylvania	4	5	4	4	4	4	4	4	4	4
Philadelphia	2	3	2	2	2	4	4	4	4	4
Pittsburgh	2	2	2	2	2	4	4	4	4	4
Rhode Island	4	5	4	4	4	4	4	4	4	4
South Carolina										
Charlotte Zone	3†	4	4	4	4	4	4	4	4	4
Richmond Zone	4					4	4	4	4	4
South Dakota	6	7	6	7	6	4	4	4	4	4
Tennessee										
Atlanta Zone	2	4	3	3	3	4	4	4	4	4
Memphis Zone	4	3	3	3	3	4	4	4	4	4
Nashville Zone	3	4	3	4	2	4	4	4	4	4
St. Louis Zone	5	5	5	5	5	4	4	4	4	4
Memphis (City)	2	1	1	2	1	4	4	4	4	4
Nashville (City)	1	2	1	2	*	4	4	4	4	4
Texas										
Dallas (City)	2Z5	2Z5	2Z5	3Z6	2Z5	4	4	4	4	4
El Paso (City)	3Z6	3Z6	3Z6	3Z6	3Z6	4	4	4	4	4
Houston (City)	2Z5	1Z4	2Z5	2Z5	2Z5	4	4	4	4	4
San Antonio (City)	3Z6	2Z5	2Z5	3Z6	3Z6	4	4	4	4	4
Utah	6	7	6	7	6	4	4	4	4	4
Salt Lake City	4	4	4	4	4	4	4	4	4	4
Vermont	4	5	4	4	4	4	4	4	4	4
Virginia	4	4	4	4	4	4	4	4	4	4
Richmond	2	2	2	2	2	4	4	4	4	4
Washington	7	7	7	7	7	4	4	4	4	4
Seattle	5	5	4	5	4	4	4	4	4	4
Spokane	4	5	4	5	4	4	4	4	4	4
West Virginia	4	5	4	4	4	4	4	4	4	4
Wisconsin	4	4	4	4	4	4	4	4	4	4
Wyoming	6	6	6	6	6	4	4	4	4	4

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

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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 6—Continued

Federal Reserve Bank of Atlanta—BIRMINGHAM BRANCH

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

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

Directors

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

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

DIRECTORS AND OFFICERS

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

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

DIRECTORS AND OFFICERS

Officers

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

Federal Reserve Bank of Atlanta—SAVANNAH AGENCY

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

J. H. BOWDEN, Manager

EARL M. LOONEY, Assistant Manager

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, (1941)

Class B—Directors

CHAS. B. VAN DUSEN, Detroit, Mich. (1940)
MAX W. BABB, Milwaukee, Wis., (1939)
NICHOLAS H. NOYES, Indianapolis, Ind., (1941)

Class C—Directors

FRANK J. LEWIS, Chicago, Ill., (1940)
ROBERT E. WOOD, Chicago, Ill., Deputy Chairman, (1941)

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.
JOSEPH C. CALLAHAN, Assistant Cashier
NEIL B. DAWES, Assistant Cashier
FRANK A. LINDSTEN, Assistant Cashier
LOUIS G. MEYER, Assistant Cashier
FRANKLIN L. PURRINGTON, Assistant Cashier
JESSE G. ROBERTS, Assistant Cashier
CARL M. SALTNES, Assistant Cashier

JOHN J. ENDRES, Auditor

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

CHARLES B. DUNN, General Counsel
PAUL C. HODGE, Assistant General Counsel

(See page 10 for statement of Assets and Liabilities as of December 31, 1938)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 7—Continued

TIME SCHEDULE OF FEDERAL RESERVE BANK OF CHICAGO

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 6 p.m. (Saturday 5 p.m.).

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

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

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

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

Checks drawn on Detroit banks and United States postal money orders payable at Detroit will be received for immediate credit until 9 a.m. (Saturday 8 a.m.).

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

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

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

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

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

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

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

FEDERAL RESERVE BANK INFORMATION

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

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

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

Membership: National Banks 314; State Banks 77: Total 391 (as of December 31, 1938).

DIRECTORS AND OFFICERS

Class A—Directors
SIDNEY MAESTRE, St. Louis, Mo., (1941)
MAX B. NAHM, Bowling Green, Ky., (1939)
G. R. CORLIS, Anna, Ill., (1940)

Class B—Directors
HARVEY C. COUCH, Pine Bluff, Ark., (1940)
J. W. HARRIS, St. Louis, Mo., (1939)
JOHN R. STANLEY, Evansville, Ind., (1941)

Class C—Directors
WILLIAM T. NARDIN, Chairman of Board and Federal Reserve Agent (1939)
OSCAR JOHNSTON, Scott, Miss., (1940)
(VACANCY)

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

(See page 10 for statement of Assets and Liabilities as of December 31, 1938)

Officers

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

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

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

Columbia, *Florida, *Georgia, *Louisiana, Maine, *Maryland, *Massachusetts, *Michigan, *Minnesota, Mississippi, New Hampshire, New Jersey, *New York, *North Carolina, *Oklahoma, *Pennsylvania, Rhode Island, South Carolina, Vermont, *Virginia, West Virginia, Wisconsin.
Five Days After Receipt (Business)—*Colorado, New Mexico, *Texas, Wyoming.
Six Days After Receipt (Business)—*Arizona, *California, Idaho, *Montana, Nevada, North Dakota, *Oregon, South Dakota, *Utah, *Washington.
**Immediate credit will be given on checks drawn on banks in St. Louis when received in time to be cleared or handed 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.

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
F. KRAMER DARRAGH, Little Rock, Ark., Chairman
H. H. TUCKER, Little Rock, Ark.
A. F. BAILEY, Little Rock, Ark.
I. N. BARNETT, Batesville, Ark.
PAUL R. McCOY, Stuttgart, Ark.
A. E. McLEAN, Little Rock, Ark.
JAMES H. PENICK, Little Rock, Ark.

Officers

A. F. BAILEY, Managing Director
CLIFFORD WOOD, Cashier
CLAY CHILDERS, Assistant Cashier

TIME SCHEDULE OF LITTLE ROCK BRANCH

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

gan, *Minnesota, Mississippi, (New Orleans Zone), *Missouri, (Kansas City Zone), *Nebraska, *Ohio, *Oklahoma, *Pennsylvania, *Tennessee, (Atlanta and Nashville Zones), *Virginia, Wisconsin.
Five Days After Receipt (Actual)—Seattle, Spokane; (Business)—*Colorado, Connecticut, *Florida, Maine, *Maryland, *Massachusetts, New Hampshire, New Jersey, New Mexico, *New York, *North Carolina, Rhode Island, South Carolina, *Texas, Vermont, West Virginia.
Six Days After Receipt (Business)—*Montana, North Dakota, South Dakota, Wyoming.
Seven Days After Receipt (Business)—*Arizona, *California, Idaho, Nevada, *Oregon, *Utah, *Washington.
**Immediate credit will be given on checks drawn on banks in Little Rock when received in time to be prepared and handed on the current day. Checks on other banks received until 2:00 p. m. daily and 1:00 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., Chairman
J. B. HILL, Louisville, Ky.
RALPH C. GIFFORD, Louisville, Ky.
A. H. ECKLES, Hopkinsville, Ky.
PERRY B. GAINES, Carrollton, Ky.
FRANK D. RASH, Louisville, Ky.
J. O. SANDERS, Huntingburg, Ind.

Officers

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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 8—Continued

TIME SCHEDULE OF LOUISVILLE BRANCH

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

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

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

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

*Immediate credit will be given on checks drawn on banks in Louisville when received in time to be prepared and handled on current day. Checks on other banks will be received until 2:00 p.m. daily and 1:00 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
 DOUGLAS W. BROOKS, Chairman, Memphis, Tenn.
 J. HOLMES SHERARD, Sherard, Miss.
 RUFUS C. BRANCH, Pecan Point, Ark.
 W. H. GLASGOW, Memphis, Tenn.
 WM. R. KING, Memphis, Tenn.
 B. A. LYNCH, Blytheville, Ark.
 OLIVER BENTON, Jackson, Tenn.

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

TIME SCHEDULE OF MEMPHIS BRANCH

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

District of Columbia, *Florida, *Georgia, *Illinois, (Chicago Zone), *Indiana, (Chicago Zone), Iowa, *Kansas, *Kentucky, (Cincinnati Zone), *Louisiana, *Maryland, *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 in 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
 J. R. McKNIGHT, Pierre, 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
 WALTER C. COFFEY, Deputy Chairman, 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
 A. W. MILLS, Assistant Auditor

Legal Counsel
 SIGURD UELAND, Counsel
 ROLF UELAND, Assistant Counsel

(See page 10 for statement of Assets and Liabilities as of December 31, 1938)

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

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

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	St. Paul
	Little Rock	Sioux City, Iowa
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
Three Days After Receipt	Illinois
	Indiana
	Iowa
Four Days After Receipt	Connecticut
	Delaware
	District of Columbia
	Georgia
	Kansas
	Kentucky
	Maine
	Maryland
	Massachusetts
	Missouri
	New Hampshire
	New Jersey
Five Days After Receipt	Alabama
	Arkansas
	Colorado
	Florida
	Louisiana
	Mississippi
Six Days After Receipt	California
	Idaho
	New Mexico
Seven Days After Receipt	Arizona

NINTH DISTRICT CITIES

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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 9—Continued

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

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

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

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

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

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

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

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

Federal Reserve Bank of Minneapolis—HELENA BRANCH

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

TERRITORY ALLOTTED HELENA BRANCH—State of Montana.

DIRECTORS 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.
 ALEX CUNNINGHAM, 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.

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

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

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

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

Five Days 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

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

Six Days 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

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 664; State Banks 70.

Non-member Banks 1142. Total number of banks in District No. 10, 1876.

DIRECTORS AND OFFICERS

Class A—Directors
 E. E. MULLANEY, Hill City, Kans., (1941)
 (VACANCY) (1939)
 FRANK W. SPONABLE, Paola, Kans., (1940)

Class B—Directors
 L. E. PHILLIPS, Bartlesville, Okla., (1941)
 WILLARD D. HOSFORD, Omaha, Nebr., (1939)
 J. M. BERNARDIN, Kansas City, Mo., (1940)

Class C—Directors
 J. J. THOMAS, (1941), Deputy Chairman of the Board, Seward, Nebr.
 E. P. BROWN, Davey, Nebr., (1939)
 R. B. CALDWELL, Chairman of the Board and Federal Reserve Agent, Kansas City, Mo., (1940)

Member Federal Advisory Council

JOHN EVANS, Denver, Colo.

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, 1938)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 10—Continued

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

(Effective October 8, 1935)

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

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

Immediate:

Kansas City, Mo.
Kansas City, Kan.

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

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

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

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

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

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

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

*Except cities listed in other Schedules.

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

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

Federal Reserve Bank of Kansas City—DENVER BRANCH

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

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

DIRECTORS AND OFFICERS

Directors

J. E. OLSON, Denver, Colo., (1939), Managing Director
THOMAS A. DINES, Denver, Colo., (1941)
JAMES B. GRANT, Denver, Colo., (1941)
ROBLIN H. DAVIS, Denver, Colo., (1939)
WILSON McCARTHY, Denver, Colo., (1939)
ALBERT K. MITCHELL, Albert, New Mexico (1940)
W. C. KURTZ, Grand Junction, Colo., (1940)

Officers

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

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

(Effective October 8, 1935)

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

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

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

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

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

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

*Except cities listed in other Schedules.

See "Note" under head office schedule.

Federal Reserve Bank of Kansas City—OMAHA BRANCH

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

TERRITORY IN OMAHA BRANCH—All of Nebraska and Wyoming.

DIRECTORS AND OFFICERS

Directors

L. H. EARHART, Omaha, Neb., (1939), Managing Director
GEORGE W. HOLMES, Lincoln, Neb., (1941)
R. E. CAMPBELL, Lincoln, Neb., (1941)
W. DALE CLARK, Omaha, Neb., (1939)
H. L. DEMPSTER, Beatrice, Neb., (1939)
W. H. SCHELLBERG, Omaha, Neb., (1940)
GEORGE A. BIBLE, Rawlins, Wyo., (1940)

Officers

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

TIME SCHEDULE OF OMAHA BRANCH

(Effective October 8, 1935)

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

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

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

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

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

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

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

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

*Except cities listed in other Schedules.

See "Note" under head office schedule.

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

Federal Reserve Bank of Kansas City—OKLAHOMA CITY BRANCH

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

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

DIRECTORS AND OFFICERS

Directors

C. E. DANIEL, Oklahoma City, Okla., (1939), Managing Director
LEE CLINTON, Tulsa, Okla., (1940)
L. D. EDGINGTON, Ponca City, Okla., (1941)
CLARENCE ROBERTS, Oklahoma City, Okla., (1941)
F. T. CHANDLER, Chickasha, Okla., (1939)
T. S. HANNA, Oklahoma City, Okla., (1939)
S. W. HAYES, Oklahoma City, Okla., (1940)

Officers

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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 10—Continued

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

(Effective October 8, 1935)

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

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

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

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

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

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

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

Seven Business Days—Arizona, *Washington.

*Except cities listed in other Schedules.

See "Note" under head office schedule.

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

DISTRICT No. 11—Federal Reserve Bank of Dallas

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

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

Membership as of Dec. 31, 1938: National Banks 487; State Banks 59. Total 546.

DIRECTORS AND OFFICERS

Class A—Directors

FORD SEALE, Denison, Texas, (1941)
ED. H. WINTON, Fort Worth, Texas, (1939)
P. E. HOOKS, Itasca, Texas, (1940)

Class B—Directors

J. D. MIDDLETON, Greenville, Tex., (1941)
J. R. MILAM, Waco, Tex., (1939)
HARRY C. WIESS, Houston, Texas, (1940)

Class C—Directors

J. H. MERRITT, McKinney, Texas, (1941), 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, 1938)

TIME SCHEDULE OF FEDERAL RESERVE BANK OF DALLAS

Effective October 1, 1937

Immediate Credit on Receipt—Dallas (Except University Park. See 2-day schedule). Post Office Money Orders drawn on or drawn by Dallas Post Office. Cashier's Checks and Expense Checks of all Federal Reserve Banks and branches. †United States Treasury Checks and Warrants. ‡Matured Interest Coupons from 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, Amberst, Anna, Annona, Anson, Archer City, Arlington, Athens, Atlanta, Baird, Ballinger, Bangs, Bardwell, Bartlett, Beckville, Bells, Belton, Big Sandy, Big Spring, Blanket, Botham, Bowie, Brady, Breckenridge, Bremond, Bridgeport, Brownfield, Brownsboro, Brownwood, Bryson, Burkburnett, Caddo Mills, Cameron, Canton, Canyon, Carthage, Celeste, Chico, Childress, Chilloicthe, 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, Emis, Eustace, Farmersville, Ferris, Forney, Ft. Worth, Franklin, Frost, Gainesville, Garland, Gatesville, Georgetown, Gilmer, Gladewater, Goldthwaite, Gordon, Gorman, Graham, Granbury, Grand Prairie, Grand Saline, Grandview, Granger, Grapevine, Greenville, Groesbeck, Groom, Hale Center, Hallsville, Hamlin, Handley, Happy, Haskell, Hedley, Henrietta, Hico, Hillsboro, Holland, Honey Grove, Hubbard, Iowa Park, Iredell, Italy, Itasca, Jacksboro, Jefferson, Kaufman, Keller, Kemp, Kerens, Kilgore, Killeen, Kirklund, Knox City, Kosse, Ladonia, Lamesa, Lampasas, Lancaster, Leary, Leonard, Lewisville, Linden, Littlefield, Lone Oak, Longview, Lott, Lubbock, Mabank, Malakoff, Mansfield, Marlin, Marshall, Mart, McGreer, 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, Oglesby, Olney, Omaha, Paducah, Palmer, Pampa, Panhandle, 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, Royce City, Rule, St. Jo, San Angelo, Sanger, Santa Anna, Santo, Seymour, Shamrock, Sherman, Snyder, Stamford, Stephenville, Strawn, Streetman, Sulphur Springs, Sweetwater, Tahoka, Talpa, Taylor, Teague, Temple, Terrell, Texarkana, Thorndale, Thornton, Trenton, Troup, 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, Jackson, 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, Hous-

ton 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, 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—Other Districts—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—Other Districts—Arizona (Dist. 12), California, North Dakota, South Dakota, Utah, Wyoming.

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

References:

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

‡ Matured Interest Coupons as shown herein should be listed on the proper forms, addressed to Federal Reserve Bank, Fiscal Agency Department, Station K., Dallas, Texas, and forwarded by registered insured mail.

Closing Hours

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

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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 11—Continued

Federal Reserve Bank of Dallas—EL PASO BRANCH

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

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

DIRECTORS AND OFFICERS

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

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

TIME SCHEDULE OF EL PASO BRANCH

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

Two Business Days After Receipt—Dallas, Houston, San Antonio, El Paso territory, the following places: Arizona—Bisbee, Douglas, Tucson, Texas—Barstow, Fabens, Midland, Monahans, Odessa, Pecos, Stanton, Van Horn. New Mexico—Alamogordo, Artesia, Carlsbad, Carrizozo, Deming, Ft. Sumner, Hagerman, Hatch, Hot Springs, Las Cruces, Lordsburg, Melrose, Nara Visa, Roswell, Santa Rosa, 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 schedule of these offices. Other Districts—Boston, Helena, Portland, Seattle, Arkansas, Spokane, Illinois, Indiana, Iowa, Kansas, Louisiana, (Dist. 6), Michigan, Mississippi, Missouri, Nebraska, Oklahoma (Dist. 10), Wisconsin.

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

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

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

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

‡ Matured Interest Coupons as shown herein, should be listed on the proper forms, and forwarded by registered insured mail.

Closing Hours

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

Mountain Time	9:45 A. M. (Daily)	Checks and drafts drawn on banks in the City of El Paso and Post Office Money Orders drawn on or by El Paso Post Office.
12:00 M.	(Saturday 11:00 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 12:00 Noon on Saturday, and 2:00 P.M. on other days when listed in special letters containing only such items.)
1:00 P. M.	(Saturday 11:30 a.m.)	Matured Interest Coupons as shown herein.
2:00 P. M.	(Saturday 12:00 M.)	United States Treasury Checks and Warrants. (Except that United States Treasury Checks and Warrants of \$1,000.00 or more, will be received up to 2:00 P. M. on business days other than Saturday, when listed in special letters containing only such items.)
		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.

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, Calhoun, Chambers, Cherokee, Colorado, Fayette, Fort Bend, Galveston, Grimes, Hardin, Harris, Houston, Jackson, Jasper, Jefferson, Lavaca, Lee, Liberty, Madison, Matagorda, Montgomery, Nacogdoches, Newton, Orange, Polk, Refugio, 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, Timpon, Trinity, Victoria, Wharton, Woodville. Other Districts—Atlanta, Birmingham, Charlotte, Chicago, Cincinnati, Denver, Jacksonville, Kansas City, Little Rock, Louisville, Memphis, Nashville, Oklahoma City, Omaha, St. Louis.

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

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

Five Business Days After Receipt—Other Districts—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—Other Districts—Arizona (Dist. 12), California, Montana, Wyoming.

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

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

‡ Matured Interest Coupons as shown herein should be listed on the proper forms, and forwarded by registered insured mail.

Closing Hours

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

Central Time	10:00 A. M. (Daily)	Checks and drafts drawn on banks in the City of Houston and Post Office Money Orders drawn on or by Houston Post Office.
12:00 M.	(Saturday 11:00 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.)
2:00 P. M.	(Saturday 12:00 m.)	Matured Interest Coupons as shown herein.
3:00 P. M.	(Saturday 1:00 P. 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.)
		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.

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 11 — Continued

Federal Reserve Bank of Dallas—SAN ANTONIO BRANCH

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

SAN ANTONIO BRANCH TERRITORY INCLUDES—The following counties in the State of Texas: Aransas, Atascosa, Bandera, Bee, Bexar, Blanco, Brewster, Brooks, Caldwell, 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, San Patricio, Starr, Terrell, Travis, Uvalde, Val Verde, Webb, Willacy, Wilson, Zapata, Zavalla.

DIRECTORS AND OFFICERS

Directors
M. CRUMP, San Antonio, Tex.
J. K. BERETTA, San Antonio, Tex.
C. M. BARTHOLOMEW, Austin, Tex.
GEORGE C. HOLLIS, Eagle Pass, Tex.
EDWIN F. FLATO, Corpus Christi, Tex.
DOLPH BRISCOE, San Antonio, 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, Cibolo, Corpus Christi, Cuero, Del Rio, Donna, Eagle Pass, Edinburg, Elsa, Palfurias, 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.

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. **Other Districts**—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, Tennessee, Vermont, Virginia, West Virginia.

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

Seven Business Days After Receipt. **Other Districts**—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.	(Saturday 10.00 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.)
12.00 M.	(Saturday 11.00 a.m.) Matured Interest Coupons as shown herein.
2.00 P. M.	(Saturday 12.00 m.) United States Treasury Checks and Warrants. (Except that United States Treasury Checks and Warrants of \$1,000.00 or more, will be received up to 3.00 P. M. on business days other than Saturday, when listed in special letters containing only such items.)
3.00 P. M.	(Saturday 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.

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
KEITH POWELL, Salem, Ore., (1939)
C. K. McINTOSH, San Francisco, Calif., (1940)
RENO ODLIN, Tacoma, Wash., (1941)

Class B—Directors
REESE H. TAYLOR, Los Angeles, Calif., (1939)
ELMER H. COX, San Francisco, Calif., (1940)
WILLIAM G. VOLKMANN, San Francisco, Calif., (1941)

Class C—Directors
CARLYLE THORPE, Los Angeles, Calif., (1939)
ST. GEORGE HOLDEN, San Francisco, Calif., Deputy Chairman (1940)

Member Federal Advisory Board
PAUL S. DICK, President, The United States National Bank, Portland, Ore.

Officers
WM. A. DAY, President
IRA CLERK, First Vice-President
W. M. HALE, Vice-President
C. E. EARHART, Cashier
CHESTER D. PHILLIPS, Assistant Cashier
H. N. MANGELS, Assistant Cashier
E. C. MAILLIARD, Assistant Cashier
J. M. OSMER, Assistant Cashier
H. F. SLADE, Assistant Cashier
R. T. HARDY, Assistant Cashier

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

(See page 10 for statement of Assets and Liabilities as of December 31, 1938)

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Continued

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF SAN FRANCISCO

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

One Day After Receipt—Los Angeles.

Two Days After Receipt—Portland, Salt Lake City, Seattle; 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, Cambria, Cedarville, Crescent City, Etna Mills, Fall River Mills, Fellows, Fort Jones, Greenfield, Greenville, Jackson, Kelseyville, Loyalton, Maricopa, Placerville, Point Arena, San Andreas, Sonora, Susanville, Sutter Creek, Tehachapi, Tulelake, Weaverville, Westwood. California-Los Angeles Zone, except cities noted in two-day division. Other Districts—Chicago, Dallas, Denver, El Paso, Helena, Kansas City, Minneapolis, Oklahoma City, Omaha, St. Louis, St. Paul.

Four Days After Receipt—Arizona, (Dist. 12), Oregon—Country; Washington—Country. Other Districts—Atlanta, Baltimore, Birmingham, Buffalo, Cincinnati, Cleveland, Detroit, Houston,

Little Rock, Louisville, Memphis, Nashville, New Orleans, New York City, Philadelphia, Pittsburgh, Richmond, San Antonio.

Five Days After Receipt—Idaho, Nevada-Salt Lake City Zone; Utah—Country. Other Districts—Boston, Charlotte, Jacksonville, Arizona (Dist. 11), Illinois, Indiana, Iowa, Kansas, Minnesota, Nebraska, Oklahoma, Wisconsin.

Six Days After Receipt—Other Districts—Arkansas, Colorado, Delaware, Dist. of Columbia, Georgia, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Montana, New Jersey, New Mexico, New York State, Ohio, Pennsylvania, Tennessee, Virginia, West Virginia.

Seven Days After Receipt—Other Districts—Alabama, Connecticut, Florida, Maine, Massachusetts, Missouri, New Hampshire, North Carolina, North Dakota, Rhode Island, South Carolina, South Dakota, Texas, Vermont, Wyoming.

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

Federal Reserve Bank of San Francisco—LOS ANGELES BRANCH

(Transit Number 16-16) (409 W. Olympic Blvd., Los Angeles, Calif.)

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

DIRECTORS AND OFFICERS

Directors
W. N. AMBROSE, Los Angeles, Calif., Managing Director (1939)
C. E. BROUSE, Riverside, Calif., (1939)
W. S. ROSECRANS, Los Angeles, Calif., (1940)
VICTOR H. ROSETTI, Los Angeles, Calif., (1940)
CARL V. NEWMAN, Tustin, Calif., Chairman. (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, Arizona (Dist. 12), California-Head Office Zone; Nevada-Head Office Zone. Other Districts—Chicago, Dallas, Denver, Helena, Houston, Kansas City, Little Rock, Minneapolis, New Orleans, Oklahoma City, Omaha, San Antonio, St. Louis, St. Paul.

Four Days After Receipt—Oregon—Country. Other Districts—Atlanta, Baltimore, Birmingham, Buffalo, Cincinnati, Cleveland, Detroit, Jacksonville, Louisville, Memphis, Nashville, New York City, Philadelphia, Pittsburgh, Richmond, Arizona (Dist. 11).

Five Days After Receipt—Idaho, Nevada-Salt Lake City Zone; Utah—Country; Washington—Country. Other Districts—Boston, Charlotte, Arkansas, Illinois, Indiana, Iowa, Kansas, Louisiana, Minnesota, Nebraska, Oklahoma, Wisconsin.

Six Days After Receipt—Other Districts—Colorado, Delaware, Dist. of Columbia, Florida, Georgia, Kentucky, Maryland, Michigan, Mississippi, Montana, New Jersey, New Mexico, New York State, Ohio, Pennsylvania, Tennessee, Texas, Virginia, West Virginia.

Seven Days After Receipt—Other Districts—Alabama, Connecticut, Maine, Massachusetts, Missouri, New Hampshire, North Carolina, North Dakota, Rhode Island, South Carolina, South Dakota, Vermont, Wyoming.

Note: The numerals shown above 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 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 Idaho: Benewah, Bonner, Boundary, Clearwater, Idaho, Kootenai, Latah, Lewis, Nez Perce, Shoshone, and in the State of Washington: Asotin, Clark, Columbia, Cowlitz, Garfield, Klickitat, Skamania, Wahkiakum, Walla Walla, and the town of Ilwaco.

DIRECTORS AND OFFICERS

Directors
R. B. WEST, Portland, Ore., Managing Director (1939)
E. B. MACNAUGHTON, Portland, Ore., (1939)
GEORGE T. GERLINGER, Portland, Ore., Chairman, (1939)
A. E. ENGBRETSON, Astoria, Ore., (1940)
N. A. DAVIS, Walla Walla, Wash., (1940)

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

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

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

One Day After Receipt—Seattle.

Two Days After Receipt—Los Angeles, Salt Lake City, San Francisco; Oregon—Country; Washington—Portland Zone. Other Districts—Helena.

Three Days After Receipt—Idaho-Portland Zone; Washington—Country, except Portland Zone. Other Districts—Chicago, Denver, Kansas City, Minneapolis, Omaha, St. Louis, St. Paul.

Four Days After Receipt—Other Districts—Atlanta, Baltimore, Buffalo, Cincinnati, Cleveland, Dallas, Detroit, El Paso, Houston, Louisville, Nashville, New York City, Oklahoma City, Philadelphia, Pittsburgh, Richmond, San Antonio.

Five Days After Receipt—Arizona (Dist. 12), California—Country, Idaho-Salt Lake City Zone, Nevada, Utah—Country.

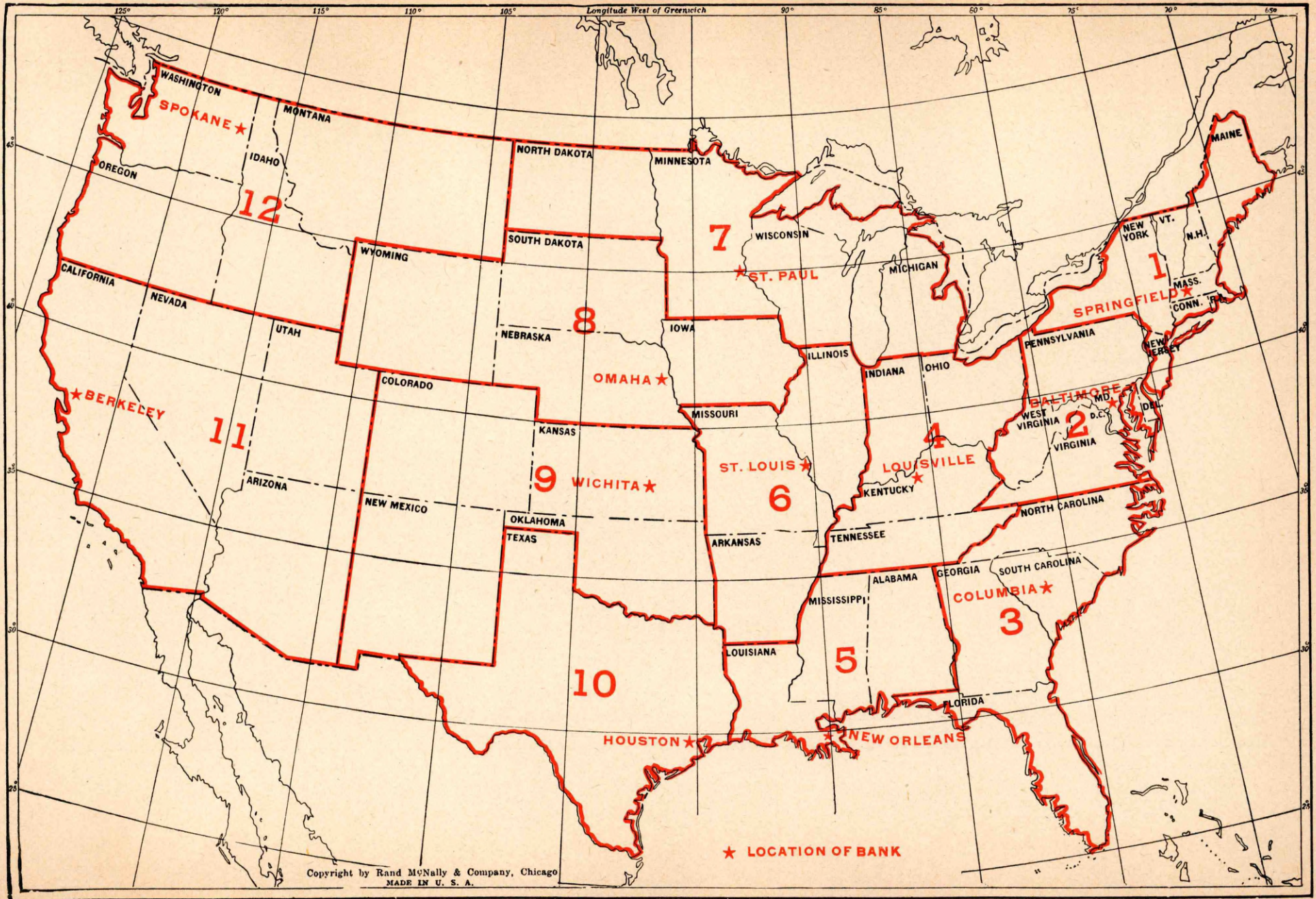
Other Districts—Birmingham, Boston, Jacksonville, Little Rock, Memphis, New Orleans, Illinois, Indiana, Iowa, Kansas, Minnesota, Montana, Nebraska, Wisconsin.

