

THE LOGICAL RESERVE AGENT FOR BANKS IN EAST TEXAS

The Commercial National Bank

OF SHREVEPORT, LOUISIANA.

A member of the Regional Reserve Bank of Dallas, and located where the best service can be rendered to Banks in East Texas, Louisiana and Arkansas.

Capital (Paid in).....	\$ 100,000.00
Capital (Earned).....	400,000.00
Surplus (Earned).....	490,000.00
Profits (Earned).....	80,000.00

\$1,070,000.00

DEPOSITS.....\$6,000,000.00

P. YOUREE, President.

E. K. SMITH, Vice President.

A. T. KAHN, Cashier.

A. H. VAN HOOK, Assistant Cashier.

the Convention, if you will give me the first five minutes of that, I will give you the second five minutes. I will be generous with you. (Applause.)

Public addresses generally divide themselves into two classes—the rousation kind and the clarification kind. Now you have heard this morning the rousation kind, and if I had the time I would go into the clarification kind, for you certainly do need it; I do not mean any reflection upon anything that has been said here this morning.

I have heard this old quotation, “The infinite capacity of the human mind to withstand the introduction of knowledge,” and I think that was based on agricultural speeches; I certainly do.

Now, I have heard a good deal since I came here about the loss in handling cotton and in disposing of the cotton crop of the State, and I have not heard it exaggerated or over-stated, but I want to tell you gentlemen that the loss that occurs from the present method of handling cotton in Texas is a mere bagatelle when compared with the loss in handling the corn crop.

Use Intelligence if You Would Succeed.

I want to talk about silos about three minutes and I want to underscore the second word in the third line of that motto—the word “intelligent.” I want my appearance here this morning, I want you to remember it as an attempt to underscore that word, “intelligent.”

Do you know that it takes something besides enthusiasm to make a success out of anything in the world? It certainly does.

Now, we have had silo enthusiasm in Texas in super-abundance. I will take that back right quick—we have not had too much of it, but we have had enthusiasm and faith in the absence of information and intelligence. And I am just here to make the plea before you bankers to boost the silo game, but for the Lord's sake, boost it intelligently.

Do you know that the silo is not fool proof? I have

made fight enough on it to know whereof I speak; the silo is not fool proof, and we have evidence in this country now that the silo industry and the silo interests, one of the biggest that has ever come to Texas, needs to be saved from its friends.

I am not an alarmist and I am not scared, but I will tell you all that it takes a good while to build an industry on the ruins of a failure. You hear me now? I am not mad, but I am desperately in earnest about this matter. The silo is one of the greatest things that has come to Texas, but it must be handled intelligently; it is not fool proof.

Boost, But Boost Intelligently.

Now, I said that the loss on cotton is a mere bagatelle compared with the loss on corn. It does not take a banker long to figure percentage and interest. The present method of handling the corn crop in Texas means that we are losing from thirty to forty per cent of the value of every acre of it.

Our great grandfathers stripped the corn stalks; our grand fathers topped it and our fathers shocked it, but by the eternals, we must silo it to get the whole good. But any sort of a green crop, put in any sort of a building, in any sort of method is not making silage. You get that? I mean what I say and I say what I do based upon the experience that you people have paid for. I am employed to come here and tell you these things and paid for what I know, and you are entitled to it.

Go home and boost the silo industry, but do it intelligently. In other words, underscore the word “intelligent” right there.

Now, I could talk for thirty minutes, but I have had time enough, and I thank you for that. Remember to boost this thing, but boost it intelligently. (Applause.)

Mr. B. F. Berkeley, of Alpine—Before we proceed with the last address, Mr. Chairman, I recall that yesterday morning we read a letter of greeting and felicitation from the Bankers Association of

Arizona and they stated in that letter that their representative would be here this morning and he is here this morning. Now then, would it not be proper and right, and more telling that we, at least, have a few words from the representative of that Association, and I beg him that he will not consider it any act of discourtesy if you allow the gavel to fall at the end of four minutes. (Applause.)

P. M. Buckwalter, Bisbee, Ariz.—Mr. President, I was sent here as the representative of the Arizona Bankers Association to present to you our good wishes and the kindly feeling that we have for you, and to attempt to promote the good fellowship that exists between us, but I find that there are too many promoters here; I have but the chance to say that I am pleased to meet you; thank you; here's looking at you.

Gentlemen, I want you to come over, as many of

you as can to our meeting, November 6th and 7th; you are welcome and cordially welcome, and if we can show you half as good a time as you have shown me, we shall be satisfied. (Applause.)

President Adams—I am sure that the good feeling of Arizona towards Texas is heartily reciprocated and I hope our relations in the future will be as entirely pleasant as they have been in the past.

Now, I have the pleasure of introducing to you a gentleman who is in the game where you have to die to win; he has it in mind to tell you that life insurance is as necessary to bank credit as a stock of merchandise. I have the pleasure of introducing to you one of the live wires of one of the liveliest cities in the United States—Kansas City—Mr. Fred W. Fleming of Kansas City. (Applause.)

Mr. Fred W. Fleming—Mr. President and Gentlemen of the Texas Bankers' Association:

Relation of Insurance to Bank Credits

BY COL. FRED W. FLEMING, VICE-PRESIDENT KANSAS CITY LIFE INSURANCE CO., KANSAS CITY.

ORDINARILY a trip from Kansas City to Fort Worth is a comfortable one night's ride, but on this visit we took "the long way around as the short way home," and traversed a portion of five states on four different railway systems in getting here.

I had an engagement with a former Texan, Mr. Swinney of the First National Bank of Kansas City, to make this trip with me, but when he heard about the floods and freshets in the arid region to the north—Oklahoma—he did not feel like taking the chances of being forty-eight hours on the road, and possibly arriving in Fort Worth after your meeting had adjourned. He is a prudent man. While reared in Missouri, he was developed and finished in Texas, and you made a very good job of it, because he is today the premier banker of Kansas City.

I esteem it a great privilege and honor, Mr. President and gentlemen of the convention, to have the opportunity of meeting with you upon the occasion of your annual convention and to hear of the prosperity and splendid prospects of an increased crop production in every portion of your great commonwealth.

I think the trip from Kansas City, however strenuous, would have been justified for the opportunity of hearing the able and comprehensive paper just read by Mr. Hirsch. It was of peculiar interest to me, because in a modest way I have had a little to do with the movement to secure better farming and diversified crops. It has been my privilege to have a small part in the enactment of the Reclamation Act in 1902 and the development of the reclamation service since that time, including necessary amendments to the original law and appropriations by the Federal Congress to supplement the funds derived from the sale of public land. It was an able paper and the thought came to my mind as I watched the intense interest of you gentlemen in listening, what a change had come over the spirit of banking in the past ten years. Ten years ago a

paper such as Mr. Hirsch read this morning would have been considered out of place at a bankers' convention, but now I do not believe that any man could have been more highly complimented than he was by your close attention to that splendid paper. The movement for better farming



COL. FRED W. FLEMING

has enlisted the active support of the bankers in South Dakota, Nebraska, Kansas, Missouri, Oklahoma and other progressive states of the West, and much has already been accomplished along that line.

In modern business, credit, not money, is the life of trade. The loans and discounts of our banks are four and one-half times greater than the entire amount of money in circulation. All business men are vitally concerned in perfecting the machinery for handling credit. Success or failure in commercial banking depends largely upon a proper adjustment of credits, and anything which tends to perfect the system of credits is of value to the bank, its depositors and stockholders. The tendency of the times is to eliminate waste everywhere and the profits of commercial banking do not allow much margin for losses.

Banking is an ancient trade. First, the banker was a dealer in precious metals, a money changer. Later, he began to receive money for safe keeping, and there was quickly added lending money on interest—the most important part of the business. In the fundamentals of receiving deposits, loaning money and issuing exchange, your profession has not changed, since great trade centers were built up in Carthage and Alexandria, more than 2500 years ago. There were no bills of lading, travelers' letters of credit or loose leaf ledgers in those days, but the basic principles of banking were the same. All history agrees that Maximus and Vigo, great bankers of Rome, in the First Century, were perfect in the business of money loaning. From the most primitive beginning, interest has always been the most potential factor in commerce, and today is the mightiest power in business. The American

farmers pay 500 million dollars in interest each year—a sum nearly equal to one-half the capital of all National banks; and the railways pay 600 million dollars annually.

The English system has served as a model for this country, and also for the countries of Europe; yet, the Bank of England was organized less than 250 years ago. The Bank of Venice, founded in 1170, continued its career of great usefulness in the commerce of the world for nearly 700 years. In the perfection of detail in administration the Bank of England exemplifies in its highest form the financial wisdom of the present age, but, measured by the test of time, no comparison of it can be made with the earlier great banks of Venice, Genoa and Amsterdam.

The American System Distinctive.

The distinctive feature of the American system as compared with those in older countries has been the independent character of each bank. Our banks are usually owned and controlled by men living in the communities they serve. The enhanced prosperity of the bank being dependent upon the development of its home territory, the institution naturally becomes the leader in every project of industrial development. Instead of one or more central organizations with hundreds of branches scattered throughout the country and managed by men having no local interest, there has grown up under the American system great and useful institutions in the cities and towns in the United States, whose highest ambition has been to co-operate with other business interests in the development of the country.

Mellon National Bank

PITTSBURGH, PENNSYLVANIA.

We invite the business of Texas banks, offering the best of service and 3 per cent on RESERVE ACCOUNTS.

A. W. MELLON, *President.*

R. B. MELLON, *Vice President.*

A. C. KNOX, *Vice President.*

W. S. MITCHELL, *Cashier.*

B. W. LEWIS, *Ass't Cashier.*

A. W. McELDOWNEY, *Ass't Cashier.*

H. S. ZIMMERMAN, *Ass't Cashier.*

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS MARCH 4, 1914.

RESOURCES.

Loans and Investment Securities.....	\$45,480,413.43
Overdrafts	176.13
Due from Banks.....	13,121,319.70
Cash	9,006,184.55
	<hr/>
	\$67,608,093.81

LIABILITIES.

Capital	\$ 6,000,000.00
Surplus and Undivided Profits.....	2,338,040.80
Circulating Notes	3,170,197.50
Deposits	56,099,855.51
	<hr/>
	\$67,608,093.81

To meet present day requirements the Western banker must be a man of versatile attainments. He is a student of scientific soil tillage and the best results in farming from a diversified rotation of crops. He is naturally the leader in the community he serves in every movement to secure another railroad or a factory, and when the State has a Normal School or some other public institution to auction off, the banker always takes the lead in raising the necessary money to qualify his town as a bidder. He must be able to discuss theology with the preacher; the practical side of commercial law with his lawyer; modern methods of education with the teacher and politics in a sympathetic vein with the members of all parties. He is usually abreast of the times and familiar with the economic questions affecting the business world and also the social problems of the day. To act as custodian of the people's money, next to building homes and preaching the Gospel, is the greatest business in the world. When a man accepts that trust he must become a conservative. The decalogue of the good banker forbids taking chances.

Banking is not only an ancient art, but in one respect a peculiar business. Mercantile and manufacturing lines are successful according to their freedom from debt. With both banking and insurance, the greater amount of liability the greater success. Bankers and insurance men are the only two classes who boast of their debts, and when they hand you a statement special attention is always called to the deposits and outstanding insurance and seldom to the item of capital or net surplus.

America the Richest Nation.

There are 7475 National banks, with a capital of 1057 million dollars; 18,520 State, savings, private banks and trust companies, with a capital of 1040 million, and, if the surplus of 1681 million be added, the amount of American banking capital in institutions under government supervision reaches the splendid total of 3778 million dollars. There are 3261 non-reporting banks, with capital and surplus of over 100 million dollars, making the total number of banks in the United States 29,354, with a combined capital and surplus of more than 3878 million dollars.

The United States has the greatest banking power in the world. We have more than 40 per cent of the banking power of all the nations of earth. The world's stock of gold is 8481 million dollars—an increase during the past thirteen years of 75 per cent. This country increased its stock of gold from 1000 million dollars on January 1, 1900, to 1880 million dollars on January 1, 1913, securing during that period nearly 25 per cent of the increase in the world's supply of the yellow metal. The Federal reserve system, which represents the best thought and wisdom of American financiers after six years' unremitting study and discussion, cannot fail to place the United States in a commanding position in the commerce of the world.

Growth of Banking in Texas.

The romantic history of Texas, preceding its admission into the Union, will always be a subject of absorbing interest to every boy and girl in America. And the tremendous strides in the commercial development of the State are not less wonderful. Twenty years ago the National banks of Texas had capital and surplus amounting to 28 1-2 million dollars and deposits of 26 million. Last year their capital and surplus had grown to 76 million and deposits had shown the enormous increase of 700 per cent, reaching 184 million dollars. The State banks and trust

companies are not included in these figures, and during the past five years will show even greater percentages of growth.

Life Insurance 150 Years Old.

While banking is one of the oldest lines of business in the world, the beginning of life insurance upon scientific principles was in 1762, when a company was formed in London. It was called the Equitable, but lack of information prevented it from establishing equitable premiums. On all ages between 12 and 45 years there was a flat charge of \$50 for 12 months' insurance, or, approximately, three-fold greater than the present cost. The first American company began business 71 years ago. Its early policies are objects of curiosity at this time. They were clumsy contracts with many amusing features. For instance, all rights thereunder were forfeited if the insured moved to the City of Washington or any town with 50,000 inhabitants, or, if he travelled west of the Mississippi River without the written consent of the company.

The United States Leads the World.

While of comparatively recent origin, insurance has made tremendous strides in this favored land. In American companies and societies there are nearly 40 million policies in force, representing 26,000 million dollars of insurance, or, in other words, 26 billion dollars. The resources of one company are nearly equal to three-fourths of the capital of all the National banks. Another company has 14 million policy holders—a number equal to one-seventh of the entire population of the United States. Its membership exceeds the total inhabitants of twenty-two States, and is greater than the combined population of New York Chicago, Philadelphia, St. Louis, Boston, Baltimore, Buffalo, Atlanta, New Orleans, Birmingham San Francisco Los Angeles Denver, Kansas City, Minneapolis, St. Paul, Milwaukee, Dallas, Houston, San Antonio, El Paso and Fort Worth.

The 235 old-line life companies of America have resources of 4654 million dollars—a sum twice as large as the combined capital of all the 29,254 banks of this country, with the capital of the Bank of England, Bank of France, the Central Banks of Russia, Italy, Spain, Austria, Belgium, Sweden and the Imperial Bank of Germany thrown in. The accumulations of the life companies are 1290 million dollars greater than the total amount of money in circulation.

This enormous savings deposit is the wealth of the American poor.

The average policy is about \$650.00, and the cash value of each about \$120.00.

Rapid Growth of Western Insurance.

With the marvelous development of material wealth in the Southwest there has been a corresponding increase in the financial transactions through the banks, but one of the interesting facts worthy of mention is the growth of Western life insurance during the past eight years. In the territory west of the Alleghanies, comprising the interior and western sections of the country, during 1904 the amount of new insurance written was approximately 1025 million dollars, of which twenty of the older companies, located in New York and vicinity, wrote 70 per cent. During 1912 the amount of new insurance in the same territory was 1369 million dollars, and the same twenty Eastern companies obtained only 47 per cent, leaving 53 per cent of the new business for life organizations west of Pittsburg. In other words, more than one-half of the

THE FIRST NATIONAL BANK OF WACO

Offers correspondents genuine service based on a knowledge of their needs and an organization capable of meeting them in every particular.

OFFICERS

E. ROTAN	President	W. B. BRAZELTON.....	Vice-President	GEO. S. MCGHEE	Cashier
TOM PADGITT	Vice-President	R. F. GRIBBLE.....	Active Vice-Pres.	ROBT. B. DUPREE.....	Asst. Cashier

CAPITAL AND SURPLUS \$750,000.00

new business in life insurance in Western and Southern territory is now being written by the Western and Southern companies. The development of prosperous life organizations in the different States of the West and South will, in future years, contribute greatly to the general prosperity.

While life insurance upon scientific lines had its origin in London 75 years before the first American company was born, insurance has reached its highest development in the United States. In approximate figures, the amount of insurance in force in all the companies of Continental Europe is 4600 million dollars; in the United Kingdom of Great Britain and Ireland, 3500 million dollars; in Australia and New Zealand, 575 million; in Central and South America and Asia, 250 million; or a total of 9,000 million in round numbers.

The amount in force in American companies and societies is nearly three times greater than in all of the rest of the civilized world.

From the beginning of life insurance in this country the bankers, as a class, have been its most liberal patrons, and the banks hold in the course of business an average cash balance of more than 100 million dollars of life insurance funds every day in the year.

Banks, insurance companies, trust companies, building and loan associations are all trying by different methods to increase the general prosperity. There is a genuine community of interest between all financial organizations conducted along the right lines. All of them should oppose extravagance and waste, encourage industry and thrift and

co-operation to minimize the evils of poverty and human suffering.

Insurance a Credit Factor.

The relation of insurance to bank credits has become a live subject in commercial banking. No prudent banker would extend large credit to a merchant whose stock of goods was not indemnified against possible loss by fire; notwithstanding the possibilities of loss are very remote. There is practically no risk upon a fireproof building equipped with sprinklers, and the chance of fire is less than one in a hundred on *any building*, yet every merchant protects his property by fire insurance.

Now life insurance, like insurance against fire, has a special field in bank credits. The credit of physicians, lawyers, public officials, architects, civil engineers, teachers, railway officials and other salaried men is based largely upon the continuance of their earning power during their expected term of life. Insurance is the only way the money value of their efficient labors can be secured against untimely loss.

Partnership Insurance.

In loaning money to firm partnerships it is important for the banker to know what provision, if any, has been made to meet a condition which would result from the death of one or more members of the firm. It is a well-nigh universal practice in England and Germany to include in partnership agreements provision for handling the interest of a deceased member. Under the laws of Texas and many other States, the death of a partner terminates the partnership. Is it not wiser to provide against this pos-

**A LEGAL RESERVE COMPANY, CHARTERED UNDER THE LAWS OF TEXAS
AND UNDER DIRECT SUPERVISION OF THE COMMISSIONER
OF INSURANCE AND BANKING**

UNITED MUTUAL FIRE INSURANCE CO.
HOUSTON, TEXAS

Our Co-operative Membership Certificates will give us \$100,000.00 Surplus Reserve.

We write insurance on all classes of business against loss of damage by fire, lightning and tornado. We also insure automobiles.

We make our own rates.

AGENTS WANTED IN ALL PARTS OF TEXAS.

I. J. Mansfield, Pres.

J. D. Switzer, Treas.

H. B. Edwards, Secty.

Judge W. F. Ramsey, Atty.

sible contingency by life insurance, instead of waiting until such emergency arises and imposes oftentimes a heavy burden upon the survivor of borrowing money to buy the dead partner's interest?

Merchants and dealers in livestock and farm implements, enjoying a general line of credit, give their bank notes taken from their customers, duly endorsed by them, and the bank usually looks to the endorser alone. When it is remembered that quite a large percentage of discounted paper is not paid at its first maturity, but renewed, in some cases, several times, it will be seen that the quality of such security would be greatly improved if the bank had, as additional collateral, insurance upon the lives of such customers. In the event the endorser died, the duty of looking after renewals on such notes would devolve upon the bank, and the maker of the paper might become less interested in its prompt payment than if the endorser had lived. Untimely deaths among the leading members of a firm carrying a general line of discounts with a commercial bank, coming at a time when money is tight, or where the business conditions in that particular line are abnormal, might increase these possible difficulties.

Human Life Source of Wealth.

It has been well said that human life is the chief basis for credit. In nearly every successful enterprise its most valuable asset is the human life, specially trained by years of study and experience to efficiently conduct its affairs. It would be difficult to select any one of the most important business organizations in the United States, in which there has not been some time in its history when the death of one man most important in its affairs would have seriously affected its credit and prevented its success. This menace to the continued success of large firms and corporations is being minimized by carrying partnership insurance upon the lives of its most efficient officers and heads of departments.

One of the most successful bankers in Missouri told me twenty-five years ago that his rule in passing upon credit was to be satisfied that his customer was honest, in good health and knew what he was doing. Industry, integrity and initiative, with good judgment, usually make for success, and the ability of a customer to manage his affairs in a successful way is, of course, an important factor in credit; but *continuing to live* is indispensable to success, and, as life is uncertain, the danger of losing this important asset can be guarded against by insurance.

All of the lumber in Eastern Texas and the coal fields in Oklahoma had no commercial value 100 years ago. It is human life that creates value for all forms of material wealth. Of the 1500 banks in Texas, the amount of profit made by one bank more than another is more largely determined by the business qualifications of its cashier than the county in which it is located.

A. T. Stewart, the multi-millionaire merchant-prince of New York, built up the greatest organization for selling merchandise then existing in the world. He was a shrewd judge of men and, realizing failing health, selected Judge Hilton as his executor and initiated him into the administrative details of the business. As a merchant, Judge Hilton was a miserable failure and the Stewart store closed up. Later, in the same city, and in the same building, another great retail establishment was successfully established under the management and direction of John Wanamaker. The personal equation in business is emphasized by this incident, and the productive value of human life in the mass constitutes the greatest wealth of

this or any other country. The lives of the American people are worth five times more than all forms of its material property.

Opinions of America's Greatest Bankers.

The practical value of life insurance in strengthening credit has become an axiom among progressive bankers and a recognized factor in determining credit risks.

An official of one of the great banks in New York City recently expressed his high regard of life insurance as an aid to credit, and declared it had been the policy of his bank for years to encourage their customers to carry a reasonable amount of life insurance, payable to their estates, and that he also regarded it a point in favor of the borrower when his statement showed a liberal line of insurance.

The president of one of the important St. Louis banks recently told me that many of the heads of firms and corporations in that city had adopted the plan of having their lives insured for the benefit of their firm or corporation, and that he considered any borrower a better risk if he carried insurance for the benefit of his estate. He related a case of several years ago where a man had his life insured for \$200,000 and, dying suddenly, his business was badly involved, but, this insurance being for the benefit of the firm, paid all its debts, and at this time is a prosperous concern, and worth upwards of a million dollars.