Six Days After Receipt—Other Districts—Charlotte, Arizona (Dist. 11), Colorado, Delaware, Dist. of Columbia, Georgia, Kentucky, Maryland, Michigan; New Jersey, New Mexico, New York State, Ohio, Oklahoma, Pennsylvania, Virginia, West Virginia.

Seven Days After Receipt—Alabama, Arkansas, Connecticut, Florida, Louisiana, Maine, Massachusetts, Mississippi, Missouri, New Hampshire, North Carolina, North Dakota, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Wyoming.

Note: The numerals shown above 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 LAND BANK AND FEDERAL INTERMEDIATE CREDIT BANK DISTRICTS.





RAND McNALLY
POPULAR MAP OF
UNITED STATES

SCALE 1:14,940,300
1 Inch = 236 Statute Miles
1 Centimeter = 149 Kilometers
Statute Miles

100 50 0 100 200 300 400
Kilometers
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The Matson liner Malolo (Flying Fish) entering Honolulu Harbor. Natives in outrigger canoes are escorting her, as is the custom with all incoming steamers.

Is Your Bank's Horizon World Wide?

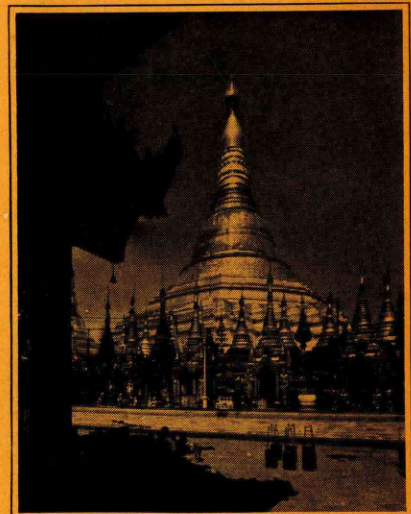
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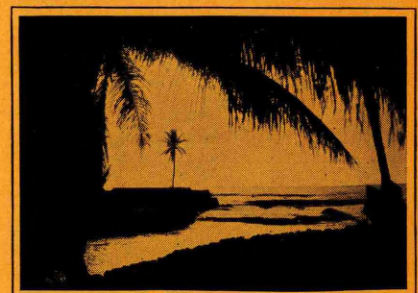
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Every officer who serves depositors should have a BLUE BOOK—an up-to-date copy—for his personal use. Especially those who serve importers, exporters and travellers.



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



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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 12—Continued

Federal Reserve Bank of San Francisco—SALT LAKE CITY BRANCH

(Transit Number 31-31) (70 East South Temple St., Salt Lake City, Utah)

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

DIRECTORS AND OFFICERS

Directors
HERBERT S. AUERBACH, Salt Lake City, Utah, Chairman, (1939)
W. L. PARTNER, Salt Lake City, Utah, Managing Director (1939)
FREDERICK P. CHAMP, Logan, Utah, (1939)
ORVAL W. ADAMS, Salt Lake City, Utah, (1940)
JOHN THOMAS, Gooding, Ida., (1940)

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. **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**—Birmingham, Chicago, Cincinnati, Cleveland, Dallas, Detroit, El Paso, Houston, Little Rock, Louisville, Memphis, Minneapolis, Nashville, New Orleans, Oklahoma City, Pittsburgh, San Antonio, St. Louis, St. Paul.

Four Days After Receipt—Nevada-Head Office Zone; Oregon-Country, Washington-Country. **Other Districts**—Atlanta, Baltimore, Boston, Buffalo, Charlotte, Jacksonville, New York City, Philadelphia, Richmond, Kansas, Nebraska.

Five Days After Receipt—Arizona (Dist. 12), California-Country, Idaho-Portland Zone. **Other Districts**—Arizona (Dist. 11), Arkansas, Colorado, Illinois, Indiana, Iowa, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Montana, New Mexico, Ohio, Oklahoma, Wisconsin.

Six Days After Receipt—**Other Districts**—Alabama, Connecticut, Delaware, Dist. of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York State, North Carolina, North Dakota, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia, Wyoming.

Note: The numerals shown above 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 above 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 entire State of Washington except the town of Ilwaco and the Counties of Asotin, Clark, Columbia, Cowlitz, Garfield, Klickitat, Skamania, Wahkiakum, Walla Walla, which are affiliated with Portland Branch.

DIRECTORS AND OFFICERS

Directors
CHAS. F. LARRABEE, Bellingham, Wash., Chairman, (1939)
GEO. H. GREENWOOD, Seattle, Wash., (1939)
N. A. TELYEA, Spokane, Wash., (1940)
C. R. SHAW, Seattle, Wash., Managing Director (1939)
FRED NELSEN, Seattle, Wash., (1940)

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

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

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

One Day After Receipt—Portland.

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

Three Days After Receipt—Los Angeles, Oregon-Country, Washington-Portland Zone. **Other Districts**—Denver, Kansas City, Minneapolis, Omaha, St. Paul.

Four Days After Receipt—Idaho-Portland Zone. **Other Districts**—Atlanta, Baltimore, Birmingham, Buffalo, Chicago, Cincinnati, Cleveland, Dallas, Detroit, El Paso, Houston, Little Rock, Louisville, Memphis, Nashville, New York City, New Orleans, Oklahoma City, Philadelphia, Pittsburgh, Richmond, San Antonio, St. Louis.

Five Days After Receipt—California-Country, Idaho-Salt Lake

City Zone, Nevada, Utah-Country. **Other Districts**—Boston, Jacksonville, Illinois, Indiana, Iowa, Kansas, Minnesota, Montana, Nebraska, Wisconsin.

Six Days After Receipt—Arizona (Dist. 12). **Other Districts**—Charlotte, Arizona (Dist. 11), Arkansas, Colorado, Delaware, Dist. of Columbia, Georgia, Kentucky, Louisiana, Maryland, Michigan, Mississippi, New Jersey, New Mexico, New York State, Ohio, Oklahoma, Pennsylvania, Tennessee, Virginia, West Virginia.

Seven Days After Receipt—**Other Districts**—Alabama, Connecticut, Florida, Maine, Massachusetts, Missouri, New Hampshire, North Carolina, North Dakota, Rhode Island, South Carolina, South Dakota, Texas, Vermont, Wyoming.

Note: The numerals shown above 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 above for such Sunday or holiday.

ASSETS AND LIABILITIES OF THE FEDERAL LAND BANKS ON DECEMBER 31, 1938

(In thousands of dollars)

ASSETS	Total	1 Spring- field, Mass.	2 Balti- more, Md.	3 Colum- bia, S. C.	4 Louis- ville, 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.
Mortgage Loans—Unpaid principal.....	\$1,982,224	\$ 74,487	\$ 76,375	\$ 66,958	\$ 192,959	\$ 75,514	\$ 199,683	\$ 307,313	\$ 392,193	\$ 166,712	\$ 203,864	\$ 122,125	\$ 104,041
Less matured principal unpaid (included in delinquent installments).....	5,507	301	113	628	223	840	270	554	484	782	446	587	280
Purchase money mortgages, contracts, etc.: Purchase money first mortgages.....	1,976,717	74,186	76,262	66,330	192,736	74,674	199,413	306,759	391,709	165,930	203,418	121,538	103,761
Purchase money second mortgages.....	38,815	314	1,146	6,597	5,221	12,384	6,941	145	119	230	5,276	30	410
Real estates sales contracts and notes receivable.....	1,861	472	355	9	367	157	75	117	193	18	4	40	53
Total (unpaid principal).....	49,362	3,889	3,470	1,722	790	1,787	1,188	9,203	8,721	4,541	287	3,528	10,238
Less matured principal unpaid (included in delinquent installments).....	90,038	4,675	4,971	8,328	6,378	14,328	8,204	9,465	8,933	4,784	5,567	3,598	10,701
Extensions:—Unmatured portion.....	2,044	74	89	167	44	385	61	181	99	113	33	86	712
Matured unpaid portion.....	87,994	4,601	4,882	8,161	6,334	13,943	8,143	9,284	8,934	4,676	5,534	3,512	9,989
Total.....	6,661	321	1,006	133	133	121	279	961	1,426	272	1,503	138	498
Less partial payments.....	16,943	35	276	40	40	1,327	144	6,158	4,870	955	1,140	1,158	1,558
Delinquent installments: Mortgage loans.....	23,604	356	1,282	173	173	1,448	423	7,119	6,298	1,227	2,645	578	2,056
Purchase money mortgages, contracts, etc.....	2,373	9	40	16	16	311	19	357	591	199	238	95	496
Total.....	21,231	347	1,243	157	157	1,137	404	6,762	5,705	1,028	2,407	483	1,560
Tax and insurance advances and miscellaneous items due from borrower.....	15,604	717	333	1,116	582	1,770	818	2,638	1,954	2,167	1,169	1,228	1,113
Accrued interest receivable on mortgage loans (not due).....	3,295	143	153	271	84	652	105	353	170	151	68	145	1,000
Total.....	18,899	860	486	1,387	666	2,422	923	2,991	2,124	2,318	1,237	1,373	2,113
Less reserve.....	2,566	154	75	237	98	396	153	334	279	254	143	226	217
Cash: General funds.....	16,333	706	411	1,150	568	2,026	770	2,657	1,845	2,064	1,094	1,147	1,896
Deposits with Treasurer of the U. S.: Cash deposited for matured or called bonds.....	4,505	524	79	105	30	90	133	442	1,350	374	342	655	381
Cash deposited for matured bond interest.....	28,717	1,083	1,178	1,009	3,214	1,116	2,819	4,025	5,578	2,393	2,905	1,879	1,519
Cash deposited for unmatured consolidated bond interest.....	2,135,497	81,100	83,159	77,997	203,039	92,986	211,682	329,929	415,121	176,465	215,700	129,214	119,106
Due from Secretary of Treasury: Interest reduction.....	18,596	594	687	811	1,667	911	1,786	2,376	4,512	1,286	1,680	943	1,345
Paid-in surplus.....	2,116,901	80,506	82,472	77,186	201,372	92,075	209,896	327,553	410,609	175,179	214,020	128,271	117,761
Accounts receivable: Due from Federal Farm Mortgage.....	20,193	1,251	1,460	1,992	1,828	1,006	2,161	1,890	1,648	1,894	3,106	933	1,023
Other.....	4,134	307	145	66	484	220	795	221	724	197	649	93	233
U. S. Gov't obligations direct and fully guar'd: Other bonds and securities.....	a 744	7	6	11	a 25	14	47	9	35	14	34	6	18
Accrued interest receivable on securities (not due):—United States Government obligations direct and fully guaranteed.....	10,213	425	519	182	1,130	423	848	1,374	2,095	838	1,329	438	613
Real estate owned (investment).....	15,091	739	670	259	1,639	657	1,690	1,604	2,854	1,049	2,012	537	864
Less reserve.....	8,754	325	340	693	599	1,098	623	1,283	1,425	526	82	429	483
Accounts receivable: Due from Federal Farm Mortgage.....	881	59	12	163	5	44	7	254	173	5	8	77	77
Other.....	9,635	384	352	856	604	1,142	630	1,537	1,598	531	1,011	429	560
U. S. Gov't obligations direct and fully guar'd: Other bonds and securities.....	1,443	71	60	172	78	66	80	150	149	121	110	278	109
Accrued interest receivable on securities (not due):—United States Government obligations direct and fully guaranteed.....	350	15	74	7	27	10	16	36	105	12	15	17	15
Real estate owned (investment).....	1,793	86	134	179	105	76	96	186	254	133	125	295	124
Less reserve.....	65,891	1,260	2,007	9,174	6,483	2,724	5,081	14,021	7,958	7,881	3,356	3,986	1,959
Sheriff's certificates, etc. (investment).....	21	1	.....	.....	.....	3	.....	.....	.....	.....	11	.....	7
Loans called for foreclosures, judgments, etc. (investment).....	276	2	2	44	20	12	20	60	42	39	11	16	9
Less reserve.....	99,769	2,593	2,251	465	1,940	3,533	4,560	34,934	24,899	6,884	2,861	2,558	12,291
Banking house, furniture, fixtures, equipment, etc. (investment).....	31,938	648	784	149	349	954	638	11,528	8,216	1,858	458	946	5,408
Deferred expense:—Unamortized discount on Federal farm loan bonds sold.....	67,831	1,945	1,467	316	1,591	2,579	3,922	23,406	16,883	5,026	2,403	1,612	6,863
Others.....	15,787	.....	.....	.....	312	176	336	7,987	3,027	2,345	.....	298	1,804
Loans called for foreclosures, judgments, etc. (investment).....	5,103	.....	.....	.....	56	47	47	2,636	999	633	.....	110	574
Less reserve.....	10,684	.....	.....	.....	256	129	289	5,351	2,028	1,712	.....	188	730
Banking house, furniture, fixtures, equipment, etc. (investment).....	28,870	844	1,451	556	927	941	1,336	9,818	5,498	3,840	1,689	1,048	922
Deferred expense:—Unamortized discount on Federal farm loan bonds sold.....	8,642	211	490	178	167	254	187	3,240	1,814	1,037	270	388	406
Others.....	20,228	633	961	378	760	687	1,149	6,578	3,684	2,803	1,419	660	516
Banking house, furniture, fixtures, equipment, etc. (investment).....	8,443	1,085	1,006	1,198	912	1,169	511	350	356	264	669	427	464
Deferred expense:—Unamortized discount on Federal farm loan bonds sold.....	2,597	221	169	291	267	225	213	233	217	167	207	213	172
Others.....	5,846	864	837	907	645	944	298	147	139	97	462	214	292
Banking house, furniture, fixtures, equipment, etc. (investment).....	5,901	263	418	201	509	415	542	757	944	488	675	212	478
Deferred expense:—Unamortized discount on Federal farm loan bonds sold.....	110	8	6	14	26	.....	10	17	6	5	9	3	6
Others.....	6,011	271	424	215	535	415	552	774	950	493	684	215	484
Other assets.....	717	73	76	42	291	10	23	15	50	25	15	24	72
Total assets.....	2,341,118	88,015	90,862	91,548	216,129	102,459	225,807	383,122	448,497	196,862	228,635	137,380	131,284
LIABILITIES													
Federal farm loan bonds outstanding: Consolidated bonds.....	1,813,100	63,277	67,914	60,835	177,539	59,458	183,856	309,045	373,150	155,922	173,595	96,240	92,269
Individual bonds.....	737	.....	.....	.....	82	.....	.....	.....	89	291	276	.....	.....
Less bonds on hand:—Consolidated bonds.....	1,813,837	63,277	67,914	60,835	177,621	59,458	183,856	309,045	373,239	156,213	173,595	96,240	92,269
Individual bonds.....	51,754	2,023	.....	.....	13,667	3,100	10,190	4,819	13,507	529	1,900	.....	2,017
Matured obligations: Federal farm loan bonds matured or called.....	1,762,054	61,254	67,914	60,835	163,954	56,358	173,666	304,226	359,732	155,654	171,971	96,240	90,252
Matured interest on Federal farm loan bonds.....	4,134	307	145	66	484	220	795	221	724	197	649	93	233
Notes payable:—Federal Farm Mortgage Corp. Other.....	743	7	6	11	24	14	47	9	35	14	34	6	18
Accrued interest payable (not due): Federal farm loan bonds.....	4,877	314	151	77	508	234	842	230	759	211	683	99	251
Notes payable.....	26,200	1,000	800	1,500	6,500	2,600	7,100	13,500	13,500	8	.....	.....	2,000
Deferred proceeds of loans.....	14,148	1,000	.....	.....	.....	.....	3,440	.....	900	.....	.....	.....	.....
Accounts payable.....	40,348	2,000	800	1,500	6,500	2,600	10,540	.....	14,400	.....	8	.....	2,000
Dividends declared but unpaid.....	19,285	675	755	558	2,054	570	1,836	3,197	3,994	1,558	2,086	1,069	934
Trust accounts.....	220	10	1	.....	10	.....	54	.....	135	.....	.....	.....	8
Payments received on unmatured installments: Mortgage loans.....	19,505	685	756	559	2,054	580	1,890	3,197	4,129	1,558	2,086	1,069	942
Purchase money mortgages and contracts.....	784	.....	36	70	22	15	9	204	16	.....	.....	320	74
Taxes and assess'mts due on bank-owned real est. Other liabilities.....	574	5	30	15	34	4	59	124	127	46	65	7	57
Deferred income:—Unamortized premium on Federal farm loan bonds sold.....	121	.....	.....	.....	.....	.....	1	.....	106	14	.....	.....	.....
Other.....	5,886	237	230	302	657	367	307	852	1,303	417	402	428	383
Reserve for title losses.....	2,572	143	53	141	193	108	181	210	440	174	531	238	163
Capital stock owned by: United States Government.....	198	23	4	4	2	20	20	2	10	10	37	15	49
National farm loan associations.....	2,770	166	57	145	195	128	201	212	450	184	568	253	212
Direct borrowers and others.....	1,379	35	148	119	474	37	36	162	77	39	148	396	55
Paid-in surplus.....	1,726	35	148	119	474	37	36	162	77	39	148	396	55
Less impairment.....	231	5	84	11	12	12	12	13	17	12	41	.....	13
Legal reserve.....	266	5	84	11	33	12	12	25	17	13	41	.....	13
United States Government.....	337	.....	27	29	281	.....	.....	.....	.....	.....	.....	.....	.....
National farm loan associations.....	124,960	4,186	7,284	15,643	4,1								

ASSETS AND LIABILITIES OF THE FEDERAL INTERMEDIATE CREDIT BANKS ON DECEMBER 31, 1938 *(In thousands of dollars)*

ASSETS	Total	1 Springfield Mass.	2 Baltimore Md.	3 Columbia S. C.	4 Louisville Ky.	5 New Or- leans, La.	6 St. Louis Mo.	7 St. Paul Minn.	8 Omaha Neb.	9 Wichita Kan.	10 Houston Tex.	11 Oakland Calif.	12 Spokane Wash.
Loans and discounts:													
Production credit associations.....	\$143,108	\$11,653	\$ 7,232	\$ 6,577	\$17,186	\$ 3,502	\$12,002	\$15,126	\$11,530	\$11,164	\$ 9,702	\$15,829	\$21,605
Other financing institutions.....	33,545	608	1,055	370	943	1,188	2,192	4,337	2,163	1,798	10,806	4,799	3,288
Banks for cooperatives.....	25,284	3,119	3,843	1,747	1,544	2,726	1,673	692	808	2,478	1,480	3,147	2,020
Cooperative associations.....	920	300					620						
Loans to other Federal intermediate credit banks.....						550							
Total loans and discounts.....	202,857	15,680	12,135	8,694	19,673	7,966	16,487	20,155	14,501	15,440	21,988	23,775	26,913
Less reserve (other financing institutions).....	527							200				250	77
Notes receivable.....	202,330	15,680	12,135	8,694	19,673	7,966	16,487	19,955	14,501	15,440	21,988	23,525	26,836
Less reserve.....	893		151	2			197	27	174	249	21		72
Cash—General funds.....	368		64				27	27	50	143	12		72
Cash—Held as collateral.....	525		87	2			197		124	106	9		
Cash—Deposited with the Treasurer of the United States for matured debentures, principal and interest.....	8,800	726	759	682	537	633	456	451	520	635	573	2,252	726
United States Government obligations, direct and fully guaranteed (at cost or par, whichever is lower).....	787	26		3		1	42	95	106		37	185	292
Accounts receivable.....	20												
Accrued interest receivable: Loans and discounts:													
Production credit associations.....	73,999	4,425	5,150	6,325	5,000	3,650	4,140	9,270	7,045	7,125	5,270	9,500	7,100
Other financing institutions.....	9	1	2	(a)	(a)		1	(a)	5	(a)	(a)	(a)	1
Banks for cooperatives and cooperative associations.....	1,070	69	36	122	83	80	20	153	106	37	56	114	194
Net.....	115	3	6	1	4	14	3	7	21	3	(a)	26	29
Notes receivable.....	104	18	21	6	6	10	8	2	4	6	6	9	6
Less reserve.....	1,289	90	63	129	93	104	31	162	131	46	62	149	229
Loans—Other Federal intermediate credit banks.....	31	(a)	30	(a)			(a)				(a)		(a)
United States Government obligations, direct and fully guaranteed.....	179	10	20	21	10	14	11	23	14	17	11	12	16
Automobiles, furniture, fixtures and equipment.....	1,499	100	113	150	103	118	42	185	145	63	73	161	245
Less reserve.....	333	22	19	43	19	23	30	30	25	33	29	27	34
Bank Building <i>b</i>	333	22	19	43	19	23	30	30	25	33	29	27	34
Less reserve.....	9											(b) 9	
Prepaid and deferred expense.....	9											9	
Other assets.....	1						(a)					(a)	(a)
Less reserve.....	231	3	58	11	6	5	6	4	6	58	15	6	53
Total assets.....	172	3	54	7	6	3	6	1	(a) 6	52	12	12	43
Less reserve.....	59	3	4	4	6	2	6	3	6	6	3	6	10
Total assets.....	288,029	20,961	18,250	15,860	25,319	12,370	21,371	29,959	22,452	23,375	27,953	35,629	35,210
LIABILITIES													
Unmatured consolidated debentures outstanding.....	168,725	13,850	11,200	5,400	17,775	5,400	14,400	16,500	11,000	11,500	17,450	21,650	22,600
Matured obligations: Debentures matured.....	20												
Matured interest on debentures.....	(a)												
Unpresented drafts due to other Federal intermediate credit banks.....	20		75							25		25	25
Notes payable: Other Federal intermediate credit banks.....				150						400			
Other.....													
Trust accounts.....	178	34	7	(a)		1	8	2	(a)	74	7	41	2
Accounts payable.....	12	1	1			5	2	2			1		
Franchise tax payable.....	760	52	49	1	66	62	51	103	97	93	94	15	77
Liability for cash collateral.....	787	26		3		1	42	95	106		37	185	292
Deferred proceeds, loans and discounts.....	38				35				1				1
Accrued interest payable, (not due): Debentures.....	703	55	44	5	55	4	50	75	34	49	103	131	97
Other.....				(a)						(a)			
Interest collected not earned.....	124	(a)	2				7	36			80		
Unamortized premium on outstanding debentures.....	419	29	22	20	44	10	37	43	34	30	44	51	54
Other liabilities.....	68	9	11	4	6	6	4	6	4	5	6	5	4
Capital stock paid in.....	70,000	5,000	5,000	5,000	5,000	5,000	5,000	7,000	6,000	6,000	7,000	7,000	7,000
Surplus paid in.....	30,000	400	800	5,200	800	1,200	500	3,700	2,800	3,600	800	6,400	3,800
Surplus earned.....	14,405	1,490	1,034	2	1,508	676	1,265	1,607	2,161	1,519	2,291	46	808
Reserve for contingencies.....	1,790	15	5	75	30	5	5	790	215	80	40	80	450
Total Liabilities.....	288,029	20,961	18,250	15,860	25,319	12,370	21,371	29,959	22,452	23,375	27,953	35,629	35,210

Farm Credit Administration, Division of Finance and Accounts. *a*—Less than \$500. *b*—Represents the investment in banking quarters by the Federal Intermediate Credit Bank of Berkeley.

FARM CREDIT ADMINISTRATION

F. F. HILL, Governor

C. A. STEWART, Deputy Governor

E. A. STOKDYK, Deputy Governor

R. R. CLARKE, Deputy Governor

PEYTON R. EVANS, General Counsel

K. A. BRASFIELD, Comptroller

A. S. GOSS,
Land Bank Commissioner

GEORGE M. BRENNAN,
Intermediate Credit Commissioner

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

DISTRICT No. 1—Offices at Springfield, Massachusetts

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

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

Annual Meeting: Third Tuesday in January.

FARM CREDIT ADMINISTRATION—EDWARD H. THOMSON, General Agent; O. D. ROATS, General Counsel; WALTER J. MUHLBACH, Registrar; D. S. MATHEWSON, Assistant Comptroller.

FEDERAL LAND BANK OF SPRINGFIELD (Transit Number 53-109)—EDWARD H. THOMSON, President; MAC DONALD G. NEWCOMB, Executive Vice-President; HAZEN R. OBER, Treasurer; HAROLD P. PERKINS, Secretary.
Member of: American Bankers Assn., Massachusetts State Bankers Assn.

FEDERAL INTERMEDIATE CREDIT BANK OF SPRINGFIELD (Transit Number 53-110)—ALLEN L. GILLET, President; BERNARD A. COLBY, Vice-President; GEORGE H. STEBBINS, Treasurer; OLIVIER O. PROVOSTY, Secretary.
Member of: American Bankers Assn., Massachusetts Bankers Assn., Rhode Island Bankers Assn., Connecticut Bankers Assn., New York State Bankers Assn., and New Jersey Bankers Assn.

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

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

DISTRICT No. 2—Offices at Baltimore, Maryland

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

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

Annual Meeting: Third Tuesday in January.

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

FEDERAL INTERMEDIATE CREDIT BANK OF BALTIMORE (Transit Number 7-111)—HUGH S. MACKEY, President; L. A. WINGO, Vice-President; F. A. SCHULZE, Vice-President (Puerto Rico Branch); C. J. PARKINSON, Secretary and Treasurer.
Member of: American Bankers Assn., Maryland Bankers Assn., Virginia Bankers Assn., and West Virginia Bankers Assn.

PRODUCTION CREDIT CORPORATION OF BALTIMORE—M. O. WILSON, President; J. H. KARNIS, 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, R. S. ROGERS, GEORGE B. AYCRIGG, G. B. ROWLAND, E. HERVEY EVANS, HAROLD S. NORMAN.

Annual Meeting: Third Tuesday in January.

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; (VACANT), Secretary; H. PERSONS HEATH, Vice-President Federal Farm Mortgage Corporation.
Member of: American Bankers Assn., North Carolina Bankers Assn., South Carolina Bankers Assn., Georgia Bankers Assn., and Florida 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.
Member of: American Bankers Assn., and Georgia Bankers Assn.

PRODUCTION CREDIT CORPORATION OF COLUMBIA—ERNEST GRAHAM, President; J. E. TIDDY, Vice-President; HAROLD GUYOT, Acting Secretary; GEORGE L. GRIFFETH, Treasurer.

COLUMBIA BANK FOR COOPERATIVES—L. G. FOSTER, Acting President; MARVIN A. BROOKER, Vice-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, T. E. HORD, JR., W. E. STOUGH, THOMAS P. COOPER, RAYMOND S. FOUTS, MARVIN J. BRIGGS, RANDOLPH M. CORE.

Annual Meeting: Third Tuesday in January.

FARM CREDIT ADMINISTRATION—ERNEST RICE, General Agent; W. C. GOODWYN, 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.

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.
Member of: American Bankers Assn., Kentucky Bankers Assn., and Indiana Bankers Assn.

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 (on leave of absence); 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, ARTHUR A. LE JEUNE, A. H. STONE, W. T. NEAL, W. M. ROBERSON, L. O. CROSBY.

Annual Meeting: Third Tuesday in January.

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.

Member of: Alabama State Bankers Assn., Mississippi State Bankers Assn., and Louisiana State 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.
Member of: American Bankers Assn., Alabama State Bankers Assn., Mississippi State Bankers Assn., and Louisiana State Bankers Assn.

PRODUCTION CREDIT CORPORATION OF NEW ORLEANS—JESSE B. HEARIN, President; H. HILZIM, Vice-President; STEVE VOELKER, Acting 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, ROBERT W. BROWN, CHARLES SCHMITT, A. P. PATTON, HAROLD C. M. CASE.

Annual Meeting: Third Tuesday in January.

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

FEDERAL LAND BANK OF ST. LOUIS (Transit Number 4-105)—WALTER L. RUST, President; A. T. ANDERSON, 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.

Member of: Illinois Bankers Assn., Arkansas Bankers Assn., and 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.

Member of: American Bankers Assn., Arkansas Bankers Assn., Illinois Bankers Assn., and Missouri Bankers Assn.

PRODUCTION CREDIT CORPORATION OF ST. LOUIS—W. S. BROCK, President; W. P. OLIVER, Vice-President; RAY E. MILLER, Secretary; J. M. ROBINSON, Treasurer.

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

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

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

DIRECTORS—SAM A. RASK, GARFIELD FARLEY, JOHN C. SMITH, GOTTFRIED S. JOHNSON, ANDREW BOSS, JOHN BRANDT, CARL DOERINGSFELD.

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.

Member of: Minnesota Bankers Assn.

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

Member of: American Bankers Assn., Minnesota Bankers Assn., Wisconsin Bankers Assn., and Michigan 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, Treasurer; H. M. KNIPFEL, Secretary.

DISTRICT No. 8—Offices at Omaha, Nebraska

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

DIRECTORS—E. A. BURNETT, L. E. LAIRD, RAY J. BASCHNAGEL, FAY C. HILL, RAYMOND SAYRE, F. S. McCAFFREE, ROBERT DAILEY.

Annual Meeting: First Tuesday in January.

FARM CREDIT ADMINISTRATION—LEON W. POWERS, General Agent and General Counsel; S. H. BLACKWELL, Registrar; WALTER L. BRAUER, Comptroller.

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

Member of: Iowa Bankers Assn. and Nebraska Bankers Assn.

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

Member of: American Bankers Assn., Iowa Bankers Assn., and Nebraska Bankers Assn.

PRODUCTION CREDIT CORPORATION OF OMAHA—L. A. CHRISTENSEN, President; WALTER E. ANDERSON, Vice-President; E. J. PETRIK, Treasurer; H. A. VIERGUTZ, Secretary.

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

FARM CREDIT ADMINISTRATION—Continued

DISTRICT No. 9—Offices at Wichita, Kansas

TERRITORY IN DISTRICT—KANSAS, OKLAHOMA, COLORADO, NEW MEXICO.
DIRECTORS—E. CLAIR HOTCHKISS, J. A. CARNES, P. O. WELLS, MISS CORINNE LASATER, FRANK M. HAYNER, L. E. CALL, E. G. THARP.
Annual Meeting: Third Tuesday in January.
FARM CREDIT ADMINISTRATION—ROY M. GREEN, General Agent; W. E. PEPPERELL, General Counsel; GEORGE B. IRWIN, Registrar; GLEN L. THOMPSON, Comptroller.
FEDERAL LAND BANK OF WICHITA (Transit Number 40-77)—ROY S. JOHNSON, President; C. G. SHULL, W. E. FISHER, and CHARLES KURT, Vice-Presidents; RICHARD H. JONES, Vice-President and Treasurer; GUY FOGELBERG, Secretary; F. L. KOKRDA, Vice-President Federal Farm Mortgage Corporation.
Member of: Kansas Bankers Assn., Oklahoma Bankers Assn., Colorado Bankers Assn., and New Mexico Bankers Assn.
FEDERAL INTERMEDIATE CREDIT BANK OF WICHITA (Transit Number 40-75)—FRANK M. BUTCHER, President; H. A. VAN DUSEN, Vice-President and Secretary; A. F. BECKER, Treasurer.
Member of: American Bankers Assn., Kansas Bankers Assn., Oklahoma Bankers Assn., Colorado Bankers Assn., and New Mexico 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; (VACANT) Secretary; HARRY C. STEPHENS, Treasurer.

DISTRICT No. 10—Offices at Houston, Texas

TERRITORY IN DISTRICT—TEXAS.
DIRECTORS—S. A. LINDSEY, JAKE SCHWARTZ, B. L. SANDERS, SAM H. BURCHARD, S. P. BRITT, E. J. KYLE, JOHN B. JONES.
Annual Meeting: Third Tuesday in January.
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.
Member: Texas State Bankers Assn.
FEDERAL INTERMEDIATE CREDIT BANK OF HOUSTON (Transit Number 35-75)—DWIGHT P. REORDAN, President; T. P. PRIDDIE, JR., Vice-President and Treasurer; C. M. WELCH, Vice-President and Secretary; LEON L. MOTT, General Counsel.
Member of: American Bankers Assn. and 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; (VACANT), Treasurer; ROY B. DAVIS, Secretary.

DISTRICT No. 11—Offices at Oakland, California

TERRITORY IN DISTRICT—UTAH, ARIZONA, NEVADA, CALIFORNIA.
DIRECTORS—GEORGE H. WILSON, R. L. ADAMS, FRANK S. BOICE, MAX B. JAMISON, GEORGE RUSSELL, J. W. GILLMAN, GEORGE B. HODGKIN.
Annual Meeting: Third Tuesday in January.
FARM CREDIT ADMINISTRATION—WILLARD D. ELLIS, General Agent; R. W. YOUNG, General Counsel; REED S. GARDNER, Registrar; J. H. SCHWARCK, Comptroller.
FEDERAL LAND BANK OF BERKELEY (Transit Number 90-1097)—CHARLES PARKER, President; WALTER C. DEAN, Vice-President; FRANK R. HODGSON, Vice-President and Secretary; H. W. BROWNING, Vice-President and Treasurer; VICTOR M. CASSIDY, Vice-President Federal Farm Mortgage Corporation.
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.
Member of: American Bankers Assn., Arizona Bankers Assn., and California Bankers Assn.
PRODUCTION CREDIT CORPORATION OF BERKELEY—T. P. COATS, President; W. R. ANDREW and W. J. TOCHER, Vice-Presidents; S. P. APPLEWHITE, JR., Treasurer; W. F. MIXON, JR., Secretary.
BERKELEY BANK FOR COOPERATIVES—WILLARD D. WILLIS, Acting 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, ERVIN E. KING, JOHN A. WILSON, W. H. RAGSDALE, C. K. MALONE.
Annual Meeting: Third Tuesday in January.
FARM CREDIT ADMINISTRATION—R. E. BROWN, General Agent; DANA E. BRINCK, 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, HENRY MATTHEW and SIDNEY FISH, Vice-Presidents; KARL K. BARNARD, Treasurer; J. C. McCAUSTLAND, Secretary; JAMES R. BROWN, Vice-President Federal Farm Mortgage Corporation.
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.
Member of: American Bankers Assn., Oregon Bankers Assn., and Montana Bankers Assn.
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 Treasurer; C. A. WALLMARK, Secretary.

CENTRAL BANK FOR COOPERATIVES (Farm Credit Administration)

LOCATED AT WASHINGTON, D. C.

DIRECTORS

S. D. SANDERS, Chairman; J. D. MILLER, CHARLES G. HENRY, H. L. KOLKERNOT, H. LANE YOUNG, THOMAS P. COOPER, and H. E. BABCOCK.

OFFICERS

S. D. SANDERS, Chairman of Board of Directors; J. E. WELLS, Jr., Vice-President and General Manager; J. D. LAWRENCE, Assistant Vice President and Assistant General Manager; J. P. STRONG, Assistant Vice-President and Assistant General Manager; C. MILTON CLARK, Treasurer; J. E. ROLFES, Secretary.
Information Room 3100, 1300 E Street NW., Washington, D. C., Telephone, District 1050, Branch 74.

EMERGENCY CROP AND FEED LOANS (Temporary Activities, Farm Credit Administration)

SUPERVISORY OFFICIAL

S. P. LINDSEY, Jr., Director

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

FEDERAL CREDIT UNION SYSTEM (Farm Credit Administration)

SUPERVISORY OFFICIAL

CLAUDE R. ORCHARD, Director

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

FARM CREDIT ADMINISTRATION—Continued

FEDERAL FARM MORTGAGE CORPORATION (Farm Credit Administration) LOCATED AT WASHINGTON, D. C.

DIRECTORS

F. F. HILL, Chairman; A. S. GOSS, Member; WAYNE C. TAYLOR, Member.

OFFICERS

F. F. HILL, President; A. T. ESGATE, Executive Vice-President; 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; H. C. WALLING, Assistant Treasurer; GRACE McGERR, Assistant Secretary; W. J. SNOW, JR., Comptroller; K. A. BRASFIELD, Asst. Comptroller; T. F. MURPHY, Asst. Comptroller.
Information, Room 3100, 1300 E Street NW., Washington, D. C., Telephone, District 1050, Branch 74.

FEDERAL INTERMEDIATE CREDIT BANKS (Farm Credit Administration) SUPERVISORY OFFICIALS

GEORGE M. BRENNAN, Intermediate Credit Commissioner; J. T. WALKER, JR., and ARTHUR C. SULLIVAN, Deputy Commissioners and M. H. UELSMANN, Assistant Commissioner.
Information, Room 3100, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.
The Federal intermediate credit banks are located in the same cities as the 12 Federal land banks.

FEDERAL LAND BANKS (Farm Credit Administration) SUPERVISORY OFFICIALS

ALBERT S. GOSS, Land Bank Commissioner; J. R. ISLEIB, P. L. GADDIS, W. J. McANELLY, and W. E. RHEA, Deputy Commissioners.
Information, Room 3100, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

PRODUCTION CREDIT CORPORATIONS AND ASSOCIATIONS (Farm Credit Administration) SUPERVISORY OFFICIALS

S. M. GARWOOD, Production Credit Commissioner; C. R. ARNOLD, Deputy Commissioner; V. P. SIMMONS, Assistant Commissioner.
Information, Room 3100, 1300 E Street N. W., Washington, D. C., Telephone, District 1050, Branch 74.

JOINT STOCK LAND BANKS

Farm Credit Administration

Wm. I. Myers, Governor

Albert S. Goss, Land Bank Commissioner

No.	Chartered	Title	Location	States in which operating
58.	8-21-22.	The First Joint Stock Land Bank of Montgomery	Montgomery, Ala.	Ala. & Ga.
81.	2-20-26.	The Southwest Joint Stock Land Bank of Little Rock	Little Rock, Ark.	Ark., Tex., Mo.
26.	9-19-19.	The California Joint Stock Land Bank of San Francisco	San Francisco, Cal.	Cal. & Ore.
38.	4-18-22.	The Denver Joint Stock Land Bank of Denver	Denver, Colo.	Colo., Wyo., Mont.
78.	5- 2-23.	The Potomac Joint Stock Land Bank of Alexandria	Washington, D. C.	Va., Md.
60.	9-23-22.	The Atlanta Joint Stock Land Bank of Atlanta	Atlanta, Ga.	Ga., Ala.
33.	2-24-22.	The First Trust Joint Stock Land Bank of Chicago	Chicago, Ill.	Ill., Iowa, Tex., Okla.
55.	7-25-22.	The Illinois-Midwest Joint Stock Land Bank of Edwardsville	Edwardsville, Ill.	Ill. & Mo.
12.	1-24-19.	The Illinois Joint Stock Land Bank of Monticello	Monticello, Ill.	Ill. & Iowa
10.	12-20-18.	The First Joint Stock Land Bank of Ft. Wayne	Ft. Wayne, Ind.	Ind. & Ohio
3.	6-28-17.	The Fletcher Joint Stock Land Bank of Indianapolis	Indianapolis, Ind.	Ind. & Ill.
83.	9-11-26.	The Indianapolis Joint Stock Land Bank of Indianapolis	Indianapolis, Ind.	Ind. & Ohio
82.	3- 2-26.	The Union Trust Joint Stock Land Bank of Indianapolis	Indianapolis, Ind.	Ind. & Ohio
27.	10- 1-19.	The La Fayette Joint Stock Land Bank of La Fayette	La Fayette, Ind.	Ind. & Ill.
15.	4-22-19.	The Des Moines Joint Stock Land Bank of Des Moines	Des Moines, Ia.	Iowa & Minn.
1.	4-24-17.	The Iowa Joint Stock Land Bank of Sioux City	Sioux City, Ia.	Ia. & S. D.
35.	4- 4-22.	The Kentucky Joint Stock Land Bank of Lexington	Lexington, Ky.	Ky. & Ohio
43.	5- 1-22.	The Louisville Joint Stock Land Bank of Louisville	Louisville, Ky.	Ky. & Ind.
36.	4-10-22.	The First Joint Stock Land Bank of New Orleans	New Orleans, La.	La. & Miss.
79.	5- 9-23.	The Union Joint Stock Land Bank of Detroit	Detroit, Mich.	Mich., Ohio, Pa.
41.	5- 2-22.	The Minneapolis-Trust Joint Stock Land Bank of Minneapolis	Minneapolis, Minn.	Minn. & N. D.
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.

JOINT STOCK AND LAND BANKS—Continued

No.	Chartered	Title	Location	States in which operating
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.

FEDERAL HOME LOAN BANK SYSTEM

FEDERAL HOME LOAN BANK BOARD

JOHN H. FAHEY, Chairman; T. D. WEBB, Vice Chairman; FRANKLIN W. HANCOCK, Jr., FRED W. CATLETT and W. H. HUSBAND, Members; ORMOND E. LOOMIS and JOHN M. HAGER, Executive Assistants to the Chairman; JOHN W. CHILDRESS, Assistant to the Chairman; ROBERT L. NAGLE, Secretary to the Board.

OFFICERS

(Vacant) Governor; WILLIAM F. PENNIMAN, Deputy Governor; DAVID FORD, Assistant Governor; JOHN W. BALLARD, Chief Examiner; R. R. BURKLIN, Comptroller; C. K. BERLIN, Deputy Comptroller; ERNEST E. REARDON, Chief Bank Examiner; EMERY J. WOODALL, Associate General Counsel; Information, Federal Home Loan Bank Board Building, 1st St. between Indiana Ave. and "D" St., N. W., Washington, D. C., Telephone, NATIONAL 5812.

FEDERAL HOME LOAN BANKS

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

TERRITORY IN DISTRICT—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont. **CAPITAL, \$16,455,407.**

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

OFFICERS

Secretary, L. E. DONOVAN
Asst. Vice-President and Treasurer, FREDERICK WINANT, JR.

DIRECTORS

Chairman, Bernard J. Rothwell, 177 Milk St., Boston, Mass.
Vice Chairman, Edward H. Weeks, 58 Weybosset St., (Mail address: Box 1645), Providence, R. I.
Milton A. Barrett, Fidelity Cooperative Bank, 675 Main St., Fitchburg, Mass.
Reuben A. Cooke, Burlington Bldg. & Ln. Assn., 192 Main St., Burlington, Vt.
Philip A. Damon, Pittsfield Co-operative Bank, 48 Fenn St., Pittsfield, Mass.
Raymond P. Harold, Worcester Co-operative Federal Savings & Loan Assn., 22 Elm St., Worcester, Mass.
Sumner W. Johnson, Homestead Ln. & Bldg. Assn., (Mail address: 185 Middle St.,) Portland, Me.
George B. Lord, Portsmouth Savings Bank, 22 Market Sq., Portsmouth, N. H.
Eaton D. Sargent, The White Mountain Freezer Co., Nashua, N. H.
Walter P. Schwabe, Thompsonville Bldg. & Loan Assn., (Mail address: 15 Central St.,) Thompsonville, Conn.
Joseph H. Soliday, Franklin Savings Bank, 6 Park Square, Boston, Mass.
Herbert Walker, Hartford-Home Bldg. & Ln. Assn., 198 Pearl St., Hartford, Conn.

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

TERRITORY IN DISTRICT—New Jersey, New York, Puerto Rico and Virgin Islands. **CAPITAL, \$24,009,012.**

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

OFFICERS

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

DIRECTORS

Chairman, George MacDonald, Consolidated Oil Company, 149 Broadway, New York City.
Vice Chairman, Francis V. D. Lloyd, 210 Main St., Hackensack, N. J.
Roy H. Bassett, Canton Savgs. & Ln. Assn., 127 Main St., Canton, New York.
James Bruce, National Dairy Products, 120 Broadway, New York, N.Y.
Louis J. Cohen, Mohawk Bldg. & Ln. Assn., (Mail address: 744 Broad St.,) Newark, New Jersey.
John Eden Farwell, Geneva Federal Savings & Loan Assn., 89 Seneca St., Geneva, New York.
Robert H. Gulliver, United Bldg. & Ln. Assn., (Mail address: 838 Broad Street Bank Bldg.,) Trenton, New Jersey.
C. Harry Minners, Bankers Federal Savings & Loan Assn., Maiden Lane, cor. Nassau St., New York, N. Y.
Le Grand W. Pellett, The Bldg & Ln. Assn. of Newburgh, New York, 47 Grand St., Newburgh, New York.
Eustace Seligman, Law Firm; Sullivan & Cromwell, 48 Wall Street, New York.
Harry J. Stevens, Holland Bldg. & Ln. Assn., 478 Central Ave., Newark, New Jersey.

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

TERRITORY IN DISTRICT—Delaware, Pennsylvania, West Virginia. **CAPITAL, \$14,483,698.**

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

OFFICERS

Secretary and Treasurer, H. H. GARBER

DIRECTORS

Chairman, Ernest T. Trigg, National Paint, Varnish & Lacquer Assn., 2201 N. Y. Ave., Washington, D. C.
Vice-Chairman, Charles S. Tippets, University of Pittsburgh, Pittsburgh, Pa.
William E. Best, 1607 Oliver Bldg., Pittsburgh, Pa.
William D. Hill, 1505 Walnut St., Philadelphia, Pa.
K. S. Coleman, First Federal Savings & Loan Assn. of Parkersburg, 218 5th St., Parkersburg, W. Va.
Arthur B. Koontz, Union Building, Charleston, W. Va.
James J. O'Malley, First Federal Savgs. & Ln. Assn., of Wilkes Barre, 34 W. Market St., Wilkes Barre, Pa.
William Reinhardt, 3rd and Mifflin Sts., Philadelphia, Pa.
A. E. Sheller, Franklin Loan & Bldg. Assn., 1108 12th St., Altoona, Pa.
Harry R. Smith, Ellwood City Federal Savings & Ln. Assn., 635 Lawrence Ave., Ellwood City, Pa.
Charles Warner, 219 Broad St., North, Philadelphia, Pa.
William A. Wood, Equitable Bldg. & Ln. Assn., Washington, Pa., (Mail address: 2101 Law Finance Bldg., Pittsburgh, Pa.)

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

TERRITORY IN DISTRICT—Alabama, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina and Virginia
CAPITAL, \$13,780,127.

President and Secretary, O. K. LaROQUE

OFFICERS

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

DIRECTORS

George W. West, First Federal Sav. & Loan Assn. of Atlanta, 46 Pryor St., N. E., Atlanta, Georgia.
E. C. Baltz, Perpetual Bldg. Assn., 500 Eleventh St., N. W., Washington, D. C.
George W. Bahlke, Progress Federal Savings & Loan Assn., (Mail address: 720 Munsey Bldg.,) Baltimore, Md.
Sam F. Clabaugh, Protective Life Insurance Co., Birmingham, Ala.
J. Newton Gordon, Co-operative Bldg. & Ln. Assn., 219 9th St., Lynchburg, Virginia.
Oscar W. Kincaid, Moultrie Federal Savings & Loan Assn., 110 S. Main St., Moultrie, Ga.
E. W. Saucier, First Federal Savings & Loan Assn. of Alabama, 116 N. 21st St., Birmingham, Ala.
P. W. Spencer, Mechanics Federal Savings & Loan Assn., Rock Hill, South Carolina.
J. F. Stevens, Gate City Building & Loan Assn., 108 S. Greene St., Greensboro, North Carolina.
W. Waverly Taylor, 1522 K St., N. W., Washington, D. C.
Wm. H. Walker, First Federal Savings & Loan Assn., of Miami, 33 N. E. First Ave., Miami, Fla.

ASSETS AND LIABILITIES OF THE FEDERAL HOME LOAN BANKS AS OF DECEMBER 31, 1938

(Figures shown in thousands of dollars)

ASSETS	Consolidated	Boston	New York	Pittsburgh	Winston-Salem	Cincinnati	Indianapolis	Chicago	Des Moines	Little Rock	Topeka	Portland	Los Angeles
CASH—On hand	\$ 21	\$ 1	\$ 1	\$ 1			\$ 6		\$ 12				
On deposit with:													
U. S. Treasurer	22,822	1,504	4,107	323	\$ 1,716	\$ 3,470	1,378	\$ 1,477	244	\$ 2,512	\$ 1,523	\$ 564	\$ 4,004
*U. S. Treasurer—special account No. 17-678	208			15	18	46	9	46	10	10	10	10	34
Commercial banks	14,763	2,737	† 190	666	682	866	710	7,980	81		6	40	805
F. H. L. Bank of New York, Agent	15	1	1	1	1	2	1	2	1	1	1	1	2
Other Federal Home Loan Banks													1,000
Total Cash	37,829	4,243	† 4,299	1,006	2,417	4,384	2,104	9,505	348	2,523	1,540	615	5,845
Deposit with U. S. Treasurer for matured obligations	21												
INVESTMENTS													
U. S. Government obligations and securities fully guaranteed by U. S.	46,404	5,636	4,472	5,010	1,896	10,001	3,993	3,550	2,879	2,490	1,699	2,283	2,495
ADVANCES OUTSTANDING													
Members	198,840	8,567	18,255	17,390	19,700	25,918	14,303	31,803	17,094	10,518	11,608	6,484	17,200
Non-member mortgagees	2												2
Total Advances Outstanding	198,842	8,567	18,255	17,390	19,700	25,918	14,303	31,803	17,094	10,518	11,608	6,484	17,202
ACCRUED INTEREST RECEIVABLE													
Deposits—other F. H. L. Banks													
Investments	211	28	22	24	9	39	14	11	24	17	11	6	6
Advances to members	391	13	58	69	76	92	4	7	10	25	7	21	9
Advances to non-member mortgagees													
Total Accrued Interest Receivable	602	41	80	93	85	131	18	18	34	42	18	27	15
DEFERRED CHARGES													
Prepaid debenture expense	103			12	11	13	9	22	15	4	6	1	10
Unexpired surety bond and insurance premiums	15	1	2	2	1	1	1	1	1	2	1	1	1
Other													
Total Deferred Charges	118		2	14	12	14	10	23	16	6	7	2	11
OTHER ASSETS													
Accounts receivable:													
F. H. L. B. Board assessment refund	75	5	8	7	6	11	5	11	6	5	3	3	5
Other	4		1	2									1
Miscellaneous	1				1								
Total Other Assets	80	5	9	9	7	11	5	11	6	5	3	3	6
TOTAL ASSETS	283,896	18,493	27,117	23,522	24,117	40,459	20,433	44,910	20,377	15,584	14,875	9,414	25,574
LIABILITIES AND CAPITAL													
LIABILITIES—Deposits													
Members—time	19,801	1,859	2,721	333	1,149	4,010	3,113	4,675	751		685		505
Members—demand	2,099	50	381			745	296		40	83		5	499
Applicants	75	1	6	14	4	30	2	10	2		2		4
Other F. H. L. Banks						1,000							
Total Deposits	21,975	1,910	3,108	347	1,153	4,785	4,411	4,685	793	83	687	5	1,008
Accrued Interest Payable													
Deposits—members	32	8		2	4	2	8	6			2		
Deposits—other F. H. L. Banks													
Debentures	367			37	35	63	24	75	38	19	21	10	45
Total Accrued Interest Payable	399	8		39	39	65	32	81	38	19	23	10	45
Dividends Payable													
U. S. Government	771	94		111	92	128	49	142	74	44		37	
Members	257	26		24	36	70	20	44	20	10		7	
Total Dividends Payable	1,028	120		135	128	198	69	186	94	54		44	
Accounts Payable	6			5									1
Premiums on Debentures	176			12	17	32	9	45	13	6	8	6	28
**Consolidated Debentures													
1% Series E due July 1, 1939	41,500			3,000	3,500	9,100	1,750	9,250	2,000	2,000	2,000	2,025	6,875
2% Series C due December 1, 1940	25,000			1,500	3,000	2,750	2,000	8,000	3,000	500	750		3,500
2% Series D due April 1, 1943	23,500			4,000	2,500	2,500	2,500	3,000	4,500	1,500	2,000		1,000
Total Consolidated Debentures	90,000			8,500	9,000	14,350	6,250	20,250	9,500	4,000	4,750	2,025	11,375
Matured Obligations													
Consolidated Debentures	15												
Interest on consolidated debentures	6												
Total Matured Obligations	21												
Total Liabilities	113,605	2,038	3,108	9,038	10,337	19,430	10,771	25,247	10,438	4,162	5,468	2,090	12,457
CAPITAL—Capital Stock (Par)													
Members (fully paid)	37,882	3,631	4,231	2,509	3,748	7,115	2,633	4,474	2,125	2,023	1,652	1,083	2,658
Members (partially paid)	144	5	17	20	4	36	8	26	12	8	8		
Total	38,026	3,636	4,248	2,529	3,752	7,151	2,641	4,500	2,137	2,031	1,660	1,083	2,658
Less: unpaid subscriptions	55	2	9	8	2	16	2	7	4	2	3		
Total	37,971	3,634	4,239	2,521	3,750	7,135	2,639	4,493	2,133	2,029	1,657	1,083	2,658
U. S. Government (fully paid)	124,741	12,467	18,963	11,146	9,208	12,776	6,578	14,174	7,395	8,773	7,333	5,960	9,968
Total paid in on capital stock	162,712	16,101	23,202	13,667	12,958	19,911	9,217	18,667	9,528	10,802	8,990	7,043	12,626
Surplus—Reserve as required under Section 16 of Act	3,833	237	509	362	322	633	243	538	235	255	159	136	204
Reserve for contingencies	262		20		45	97							100
Total Surplus	4,095	237	529	362	367	730	243	538	235	255	159	136	304
Total Surplus and Undivided Profits	3,484	117	278	455	455	388	202	458	176	365	258	145	187
Undivided Profits	7,579	354	807	817	822	1,118	445	996	411	620	417	281	491
Total Surplus and Undivided Profits	7,579	354	807	817	822	1,118	445	996	411	620	417	281	491
Total Capital	170,291	16,455	24,009	14,484	13,780	21,029	9,662	19,663	9,939	11,422	9,407	7,324	13,117
TOTAL LIABILITIES AND CAPITAL	283,896	18,493	27,117	23,522	24,117	40,459	20,433	44,910	20,377	15,584	14,875	9,414	25,574

†As of December 31, 1938, the New York Bank also held as Agent for the 12 Banks an imprest fund of \$15,000 from which expenses of issuing debentures, other than brokerage commissions, are to be paid.

*Funds deposited with the U. S. Treasurer as Special Agent for the purpose of maturing interest coupons due and payable January 1, 1939, on Series B 1% Consolidated Federal Home Loan Bank Debentures dated July 1, 1938.

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

FEDERAL HOME LOAN BANK INFORMATION (Continued)

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

TERRITORY IN DISTRICT—Kentucky, Ohio, Tennessee. CAPITAL, \$21,028,866.

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.
Fred B. Bassman, Monmouth Street Federal Savings & Loan Assn., 1010 Monmouth St., Newport, Ky.
Herman F. Cellarius, San Marco Bldg. & Ln. Assn., 2725 Woodburn Ave., (Mail address: 22 East 12th St.,) Cincinnati, Ohio.
W. B. Furgerson, Portland Federal Savings & Loan Assn., 539 W. Market St., Louisville, Ky.
C. J. Haase, Home Federal Sav. & Ln. Assn., of Memphis, 44 South Second St., Memphis, Tenn.
Harry S. Kissell, Kissell Real Estate Co., 928 First National Bank Bldg., Springfield, O.
James M. McKay, Home Savings & Loan Co., of Youngstown, 275 West Federal St., Youngstown, Ohio.
Wm. A. McMillen, Cuyahoga Savings & Loan Co., The Arcade, Euclid Level, Cleveland, Ohio.
Chas. M. Preston, Hamilton National Bank, Knoxville, Tenn.
Nat T. Winston, Home Federal Sav. & Ln. Assn., of Johnson City, 110 Buffalo St., Johnson City, Tenn.

DISTRICT No. 6—Bank Located at Indianapolis, Ind. (Guaranty Bldg.)

TERRITORY IN DISTRICT—Indiana and Michigan. CAPITAL, \$9,661,605.

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., of Indianapolis, 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., 450 N. Jefferson St., Huntington, Ind.
Robert C. Dexter, First Federal Savings & Loan Assn. of Kalamazoo, 346 W. Mich. Ave., Kalamazoo, Mich.
Mark L. Dickover, First Federal Saving & Loan Assn., of Valparaiso, 11 East Lincolnway, Valparaiso, Ind.
Walter H. Dreier, Union Federal Savings & Loan Assn., 10 North West 6th St., Evansville, Ind.
Chas. T. Fisher, Jr., National Bank of Detroit, Detroit, Mich.
Myron H. Gray, Muncie Federal Savings & Loan Assn., Main & Walnut Sts., Muncie, Indiana.
Grant H. Longenecker, Peoples Sav. Assn. of Benton Harbor, Michigan (Mail address: 101 Capital Savings & Loan Bldg., Lansing, Mich.)
Carleton B. McCulloch, The State Life Ins. Co., State Life Bldg., Indianapolis, Ind.
William C. Walz, Huron Valley Bldg. & Sav. Assn., 116 North Fourth St., Ann Arbor, Michigan
Herman B. Wells, University of Indiana, Bloomington, Ind.

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

TERRITORY IN DISTRICT—Illinois and Wisconsin. CAPITAL, \$19,663,323.

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

OFFICERS

Secretary, C. M. WRIGHT

DIRECTORS

Chairman, Charles E. Broughton, The Sheboygan Press, Sheboygan, Wis.
Vice Chairman, Henry G. Zander, Jr., 110 S. Dearborn St., Chicago, Ill.
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.
William E. Hodnett, Lincoln Savings & Loan Assn., 600 Broadway, Lincoln, Ill.
Joseph J. Janda, Slovan Bldg. & Loan Assn., 3205 W. Cermak Rd., Chicago, Ill.
Lawrence D. Johnson, Fidelity Federal Savings & Loan Assn., 101 E. Main St., Galesburg, Ill.
B. F. Kuehlhorn, Northern Bldg. & Ln. Assn., 2746 Teutonia Ave., Milwaukee, Wisconsin
August A. Moths, West Bend Bldg. & Loan Assn., 120 N. Main St., West Bend, Wisconsin.
Guy A. Wood, King City Federal Savings & Loan Assn., Mt. Vernon, Ill.