An official of the largest bank in St. Louis declared in a recent letter to me: "Of course, where a man in business has a substantial amount of life insurance payable to his estate, it improves his credit standing to just that extent, and, for that reason, in figuring on a credit line, we always take that fact into consideration. Frequently, the success of the business depends almost entirely upon the services of one man, and a bank, having confidence in that man and his ability, will extend a line of credit greater than they should on a mere statement itself. In all such cases it is the policy of the bank to encourage our customers to carry life insurance, so that, should anything happen, the policy would pay his loan, that otherwise would be worked out and paid by the borrower." He related three cases where his bank had recently collected round amounts of life insurance upon policies assigned as collateral, where otherwise there would have been a total loss, as the parties making the notes had failed. The aggregate amount of these three collections was in excess of \$400,000.00.

An executive officer of the largest bank in Chicago wrote me within the past few days:

"In my opinion, commercial life insurance is one of the greatest value in strengthening the credit of an individual, firm or corporation borrower. In a number of cases we have been saved from loss by life insurance, and, within the past few days, saved an item of \$46,500, which would have been almost a total loss, if this particular debtor firm had not made a practice of carrying insurance on the life of the president.

"Insurance is equivalent to a guaranty of good health and good character, as men who are wrong physically or morally cannot obtain a large line of underwriting. Good health, both morally and physically, is admittedly a very important factor in the support of credit. For this reason, life insurance is rapidly becoming the bulwark of banking credit. It seems to me that no argument can be advanced against the protection that life insurance affords to business, where the insured are men whose abilities are more or less necessary to the

Bank News

Vol. 1

June, 1914

No. 1

Convention National Association of Supervisors of State Banks

The next convention of the National Association of Supervisors of State Banks will be held at Atlantic City, July 6, according to Edward H. Doyle, President of the Association. This probably will be a very important convention, as it is understood members of the Federal Reserve Board will be present, as well as the comptroller of the currency, John Skelton Williams.

Uses Ledger Posting Burroughs for 500 Accounts



Posting to the Individual Ledger in the Brent Bank, Brent, Alabama

Now it's Brent, Alabama. The Brent Banking Co., capital \$25,000, with 500 accounts, uses a Burroughs Posting machine on its individual ledgers.

Before buying the machine their work was so heavy they decided they needed another man. The machine entirely removes the need of extra help and will pay for itself in less than a year.

It Won't Say "Good Morning"

"The darn machine does all that BURROUGHS says that it will do. It's a cracker-jack, it will do everything except say 'Good morning' and open the vault door."—L. B. P. Jenkins, Assistant Cashier, The Valley Bank, Rosedale, Miss.

Three Statement Machines Saving \$2,000.00 a Year

By M. P. Lilenthal, Sec'y,
Anglo-California Trust Company
San Francisco, California

"Since installing 3 Burroughs Statement Machines, our work is being handled more rapidly. Our statements are turned out so much more neatly that our customers have complimented us.

"We have perfected a saving in operating cost of above \$2,000.00 a year."

Bank No. 1 Has New Home

The Peoples' National Bank of Lynchburg, Va., which is incidentally No. 1 under the new regime the new currency bill has created, is considerably in the lime light at present as one of the most up-to-date and progressive banks in America. The new \$400,000.00 building has just been completed, which is practically the last word in fire-proof construction, sanitary equipment, commercial convenience, and luxury.

They will post their ledgers with a Burroughs Ledger Posting Machine.

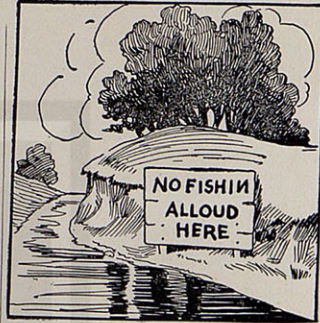
A Bright Outlook

"I feel hopeful. I like to feel that way. The crop prospects are most encouraging, and good crops will give business as strong an impulse as anything that is in sight at present."—Walter E. Frew, Pres. Corn Exchange Bank, New York.

Cairo Bank Reports Regarding Ledger Posting

One month's use of their Burroughs Ledger Posting Machine demonstrated to the Cairo National Bank, Cairo, Illinois, that they could not afford to be without it.

Mr. E. E. Cox, Cashier, says: "Our bookkeeper is already saving 50% of time, which demonstrates that the machine is a good and profitable investment. We have the additional satisfaction of knowing that our system is modern and our books as neat and accurate as can be had."



A Bad Bank Statement —Judge

Prospects Good

The Chicago Banker says: "Money rates are firming up in all parts of the country. Stock exchange prices are going steadily upward and the crops were never in more promising condition."

A Book for Bankers—Free



Our information bulletin "Bank Accounting" tells all about handling statements, posting ledgers, making up teller's blotter, making up daily balance and ledger proof sheets and numerous other kinds of bank figure work on a Burroughs machine.

This pamphlet is based on practical information secured from hundreds of bankers. It was written for your benefit, so send for it.

MACHINES
\$150 to \$950 in U. S.

Published by Burroughs Adding Machine Company
96 Burroughs Block, Detroit, Michigan

86 different models in
492 combinations of features

organization. It is our settled policy to encourage this class of business."

In the past few days the Union Savings Bank of East St. Louis collected \$25,000 on a life policy which had been assigned to it by a customer who was starting in business and took out the insurance to protect his line of credit with the Savings Bank. The bank collected \$25,000 within three months of the date of the policy on account of the insured having been accidentally

killed by a railway train. The payment of this money saved the estate from the sacrifice and loss which occur under a forced sale.

Insurance for Business Protection.

There are many illustrations of the high opinion in which life insurance as an aid to financial credit is held by the leading business men of America, who carry policies in the following amounts largely for business protection:

Simmons Hardware Co., St. Louis, on its executive officers	\$1,000,000.00
Long-Bell Lbr. Co., Kansas City, on R. A. Long, its founder and president.....	1,000,000.00
A. S. Lewis Dry Goods Co., Denver, on the life of its president and manager.....	100,000.00
Peavy Grain Co., Minneapolis, on executive officers, F. B. Wells and F. T. Leffelfinger.....	1,000,000.00
(This firm, several years ago, insured the life of Frank H. Peavy (for one million), its founder and president. Mr. Peavy died suddenly from pneumonia and the prompt payment of his life insurance, 18 months after the issue of the policy, was of great financial assistance to the firm at that time.)	
Galloway Co., mfgs. of gas engines, Waterloo, Iowa, on the life of Wm. Galloway, general manager	100,000.00
Crawford Locomotive and Car Co., Streator, Ill., on the life of R. W. Crawford, its president and manager	250,000.00
German-American Press Association of St. Louis, on E. L. Pretorious, its president and manager	50,000.00
John H. Jones, Pittsburg-Buffalo Coal Co.....	1,250,000.00
Gimbel Bros., merchants, Milwaukee, Philadelphia, New York	1,500,000.00
John Wanamaker, Philadelphia, New York.....	3,000,000.00
Rodman Wanamaker, son and member of the firm	4,500,000.00
(Under this item there is included \$500,000 carried by the firm on the lives of ten of its most valuable department managers.)	
H. G. Selfridge, formerly of Marshall-Field & Co., Chicago, founder and manager of the American Department Store in London, to protect his business.....	2,500,000.00
Sam'l Insull, Chicago, president of Commonwealth Edison Electric Co.....	700,000.00
Chalmers Motor Co., Detroit, on the life of Hugh Chalmers, its president and general manager	600,000.00
Derby Chair Mfg. Co., Gardner, Mass., on the life of Ashton P. Derby, president and manager	250,000.00
Curtis Pub. Co., Philadelphia, on Edward Bok, editor of the Ladies' Home Journal.....	200,000.00
Stetson Hat Co., Philadelphia, on J. H. Cummings, president and manager.....	175,000.00
Baldwin Locomotive Works, Philadelphia, on Alba B. Johnson, president.....	400,000.00
Pittsburg Baseball Club, Barney Dreyfoos, its president	100,000.00
L. C. Smith Typewriter Co., Syracuse, N. Y., on the life of their inventor, C. Gabrielson.....	50,000.00
Mrs. Chas. Netcher, Chicago, for the benefit of the Boston Store	1,500,000.00
(Chas. Netcher, founder of the Boston Store, carried \$750,000.00 insurance for business protection. Six months after taking out the policy Mr. Netcher underwent an operation for appendicitis, from which he died. The prompt payment of this insurance by the respective companies brought the plan of partnership insurance favorably to the notice of business men.)	

Profitable Practice for Banks.

While life insurance for business protection, or as an aid to financial credit is a somewhat recent development, the question might naturally be asked, What has been the experience of banks following this custom? One might suggest that the theory is good, but how does it work out?

A few years ago, Chas. J. Devlin, of Topeka, Kansas, was regarded as the richest man in Kansas. He owned very valuable coal properties in Illinois, Missouri, Southwestern Kansas and Oklahoma, and ranked among the largest coal operators in the United States. His fortune was estimated between five and seven million dollars. While of prodigious strength, the cares and responsibilities of his great business undermined his health until he suffered a stroke of paralysis, which incapacitated him at once from any attention to his affairs. Mr. Devlin, like other men of large undertakings, was a heavy borrower. The First National Bank of Topeka held a large amount of his paper, and, among other collateral, a number of life policies. His utter loss of health had a ruinous effect upon his business, and as a result of worry, his death followed. Jas. T. Bradley, at present cashier of the Southwestern National Bank of Commerce at Kansas City, was receiver of the Topeka bank, and there was collected on these policies, held by the bank as collateral, \$685,000 in cash, thereby saving the depositors of the bank from great inconvenience and possible loss.

Another case within my personal knowledge was that of Geo. M. Casey, of Missouri. Returning from service in the Confederate Army in the Civil War, wholly without means, he began life chopping cordwood for 50 cents a day. From working as a farm hand he became a successful farmer, and through the profits of his farming operations increased his holdings of valuable land until he became the owner of two magnificent farms in Henry County, the largest of 2000 acres, and splendidly improved for livestock purposes. At one time Mr. Casey confided to me his ambition to become the owner of the finest herd of thoroughbred cattle in the world, and this was measurably realized before the change of his fortune began. After accumulating a fortune of \$600,000.00 he engaged extensively in handling range cattle in Texas, Colorado and other western States, being one of the largest operators in the country. A succession of severe winters resulted in enormous losses of cattle.

He had enjoyed good credit standing and was able to borrow on his unsecured note, any reasonable amount of money needed. About a year before his failure, he applied to a Kansas City banker for a loan of \$25,000. The banker, said, "Mr. Casey, I have confidence in your integrity and ability to pay every dollar you owe, but your affairs are so involved that if any thing should happen to you, it is possible that nobody else could work them out successfully. Don't you think it would be a good thing for you to take \$50,000 life insurance, making same payable to the bank?" He replied, "Certainly, I will be glad to do it." Thereupon he took out \$50,000 insurance, as suggested. Later he had occasion to borrow \$25,000 additional, and the first bank to which he applied, having learned of his taking out \$50,000 insurance, agreed to loan him \$25,000 providing it was assigned a half interest in the life policy. Afterwards one of the smaller banks loaned Mr. Casey \$25,000 additional, the first, however, requiring him to take out another policy in the sum of \$25,000.

When the final crash in his affairs came, the available property, as is usually the case under a sacrifice sale, was not sufficient to pay his indebtedness,

and from the humiliation following his failure, he died. The three banks collected \$25,000 each from the insurance companies whose policies were held as collateral and thereby saved \$75,000,000 which otherwise would have been a total loss.

In taking life insurance as collateral a few simple rules are important. First have the policy payable to the bank as creditor. If assignments are taken, use the company's form and obtain its formal approval of the assignment, thus avoiding possible controversies with the heirs or other creditors of the insured. If it is the general practice of the bank to use life insurance as collateral with certain loans, its customers will willingly comply with such a reasonable requirement.

Opportunity and Duty.

We have heard much in recent times about the high cost of living. Experts in social economics, after an exhaustive study of the problem, have declared that everybody who has a part in supplying the necessities of life, including the farmer, the packer, the express company, the railway, the merchant, the tailor and the produce commission man, are all practicing progressive extortion upon the consumer,—and the American citizen, with basket on his arm standing in the crowded market place speaking in a loud voice so everybody in his vicinity can hear, demands the highest priced food stuffs that are offered for sale.

Many thoughtful men in the older countries have said we are a nation of spendthrifts, and there is truth in the criticism. It is as true of nations today as since the beginning of time that permanent prosperity comes as the result of industry and thrift and not from the possession

of great natural resources. It has become the fashion nowadays with nearly everybody to be extravagant, and economy in personal expenditures is looked upon as a thing to be despised. Credit is the most delicate instrumentality of commerce, but no ingenious invention of the human mind or refinement in the use of personal credit can accomplish more than to delay the payment of debts.

The problem of the high cost of living is not a practical question before the bankers of a state with the varied agricultural resources of Texas that it is in the larger cities and towns of the country, but it is a nation-wide problem and the bankers of the country can exercise a large measure of influence in correctly solving it. You are the father-confessor in business matters for many of your customers, and by both precept and example you can encourage individual thrift as the basis of good citizenship and national prosperity.

Economy is not an affair of the pocketbook, but an affair of character. It is not miserliness but wisdom. Emerson said, "Creative economy is the essence of magnificence," and personal saving is creative economy. Saving is more an attitude of mind than a matter of money. The individual citizen, the town, the state and federal government would all be better off if they could realize the truth of Holy Writ in the story of the prodigal son and its practical application today. National extravagance will inevitably bring a day of reckoning.

Bismarck, the iron chancellor who laid the foundation for the great German Empire, said: "Reforms are the fruits of painstaking labor and of advancing step by step; they do not spring like Minerva, full grown from the head of Jupiter."

Reform in the mental attitude of men toward extravagance will come gradually and the banking profession, as conservators of the general prosperity should enlist as preachers of the gospel of thrift.

Our people have always accorded the highest honor and almost reverence to the great leaders in the war for American independence, but the heroism of Washington and his patriot army would have availed nothing without the co-operation and support of the American bankers at that early day. There has never been manifested in history a more lofty and unselfish patriotism than the generous act of Robert Morris, the Philadelphia banker, in tendering his entire fortune, which amounted even at that early day to the enormous sum of one-half million dollars, to aid in the struggle for liberty. The names of Albert Gallatin, Robert Morris and Alexander Hamilton, bankers and patriots, will always be remembered with honor and gratitude. The American banker of this day has a stimulating example in the history of his illustrious predecessors to lend his mighty influence in the cause of social and economic betterment. (Applause.)

Mr. Skillman, of Sulphur Springs—Gentlemen, there was a resolution introduced here a while ago which carried with it a desire to amend a part of the National Banking Law which applies to the method of handling cotton.

You country bankers, like myself, who have been handling cotton, have had to resort to this subterfuge of bills of exchange which are not bills of exchange, but a mere subterfuge. Now, gentlemen, there is no use in passing this resolution, unless at the same time we appoint a committee to take up the

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WM. R. HAMBY, President
F. G. SMITH, Vice-President
CHESTER THRASHER, Vice-Pres.
R. E. CHAMBERS, Cashier,

matter with our Senators and Congressmen. I, therefore, wish to offer an amendment to that motion to adopt that resolution that a committee of three be appointed by the incoming president, to take this matter up with our Senators and Congressmen, and get the situation fairly before them, so that now while this law is being changed, we can secure a change of this part of it, so that we can handle the commodities of the country without having to resort to a subterfuge, as we now have to do.

A Member—I second that motion.

(Motion carried.)

Mr. P. L. Downs—Mr. President, as a member of the committee appointed this morning to draft suitable resolutions regarding the death of our beloved friend and esteemed fellow banker, Mr. Noah Harding, I want to explain that at this late hour, it will be very difficult to get a meeting of that committee and collect the data necessary and the information desired by this committee. I, therefore, suggest that the committee be allowed during the interim, after the adjournment of this Association, in which to draft these resolutions and submit them to the Secretary, to be printed in the minutes and a copy to be forwarded to the family of our departed friend. If no objection be offered to that suggestion, Mr. President, I shall be glad to act in accordance with it.

To Noah Harding's Memory.

President Adams—I take it that there will be no objection to that suggestion, Mr. Downs, and I suggest that you act upon it.

The following resolution was handed the Secretary:

Whereas, Almighty God, in his infinite and inscrutable wisdom has seen fit to take from us Noah Harding, a member of this Association;

Now, Therefore, Be it Resolved, by the Texas Bankers Association, in annual meeting assembled,

That, in the death of Noah Harding, this Association has lost a true and highly esteemed friend and valued associate, and the business world an exponent of all that is best in its sphere;

That, in character, integrity and ability, Noah Harding was worthy of the reputation he bore as the model business man;

That, in both his private and public life he furnished an example which, if followed, would raise the standard of social and business intercourse of men nearer to that set by the Master.

Resolved, that the Association extend to the bereaved family deep and sincere sympathy.

Resolved Further, that a copy of this resolution be furnished the family of the deceased.

Respectfully submitted,

P. L. DOWNS, of Temple, Chairman.

J. HOWARD ARDREY, of Dallas,

THOMAS F. RODGERS, of Collinsville.

Committee.

Nominations are now in order for the officers of this Association, the first of which is President for the ensuing year.

Mr. Pondrom Is Nominated.

Mr. Harris, of Houston—Mr. President, there is a man who never drinks or smokes or chews or swears and who never gambles—he is paralyzed. There have been men who have never played the races; who have never staid out at night and who always went to Sunday school—they are dead.

Mr. Chairman, to find a model man in the Texas Bankers' Association would be like seining the Atlantic Ocean to find a bull frog. (Laughter.) Seriously speaking, the dictionary defines a model to be a small imitation of the representative; I have despaired of finding a model man to put in nomination for President of this Association.

In seriousness, the Texas Bankers' Association occupies a commanding position in the affairs of the banking business of this Nation. The day has gone in Texas when full dress consists of a pair of spurs and a six shooter, and when the finances of this State were more simple. Indeed, the future importance of this Association under our new system of banking, will be greater than ever, and it is more important that in the selection of these officers that we put at the head a man of seasoned experience and ability, initiative and influence to meet and deal with the changing and important issues that are now arising in connection with our financial and economic affairs.

I am not going to take up your time very long. There is a man of virile strength and personality, who first comes into our minds when we think, in review, of the strong, well-equipped bankers of this State. He has been identified with the affairs of our Association almost since its organization and its beginning, and his experience has been with some of the leading and most prominent institutions in Texas, and we all know that he has always stood for those things that are highest and plainest and sanest and best in the ethics of the banking business. He is not a politician; nothing could embarrass him more than to hear himself praised and lauded, and he would rather cut off his right hand than to suggest to anyone that he wanted his vote; he is a man who is marked by rigid honesty and manly frankness and by the gods, you will never have to

get out a search warrant to find out how he stands on any proposition.

From time to time, in the financial journals and in the daily press, there have appeared contributions of great pith and weight, and deep with originality, from this member, and in consideration of all the issues vitally affecting our interests, the matters I have mentioned are influences which are entitled to our first consideration.

Now, I am not going to elaborate longer or tell you those things which you already know better than I can tell you. I have the honor and pleasure of placing in nomination Mr. J. A. Pondrom, of Texarkana. (Applause.)

Mr. Smith, of McKinney—Mr. President and Members of the Texas Bankers' Association, I desire to second heartily the nomination which has just been made by Mr. Harris; I know of no man in Texas better fitted to discharge the duties incumbent upon him as President of this Association than Mr. Pondrom. I heartily welcome this opportunity of seconding the nomination, which I hope will be unanimous.

President Adams—Are there any other nominations?

Mr. Eckhardt, of Taylor—Mr. President, I move that the nominations be closed and that Mr. Pondrom be elected by acclamation.

Mr. Wilkins, of Brenham—I second that motion.

Mr. Pondrom Chosen President Unanimously.

President Adams—Nothing could give me any more pleasure than to have it done by acclamation. I have had the pleasure of knowing Mr. Pondrom for twenty-five years; I started with him in the same railroad office, and I got out of the railroad office about the same time that he did, and we have been staunch friends ever since, and I am sure that by electing him by acclamation, as I know you will, that you will be doing this Association an honor, and that he will serve you faithfully and well. I take much pleasure in asking you to give him a rising vote. (Convention rises.) As President of this Association, Mr. Pondrom having been duly elected, I want to appoint Mr. Harris and Mr. Smith as a committee to bring him to the stage.

(President-elect Pondrom was escorted to the stage by Messrs. Harris and Smith.) (Applause.)

President Adams—Mr. President, it affords me a great deal of pleasure to pin this upon your lapel.

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Surplus \$5,000,000

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FRANK W. SMITH, Secretary.
J. EDWARD MAASS, Cashier.
JAMES G. WAKEFIELD, Assistant Cashier.
LEWIS E. GARY, Assistant Cashier.
EDWARD F. SCHOENECK, Assistant Cashier.

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CHARLES H. WACKER	CHARLES L. HUTCHINSON
CHARLES H. HULBURD	ERNEST A. HAMILL
EDWARD B. BUTLER	CHAUNCEY J. BLAIR
FREDERICK W. CROSBY	CLARENCE BUCKINGHAM
EDWIN G. FOREMAN	BENJAMIN CARPENTER
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(President's badge.) Ladies and Gentlemen, I take pleasure in introducing to you your new President, Mr. J. A. Pondrom, of Texarkana. (Applause.)

President Pondrom—Members of the Texas Bankers' Association, Ladies and Gentlemen:

I am very glad, indeed, to have this opportunity to tell you how much I appreciate this substantial evidence of your confidence and esteem. In calling me to the Presidency of this Association you have conferred upon me that which I have always regarded as a most distinguished honor, and I am exceedingly grateful to every member of this Association. My sense of obligation is all the more profound because of the fact, and I believe I express a pardonable pride in stating it as a fact, or pardonable pleasure in stating it as a fact, that at no time have I ever suggested myself as a candidate for this office, nor have I ever by word of mouth or otherwise, solicited the endorsement or support of a single member of this Association. I shall endeavor to give to the administration of the office the best that there is within me, and shall expect and know I shall want in order for anything to be accomplished, the hearty co-operation of every member and officer of the Association. Any suggestions touching any matters of interest to the Association will be welcome at any time from any source.