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

TERRITORY IN DISTRICT—Iowa, Minnesota, Missouri, North Dakota and South Dakota. CAPITAL, \$9,938,741.

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

OFFICERS

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

DIRECTORS

Chairman, Charles B. Robbins, Cedar Rapids Life Insurance Co., Cedar Rapids, Iowa, (Mail address: 230 N. Michigan Ave., Chicago, Ill.)
Vice Chairman, E. J. Russell, 1620 Chemical Bldg., St. Louis, Mo.
H. H. Bennett, Perpetual Savings & Loan Assn., 319 S. Third St., Cedar Rapids, Iowa
L. A. Boyles, Yankton Bldg. & Ln. Assn., Yankton, S. D.
John D. Gray, Fidelity Building & Loan Assn., Valley City, N. D.
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., of Minneapolis, 408 2nd Ave., S., Minneapolis, Minn.
Adolph F. Leonhardt, Economy Federal Savings & Loan Assn., of St. Louis, International Office Bldg., St. Louis, Mo.
John O. Newberry, Home Bldg. & Loan Assn., 403 Central Trust Bldg., Jefferson City, Mo.
E. A. Purdy, Wells-Dickey Co., Minneapolis, Minn.
Wm. E. West, Standard Federal Savgs. & Ln. Assn., of Kansas City, 923 Walnut St., Kansas City, Mo.

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

TERRITORY IN DISTRICT—Arkansas, Louisiana, Mississippi, New Mexico and Texas. CAPITAL, \$11,421,624.

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Vice President, H. D. WALLACE

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Secretary, J. C. CONWAY

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Vice Chairman, W. C. Jones, Jr., The Murray Co., Dallas, Tex.
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T. J. Butler, Elgin-Butler Brick Co., Inc., Austin, Tex.
Gordon H. Campbell, Bankers Trust Bldg., Little Rock, Ark.
Grover J. Casselberry, First Federal Savings & Loan Assn.
Allen H. Generes, Central Homestead Assn., 400 Audobon Bldg., New Orleans, La.
O. C. Hathaway, c/o The Pardee Company, Shreveport, La.
H. T. Leonard, Kosciusko Bldg. & Ln. Assn., Kosciusko, Mississippi
R. H. McCune, Roswell Bldg. & Ln. Assn., Roswell, New Mexico
Louis D. Ross, St. Tammany Homestead Assn., Covington, La.
William E. Wood, Union Savings & Loan Assn., 353 Carondelet St., New Orleans, La.

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

TERRITORY IN DISTRICT—Colorado, Kansas, Nebraska and Oklahoma. CAPITAL, \$9,407,138.

President and Secretary, C. A. STERLING

OFFICERS

Vice President and Treasurer, R. H. BURTON

DIRECTORS

Chairman, G. E. McKinnis, First Federal Sav. & Ln. Assn. of Shawnee, (Mail address: Box 950), Shawnee, Okla.
Vice Chairman, Paul F. Good, Security Mutual Bldg., Lincoln, Nebr.
W. R. McWilliams, Oklahoma City Federal Sav. & Ln. Assn., 125 N. Harvey St., Oklahoma City, Oklahoma.
Major P. Kidd, 112 First National Bldg., Norman, Okla.
C. B. Merriam, (Mail address: Reconstruction Finance Corporation, Washington, D. C.)
William H. Pitzer, Nebraska City Federal Sav. & Ln. Assn., 115 S. 8th St., Nebraska City, Neb.
Frank S. Powell, Argentine Bldg. & Ln. Assn., 2303 Metropolitan Ave., Kansas City, Kans.
Charles F. Quaintance, Colo. Federal Savings & Ln. Assn., 1608 Welton St., Denver, Colo.
L. F. Reed, Eureka Bldg. & Loan Assn., P. O. Box 626, Eureka, Kan.
L. E. Roush, Sedgwick County Savings & Loan Assn., of Wichita, 307 S. Broadway, Wichita, Kans.
H. S. Sands, First National Bk. Bldg., Denver, Colo.
Doris E. Soden, Goodland Bldg. & Loan Assn., 1114 Main St., Goodland, Kans.

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, \$7,324,373.

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

OFFICERS
Asst. Secretary, E. M. SOOYSMITH

DIRECTORS
Chairman, Frank S. McWilliams, Fidelity Savings & Loan Assn., 108 Howard St., Spokane, Wash.
Vice Chairman, Ben H. Hazen, Benj. Franklin Federal Savings & Loan Assn., of Portland, 517 S. W. Stark St., Portland, Ore.
C. N. Bloomfield, Cheyenne Federal Savings & Loan Assn., 307 W. 18th St., Cheyenne, Wyo.
L. H. Hoffman, Hoffman Construction Co., 715 S. W. Columbia St., Portland, Ore.
Joseph E. Kjar, Deseret Federal Savings & Loan Assn., 44 Main St., Salt Lake City, Utah.

J. T. S. Lyle, Pacific First Federal Savings & Loan Assn., of Tacoma, 204 S. 11th St., Tacoma, Wash.
J. W. Maxwell, National Bank of Commerce, Seattle, Wash.
George A. Mortimer, Boise Federal Savings & Loan Assn., 214 N. 8th St., Boise, Idaho.
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J. R. Sullivan, The Albany Mutual Bldg. Assn., Laramie, Wyo.
Joseph E. Swindlehurst, Empire Bldg. & Loan Assn., 123 S. Main St., Livingston, Mont.

DISTRICT No. 12—Bank Located at Los Angeles, Calif. (311 So. Spring St.)
TERRITORY IN DISTRICT—Arizona, California, Hawaii and Nevada. CAPITAL, \$13,116,907.

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Vice President, C. E. BERRY

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

DIRECTORS
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J. G. Rice, First Federal Savings & Loan Assn. of Phoenix, 116 N. First Ave., Phoenix Ariz.
Adolph Schleicher, 1365 South Oakland Ave., Pasadena, Calif.
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 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; O. R. KREUTZ, Deputy General Manager; C. E. TILTON, Assistant General Manager; JOHN BYRNS, Treasurer; EMERY J. WOODALL, Associate General Counsel.
 Information, Federal Home Loan Bank Board Bldg., 1st St., between Indiana Ave. and "D" St., N. W., Washington, D. C., Telephone, NAtional 5812.

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

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

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

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

OTHER GOVERNMENT AGENCIES DEALING WITH BANKS (Continued)

Home Owners' Loan Corporation—Continued

STATE	REGIONAL OFFICE	STATE OFFICE
NEW HAMPSHIRE.....	NEW YORK, N. Y.....	MANCHESTER, First National Bank Bldg., 57 Market St.
NEW JERSEY.....	NEW YORK, N. Y.....	NEWARK, Globe Indemnity Building, 20 Washington Place
NEW MEXICO.....	DALLAS, TEXAS.....	ALBUQUERQUE, Federal Bldg., S. 5th & Gold Avenue
NEW YORK.....	NEW YORK CITY, 270 Broadway.....	GREENSBORO, United Bank Bldg., S. Elm & E. Washington Streets
NORTH CAROLINA.....	ATLANTA, GA.....	FARGO, Federal Bldg., 705 First Ave., North
NORTH DAKOTA.....	OMAHA, NEB.....	COLUMBUS, Old Federal Bldg., State & 3rd Streets
OHIO.....	CINCINNATI, Cincinnati and Suburban Bell Tel. Co's. Bldg., 209 W. 7th Street.....	OKLAHOMA CITY, Ferrine Bldg., 1st and Robinson Streets
OKLAHOMA.....	DALLAS, TEX.....	PORTLAND, Pittock Block, 921 S. W. Washington Street
OREGON.....	SAN FRANCISCO, CALIF.....	PHILADELPHIA, Widener Bldg., Juniper and Chestnut Sts.
PENNSYLVANIA.....	BALTIMORE, MD.....	PROVIDENCE, Industrial Trust Co. Bldg., 49 Westminster Street
RHODE ISLAND.....	NEW YORK, N. Y.....	COLUMBIA, Wingfield Bldg., Lady & Main Sts.
SOUTH CAROLINA.....	ATLANTA, GA.....	SIOUX FALLS, Citizens National Bank Bldg., Phillips Ave. & 9th Street
SOUTH DAKOTA.....	OMAHA, NEB.....	NASHVILLE, Nashville Trust Bldg., West Side, Third Ave., North
TENNESSEE.....	MEMPHIS, Sterick Bldg., 8 Third Street.....	DALLAS, Cotton Exchange Bldg., St. Paul & San Jacinto Sts.
TEXAS.....	DALLAS, Cotton Exchange Bldg., St. Paul & San Jacinto Streets.....	SALT LAKE CITY, Dooly Bldg., W. 2nd South Street
UTAH.....	SAN FRANCISCO, CALIF.....	RUTLAND, New Post Office Bldg., 151 West St.
VERMONT.....	NEW YORK, N. Y.....	RICHMOND, Atlantic Life Bldg., Main & 6th Sts.
VIRGINIA.....	BALTIMORE, MD.....	SEATTLE, 448 Dexter-Horton Bldg.
WASHINGTON.....	SAN FRANCISCO.....	CHARLESTON, Morrison Bldg., 815 Quarrier St.
WEST VIRGINIA.....	CINCINNATI, OHIO.....	MILWAUKEE, Federal Bldg., 517 E. Wisconsin Ave.
WISCONSIN.....	CHICAGO, ILL.....	CASPER, Federal Bldg., First & Walcott St.
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PUERTO RICO.....	ATLANTA, GA.....	TERRITORIAL OFFICE, SAN JUAN, 47 Ramon Power Street

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

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

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LOCATED AT WASHINGTON, D. C.

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 DEAN R. HILL, President Hill Mortgage Corporation, Buffalo, N. Y.
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 H. WILLIAMS, H. F. Williams & Co., 1000 First National-Soo Line Bldg., Minneapolis, Minn.

Numerical System of the A. B. A.

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

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

EXPLANATION OF SYSTEM

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

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

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

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

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

INDEX

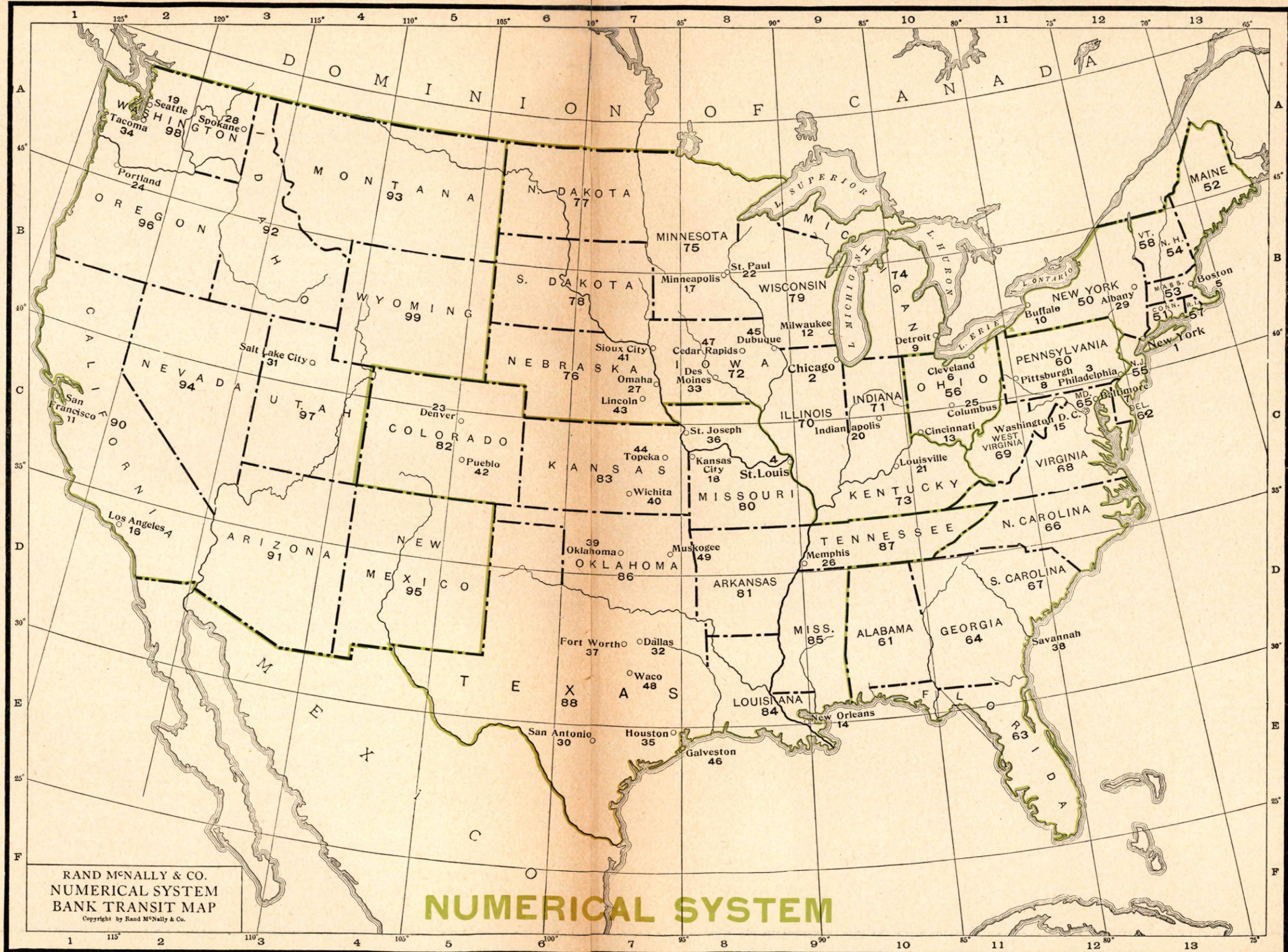
Prefix Numbers

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
Copyright by Rand McNally & Co.

NUMERICAL SYSTEM

COMPTROLLER'S CALLS TO THE NATIONAL BANKS FROM 1893, TO DATE

YEAR	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEP.	OCT.	NOV.	DEC.	Dates and number of Calls made on respective dates	
													DATES	CALLS
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77	1	9
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78	2	3
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76	3	4
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72	4	16
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71	5	11
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72	6	7
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86	7	8
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99	8	1
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71	9	7
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71		10	8
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69		11	3
1904	F 22 66		M 28 66			Th 9 73			T 6 89		Th 10 65		12	7
1905	W 11 62		T 14 62		M 29 76			F 25 88			Th 9 76		13	4
1906	M 29 81			F 6 67		M 18 73			T 4 78		M 12 69		14	8
1907	S 26 75		F 22 55		M 20 59			Th 22 94				T 3 103	15	6
1908		F 14 73			Th 14 90		W 15 62		W 23 70		F 27 65		16	2
1909		F 5 70		W 28 82		W 23 56			W 1 70		T 16 76		17	5
1910	M 31 76		T 29 57			Th 30 93			Th 1 62		Th 10 70		18	4
1911	S 7 58		T 7 59			W 7 92			F 1 86			T 5 95	19	2
1912		T 20 77		Th 18 58		F 14 57			W 4 82		T 26 83		20	5
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73			21	2
1914*	T 13 84		W 4 50			T 30 118			S 12 74	S 31 49		Th 31 61	22	3
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 69	F 31 51	23	5
1916*			T 7 67		M 1 55	F 30 60			T 12 74		F 17 66	W 27 40	24	2
1917*			M 5 68		T 1 57	W 20 50			T 11 83		T 20 70	M 31 41	25	5
1918*			M 4 63		F 10 67	S 29 50		S 31 63			F 1 62	T 31 60	26	3
1919*			T 4 63		M 12 69	M 30 49			F 12 74		M 17 66	W 31 44	27	4
1920*		S 28 59			T 4 66	W 30 57			W 8 70		M 15 68	W 29 44	28	10
1921		M 21 54		Th 28 66		Th 30 63			T 6 68			S 31 116	29	10
1922			F 10 69		F 5 56	F 30 56			F 15 77			F 29 105	30	26
1923				T 3 95		S 30 88			F 14 76			M 31 108	31	26
1924			M 31 91			M 30 91				F 10 102		W 31 82		
1925				M 6 96		T 30 85			M 28 90			Th 31 94		
1926				M 12 102		W 30 79						F 31 184		
1927			W 23 82			Th 30 99				M 10 102		S 31 82		
1928		T 28 59				S 30 123				W 3 95		M 31 89		
1929			W 27 86			S 29 94				F 4 97		T 31 88		
1930			T 27 86			M 30 95			W 24 86			W 31 98		
1931			W 25 84			T 30 97			T 29 91			Th 31 93		
1932						Th 30 182			F 30 92			S 31 92		
1933						F 30 181				W 25 117		S 30 66		
1934			M 5 65			S 30 117				W 17 109		M 31 75		
1935			M 4 63			S 29 117					F 1 125	T 31 60		
1936			W 4 64			T 30 118						Th 31 184		
1937			W 31 90			W 30 91						F 31 184		
1938			M 7 65			Th 30 114			W 28 89			S 31 93		

DATES	CALLS
1	9
2	3
3	4
4	16
5	11
6	7
7	8
8	1
9	7
10	8
11	3
12	7
13	4
14	8
15	6
16	2
17	5
18	4
19	2
20	5
21	2
22	3
23	5
24	2
25	5
26	3
27	4
28	10
29	10
30	26
31	26
<hr/>	
	216

33 on Monday
49 " Tuesday
43 " Wednesday
31 " Thursday
38 " Friday
22 " Saturday

7 in January
15 " February
25 " March
13 " April
16 " May
35 " June
9 " July
4 " August
28 " September
12 " October
16 " November
36 " December

Total, 216

*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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Administration on May 1938-39

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 Secretary, Miss Eva Ricker, Riggs National Bank, Washington, D. C.

STATE BANKERS ASSOCIATIONS

ALABAMA BANKERS ASSOCIATION

President, W. C. Bowman, president First National Bank, Montgomery.
 First Vice-President, Maclin F. Smith, vice-president and trust officer Birmingham Trust & Savings Co., Birmingham.
 Second Vice-President, R. L. Adams, Bank of York, York.
 Secretary and Treasurer, Gordon D. Palmer, executive vice-president First National Bank, Tuscaloosa.

ARIZONA BANKERS ASSOCIATION

President, W. R. Binson, president Valley National Bank, Phoenix.
 Secretary, Morris Goldwater, P. O. Box 272, Prescott.
 Treasurer, Sherman Hazeltine, asst. cashier Bank of Arizona, Prescott.

ARKANSAS BANKERS ASSOCIATION

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

CALIFORNIA BANKERS ASSOCIATION

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

CANADIAN BANKERS ASSOCIATION

President, S. G. Dobson, general manager The Royal Bank of Canada, Montreal.
 Vice-President, H. 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.
 Vice-President, F. H. Marsh, general manager, The Bank of Toronto, Toronto.
 Secretary-Treasurer, Arthur W. Rogers, The Royal Bank Bldg., Montreal.
 Public Relations Adviser, Vernon Knowles, The Royal Bank Bldg., Montreal.

COLORADO BANKERS ASSOCIATION

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

CONNECTICUT BANKERS ASSOCIATION

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

DELAWARE BANKERS ASSOCIATION

President, Howard M. Buckson, manager Delaware Trust Co., Dover.
 Vice-President, Warren K. Ayres, assistant treasurer Wilmington Trust Co., Wilmington.
 Secretary and Treasurer, Gilbert B. Moyer, assistant treasurer Wilmington Trust Company, Wilmington.

DISTRICT OF COLUMBIA BANKERS ASSOCIATION

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

FLORIDA BANKERS ASSOCIATION

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

GEORGIA BANKERS ASSOCIATION

President, J. T. Haley, executive vice-president City National Bank, Albany.
 Vice-President, Herbert Huckabee, vice-president and cashier Bank of Fort Valley, Fort Valley.
 Secretary, Haynes McFadden, 1204 Atlanta National Bldg., Atlanta.
 Treasurer, Freeman Strickland, 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, 99 1/2 Walton St., N. W., Atlanta.
 General Counsel, Alex. W. Smith, Jr., Grant Building, Atlanta.

IDAHO BANKERS ASSOCIATION

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

ILLINOIS BANKERS ASSOCIATION

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

INDIANA BANKERS ASSOCIATION

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

IOWA BANKERS' ASSOCIATION

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

KANSAS BANKERS ASSOCIATION

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

KENTUCKY BANKERS ASSOCIATION

President, Charles A. Randolph, vice-president and cashier Citizens Bank, Shelbyville.
 Secretary, Ralph Fontaine, 400-402 Hilliard Bldg., 419 W. Jefferson St., Louisville, Ky.
 Treasurer, R. C. Jones, president First State Bank, La Grange.

LOUISIANA BANKERS ASSOCIATION

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

MAINE BANKERS ASSOCIATION

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

MARYLAND BANKERS ASSOCIATION

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

MASSACHUSETTS BANKERS ASSOCIATION

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

MICHIGAN BANKERS ASSOCIATION

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

MINNESOTA BANKERS ASSOCIATION

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

MISSISSIPPI BANKERS ASSOCIATION

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

MISSOURI BANKERS ASSOCIATION

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

MONTANA BANKERS ASSOCIATION

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

NEBRASKA BANKERS ASSOCIATION

President, E. S. Holcomb, president Nebraska State Bank, Broken Bow.
 Chairman, M. M. Taylor, vice-president Central National Bank, Columbus.
 Secretary, William B. Hughes, 420 Farnam Bldg., Omaha.
 Treasurer, F. W. Thomas, vice-president First National Bank, Omaha.

NEVADA BANKERS ASSOCIATION

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

NEW HAMPSHIRE BANKERS ASSOCIATION

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

NEW JERSEY BANKERS ASSOCIATION

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

NEW MEXICO BANKERS ASSOCIATION

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

NEW YORK STATE BANKERS ASSOCIATION

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

**SAVINGS BANKS ASSOCIATION OF THE STATE OF
NEW YORK**

President, Albert S. Embler, president Walden Savings Bank, Walden.
 First Vice-President, Robert L. Hoguet, president Emigrant Industrial
 Savings Bank, New York City.
 Second Vice-President, Richard J. Wulff, president Fulton Savings Bank,
 Brooklyn, New York City.
 Third Vice-President, Chas. Diebold, Jr., president Western Savings Bank,
 Buffalo.
 Fourth Vice-President, Robert A. McCaull, treasurer Auburn Savings Bank,
 Auburn.
 Fifth Vice-President, Frank H. Williams, president City & County Savings
 Bank, Albany.
 General Secretary, Paul W. Albright, 110 E. 42d St., New York City.
 Secretary, Margaret Doerschuk, 110 East 42nd St., New York City.
 Assistant Secretary, Urbain C. Le Gost, 110 East 42nd St., New York City.
 Treasurer, William M. Campbell, president American Savings Bank, New
 York City.

NORTH CAROLINA BANKERS ASSOCIATION

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

NORTH DAKOTA BANKERS ASSOCIATION

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

OHIO BANKERS ASSOCIATION

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

OKLAHOMA BANKERS ASSOCIATION

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

OREGON BANKERS ASSOCIATION

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

PENNSYLVANIA BANKERS ASSOCIATION

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

RHODE ISLAND BANKERS ASSOCIATION

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

SOUTH CAROLINA BANKERS ASSOCIATION

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

SOUTH DAKOTA BANKERS ASSOCIATION

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

TENNESSEE BANKERS ASSOCIATION

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

TEXAS BANKERS ASSOCIATION

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

UTAH BANKERS ASSOCIATION

President, J. A. Cheney, cashier Uintah State Bank, Vernal.
 First Vice-President, E. H. Street, cashier Richfield Commercial & Savings
 Bank, Richfield.
 Second Vice-President, F. M. Michelsen, vice-president Utah Savings &
 Trust Co., Salt Lake City.
 Secretary and Treasurer, H. B. Crandall, vice-president and cashier First
 State Bank, Salina.

VERMONT BANKERS ASSOCIATION

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

VIRGINIA BANKERS ASSOCIATION

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

WASHINGTON BANKERS ASSOCIATION

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

WEST VIRGINIA BANKERS ASSOCIATION

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

WISCONSIN BANKERS ASSOCIATION

President, Samuel N. Pickard, president National Manufacturers Bank,
 Neenah.
 Vice-President, Wm. J. Tesch, president Lincoln County Bank, Merrill.
 Secretary, Wall G. Coapman, 312 East Wisconsin Ave., Milwaukee.
 Treasurer, Vialis F. Walz, cashier Bloomington State Bank, Bloomington.

WYOMING BANKERS ASSOCIATION

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

STATE BANK OFFICIALS AND EXAMINERS, 1939

STATE	NAME	ADDRESS
Ala.	James B. Little, Supt. of Banks	Montgomery.
	Addie Lee Farish, Deputy Supt. of Banks	Montgomery.
	<i>Banking Board</i>	
	D. F. Green, Ch. of Bd. Tennessee Valley Bank	Decatur.
	Joel E. Johnson, Vice-Pres., The Citizens Bank	Geneva.
	Ed Leigh McMillan, President, The Citizens Bank	Brewton.
	E. C. Melvin, President, Selma Trust & Savings Bank	Selma.
	<i>Bank Examiners</i>	
	H. F. Benton, Bank Examiner	Birmingham.
	G. H. Foote, Bank Examiner	Birmingham.
	L. P. Cartwright, Bank Examiner	Arhens.
	A. J. Smith, Bank Examiner	Montgomery.
	Mrs. Maude W. Brewer, Office Assistant	Montgomery.
Ariz.	Lloyd Thomas, Supt. of Banks	107 Capitol Bldg., Phoenix.
	A. R. Davis, Bank Examiner	Phoenix.
	Pearl Butler Pendleton, Secretary	Phoenix.
Ark.	G. S. Jernigan, Bank Commissioner	Little Rock.
	Theo. P. Carson, Assistant Commissioner	Little Rock.
	Murray O. Reed, Asst. Commissioner	Little Rock.
	<i>Building & Loan and Securities Division</i>	
	Albert Sims, Bank Examiner	Little Rock.
	J. A. Welty, Bank Examiner	Little Rock.
	G. B. Shafer, Bank Examiner	Little Rock.
	F. O. Rayburn, Asst. Bank Examiner	Little Rock.
	A. M. Hayes, Assistant Bank Examiner	Little Rock.
	Reese Jones, Bldg. & Ln. & Securities Examiner	Little Rock.
	T. T. Ramsey, Examiner, Securities Div.	Little Rock.
Calif.	E. W. Wilson, Supt. of Banks	343 Sansome St. San Francisco.
	William J. Murphy, Chief Deputy	San Francisco.
	C. E. Lowell, Chief Examiner	San Francisco.
	G. M. Ackerman, Bank Examiner	San Francisco.
	H. W. Albert, Bank Examiner	San Francisco.
	O. E. Deskin, Bank Examiner	San Francisco.
	Ohas. J. Ledwith, Bank Examiner	San Francisco.
	N. O. Matthews, Bank Examiner	San Francisco.
	J. Perry Reynolds, Bank Examiner	San Francisco.
	H. S. Taylor, Bank Examiner	San Francisco.
	W. T. Werschkuhl, Bank Examiner	San Francisco.
	Dan S. Canny, Chief of the Division of Bond Certification	San Francisco.
	John McFaul, Chief of Southern Division	701 State Bldg., Los Angeles.
	E. D. Backus, Bank Examiner	Los Angeles.
	R. O. Barth, Bank Examiner	Los Angeles.
	S. M. Matthews, Bank Examiner	Los Angeles.
	E. E. Hauptert, Bank Examiner	Los Angeles.
Colo.	Maple T. Harl, State Bank Commissioner	125 State Office Bldg., Denver.
	Axel B. Olson, Chief Deputy Bank Com.	Denver.
	John Jepson, Deputy Bank Com.	Denver.
	Geo. T. Atchison, Deputy Bank Com.	Denver.
	Walter J. Nelson, Deputy Bank Com.	Denver.
Conn.	Walter Perry, Bank Commissioner	Hartford.
	Richard Rapport, Deputy Bank Com.	W. Hartford.
	Clarence H. Adams, Director Secur. Div.	West Hartford.
	John F. DiNonno, Bank Liquidating Agt.	West Hartford.
	William P. Landon, Bond Consultant	West Hartford.
	Philip H. Moriarty, Analyst and Statist'n.	Hartford.
	Arthur O. Lamb, Real Estate Appraiser	Darien.
	Alfred F. Austin, Bank Examiner	New Britain.
	George W. Austin, Bank Examiner	West Hartford.
	Arthur B. Shippee, Bank Examiner	Hartford.
	Reinhard J. Bardeck, Bank Examiner	New Britain.
	Douglas T. Boddie, Bank Examiner	West Hartford.
	Stanley F. Gierzynski, Bank Examiner	New Britain.
	Ralph R. MacKinnel, Bank Examiner	Milford.
	Charles W. Pond, Bank Examiner	Torrington.
	Harold A. Williams, Bank Examiner	Middletown.
	Howard E. Frisbie, Bank Examiner	West Hartford.
	Alfred B. Taravella, Bank Examiner	Windsor Locks.
	Milton T. Gaines, Bank Examiner	Glastonbury.
	Melvin O. Hall, Bank Examiner	New Britain.
	Kenneth W. Hutchins, Bank Examiner	West Hartford.
	Earle T. Jarvis, Bank Examiner	Torrington.
	Harold W. Roberts, Bank Examiner	Naugatuck.
	E. Gorton Rogers, Bank Examiner	New London.
	William E. Glover, Bank Examiner	Watertown.
	James T. Connelly, Bank Examiner	New Britain.
	Thornton G. Smith, Bank Examiner	Southington.
	Fay Vincent, Bank Examiner	Waterbury.
	Edward M. Curley, Bank Examiner	New Haven.
	Wallace E. LeCount, Bank Examiner	South Norwalk.
	Wilmot B. North, Bank Examiner	Naugatuck.
	James B. Tatem, Bank Examiner	Putnam.
	George A. De Roehn, Bank Examiner	Wethersfield.
	Hubert F. Gordon, Bank Examiner	Shelton.
	Rogers Perry, Mgr. of Real Estate	Hartford.
	C. Read Richardson, Liquidation Exam.	Manchester.
	Ernest E. Savard, Liquidation Examiner	Bristol.
Del.	Ernest Muncy, State Bank Com.	State House, Dover.
	F. E. Lynch, Jr., Deputy State Bank Com.	Dover.
Fla.	J. M. Lee, State Comptroller	Tallahassee.
	H. J. Chance, Asst. Comptroller	Tallahassee.
	Geo. C. White, Bank Report Analyst	Tallahassee.
	C. G. Parramore, Banking Clerk	Tallahassee.
	J. E. Perkins, State Bank Examiner	Tallahassee.
	L. E. Fenn, State Bank Examiner	Miami.
	A. A. Futch, State Bank Examiner	Leesburg.
	J. C. Scarborough, State Bank Examiner	Tallahassee.
	Paul B. Hale, State Bank Examiner	Bradenton.
	D. H. Mays, Jr., Small Loan Examiner	Monticello.
Ga.	R. E. Gormley, Supt. of Banks	Atlanta.
	C. B. Golsan, Asst. Supt. of Banks	McDonough.
	Richard Forrester, Bank Examiner	Montezuma.
	R. G. Fleetwood, Bank Examiner	Statesboro.
	O. G. Jackson, Bank Examiner	Atlanta.
	W. D. Lloyd, Bank Examiner	Tallahassee.
Idaho	G. L. Jenkins, Commissioner of Finance	Boise.
	J. Virgil Jones, Chief Clerk, Custodian of Securities	Boise.
	J. J. Mockler, Bank Examiner	Boise.
	A. B. Wheeler, Bank Examiner	Boise.

STATE	NAME	ADDRESS
Illinois	Springfield Office.	
	Edward J. Barrett, Auditor of Public Accounts, Main Office, State House	Springfield.
	Chicago Office: 2600 American National Bank Bldg., 33 N. La Salle St.	Chicago.
	F. A. Adams, Examiner in Charge	Springfield.
	D. R. Busey, Bank Examiner	Springfield.
	Bert L. Chapman, Bank Examiner	Springfield.
	Hal Clarida, Bank Examiner	Springfield.
	A. W. Froelich, Bank Examiner	Springfield.
	S. B. Hicks, Jr., Trust Examiner	Springfield.
	J. J. Huhn, Bank Examiner	Springfield.
	J. W. Myers, Bank Examiner	Springfield.
	S. P. Sandy, Bank Examiner	Springfield.
	Paul V. Schaefer, Bank Examiner	Springfield.
	Otto F. Toman, Bank Examiner	Springfield.
	Chicago Office.	
	A. A. Mueller, Chief State Bank Examiner	Chicago.
	2600 American National Bank Bldg.	Chicago.
	J. J. Jaeger, Bank Examiner	Chicago.
	Lawrence A. Barrett, Bank Examiner	Chicago.
	Harold M. Durst, Bank Examiner	Chicago.
	Sully Gallicchio, Bank Examiner	Chicago.
	J. P. Hackett, Bank Examiner	Chicago.
	Fred S. Hill, Bank Examiner	Chicago.
	Jos. A. Jaworski, Bank Examiner	Chicago.
	R. C. Jones, Bank Examiner	Chicago.
	Leland Ross, Bank Examiner	Chicago.
	Edw. A. Schenck, Bank Examiner	Chicago.
	J. W. F. Smith, Bank Examiner	Chicago.
	L. C. Sorensen, Bank Examiner	Chicago.
	Ralph E. Young, Trust Examiner	Chicago.
	Wm. G. Zander, Bank Examiner	Chicago.
Ind.	Department of Financial Institutions	Indianapolis.
	Commission for Financial Institutions:	
	Robert R. Barton, Chairman	Marion.
	John E. Ohleyer, Vice Chairman	Indianapolis.
	Wm. P. Flynn	Indianapolis.
	Spencer Harrell	Shelbyville.
	Vint D. Vaughan	Lafayette.
	Elizabeth C. Parrish, Secretary to the Commission for Financial Institutions	Indianapolis.
	Department of Financial Institutions:	
	Ross H. Wallace, Director	Indianapolis.
	E. H. DeHority, Supervisor, Division of Banks and Trust Companies	Indianapolis.
	Herman King, Supervisor, Division of Building and Loan Assn.	Sweetser.
	Homer O. Stone, Supervisor, Division of Small Loans and Consumer Credit	Indianapolis.
	Wm. R. Dexheimer, Supervisor, Division of Liquidations	Indianapolis.
	J. W. Ball, Senior Bank Examiner	Marion.
	Henry B. Dultz, Senior Bank Examiner	Jeffersonville.
	T. G. Inwood, Senior Bank Examiner	Valparaiso.
	H. R. Johnson, Senior Bank Examiner	Indianapolis.
	C. A. Mattox, Senior Bank Examiner	New Albany.
	Joe McCord, Senior Bank Examiner	Greencastle.
	H. V. Miller, Senior Bank Examiner	Franklin.
	W. E. Scales, Senior Bank Examiner	Newburgh.
	G. E. Swaim, Senior Bank Examiner	Hartford City.
	Blaine H. Wiseman, Senior Bank Examiner	Corydon.
	M. S. Martin, Junior Bank Examiner	Indianapolis.
	C. R. Moss, Junior Bank Examiner	Indianapolis.
	Robert L. Mossburg, Junior Bank Exam.	Warren.
	Wilbur E. White, Junior Bank Examiner	Valparaiso.
	Ned Wood, Junior Bank Examiner	Greencastle.
Iowa	D. W. Bates, Supt. of Banking	State House, Des Moines.
	R. L. Bunce, Deputy Supt.	Des Moines.
	G. S. Krouth, Director of Receiverships	Des Moines.
	S. T. Egerton, Examiner	Estherville.
	C. D. Emmeret, Examiner	Red Oak.
	H. R. Jackson, Examiner	Iowa City.
	C. S. Johnson, Examiner	Des Moines.
	L. H. Jurgemeyer, Examiner	Waverly.
	R. H. Murphy, Examiner	Fort Dodge.
	W. M. Goodyear, Junior Examiner	Estherville.
	W. B. McLuen, Assistant Examiner	Red Oak.
	Thomas R. Roche, Assistant Examiner	Waverly.
	Norman Sage, Assistant Examiner	Iowa City.
	L. H. Vance, Assistant Examiner	Webster City.
	H. F. Winesgar, Assistant Examiner	Des Moines.
	Walter W. Wells, Assistant Examiner	Estherville.
Kansas	Elwood M. Brooks, Bank Commissioner	Topeka
	W. L. Weber, Asst. Bank Com. and General Receiver	New London.
	W. A. Weigel, 1st Special Asst. Bank Com.	Topeka.
	Wade McDowell, 2nd Special Assistant Bank Commissioner	Topeka.
	C. L. Erickson, 3rd Special Assistant	Hays.
	John R. Emery, Deputy Bank Com.	Wichita.
	R. Keesling, Deputy Bank Com.	Topeka.
	E. D. Land, Deputy Bank Commissioner	Iola.
	Chas. Maher, Deputy Bank Com.	Salina.
	L. S. Manion, Deputy Bank Commissioner	Salina.
	Chas. Sample, Deputy Bank Com.	Topeka.
	Scott R. Tribble, Deputy Bank Com.	Erie.
	Lewis B. Dunfield, Examiner	Hays.
	Oscar Huber, Examiner	Topeka.
Ky.	J. G. Allen, State Bank Examiner	Millersburg.
	F. E. Bradley, State Bank Examiner	Scottsville.
	J. F. Gilbert, State Bank Examiner	Lawrenceburg.
	A. C. Hunter, Small Loan Supervisor	Versailles.
	Olney Johnson, State Bank Examiner	Hindman.
	A. S. Robertson, State Bank Examiner	Bethel.
	S. M. Phillips, State Bank Examiner	Bowling Green.
	H. A. Rogers, State Bank Examiner	Florence.
	C. N. Shaw, State Bank Examiner	Cave City.
	Collins Waller, State Bank Examiner	Morganfield.
	Hiram Wilhoit, Director	Versailles.
	Leonard C. Smith, Deputy Director	Georgetown.
La.	J. S. Brock, State Bank Com., State Capitol Bldg.	Baton Rouge.
	Clement Lindsey, Deputy State Bk. Com.	Baton Rouge.
	I. H. Schonberg, State Bank Examiner and Asst. Supervisor, Homestead and Bldg. & Loan Associations	New Orleans.
	M. Finnegan, Chief State Bank Examiner	New Orleans.
	Paul R. Breaux, State Bank Examiner	New Orleans.
	H. Burt Brock, State Bank Examiner	New Orleans.
	L. J. Dumestre, State Bank Examiner	New Orleans.
	J. D. Pittman, State Bank Examiner	New Orleans.
	Clement S. Ruf, State Bank Examiner	New Orleans.
	T. J. Walsh, Special Inspector, Small Loan Division	New Orleans.

STATE BANK OFFICIALS AND EXAMINERS—Continued

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

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
N. H.	John W. Maynard, Deputy Commissioner for Building and Loan Associations.	Concord.	N. Y.	Edward R. McAuliffe, Bank Examiner	80 Centre St., N. Y.
(Cont.)	Earle C. Coates, Examiner	Concord.	(Cont.)	Matthew F. McAvoy, Bank Examiner	80 Centre St., N. Y.
"	Harold M. Wells, Examiner	Concord.	"	J. Gerald McGillen, Bank Examiner	Syracuse.
"	Kenneth B. Jesseman, Asst. Examiner	Concord.	"	Arthur J. McQuade, Bank Examiner	Syracuse.
"	Robert E. McLaughlin, Asst. Examiner	Concord.	"	James McWilliams, Bank Examiner	Syracuse.
"	Norman A. Chapman, Asst. Examiner	Concord.	"	H. Le Roy Miller, Bank Examiner	Rochester.
"	Harold MacNeil, Asst. Examiner	Concord.	"	L. E. Milspaugh, Bank Examiner	80 Centre St., N. Y.
"	Arthur A. Saltmarsh, Supervisor Legal List	Concord.	"	James F. Moran, Bank Examiner	80 Centre St., N. Y.
N. J.	State of New Jersey, Dept. of Banking and Insurance, State House Annex.	Trenton.	"	Charles M. Morat, Bank Examiner	80 Centre St., N. Y.
"	Louis A. Reilly, Commissioner Dept. of Banking and Insurance.	Newark.	"	Edward J. Morehaus, Bank Examiner	Albany.
"	George Compton, Deputy Commissioner	Trenton.	"	Charles R. Murray, Bank Examiner	80 Centre St., N. Y.
"	Alfred Sasser, Asst. Deputy Com.	Trenton.	"	James A. Murray, Bank Examiner	Troy.
"	Robert B. Ardice, Senior Bank Examiner	Westfield.	"	Henry J. Nauer, Bank Examiner	80 Centre St., N. Y.
"	Frank H. Betz, Senior Bank Examiner	Plainfield.	"	George S. Notarpole, Bank Examiner	80 Centre St., N. Y.
"	John T. Connolly, Senior Bank Examiner	Trenton.	"	Edward P. Pedlowe, Bank Examiner	80 Centre St., N. Y.
"	Walter B. Firman, Senior Bank Examiner	Trenton.	"	Vincent O. Reuther, Bank Examiner	80 Centre St., N. Y.
"	Oscar B. Garthwaite, Jr., Senior Bk. Exam.	Rahway.	"	Walter E. Riddle, Bank Examiner	80 Centre St., N. Y.
"	Benjamin P. Gregg, Senior Bank Examiner	Bloomfield.	"	Raymond D. Rooney, Jr., Bank Examiner	80 Centre St., N. Y.
"	Charles A. Kraus, Senior Bank Examiner	Grantwood.	"	John C. Rued, Bank Examiner	80 Centre St., N. Y.
"	George A. McLaughlin, Senior Bank Exam.	Trenton.	"	Arthur J. Ruhl, Bank Examiner	80 Centre St., N. Y.
"	Harry Prosser, Senior Bank Examiner	Atlantic City.	"	A. Charles Ruocco, Bank Examiner	80 Centre St., N. Y.
"	Edward B. Snook, Senior Bank Examiner	Princeton.	"	Arthur R. Seaton, Bank Examiner	80 Centre St., N. Y.
"	William M. Struble, Senior Bank Exam.	Bloomfield.	"	John L. Seigart, Bank Examiner	Syracuse.
"	Frank J. Fitzpatrick, Special Examiner	Hillside.	"	James A. Sheeran, Bank Examiner	80 Centre St., N. Y.
"	J. Milton Baker, Bank Examiner	Rutherford.	"	Ralph T. Simmons, Bank Examiner	80 Centre St., N. Y.
"	Franklin W. Bright, Bank Examiner	Bradley Beach.	"	George A. Strack, Bank Examiner	80 Centre St., N. Y.
"	John B. Cunningham, Bank Examiner	Elizabeth.	"	John J. Sullivan, Bank Examiner	Albany.
"	Edward M. Field, Bank Examiner	Elizabeth.	"	William Terner, Bank Examiner	80 Centre St., N. Y.
"	John M. Jones, Bank Examiner	Teaneck.	"	Alfred L. Taylor, Bank Examiner	80 Centre St., N. Y.
"	Walter L. Lyons, Bank Examiner	Emerson.	"	William de C. White, Bank Examiner	80 Centre St., N. Y.
"	James J. Malan, Bank Examiner	Audubon.	"	Walter H. Wiesner, Bank Examiner	80 Centre St., N. Y.
"	Morris L. Parsels, Bank Examiner	Pleasantville.	"	Leslie W. Wintsch, Bank Examiner	80 Centre St., N. Y.
"	Frank M. Power, Bank Examiner	Ridgefield Park.	"	Edward F. X. Wolfe, Bank Examiner	80 Centre St., N. Y.
"	Ralph G. Smith, Bank Examiner	Belleville.	"	Edward Zimmerman, Jr., Bank Examiner	Buffalo.
"	D. O. Stably, Bank Examiner	Summit.	"	Jacob H. Abbihl, Bank Examiner	80 Centre St., N. Y.
"	John W. West, Bank Examiner	Hightstown.	"	Milton W. Asmuth, Bank Examiner	Syracuse.
"	J. Clifford Feaster, Junior Bank Examiner	Pittman.	"	Edmond W. Browne, Bank Examiner	80 Centre St., N. Y.
"	David W. Andrews, Junior Bank Examiner	Elizabeth.	"	Gerard A. Buckley, Bank Examiner	80 Centre St., N. Y.
"	Raymond H. Wesner, Junior Bank Exam.	Trenton.	"	Raymond G. Butler, Bank Examiner	80 Centre St., N. Y.
"	Geo. W. Siver, Junior Bank Examiner	Maywood.	"	Robert B. Cadwell, Jr., Bank Examiner	80 Centre St., N. Y.
"	Thomas W. Southworth, Junior Bk. Exam.	Bergenfield.	"	Thomas J. Coglan, Bank Examiner	80 Centre St., N. Y.
"	Warren J. Ridgeway, Junior Bank Exam.	Elizabeth.	"	Albert DeLisser, Bank Examiner	80 Centre St., N. Y.
N. M.	Woodlan P. Saunders, State Bk. Exam.	Capitol Bldg., Santa Fe.	"	John D. Dever, Bank Examiner	80 Centre St., N. Y.
"	E. M. Hampton, Deputy State Bk. Exam.	Santa Fe.	"	J. Harold Driscoll, Bank Examiner	Buffalo.
"	Robt. L. Wilson, Deputy Bank Examiner	Santa Fe.	"	Jesse J. Finn, Bank Examiner	Schenectady.
"	R. W. Heffin, Securities Commissioner	Santa Fe.	"	Garret E. Fitzgerald, Bank Examiner	80 Centre St., N. Y.
N. Y.	William R. White, Supt. of Banks, State of New York.	State Office Bldg., Albany.	"	Clinton D. Ganse, Bank Examiner	80 Centre St., N. Y.
"	Charles H. Schoch, Deputy	80 Centre St., N. Y.	"	Harry N. Herber, Jr., Bank Examiner	80 Centre St., N. Y.
"	Jackson S. Hutto, Deputy	80 Centre St., N. Y.	"	John J. Hicks, Bank Examiner	80 Centre St., N. Y.
"	George A. Porter, Deputy	80 Centre St., N. Y.	"	Roger W. Hill, Bank Examiner	80 Centre St., N. Y.
"	Edward J. Pierce, Deputy	80 Centre St., N. Y.	"	Linus P. Hosner, Bank Examiner	80 Centre St., N. Y.
"	Francis J. Ludemann, Deputy Supt.	80 Centre St., N. Y.	"	Robert J. Hyland, Bank Examiner	80 Centre St., N. Y.
"	Gerald R. Dorman, Deputy	Albany, N. Y.	"	John W. Johnson, Bank Examiner	80 Centre St., N. Y.
"	Fred W. Piderit, Chief Examiner	80 Centre St., N. Y.	"	Henry A. Jud, Bank Examiner	Rochester.
"	George M. Aldrich, Bank Examiner	80 Centre St., N. Y.	"	Albert F. Kendall, Bank Examiner	Rochester.
"	H. S. Andrews, Bank Examiner	80 Centre St., N. Y.	"	Samuel T. Knapp, Bank Examiner	Buffalo.
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"	Frederick T. Bolan, Bank Examiner	80 Centre St., N. Y.	"	August Langhauser, Bank Examiner	80 Centre St., N. Y.
"	Rho L. Bush, Bank Examiner	80 Centre St., N. Y.	"	Fred W. Leimbach, Bank Examiner	Albany, N. Y.
"	S. I. Chittenden, Bank Examiner	80 Centre St., N. Y.	"	Clifford W. Ludlow, Bank Examiner	Buffalo.
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"	Fletcher G. Crane, Bank Examiner	80 Centre St., N. Y.	"	Frank C. Maher, Bank Examiner	Albany.
"	George R. Dize, Bank Examiner	Buffalo.	"	Paul V. Martin, Bank Examiner	80 Centre St., N. Y.
"	Andrew Eisen, Bank Examiner	80 Centre St., N. Y.	"	George A. Morlock, Bank Examiner	Buffalo.
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"	Bernard J. Hirschfeld, Bank Examiner	80 Centre St., N. Y.	"	Vincent J. Nolan, Bank Examiner	80 Centre St., N. Y.
"	Arthur Koch, Bank Examiner	Saratoga Springs.	"	Walter E. Nolan, Bank Examiner	Buffalo.
"	Edward H. Leete, Bank Examiner	80 Centre St., N. Y.	"	Gerald O'Grady, Bank Examiner	80 Centre St., N. Y.
"	Paul V. Liehr, Bank Examiner	80 Centre St., N. Y.	"	Blanche B. Plant, Bank Examiner	Albany.
"	Thomas M. Little, Bank Examiner	Syracuse.	"	Edward J. Powers, Bank Examiner	80 Centre St., N. Y.
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"	William J. McAuliffe, Bank Examiner	80 Centre St., N. Y.	"	Edward C. Ryder, Bank Examiner	80 Centre St., N. Y.
"	John F. McCloskey, Bank Examiner	80 Centre St., N. Y.	"	Charles V. Scheutman, Bank Examiner	80 Centre St., N. Y.
"	Arthur P. McQuade, Bank Examiner	80 Centre St., N. Y.	"	James J. Sherry, Bank Examiner	80 Centre St., N. Y.
"	Arthur W. Mischanko, Bank Examiner	80 Centre St., N. Y.	"	John M. Six, Bank Examiner	80 Centre St., N. Y.
"	William P. Mitchell, Bank Examiner	80 Centre St., N. Y.	"	W. Elmore Slack, Bank Examiner	Rochester.
"	Roger F. Molloy, Bank Examiner	80 Centre St., N. Y.	"	Gwynne W. Spencer, Bank Examiner	Albany.
"	Charles E. Nathaway, Bank Examiner	Rochester.	"	Alister W. D. Steele, Bank Examiner	Syracuse.
"	William D. Navin, Bank Examiner	Schenectady.	"	George W. Terry, Bank Examiner	80 Centre St., N. Y.
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"	Nathaniel Orens, Bank Examiner	80 Centre St., N. Y.	"	Charles H. Trask, Bank Examiner	Albany.
"	James J. O'Shaughnessy, Bank Examiner	80 Centre St., N. Y.	"	Albert E. J. Wenzel, Bank Examiner	80 Centre St., N. Y.
"	Reginald W. Pawling, Bank Examiner	80 Centre St., N. Y.	N. C.	Gurney P. Hood, Commissioner of Banks.	Raleigh.
"	George J. Riedel, Bank Examiner	80 Centre St., N. Y.	"	Advisory Commission to the Commissioner of Banks.	
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"	Peter N. Shippee, Bank Examiner	Albany.	"	H. D. Bateman	Wilson.
"	John A. Tripp, Bank Examiner	Rochester.	"	R. E. Kerr	Charlotte.
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"	Joseph B. Zweifel, Bank Examiner	80 Centre St., N. Y.	"	John G. Allen, Bank Examiner	Raleigh.
"	William G. Alfonsin, Bank Examiner	80 Centre St., N. Y.	"	Leigh Wilson, Bank Examiner	Raleigh.
"	Henry C. Bartsch, Bank Examiner	80 Centre St., N. Y.	"	Hugh McLeod, Jr., Bank Examiner	Raleigh.
"	John O. Beau, Bank Examiner	80 Centre St., N. Y.	"	S. T. Thorne, Jr., Bank Examiner	Raleigh.
"	William Breslau, Bank Examiner	80 Centre St., N. Y.	"	Bowen Ross, Bank Examiner	Raleigh.
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"	Robert E. Chellis, Bank Examiner	80 Centre St., N. Y.	"	Erskine Duff, Bank Examiner	Raleigh.
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"	Ambrose J. Delaney, Bank Examiner	Rochester.	"	R. S. See, Deputy Examiner	Bismarck.
"	Louis J. Devantoy, Bank Examiner	80 Centre St., N. Y.	"	Orin Baertsch, Deputy Examiner (City & County)	Bismarck.
"	Stuart C. Dew, Bank Examiner	80 Centre St., N. Y.	"	Jas. A. Brown, Deputy Examiner (City & County)	Rolla.
"	John O. Dieckert, Bank Examiner	80 Centre St., N. Y.	"	C. F. Ferris, Deputy Exam. (City & County)	Lakota.
"	John M. Egan, Bank Examiner	80 Centre St., N. Y.	"	A. P. Herold, Deputy Exam. (City & County)	Mott.
"	Albert P. Fallon, Bank Examiner	Buffalo.	"	Bevis Kennelly, Deputy Examiner (City & County)	Bismarck.
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"	Raymond F. Garraty, Bank Examiner	80 Centre St., N. Y.	Ohio	S. H. Squire, Superintendent of Banks.	Columbus.
"	S. D. Gildersleeve, Bank Examiner	80 Centre St., N. Y.	"	A. C. Krug, First Deputy Superintendent.	Columbus.
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"	Charles R. Johnson, Bank Examiner	80 Centre St., N. Y.	"	C. G. Arn, Bank Examiner	Kenton.
"	Michael A. Kearns, Bank Examiner	80 Centre St., N. Y.	"	H. F. Ashley, Bank Examiner	Oberlin.
"	Joseph J. Kennedy, Bank Examiner	80 Centre St., N. Y.	"	J. P. Bailey, Bank Examiner	Toledo.
"	Margaret E. Kennedy, Bank Examiner	80 Centre St., N. Y.	"	Irene Berger, Bank Examiner	Mt. Vernon.
"	William J. Kennedy, Bank Examiner	80 Centre St., N. Y.	"	W. A. Brechbill, Examiner	Canton.
"	Marcus Koster, Bank Examiner	80 Centre St., N. Y.	"	G. W. Burr, Bank Examiner	Columbus.
"	Joseph W. Kusterko, Bank Examiner	80 Centre St., N. Y.	"	Whitney Cookston, Bank Examiner	Columbus.
"	John Lacke, Bank Examiner	Buffalo.	"	A. C. Daniels, Bank Examiner	Marietta.
"	Harold R. MacEwen, Bank Examiner	Syracuse.	"	Gerald W. Gantzer, Bank Examiner	Columbus.
"	Salvin C. Marolda, Bank Examiner	80 Centre St., N. Y.	"	C. S. Gladden, Examiner	Mt. Gilead.
"	Thomas Martinus, Bank Examiner	80 Centre St., N. Y.	"	E. B. Gray, Bank Examiner	Bowling Green.
			"	C. Z. Hummel, Examiner	Columbus.
			"	E. E. King, Bank Examiner	Deshler.
			"	Leroy Kuhlman, Bank Examiner	New Knoxville.

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STATE	NAME	ADDRESS
Ohio	C. A. Ladrach, Bank Examiner	Dover.
(Cont.)	Raymond Link, Bank Examiner	Columbus.
	H. L. Lockwood, Bank Examiner	Chillicothe.
	Wilson Miller, Bank Examiner	Greenfield.
	Paul Mitchell, Bank Examiner	Columbus.
	W. J. Monahan, Bank Examiner	Columbus.
	R. W. Mytholar, Bank Examiner	Akron.
	Wm. B. Poe, Bank Examiner	Cuyahoga Falls.
	C. C. Roberts, Jr., Bank Examiner	New Philadelphia.
	Frank Wagner, Bank Examiner	Cleveland Heights.
	C. B. Welsby, Bank Examiner	Cuyahoga Falls.
	Joseph E. Welsh, Bank Examiner	London.
	R. H. Willitt, Bank Examiner	Greenwich.
	B. L. Williams, Bank Examiner	Wilmington
	I. G. Zupan, Bank Examiner	Richwood.
	Paul C. Arthur, Trust Examiner	Marion.
	John V. Cameron, Trust Examiner	Lakewood.
	M. E. H. Dommann, Trust Examiner	Toledo.
	R. T. Sewell, Trust Examiner	Columbus.
	Fred M. Bushnell, Examiner	Mansfield.
	Wm. D. Carle, Examiner	Elyria.
	Ed. O. Cherry, Examiner	White Cottage.
	R. A. Moore, Examiner	Sidney.
	Chas. R. Clark, Examiner	Lakewood.
	John Head, Examiner	Greenfield.
Oklahoma	Linwood O. Neal, Bank Commissioner	Oklahoma City.
	E. E. Wilson, Chief Bank Examiner	Oklahoma City.
	James R. Gayler, Auditor and Supervisor at Large	Oklahoma City.
	Harry L. McConnell, Bank Examiner	Oklahoma City.
	W. E. Clark, Bank Examiner	Norman.
	O. B. Motherhead, Bank Examiner	Oklahoma City.
	E. M. Slaughter, Bank Examiner	Hollis.
	J. W. Shofner, Bank Examiner	Oklahoma City.
	E. H. Kelley, Special Investigator	Oklahoma City.
Ore.	Mark Skinner, Supt. of Banks	Salem.
	Sumner Deitrick, 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.	R. W. Doty, Secretary of Banking, State Capitol Bldg.	Harrisburg
	George D. Roshay, Deputy Secretary	Harrisburg.
	J. D. Bloom, Special Deputy Secretary	Harrisburg.
	Christian H. Brandt, Special Deputy Secretary	Mechanicsburg.
	W. S. T. Hurllock, Jr., Special Deputy Secretary	Harrisburg.
	John P. Lee, Supervising Statistician	Harrisburg.
	H. H. Eshbach, Chief, Bureau of Bldg. & Loan Association	Harrisburg.
	Maxwell S. Rosenfeld, Chief Consumers Credit Bureau	Harrisburg.
	O. B. Lippman, Chief, Credit Unions and small Loan Companies	Harrisburg.
	E. H. Keithan, Chief Bank Examiner	Philadelphia.
	R. P. Ferguson, Chief Bank Examiner	Pittsburgh.
	George S. Summers, Chief Bank Examiner	Harrisburg.
	Ralph W. Reitzel, Supervisor of Reports	Harrisburg.
	William B. Allen, Bank Examiner	Brier Hill.
	Geral M. Anderson, Bank Examiner	Wilkes-Barre.
	James G. Bennett, Bank Examiner	Jermyn.
	Norman G. Bloom, Bank Examiner	Madera.
	Lewis C. Booda, 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.
	Chas. V. Brown, Bank Examiner	Drexel Hill.
	Lawrence M. Brown, Bank Examiner	Media.
	Earl D. Buck, Bank Examiner	Laporte Township.
	Melvin L. Carl, Bank Examiner	Spring City.
	Allen W. Charlton, Bank Examiner	Johnstown.
	W. Dale Clifford, Bank Examiner	Lykens.
	Leon Danilowicz, Bank Examiner	Philadelphia.
	Robert G. Dickson, Bank Examiner	Somerset.
	Chas. S. Dugan, Bank Examiner	Philadelphia.
	Charles H. Frantz, Bank Examiner	Warren.
	Oscar F. Fredriksen, Bank Examiner	Philadelphia.
	Wayne V. Frye, Bank Examiner	Pittsburgh.
	Wm. M. Gehrig, Bank Examiner	Harrisburg.
	Theodore Getz, Bank Examiner	Clearfield.
	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. Hollowell, Bank Examiner	Wayne.
	Levi S. Hoon, Bank Examiner	Butler.
	Russell Hostetter, Bank Examiner	Camp Hill.
	Ernest F. Kessler, Bank Examiner	Philadelphia.
	Harry B. Lahr, Bank Examiner	Pittsburgh.
	Chas. F. T. Lancaster, Bank Examiner	Bellevue.
	R. F. Landis, Bank Examiner	Harrisburg.
	R. S. Landis, Bank Examiner	Lancaster.
	Joseph F. Malott, Bank Examiner	Philadelphia.
	Ondree H. Marsh, Bank Examiner	Tunkhannock.
	Gustav V. Mattson, Bank Examiner	Williamsport.
	Chas. B. Matsinger, Bank Examiner	Philadelphia.
	Wm. J. McOuen, Bank Examiner	Drexel Hill.
	William A. McDivitt, Bank Examiner	Freeport.
	Ben McEntier, Bank Examiner	Harrisburg.
	Robert F. McLroy, Bank Examiner	Glenside.
	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. Rohrbach, Bank Examiner	Marietta.
	William H. Rufe, Bank Examiner	Sellersville.
	Robert M. Ryder, Bank Examiner	Harrisburg.
	Wm. R. Saussaman, Bank Examiner	Harrisburg.
	Herman W. Sellar, Bank Examiner	Harrisburg.
	Theodore L. Seitz, Bank Examiner	Philadelphia.
	Robert H. Shick, Jr., Bank Examiner	Duquesne.
	Howard I. Smith, Bank Examiner	Upper Darby.
	Vincent I. Smith, Bank Examiner	Williamstown.
	John L. Snyder, Bank Examiner	Mount Airy.
	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.
	Arnold Watson, Bank Examiner	Pottstown.
	Edward W. Wentworth, Bank Examiner	Dormont.
	Fred Wigfield, Jr., Bank Examiner	Steelton.
	Charles S. Worthington, Bank Examiner	Doylestown.
	Paul A. Yeager, Bank Examiner	Edgewood.