Association Approaching Crisis in Its History.

As I see it, we are approaching or perhaps entering upon a crisis in the history of our Association. Assuming that most of the eligible banks will eventually accept the provisions of the Federal Reserve Act, we are entering upon a period of great change, not only in our method of conducting our business, but in our relations to each other, as well. I believe the organized effort among the bankers has found its best achievement through the medium of our State Associations. Under the Federal Reserve Act the country has been divided into a number of districts or zones, regardless of State lines, and it is conceivable that the mutual relationship involved in membership and the mutual interests involved in mutual ownership of the Federal Reserve banks may make it desirable to extend the geographical scope of our Association so as to include all the members of our Reserve Districts of our Association, their interests being all identical. Fortunately for us, Texas has been allotted one of the several Federal banks, and I regard it as being more fortunate still that the entire state is embraced within one district, so that if such a development were found desirable, it would simply be a matter of inviting into membership in our Association those bankers in our Reserve District who are located without the borders of our State.

About Expense of Future District Meetings.

Another thought has occurred to me a number of times in the past, and that is that our Association and our District meetings have always been annually entertained, except for a contribution which I believe we make to the city that entertains the State Association—at least the district meetings have always been entertained at the exclusive cost of a few bankers located generally in the several reserve districts in the State, and I believe that we have justified ourselves in accepting their oft-repeated and generous hospitality upon the theory that we contributed to them a more or less profitable volume of business. Under the Federal Reserve Act, after three more years there will be no more reserve cities, and while we will doubtless maintain our relations with these banks, it is questionable whether this body can, with dignity, continue to wear out this welcome or impose upon the hospitality of these cities longer. It seems to me that the Association should provide some means, either by an increase of the dues or otherwise to, at least, partially bear the expenses of these meetings.

These are simply two suggestions that occur to me, characteristic or indicative of many others that are likely to arise requiring your attention under the new order of things to be established.

Now, I know you are not expecting a very long speech from me this morning; you have had a sufficiency, I think for one session, so I will close by thanking you for your kind attention. (Applause.)

The next order of business will be the election of vice presidents from the several districts, and nominations are now in order.

District Vice Presidents Chosen.

Mr. McInness, of Bryan—Mr. President, I move that we elect all the vice presidents with one vote.

A Member—I second the motion.

President Pondrom—Well, the following districts have made recommendations for their vice presidents:

District No. 1, Beaumont, Texas, Charles H. Stroeck.

District No. 3, Taylor, Texas, Robert J. Eckhardt.

District No. 4, Waco, Texas, George S. McGhee.

District No. 6, Goldthwaite, Texas, W. C. Dew.

I assume there will be no other nominations from those districts.

Mr. Nathan Adams—I want to nominate Mr. W. F. Skillman, of Sulphur Springs for the Fifth District.

Mr Skillman—No. I have served in that capacity several times, and I want to nominate Mr. W. Z. Hayes, of Mount Pleasant.



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W. O. Van Wyck, Mgr. WACO, TEXAS

H. E. Gordon & Company

Public Accountants
Efficiency Engineers

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DALLAS, TEXAS

141 Broadway,
NEW YORK CITY

A Member—I second that nomination.

Mr. Hamilton, of San Antonio—I nominate Mr. Karl H. Word of Mathis, Texas, for the Second District.

A Member—I nominate Mr. R. H. Collier for District No. 7, at Amarillo.

President Pondrom—Are there any further nominations? It has been suggested that we vote upon these nominations, all at once, and as there are no other nominations, I shall be glad to entertain a motion to elect them by acclamation.

A Member—I move that we elect them by acclamation.

(Motion seconded and carried.)

President Pondrom—The election is unanimous. Nominations are now in order for Secretary of the Association.

Mr. Hoopes Re-elected Secretary.

Voices— "Hoopes" "Fred Hoopes."

Mr. Adams—Hoopes by acclamation.

Mr. DeZavalla—I nominate you, Fred. I move that the nominations be closed, Mr. Chairman.

President Pondrom—This seems to be so unanimous—

Mr. Smith, of McKinney—Mr. President, I wish to suggest that the mere idea of placing Mr. Hoopes in nomination for Secretary of this Association is absurd and ridiculous, and it is not permitted in the Texas Bankers' Association. This office should be perpetuated and Mr. Hoopes be invited to hold it for life. (Laughter.)

(Vote taken.)

President Pondrom—Mr. Hoopes is unanimously elected Secretary of the Association.

Mr. Hoopes—Gentlemen, I want to thank you, but I want to tell you that you need a permanent secretary, and I would like to see the constitution changed so that the Executive Council can elect the Secretary and he can devote his entire time to it; you are not getting the real benefit which you ought to get out of the office and which you could get if you had a permanent secretary, and I hope you will make that change and do it right now; however, I thank you for the honor again. (Applause.)

Miss Littman Chosen Assistant Secretary.

President Pondrom—Nominations are now in order for Assistant Secretary.

Mr. Thos. F. Rodgers, of Collinsville—I nominate Miss Littman.

Mr. Butler, of Clifton—I second the nomination.

Mr. Doty, of Beaumont—I move that the nominations be closed, and that Miss Littman be elected by acclamation.

(Motion seconded and carried.)

President Pondrom—Miss Littman is elected. (Applause.)

Nominations are now in order for Treasurer of the Association.

Mr. J. J. Steele, of Anson—Mr. President, while it has been our pleasure to go to one of the cities on the extreme eastern edge of our State, and bestow the honors incidental to the presidency of this Association, and while it is also a pleasure and a privilege which we rejoice in to go to one of the extreme southern cities of the State to look for one to discharge the arduous duties of Secretary of this Association, I take it as a pleasure and privilege to offer to you as Treasurer of this Association, a gentleman, who, in addition to possessing those admirable and deserving qualities incident to an officer of this Association, resides in the extreme northwestern portion of this State—I present to you the name of Charles A. Fisk, of the Amarillo Bank & Trust Company, of Amarillo, Texas. (Applause.)

Mr. Berkeley, of Alpine—Mr. President, it is said that temporary defeat tends to make a good soldier, a better soldier, but continuous and disastrous defeat tends to make a good soldier a bad soldier. With that viewpoint before you, my friends, it is my purpose this morning to present to you the same name that I had the privilege of presenting to you at Galveston last year.

My friends, it would be an encroachment upon your time, at this late hour, to expend upon the splendid attributes of the candidate that we have to offer; it is needless to say that his experience in the banking world is ample; he is a good, honest, hard-working member, belonging to that particular class known as the common people; he has served the State of Texas in the capacity of State Bank Examiner, and he is now an officer in one of the larger institutions of the City of San Antonio, and it is needless for me to state what he has done in the discharge of his duties.

It is my agreeable pleasure to ask you this morning, my friends, to do as well by the candidate whose name I will offer as you did by the one that you selected last year, Dr. Benson, our worthy Treasurer of the past year; he was the defeated candidate of the year previous, and the name that I shall offer to you this morning is the defeated candidate of last year. So all I ask of you is to do as well by our candidate this morning as you did by Dr. Benson last year. So I again say that it is my agreeable and pleasurable privilege to present to you the name of George D. Campbell, Vice President of the State Bank & Trust Company of San Antonio. (Applause.)

Voices—"Campbell" "Campbell."

Mr. C. W. Snider, of Wichita Falls—Mr. Chairman, I desire to second the nomination of Mr. Fisk.

Mr. Woodson, of Waco—Since Mr. Campbell's name has been presented and since he was an associate of mine in the banking business and also an honorable competitor, and since I have watched him as a country banker, and as State Bank Examiner, and now as Vice President of a great bank in his city, and since I have learned to love him because of his genial disposition, and to honor him because of his strict integrity, I shall gladly vote for him because I believe he deserves this great honor.

President Pondrom—Are there any further nominations? How do you want to vote for the election of your Treasurer?

A Member—Rising vote.

President Pondrom—Well, that will simplify matters greatly and save lots of time. I will appoint Mr. Steele and Mr. Berkeley to come up on the stage and verify the ballot and count the votes. All those in favor of Mr. Fisk for Treasurer, will please rise. (Voters rise.)

Mr. Steele, of Anson—Mr. President, I withdraw the nomination of Mr. Fisk, and move that the election of Mr. Campbell be by acclamation.

(Motion seconded and carried.)

Voices—"Speech."

Mr. George D. Campbell—Gentlemen, I thank you for the honor. (Applause.)

President Pondrom—The next order of business is the selection of the place of meeting for next year's convention. We have some telegrams here, which the Secretary will read.

Galveston Extends Invitation.

Secretary Hoopes—(Reading.)

Galveston, Texas, May 7, 1914.

Mr. Nathan Adams,
President Bankers' Association,
Fort Worth, Texas.

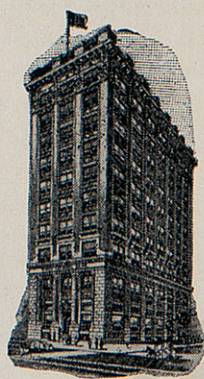
It is a matter of regret to me that I was not in Galveston when the bankers held their convention here last year, but I sincerely hope that it may be possible for the Association to accept the invitation to be extended by Mr. Hoopes, and that I may have the pleasure of meeting the members of your organization and their ladies in Galveston next year.

MISS GALVIE STONE.

Galveston, Texas, May 7, 1914.

J. W. Hoopes,
Westbrook Hotel, Fort Worth, Texas.

Please convey to the Texas Bankers' Association a most cordial invitation from Galveston and Gal-



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The First National Bank

FORT WORTH, TEXAS

CAPITAL AND SURPLUS..... \$1,400,000.00

W. E. CONNELL, President

T. B. YARBROUGH, Vice President

R. D. Gage, Vice President

W. P. ANDREWS, Cashier

R. C. MARTIN, Ass't Cashier

vestonians to hold their next convention in this city. Galveston is too well known to the majority of bankers in Texas to need any description. Can only hope that if they come, that they will enjoy themselves as greatly as they appeared to enjoy themselves the last time they were here.

GALVESTON COMMERCIAL ASSOCIATION.

Galveston, Texas, May 7, 1914.

Mr. George Sealey,

Care Texas Bankers' Association,

Fort Worth, Texas

We want next session of Texas Bankers' Association. Please extend cordial invitation to meet in Galveston.

LOUIS FISHER, Mayor.

(Applause.)

Waco Wants Bankers.

Mr. Woodson, of Waco—I think the correct pronunciation of the name of the Mexican Dictator is not "Hereto" but it is "Whereto." (Laughter.) And that is the question before this convention—where to for next year. I want the privilege of extending an invitation to hold your convention in the heart of Texas, at the City of Waco. (Applause.)

Mr. President, Waco has waited many years for the privilege of entertaining the Texas Bankers' Association; she has realized her shortcomings, but now since she has all the facilities necessary for entertaining this convention, I have been delegated to invite you to meet with us next year.

Waco has had two great motives in her building—motives that she has had with her for many years. One of these motives was that she might build a great city in the heart of Texas; the other motive being that she might entertain the Texas Bankers' Association. The first part of her dream and her ambition has been realized. The little village that was established by the Indians, with their usual sagacity, and their love for beauty, has passed away,

and in its place a great city has been built; we have built that city along great and progressive lines, what we plan to be the most beautiful and progressive city in Texas today. We want you to come down and look at the locks and dams which will soon be built, over which the products of this State will soon be carried to the market of the world. We think that the distinguished Israelite who addressed us this morning will delight to come to Waco as soon as these locks and dams are completed, because he likes to see the schooners go up and down. (Laughter.) We want you to see one of the most beautiful parks which lies within our suburbs that was ever fashioned by the hands of an artist from whose rocks the springs gush forth, as when the law-giver of old smote the rock in the wilderness. We want our agriculturist friends to see a soil as rich as ever yielded to the touch of the plow, which each year waves its magnificent banners of green to the breeze. We want you to visit there because we will have a big camp fire, as they did of old that you may smoke the pipe of peace with us, and do the tango dance around our campfire, and then discuss with us the financial problems which concern our State.

I want to extend to you an invitation in behalf of the Waco Clearing House; in behalf of the Chamber of Commerce, and in behalf of the largest commercial organization, I believe, not only in America, but in the world—the Young Men's Business League, composed of seventeen hundred of the liveliest and most progressive men in our city. It is they who have delegated me to invite you to come to the heart of Texas. We will give you as great an entertainment as you have ever enjoyed. There were other cities who wanted your convention next year, but I want to thank them for having retired from the race in favor of Waco. I have heard that Dallas wanted the convention, but I think she has had all the honor she needs now in the establishment of the Federal Reserve Bank there, and at our request,

she has been grateful enough to stand aside this year and to permit this convention to come to the Imperial City of Texas. We did not want the Federal Reserve Bank of Texas; we people of Waco feel that we can get along without this institution, and we waived our right to that, because we believe we could have got the Federal Reserve Bank, if we had desired it, lying in the heart of Texas, as we do, but we withdrew in favor of the other cities, and now we believe they will be courteous enough to come to Waco next year and smoke the pipe of peace with us. We are sure that you will all be glad to go to Galveston again; we have all enjoyed Galveston—.

Mr. Geo. S. McGhee, of Waco—Woodson, if you will sit down they will give it to you.

Mr. Woodson—Well, if the other cities will agree to that, I will sit down.

Mr. DeZavalla—Mr. President, I move that we accept the invitation to go to Waco next year.

Mr. Sealey, of Galveston—Mr. Chairman, it has been said that Waco has worked hard to build a town. I don't think there is any question but what Galveston has worked hard to build a town, and we have done it. We have all kinds of accommodations there; ninety-five per cent of the cotton crop of Texas comes to Galveston; we have the finest of hotel facilities and the greatest surf bathing in the world. Mr. Chairman, I nominate Galveston for the next place of meeting.

Other Cities Get Feet Wet.

Mr. Aug. DeZavalla, of Houston—If there is going to be a fight about this matter, I will bring Houston into it.

Mr. Hirsch, of Corpus Christi—Now, Mr. President, there were about fifty or seventy-five good looking women down in the hotel this morning and they all wanted to go to Corpus Christi. (Laughter.) I just want to say this—I don't want to get into a three handed fight—I would not mind getting into a little three handed game, and especially with George Sealey and Woodson (Laughter) but if you want to go to the coast, we have got the finest surf in the world; we have got all kinds of refreshments there, soft and otherwise. If you will come down there, we will sure put on a show; we are going to have a tango lady party. What do you know about that? (Laughter.)

Mr. McGhee, of Waco—Mr. President, we don't ask you to come to Waco because you are sorry for us or because you think you ought to come to Waco. As Mr. Woodson says, we have been trying for all these years to build a city so that we could entertain all these other cities, Houston, Dallas, Galves-

ton and Fort Worth. It has been suggested that since the Federal Reserve Bank has been established at Dallas, we might, at some time, want to make that the permanent place of meeting, and before you do that, we want you to come to Waco. We have been building a city to entertain you, and we can do it. (Applause.)

Mr. P. B. Doty, of Beaumont—I don't believe the nomination of Galveston was seconded: I want to second the nomination of Galveston for the next place of meeting.

Dallas Extends Invitation.

Mr. Ardrey, of Dallas—Mr. President, and Gentlemen, it would give me just as much pleasure to second the nomination of Waco, as to do what I am now about to do. I want to say in advance that in putting before you the name of Dallas for the next place of meeting, the Dallas Bankers do not present that city through any feeling of right. We might go further and say that the suggestion has not arisen with us, but the invitation is none the less cordial. Since coming before this convention, it has been suggested to Dallas bankers that in view of the fact that the regional bank has been established there, and in view of the suggestions, if not the recommendations which have come already from our retiring President, as well as from the incoming President, that it might be considered desirable at the next meeting to invite into our organization the bankers in the contiguous States which form a part of the 11th Federal District that, Dallas, being the location of the bank, it would be an appropriate place for such a meeting to be held.

We feel that by the location of the bank in Dallas, that city has been signally honored, and we would not, for a moment interpose an objection to any other city in Texas getting such an honor as its designation for the next place of meeting, but it is barely possible that in giving Dallas the bank they have, in a measure, imposed upon Dallas the obligation of hospitality to the State of Texas, and I stand here today merely to make a proper acknowledgment of the fact that the bankers of Dallas stand ready to discharge that obligation; it will be entirely satisfactory with us if the regional 11th District bankers should be inclined to come to Dallas next year. In fact, we extend to them a very cordial invitation that they come, and we shall leave nothing undone to make their stay there a pleasant one.

On the other hand, in perfect recognition of the rights of other Texas cities, in the old order of rotation, that they should have the place of meeting one year, and out of respect for the rights and

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claims of Waco, we feel quite disposed to merely present to you the name of the City of Dallas, and to assure you that our welcome will be cordial and that our hospitality will be unbounded, yet, if you should desire to give Waco the meeting, it will meet with our hearty approval, and we shall rejoice just as much as the citizens of Waco will. However, in presenting the City of Dallas to you, we do so with unstinted hospitality and with assurances that we do not present it merely because we feel that it is up to us to do it, but at the same time we want you to know that next year and next year and the year after, we shall be delighted to have you come. (Applause.)

Mr. Skillman of Sulphur Springs—Mr. President, we have several aspiring cities in Texas, and I, therefore, move that the selection of the next place of meeting for the Texas Bankers' Association be left with the Executive Committee. (Applause.)

Voices—No. No.

President Pondrom—I had no idea we were so popular; as I understand, there are now four applicants for selection as our next place of meeting.

Houston's Claims Advanced.

Mr. Harris of Houston—Mr. Chairman, I do not desire to be placed in a doubtful or ambiguous position in this contest for the next meeting place, and I want to improve this opportunity to make formal announcement of the fact that the Clearing House of Houston sent her delegation here clothed with authority and with the invitation of all of our commercial bodies, to ask of this Convention the next meeting for the City of Houston. We feel, too, that our claims at this time are very strong; since the bankers met with us last Dallas has had the convention, and San Antonio, Galveston and Fort Worth, and we had no idea in the world of giving up the contest for the next meeting until the committee from Waco waited on us and stated that they earnestly desired this meeting at this time. We feel that Waco has a very valid claim, for the reason that she has never had this convention and for the reason that she is a commercial center and a bank center, and many of you would like to go there. With the idea of avoiding any contest, we consented to withdraw. I had hoped very much that a contest might be avoided, but in the light of what has just transpired here this morning—Galveston, who had the Convention last year, now entering a claim for the next Convention, and with Dallas, who has had it since we have, and with Corpus Christi in the ring, I feel that I cannot, consistently with the obligations which I owe to my people, withdraw the name of Houston, under these circumstances.

The City of Houston is pre-eminently the place to hold the Convention. I shall not elaborate upon our splendid hotel facilities, which have been greatly enlarged since your last visit there, and which, I think, are well known; nor upon our seventeen lines of railroad stretching all over the State, nor upon the fact that so many of you have valued relations with us and so many of you come there anyway. We recognize the charms of the Galveston surf, and we would not for a moment disparage the commercial and financial position of Galveston, but as a little bit of pleasantries among ourselves, we have always been prone to say that, for relaxation and amusement and surf bathing, Galveston is the Coney Island of Houston. (Applause.) That is not a slur or a disparagement, however. I simply advert to that because there are so many means of communication between us that to go surf bathing from Houston is about as handy as it is from Galveston.

I think that the motion that was last made, owing to the trouble which has arisen over the designation of the next place of meeting, that it should be referred back to the Executive Committee is well taken; the hour is late and there is only a small proportion of this Convention here. If all the other cities would withdraw in the interest of Waco I

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would be willing to do so, from the fact that Waco has not had the Convention and she should have a strong claim for it; in that event, I would willingly withdraw, but if these other cities are going to remain in nomination I shall insist that Houston also be placed in nomination.

We assure you the same hospitable treatment and the same warm welcome which you have always found there, if you were to compliment us with the selection.

I thank you. (Applause.)

Mr. Woodson—Mr. President and Gentlemen, I should not have invited you to come to Waco if I had known there would be a contest; I would not have offered this invitation. It is a serious embarrassment to us after we had been assured there would be no contest here, after speaking to many of the members during the last two days, and having been told that all other cities had withdrawn, it is certainly an embarrassment to us—the possibility that we have entered into a big contest over the matter. We assure you there is no disposition on our part to do that. Since we have extended you the invitation, we feel like we cannot withdraw it at this time. I hate to go back with this report to my city, which has waited so long to reach the point where they can entertain you. We have built three hotels there in the past year, one of which, in its equipment, is equal to any in Texas. We believe that we can entertain you royally; we have a most hospitable people there. If we cannot secure the Convention at this time, we shall be glad to withdraw and let the other cities have it.

Mr. Hirsch—Corpus Christi withdraws in favor of Waco. (Applause.)

Others Withdraw, Waco Wins.

Mr. Hamilton—Representing San Antonio, I insist that the Convention go to Waco. I was only jesting on the part of San Antonio, and I agreed to second the nomination of Waco. Everybody comes to San Antonio, without the necessity of having a convention there, and we are always glad to have them. I do not believe in referring this to the Executive Committee; I believe the bankers present should decide the question where they want to go, and I move that we table the motion to refer it to the Executive Committee and decide it right now.

Mr. Ardrey—I was perfectly sincere in my first statement that it would give me just as much pleasure to second the nomination of Waco as to give you the invitation to come to Dallas, and as a further evidence of that fact, I shall be very glad to withdraw the name of the City of Dallas and second the nomination of Waco. (Applause.)

Mr. Royall, of Palestine—Now, gentlemen, as to

the solution of this situation, I think Mr. Harris has the key. He says that Houston will withdraw if Galveston, Dallas and Corpus Christi will, and also San Antonio. Are you willing to do that, Mr. Harris?

Mr. Harris—Indeed.

Mr. Royall—What about you, Mr. Hirsch?

Mr. Hirsch—Already did it. (Laughter.)

Mr. Royall—Mr. Ardrey, is Dallas willing to withdraw?

Mr. Ardrey—I have done so, Mr. Royall.

Mr. Royall—I move, then, that Waco be unanimously elected for the next place of meeting for this convention.

President Pondrom—It seems to me that would be an unfair motion to make unless all the others have withdrawn, because everyone opposed to going to Waco would vote against Waco; there may be some who would be glad to go to any other city. However, I shall be glad to put the motion.

Mr. Royall—Inasmuch as Galveston had it last year and Waco has never had it, and they having the hotel accommodations, I think it is nothing but right and just that we give it to them. So, Mr. President, I move that we put it to a vote.

Mr. McGhee—We would like to have you, but we don't want you to come because we have never had you or because you are getting sorry for us. Anyway, we would like to have you vote on it—a fight between Galveston and Waco.

President Pondrom—All those favoring going to Waco next year with the Convention will please rise. (Voters rise.)

I think that settles it.

I have a telegram, which I think it is my duty, and not only my duty, but it is my inclination, to read it, which comes from Mr. Page, a banker of Red Water, Texas. You perhaps noticed in the papers that they had a very severe cyclone in northeast Texas a few days ago, practically wiping out this little community. (Reading):

“Redwood, Texas, May 6, 1914.

“J. A. Pondrom, care Bankers' Convention, Fort Worth, Texas.

“Redwater wiped out in cyclone. Could you get us a good cash donation among your members? Can testify as to the urgent needs and will see funds used where do most good. Cashier of bank here treasurer of committee.

“E. T. PAGE.”

There is an appeal in the Dallas News. I just merely suggest this to you, those of you who are charitably disposed. The little town was com-

pletely wiped out. I think there were only two places of shelter left in the place; a great many people injured and some killed. I have not been home, but I have heard the extent of the damage. Any of you who are charitably inclined, I hope that you will respond to that appeal. You will also find the appeal in the Dallas News this morning.

Mr. Nathan Adams—Mr. President, before we adjourn, I want to offer a resolution thanking the people of Fort Worth for their hospitality, and the newspapers for their full and complete report of the meetings of this convention. (Applause.)

President Pondrom—We will vote on that by a rising vote. (Convention rises.)

Mr. Ardrey—Mr. Chairman, in view of it having been suggested by the out-going President and by the incoming President that there was a probability, or at least a possibility that it might later be found desirable to amend the constitution of our Association to take into the Association the bankers from the contiguous states, I want to make a motion that the Executive Committee of the Association be authorized to invite these gentlemen to join us in our next annual meeting, and that in the meantime they be empowered to enter into such negotiations as may be necessary to give furtherance to the suggestion, and to give such consideration to the matter as may be important for preparing and making recommendations to the Association at the Waco meeting.

Mr. Webb, of San Angelo—I second the motion. (Motion carried.)

President Pondrom—If there is no further business before the Convention, we will now stand adjourned sine die.



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Texas Women Bankers Association

PROCEEDINGS OF THE SECOND ANNUAL CONVENTION, FORT WORTH, MAY 6, 1914.

THE second annual meeting of the Texas Women Bankers' Association was called to order by the President, Miss Minnie Hester, in the Westbrook Hotel, Fort Worth, at eleven o'clock a. m. May 6, 1914, and on account of the lateness of the hour adjourned to meet at four o'clock of the same day.

At four o'clock p. m. the meeting was called to order by the President, Miss Minnie Hester, and in the absence of the Secretary, Mrs. R. A. Houston of Chicago, the President appointed Miss May Denison of Fort Worth, Secretary pro tem.

The minutes of the last annual meeting were read and approved.

The following program was then rendered:

President's address, Miss Minnie Hester, Lexington, Texas.

Report of the Secretary, Mrs. R. A. Houston, Chicago, (nee Miss Annie L. Allen.)

(Mrs. Houston being absent her report was read by the Secretary pro tem.)

The report of the treasurer was then given by Judge R. D. Gage of Fort Worth in his usual witty and charming style, punctuated with good advice and good wishes for the future of the Association.

Next on the program was an address by Mr. John Clausen of the Crocker National Bank, San Francisco, California, on the subject of "Promoting our Foreign Trade."

Other numbers on the program were:

Address, Miss Golden Alexander, Paris, Texas.

Address, Miss Winnie Griffith, Fort Worth, Tex.

Address, Miss Susie Shake, Dallas, Texas.

Miss Sybil Foster, of Jefferson, and Mr. Joe Hirsch of Corpus Christi, both of whom were on the program, were unable to be present.

The next business in order being the election of



MISS LEFFLER CORBITT

Note Teller of the Austin National Bank, Austin, who is the incoming President of the Texas Women Bankers' Association. Her election by the Delegates to the Ft. Worth Convention was unanimous. A person more fit could not have been chosen to direct the activities of the Women Bankers during the year.

officers, the President requested Judge R. D. Gage to take the chair, and the following officers were then duly elected:

Miss Leffler R. Corbitt of Austin, President.

Miss Lydia Littman of Galveston, First Vice President.

Mrs. S. R. Coggin of Brownwood, Second Vice President.

Miss May Denison of Fort Worth, Secretary.

Miss Susie Shake of Dallas, Treasurer.

On motion of Miss Susie Shake, the Association gave a hearty vote of thanks to the retiring officers for their faithful and excellent services during the past year.

On motion, the meeting then adjourned to meet in Waco in 1915 with the Texas Bankers' Association.

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President's Address; Women Bankers

BY MISS MINNIE HESTER, ASSISTANT CASHIER, LEE COUNTY STATE BANK, LEXINGTON, TEX.

WHEN God made man and put in his nostrils the breath of life, and He found after giving him everything on earth as his own, that he should have supreme dominion over all animal life and plant life, He found no doubt to his surprise that old Father Adam was not satisfied—that there seemed to be something still lacking in his life to make it complete; so after consultation with His Son, later our Saviour, and the Holy Spirit, He decided to make a person much more beautiful in symmetrical proportions than the man, smaller in stature and weaker in physical strength but equal in intellect, and the result was—Woman.

How do we know this last characteristic to be true? We find after God had administered the anesthetics and Adam lay in a deep sleep, when he performed the operation he did not remove a bone from his head so the woman would be superior to him, nor did he remove one from one of his feet so she would be inferior to him, but he removed a bone from his side which signified that she was equal to him in all things, that she should be a life-partner of his, a helpmeet in every sense of the word, ever at his side to aid him in whatever pursuit he would follow, advising with him when necessary and knowing his business like he did himself.

Woman's Sphere In the World.

This was our wise Creator's purpose in forming woman, and you who have chosen this life-partnership should make it your life's aim to be a helpful companion to him in every respect. You are capable of being and I am sure apt pupils if you will only apply yourselves. Business is not such a bug-a-boo; it is quite interesting and the more you study it the more fascinating it becomes.

Presumably I am addressing ladies who are directly or indirectly connected with banking; then read up on banking, ask your husbands, fathers or brothers what you cannot find in print, and it will not be long until the banking business will be more or less familiar to you.

Now I am not advising you to learn something about business so that you will be better equipped to be helpful companions to your husbands only, but so you will be helpful to yourselves as well. No one has a lease on life, and you never know when something sad will take place in yours and leave you all alone to work out life's problems. Then it is absolutely necessary that you know all these things—and how can you when you have never even learned the first principles?

So often we see a helpless little widow left who inherited a nice lot of property, and, if properly managed, could live comfortably, but, not knowing anything about business, nor ever caring to know before, she entrusts it all to some unscrupulous person who manages to squander it, either by good intentions or bad management, or voluntary rascality.

Purpose of Women Bankers' Association.

The purpose of The Texas Women Bankers' Association is to change this state of affairs. We want to meet



MISS MINNIE HESTER

Assistant Cashier Lee County State Bank, Lexington, and retiring President of the Texas Women Bankers' Association. In her annual address she advocates a bank for women, managed by women, and predicts that such an institution will be established some day in Texas.

together, discuss different phases of banking, have some instructive addresses made, and get better acquainted with one another, so that when we separate each year, we will feel that the time has been well spent and we can go back to our homes with a greater determination to be helpful to our fellowwomen.

We are living in an enlightened age when woman is no longer looked upon as a chattel owned by her lord and master, but on the contrary she is a free independent being, using her influence not only in the building of a home but of a nation as well.

Now, do not understand me to imply that a woman's first place is business and being a home-builder is second place. Far from it. I am a firm believer in the home life and hope there are not many women like myself who would choose a business career alone. I believe the broader a woman's education, the better wife and mother she will make. The progressive age of today is demanding more and more of women. She cannot be a congenial companion to her husband unless she can converse intelligently on the issues of the day, and oftentimes her counsel on some business proposition is exactly what is needed to decide him what is wisest and best. She has another viewpoint from his, and putting the two together, he can come to a conclusion much better.

You can use your influence in aiding worthy charitable institutions and help in a civic way as well. See that the needed reforms in the penitentiary system are materialized. It is appalling to read about the cruelties visited upon our convicts by the heartless guards over them

and it is time our Christian nation was bringing about a decided change along these lines.

Women's Influence the Greatest In the World.

We cannot get away from the fact that women have a far-reaching influence be it for weal or woe, and this is especially true in our grand old United States where woman is more highly respected than in any other civilized country. This is a broad assertion but true nevertheless. We might say woman is the helm that steers the ship wherever she wills.

But women are asserting themselves in other countries as well. Take, for instance, our Mother Country, England. Our sisters over there are using rather drastic measures we think to bring about some needed amendments to their Constitution, but we cannot deny the fact that there is something doing; however, I do not wish to be misunderstood as I am not a fighter for the ballot.

Then we have Germany, the home of my ancestors. They have opened up banks conducted and patronized entirely by women. The Berlin Women's Bank has just celebrated the fifth anniversary of its organization. It paid a 5 per cent dividend in 1912 and has assets amounting to \$250,000.

There is Japan. The impression is widespread in this country that women in Japan hold the same position as in other parts of the Orient. Nothing could be further from the truth. Japanese women are neither slaves nor toys. They are held in great respect. It is true that Buddhism and the militarism of the feudal system took them out of public affairs, in which they were once very prominent, and secluded them in their homes; but the Japanese mother and wife have always been held in high honor. That Japanese women can likewise share the business responsibilities of their country is attested by the career of Mrs. Seno, the head of the Seno Bank of Tokio. Her remarkable career is traced in a recent number of the "Japan Magazine." Mrs. Seno's husband was a prosperous merchant who resolved to establish a bank in his home town in the northern island of Hokkaido, but he died before his plans were put into execution. His wife determined to carry them out herself, but decided that a greater opportunity would be afforded for banking business in the city of Tokio. She accordingly moved to the capital, bought a favorable site in the suburbs, placed her adopted son in a financial institution so that he might become familiar with the details of banking, and, when he had proved himself capable, established the Seno Bank, with a capital of five hundred thousand

yen (about \$250,000). The new institution is a joint stock company, the stock being held in the family. Its first year's business has been signally successful, and it has declared a dividend of over six per cent.

Case of a Japanese Woman.

Mrs. Seno, who is over seventy years of age, arrives in the president's office early every morning and supervises all the transactions of the institution. She dresses very simply, is easily accessible, and has great influence over her subordinates. She is in every sense of the word the head of the institution. In all matters affecting loans and investments she gives the final decision, and she is regarded as the most expert accountant in the institution. Her attitude toward her employees is one of great kindness and consideration. She combines in a rare degree quickness of thought, promptness of action, and generosity of nature. She is a woman of many private charities. The first private subscriber to offer money to the authorities at the time of the war with Russia was Mrs. Seno. Her greatest delight is said to be spending her evenings with her grandchildren, telling them stories, hearing about their studies, and listening to violin music.

Thus we see depicted a womanly woman and yet a good business woman, which proves the undisputed fact that a woman can retain all her traits of character and be a successful business woman as well.

As a rule widows do not remarry in Japan and they are now proving to be successful bankers and several financial houses in Tokio are conducted by women who have been bereft of helpmates. Tony Weller should have lived in Japan. He had, as will be remembered, a strong practical aversion to "widders," for he had married one as his "second venture." Therefore, he solemnly warned his son, Sam Weller, to be "very careful o' widders all your life." He acknowledged that his second wife was "a sweet creature" as a widow; that "there never was a nicer woman as a widder" and that "she was such an uncommon pleasant widder it's a great pity she ever changed her condition. She don't act as a wife, Sammy."

We repeat that old Tony Weller would have lived a happy life in Japan, where widows are not dangerous creatures, for they are not expected to remarry. In old Japan, when a woman was married she blackened her teeth with an indelible concoction which stamped her once and forever as a married woman. It was a not uncommon custom when a man died, for his wife's tomb to be prepared by the side of his. If the couple were to be buried in one grave, one stone was sufficient. In that case, the names of both were inscribed side by side upon

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the stone. And the widow's name was colored with red ink, which was erased when she died. This custom was said to be a sign that the widow would not remarry. Of course, it was generally true, but it was not always an infallible sign,—but I am digressing.

Bank by Women and for Women.

Now, seriously, we can do what other nations can, and I hope the day is not far distant when our own Lone Star State will launch a bank organized and conducted by women, for women—those who would go into business for themselves or develop certain ideas, might then be assured the financial aid necessary to succeed. Our laws are being amended now so that a married woman also has more rights with her own property than formerly, so now she can make investments that she could not heretofore. However, it is always best to confer with your husband about any investment you wish to make, if he is a good business man and has your interests at heart. And all true husbands have.

As I brought out in my first remarks, God's purpose in placing us here is to be a helpmeet for men. The Texas Women Bankers' Association is no "Pink Tea" affair but is an established fact and was organized for the purpose of helping women to learn business and especially

banking, and we need the support of red-blooded women who will help to realize the aims of the organization. We know all of you like to do good and you who are active bankers can render substantial service to humanity by directing and teaching those women (and men if you live in a community like I do) who are not so fortunate as you, something about business. Lend a helping hand when and where you can. Help to build up the nation. Do with your might what your hands find to do. Let us ever be good examples to the sterner sex, as no matter what our calling in life may be, we are a standard by which this nation is measured. We help to mould the characters of the boys and girls about us and naturally have great influence with those who have grown to manhood and womanhood.

We want to so conduct our lives that when the last summons comes, we will hear the words "Well done." Let us leave this convention with a greater determination to accomplish something worth while, and in after years when this Texaxs Women Bankers' Association will have grown to number in the thousands, our followers will recall the fact that it was through the untiring efforts of its founders that it went down in History as a DECIDED SUCCESS.

PROMOTING OUR FOREIGN TRADE

BY JOHN CLAUSEN, MANAGER FOREIGN DEPARTMENT, CROCKER NATIONAL BANK, SAN FRANCISCO.

EMERSON says that "Commerce is carrying things from where they are plentiful to where they are needed",—and considering the steady growth in the producing power of our Country, his words may be of interest in treating upon some of the essential features which dominate successful trade relations with Foreign Countries.

The principal means employed by countries in settling their indebtedness with the rest of the world, is in the exportation of specie—securities—or merchandise, and while the first two methods are temporary and influenced by various conditions, the building up of foreign credit balances through the Exportation of Merchandise is free from impracticable and undesirable features, and therefore constitutes the logical means for international settlements.

Not infrequently the assumption prevails that if one nation buys from another, the corresponding amount of goods must change hands between the respective countries. This, however, has no foundation in fact, as when such sales are consummated the selling country is only entitled to receive from the world-at-large the sum of its credit—wherever the credit may be—and in the same way, the country buying the goods, or lending money, has to settle with the world in general. It is therefore found that our relations are with the World as a Unit—and in looking into the future, it is essential to take into account the demand of the World and its clamor for higher standards of comfort and consumption.

The New Banking Law, in permitting National Banking Associations to establish branches in foreign countries and dependencies of the United States, for the furtherance of the foreign commerce of our country—is quite a step towards putting us in a position to compete on a more equal basis with other nations in carrying on our Foreign Trade,—and with these new facilities at our com-

mand, it presents to Bankers and Merchants the urgent necessity of thoroughly familiarizing themselves with the nature and use of Money—the Mechanism of Exchange—



JOHN CLAUSEN

and ways and means for developing our Trade with these countries.

It cannot be too strongly emphasized to Commercial Houses seeking foreign markets for the first time, that unless they approach intended customers in terms with which they are familiar, time and energy will be wasted and result only in misdirected and fruitless efforts.

Knowledge Exporters Should Have.

Knowledge of languages, foreign currencies, weights, measures, shipping facilities, and also the apparently insignificant detail of postage, are matters with which it is necessary for our exporting firms,—as also banks interested in the financing of foreign trade,—to familiarize themselves, as lack of information on these points, or carelessness in their adherence, will result in annoyances to foreign importers and establish in their minds a prejudice against American business methods.

The question of freight and tariff should be carefully studied, as it may at times be required to add these items to the selling price in preparing quotations. It is further a matter of great importance that special attention be paid to the packing of goods, if for no other reason than the favorable impression created abroad, as the lack of attention to the safe and proper delivery of shipments as ordered and expected, has oftentimes resulted disastrously in the establishment of possible business connections or in the loss of a good account and client.

It is also essential that the requirements of Custom House Authorities be minutely observed, in that the consular certificates and invoices give all details regarding materials, weights, etc.—and if the shipper here, therefore, has not complete knowledge of regulations ruling in various countries, he is liable to mistakes which may mean heavy fines and also delays and serious inconveniences to the importing firms abroad.

Large sums are annually expended by American manufacturers and exporters in advertising their articles in foreign countries by the direct solicitation of agents and through the mails, but no matter how carefully their ar-

ticles have been prepared, how efficient their agents, or how beautifully illustrated their catalogues may be, if demonstrations be not made in the language prevailing in the country of the prospective client—with prices and measures given in familiar terms—such solicitations will have no trade-getting value.

Exportation Only 6 Per Cent of Production.

The yearly export of manufactured articles to foreign countries from the United States is estimated at only six per cent of the total of over 20,000 million dollars worth produced here annually, and with the steady increasing demand for American goods all over the world, and the oversupply in local markets, our manufacturers should recognize clearly the need of creating new markets for their goods.

Nations, who on account of their extensive export trade have opened up new fields for their products, are in position to furnish employment to overcrowded populations and stimulate the building up of territories which otherwise would be barren fields, and while the transportation system of the United States has furnished avenues to the wealth of the soil, and given work to a vast army of laborers, if we hope to keep these men employed the year round, we must take advantage of opportunities abroad and thereby avoid disastrous economic conditions in our own country. The fact that of our yearly output of manufactured goods only approximately six per cent enters into the export trade, shows the comparatively insignificant position occupied by this country in the world's export trade,—notwithstanding the proximity of the enormous virgin fields offered by the West Coast of South America, which are nearly two thousand miles closer to the manufacturing districts of our country than to the manufacturing districts of Europe, and the added advantage of our superior transportation facilities.

Foreign Trade Well Worth While.

While our competitors in the principal European countries are ever studying to make goods that will appeal to trade in other nations, our position as yet presents somewhat a commercial problem, inasmuch as the United States is disposing of a surplus of products abroad, rather than specially-prepared articles designed for export. Some few American firms have adapted their export trade methods to conform with foreign usages and have met with overwhelming success, and it would be greatly to the advantage of our country in widely following that plan, as in this age of keen commercial competition it is far easier to follow the line of least resistance and supply the article as the demand requires, rather than introduce in new fields novelties which may or may not have met with success here. Competition, of course, will be encountered everywhere, but the foreign trade is well worth while, and this fact has been clearly demonstrated by our European friends, who, from this source, have amassed wealth and revenue far in excess of that derived from their own home consumption. If the claim, therefore, for the superiority of American goods is made an aggressive reality—and careful, direct and persistent efforts exercised by American manufacturers in their introduction and exploitation, it will not be long before the balance of trade in manufactured articles, now so largely in favor of our German and other European friends, will be equalized, or even tipped in our direction.

The American exporter must therefore make a careful and thorough study of foreign markets, and, if consistently pursued, he will find a receptive field for expansion.

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Every Day Anecdotes

BY MISS GOLDEN ALEXANDER, PARIS, TEXAS.

IT is with great fear and trembling that I come before you today to speak, for of all things, you know, talking is the one thing a woman cannot do. Now in arriving at a decision in the matter of a subject for this address I have exhausted all known fields of endeavor. Our esteemed President was kind enough to allow me to choose my own subject.

I read up on the Mexican situation and had about decided to tell you what I did not know about that but concluded to stay on this side of the Rio Grande despite the fact that some of the men in the bank where I work were in hopes I would volunteer for Red Cross service.

Then I thought of the equal suffrage question as a subject but alas all women do not think alike on that subject and I would not care to run the risk of being in disfavor. And I just ended by having no subject at all and will keep on the safe ground and ask you to promise not to yawn too often while I tell you a few stories which are all true.

Of course, some of them will be common to all of you. If any of them sound too familiar please sit right still and don't tell anybody. And if they are new to you, you may take them as your own as there is no copyright on them but there may be soon. None of them so far have appeared in the Ladies Home Journal.

Well, "one day" (that's the way all good stories begin) an old negro porter whom we had in the bank in former times and who is a most eccentric, "befo'-de-war," style of negro walked around in the bank asking each one to tell him what attribute meant. Nobody took the trouble to enlighten him so he proceeded to show them that he was capable of using big words even if he did not understand them. He said at a church service his Pastor had asked some of the college "Niggers" in the congregation to tell him what "love, pure and undefiled", was. None of them could answer him so the Pastor called on our old ignorant friend who says he cannot even read. He arose and said, "Love, pure and undefiled is an attribute of God in man." When he finished telling the incident he walked sedately off having scored one for himself as usual.

We have one of those ladies at home about whom the story is told that she knew she still had money in the bank as she had not used all the checks in her check book. Now her husband told it on her and he is a reliable man, so we have no reason to doubt that one of those many ladies about whom this has been told really did say such a thing.

Of course, you've all had your troubles in getting checks properly endorsed. A few days ago a lady (a business woman by the way) argued with me that the check said "Pay to Mary A. or order" and she, Mary, was then and there receiving the money and did not see why she was expected to write her name on the back of the check.