STATE	NAME	ADDRESS
Pa.	Frederick L. Zellner, Bank Examiner	McKees Rocks.
(Cont.)	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 the Division of Banking and Insurance	Room 316, State House, Providence.
	John G. Keenan, Deputy Chief of Division of Banking	Room 316 State House, Providence.
	Warren L. Offer, Deputy Securities Bureau	Room 316 State House, Providence.
	John J. Cashman, Chief Examiner	Providence.
	R. L. Sayles, Bank Examiner	Cranston.
	Thomas H. Donahue, Jr., Bank Examiner	Providence.
	Edward A. Swenson, Bank Examiner	Providence.
	George A. McLaughlin, Bank Examiner	Cranston.
	James A. Ryan, Bank Examiner	Cumberland.
	Mildred R. MacDonald, Secretary to Chief of Division of Banking & Insurance	Providence.

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	F. J. Neal, Deputy Superintendent of Banks	Pierre.
	S. E. Anderson, Bank Examiner	Sioux Falls.
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	V. W. Abeel, Asst. Bank Examiner	Pierre.
	Ward Wyman, Special Counsel	Pierre.
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	H. G. Bratton, Bank Examiner	Nashville.
	P. L. Basinger, Jr., Bank Examiner	Trenton.
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	N. B. Harwell, Bank Examiner	Knoxville.
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	Arthur E. Harroun, Bank Examiner	San Antonio.
	E. E. Hamilton, Bank Examiner	Dallas.
	M. E. Hulsey, Bank Examiner	Dallas.
	E. H. Henderson, Bank Examiner	Douston.
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	B. C. Roberts Jr., Asst. Bank Examiner	Wharton.
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Utah	Rulon F. Starley, Bank Commissioner, Room 217, State Capitol Bldg.	Salt Lake City.
	J. M. Knapp, Chief Bldg. & Loan Exam.	Salt Lake City.
	F. K. Potter, Bank Examiner	Salt Lake City.
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	Evelyn Coburn, Chief Clerk	Montpelier.
	R. L. Kelleher, Bank Examiner	Montpelier.
	Martin N. Calcagni, Bank Examiner	Barre.
	O. M. Freeman, Bank Examiner	Montpelier.
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	John S. Swift, Bank Examiner	Burlington.
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	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.
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	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.
	H. I. Lewis, Asst. Bank Examiner	West Point.
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	J. C. Minshull, Deputy Supervisor of Banking	Olympia.
	A. R. Bergman, Bank Examiner	Tacoma.
	O. Williams, Bank Examiner	Seattle.
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	Smith Hood, Receiver	Clarksburg.
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	E. A. Rinehart, Receiver	Clarksburg.

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"	Fred Froede	Milwaukee.	"	G. M. Matthews, Senior Bank Examiner	Madison.
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"	Franklin M. Jahnke	Markesan.	"	Arthur Middleton, Asst. Bank Exam.—	
"	Banking Commission:		"	Bldg. & Loan Div.	Milwaukee.
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"	Peter A. Cleary, Secretary	Madison.	"	and Loan Div.	Milwaukee.
"	Frank H. Bixby	Madison.	"	James B. Mulva, Bank Examiner	Oshkosh.
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"	Irving E. Backus, Senior Bank Examiner	Madison.	"	Herbert E. Platz, Bank Exam.—Bldg. &	
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"	Merlin C. Benninger, Bank Examiner	Wausau.	"	Albert P. Puelicher, Chief Securities	
"	William H. Borden, Securities Examiner	Madison.	"	Examiner	Madison.
"	Gregory M. Buenzli, Acting Director		"	Roslyn Richardson, Asst. Bank Ex-	
"	Securities Division	Madison.	"	aminer—Bldg. & Loan Div.	Milwaukee.
"	S. R. Caldwell, Bank Exam.—Bldg. &		"	Earl H. Rothe, Senior Bank Examiner	Sheboygan.
"	Loan Assn.	Madison.	"	C. T. Shape, Senior Bank Examiner	Milwaukee.
"	William S. Campbell, Asst. Bank Exam.		"	G. A. Shape, Bank Examiner	Milwaukee.
"	O. P. Diggles, Bldg. & Loan Association,		"	Fred E. Shepherd, Jr., Asst. Bk. Exam.	Eau Claire.
"	Supervisor	Madison.	"	C. C. Steele, Bank Examiner	Sparta.
"	John F. Doyle, Supervisor Consumers	Madison.	"	Walter L. Stock, Asst. Bank Examiner	Madison.
"	Credit		"	Fred C. Teske, Bank Examiner	Princeton.
"	Henry Everman, Jr., Bank Examiner	Sparta.	"	Roman J. Winkowski, Bank Examiner	
"	J. Deane Gannon, Bank Examiner	Green Bay.	"	—Bldg. & Loan Div.	Milwaukee.
"	D. Kelly Garrigan, Asst. Bank Exam.—		"	E. F. Witzig, Senior Bank Examiner	Eau Claire.
"	Bldg. & Loan Div.	Milwaukee.			
"	Alvin W. Golz, Asst. Bank Examiner	Oshkosh.			
"	Emmet G. Hampton, Bank Examiner				
"	Credit Unions	Madison.	Wyo.	A. E. Wilde, State Examiner	Supreme Court Bldg.
"	W. F. Handel, Asst. Bank Examiner	Madison.	"	O. Low, Jr., Examiner	Cheyenne.
"	Harry W. Harriman, Law Examiner	Madison.	"	Harry A. Lowe, Assistant Examiner	Cheyenne.

TREASURY DEPARTMENT OF THE UNITED STATES

Treasury Building, Washington, D. C.

CYRIL B. UPHAM, Deputy Comptroller

PRESTON DELANO, Comptroller

E. H. GOUGH, Deputy Comptroller

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS

January 3, 1939

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS	NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
CHIEF NATIONAL BANK EXAMINER			
Folger, W. P.	Room 219 Treasury Bldg., Office, Comptroller of the Currency, 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)	407 U. S. Natl. Bank Bldg., 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.	Crabtree, Earl B. (5)	415 Union Trust Bldg., Washington, D. C.
McBryde, W. W.	Room 322, Treasury Bldg., Washington, D. C.	Crawford, H. M. (3)	P. O. Box 148, Lancaster, Pa.
Mulroney, A. J.	Room 320, Treasury Bldg., Washington, D. C.	Cunningham, F. F. (6)	308 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, F. Bruce (11)	300 Gulf States Bldg., Dallas, Texas.
Roberts, L. K. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.	Davis, Linton J. (FDIC)	Federal Reserve Bank Bldg., Dallas, Texas.
Newnham, Stephen L. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.	De Baun, Claud (2)	525 Federal Reserve Bk. Bldg., New York, N. Y.
Leyburn, A. P. (4)	715 Federal Res. Bk. Bldg., Cleveland, Ohio.	Donahue, W. H. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Bailey, J. L. (5)	1109 State-Planters Bldg., Richmond, Va.	Dresler, H. B. (7)	935 Forest Ave., Evanston, Ill.
Lyons, Gibbs (6)	303 New P. O. Bldg., Atlanta, Ga.	Dunham, L. B. (12)	155 Montgomery St., Room 1103, San Francisco, Calif.
Oberwortmann, N. R. (7)	164 W. Jackson Blvd., Room 725, Chicago, Ill.	Dunlap, Thomas C. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Neill, Robt. (8)	518 U. S. Court House & Custom House, St. Louis, Mo.	Evans, Samuel R., Jr. (4)	Post Office Box 44, Greensburg, Pa.
Sedlacek, L. H. (9)	223 Federal Office Bldg., Minneapolis, Minn.	Evered, Guy F. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Baldridge, W. H. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.	Fanning, F. B. (7)	P. O. Box 216, Grand Rapids, Mich.
Collier, Richard H. (11)	300 Gulf States Bldg., Dallas, Texas.	Faris, A. B. (4)	P. O. Box 506, Richmond, Ky.
Wright, Irwin D. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.	Fitzgerald, George J. (7)	164 W. Jackson Blvd., Rm. 725, Chicago, Ill.
NATIONAL BANK EXAMINERS			
Abbey, Frank G. (4)	P. O. Box 104, Lima, Ohio.	Flynn, Ernest G. (1)	P. O. Box 132, Rutland, Vt.
Abrahamson, Marshall (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.	Flynn, Bernard M. (7)	164 W. Jackson Blvd., Room 725, Chicago, Ill.
Allen E. F. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.	Folger, Hugh W. (6)	903 New Post Office Bldg., Atlanta, Ga.
Amrhein, J. A. (5)	1109 State-Planters Bldg., Richmond, Va.	Foster, C. W. (11)	912 Alamo National Bank Bldg., San Antonio, Texas.
Andrews, Floyd (12)	155 Montgomery St., Room 1103, San Francisco, Calif.	Franey, M. J. (8)	518 U. S. Court House & Custom House, St. Louis, Mo.
Ashwood, Cecil (2)	525 Federal Reserve Bank Bldg., New York, N. Y.	Franklin, Chas. H. (12)	545 Central Bldg., Seattle, Wash.
Baber, W. C. (3)	P. O. Box 117, Williamsport, Pa.	Frantz, Wm. B. (4)	715 Federal Res. Bk. Bldg., Cleveland, Ohio.
Baker, Finley (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.	Fraser, J. A. (RFC)	Federal Reserve Bank Bldg., Cleveland, Ohio.
Baker, W. B. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.	Fridstrom, W. C. (1)	335 Federal Bldg., Hartford, Conn.
Barnett, Jr., M. L. (5)	415 Union Trust Bldg., Washington, D. C.	Funsten, W. P. (FDIC)	624 Federal Res. Bk. Bldg., San Francisco, Calif.
Basham, A. A. (6)	P. O. Box 764, Knoxville, Tenn.	Gaffney, I. F. (4)	715 Federal Reserve Bank Bldg., Cleveland, O.
Baugh, G. W. (7)	164 W. Jackson Blvd., Room 725, Chicago, Ill.	Galvin, E. H. (10)	P. O. Box 135, Norfolk, Nebr.
Beatty, E. S. (7)	164 W. Jackson Blvd., Rm. 725, Chicago, Ill.	Gentry, J. H. (9)	320 Federal Bldg., Duluth, Minn.
Becker, Jr., E. J. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.	Gilbert, H. B. (11)	P. O. Box 1254, Wichita Falls, Texas.
Benfer, Jr., J. P. (5)	415 Union Trust Bldg., Washington, D. C.	Goddard, Glenn B. (12)	835 H. W. Hellman Bldg., Los Angeles, Calif.
Bernier, G. M. (1)	63 Codman St., Portland, Me.	Gorman, E. F. (8)	518 U. S. Court House & Custom House, St. Louis, Mo.
Bina, J. C. (7)	Box 470, Decatur, Ill.	Graves, E. J. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Bishop, R. O. (FDIC)	1200 Minnesota Bldg., St. Paul, Minn.	Green, A. W. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Black, H. W. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.	Griffin, Gerald (1)	Federal Reserve Bank Bldg., Boston, Mass.
Boyle, L. J. (7)	P. O. Box 587, Appleton, Wis.	Gruetzner, V. G. (2)	208 Post Office Bldg., Watertown, N. Y.
Brogan, Jr., J. C. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.	Gulies, F. A. (6)	P. O. Box 8, Nashville, Tenn.
Bryan, Chas. A. (7)	1225 Davenport Bank Bldg., Davenport, Ia.	Gunther, E. A. (5)	1109 State-Planters Bldg., Richmond, Va.
Burt, Ross M. (10)	P. O. Box 314, Pueblo, Colo.	Haggard, Hollis (8)	518 U. S. Court House & Custom House, St. Louis, Mo.
Byrne, Jas. J. (6)	303 New Post Office Bldg., Atlanta, Ga.	Harrison, H. G. (8)	P. O. Box 1596, Memphis, Tenn.
Carolan, James J. (1)	Federal Reserve Bk. Bldg., Boston, Mass.	Hauschild, L. P. (4)	P. O. Box 53, New Castle, Pa.
Carter, Aubrey B.	Room 392, Treasury Bldg., Washington, D. C.	Hawkins, J. W. (11)	P. O. Box 1223, Shreveport, La.
Chapin, M. B. (9)	Box 471, Fargo, N. Dak.	Hedrick, G. C. (8)	518 U. S. Court House & Custom House, St. Louis, Mo.
Chorpening, I. I. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.	Hendrix, Clyde, Jr. (6)	303 New P. O. Bldg., Atlanta, Ga.
Clark, Francis J. (5)	415 Union Trust Bldg., Washington, D. C.	Henninger, Paul T. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Clark, Lewis H. (FDIC)	National Press Bldg., Washington, D. C.	Hook, Ray A. (12)	545 Central Bldg., Seattle, Wash.
Clary, I. N. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.	Hooker, Robert K. (8)	P. O. Box 545, Springfield, Mo.
Coffin, G. S. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.	Hooper, Marshall (12)	155 Montgomery St., Room 1103, San Francisco, Calif.
		Hopkins, Raby L. (FDIC)	540 University Ave., Madison, Wis.
		Horton, B. E. (11)	P. O. Box, 1231 Amarillo, Tex.
		Hotchkiss, Paul L. (2)	326 Ten Eyck St., Watertown, N. Y.
		Huck, William F. (9)	223 Federal Office Bldg., Minneapolis, Minn.
		Hudspeth, J. W. (2)	525 Federal Reserve Bk. Bldg., New York, N. Y.
		Hurley, Michael J. (1)	Federal Reserve Bank Bldg., Boston, Mass.
		Illitch, Miomir P. (12)	835 H. W. Hellman Bldg., Los Angeles, Calif.
		Jennings, Irwin L. (2)	P. O. Box 726, Kingston, N. Y.
		Jennings, L. A. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.

(RFC) Reconstruction Finance Corporation.

(FDIC) Federal Deposit Insurance Corporation.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued

January 3, 1939

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
NATIONAL BANK EXAMINERS—Continued	
Jorres, G. W. (7)	164 West Jackson Blvd., Room 725, Chicago, Ill.
Kane, W. W. (8)	5389 Pershing Ave., St. Louis, Mo.
Kellogg, Preston, P. (4)	715 Federal Reserve Bank Bldg., Cleveland, O.
Killmond, J. E. (3)	2142 Lincoln-Liberty Bldg., Philadelphia, Pa.
Knight, W. Britton (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Kunzi, Walter J. (4)	127 Calhoun St., Cincinnati, Ohio.
Lank, W. A. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Lanning, L. C. (2)	P. O. Box 561, Syracuse, N. Y.
LeFevre, L. G. (9)	309 Fratt Bldg., Billings, Mont.
Liermann, A. J. (8)	518 U. S. Court House & Custom House, St. Louis, Mo.
Linden C. C. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Little, J. W. (3)	P. O. Box 191, Sunbury, Pa.
Lorang, P. J. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Lukon, John B. (6)	P. O. Box 1309, Birmingham, Ala.
Lyons, C. W. (10)	P. O. Box 876, Cheyenne, Wyo.
Lytle, Wm. P. (4)	Post Office Bldg., Mansfield, Ohio.
McCall, W. P. (1)	Federal Reserve Bank Bldg., Boston, Mass.
McCardell, A. L., Jr. (5)	407 New Post Office Bldg., Norfolk, Va.
McClain, J. S. (6)	303 New Post Office Bldg., Atlanta, Ga.
McCoy, Thomas P. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
McLaren, Daniel D. (9)	223 Federal Office Bldg., Minneapolis, Minn.
McLean, C. H. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
McLean, Roger A. (7)	405 Federal Reserve Bank Bldg., Detroit, Mich.
McQuilkin, Charles (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Mackey, R. N. (7)	Room 309 U. S. Court House Bldg., Des Moines, Ia.
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.
Miller, Warren P. (7)	164 W. Jackson Blvd., Rm. 725, Chicago, Ill.
Morgan, E. W. (7)	P. O. Box 339, Mason 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., Room 725, Chicago, Ill.
Murphy, R. J. (12)	407 U. S. Natl. Bank Bldg., Portland, Ore.
Murray, M. W. (7)	1125 Davis St., Evanston, Ill.
Needham, Earl M. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Nelson, F. S. (10)	P. O. Box 1983, Oklahoma City, Okla.
Nelson, Nels (9)	223 Federal Office Bldg., Minneapolis, Minn.
Nielson, Geo. W. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Noonan, Howard S. (7)	P. O. Box 699, Storm Lake, Ia.
Norman, Louis A. (4)	715 Federal Reserve Bank Bldg., Cleveland, Ohio.
North, R. B. (10)	Rm. 219 Colorado National Bank Bldg., Denver, Colo.
O'Brien, L. J. (7)	P. O. Box 769, Indianapolis, Ind.
Ockershausen, F. C. (5)	415 Union Trust Bldg., Washington, D. C.
O'Connor, Thomas J. (2)	P. O. Box 352, Buffalo, N. Y.
O'Grady, Robert D. (4)	305 Leonard Bldg., Washington, Pa.
Olson, W. W. (9)	201 Security Nat'l Bk. Bldg., Sioux Falls, S. D.
O'Meara, Wm. F. (7)	330 Federal Bldg., South Bend, Ind.
Palmer, R. E. A. (12)	835 H. W. Hellman Bldg., Los Angeles, Calif.
Patterson, Donald (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Patterson, T. C. (11)	Federal Reserve Bank Bldg., Houston, Tex.
Peticolas, Ben. C. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Pierce, W. W. (11)	Federal Reserve Bank Bldg., Houston, Tex.
Plant, Powell (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Poole, C. A. (5)	P. O. Box 358, Charlotte, N. C.
Powell, A. L. (5)	P. O. Box 1075, Columbia, S. Car.
Price, A. E. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Quinn, H. F. (7)	164 W. Jackson Blvd., Room 725, Chicago, Ill.
Rafter, Charles T. (10)	800 Federal Reserve Bank Bldg., Kansas City, Mo.
Ransom, F. T. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.
Rasmussen, Louis I. (12)	835 H. W. Hellman Bldg., Los Angeles, Calif.
Rebman, R. P. (2)	P. O. Box 807, Albany, N. Y.
Rees, Frank A. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Reese, Addison H. (5)	333 Post Office Bldg., Baltimore, Md.
Reitz, H. A. (2)	1160 5th Ave., New York, N. Y.

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
Rhoades, Troy E. (3)	2126 Highland St., Allentown, Pa.
Rice, Turner, Jr. (6)	P. O. Box 231, Montgomery, Ala.
Rideout, F. W. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Roberts, Jr., L. K. (1)	P. O. Box 800, Providence, R. I.
Robinson, F. F. (7)	164 West Jackson Blvd., Rm. 725, Chicago, Ill.
Robinson, H. P. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Robinson, H. S. (10)	P. O. Box 1983, Oklahoma City, Okla.
Roetzel, G. F. (FDIC)	901 Federal Reserve Bank Bldg., Kansas City, Mo.
Roper, Walter B. (8)	P. O. Box 543, Bowling Green, Ky.
Ross, Paul (8)	P. O. Box 420, Columbia, Mo.
Rossman, Richard (RFO)	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. Lyell (7)	318 Federal Bldg., Peoria, Ill.
Sandlin, W. A. (11)	912 Alamo National Bank Bldg., San Antonio, Tex.
Sands, Carl H. (12)	835 H. W. Hellman Bldg., Los Angeles, Calif.
Sankovitz, F. T. (9)	P. O. Box 471, Fargo, N. D.
Scharfberg, R. W. (3)	P. O. Box 266, Wilkes-Barre, Pa.
Scharpf, Ernest J. (2)	525 Federal Reserve Bk. Bldg., New York, N. Y.
Seabury, Robert M. (RFO)	Washington, D. C.
Shanley, F. W. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Shannon, Clyde (11)	300 Gulf States Bldg., Dallas, Tex.
Shumate, Joseph N. (5)	P. O. Box 761, Winchester, Va.
Sibley, W. L. (11)	300 Gulf States Bldg., Dallas, Texas.
Smith, George F. (3)	P. O. Box 981, Harrisburg, Pa.
Snead, A. K., Jr. (6)	303 New Post Office Bldg., Atlanta, Ga.
Spendrup, Max V. (12)	835 H. W. Hellman Bldg., Los Angeles, Calif.
Staggers, B. D. (4)	P. O. Box 483, Wheeling, W. Va.
Starr, D. O. (5)	501 Charleston National Bank Bldg., Charleston, W. Va.
Stevens, L. T. (9)	4929 Pleasant Ave., Minneapolis, Minn.
Stewart, M. E. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Stooksbury, J. M. (6)	301 New Post Office Bldg., Knoxville, Tenn.
Stoy, E. D. (5)	209 Federal Bldg., Clarksburg, W. Va.
Stroefel, L. F. (FDIC)	529 Huntington Bank Bldg., Columbus, Ohio.
Sutton, E. P. (6)	P. O. Box 1175, Lakeland, Fla.
Swensen, Loren T. (3)	P. O. Box 127, Altoona, Pa.
Taylor, O. C. (12)	510 Pacific-Southwest Bldg., Fresno, Calif.
Taylor, Wm. M. (FDIC)	518 Federal Reserve Bank Bldg., New York, N. Y.
Tolton, A. F. (12)	545 Central Bldg., Seattle, Wash.
Trepanier, T. T. (2)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Ulery, Clarence A. (2)	525 Federal Reserve Bk. Bldg., New York, N. Y.
Underwood, C. E. (4)	P. O. Box 808, Columbus, Ohio.
Van Scoy, Max (7)	164 West Jackson Blvd., Rm. 725, Chicago, Ill.
Voight, Howell B. (1)	The Carpenter, Manchester, N. H.
Vonard, E. A. (8)	P. O. Box 482, Evansville, Ind.
Von Birgelen, F. M. (4)	P. O. Box 621, Cincinnati, Ohio.
Waldron, W. J. (12)	205 P. O. Bldg., Santa Ana, Calif.
Walker, Harry W. (4)	715 Federal Reserve Bank Bldg., Cleveland, O.
Ward, M. M. (RFO)	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)	558 Federal Bldg., Syracuse, N. Y.
Wiard, E. B. (4)	New Post Office Bldg., Pittsburgh, Pa.
Wilde, M. C. (12)	545 Central Bldg., Seattle, Wash.
Wilde, O. F. (6)	P. O. Box 113, Jacksonville, Fla.
Williams, E. L. (10)	P. O. Box 54, Salina, Kan.
Williams, Eugene S. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
Williams, W. A. (11)	P. O. Box 1584, Waco, Texas.
Witt, G. T. (11)	P. O. Box 556, Corsicana, Texas.
Wood, Cliff (8)	P. O. Box 68, Little Rock, Ark.
Wood, D. R. (5)	Pulaski National Bank Bldg., Pulaski, Va.
Woodside, Hal (8)	234 Federal Building, Louisville, Ky.
Wray, H. L. (9)	223 Federal Office Bldg., Minneapolis, Minn.
Wright, E. M. (12)	407 U. S. Natl. Bank Bldg., Portland, Ore.
Wylie, Robert W. (3)	2140 Lincoln-Liberty Bldg., Philadelphia, Pa.

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

VALUES OF FOREIGN MONEYS

TREASURY DEPARTMENT

OFFICE OF THE SECRETARY

Washington, D. C., January 1, 1939

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, 1939, expressed in any such foreign monetary units: *Provided, however,* That if no such value has been proclaimed, or if the value so proclaimed varies by 5 per centum or more from a value measured by the buying rate in the New York market at noon on the day of exportation, conversion shall be made at a value measured by such buying rate, as determined and certified by the Federal Reserve Bank of New York and published by the Secretary of the Treasury pursuant to the provisions of Section 522, Title IV, of the Tariff Act of 1930.

WAYNE C. TAYLOR,

Acting Secretary of the Treasury.

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

COUNTRY	Monetary unit	Value in terms of U. S. money	Remarks
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.
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	Ley	.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	.5714	Obligation to sell gold suspended Sept. 24, 1931. New gold content of .56424 grams of gold 9/10 fine established by monetary law of Nov. 19, 1938 effective Nov. 30, 1938.
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	Sucré	.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		Plaster pegged to French franc at the rate of 1 plaster=10 French francs; conversion of notes into gold suspended Oct. 2, 1936.
Ireland	Pound	8.2397	Conversion of notes into gold suspended Sept. 21, 1931.
Italy	Lira	.0526	New gold content of 46.77 milligrams of fine gold per lira established by monetary law of October 5, 1936.
Japan	Yen	.8440	Embargo on gold exports Dec. 13, 1931.
Latvia	Lat		Currency pegged to sterling Sept. 28, 1936, at 2,522lati = £100
Liberia	Dollar	1.6931	British money is principal circulating medium.
Lithuania	Litas	.1693	Free export of gold suspended Oct. 1, 1935.
Mexico	Peso		Decree of Aug. 28, 1936, left the monetary unit, the peso, to be later defined by law.
Netherlands and colonies	Guilder (florin)	.6806	Suspension of convertibility of notes into gold and restrictions placed on free gold exports—Sept. 26, 1936.
Newfoundland	Dollar	1.6931	Newfoundland and Canadian notes legal tender.
New Zealand	Pound	8.2397	Conversion of notes into gold suspended and export of gold restricted Aug. 5, 1914; exchange regulations Dec. 1931.
Nicaragua	Cordoba	1.6933	Embargo on gold exports Nov. 13, 1931.
Norway	Krone	.4537	Conversion of notes into gold suspended Sept. 29, 1931.
Panama	Balboa	1.6933	U. S. money is principal circulating medium.
Paraguay	Peso (Argentine)	1.6335	Paraguayan paper currency is used; exchange control established June 28, 1932.
Persia (Iran)	Rial	.0824	Obligation to pay out gold deferred March 13, 1932; exchange control established March 1, 1936.
Peru	Sol	.4740	Conversion of notes into gold suspended May 18, 1932.
Philippine Islands	Peso	.5000	By act approved March 16, 1935.
Poland	Zloty	.1899	Exchange control established April 27, 1936.
Portugal	Escudo	.0749	Gold exchange standard suspended Dec. 31, 1931.
Rumania	Leu	.0101	Exchange control established May 18, 1932.
Salvador	Colon	.8466	Conversion of notes into gold suspended Oct. 7, 1931.
Slam	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	Plaster	.0744	100 plasters equal to the Turkish £; conversion of notes into gold suspended 1916; exchange control established Feb. 26, 1930.
Union of South Africa	Pound	8.2397	Conversion of notes into gold suspended Dec. 28, 1932.
Union of Soviet Republics	Chervonetz	8.7123	
Uruguay	Peso	.6583	Conversion of notes into gold suspended Aug. 2, 1914; exchange control established Sept. 7, 1931. New gold content of .585018 grams of pure gold per peso established by monetary law of Jan. 12, 1938.
Venezuela	Bollvar	.3267	Exchange control established Dec. 12, 1936.
Yugoslavia	Dinar	.0298	Exchange control established Oct. 7, 1931.

POSTAL INFORMATION DOMESTIC

CLASSES

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

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

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

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

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

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

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

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

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

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

Books, Seeds, Etc. (see "b" above)—Eight cents each lb. or fraction, but not less than 1 cent per piece.
Bulk mail must be separated by states and post offices and mailed at the post office or a station by the sender. Matter mailed at bulk rates cannot be Registered, Insured, or sent C. O. D.

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

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

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

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

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

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

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

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

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

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

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

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

MONEY ORDERS

Fees		Fees	
Not exceeding \$ 2.50.....	6c	Not exceeding 40.00.....	15c
Not exceeding 5.00.....	8c	Not exceeding 60.00.....	18c
Not exceeding 10.00.....	11c	Not exceeding 80.00.....	20c
Not exceeding 20.00.....	13c	Not exceeding 100.00.....	22c

SPECIAL DELIVERY

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

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

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

"Special Delivery" must be so endorsed.

SPECIAL HANDLING

(Handled as above but without special delivery)

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

"Special Handling" must be so endorsed.

RETURN RECEIPTS

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

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

PARCEL POST

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

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

INSURANCE

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

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

REGISTRY

Fees		Fees	
Up to \$ 5.00.....	\$0.15	300.01 to \$ 400.00.....	\$.60
\$ 5.01 to 25.00.....	.18	400.01 to 500.00.....	.70
25.01 to 50.00.....	.20	500.01 to 600.00.....	.80
50.01 to 75.00.....	.25	600.01 to 700.00.....	.85
75.01 to 100.00.....	.30	700.01 to 800.00.....	.90
100.01 to 200.00.....	.40	800.01 to 900.00.....	.95
200.01 to 300.00.....	.50	900.01 to 1000.00.....	1.00

Fee for return receipt 3 cents extra.