Right here I wish to say I hope nobody expected me to tell them what I know about banking, for I did not have any such intention as I have decided to imitate Woodrow Wilson's style who is said to be very non-

communicative as to what he knows or thinks about a subject, and so if I keep very quiet I may get credit for knowing more than I do. Anyway good listeners are always at a premium, especially when you play the Victrola.

Our collector had occasion recently to inform a man that he would hold a deed for him "in escro". The man most positively told him that he wanted his deed put in Lamar County and not "in escro."

Another man when given a deed to sign affixed his signature with a rubber stamp and when told that would not do for a signature he said, "Well, I done it. You saw me."

One day a customer who wanted to be nice to one of our banks sent them a stalk of bananas which they kept in the bank for all to enjoy. They soon began to disappear so fast that someone raised a small sized row with the old negro porter accusing him of carrying them off. He said he had taken them to his "old woman" as he thought them too old to be good, but he completely silenced his accuser by his finishing remark which was, "Mr. Tommie if eating bananas cause my brother to offend I will eat no more bananas."

One day a farmer in our bank on being asked about his corn crop replied, "I made a right smart, sold a right sharp and had a whole heap left." A very concise statement to be sure.

Another old gentleman remarked about the weather, "It would be right cold if it wasn't so warm today."

Of course you have all heard the excuse of nervousness as a reason for signing by mark. Well, one day our bookkeepers had quite a laugh when they came across one old lady's check. One of our tellers (who is Irish) had written on the check, "Mrs. A. says she has been taking quinine which made her so nervous she could not sign her name."

I haven't told "each bead unto the end of my Rosary" yet but I must make it home tonight to be on hand for our big day tomorrow (King's Daughter's Day) and I invite you one and all to go home with me and enjoy the day.

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A FEW TEXAS FACTS

BY MISS WINNIE GRIFFITH, FORT WORTH, TEXAS.

A LOYAL daughter of the Lone Star State, I revere its past, glory in its present and trust in its future. I realize the futility of an effort to tell of Texas, its past, present and future in a few short stammering words. If the gift of the orator's art and the genius of the poet's pen were mine I could hardly hope to do justice by my subject, and loyalty and love of country are my only qualifications to discuss this theme.

The pioneers of each newly settled community or section are the hardest, boldest and most enterprising members of older communities, for the weaklings do not seek places of labor and sacrifice, and when they do, do not long survive the struggle. The bitter struggles of the pioneer life bring into play the strongest and most heroic qualities of these hardy settlers. At home, living in ease and comfort, they might have been commonplace citizens, but when the lists of hardship, death and suffering are applied they emerge as heroic characters whose deeds of valor go ringing down the corridors of time as warnings to their children and children's children not to forget patriotism and love of home and country.

So it is with this imperial State. Houston, Crockett, Austin, DeZavalla and their colleagues and followers might have lived and died unknown and unnoticed at home, but when they with their families and meager household goods came in their "schooners" and beheld this magnificent area of a quarter million square miles of rich and fruitful land, awaiting the developing hand of man, they called it home and took up earnestly the task of its development. Though wild beasts, wilder "red skins" and still wilder and stealthier Mexicans preyed upon them they never faltered, but carved out of the western wilds and wrenched from treacherous Santa Anna their own republic which they christened "Texas." This was done with the loss of a great many lives and much suffering, but it was all worth while. The fall of the Alamo was sad indeed, but it was worth while, for without it Texas might never have been.

Contributing Factors to Texas' Greatness.

The early growth and settlement of our State was made possible by the determined patriotic efforts of our fathers and mothers. Voluntarily denying themselves of all earthly comforts, they builded for their children. They were settlers and not exploiters or speculators.

They fought like demons until Texas was free from savage Mexico, but as soon as the last bugle's note died away, they hurried to their cabin homes and turned their bayonets into ploughshares, and early primitive Texas began to grow; other hardy settlers began to come and soon settlements were dotted hither and yon along the eastern part of our State.

These were the days when each man trusted his neighbor's word without bond or note, for he knew him; when banks and bankers were unknown and unneeded for the goodwives' capacious stockings held all the currency in circulation and yawned for more.



MISS LYDIA LITTMAN

of Galveston, who was unhesitatingly and unanimously chosen by the Ft. Worth Convention as Assistant Secretary to succeed herself. Miss Littman was also chosen Vice-President of the Texas Women Bankers' Association, an honor of no slight worth.

This period of slow but sure growth suddenly ended for the tocsin of war was again heard, and the four years of death, struggle between the North and South began. This was a war brought on by intemperate leaders, and which should have been prevented by cool headed patriotism, but common sense and real patriotism were forgotten in the anxiety of each section to vindicate its position. The South believed the North would not fight and confidently expected the stars and bars to float triumphant at Washington within three months. The North believed the South could not fight long and as confidently expected the stars and stripes to be unfolded in the southern breezes of Richmond.

In this bloody struggle the sons and daughters of the Alamo and San Jacinto did credit to their sires. Texas fought and fell with the South. The war ended, and left behind it a southland and a Texas torn and devastated, wrecked and ruined, many of the noblest and truest had fallen, and many more were wounded and worn, without health and without home.

For a short time the camp followers and carpet baggers from the North reigned, and Texas was further exploited and grafted upon. But soon her citizens came into their own again. Immigration began to pour in, railroads began to build, machinery of all kinds began to appear, and Texas began to grow as never before.

Primitive Texas with its cradle and scythe was dead and industrial Texas with reaper and steam plow, its business and its banks was born.

Graft and Political Crookedness.

During this period of wonderful growth and expansion of our state's almost limitless resources, extravagance and speculation, crookedness and graft in the business and political life too often appeared.

Great business associations and combinations began to take the place of individual effort; railroads, stimulated by extravagant land grants, began to traverse regions heretofore undeveloped. To handle these large operations there was need of much money, notes, stocks and bonds and other obligations had to be taken care of; the farmer as well as the merchant must get a credit somewhere.

In response to this demand banks appeared in every town and village, and the banker, heretofore a "rara avis" became an important and influential factor in the development of each community.

Sometime he was a speculator and exploiter rather than a business man, and then the people suffered; but oftener he was led astray from the development of the best material interests of his community by the siren song of exploitation and unwise speculation and his neighbors suffered.

In this wonderful expansion the bankers had an honorable part. They were in the main patriotic citizens looking for the investment of the limited means at their command safely and sanely but for the best interest of their neighbors. Sometimes they were parties to crooked political deals, or robbed their fellows, but these pirates were rare.

But this period of unusual growth has ended and speculation has been succeeded by conservative slow advancement. Texas is big and great enough to feed and clothe one half the United States, but to do so its soil must be scientifically cultivated and its resources conscientiously conserved; the rich and productive soil of its western plains must be properly planted in suitable crops, and these must be rightly cultivated and harvested and intelligently marketed; the breeds of its livestock must be improved; its citizens and particularly its farmers must learn the great importance of good roads and profit thereby; its schools and educational systems must be improved; the real demands for substantial growth of its towns must be met and the tendency to wild speculation in places where there is no demand for investment must be checked; honest men must sometimes have loans at reasonable rates, while dishonest ones must be refused the advances they demand; credit must be extended where it is due and denied where it is not due; public service corporations must be properly regulated, but must not be unduly baited for many more of them will be needed as we continue to grow; the prejudice so often shown against the railroads must be gotten rid of, but the railroads must be compelled to treat the people right; and finally the people must be taught to get rid of corruption in politics by taking the government in their own hands and exercising their franchise intelligently and persistently. These are some of the tasks to be done in order that Texas may grow and grow until she shall occupy the place among her sister states in wealth and population that she now does in size. To do this requires as much patriotism as it did to fire a gun at the Alamo, but it is the patriotism of consistent, persistent honest unnoticed life and effort.

For this noble work the Texas bankers are well prepared. At least the declaration of independence from



Wall Street has been proclaimed, and Texas has one of the twelve regional banks, which means that Dallas will be one of the great money centers; and Texas embraces 265,000 square miles of the 400,000 square miles of this great banking region.

Yes, if we each do the daily duty before us the day of Texas' greatness is just dawning. With honest, intelligent, patriotic efforts Texas will continue to grow, but with all her great natural resources the greatest and most essential is her wide-awake, energetic, honest men and women, many of whom are found among her bankers.

Let us all join hands and with an irresistible force march forward to the tune of "Let Texas Grow", and she will grow until the coming generations will revere us and our acts and lives as we love and revere Houston, Austin, and the Alamo and San Jacinto.

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Do You Really Like Bank Work?

BY MISS SUSIE SHAKE, DALLAS, TEXAS.

WHEN our worthy President asked me to address the Texas Women Bankers Association, I wrote her that while I appreciated the honor very much indeed, I most certainly could not make an address. Woman's time honored excuse is "I haven't a thing to wear," and in addition to that good excuse I have a much weightier one "I haven't a thing worth saying". The very thought of a speech makes me feel like Mr. B. A neighbor asked Mrs. B. if her husband was cool when he found there was a burglar in the house, and she replied "Cool, why his teeth chattered."

Miss Hester wrote "just give us a talk on say the problems you had to confront while in the bank, or something that will come easily to your mind". But my mind has steadfastly refused to work. Reminds me of the time I told someone in the bank that the adding machine was certainly a great brain saver, and our cashier said he'd like to know HOW I found it out.

I might go into a discussion of the advantages accruing from the regional bank, or the need of a clearing house association in the three bank town, or something of the problems we worked out during the panic, but I am going to leave all these problems for wiser minds than mine, for I was always so busy doing the actual work while I was in the bank that I never had much time to think out a solution to the problems that vex the banking fraternity. In this little talk I am going to give some answer to the question I have been asked too often "Do you really like bank work?" I was raised in a city that boasts some of the largest banks in the country, Chicago, but I must confess my ideas of banking were somewhat limited. I knew you put money in the bank and then checked it out. I've found out since that the checking out is much easier than the putting in.

Before leaving Chicago for Texas I asked an official in one of the big banks there what he thought of women in the bank. He shrugged his shoulders and said, "Humph, they—well I guess they are all right as stenographers, but they have no business in the working force". I wish he could meet the members of the Texas Women Bankers' Association here today. His answer was so emphatic that I couldn't get up enough courage to tell him that I was going to Mineral Wells, Texas, to work in the First National Bank there.

"Hours 9 to 4" Misleading.

My first disappointment about banking came before I started work. The kindly president of the bank, Mr. Cicero Smith, took us out driving, and as we passed the bank I read the sign "Hours 9 to 4" and asked if they just worked those hours. He laughed and said 7 to 6 was nearer correct. And I thought of course they never worked on holidays, yet I began work on one, January 1st. But these mistakes were nothing compared to the ones I made when I began real work. I've had lots of sympathy with the new bookkeepers we have broken in—I know how they feel.

During the 8 years I was in the bank we had 4 cashiers, and that's almost equal to working in 4 dif-



MISS SUSIE SHAKE

of Dallas, Treasurer of the Texas Women Bankers' Association, formerly with the First National of Mineral Wells as Head Bookkeeper and Assistant Cashier. She was with this institution eight years and a month, and her former employers speak very highly of her ability and worth as a well informed and energetic banker.

ferent banks, for they each had their own way of doing things. We went through many changes, but as a net result, we had better hours, and while we never quite realized those on the sign, we did begin at 8, and when we struck a good balance, were out a little after four, and those are excellent hours. And instead of working on holidays, the doors were locked and we enjoyed a real day off.

We preach diversification to the farmers, but the banker in the small town has plenty of diversification. These city bankers do just one thing, but in the smaller places we take a hand in it all, and that was one reason why I liked it. In one day, instead of staying at one desk, I'd write some letters, clear with two other banks, write up the exchange, send out the foreign items, notify on the notes, extend and prove up one individual ledger, sometimes help at the teller's window, write several chattel mortgages, besides all the odds and ends that come the banker's way, and make half a dozen trips to the postoffice. Isn't that diversification? Often and often have some of my school teacher or clerk friends said to me they wished they had an easy job like mine. And that is the prevalent opinion an "easy job". One young lady who thought she might get a bank position came in at a quarter of four—we closed at four—and wanted to know if I wouldn't have time before we closed to show her just exactly what I had to do.

Matters of Identification.

In a health resort, with visitors from everywhere, we had many experiences that fall to the lot of the

city banker. It was queer how many strangers, who when asked for identification or endorsement, assured us that he, or she, had "traveled all over the United States and this is the first time I was ever asked for identification." And as I am talking to the women, I can tell some tales on them. Right here, though, I want to say that I wish our educators would see that our girls, and boys too, were taught some practical banking rules. We all know the woman who comes in and makes a deposit "Mrs. John E. Jones," and then goes out and signs checks "Mrs. Mary Jones," "Mrs. J. E. Jones," anything but the right way, and then expects the poor bank clerk to know whose account is being checked on. And the other woman, who comes in with one of these big suitcase kind of purses, and calmly unpacks it on the teller's window, finding the check she wanted almost, if not quite, at the bottom of the purse. I used to think all these stories about "lisle-thread banks" all "STORIES," but alas, I've seen too many trips made to them in our bank, ever to doubt any more. I wouldn't advise anyone who hasn't reasonably good control of her temper to go into banking, for no matter how busy you may be, you have to "look pleasant" when a customer tells you all the

family troubles. You may feel, as one of our negro customers said, "My, ain't it jest owful, ain't it owful?" but you can't say so. One reason so many people think bankers have an easy time is because we stop to answer questions. Why, in addition to all kinds of legal questions, we've been asked most everything, from how to fix a watch that wouldn't run—and it started all right—whether to plant potatoes in the dark or the light of the moon, but I NEVER could get that straight, to what to take for the tooth-ache. When we got tired answering questions we took a look at the sign we put under the clock during the panic days, "Keep smiling."

One objection made to employing women is that they get married and leave. Well, don't your men leave whenever they think they have a chance to better themselves?

Every young man is not fitted for bank work, and so every woman may not be, but from my eight years' experience, I do not hesitate to advise any young woman, who is accurate, willing to work, level-headed, good-tempered, and has the chance of a bank position, to go ahead, for I believe that there is no opening for a woman that offers more opportunities for making real friends and, along with the hard work, as pleasant a time as in a bank.

Woman's Business Education

BY MISS SIBYL FOSTER, JEFFERSON, TEXAS.

B EING a comparatively new member of your organization, and inexperienced as to the subjects discussed and the manner of their treatment, I accepted with much hesitation the very kind invitation to read a paper on this occasion, and especially so when the committee, from a mistaken idea that it was conferring a favor, left the selection of a subject to me. If the subject had been assigned I would at least have been sustained by the justifiable belief that when I read this paper I am carrying out in a measure the purpose which the committee had in mind when I was asked to prepare and read it.

Being left to my own devices by the kind intention of the committee, I have been forced to draw upon the small fund of my personal experience and observation for a subject, and I trust that in so doing, my subject, if not the manner of its treatment, may be found worthy of consideration.

"Woman's Business Education" is a subject of comparatively recent origin, but it has already passed beyond the realm of theoretical discussion, and is today one of the problems of modern-day conditions. We meet it in concrete form every day. It has reached that concreteness and obtrusive persistence where we may well soliloquize with Shakespeare's melancholy Dane, and ask ourselves the question, "To be, or not to be?"

What Will We Do With It?

But the self-inquisitive form is wrong, because the conditions resultant from adequate causes are a reality. We meet those conditions every day which inevitably force this subject upon our thoughts. Instead of asking ourselves is it to be, or not to be, we should rather paraphrase Charles Reade, acknowledge the condition, and ask ourselves, "What will we do with it?"

Academic discussion of sociological and industrial con-

ditions has never accomplished anything except in the way of pioneer service for those who were to follow with the practical application of theories to conditions, or of conditions to theories. We ladies of the Association should be the followers-up; the ones to apply theories to conditions and conditions to theories, and to make them fit; make them jibe; make them correlate.

Computing upon the basis of the average life, it is a long call back to the period when the activities of the



MISS SIBYL FOSTER, Jefferson, Texas.

woman, outside of her home, were limited to the education of children in the schoolroom.

Woman has not been idle during these years. Stenography, bookkeeping, abstracting; these are some of her victories over conventionalism, and she has been shown to be proficient in all. Telegraphy, telephony and clerkship; she has been found faithful and accurate in these. Yet it remains within the memory of all and each of us when teaching was the only proper avocation for a woman outside of her home.

Woman Only Seeks To Hold Her Own.

It has been charged against the new conditions and the new philosophy that woman is seeking to take the place of man in the social and industrial order. I say that woman is seeking merely to hold her own; that she wants and seeks to be a partner in the world's development; that she shuns the cloister, abhors ignorance and seeks to be man's helpmate.

But what has been said applies merely to the woman wage earner. Her education and the means of attaining it are provided for by various systems and institutions which are the natural and inevitable result of the conditions which have been mentioned.

A very large and constantly increasing minority class for whose business education no provision has been made is the woman of independent means, either large or small, who comes in daily contact with business life, but is ignorant of its most primary principles. This class is composed principally of heirs, legatees and insurance beneficiaries; women who have suddenly and unexpectedly in one of these modes become the owners and custodians of property, the management of which they know nothing,

and of the investment and conservation of which they are blissfully ignorant. Having always been dependent, their sudden independence finds them helpless and unprepared to cope with even the simplest business problems.

As an illustration of what I mean, which I doubt if I have made clear, I will relate a circumstance within my own knowledge. Mrs. B., a widow, having received the returns from a life policy after her husband's death, invested the proceeds as advised by her friends and relatives, leaving only a small amount in cash to her credit in the bank. The bank knew of her investment, knew that they were safe and knew that her income therefrom would be reasonably certain. Her credit was therefore good, and she was allowed to overdraw. Upon notification that she was overdrawn she visited the bank and made a note to cover the overdraft, and after doing so wanted to draw a check against her account to pay the overdraft for which she had just given her note.

This illustration is individual and extreme, but its counterpart in ignorance of business methods has doubtless been observed by many of you on many occasions. But the ignorance illustrated presents one of the important problems for which this modern-day condition demands a solution.

What is the answer?

It would be presumption on my part to even attempt a direct and unqualified statement of a solution of this problem. That it is one which demands a solution from the banking interests of the country, I think no one will question. The grafters, the fake investment peddlers and others of questionable business pursuits are always ready to meet such conditions by the dissemination of specious information in the form of financial advice.

Why should not legitimate business meet illegitimate business in the field of publicity as to business methods?

Business Women Should Know Business.

When an inexperienced woman in a community becomes the owner and custodian of property it is to the interest of legitimate business that she be instructed in the rudiments of finance. It seems to me that this end can be accomplished by a campaign of publicity directed along conservative lines, and in form simple enough to be understood by the most inexperienced woman.

What form this publicity should take is a matter to be passed upon by more experienced persons, but that it offers a possible accomplishment of a work and purpose not yet seriously, or at least systematically undertaken, I believe beyond a doubt. That it would safeguard many small patrimonies, insure the continued independence of many heirs, legatees and insurance beneficiaries, and promote the welfare and happiness of many families bereft of a masculine head is beyond question. Not that the masculine head is essential to the welfare and happiness of the family, but that his sudden subtraction therefrom leaves a void which legitimate business should supply for the benefit and assistance of those who were dependent upon him.

I believe in the business education of woman, but as I have hinted and repeatedly endeavored to express in this paper, there seems to be very little opportunity at present for my theory to assume concrete or practical form, because those among the women who expect to live their lives in business environments have ample facilities for qualifying themselves to meet any and all conditions, while those who need the training and the experience unexpectedly have no resource except such as is gratuitously offered, and most frequently from interested motives.

The National Reserve Bank of Kansas City

Capital and Surplus \$1,380,000.00

Officers

JOHN T. M. JOHNSTON, President.
J. L. JOHNSTON, Cashier.
C. B. McCLUSKEY, Vice President.
AMOS GIPSON, Vice President.
JNO. C. KNORPP, Vice President.
W. E. HALSELL, Vice President.
F. G. ROBINSON, Vice President.
W. G. CATRON, Ass't Cashier.
MERRITT JEFFRIES, Ass't Cashier.
W. R. COULSON, Ass't Cashier.

Statement of Condition

At the close of Business March 4, 1914.

RESOURCES.

Loans and Discounts	\$5,968,329.54
Over-Drafts	1,402.67
Furniture and Fixtures	40,000.00
Safe Deposit Vault	15,000.00
United States Bonds at par	219,700.00
Other Bonds	99,135.00
Cash and Sight Exchange	2,549,233.40
	\$8,892,800.61

LIABILITIES.

Capital Stock	\$1,200,000.00
Surplus Fund	180,000.00
Undivided Profits	109,063.29
Circulation Account	127,400.00
Deposits	7,276,337.32
	\$8,892,800.61

The above statement is correct.

J. L. JOHNSTON, Cashier.

Registration List

HERE ARE THE DELEGATES WHO ATTENDED
THE FORT WORTH CONVENTION.

ADA, OKLAHOMA—

A. G. Adams, President First National Bank.

ABILENE—

Henry James, Cashier Farmers' & Merchants' National Bank.
W. R. Keeble, Assistant Cashier Farmers' & Merchants National Bank.
Oscar Parker, Vice-President First State Bank & Trust Co.
George L. Paxton, President Citizens' National Bank.

ALBANY—

W. L. Morris, Albany National Bank.

ALEXANDER—

J. L. Richardson, Cashier Alexander State Bank.
Mrs. J. L. Richardson, Alexander State Bank.

ALBUQUERQUE, NEW MEXICO—

J. B. Herndon, President State National Bank.

ALEDO—

Martin S. Jones, Cashier Aledo State Bank.
T. J. Overmier, President Aledo State Bank.
J. J. Sears, Vice-President Aledo State Bank.

ALICE—

Wm. Adams, Vice-President Alice State Bank.
Mrs. Wm. Adams, Alice State Bank.
P. A. Presnall, President Alice State Bank.
Mac Word, Cashier Citizens' State Bank.

ALPINE—

Benj. F. Berkeley, President Alpine State Bank.
C. H. Steele, President First National Bank.

ANSON—

J. K. Kennedy, Assistant Cashier Anson State Bank.

ALVARADO—

W. B. Norman, Director First State Bank.
B. M. Sansom, President First National Bank.

ALVORD—

Wm. Covington, Cashier Alvord State Bank.
R. L. Farmer, Assistant Cashier Alvord State Bank.

AMARILLO—

R. H. Collier, Vice-President First National Bank.
Mrs. R. H. Collier, First National Bank.
Chas. A. Fisk, Cashier Amarillo Bank & Trust Co.
Mrs. Chas. A. Fisk, Amarillo Bank & Trust Co.
W. H. Fuqua, President First National Bank.
G. C. Mayne.

ANDERSON—

G. B. Kennard, Cashier First National Bank.

ANDREWS—

J. S. Means, President Andrews State Bank.

ANNONA—

H. W. Pirkey, Cashier First National Bank.
L. B. Pool, Cashier First State Bank.
Oma Puckett, Director First State Bank.

ARDMORE, OKLAHOMA—

Harold Wallace, Cashier State National Bank.

ARLINGTON—

W. M. Dugan, Cashier Citizens' National Bank.
Mrs. W. M. Dugan, Citizens' National Bank.
H. T. Lockett, Assistant Cashier Citizens' National Bank.

ARP—

L. W. Turner, Vice-President Arp Guaranty State Bank.

ASHLAND—

Harry Smith, Cashier Guaranty State Bank.

ASPERMONT—

R. Riddel, Cashier First National Bank.

ATHENS—

J. T. LeRue, President Athens National Bank.
D. R. Murchison, President First National Bank.
George M. Wofford, President Guaranty State Bank.

ATLANTA—

J. G. King, Cashier First National Bank.
Mrs. J. G. King, First National Bank.
Miss Fay O. Montague, First National Bank.
Mrs. W. D. Montague, First National Bank.

AUBREY—

H. G. Musgrove, Cashier First Guaranty State Bank.
T. L. Phillips, Assistant Cashier First Guaranty State Bank.

AUSTIN—

Z. D. Bonner, Bank Examiner.
J. R. Bowman, Secretary to the Governor.
Walter Bremond, Vice-President State National Bank.
L. R. Buchanan, Bank Examiner.
Louie Cohn, Bank Examiner.
W. W. Collier, Bank Commissioner.
J. M. Edwards, State Treasurer.
W. H. Folts, Vice-President Austin National Bank.
E. F. Gossett, Bank Examiner.
J. W. Hayes, Bank Examiner.
C. S. Holderness, Bank Examiner.
J. O. Jackson, Bank Examiner.
Frank A. Jamison, Bank Examiner.
W. A. Philpott, Jr., Manager Texas Bankers' Record.
R. C. Roberdeau, Vice-President American National Bank.
T. J. Rowzee, Jr., Citizens' Bank & Trust Co.
Dr. T. R. Sampson, General Agent & Secretary Conference for Education.
Byron R. Smith, Bank Examiner.
Mrs. Byron R. Smith.
Ira Smith, Bank Examiner.
Dr. E. P. Wilmot, President Austin National Bank.

AVERY—

W. G. Bryan, Cashier First State Bank.
W. S. Lawson, Cashier Avery Exchange Bank.

AVOCA—

H. H. Hall, Cashier Avoca State Bank.

BAIRD—

T. E. Powell, Cashier Home National Bank.

BALLINGER—

Chas. S. Miller, President Ballinger State Bank & Trust Co.
Tom Shaw, Farmers' & Merchants' State Bank.
Mrs. T. H. Shaw, Farmers' & Merchants' State Bank.
Ed. D. Walker, Cashier Farmers & Merchants' State Bank.
Mrs. E. D. Walker, Farmers' & Merchants' State Bank.

BANGS—

H. P. Rutherford, Cashier First State Bank.
Chas. Strange, Vice-President First State Bank, Bangs.

BARDWELL—

C. W. Brown, Cashier Bardwell State Bank.
P. B. Curd, Cashier Farmers' Guaranty State Bank.

BARTLETT—

Chas. C. Bailey, Cashier First National Bank.
Mrs. Mary A. Bartlett, President Bartlett National Bank.
Mrs. L. E. Bartlett, Bartlett National Bank.
Dr. T. B. Benson, Cashier Bartlett National Bank.
J. T. Stewart, Cashier Bartlett State Bank.

BARRY—

P. D. Williams, President First State Bank.

BEAUMONT—

J. L. Cunningham, Vice-President Texas Bank & Trust Co.
P. B. Doty, Vice-President Gulf National Bank.
Mrs. P. B. Doty, Gulf National Bank.
W. L. Pondrom, Vice-President First National Bank.
Chas. H. Stroock, Cashier American National Bank.

BELLVILLE—

W. F. Machemehl, Cashier Austin County State Bank.

BELTON—

E. W. Potts, People's National Bank.
Thos. Yarrell, Jr., Cashier People's National Bank.

BEN FRANKLIN—

W. N. Miller, Cashier First State Bank.

BENJAMIN—

A. A. Sams, President First National Bank.

BERWYN, OKLAHOMA—

John C. Mulkey, Vice-President First National Bank.

BIG LAKE—

J. M. Shanon, President First State Bank.

BIG SANDY—

W. L. Perdue, Cashier Continental State Bank.

BIG SPRINGS—

J. A. Halley, Cashier West Texas National Bank.
J. I. McDowell, President First National Bank.

BISBEE, ARIZONA—

P. M. Buckwalter, Cashier Miners' & Merchants' Bank.

BLANKET—

M. Alvin Richmond, Cashier Blanket State Bank.
Wilmot T. Smith, Cashier Continental State Bank.

BLOOMING GROVE—

R. L. Harris, Cashier Blooming Grove State Bank.
Roger S. Loyd, Cashier Citizens' National Bank.
J. H. Whorton, President Blooming Grove State Bank.

BLOSSOM—

A. P. Black, Cashier First National Bank.

BLUE RIDGE—

H. Carson, Cashier Continental State Bank.

BOGOTA—

H. C. Dodd, Cashier First National Bank.

BOONSVILLE—

G. F. Wimberly, Cashier First State Bank.

BONHAM—

I. W. Evans, Assistant Cashier First State Bank.
D. W. Sweeney, Cashier First National Bank.

BOSTON, MASS.—

Edwin R. Rooney, Assistant Cashier First National Bank.

BOWIE—

A. E. Thomas, Cashier First National Bank.
T. C. Phillips, President First National Bank.

BOYD—

W. M. Koonce, Cashier Continental State Bank.

BRADY—

W. D. Crothers, Cashier Commercial National Bank.
Mrs. W. D. Crothers, Commercial National Bank.
Sam M. Collin, Commercial National Bank.

BRANDON—

R. F. Siddons, Cashier Farmers' State Bank.
E. L. Tinker, Cashier Brandon Banking Co.

BRECKENRIDGE—

W. C. Gordwin, Director First National Bank.
Mrs. W. C. Gordwin, First National Bank.
B. S. Walker, President First National Bank.
Mrs. B. S. Walker, First National Bank.
Mrs. May Morris, First National Bank.
Mrs. Pansy Walker, First National Bank.

BRENHAM—

F. H. Boose, President Washington County State Bank.
C. L. Wilkins, Cashier First National Bank.

BRIDGEPORT—

Clyde Finck, Assistant Cashier First National Bank.
H. G. Leonard, Cashier First National Bank.
Mrs. H. G. Leonard, First National Bank.
Frank Turner, Assistant Cashier First National Bank.
D. M. Willson, President First National Bank.
Miss Geneva Willson, First National Bank.

BROOKSHIRE—

A. Agopian, Assistant Cashier Waller County State Bank.

BRONTE—

J. B. Reilly, President First State Bank.

BRYAN—

G. W. Fowler, City National Bank.
Ed. Hall, President First State Bank & Trust Co.
L. L. McInnis, Vice-President First National Bank.
K. L. McKnight, Secretary Bryan Commercial Club.
A. W. Wilkerson, Cashier City National Bank.

BROWNSVILLE—

Houston Jones, First National Bank.

BROWNWOOD—

Mrs. S. R. Coggin, Vice-President Coggin National Bank.
Brooke Smith, President Brooke Smith & Co.
T. C. Yantis, President Brownwood National Bank.
Mrs. T. C. Yantis, Brownwood National Bank.

BURLESON—

M. B. Clasenhall, Cashier Farmers' & Mercantile State Bank.

BYERS—

Leo J. Curtis, Cashier First National Bank.

BYNUM—

L. C. McCommas, Cashier Bank of Bynum.

CAMERON—

T. F. Hardy, President Cameron State Bank.
H. M. Hefley, Cashier First National Bank.
Mrs. H. M. Hefley, First National Bank.
H. F. Smith, President Citizens' National Bank.
Mrs. H. F. Smith, Citizens' National Bank.

CANTON—

B. H. McKinnon, Cashier First National Bank.

CANYON—

R. L. Lester, First National Bank.

CARBON—

J. E. Spencer, Cashier Bank of Carbon.
Mrs. J. E. Spencer, Bank of Carbon.
Miss R. White, Assistant Cashier First State Bank.

CARLTON—

W. W. Siddons, Cashier Farmers' & Merchants' State Bank.

CARROLLTON—

E. W. Broadhurst, Cashier First State Bank.
Mrs. E. W. Broadhurst, First State Bank.
J. C. Davis, Vice-President First State Bank.
Mrs. J. C. Davis, First State Bank.

CELINA—

Robt. L. Clayton, President Celina State Bank.
K. S. Loving, Cashier First State Bank.

CELESTE—

S. R. Granburry, Vice-President First National Bank.
A. J. Traler, First National Bank.

CENTER—

T. E. Jones, Vice-President Farmers' National Bank.
John S. Kennedy, President First National Bank.

CHICO—

R. L. Morris, President First Bank.
Mrs. R. L. Morris, First Bank.
V. E. Baldrige, Cashier Chico State Bank.

CHICAGO, ILL.—

C. P. Clifford, Assistant Manager F. & D. First National Bank.
William G. Edens, Assistant Secretary Central Trust Co.
J. Fletcher Farrell, Vice-President Ft. Dearborn National Bank.
Wilber Hattery, Assistant Cashier Continental and Commercial National Bank.
Wm. L. McKee, Assistant Cashier Ft. Dearborn National Bank.
George B. Smith, Assistant Cashier Continental and Commercial National Bank.
Howard Stade, Associated Press.
J. G. Wakefield, Assistant Cashier Corn Exchange National Bank.

THE TEXAS BANKERS RECORD

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CHILDRESS—

F. R. Friend, Vice-President City National Bank.

CISCO—

Guy Dabney, Assistant Cashier Cisco Banking Co.
J. W. Maneile, Assistant Cashier Cisco Banking Co.
Mrs. J. W. Maneile, Cisco Banking Co.

CLARKSVILLE—

F. A. Antone, Cashier First State Bank.
E. W. Bowers, Assistant Cashier First National Bank.
A. M. Graves, Cashier Red River National Bank.
Mrs. A. M. Graves, Red River National Bank.
M. L. Sims, Red River National Bank.

CLAUDE—

B. P. Wooldridge, Cashier First National Bank.
Mrs. B. P. Wooldridge, First National Bank.

CLEBURNE—

W. S. Wholey.
S. B. Norwood, President National Bank of Cleburne.
W. Poindexter, President Home National Bank.
Mrs. W. Poindexter, Home National Bank.
Sam P. Ramsey, President Traders' State Bank.
Mrs. Sam P. Ramsey, Traders' State Bank.
F. P. West, President Farmers' & Merchants' National Bank.

CLIFTON—

J. W. Butler, President First Guaranty State Bank.
Mrs. J. W. Butler, First Guaranty State Bank.
H. H. Baley, President Farmers' Guaranty State Bank.
J. M. Jensen, Cashier Farmers' Guaranty State Bank.

CLYDE—

F. L. Alvord, Clyde National Bank.
J. A. Kerley, Cashier First National Bank.

COLD SPRINGS—

R. J. McMurrey, Vice-President San Jacinto State Bank.

COLEMAN—

L. E. Collins, President First National Bank.
Mrs. L. E. Collins, First National Bank.
Miss Nell Collins, First National Bank.
C. F. Dumas, Cashier Coleman National Bank.
Mrs. C. F. Dumas, Coleman National Bank.
Mrs. A. L. Burk, Coleman National Bank.

COLLINSVILLE—

Tom Rodgers, Vice-President First Guaranty State Bank.
Mrs. Tom Rodgers, First Guaranty State Bank.
Mrs. Bagley, First Guaranty State Bank.
A. E. Ragsdale, Assistant Cashier First Guaranty State Bank.

COLORADO—

R. H. Looney, President Colorado National Bank.

COMANCHE—

F. E. Adams, Vice-President First National Bank.
J. B. Chilton, President Comanche National Bank.

COOPER—

J. M. Hagood, Delta National Bank.
L. E. Stell, Cashier Farmers' State Bank.
J. L. Walker, Bookkeeper First National Bank.
R. M. Walker, Cashier First National Bank.

COPPERAS COVE—

J. Allin, Cashier First State Bank.
C. R. Clements, Bookkeeper First State Bank.

CORPUS CHRISTI—

George R. Clark, Cashier First State Bank.
Joe Hirsch, Vice-President Corpus Christi National Bank.
W. R. Norton, City National Bank.

CORSICANA—

W. A. Babb, Corsicana National Bank.
E. H. Church, Cashier First National Bank.
J. A. Thompson, President Corsicana National Bank.
Roy Thompson, Clerk Corsicana National Bank.

COTULLA—

E. B. Zachry, President Cotulla State Bank.

COUPLAND—

C. W. Pfluger, President Coupland State Bank.

CRAWFORD—

J. M. Washam, Cashier First National Bank.

CROCKETT—

Arch Baker, Vice-President First National Bank.

CROSBYTON—

A. J. McKinnon, Vice-President and Cashier First National Bank.
Mrs. A. J. McKinnon, First National Bank.
W. L. Corn, First National Bank.
Mrs. W. L. Corn, First National Bank.

CROSS PLAINS—

S. F. Bond, Cashier Farmers' National Bank.
J. A. Barr, Vice-President Farmers' National Bank.

CROWELL—

R. R. Waldrop, President First State Bank.

CUERO—

F. W. Joeggli, Cashier First State Bank & Trust Co.
Mrs. F. W. Jaeggli, First State Bank & Trust Co.
Paul Dornbluth, Cashier H. Runge & Co.
Louis Scharre, Cashier Buchel National Bank.

CUMBY—

R. C. Granberry, Cumby State Bank.
C. A. Bridges, Cashier Cumby State Bank.
C. M. Patton, Cashier First National Bank.
O. Smith, First National Bank.

DALLAS—

Nathan Adams, Cashier American Exchange National Bank.
Mrs. Nathan Adams, American Exchange National Bank.
J. Howard Ardrey, Cashier City National Bank.
George H. Bird, Secretary Corporation Audit Company.

KIDD, AIKMAN & COMPANY

PUBLIC ACCOUNTANTS

GEO. KIDD, JR.,
415-416 First Nat'l Bank Bldg.
Houston, Texas.

W. M. AIKMAN,
626-627 Moore Bldg.,
San Antonio, Texas.

- F. H. Blankenship, Assistant Cashier American Exchange National Bank.
 J. H. Blocker, Cashier Citizens' State Bank.
 J. Dabney Day, Cashier First State Bank.
 V. J. Dupies, Manager Burroughs Adding Machine Co.
 W. C. Evans, President Evans-Truax Co.
 E. P. Gaston, Assistant Cashier Citizens' State Bank & Trust Co.
 J. D. Gillespie, Assistant Cashier City National Bank.
 H. M. Hardie, Cashier Central State Bank & Trust Co.
 Henry Camp Harris, Superintendent Reliance Life Insurance Co.
 Edwin Hobby, Cashier Guaranty State Bank & Trust Co.
 H. W. Jester, Cashier Merchants' National Bank.
 L. L. Jester, President Merchants' National Bank.
 Wm. Lasker, Manager Mosley Safe Company.
 A. V. Lane, Vice-President American Exchange National Bank.
 H. P. May, Assistant Cashier City National Bank.
 George Miller, Cashier National Bank of Commerce.
 J. Mulvihill, Transit Manager Commonwealth National Bank.
 G. H. Pittman, Assistant Cashier American Exchange National Bank.
 G. W. Riddle, President First State Bank.
 Miss Susie Shake.
 D. E. Waggoner, President Guaranty State Bank & Trust Co.
 C. L. Wakefield, President Republic Trust Co.
 Lang Wharton, Assistant Cashier City National Bank.
 Harry Williams, Assistant Cashier Merchants' National Bank.
 R. P. Wofford, Cashier Commonwealth National Bank.
 J. K. Woods, National Bank Examiner.
 J. W. Wright, President Commonwealth National Bank.
- DAWSON—
 C. A. Gordon, First State Bank.
 J. C. Keitt, Vice-President First State Bank.
- DECATUR—
 J. Warren Lillard, Cashier City National Bank.
 S. A. Lillard, President City National Bank.
 Glenn Russell, Assistant Cashier First National Bank.
 W. L. Rush, Cashier First National Bank.
- DE KALB—
 C. C. Crump, Cashier First State Bank.
 W. D. Sanders, Cashier De Kalb Exchange Bank.
 Mrs. W. D. Sanders, De Kalb Exchange Bank.
- DEL RIO—
 R. T. Hunnicutt, Assistant Cashier First National Bank.
 A. E. Peyton, First National Bank.
- DENISON—
 G. L. Blackford, President State National Bank.
 P. J. Brennan, Cashier The National Bank.
 F. F. Foley, Assistant Cashier State National Bank.
 John R. Haven, Cashier First State Bank.
 R. S. Legate, President The National Bank.
 Chas. L. Moore, Jr., Special Agent Southwestern Surety Insurance Co.
 A. G. Ogle, Secretary Southwestern Surety Insurance Co.
 Mrs. A. G. Ogle, Southwestern Surety Insurance Co.
 Clarence Scott, Assistant Cashier Denison Bank & Trust Co.
- DENTON—
 B. H. Deavenport, Cashier Denton County National Bank.
 Mrs. B. H. Deavenport, Denton County National Bank.
- DEPORT—
 T. T. Jeffers, Assistant Cashier First State Bank.
 J. H. Moore, President First National Bank.
 Mrs. J. H. Moore, First National Bank.
- DETROIT—
 W. E. Holloway, Assistant Cashier First National Bank.
- DEVINE—
 A. M. Patterson, Cashier Adams National Bank.
- DODD CITY—
 C. J. Brent, Cashier First State Bank.
- DORCHESTER—
 J. H. Graham, Cashier First State Bank.
- DUNCAN, OKLAHOMA—
 J. R. Prentice, Cashier First National Bank.
- DUBLIN—
 D. L. Harris, Guaranty State Bank.
 E. W. Harris, Assistant Cashier Dublin National Bank.
 J. H. Latham, President Citizens' National Bank.
 Mrs. Annie Moss, Citizens' National Bank.
 B. M. Utterback, President Guaranty State Bank.
- DURANT, OKLAHOMA—
 Jas. R. McKinney, Vice-President Durant National Bank.
 E. F. Rines, President First National Bank.
- EAGLE LAKE—
 M. E. Guynn, Vice-President Eagle Lake State Bank.
 Mrs. M. E. Guynn, Eagle Lake State Bank.
 J. E. Roberts, Cashier Eagle Lake State Bank.
- EAST BERNARD—
 J. G. Leveridge, President Union State Bank.
 Mrs. J. G. Leveridge, Union State Bank.
 Miss Mohola Leveridge, Union State Bank.
- EASTLAND—
 H. P. Brelsford, President First State Bank.
 F. E. Day, Assistant Cashier First State Bank.
 H. C. Poe, President City National Bank.
 Mrs. H. C. Poe, City National Bank.
- EL CAMPO—
 E. H. Koch, President First National Bank.
- EDDY—
 E. F. Baxter, Cashier First State Bank.
 Mrs. E. F. Baxter, First State Bank.
- ELDORADO—
 W. O. Alexander, Cashier First National Bank.
 A. Pierce, First National Bank.
 W. B. Silliman, President First National Bank.
- ELECTRA—
 J. W. Stringer, Vice-President First National Bank.
- ELGIN—
 A. F. Anderson, Jr., Cashier Merchants' & Farmers' State Bank.
 James Keeble, President Merchants' & Farmers' State Bank.
- EL PASO—
 W. W. Barbee, Cashier Commercial National Bank.
 L. J. Gilchrist, Assistant Cashier State National Bank.
 A. J. Schultz, Cashier Union Bank & Trust Co.
 T. M. Wingo, Vice-President Rio Grande Valley Bank & Trust Co.
 Jno. M. Wyatt, Vice-President First National Bank.
- EMHOUSE—
 Alphens Hanks, Cashier First State Bank.
 H. O. McCallon, Assistant Cashier First National Bank.
- ENLOE—
 C. B. Anderson, President First National Bank.
- ENNIS—
 J. L. Clarke, Cashier First Guaranty State Bank.
 Fred A. Newton, Cashier Citizens' National Bank.
- FAIRFIELD—
 F. E. Hill, Jr., Assistant Cashier Fairfield State Bank.
 W. F. Storey, Cashier Fairfield State Bank.
 Mrs. W. F. Storey, Fairfield State Bank.
- FALFURRIAS—
 Richard G. Miller, President Falfurrias State Bank.
 Mrs. Richard G. Miller, Falfurrias State Bank.
- FARMERSVILLE—
 Mrs. Alden Coffey, First National Bank.
 Miss Frankie Coffey, First National Bank.
 R. W. Rike, Jr., Assistant Cashier First National Bank.
 Mrs. R. W. Rike, First National Bank.
- FERRIS—
 J. A. Carpenter, President Ferris National Bank.
- FLUVANNA—
 S. P. Smith, Cashier First State Bank.
- FORNEY—
 J. M. Davis, Jr., Cashier Farmers' National Bank.
 A. F. Duke, Vice-President City National Bank.
 T. H. Layden, Assistant Cashier Farmers' National Bank.
 J. T. Rhea, Cashier City National Bank.