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

Declared value in excess of indemnity		Declared value in excess of indemnity	
Up to \$ 50.00.....	1c	400.01 to 600.00.....	5c
\$ 50.01 to 100.00.....	2c	600.01 to 800.00.....	6c
100.01 to 200.00.....	3c	800.01 to 999.99.....	7c
200.01 to 400.00.....	4c		

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

For delivery within

Local Zone and First Zone.....	8c
Second Zone.....	9c
Third Zone.....	10c
Fourth Zone.....	11c
Fifth Zone and Sixth Zone.....	12c
Seventh Zone and Eighth Zone.....	13c

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

C. O. D. MAIL—UNREGISTERED

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

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

There is no C. O. D. service to the Canal Zone or the Philippine Islands. The amount of C. O. D. charges governs the amount of C. O. D. fee to be paid. However, when the C. O. D. charges to be collected are less than the value, the sender may pay a higher fee in order to obtain indemnity for full value within the limit of indemnity allowable for the fee paid. Articles such as deeds, abstracts of title, insurance policies, bills of lading, valuable light-weight merchandise, etc. (except bills and statements of indebtedness), when sealed and prepaid at the first class rate of postage may be sent C. O. D. either by ordinary or registered mail. When sent ordinary the C. O. D. fees given above are applicable. When patrons prefer the registry service or desire indemnity in excess of \$200.00 such mail may be sent by the combined registry-C. O. D. service, the fees for which are shown in table below:

REGISTERED C. O. D. MAIL

Indemnity	C. O. D. fee (including registry)	Maximum C. O. D. charges Collectable
Up to \$ 10.00	\$.25	Up to \$ 10.00
\$ 10.01 to 50.00	.30	50.01 to 50.00
50.01 to 100.00	.40	100.01 to 100.00
100.01 to 200.00	.50	200.01 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 6 pounds; to Honduras (Republic), it is 8 pounds 12 ounces and to Nicaragua, it is 22 pounds. *Maximum dimensions:* 18 inches in any direction, except when in the form of a roll they are 30 inches in length and 4 inches in diameter.

Letter Packages—Merchandise may be sent at the letter rate to certain foreign countries (see the "International Postal Service Section," Official Postal Guide). A paper customs declaration (Form 2976-A) or invoice must be inclosed in each such package and the green label (Form C1) Form 2976, must be affixed to the outside of the envelope or wrapper. The customs declaration and green label may be obtained free at the post office.

Post Cards—Single post cards for any destination specially named in the table, 2 cents; for all other foreign destinations, 3 cents. *Maximum dimensions:* 6 by 4 1/4 inches. *Minimum dimensions:* 4 by 2 3/4 inches. Each half of a double or reply-paid postcard must be fully prepaid the rate applicable to a single card.

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

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

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

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

Eight-Ounce Merchandise Packages—Packages of merchandise weighing 8 ounces or less for Argentina, Bahamas, 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 Packets—Three cents for each 2 ounces, with a minimum charge of 10 cents per packet. *Maximum weight:* 2 pounds 3 ounces. *Maximum dimensions:* Same as samples of merchandise. (See the "International Postal Service Section," Official Postal Guide, for list of countries which accept small packets.)

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

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

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

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

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

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

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

An article intended for special ("exprès") delivery in any of the countries mentioned above must be prepaid 20 cents, in addition to the regular postage by United States special delivery or other stamps affixed to the cover. There should also be affixed one of the "exprès" labels (Form 2977) or the cover must be marked boldly in red ink "Exprès" directly below but never on the stamps. In Canada and Newfoundland the special-delivery service applies only to letters (or articles prepaid at the letter rate). In Canada the service is limited to certain cities, a list of which appears under the item "Canada" in the "International Postal Service Section" Official Postal Guide. In the other countries of above list, the "exprès" feature is applicable to ordinary and registered Postal Union articles (letters, post cards, commercial papers, printed matter, samples, and small packets), but not to parcel-post packages.

TABLE NO. 1

Country	Printed matter and com'l papers			
	Limits of weight		Max' dim's 18 inches in any direction, except as below when in the form of roll	
	In general	Single volumes of printed books		
	Lbs. Oz.	Lbs. Oz.	Inches	
Andorra (Republic)	②	11	—	30x4
Argentina	②	11	—	30x4
Balearic Islands	②	11	—	30x4
Bolivia	②	11	—	30x4
Brazil	②	11	—	30x4
Canada	④ 6	11	—	30x4
Canary Islands	②	11	—	30x4
Chile	②	11	—	30x4
Colombia	②	11	—	30x4
Costa Rica	②	11	—	30x4
Cuba	① ③	None	—	30x4
Dominican Republic	②	11	—	30x4
Ecuador	②	11	—	30x4
Guatemala	②	11	—	30x4
Haiti	8 12	11	—	40x6
Honduras (Republic)	8 12	11	—	40x6
Labrador (see Newfoundland)				
Mexico	① ③	None	—	30x4
Newfoundland (including Labrador)	① 4 6	11	—	30x4
Nicaragua	8 12	11	—	40x6
Panama	① ③	None	—	30x4
Paraguay	②	11	—	30x4
Peru	②	11	—	30x4
Salvador (El)	②	None	—	30x4
Spain (including Alhucemas Island, Ceuta, Chaferinas or Zafarani Islands, Melilla, Penon de Velez de la Gomer, 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.

(3) The limit of weight applicable to printed matter in general, is 8 pounds 12 ounces, and the weight limit applicable to commercial papers is 4 pounds 6 ounces.

INTERNATIONAL MONEY ORDERS

Fees for Money Orders—Schedule No. 1—Fees charged for money orders issued on domestic form. Payable in the United States, including Hawaii, Puerto Rico, and the United States Virgin Islands, or in Guam and Tutuila (Samoa); also for orders payable in Antigua, Bahamas, Barbados, Bermuda, British Guiana, British Honduras, British Virgin Islands, Canada, Canal Zone, Cuba, Dominica, Granada, Jamaica, Montserrat, Nevis, Newfoundland, Philippine Islands, St. Kitts, St. Lucia, St. Vincent, Trinidad and Tobago.

Orders from \$0.01 to \$2.50, 6c
Orders from \$2.51 to \$5.00, 8c
Orders from \$5.01 to \$10.00, 11c
Orders from \$10.01 to \$20.00, 13c

Orders from \$20.01 to \$40.00, 15c
Orders from \$40.01 to \$60.00, 18c
Orders from \$60.01 to \$80.00, 20c
Orders from \$80.01 to \$100.00, 22c

Caution—Postmasters at domestic money-order offices are not authorized to issue money orders for payment in foreign countries other than those enumerated in the above schedule No. 1. When an intending remitter applies at a domestic office for a money order payable in any other foreign country the postmaster should direct him to the nearest international money-order office. Particular care should be taken not to draw orders upon places on the Isthmus of Panama outside the Canal Zone; but for persons residing at Colon, Republic of Panama, orders on domestic form may be drawn on Cristobal, Canal Zone, which adjoins Colon, while for residents of the city of Panama, Republic of Panama, orders on like form may be drawn on adjoining town of Ancon, Canal Zone.

Schedule No. 2—Fees charged for money orders issued on international form. Payable in Argentina, Belgium, Brazil, Bulgaria, Cape of Good Hope, Cape Verde Islands, Chile, China, Costa Rica, Czechoslovakia, Danzig (Free City of), Denmark, Estonia, Finland, France, French Levant, Germany, Great Britain and Northern Ireland, Greece, Guatemala, Honduras, Hong Kong, Hungary, Iceland, Ireland, Italy, Japan, Latvia, Lithuania, Luxembourg, Mexico, Natal, Netherlands, Netherland East Indies, New South Wales, New Zealand, Norway, Orange Free State, Palestine, Peru, Poland, Queensland, Salvador, Siam, South Australia, Spain, Straits Settlements, Surinam (or Dutch Guiana), Sweden, Switzerland, Tasmania, the Transvaal, Uruguay, Victoria, Western Australia, and Yugoslavia (or Jugoslavia).

Orders from \$0.01 to \$10.00, 10c
Orders from \$10.01 to \$20.00, 20c
Orders from \$20.01 to \$30.00, 30c
Orders from \$30.01 to \$40.00, 40c
Orders from \$40.01 to \$50.00, 50c

Orders from \$50.01 to \$100.00, 60c
Orders from \$100.01 to \$150.00, 70c
Orders from \$150.01 to \$200.00, 80c
Orders from \$200.01 to \$300.00, 90c
Orders from \$300.01 to \$500.00, 100c

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

CLEARING HOUSES IN THE UNITED STATES

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

(In Thousands of Dollars)

CITY	December, 1937 Deposits	June, 1938 Deposits	December, 1938 Deposits	CITY	December, 1937 Deposits	June, 1938 Deposits	December, 1938 Deposits
Aberdeen, S. D.	\$ 6,982	\$ 6,751	\$ 6,981	Fort Wayne, Ind.	\$ 48,559	\$ 46,098	\$ 50,312
Abilene, Texas	8,803	8,868	8,711	•Fort Worth, Texas	96,451	95,957	94,232
Akron, Ohio	57,481	56,142	60,445	Franklin, Pa.	9,916	9,447	9,567
Alameda, Calif.	453	643	941	Frederick, Md.	18,015	17,323	17,761
Albany, Ga.	4,317	4,076	4,928	Fremont, Neb.	3,837	3,856	3,798
Albany, N. Y.	325,487	347,496	393,604	•Galveston, Texas	37,224	37,768	40,385
Albert Lea, Minn.	3,140	3,418	3,315	Gastonia, N. C.	4,064	4,041	4,425
Alexandria, Va.	9,315	9,621	9,854	Glendale, Calif.	1,180	1,164	1,508
Allentown, Pa.	34,811	33,667	35,588	Grand Forks, N. D.	5,530	5,270	5,625
Alliance, Ohio	10,003	9,554	9,689	Grand Island, Neb.	9,138	7,789	7,921
Altoona, Pa.	13,339	12,697	12,936	•Grand Rapids, Mich.	66,795	65,484	70,457
Amarillo, Texas	18,807	17,912	19,268	Great Falls, Mont.	14,341	13,835	15,922
Ames, Iowa	3,640	3,910	4,002	Greeley, Colo.	6,517	6,092	6,223
Ann Arbor, Mich.	21,135	20,999	29,779	Green Bay, Wis.	17,634	17,745	18,417
Anniston, Ala.	6,353	6,124	6,947	Greensboro, N. C.	15,727	14,205	17,099
Arkansas City, Kan.	3,507	3,120	3,182	Greenville, Miss.	5,199	4,721	5,137
Asheville, N. C.	3,769	3,821	4,463	Greenville, S. C.	10,103	9,544	11,360
Atchison, Kan.	3,907	3,585	3,945	Greenwich, Conn.	22,600	22,318	22,787
•Atlanta, Ga.	143,843	149,970	173,681	Griffin, Ga.	2,172	1,919	2,097
Atlantic City, N. J.	12,953	12,981	14,940	Guthrie, Okla.	3,661	3,614	3,831
Auburn, N. Y.	32,148	31,199	31,961	Hagerstown, Md.	13,503	13,858	13,481
Augusta, Ga.	12,560	11,703	13,515	Hamilton, Ohio	16,420	15,959	15,932
Aurora, Ill.	11,420	11,231	11,233	Hannibal, Mo.	5,733	5,258	5,646
Austin, Texas	31,627	31,512	34,260	Harrisburg, Pa.	48,791	49,662	52,743
Bakersfield, Calif.				Hartford, Conn.	313,744	307,455	323,831
•Baltimore, Md.	615,952	623,152	671,399	Hattiesburg, Miss.	6,146	5,932	5,905
Bangor, Me.	44,958	44,364	43,028	Hazleton, Pa.	30,082	30,063	30,498
Barlesville, Okla.	11,162	11,358	11,928	•Helena, Mont.	16,602	15,185	16,823
Battle Creek, Mich.	19,456	18,746	18,228	Hibbing, Minn.	5,620	5,198	5,504
Bay City, Mich.	20,014	18,721	18,916	Hollywood, Calif.	2,028	2,167	2,007
Beaumont, Texas	26,647	24,962	26,040	Holyoke, Mass.	53,853	52,921	52,489
Bellingham, Wash.	9,924	9,215	9,652	Hot Sp. N. Park, Ark.	4,597	5,051	4,474
Beloit, Wis.	10,725	9,959	10,309	•Houston, Texas	242,265	239,799	271,351
Berkeley, Calif.				Huntington, W. Va.	15,869	16,276	16,468
Bethlehem, Pa.	21,279	20,949	20,785	Huntington Park, Calif.			
Billings, Mont.	9,511	9,293	10,787	Huron, S. D.	1,311	1,260	1,311
Binghamton, N. Y.	45,346	45,032	45,575	•Hutchinson, Kan.	11,622	11,945	10,501
•Birmingham, Ala.	84,317	79,709	94,987	Independence, Mo.	3,837	4,097	4,141
Bismarck, N. D.	24,295	25,630	4,205	•Indianapolis, Ind.	262,292	271,605	280,856
Bloomington, Ill.	17,823	15,997	17,022	Jackson, Mich.	15,709	14,981	15,458
Boise, Ida.	49,626	46,990	49,752	Jackson, Miss.	26,886	32,721	27,462
•Boston, Mass.	1,856,914	1,932,022	1,928,016	•Jacksonville, Fla.	93,380	94,114	103,070
Bowling Green, Ky.	5,043	4,931	5,255	Jamestown, N. Y.	29,590	28,162	29,107
Bridgeport, Conn.	143,444	142,337	145,136	Janesville, Wis.	10,202	9,987	10,162
Bristol, Tenn., Va.	7,184	6,500	7,349	Joplin, Mo.	9,338	8,883	9,157
Brunswick, Ga.	3,333	3,119	3,390	Kane, Pa.	5,100	4,882	5,004
•Buffalo, N. Y.	521,519	501,990	525,174	•Kansas City, Kan.	34,248	32,082	39,497
Butler, Pa.	20,450	19,691	20,142	•Kansas City, Mo.	392,658	399,063	406,986
Cambridge, Mass.	118,718	119,011	119,668	Knorrville, Tenn.	51,594	40,586	45,918
Camden, Ark.	2,511	2,369	2,473	•LaCrosse, Wis.	14,650	14,752	14,916
Camden, N. J.	60,720	56,312	57,910	La Fayette, Ind.	16,650	16,576	16,873
Canton, Ohio	42,938	40,070	40,415	Lancaster, Ohio	6,580	6,076	6,537
Cape Girardeau, Mo.	3,962	3,879	4,379	Lancaster, Pa.	37,833	38,138	39,140
Carthage, Mo.	3,237	2,985	3,485	Lander, Wyo.	1,402	1,217	1,349
Casper, Wyo.	8,560	7,929	9,118	Lansing, Mich.	24,068	21,657	23,134
•Cedar Rapids, Iowa	36,508	38,123	38,807	Laramie, Wyo.	4,211	3,931	4,393
Champaign, Ill.	10,962	11,278	11,589	Lawrence, Kan.	5,748	5,389	5,149
Charles City, Iowa	3,308	3,157	3,356	Lebanon, Pa.	15,741	15,341	15,423
Charleston, S. C.	60,505	52,845	58,448	Lewistown, Me.	34,054	34,492	34,431
Charleston, W. Va.	50,449	51,741	45,880	Lexington, Ky.	27,455	24,523	28,959
•Charlotte, N. C.	77,714	70,289	88,758	Liberal, Kan.	1,157	1,410	1,309
Chattanooga, Tenn.	61,830	61,040	67,544	•Lincoln, Neb.	40,981	41,120	41,341
Chester, Pa.	22,587	22,375	24,269	•Little Rock, Ark.	36,812	36,944	40,859
Chester, S. C.	2,081	1,850	1,983	Long Beach, Calif.	66,248	67,944	70,151
Cheyenne, Wyo.	14,302	12,726	14,597	Loral, Ohio	7,296	6,995	7,660
•Chicago, Ill.	2,973,806	3,205,939	3,385,471	•Los Angeles, Calif.	955,710	954,050	946,592
•Cincinnati, Ohio	349,675	347,814	371,787	•Louisville, Ky.	160,301	158,604	172,844
•Cleveland, Ohio	752,716	748,754	779,756	Lowell, Mass.	68,331	66,894	66,841
Clinton, Iowa	9,412	9,361	9,305	Lynchburg, Va.	20,061	19,728	19,881
Colorado Springs, Colo.	21,226	20,326	21,054	Lynn, Mass.	78,691	78,488	77,580
Columbia, Mo.	5,968	5,974	6,961	Macomb, Ill.	2,854	2,864	3,049
Columbia, S. C.	6,347	5,832	6,849	Macon, Ga.	7,805	7,720	8,482
Columbus, Ga.	14,389	13,298	15,771	Madison, Wis.	31,047	30,971	33,050
•Columbus, Ohio	167,267	165,591	164,011	Manchester, N. H.	71,692	72,292	72,861
Concord, N. H.	44,871	45,586	45,081	Manhattan, Kan.	3,077	2,965	3,131
Coriscana, Tex.	6,187	5,849	6,383	Mantowoc, Wis.	10,242	10,424	10,635
Council Bluffs, Iowa	9,384	9,391	10,159	Mankato, Minn.	8,230	8,487	8,289
Cumberland, Md.	17,654	17,939	18,392	Mansfield, Ohio	15,978	15,423	17,254
•Dallas, Texas	237,814	247,149	260,189	Marion, Ohio	7,187	7,068	7,276
Danville, Ill.	10,715	10,133	10,388	Martinsburg, W. Va.	5,935	6,020	6,192
Danville, Va.	13,970	12,574	14,009	Mason City, Ia.	8,498	8,826	9,656
Dayton, Ohio	58,717	55,094	55,708	•Memphis, Tenn.	134,507	125,868	142,525
Decatur, Ala.	6,975	6,525	7,585	Meriden, Conn.	26,310	25,927	27,086
Decatur, Ill.	19,474	18,954	21,619	Meridian, Miss.	9,531	9,876	10,674
•Denver, Colo.	182,043	176,759	191,445	Mexico, Mo.	2,833	2,606	2,889
Derby, Conn.	13,537	13,235	13,107	Miami, Fla.	39,343	43,194	43,882
•Des Moines, Iowa	84,843	91,533	87,465	Michigan City, Ind.	8,466	8,615	8,423
•Detroit, Mich.	779,396	734,299	777,477	Milledgeville, Ga.	2,368	2,245	2,366
Dodge City, Kan.	1,985	2,021	2,018	•Milwaukee, Wis.	312,017	315,638	333,175
Dothan, Ala.	5,279	4,825	6,337	•Minneapolis, Minn.	348,052	363,887	376,936
Du Bois, Pa.	8,245	8,085	8,154	Minot, N. D.	4,126	3,748	3,785
Duluth, Minn.	64,509	63,436	61,931	Mobile, Ala.	42,961	41,816	47,539
Durham, N. C.	24,345	24,139	25,811	Modesto, Calif.			
East St. Louis, Ill.	15,913	15,539	16,254	Montclair, N. J.	39,833	37,570	41,256
Elkhart, Ind.	9,038	8,760	9,280	•Montgomery, Ala.	22,598	21,671	24,898
•El Paso, Texas	31,675	30,028	33,917	Mt. Carmel, Pa.	7,288	7,495	7,695
Elyria, Ohio	11,345	11,072	11,797	Muncie, Ind.	15,688	14,580	15,867
Emporia, Kan.	4,802	4,604	4,916	Muskegon, Mich.	18,787	16,886	17,677
Enid, Okla.	8,225	8,739	8,676	Muskogee, Okla.	11,446	10,874	11,512
Erie, Pa.	41,949	41,690	42,290	Nashua, N. H.	18,069	18,256	19,082
Eugene, Ore.	7,328	7,002	7,363	•Nashville, Tenn.	114,032	115,638	122,779
Evanston, Ill.	25,643	25,153	25,763	Nebraska City, Neb.	2,443	2,357	2,498
Evansville, Ind.	55,550	55,168	56,124	Neenah, Wis.	7,254	6,930	7,066
Fall River, Mass.	67,949	67,870	68,453	New Albany, Ind.	5,767	5,744	5,941
Fargo, N. D.	13,761	13,268	14,013	New Albany, Miss.	1,796	1,408	1,795
Fergus Falls, Minn.	3,861	4,040	4,123	•Newark, N. J.	432,649	431,032	449,807
Fort Dodge, Iowa	5,280	5,298	5,997	Newark, Ohio	13,717	13,625	14,561

CLEARING HOUSES IN THE UNITED STATES—Continued

(In Thousands of Dollars)

CITY	December, 1937 Deposits	June, 1938 Deposits	December, 1938 Deposits	CITY	December, 1937 Deposits	June, 1938 Deposits	December, 1938 Deposits
New Bedford, Mass.	\$ 77,620	\$ 76,849	\$ 76,193	•San Antonio, Texas	\$ 96,906	\$ 97,029	\$ 102,510
Newburgh, N. Y.	36,882	36,100	36,479	San Diego, Calif.	49,374	49,836	50,167
New Castle, Pa.	20,738	19,738	19,968	•San Francisco, Calif.	2,569,670	2,582,199	2,704,740
•New Haven, Conn.	162,255	161,605	166,442	San Jose, Calif.	10,836	10,309	11,258
New Kensington, Pa.	10,132	9,655	9,889	San Pedro, Calif.	522	504	595
New London, Conn.	42,991	42,750	44,015	Santa Barbara, Calif.	12,944	12,749	12,418
Newnan, Ga.	2,027	1,729	2,030	Santa Cruz, Calif.	7,174	6,831	7,496
•New Orleans, La.	249,644	244,338	267,849	Santa Monica, Calif.	4,127	1,704	2,031
Newport News, Va.	11,705	11,572	12,117	Santa Rosa, Calif.	95,349	92,164	104,615
•New York, N. Y.	16,344,183	16,842,420	17,570,538	•Savannah, Ga.	95,806	97,471	98,789
Niagara Falls, N. Y.	31,402	29,540	32,412	Scranton, Pa.	335,195	329,270	350,636
Norfolk, Va.	64,139	65,995	67,847	•Seattle, Wash.	3,627	3,412	3,844
Norristown, Pa.	22,525	21,599	22,390	Sedalia, Mo.	13,644	12,935	13,317
•Northern New Jersey Clearing House, New York, N. Y.	18,113	18,044	18,141	Shamokin, Pa.	14,079	13,190	13,682
Norwalk, Conn.	57,458	60,575	61,756	Sharon, Pa.	24,277	24,102	24,862
•Oakland, Calif.	26,497	23,497	26,427	Sheboygan, Wis.	6,331	6,475	6,603
•Ogden, Utah	17,743	16,622	18,502	Shenandoah, Pa.	58,978	55,447	61,358
Oil City, Pa.	108,231	106,220	104,891	•Sioux City, Iowa	26,161	28,186	27,982
•Oklahoma City, Okla.	116,333	114,516	120,201	Sioux Falls, S. D.	18,354	18,405	20,207
•Omaha, Neb.	25,874	25,551	26,246	South Bend, Ind.	26,500	25,497	27,432
Orange, N. J.	15,918	15,448	15,742	South St. Paul, Minn.	6,828	6,830	7,229
Oshkosh, Wis.	3,572	3,269	3,279	•Spokane, Wash.	34,183	33,743	34,852
Palestine, Texas	14,228	14,058	14,262	Springfield, Ill.	27,821	25,661	27,140
Parkersburg, W. Va.	3,968	3,746	3,961	Springfield, Mass.	154,040	153,285	158,892
•Pasadena, Calif.	27,550	27,370	27,167	Springfield, Mo.	16,015	14,905	16,241
Passaic, N. J.	38,264	38,442	39,221	Springfield, Ohio	21,367	21,137	21,026
Paterson, N. J.	106,476	104,136	104,421	Stamford, Conn.	49,431	48,328	50,157
Pensacola, Fla.	9,600	9,771	10,424	Steubenville, Ohio	18,440	17,507	18,246
•Peoria, Ill.	51,773	51,503	52,271	Stockton, Calif.	38,805	37,629	38,607
Petersburg, Va.	4,752	4,757	5,243	Superior, Wis.	8,947	8,330	8,607
•Philadelphia, Pa.	1,950,171	1,994,726	2,051,129	Syracuse, N. Y.	191,151	187,055	190,415
Phillipsburg, N. J.	7,039	6,795	6,819	Tacoma, Wash.	27,495	29,365	31,119
Phoenix, Ariz.	57,297	57,784	60,980	Tampa, Fla.	32,133	33,502	34,954
Pine Bluff, Ark.	14,730	12,467	14,537	Terre Haute, Ind.	28,805	29,692	30,254
Pittsburg, Kan.	4,586	4,120	4,089	Texarkana, Ark.-Tex.	15,466	14,445	14,636
•Pittsburgh, Pa.	1,069,037	1,095,935	1,127,681	•Toledo, Ohio	120,802	109,079	122,523
Pittston, Pa.	16,089	15,747	15,798	•Topeka, Kan.	37,716	36,260	36,135
Portland, Me.	76,725	76,759	76,769	Trenton, N. J.	119,198	111,378	113,337
•Portland, Ore.	223,447	220,721	231,547	Tucson, Ariz.	8,549	8,354	9,466
Portsmouth, Va. (See N orfolk, Va.)	10,575	10,314	10,397	•Tulsa, Okla.	123,117	133,394	130,999
Pottstown, Pa.	22,408	22,163	22,162	Utica, N. Y.	75,357	77,382	75,403
Pottsville, Pa.	46,990	46,192	48,112	Valdosta, Ga.	2,050	1,885	2,154
Poughkeepsie, N. Y.	388,330	378,537	389,594	Vernon, Texas	2,987	3,003	3,572
•Pueblo, Colo.	28,201	26,082	26,928	Vicksburg, Miss.	10,852	10,371	10,999
Quincy, Ill.	12,877	12,525	12,863	Virginia, Minn.	5,897	5,331	5,258
Racine, Wis.	19,790	20,214	19,918	•Waco, Texas	18,622	18,244	19,255
Raleigh, N. C.	231	219	296	Warren, Pa.	16,388	15,927	16,177
Reading, Pa.	45,007	50,088	49,030	•Washington, D. C.	322,651	306,883	341,478
Red Wing, Minn.	4,408	4,325	4,198	Waterbury, Conn.	64,096	64,210	65,340
•Richmond, Va.	167,75	177,660	186,936	Watertown, Wis.	5,341	5,173	5,115
Roanoke, Va.	35,970	36,702	37,371	Watsonville, Calif.	4,402	4,363	4,554
Rochester, Minn.	8,360	8,481	8,965	Wheeling, W. Va.	45,847	45,056	43,558
Rochester, N. Y.	350,141	346,656	350,695	Whittier, Calif.	3,892	3,791	3,729
Rockford, Ill.	23,379	22,483	23,097	•Wichita, Kan.	57,048	58,033	58,193
Rock Island, Ill.	7,886	6,541	7,641	Wichita Falls, Texas	21,201	22,434	22,962
Rocky Mount, N. C.	5,617	5,103	6,284	Wilkes-Barre, Pa.	62,661	60,227	62,563
Sacramento, Calif.	41,004	38,739	41,674	Williamsport, Pa.	17,109	17,031	16,899
St. Cloud, Minn.	5,219	5,157	5,052	Wilmington, Calif.	159,670	145,237	160,383
•St. Joseph, Mo.	34,987	33,095	37,064	Wilmington, N. C.	10,889	10,230	10,459
•St. Louis, Mo.	666,401	681,431	718,953	Winona, Minn.	14,978	14,935	15,341
•St. Paul, Minn.	171,453	176,001	169,814	Winston-Salem, N. C.	78,000	76,821	87,865
Salinas, Calif.	1,162	1,123	1,265	Winter Haven, Fla.	3,139	3,112	2,843
Salisbury, N. C.	92,363	89,214	99,011	Worcester, Mass.	204,095	201,178	200,228
•Salt Lake City, Utah	9,753	9,804	9,621	Yakima, Wash.	2,113	2,052	2,142
San Angelo, Tex.				Yankton, S. D.	2,366	2,431	2,644
				York, Pa.	42,133	42,140	43,567
				Youngstown, Ohio	54,452	50,071	55,668

• Reserve City. * before name of city in above list denotes Clearing House examination.

Officers, members * and affiliated members + may be found by referring to above cities in the Bank List, following the banks.

• See Bayonne, Hoboken, Jersey City, Union City, and West New York, N. J. in bank list for banks which are members of the Northern New Jersey Clearing House Association, located at 32 Liberty St., New York City, N. Y.