FT. WORTH—

Davis Boaz, Assistant Cashier Farmers' & Merchants' National Bank.
 C. W. Braselton, Pay Teller Western National Bank.
 Marcus Bright, Cashier Ft. Worth State Bank.
 Mrs. Marcus Bright, Ft. Worth State Bank.
 Edward M. Burns, Assistant Cashier Traders' National Bank.
 James M. Cameron, Wales Addings Machine Co.
 A. L. Camp, President Cattlemen's Trust Co.
 Mrs. A. L. Camp, Cattlemen's Trust Co.
 Mrs. J. H. Cheatham.
 E. W. Clark, First National Bank.
 Mrs. E. W. Clark, First National Bank.
 C. W. B. Collyns, Bankers' Trust Co.
 L. B. Comer, President Ft. Worth State Bank.
 G. E. Cowden, Vice-President Farmers' & Mechanics' National Bank.
 Mrs. G. E. Cowden, Farmers' & Mechanics' National Bank.
 Miss May Denison, Continental Bank & Trust Co.
 W. J. Dyer, First National Bank.
 W. R. Edrington, Cashier Traders' National Bank.
 J. T. Franlin, Jr., Exline-Reimers Co.
 Raymond C. Gee, Auditor Ft. Worth National Bank.
 Miss Winnie Griffith, Western National Bank.
 R. D. Gage, Vice-President First National Bank.
 O. P. Haney, Cashier Western National Bank.
 W. N. Hanney, Ft. Worth Record.
 C. M. Harris, Bookkeeper First National Bank.
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Alpine	First National Bank	Beaumont	First National Bank
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Alvin	Citizens' State Bank	Beeville	First National Bank
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Anson	Anson State Bank	Big Sandy	Farmers' State Bank
Anson	First National Bank	Big Springs	First National Bank
Anson	First National Bank	Big Springs	First State Bank
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Aquilla	First National Bank	Big Wells	Bank of Big Wells
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Aransas Pass	First State Bank	Bishop	First State Bank
Archer City	Power State Bank	Blackwell	First State Bank
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Arlington	Citizens' National Bank	Blanket	Blanket State Bank
Arp	Arp Guaranty State Bank	Blanket	Continental State Bank
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Atlanta	Farmers' State Bank	Blum	Guaranty State Bank
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Atlanta	First Guaranty State Bank	Boerne	First State Bank
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Avery	First State Bank	Bonita	First National Bank
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Axtell	First State Bank	Bowie	First National Bank
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Baird	Home National Bank	Brazoria	First National Bank
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Ballinger	Farmers' & Merchants' State Bank	Bremond	First National Bank
Ballinger	First National Bank	Brenham	First National Bank
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Brenham	Washington County State Bank	Chico	Chico State Bank
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Britton	Britton State Bank	Childress	Farmers' & Mechanics' State Bank
Bronson	Bronson State Bank	Childress	First State Bank
Bronte	First State Bank	Chillicothe	Bank of Chillicothe
Brookeland	Brookeland State Bank	Chillicothe	First State Bank
Brookshire	Waller County State Bank	Chilton	First State Bank
Brownfield	Brownfield State Bank	Cisco	Citizens' National Bank
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Brownwood	Brownwood National Bank	Clarendon	Farmers' State Bank
Brownwood	Citizens' National Bank	Clarendon	First National Bank
Brownwood	Coggin National Bank	Clarksville	First National Bank
Bruceville	Bruceville State Bank	Clarksville	First State Bank
Bryan	City National Bank	Clarksville	Red River National Bank
Bryan	First National Bank	Claude	First National Bank
Bryan	First State Bank & Trust Co.	Claude	First State Bank
Bryson	First State Bank	Cleburne	Farmers' & Merchants' National Bank
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Buda	Farmers' State Bank	Cleburne	Home National Bank
Buffalo	Buffalo State Bank	Cleburne	Traders' State Bank
Buffalo	Farmers' State Bank	Cleveland	First National Bank
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Burlington	Burlington State Bank	Cold Springs	San Jacinto State Bank
Burnet	Burnet National Bank	Coleman	Coleman National Bank
Burnet	First State Bank	Coleman	First National Bank
Burton	Burton State Bank	Collinsville	First Guaranty State Bank
Byers	First National Bank	Colmesneil	Guaranty State Bank
Bynum	Bank of Bynum	Colorado	City National Bank
Bridgeport	First National Bank	Colorado	Colorado National Bank
Bremont	Farmers' & Merchants' State Bank	Columbus	The Simpson Bank
Brookston	Brookston State Bank	Comanche	Comanche National Bank
Burleson	Farmers' & Merchants' State Bank	Comanche	Farmers' & Merchants' National Bank
Beaumont	Guaranty State Bank & Trust Co.	Comanche	First National Bank
Beasley	First Guaranty State Bank	Comanche	First State Bank
Bardwell	Farmers' Guaranty State Bank	Comfort	Comfort State Bank
		Commerce	Farmers' State Bank
Caddo Mills	Caddo Mills State Bank	Commerce	First National Bank
Caldwell	Caldwell National Bank	Commerce	Planters' & Merchants' National Bank
Caldwell	First State Bank	Commerce	State Bank of Commerce
Calvert	Calvert State Bank	Como	Como State Bank
Calvert	Union State Bank	Conroe	Banks, Griffith & Son
Cameron	Cameron State Bank	Conroe	First State Bank
Cameron	Citizens' National Bank	Cookville	State Bank of Cookville
Cameron	First National Bank	Coolidge	First National Bank
Campbell	Campbell National Bank	Cooper	Delta National Bank
Canadian	Canadian State Bank	Cooper	Farmers' State Bank
Canadian	First National Bank	Cooper	First National Bank
Canton	First National Bank	Copperas Cove	First State Bank
Canton	Texas State Bank	Corpus Christi	City National Bank
Canyon	First National Bank	Corpus Christi	Corpus Christi National Bank
Canyon	First State Bank	Corpus Christi	First State Bank
Carbon	Bank of Carbon	Corrigan	Corrigan State Bank
Carbon	First State Bank	Corsicana	City National Bank
Carlton	Farmers' & Merchants' State Bank	Corsicana	Corsicana National Bank
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Carrizo Springs	Guaranty State Bank	Corsicana	First State Bank
Carrollton	First State Bank	Cotulla	Cotulla State Bank
Carthage	First National Bank	Cotulla	Stockmen's National Bank
Carthage	Guaranty State Bank	Coughran	Bank of Coughran
Cason	State Bank of Cason	Coupland	Coupland State Bank
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Celeste	Celeste State Bank	Crandall	First National Bank
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Celina	Celina State Bank	Crawford	Farmers' State Bank
Celina	First State Bank	Crawford	First National Bank
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Center	First National Bank	Crockett	Crockett State Bank
Center	State Guaranty Bank	Crockett	First National Bank
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Dallas.....	Citizens' State Bank & Trust Co.	Emory.....	First National Bank
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Dallas.....	Commonwealth National Bank	Enloe.....	First National Bank
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Denison.....	National Bank of Denison	Floresville.....	City National Bank
Denison.....	State National Bank	Floresville.....	First National Bank
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Denton.....	Exchange National Bank	Floydada.....	First State Bank
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Dodd City.....	First State Bank	Ft. Worth.....	First National Bank
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Decatur.....	First State Bank	Ft. Worth.....	Texas State Bank
Dodsonville.....	First State Bank	Ft. Worth.....	Traders' National Bank
Daffan.....	Farmers' & Merchants' State Bank	Ft. Worth.....	Waggoner Bank & Trust Co.
Dallas.....	Philp, Boyd & Co.	Ft. Worth.....	Western National Bank
Dumas.....	First State Bank	Ft. Worth.....	Cattlemen's Trust Co.
		Fowler.....	First State Bank
Eagle Lake.....	Eagle Lake State Bank	Franklin.....	First National Bank
Eagle Lake.....	First National Bank	Franklin.....	Mitchell Brothers' Bank
Eagle Pass.....	Border National Bank	Frankston.....	First State Bank
Eagle Pass.....	First National Bank	Fredericksburg.....	Bank of Fredericksburg
Eagle Pass.....	State Bank & Trust Co.	Fredericksburg.....	Citizens' Bank
East Bernard.....	Union State Bank	Friona.....	First State Bank
Eastland.....	City National Bank	Frison.....	First National Bank
Eastland.....	First State Bank	Frison.....	Frison Guaranty State Bank
Ector.....	First State Bank	Frost.....	Citizens' State Bank
Eddy.....	First State Bank	Frost.....	First National Bank
Edgewood.....	Farmers' & Merchants' State Bank	Freeport.....	Freeport National Bank
Edgewood.....	First State Bank	Friona.....	Friona Bank
Edinburg.....	Edinburg State Bank		
Edna.....	Allen National Bank	Gail.....	Gail Bank
Edna.....	Jackson County State Bank	Gainesville.....	First National Bank
El Campo.....	Citizens' State Bank	Gainesville.....	First State Bank
El Campo.....	First National Bank	Gainesville.....	Lindsay National Bank

Galveston.....	City National Bank	Hamilton.....	Hamilton National Bank
Galveston.....	First National Bank	Hamlin.....	First National Bank
Galveston.....	Hutchings, Sealy & Co.	Hamlin.....	First State Bank
Galveston.....	W. L. Moody & Co.	Handley.....	First State Bank
Galveston.....	Ed. McCarthy & Co.	Hansford.....	First State Bank
Galveston.....	People's Bank	Harleton.....	First State Bank
Galveston.....	South Texas State Bank	Harlingen.....	Harlingen State Bank
Galveston.....	Texas Bank & Trust Co.	Harlingen.....	Planters' State Bank
Ganado.....	Citizens' State Bank	Harrold.....	Harrold Bank & Mercantile Co.
Ganado.....	First National Bank	Haskell.....	Haskell National Bank
Garland.....	Citizens' National Bank	Hawkins.....	First State Bank
Garland.....	State National Bank of Garland	Heath.....	Farmers' Guaranty State Bank
Garrison.....	First State Bank	Hearne.....	Farmers' & Merchants' State Bank
Garwood.....	Garwood State Bank	Hebron.....	Hebron State Bank
Gary.....	First State Bank	Hebbronville.....	Hebbronville State Bank
Garza.....	Garza State Bank	Hedley.....	First State Bank
Gatesville.....	First National Bank	Heidemheimer.....	Heidemheimer State Bank
Gatesville.....	Gatesville National Bank	Hemphill.....	First National Bank
Gatesville.....	Guaranty State Bank	Hempstead.....	Citizens' State Bank
Georgetown.....	Farmers' State Bank	Hempstead.....	Farmers' National Bank
Georgetown.....	First National Bank	Henderson.....	Farmers' & Merchants' National Bank
Giddings.....	Citizens' State Bank	Henderson.....	First National Bank
Giddings.....	First National Bank	Henderson.....	State Guaranty Bank & Trust Co.
Gilmer.....	Farmers' & Merchants' National Bank	Henrietta.....	Merchants' & Planters' Bank
Gilmer.....	First National Bank	Henrietta.....	W. B. Worsham & Co.
Gilmer.....	Gilmer State Bank	Hereford.....	First National Bank
Gladewater.....	Riddle Exchange Bank	Hereford.....	First State Bank & Trust Co.
Glen Flora.....	Glen Flora State Bank	Hereford.....	Western National Bank
Glen Rose.....	First National Bank	Hermleigh.....	First State Bank
Godley.....	Citizens' Bank	Hewitt.....	First State Bank
Golden.....	Golden State Bank	Hico.....	First National Bank
Goldthwaite.....	Goldthwaite National Bank	Hico.....	Hico National Bank
Goldthwaite.....	Trent State Bank	Higgins.....	First National Bank
Goliad.....	Commercial National Bank	Hillsboro.....	Citizens' National Bank
Goliad.....	First National Bank	Hillsboro.....	Farmers' National Bank
Goliad.....	Goliad Bank & Trust Co.	Hillsboro.....	First State Bank
Goliad.....	The Dilworth Bank	Hillsboro.....	Hill County State Bank
Gonzales.....	Farmers' National Bank	Hillsboro.....	The Sturgis Bank
Gonzales.....	Gonzales State Bank & Trust Co.	Hitchcock.....	H. L. Roberts & Co.
Gordon.....	First National Bank	Holland.....	First National Bank
Gordonville.....	Guaranty State Bank	Holland.....	First State Bank
Goree.....	First National Bank	Hondo.....	First National Bank
Gorman.....	Continental State Bank	Hondo.....	Hondo State Bank
Gorman.....	First National Bank	Honey Grove.....	First National Bank
Graford.....	First State Bank	Honey Grove.....	First State Bank
Graham.....	Beckham National Bank	Honey Grove.....	Planters' National Bank
Granbury.....	City National Bank	Houston.....	Security Trust Co.
Granbury.....	First National Bank	Houston.....	Bankers' Trust Co.
Grand Prairie.....	First State Bank	Houston.....	J. E. Duff
Grand Saline.....	First State Bank	Houston.....	First National Bank
Grand Saline.....	National Bank of Grand Saline	Houston.....	Guaranty State Bank
Grandview.....	Farmers' & Mechanics' National Bank	Houston.....	Houston Land & Trust Co.
Grandview.....	First National Bank	Houston.....	Houston National Exchange Bank
Granger.....	Farmers' State Bank	Houston.....	W. B. King & Co.
Granger.....	First National Bank	Houston.....	Lumberman's National Bank
Grapeland.....	Farmers' & Merchants' State Bank	Houston.....	National Bank of Commerce
Grapeland.....	Guaranty State Bank	Houston.....	Southern Trust Co.
Grapevine.....	Farmers' National Bank	Houston.....	South Texas Commercial National Bank
Grapevine.....	Grapevine National Bank	Houston.....	Hugo V. Neuhaus & Co.
Greenville.....	Commercial National Bank	Houston.....	Texas Loan & Guaranty Co.
Greenville.....	First National Bank	Houston.....	Union National Bank
Greenville.....	Greenville Exchange National Bank	Howe.....	Farmers' National Bank
Greenville.....	Guaranty State Bank	Howland.....	Howland State Bank
Gregory.....	First National Bank	Hubbard.....	First National Bank
Groesbeck.....	Citizens' National Bank	Hubbard.....	First State Bank
Groesbeck.....	Continental State Bank	Hughes Springs.....	First National Bank
Groesbeck.....	Farmers' Guaranty State Bank	Hughes Springs.....	Guaranty State Bank
Groom.....	State Bank of Groom	Hutto.....	Hutto National Bank
Groveton.....	First National Bank	Huntsville.....	Huntsville State Bank
Groveton.....	Guaranty State Bank	Huntsville.....	Gibbs National Bank
Gunter.....	Continental State Bank	Huntsville.....	Eastham Brothers
Gunter.....	Farmers' State Bank	Huntington.....	Huntington Guaranty State Bank
Gustine.....	J. P. Pettit & Co.	Humble.....	Humble State Bank
Galveston.....	American Bank & Trust Co.	Indian Gap.....	German-American State Bank
Gatesville.....	Guaranty State Bank	Industry.....	First Guaranty State Bank
Glazier.....	Glazier State Bank	Iola.....	Iola State Bank
Hagerman.....	Hagerman State Bank	Iowa Park.....	First National Bank
Hale Center.....	First State Bank	Iredell.....	Continental State Bank
Hallettsville.....	First National Bank	Irene.....	Bank of Irene
Hallettsville.....	Rosenberg Brothers' Bank	Irving.....	Irving State Bank
Hallville.....	First State Bank	Italy.....	Farmers' State Bank
Hamilton.....	Hamilton Bank & Trust Co.	Italy.....	First National Bank

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Itasca.....	First National Bank	Leroy.....	The Leroy Bank
Itasca.....	Itasca National Bank	Lewisville.....	First National Bank
Ireland.....	First State Bank	Lexington.....	Lee County State Bank
Jacksboro.....	First National Bank	Liberty.....	First State Bank
Jacksboro.....	Jacksboro National Bank	Liberty.....	Liberty State Bank
Jacksonville.....	Farmers' Guaranty State Bank	Liberty Hill.....	Potta, Connell & Reed
Jacksonville.....	First Guaranty State Bank	Lillian.....	First State Bank
Jacksonville.....	First National Bank	Lindale.....	Citizens' Guaranty State Bank
Jarrell.....	First State Bank	Lindale.....	Guaranty State Bank
Jefferson.....	Commercial National Bank	Linden.....	Cass County State Bank
Jefferson.....	Guaranty State Bank	Lingleville.....	First State Bank
Jefferson.....	Rogers National Bank	Lipan.....	Lipan State Bank
Jermyn.....	Oliver Loving & Co.	Livingston.....	First National Bank
Jewett.....	Jewett State Bank	Livingston.....	Guaranty State Bank
Joaquin.....	First State Bank	Llano.....	Home National Bank
Johnson City.....	Johnson City State Bank	Llano.....	Llano National Bank
Josephine.....	Josephine State Bank	Lockhart.....	First National Bank
Joshua.....	Citizens' Banking Co.	Lockhart.....	Lockhart National Bank
Jourdanton.....	Atacosa County State Bank	Lockhart.....	Lockhart State Bank
Junction.....	Junction State Bank	Lockney.....	First National Bank
Justin.....	Farmers' State Bank	Lockney.....	Lockney State Bank
Justin.....	Justin State Bank	Lometa.....	First National Bank
Jasper.....	Citizens' National Bank	Lometa.....	Lometa State Bank
Karnes City.....	Karnes County National Bank	Lone Oak.....	Farmers' National Bank
Kaufman.....	First National Bank	Lone Oak.....	Guaranty State Bank
Kaufman.....	First State Bank	Longbranch.....	Guaranty State Bank
Keller.....	First State Bank	Longview.....	Citizens' National Bank
Kemp.....	Farmers' Guaranty State Bank	Lonview.....	First National Bank
Kemp.....	First National Bank	Longview.....	People's State Bank
Kennedy.....	Farmers' & Merchants' State Bank	Longview.....	Security State Bank & Trust Co.
Kennedy.....	First State Bank & Trust Co.	Lorena.....	First National Bank
Kenney.....	Kenney State Bank	Lorena.....	Lorena State Bank
Kerens.....	First National Bank	Lott.....	First National Bank
Kerens.....	First State Bank	Lott.....	Lott State Bank
Kerrville.....	First State Bank	Louise.....	Louise State Bank
Kerrville.....	Chas. Schriener	Louise.....	People's Bank
Kilgore.....	Kilgore State Bank	Lovelady.....	First National Bank
Kilgore.....	People's Guaranty State Bank	Loving.....	Loving State Bank
Killeen.....	First National Bank	Lubbock.....	Citizens' National Bank
Killeen.....	First State Bank	Lubbock.....	First National Bank
Kingsbury.....	First National Bank	Lubbock.....	Lubbock State Bank
Kingsville.....	First State Bank	Lueders.....	Lueders State Bank
Kingsville.....	The Kleberg Bank	Lufkin.....	Guaranty State Bank
Kirbyville.....	Kirbyville State Bank	Lufkin.....	Lufkin National Bank
Kirbyville.....	People's State Bank	Luling.....	Lipscomb Bank & Trust Co.
Kleburg.....	Farmers' & Merchants' State Bank	Luling.....	Luling State Bank
Klondike.....	First State Bank	Lyons.....	First State Bank
Knox City.....	First National Bank	Lytle.....	Lytle State Bank
Kopperl.....	Guaranty State Bank	Liberty Hill.....	First State Bank
Kosse.....	First National Bank	Luling.....	Citizens' State Bank
Kosse.....	Merchants' & Farmers' Bank	Lewisville.....	Lewisville State Bank
Kountze.....	Hardin County Bank	Mabank.....	Farmers' & Merchants' State Bank
Kress.....	Farmers' State Bank	Mabank.....	First National Bank
Krum.....	Farmers' & Merchants State Bank	Madisonville.....	Farmers' State Bank
Krum.....	First National Bank	Madisonville.....	First National Bank
Kyle.....	Kyle State Bank	Malakoff.....	First State Bank
Kirven.....	Guaranty State Bank	Malone.....	First State Bank
La Coste.....	La Coste National Bank	Malone.....	Malone Bank
Ladonia.....	First National Bank	Manor.....	Citizens' Guaranty State Bank
Ladonia.....	First State Bank	Manor.....	Farmers' National Bank
La Grange.....	First National Bank	Mansfield.....	First National Bank
La Grange.....	John Schumacher State Bank	Mansfield.....	State Bank of Mansfield
Lakeview.....	First State Bank	Marathon.....	Marathon State Bank
Lamesa.....	Dawson County Bank	Marble Falls.....	Citizens' State Bank
Lampasas.....	First National Bank	Marble Falls.....	First National Bank
Lampasas.....	People's National Bank	Marfa.....	Marfa National Bank
Lampasas.....	Stokes Brothers	Marfa.....	Marfa State Bank
La Porte.....	Breton & McKay	Marion.....	Marion State Bank
Lancaster.....	White & Co.	Markham.....	Markham State Bank
Lancaster.....	R. P. Henry & Sons	Marlin.....	First National Bank
Laredo.....	First State Bank & Trust Co.	Marlin.....	First State Bank
Laredo.....	Laredo National Bank	Marlin.....	Marlin National Bank
Laredo.....	Milmo National Bank	Marquez.....	First State Bank
La Vernia.....	La Vernia State Bank	Marshall.....	Citizens' State Bank
Lavon.....	R. L. Brown & Co.	Marshall.....	First National Bank
League City.....	Citizens' State Bank	Marshall.....	Marshall National Bank
Leggett.....	Farmers' State Bank	Marshall.....	State Bank of Marshall
Leonard.....	Continental State Bank	Marshall.....	Farmers' & Merchants' National Bank
Leonard.....	First National Bank	Mart.....	First National Bank
Leonard.....	First State Bank	Mart.....	First State Bank
		Martindale.....	Merchants' & Planters' Bank
		Mason.....	Commercial Bank