CONSOLIDATED CAPITULATION FOR DECEMBER 1938 STATEMENTS

STATE											LIABILITIES						RESOURCES					
											(In Thousands of Dollars)											
	National Banks	State Banks and Trust Companies	Private Banks	Other Banking Institutions	Total Banks	National Bank Branches	State Bank and Trust Co. Branches	Private Bank Branches	Other Banking Institution Branches	Total Branches Listed	Total number Institutions shown	Capital	Surplus	Und. Profits & Reserves	Deposits	Other Liabilities	Total	Cash and Exchange due from Banks	U. S. Govt. Securities	Other Securities	Loans and Discounts	Other Resources
Alabama	66	150	1	217	6	15	2	1	22	239	\$ 27,976	\$ 11,928	\$ 8,464	\$ 300,278	\$ 978	\$ 349,624	\$ 110,983	\$ 50,742	\$ 50,001	\$ 120,590	\$ 17,308	
Alaska	4	8	1	13		2			2	15	800	647	603	16,785		18,835	6,440	2,628	3,138	6,149	480	
Arizona	5	7		15	21	5			26	41	4,052	2,589	1,451	88,697	670	97,459	31,185	21,868	9,819	31,412	3,175	
Arkansas	50	168		220	1	14		1	16	236	13,657	5,828	5,261	175,640	288	200,674	66,587	35,931	28,955	63,774	5,427	
California	102	119		230	684	176		5	865	1,095	210,622	120,907	97,582	4,117,882	57,110	4,604,103	938,465	1,181,759	500,576	1,788,918	194,385	
Colorado	78	66		146				1	1	147	14,556	11,240	9,134	325,209	830	360,969	158,167	75,267	35,487	86,720	5,328	
Connecticut	54	138	4	207	4	10			14	221	45,376	81,857	49,101	1,291,708	4,768	1,472,810	227,645	285,559	292,267	576,300	91,039	
Delaware	16	32		48		13			13	61	12,080	21,510	13,304	206,981	759	254,634	63,468	43,323	63,496	78,157	6,190	
Dist. of Columbia	9	13		24	17	13			30	54	20,953	15,948	11,212	341,478	1,260	390,851	127,902	117,318	21,988	100,005	23,638	
Florida	53	112		165		2		1	3	168	22,357	12,650	6,792	350,225	824	392,848	136,568	106,980	41,923	94,724	12,653	
Georgia	52	232	64	354	16	8			25	379	34,588	18,202	12,666	434,151	3,045	502,652	165,134	63,309	38,479	212,110	23,611	
Hawaii	1	10		11	12	22			34	45	9,069	6,300	3,569	110,868	7,909	137,715	26,082	37,955	14,937	45,912	12,829	
Idaho	19	32		51	16	16			32	83	5,091	2,043	2,800	93,470	41	103,445	34,538	27,417	10,449	29,058	1,983	
Illinois	317	540		862		* 2			* 2	864	215,332	113,549	100,646	4,325,066	31,168	4,785,761	1,762,544	1,489,760	551,966	886,043	95,448	
Indiana	127	371	16	525	8	51	1		60	585	57,903	29,923	20,615	879,322	2,954	990,717	294,899	265,398	127,933	267,448	35,039	
Iowa	109	541	12	666		155			155	821	36,989	17,838	13,114	626,720	666	695,327	186,588	117,424	92,072	285,187	14,056	
Kansas	182	498	1	686						686	30,060	14,913	9,003	389,851	1,117	444,944	149,674	91,917	45,428	146,192	11,733	
Kentucky	98	325	4	427	18	10		1	29	456	37,146	23,354	10,939	467,273	5,990	544,702	152,792	94,865	61,066	213,246	22,733	
Louisiana	30	116		149	27	26		1	54	203	26,160	13,693	9,624	506,379	1,858	557,714	189,095	114,547	72,886	166,927	14,259	
Maine	39	64		103	4	63			67	170	18,332	13,014	18,963	322,514	6,050	378,873	54,788	99,777	103,505	107,239	13,564	
Maryland	63	128		193	8	80		1	89	282	37,533	39,328	29,529	853,489	1,821	961,700	234,931	356,855	140,537	204,722	24,655	
Massachusetts	126	266		408	63	87		1	151	559	116,990	299,377	126,941	4,065,914	22,100	4,631,322	769,815	1,122,228	681,282	1,800,881	257,116	
Michigan	82	374	18	475	55	103	1		160	635	87,528	33,503	29,096	1,447,841	13,597	1,611,565	449,371	532,626	187,311	394,361	47,894	
Minnesota	192	492		690	6			1	7	697	53,809	34,347	18,638	949,352	3,550	1,059,696	300,352	277,985	148,209	308,069	25,081	
Mississippi	25	180		205	1	41			42	247	16,579	7,252	2,661	195,253	514	222,259	65,023	24,343	55,498	69,006	8,389	
Missouri	87	548		642						642	85,376	39,632	32,341	1,470,530	5,931	1,633,810	547,368	424,320	192,582	437,103	32,437	
Montana	43	71		114				1	1	115	8,852	3,818	3,136	139,050	80	154,936	59,575	41,148	17,852	31,866	4,495	
Nebraska	136	301		441				1	1	442	22,914	10,572	6,538	308,860	1,151	350,035	111,694	75,386	38,254	115,750	8,951	
Nevada	6	5		11	11				11	22	1,185	461	1,228	35,184	2	38,060	12,006	11,037	3,951	10,132	934	
New Hampshire	52	56		109	1	2			3	112	8,520	20,303	10,244	277,557	413	317,037	34,632	58,854	107,162	102,346	14,043	
New Jersey	227	172	1	400	32	89			121	521	128,148	90,250	39,357	2,017,023	6,258	2,281,036	452,242	543,217	458,265	639,194	188,118	
New Mexico	22	19		41		6			6	47	2,829	1,528	740	60,956	21	66,074	25,620	14,379	5,623	19,191	1,261	
New York	438	445	12	904	184	499		† 39	722	1,626	818,826	1,628,520	447,807	20,905,364	279,041	24,079,558	6,230,410	6,457,915	2,737,218	7,458,029	1,195,986	
North Carolina	43	188		237	7	111		1	119	356	25,758	16,590	13,544	435,324	3,669	494,885	168,893	89,740	63,625	158,959	13,668	
North Dakota	50	124		175		16			16	191	7,177	2,560	1,052	67,704	456	78,949	19,032	19,547	11,367	24,733	4,270	
Ohio	246	448	13	709	35	135		1	171	880	181,478	80,018	44,706	2,367,697	16,210	2,690,109	747,170	647,110	375,807	807,365	112,657	
Oklahoma	214	184		401				5	5	406	28,888	16,127	10,124	453,463	507	509,109	195,185	82,049	83,014	140,192	8,669	
Oregon	28	48		78	65	3		1	69	147	11,721	8,234	7,122	290,709	1,178	318,964	81,449	102,943	32,068	92,793	9,711	
Pennsylvania	695	387	17	1,104	41	71	3	2	117	1,221	308,853	474,889	166,711	5,148,320	25,853	6,124,626	1,258,107	1,608,799	1,379,540	1,521,413	356,787	
Rhode Island	12	19		32	8	32		6	46	78	20,340	40,157	13,013	480,768	3,418	557,696	81,465	152,854	130,306	170,341	22,730	
South Carolina	20	128	1	152	15	7			22	174	9,154	4,397	3,401	145,089	215	162,256	62,664	19,356	22,701	53,813	3,722	
South Dakota	43	124		167	19	9			28	195	8,144	2,063	2,023	87,181	165	99,576	29,371	15,976	15,939	34,650	3,640	
Tennessee	71	232		304	17	34		2	53	357	38,372	16,995	13,195	526,084	17,973	612,619	186,059	88,936	68,276	232,153	37,195	
Texas	447	402	26	886				3	3	889	99,899	40,194	35,400	1,453,588	9,338	1,647,419	637,723	326,320	154,653	471,792	56,931	
Utah	13	46		60	9	4		1	14	74	10,298	4,602	4,622	157,976	593	178,091	65,747	36,102	15,948	57,708	2,586	
Vermont	42	42		84	2	19			21	105	21,097	4,547	8,674	166,285	578	201,181	23,591	35,329	39,156	85,413	17,692	
Virginia	131	186	4	321	14	56			70	391	45,434	24,964	17,449	586,554	3,681	678,082	178,287	129,559	62,726	281,623	25,887	
Washington	48	99		149	77	5		1	83	232	26,494	16,617	9,894	509,539	2,581	565,125	166,848	138,899	60,001	185,778	13,599	
West Virginia	79	104		185					185	27,342	15,331	8,710	278,099	788	330,270	88,984	57,619	37,538	129,024	17,105		
Wisconsin	105	481		586	14	107			121	707	73,278	20,384	22,218	888,141	1,998	1,006,019	268,197	270,439	190,985	245,082	31,316	
Wyoming	26	32		59					59	74	4,100	2,440	1,674	65,505	63	73,782	30,761	11,992	5,699	23,890	1,440	
Grand Total	5,223	9,873	186	15,441	1,518	2,119	5	80	3,722	19,163	3,180,015	3,546,933	1,536,631	62,204,896	552,028	71,020,503	18,466,118	18,097,606	9,689,464	21,013,492	3,153,823	

*Canadian Agencies.

†Includes 38 Foreign Agencies in New York City.

COMMERCIAL BANKS OF OVER \$25,000,000 IN TOTAL RESOURCES

AS OF DECEMBER 31, 1938

In Thousands of Dollars

Position

1 Chase National Bank, New York, N. Y.	\$2,523,167
2 The National City Bank of New York, New York, N. Y.	2,009,183
3 Guaranty Trust Co. of New York, New York, N. Y.	1,941,765
4 Bank of America National Trust & Savings Assn., San Francisco, Calif.	1,574,721
5 Continental Illinois National Bank & Trust Company of Chicago, Chicago, Ill.	1,386,357
6 Bankers Trust Company, New York, N. Y.	1,043,470
7 Central Hanover Bank & Trust Company, New York, N. Y.	1,042,703
8 The First National Bank of Chicago, Chicago, Ill.	1,006,684
9 Manufacturers Trust Company, New York, N. Y.	769,305
10 First National Bank, Boston, Mass.	765,081
11 Irving Trust Company, New York, N. Y.	706,017
12 Chemical Bank & Trust Company, New York, N. Y.	658,874
13 First National Bank, New York, N. Y.	653,146
14 Security-First National Bank of Los Angeles, Los Angeles, Calif.	633,862
15 J. P. Morgan & Co., Drexel & Co., New York, N. Y.	582,343
16 Bank of the Manhattan Company, New York, N. Y.	580,665
17 The Philadelphia National Bank, Philadelphia, Pa.	486,078
18 National Bank of Detroit, Detroit, Mich.	425,215
19 The New York Trust Company, New York, N. Y.	418,335
20 Cleveland Trust Company, Cleveland, Ohio	382,723
21 The Northern Trust Company, Chicago, Ill.	364,805
22 Union Trust Co. of Pittsburgh, Pittsburgh, Pa.	350,421
23 Mellon National Bank, Pittsburgh, Pa.	339,523
24 Corn Exchange Bank Trust Company, New York, N. Y.	331,722
25 American Trust Company, San Francisco, Calif.	308,105
26 Wells Fargo Bank & Union Trust Company, San Francisco, Calif.	275,473
27 Pennsylvania Co. for Insurances on Lives and Granting Annuities Bank & Trust Co., Philadelphia, Pa.	258,903
28 First National Bank, St. Louis, Mo.	257,589
29 Harris Trust & Savings Bank, Chicago, Ill.	255,528
30 The Anglo California National Bank of San Francisco, San Francisco, Calif.	233,625
31 First Wisconsin National Bank, Milwaukee, Wis.	231,761
32 National Shawmut Bank, Boston, Mass.	212,849
33 Bank of New York, New York, N. Y.	206,739
34 First National Bank of Baltimore, Baltimore, Md.	182,836
35 Mercantile-Commerce Bank & Trust Company, St. Louis, Mo.	181,659
36 The San Francisco Bank, San Francisco, Calif.	177,630
37 Public National Bank & Trust Co. of New York, New York, N. Y.	175,895
38 Marine Trust Company, Buffalo, N. Y.	174,714
39 The National City Bank of Cleveland, Cleveland, Ohio	170,511
40 Commerce Trust Company, Kansas City, Mo.	169,304
41 Fidelity Union Trust Company, Newark, N. J.	168,644
42 Seattle-First National Bank, Seattle, Wash.	162,494
43 First National Bank & Trust Co., Minneapolis, Minn.	161,050
44 Crocker First National Bank of San Francisco, San Francisco, Calif.	151,491
45 Savings Banks Trust Company, New York, N. Y.	151,436
46 Detroit Bank, Detroit, Mich.	145,969
47 Central National Bank of Cleveland, Cleveland, Ohio	141,819
48 Manufacturers National Bank, Detroit, Mich.	140,442
49 City National Bank & Trust Co. of Chicago, Chicago, Ill.	139,686
50 Fidelity-Philadelphia Trust Company, Philadelphia, Pa.	139,417
51 Northwestern National Bank & Trust Company, Minneapolis, Minn.	133,500
52 Marine Midland Trust Company, New York, N. Y.	133,241
53 The Indiana National Bank of Indianapolis, Indianapolis, Ind.	132,085
54 The United States National Bank, Portland, Ore.	131,759
55 Whitney National Bank, New Orleans, La.	131,675
56 First National Bank, St. Paul, Minn.	131,114
57 The Farmers and Merchants National Bank of Los Angeles, Los Angeles, Calif.	130,321

Position

58 The Bank of California National Association, San Francisco, Calif.	\$129,435
59 Brooklyn Trust Company, Brooklyn, N. Y.	128,720
60 Industrial Trust Company, Providence, R. I.	128,718
61 First National Bank, Kansas City, Mo.	128,693
62 First National Bank in Dallas, Dallas, Tex.	127,787
63 Girard Trust Company, Philadelphia, Pa.	124,020
64 Corn Exchange National Bank & Trust Co., Philadelphia, Pa.	123,638
65 Citizens National Trust & Savings Bank of Los Angeles, Los Angeles, Calif.	122,094
66 United States Trust Company, New York, N. Y.	121,163
67 First National Bank, Atlanta, Ga.	117,284
68 Peoples-Pittsburgh Trust Company, Pittsburgh, Pa.	116,175
69 California Bank, Los Angeles, Calif.	115,351
70 Commercial National Bank & Trust Co. of New York, New York, N. Y.	114,094
71 Riggs National Bank, Washington, D. C.	113,734
72 First National Bank at Pittsburgh, Pittsburgh, Pa.	113,330
73 The First National Bank of Portland, Portland, Ore.	112,144
74 Fifth Third Union Trust Company, Cincinnati, Ohio	111,565
75 Mississippi Valley Trust Company, St. Louis, Mo.	111,263
76 City Bank Farmers Trust Company, New York, N. Y.	107,850
77 Manufacturers & Traders Trust Company, Buffalo, N. Y.	107,690
78 Farmers Deposit National Bank, Pittsburgh, Pa.	106,387
79 State Bank of Albany, Albany, N. Y.	106,182
80 Toledo Trust Company, Toledo, Ohio	98,542
81 Merchants National Bank, Boston, Mass.	97,066
82 First National Bank, Philadelphia, Pa.	96,072
83 The Citizens & Southern National Bank, Savannah, Ga.	95,684
84 Brown Bros. Harriman & Co., New York, N. Y.	95,172
85 First National Bank, Cincinnati, Ohio	93,403
86 State Street Trust Company, Boston, Mass.	91,738
87 Wilmington Trust Company, Wilmington, Del.	89,393
88 Wachovia Bank & Trust Company, Winston Salem, N. C.	88,622
89 National Commercial Bank & Trust Company, Albany, N. Y.	88,372
90 Second National Bank, Boston, Mass.	86,528
91 Republic National Bank of Dallas, Dallas, Tex.	82,242
92 The National Bank of Commerce of Seattle, Seattle, Wash.	81,635
93 Central Trust Company, Cincinnati, Ohio	80,801
94 Lincoln-Alliance Bank & Trust Company, Rochester, N. Y.	80,156
95 Empire Trust Company, New York, N. Y.	77,924
96 Ohio National Bank of Columbus, Columbus, Ohio	75,709
97 Union Planters National Bank & Trust Company, Memphis, Tenn.	75,328
98 First & Merchants National Bank, Richmond, Va.	75,242
99 Hartford National Bank & Trust Company, Hartford, Conn.	74,021
100 First National Bank of Birmingham, Birmingham, Ala.	73,848
101 First National Bank, Scranton, Pa.	73,609
102 The Continental Bank & Trust Company, New York, N. Y.	72,502
103 National Bank of Tulsa, Tulsa, Okla.	69,039
104 Commercial Trust Company of New Jersey, Jersey City, N. J.	68,831
105 American Trust Company, Charlotte, N. C.	68,316
106 Central-Penn National Bank of Philadelphia, Philadelphia, Pa.	67,195
107 Commonwealth Bank, Detroit, Mich.	67,099
108 American National Bank, Nashville, Tenn.	65,864
109 Provident Trust Co. of Philadelphia, Philadelphia, Pa.	65,170
110 First National Bank, Denver, Colo.	63,101
111 American Security & Trust Company, Washington, D. C.	62,910
112 First National Bank & Trust Company, Oklahoma City, Okla.	61,794
113 Citizens Union National Bank, Louisville, Ky.	61,494
114 American National Bank & Trust Company of Chicago, Chicago, Ill.	61,110
115 Liberty Bank of Buffalo, Buffalo, N. Y.	59,996
116 Huntington National Bank of Columbus, Columbus, Ohio	59,829
117 First National Bank in Houston, Houston, Tex.	59,659
118 Boatmen's National Bank, St. Louis, Mo.	59,496

COMMERCIAL BANKS OF OVER \$25,000,000 IN TOTAL RESOURCES—Continued

Position	
119 Rhode Island Hospital Trust Company, Providence, R. I.	\$58,799
120 The National Bank of Commerce in New Orleans, New Orleans, La.	58,243
121 First National Bank & Trust Company, Tulsa, Okla.	57,113
122 Rhode Island Hospital National Bank, Providence, R. I.	57,047
123 The Trust Co. of New Jersey, Jersey City, N. J.	56,799
124 First Trust & Deposit Company, Syracuse, N. Y.	56,368
125 Fifth Ave. Bank of New York City, New York, N. Y.	55,562
126 Kings County Trust Company, Brooklyn, N. Y.	55,315
127 The Hibernia National Bank in New Orleans, New Orleans, La.	55,166
128 State-Planters Bank & Trust Company, Richmond, Va.	54,038
129 Hartford-Connecticut Trust Company, Hartford, Conn.	53,651
130 Tradersmen's National Bank & Trust Company, Philadelphia, Pa.	53,080
131 National Bank of Commerce, Houston, Tex.	52,173
132 Marshall & Ilsley Bank, Milwaukee, Wis.	51,445
133 First National Bank, Jersey City, N. J.	51,084
134 Central Bank, Oakland, Calif.	51,067
135 South Texas Commercial National Bank, Houston, Tex.	50,949
136 Provident Savings Bank & Trust Company, Cincinnati, Ohio	50,780
137 Union Trust Company, Rochester, N. Y.	50,515
138 National Newark & Essex Banking Company, Newark, N. J.	49,656
139 Hamilton National Bank, Chattanooga, Tenn.	48,916
140 Atlantic National Bank, Jacksonville, Fla.	48,785
141 Land Title Bank & Trust Company, Philadelphia, Pa.	48,725
142 Omaha National Bank, Omaha, Neb.	48,283
143 Old Kent Bank, Grand Rapids, Mich.	47,566
144 The Fort Worth National Bank, Fort Worth, Tex.	46,518
145 First National Bank of Memphis, Memphis, Tenn.	46,294
146 Union Trust Co. of Maryland, Baltimore, Md.	45,544
147 Phoenix State Bank & Trust Company, Hartford, Conn.	44,027
148 First Mechanics National Bank, Trenton, N. J.	43,786
149 Union Bank & Trust Company, Los Angeles, Calif.	43,538
150 First National Bank, Louisville, Ky.	43,038
151 Valley National Bank, Phoenix, Ariz.	42,932
152 Integrity Trust Co., Philadelphia, Pa.	42,899
153 Iowa-Des Moines National Bank & Trust Co., Des Moines, Ia.	42,574
154 American Bank & Trust Co., New Orleans, La.	42,565
155 Boston Safe Deposit & Trust Co., Boston, Mass.	42,019
156 Morris Plan Industrial Bank, New York, N. Y.	41,827
157 Equitable Trust Co., Baltimore, Md.	41,810
158 Lawyers Trust Co., New York, N. Y.	41,609
159 Maryland Trust Co., Baltimore, Md.	41,570
160 Colorado National Bank, Denver, Colo.	41,332
161 Union Savings Bank, Pittsburgh, Pa.	40,847
162 Fletcher Trust Co., Indianapolis, Ind.	40,560
163 Title Guarantee & Trust Co., New York, N. Y.	40,485
164 Marine National Exchange Bank, Milwaukee, Wis.	40,377
165 Frost National Bank, San Antonio, Tex.	39,693
166 Baltimore National Bank, Baltimore, Md.	39,619
167 Rochester Trust & Safe Deposit Co., Rochester, N. Y.	39,573
168 Worcester County Trust Co., Worcester, Mass.	39,455
169 Colonial Trust Co., Pittsburgh, Pa.	39,202
170 American National Bank at Indianapolis, Indianapolis, Ind.	38,635
171 Safe Deposit & Trust Co., Baltimore, Md.	38,563
172 South Carolina National Bank, Charleston, S. C.	38,504
173 First National Bank, Fort Worth, Tex.	37,508
174 National Stock Yards National Bank of National City, National Stock Yards, Ill.	37,371
175 Market Street National Bank, Philadelphia, Pa.	37,228
176 First Trust Company, Albany, N. Y.	37,090
177 Fulton National Bank, Atlanta, Ga.	37,060
178 National Bank of Commerce of Norfolk, Norfolk, Va.	37,023
179 New England Trust Co., Boston, Mass.	37,010
180 Union National Bank of Pittsburgh, Pittsburgh, Pa.	36,909
181 Security Trust Co., Rochester, N. Y.	36,898
182 National Rockland Bank, Boston, Mass.	36,582
183 Denver National Bank, Denver, Colo.	36,495
184 Camden Trust Company, Camden, N. J.	36,450
185 Federal Trust Company, Newark, N. J.	36,104
186 First Citizens Bank & Trust Co., Utica, N. Y.	35,932
187 Merchants National Bank, Indianapolis, Ind.	35,931
188 Winters National Bank & Trust Co., Dayton, Ohio	35,698

Position	
189 Florida National Bank, Jacksonville, Fla.	\$35,687
190 Capital National Bank, Sacramento, Calif.	35,582
191 Hudson County National Bank, Jersey City, N. J.	35,204
192 Fidelity Trust Co., Pittsburgh, Pa.	35,161
193 Mercantile National Bank at Dallas, Dallas, Tex.	34,677
194 National Bank of Commerce in Memphis, Memphis, Tenn.	34,630
195 Third National Bank & Trust Co., Springfield, Mass.	34,556
196 Union National Bank, Houston, Tex.	34,429
197 Passaic National Bank & Trust Co., Passaic, N. J.	34,231
198 Syracuse Trust Co., Syracuse, N. Y.	33,940
199 First & American National Bank, Duluth, Minn.	33,683
200 Grace National Bank, New York, N. Y.	33,530
201 Second National Bank, Houston, Tex.	33,460
202 Birmingham Trust & Savings Co., Birmingham, Ala.	33,107
203 Paterson Savings Institution, Paterson, N. J.	32,915
204 Sterling National Bank & Trust Co., New York, N. Y.	32,702
205 Trust Company of Georgia, Atlanta, Ga.	32,385
206 First National Bank of Shreveport, Shreveport, La.	32,234
207 Miners National Bank of Wilkes-Barre, Wilkes Barre, Pa.	32,229
208 Second National Bank & Trust Company, Saginaw, Mich.	32,054
209 First National Bank & Trust Co. of New Haven, New Haven, Conn.	31,990
210 Walker Bank & Trust Co., Salt Lake City, Utah.	31,781
211 City National Bank & Trust Co., Columbus, Ohio.	31,760
212 Merchants National Bank, Cedar Rapids, Ia.	31,632
213 Mercantile Trust Co. of Baltimore, Baltimore, Md.	31,460
214 Power City Trust Co., Niagara Falls, N. Y.	31,160
215 First National Bank, Miami, Fla.	31,140
216 The Union Bank of Commerce Company, Cleveland, Ohio.	30,509
217 Third National Bank, Nashville, Tenn.	30,192
218 First Security Bank of Idaho, Boise, Ida.	29,983
219 First National Bank of Nevada, Reno, Nev.	29,941
220 Lake View Trust & Savings Bank, Chicago, Ill.	29,829
221 Drivers National Bank, Chicago, Ill.	29,732
222 Live Stock National Bank of Chicago, Chicago, Ill.	29,439
223 Davenport Bank & Trust Co., Davenport, Ia.	29,406
224 Bridgeport-City Trust Co., Bridgeport, Conn.	29,312
225 United States National Bank, Denver, Colo.	29,311
226 First National Bank, Omaha, Neb.	29,200
227 Union National Bank, Kansas City, Mo.	29,082
228 American National Bank, St. Paul, Minn.	29,076
229 The National Metropolitan Bank of Washington, Washington, D. C.	28,700
230 Hamilton National Bank, Knoxville, Tenn.	28,592
231 Peoples National Bank of Washington in Seattle, Seattle, Wash.	28,458
232 First National Exchange Bank, Roanoke, Va.	28,416
233 Fulton Trust Co. of New York, New York, N. Y.	28,361
234 City National Bank & Trust Co., Kansas City, Mo.	28,106
235 First National Bank in Wichita, Wichita, Kan.	28,104
236 First National Trust & Savings Bank, San Diego, Calif.	27,998
237 First Camden National Bank & Trust Co., Camden, N. J.	27,798
238 First Central Trust Co., Akron, Ohio.	27,367
239 Hamilton National Bank, Washington, D. C.	27,334
240 Barnett National Bank, Jacksonville, Fla.	27,264
241 First National Bank, Mobile, Ala.	27,192
242 Washington Loan & Trust Co., Washington, D. C.	27,143
243 National State Bank, Newark, N. J.	27,067
244 United States National Bank, Omaha, Neb.	27,058
245 Pacific National Bank, Seattle, Wash.	26,986
246 Liberty National Bank & Trust Co., Louisville, Ky.	26,980
247 Commercial Merchants National Bank & Trust Co., Peoria, Ill.	26,936
248 Hudson Trust Company, Union City, N. J.	26,907
249 Union Trust Co., Providence, R. I.	26,094
250 Trenton Trust Company, Trenton, N. J.	26,042
251 Bronx County Trust Co., New York, N. Y.	25,850
252 Chicago City Bank & Trust Co., Chicago, Ill.	25,733
253 First National Bank & Trust Co. of Bridgeport, Bridgeport, Conn.	25,677
254 First National Bank, Madison, Wis.	25,643
255 National Bank of Commerce, San Antonio, Tex.	25,294
256 Dallas National Bank, Dallas, Tex.	25,130
257 Fourth National Bank, Wichita, Kan.	25,051

Count and Classification of Banks by Total Resources

FIRST 1939 EDITION

Enumerated by States, classified by total resources

A—\$25,000,000 and over
B—\$ 5,000,000 to \$25,000,000

C—\$1,000,000 to \$5,000,000
D—\$500,000 to \$1,000,000

E—\$250,000 to \$500,000
F—Under \$250,000

STATE	A	B	C	D	E	F	*	Total	STATE
Alabama.....	3	6	43	39	68	57		216	Alabama
Alaska.....			9	2	2			13	Alaska
Arizona.....	1	2	6	3	1	2		15	Arizona
Arkansas.....		8	29	46	52	83		218	Arkansas
California.....	16	23	83	64	33	7		226	California
Colorado.....	4	7	37	36	37	24		145	Colorado
Connecticut.....	15	52	98	18	17	6	1	207	Connecticut
Delaware.....	2	5	14	14	8	5		48	Delaware
Dist. of Col.....	5	11	6	1				23	Dist. of Col.
Florida.....	4	11	51	37	35	27		165	Florida
Georgia.....	4	7	48	53	79	153	8	352	Georgia
Hawaii.....	2	2	5		1	1		11	Hawaii
Idaho.....	1	2	11	16	10	11		51	Idaho
Illinois.....	13	67	213	213	223	128		857	Illinois
Indiana.....	4	27	142	117	149	80		519	Indiana
Iowa.....	3	15	132	181	236	96		663	Iowa
Kansas.....	2	6	82	107	171	315		683	Kansas
Kentucky.....	3	12	100	92	98	118		423	Kentucky
Louisiana.....	5	9	54	38	26	14		146	Louisiana
Maine.....	1	20	62	13	7			103	Maine
Maryland.....	9	18	60	53	34	17		191	Maryland
Massachusetts.....	31	152	171	37	6	5	2	404	Massachusetts
Michigan.....	6	33	128	122	136	49		474	Michigan
Minnesota.....	6	12	103	168	217	180		686	Minnesota
Mississippi.....		7	51	56	47	44		205	Mississippi
Missouri.....	8	28	116	93	158	234		637	Missouri
Montana.....		6	22	33	32	21		114	Montana
Nebraska.....	3	6	35	61	123	209		437	Nebraska
Nevada.....	1		3	3	2	2		11	Nevada
New Hampshire.....	2	13	58	19	13	4		109	New Hampshire
New Jersey.....	18	78	232	57	14	1		400	New Jersey
New Mexico.....		4	12	13	9	3		41	New Mexico
New York.....	109	151	387	155	80	13	1	896	New York
North Carolina.....	2	11	76	41	61	41		232	North Carolina
North Dakota.....		1	17	10	49	97		174	North Dakota
Ohio.....	15	47	247	183	165	50		707	Ohio
Oklahoma.....	3	9	60	64	134	130		400	Oklahoma
Oregon.....	2	3	18	18	16	19		76	Oregon
Pennsylvania.....	30	122	555	233	138	21	2	1101	Pennsylvania
Rhode Island.....	7	12	10	1	1	1		32	Rhode Island
South Carolina.....	1	5	23	27	26	67		149	South Carolina
South Dakota.....		4	12	21	47	83		167	South Dakota
Tennessee.....	7	8	49	63	71	106		304	Tennessee
Texas.....	13	42	164	201	225	229	6	880	Texas
Utah.....	1	6	16	17	15	4		59	Utah
Vermont.....		7	49	20	5	3		84	Vermont
Virginia.....	4	17	111	87	68	33		320	Virginia
Washington.....	5	10	28	29	43	32		147	Washington
West Virginia.....		13	67	48	46	10		184	West Virginia
Wisconsin.....	4	20	172	150	155	85		586	Wisconsin
Wyoming.....		3	14	21	11	9		58	Wyoming
Total.....	375	1140	4291	3194	3400	2929	20	15349	Total

*Private banks, new banks and other banks not reporting total resources.