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Mason.....	German-American National Bank	Navasota.....	First National Bank
Matador.....	First State Bank	Nevada.....	First National Bank
Matagorda.....	Bank of Matagorda	New Boston.....	First National Bank
Mathis.....	First State Bank	New Boston.....	New Boston National Bank
Maud.....	Maud National Bank	New Braunfels.....	First National Bank
Maxwell.....	C. T. Shawe	New Braunfels.....	New Braunfels State Bank
May.....	First National Bank	New Castle.....	First State Bank
Maypearl.....	Citizens' State Bank	Newsome.....	First State Bank
Maypearl.....	Farmers' & Merchants' State Bank	Newton.....	Newton County Bank
McAllen.....	First State Bank	New Ulm.....	New Ulm State Bank
McDade.....	McDade Guaranty State Bank	New Waverly.....	New Waverly State Bank
McGregor.....	Farmers' Bank	Nixon.....	Nixon State Bank
McKinney.....	First National Bank	Nocona.....	Farmers' & Merchants' National Bank
McKinney.....	Collins County National Bank	Nocona.....	Nocona National Bank
McKinney.....	Continental State Bank	Nordheim.....	Nordheim State Bank
McKinney.....	First National Bank	Nordheim.....	Osterleh & Nenutzler
McLean.....	American State Bank	Normangee.....	First National Bank
McLean.....	Citizens' State Bank	Normangee.....	First State Bank
Melissa.....	Melissa State Bank	North Zulch.....	Farmers' Guaranty State Bank
Memphis.....	First National Bank	Novice.....	Novice State Bank
Memphis.....	Hall County National Bank	Newark.....	First State Bank
Menard.....	Bank of Menard	Oakwood.....	First State Bank
Mercedes.....	Hidalgo County Bank	Oakwood.....	Oakwood State Bank
Mercedes.....	Planters' State Guaranty Bank	Odell.....	Bank of Odell
Mercury.....	Bank of Mercury	Odessa.....	Citizens' National Bank
Mercury.....	Mercury State Bank	Oglesby.....	Bank of Oglesby
Meridian.....	Farmers' Guaranty State Bank	Olney.....	First National Bank
Meridian.....	First National Bank	Omaha.....	State Bank of Omaha
Merit.....	First National Bank	Orange.....	First National Bank
Merkel.....	Guaranty State Bank	Orange.....	Orange National Bank
Merkel.....	Farmers' & Merchants' National Bank	Orange.....	Orange State Bank
Merkel.....	Farmers' State Bank	Orange Grove.....	Bank of Orange Grove
Merkel.....	Southern National Bank	Ore City.....	Guarantee State Bank
Mertens.....	Guaranty State Bank	Osceola.....	Guaranty State Bank
Mertens.....	First State Bank	Otto.....	First State Bank
Mertzson.....	First National Bank	Ovalvo.....	First State Bank
Mesquite.....	First National Bank	Overton.....	Farmers' & Merchants' State Bank
Mexia.....	First National Bank	Ozona.....	Ozona National Bank
Mexia.....	Pendergast, Smith & Co.	Omaha.....	First National Bank
Miami.....	Bank of Miami	Paducah.....	First National Bank
Miami.....	First State Bank	Paducah.....	First State Bank
Midfield.....	Midfield State Bank	Paige.....	Guaranty State Bank
Midland.....	First National Bank	Paint Rock.....	Guaranty State Bank
Midland.....	Midland National Bank	Palacios.....	Palacios State Bank
Midlothian.....	First National Bank	Palacios.....	State Guaranty Bank & Trust Co.
Milano.....	First State Bank	Palatine.....	First National Bank
Miles.....	Miles National Bank	Palestine.....	Guaranty State Bank
Milford.....	Bank of Milford	Palestine.....	Robinson Guaranty State Bank & Trust Co.
Milford.....	Citizens' Bank	Palestine.....	Royall National Bank
Mineola.....	First National Bank	Palmer.....	Citizens' National Bank
Mineral Wells.....	Bank of Mineral Wells	Palmer.....	First Guaranty State Bank
Mineral Wells.....	First National Bank	Palo Pinto.....	Banking House of Cunningham Bros.
Mineral Wells.....	First State Bank & Trust Co.	Pampa.....	First National Bank
Mingus.....	First State Bank	Pampa.....	Gray County State Bank
Mission.....	First National Bank	Panhandle.....	First State Bank
Montague.....	Citizens' State Bank	Panhandle.....	Panhandle Bank
Montgomery.....	First State Bank	Paradise.....	First State Bank
Moody.....	First National Bank	Paris.....	American National Bank
Moore.....	Moore National Bank	Paris.....	City National Bank
Moran.....	Moran National Bank	Paris.....	First National Bank
Morgan.....	First National Bank	Paris.....	First State Bank
Moulton.....	First State Bank	Paris.....	Guaranty State Bank & Trust Co.
Mt. Calm.....	First National Bank	Peacock.....	Stonewall State Bank
Mt. Calm.....	First State Bank	Pearsall.....	Pearsall National Bank
Mt. Enterprise.....	Merchants' & Planters' State Bank	Pearsall.....	People's National Bank
Mt. Pleasant.....	First National Bank	Pecan Gap.....	Pecan Gap State Bank
Mt. Pleasant.....	Merchants' & Planters' National Bank	Pecos.....	First National Bank
Mt. Selman.....	Guaranty State Bank	Pecos.....	Pecos Valley State Bank
Mt. Vernon.....	First National Bank	Pendleton.....	First State Bank
Mt. Vernon.....	Merchants' & Planters' National Bank	Penelope.....	First State Bank
Mullen.....	First State Bank	Perry.....	Farmers' State Bank
Munday.....	First National Bank	Personville.....	Guaranty State Bank
Murchison.....	First State Bank	Petty.....	Citizens' State Bank
Mt. Pleasant.....	Guaranty State Bank	Flugerville.....	Farmers' State Bank
Mexia.....	Farmers' State Bank	Pilot Point.....	Farmers' & Merchants' Bank
Nacogdoches.....	Commercial Guaranty State Bank	Pilot Point.....	First State Bank
Nacogdoches.....	Farmers' & Merchants' State Bank	Pilot Point.....	Pilot Point National Bank
Nacogdoches.....	First National Bank	Pinehill.....	First State Bank
Naples.....	Morris County National Bank	Pittsburg.....	First Guaranty State Bank
Naples.....	Naples National Bank	Pittsburg.....	First National Bank
Navasota.....	Citizens' National Bank	Pittsburg.....	Pittsburg National Bank
Navasota.....	Farmers' State Guaranty Bank		

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Plains.....	First State Bank	Rosebud.....	Rosebud State Bank
Plainview.....	Citizens' National Bank	Rosenberg.....	J. H. P. Davis & Co.
Plainview.....	First National Bank	Rosenberg.....	Rosenberg State Bank
Plainview.....	Third National Bank	Rotan.....	First National Bank
Plano.....	Farmers' & Merchants' National Bank	Round Rock.....	John A. Nelson & Co.
Plano.....	First Guaranty State Bank	Round Top.....	Round Top State Bank
Plano.....	Plano National Bank	Rowena.....	First National Bank
Pleasanton.....	First National Bank	Roxton.....	First National Bank
Point.....	First State Bank	Roxton.....	Roxton State Bank
Ponder.....	Ponder State Bank	Royce City.....	First National Bank
Port Arthur.....	First National Bank	Royce City.....	First State Bank
Port Arthur.....	Home Trust Co.	Rule.....	First National Bank
Port Arthur.....	Merchants' State Bank	Runge.....	First State Bank
Port Lavaca.....	First National Bank	Runge.....	Runge National Bank
Port Lavaca.....	First State Bank	Rusk.....	Farmers' & Merchants' State Bank
Port O'Connor.....	Farmers' Bank	Rusk.....	First National Bank
Post City.....	First National Bank	Robstown.....	Guaranty State Bank
Powell.....	Powell State Bank	Riverside.....	Riverside State Bank
Prairie Hill.....	Guaranty State Bank	Sabinal.....	First State Bank
Princeton.....	Citizens' State Bank	Sabinal.....	Sabinal National Bank
Princeton.....	Farmers' State Bank	Sadler.....	First Guaranty State Bank
Proctor.....	State Bank of Proctor	Saint Jo.....	Citizens' National Bank
Prosper.....	Continental State Bank	Saint Jo.....	First National Bank
Purdon.....	First State Bank	Salado.....	First State Bank
Putnam.....	Farmers' State Bank	San Angelo.....	First National Bank
Premont.....	Premont State Bank	San Angelo.....	San Angelo Bank & Trust Co.
Pleasanton.....	First State Bank	San Angelo.....	San Angelo National Bank
Penelope.....	Guaranty State Bank	San Angelo.....	Western National Bank
Pharr.....	First National Bank	San Antonio.....	Alamo National Bank
Perrin.....	First State Bank	San Antonio.....	Alamo Trust Co.
Quannah.....	Citizens' National Bank	San Antonio.....	American Bank & Trust Co.
Quannah.....	First Guaranty State Bank	San Antonio.....	Central Trust Co.
Queen City.....	Guaranty State Bank	San Antonio.....	Citizens' Bank & Trust Co.
Quinlan.....	Continental State Bank	San Antonio.....	City National Bank
Quitman.....	First State Bank	San Antonio.....	The Emmett Bank
Ranger.....	Farmers' & Merchants' State Bank	San Antonio.....	Frost National Bank
Ranger.....	First National Bank	San Antonio.....	Groos National Bank
Ravenna.....	Ravenna State Bank	San Antonio.....	Lockwood National Bank
Raymondville.....	Raymondville State Bank	San Antonio.....	Merchants' & Mechanics' Bank
Reagan.....	First State Bank	San Antonio.....	National Bank of Commerce
Red Oak.....	First State Bank	San Antonio.....	D. & A. Oppenheimer
Red Rock.....	First State Bank	San Antonio Loan & Trust Co.	San Antonio National Bank
Redwater.....	Citizens' Bank	San Antonio.....	State Bank & Trust Co.
Refugio.....	Bank of Refugio	San Antonio.....	D. Sullivan & Co.
Renner.....	Guaranty State Bank	San Antonio.....	West Texas Bank & Trust Co.
Reno.....	Reno Banking Co.	San Augustine.....	Commercial Guaranty State Bank
Rice.....	Farmers' State Bank	San Augustine.....	First National Bank
Rice.....	First State Bank	San Benito.....	Farmers' State Guaranty Bank
Richards.....	Richards State Bank	San Benito.....	San Benito Bank & Trust Co.
Richardson.....	Citizens' State Bank	Sanderson.....	Sanderson State Bank
Richland.....	First State Bank	Sandia.....	W. T. Mulle
Richmond.....	J. H. P. Davis & Co.	Sandia.....	Sandia State Bank
Richmond.....	First National Bank	San Diego.....	Mercantile Exchange Bank
Riesel.....	Farmers' & Merchants' State Bank	San Diego.....	San Diego State Bank
Riesel.....	First State Bank	Sanger.....	First National Bank
Ringgold.....	Ringgold State Bank	San Marcos.....	Citizens' State Bank
Rio Grande City.....	First State Bank	San Marcos.....	First National Bank
Rising Star.....	Continental State Bank	San Marcos.....	State Bank & Trust Co.
Rising Star.....	First National Bank	San Saba.....	First National Bank
Riviera.....	Riviera State Bank	San Saba.....	San Saba National Bank
Roanoke.....	Continental State Bank	San Saba.....	Ward-Murray & Co.
Robert Lee.....	First National Bank	San Saba.....	First National Bank
Robstown.....	First State Bank	Santa Anna.....	First State Bank & Trust Co.
Roby.....	First National Bank	Santo.....	First National Bank
Rochelle.....	Bank of Rochelle	Saratoga.....	Saratoga State Bank
Rochelle.....	Rochelle State Bank	Savoy.....	First State Bank
Rochester.....	First State Bank	Schertz.....	Schertz State Bank
Rockdale.....	First National Bank	Schulenburg.....	First National Bank
Rock Island.....	Rock Island State Bank	Schwertner.....	Farmers' State Bank
Rockport.....	First National Bank	Seadrift.....	First Bank of Seadrift
Rockport.....	State Bank of Rockport	Seagoville.....	First State Bank
Rock Springs.....	First State Bank	Sealy.....	Citizens' State Bank
Rockwall.....	Citizens' National Bank	Sealy.....	Sealy National Bank
Rockwall.....	Farmers' National Bank	Seguin.....	First National Bank
Rogers.....	Farmers' State Bank	Seguin.....	E. Nolte & Sons
Rogers.....	First National Bank	Seguin.....	State Bank & Trust Co.
Rogers.....	Rogers State Bank	Seminole.....	First State Bank
Roscoe.....	Exchange Bank	Seminole.....	Seminole National Bank
Roscoe.....	Roscoe State Bank	Seymour.....	Farmers' National Bank
Roscoe.....	First National Bank	Seymour.....	First Guaranty State Bank
Rosebud.....	Planters' National Bank	Seymour.....	First National Bank
Rosebud.....		Shamrock.....	Farmers' & Merchants State Bank

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Shamrock.....	First National Bank	Texarkana.....	State National Bank
Shepherd.....	Shepherd State Bank	Texarkana.....	Texarkana National Bank
Sherman.....	American Bank & Trust Co.	Texas City.....	First National Bank
Sherman.....	Commercial State Bank	Texas City.....	Guaranty State Bank
Sherman.....	Merchants' & Planters' National Bank	Texas City.....	Texas City National Bank
Shiner.....	Farmers' State Bank	Texline.....	Bank of Texline
Shiner.....	First National Bank	Thorndale.....	First National Bank
Shiner.....	Wolters Brothers	Thorndale.....	Thorndale State Bank
Shiro.....	Farmers' State Bank	Thornton.....	Farmers Guaranty State Bank
Silsbee.....	Silsbee State Bank	Thornton.....	First National Bank
Silverton.....	First National Bank	Throckmorton.....	First National Bank
Sinton.....	Bank of Commerce	Timpson.....	Cotton Belt State Bank
Sinton.....	Sinton State Bank	Timpson.....	Guaranty State Bank
Sipe Springs.....	State Bank of Sipe Springs	Tioga.....	First Guaranty State Bank
Skidmore.....	First State Bank	Tivoli.....	Bank of Tivoli
Slaton.....	First State Bank	Tomball.....	First State Bank
Slaton.....	The Paul Bank	Tom Bean.....	Tom Bean State Bank
Smiley.....	The Smiley Bank	Toyah.....	Citizens State Bank
Smiley.....	Smiley State Bank	Travis.....	Travis State Bank
Smithville.....	First National Bank	Trenton.....	First National Bank
Smithville.....	First State Bank	Trenton.....	Guaranty State Bank
Snyder.....	First National Bank	Trinity.....	First State Bank
Snyder.....	First State Bank & Trust Co.	Troupe.....	First National Bank
Snyder.....	Snyder National Bank	Troupe.....	Guaranty State Bank
Somerville.....	Bank of Somerville	Troy.....	Citizens Exchange Bank
Sonora.....	First National Bank	Trumbull.....	Trumbull Estate Bank
Sour Lake.....	Sour Lake State Bank	Truscott.....	First Bank of Truscott
Spring.....	Spring State Bank	Tulia.....	First National Bank
Springtown.....	Guaranty State Bank	Tulia.....	Tulia Bank & Trust Company
Spur.....	Farmers' & Merchants' State Bank	Turkey.....	Turkey State Bank
Spur.....	First State Bank	Turnersville.....	First State Bank
Spur.....	Spur National Bank	Tuscola.....	First State Bank
Stamford.....	Citizens' National Bank	Tyler.....	Citizens National Bank
Stamford.....	First National Bank	Tyler.....	Guaranty State Bank
Stamford.....	First State Bank	Tyler.....	Jester Guaranty State Bank
Stanton.....	First National Bank	Tyler.....	State Bank & Trust Company
Stanton.....	Home National Bank	Trent.....	First State Bank
Star.....	Star State Bank	Thrall.....	Farmers State Bank
Stephenville.....	Cage & Crow	Trinity.....	Trinity National Bank
Stephenville.....	Farmers' National Bank	Uvalde.....	Commercial National Bank
Stephenville.....	First National Bank	Uvalde.....	First State Bank
Sterling City.....	First National Bank	Uvalde.....	Uvade National Bank
Sterling City.....	First State Bank	Uvalde.....	Uvalde National Bank
Stockdale.....	First State Bank	Valley Mills.....	First National Bank
Stratford.....	First State Bank	Valley View.....	First National Bank
Strawn.....	Bank of Strawn	Van Alstyne.....	Continental State Bank
Strawn.....	First National Bank	Van Alstyne.....	First National Bank
Streetman.....	First State Bank	Van Horn.....	Van Horn State Bank
Sugarland.....	Imperial Bank & Trust Company	Vega.....	First State Bank
Sulphur Bluff.....	First State Bank	Venus.....	Farmers & Merchants National Bank
Sulphur Springs.....	City National Bank	Venus.....	First National Bank
Sulphur Springs.....	First National Bank	Vernon.....	Farmers State Bank
Sulphur Springs.....	First State Bank	Vernon.....	Herring National Bank
Sutherland Springs.....	First National Bank	Vernon.....	Waggoner National Bank
Sweetwater.....	First National Bank	Victoria.....	Farmers & Merchants Bank
Sweetwater.....	Thos. Trammel & Company	Victoria.....	Victoria National Bank
Swenson.....	First Bank	Victoria.....	Levi Bank & Trust Company
Sylverton.....	J. F. Newman & Sons	Waelder.....	Waelder State Bank
Scotland.....	Bank of Scotland	Waelder.....	Farmers State Bank
Sweetwater.....	Texas Bank & Trust Company	Waco.....	Central Texas Exchange National Bank
Sweetwater.....	Continental State Bank	Waco.....	Citizens National Bank
Sherwood.....	First Bank of Sherwood	Waco.....	Farmers & Merchants State Bank
Sealy.....	Farmers National Bank	Waco.....	First National Bank
Taft.....	The Taft Bank	Waco.....	First State Bank & Trust Company
Tahoka.....	First National Bank	Waco.....	Provident National Bank
Talpa.....	First State Bank	Waco.....	Waco State Bank
Taylor.....	City National Bank	Waco (East).....	Texas Guaranty Bank & Trust Company
Taylor.....	First National Bank	Waco.....	Bankers Trust Company
Taylor.....	First State Bank & Trust Co.	Walburg.....	Walburg State Bank
Taylor.....	Taylor National Bank	Waller.....	German-American Bank
Teague.....	Farmers & Merchants State Bank	Wallis.....	Wallis State Bank
Teague.....	First National Bank	Walnut Springs.....	First Guaranty State Bank
Teague.....	First State Bank	Walnut Springs.....	Texas State Bank
Temple.....	City National Bank	Waxahachie.....	Citizens National Bank
Temple.....	Farmers State Bank	Waxahachie.....	Guaranty State Bank
Temple.....	First National Bank	Waxahachie.....	State Bank & Trust Company
Temple.....	Temple State Bank	Waxahachie.....	Citizens National Bank
Tenaha.....	First State Bank	Waxahachie.....	Waxahachie National Bank
Terrell.....	American National Bank	Weatherford.....	Citizens National Bank
Terrell.....	First National Bank	Weatherford.....	First National Bank
Terrell.....	First State Bank		
Texarkana.....	City National Bank		

Weatherford.....	First State Bank
Weatherford.....	Merchants & Farmers State Bank
Weimar.....	First State Bank
Weimar.....	T. A. Hill State Bank
Weir.....	Weir State Bank
Weldon.....	First Guaranty State Bank
Wellington.....	City National Bank
Wellington.....	First National Bank
Wellington.....	Wellington State Bank
West.....	First State Bank
West.....	National Bank of West
West.....	The West Bank
Westhoff.....	First State Bank
Westminister.....	First State Bank
Weston.....	Weston Guaranty State Bank
Wharton.....	Wharton Bank & Trust Company
Wharton.....	Wharton National Bank
Whitesboro.....	Citizens Guaranty State Bank
Whitesboro.....	First National Bank
Whitewright.....	First National Bank
Whitewright.....	Planters National Bank
Whitney.....	Citizens National Bank
Whitney.....	First National Bank
Whitt.....	Bank of Whitt
Wichita Falls.....	City National Bank
Wichita Falls.....	First National Bank
Wichita Falls.....	First State Bank & Trust Company
Wichita Falls.....	Wichita State Bank
Wildorado.....	Wildorado State Bank
Willis.....	Willis State Bank
Willis.....	First National Bank
Wills Point.....	First State Bank
Wills Point.....	Van Zandt County National Bank
Wills Point.....	White Banking Company
Wilmer.....	Winchester State Bank
Winchester.....	First State Bank
Windom.....	First State Bank
Winfield.....	Winfield State Bank
Winnie.....	Farmers & Merchants State Bank
Winnboro.....	First National Bank
Winnboro.....	Merchants & Planters State Bank
Winnona.....	Winnona State Bank
Winters.....	Winters State Bank
Wolfe City.....	First State Bank
Wolfe City.....	Wolfe City National Bank
Woodson.....	Woodson State Bank
Woodville.....	Tyler County Bank
Wortham.....	First National Bank
Wortham.....	First State Bank
Wylie.....	First National Bank
Wylie.....	First State Bank
Winnslow.....	Peoples State Bank & Trust Company
Yoakum.....	Yoakum National Bank
Yoakum.....	Yoakum State Bank
Yoakum.....	First National Bank
Yorktown.....	First State Bank
Yorktown.....	First State Bank
Yantis.....	Yantis State Bank
Zephyr.....	First State Bank

LIST OF NON-RESIDENT MEMBERS.

Boston.....	First National Bank
Chicago.....	Continental & Com'l National Bank
Chicago.....	Corn Exchange National Bank
Chicago.....	Ft. Dearborn National Bank
Chicago.....	First National Bank
Chicago.....	National Bank of the Republic
Chicago.....	National City Bank of Chicago
City of Mexico.....	Mercantile Banking Company
City of Mexico.....	Mexico City Banking Company
Holdenville.....	State National Bank
Kansas City.....	Commonwealth National Bank
Kansas City.....	Drovers National Bank
Kansas City.....	First National Bank
Kansas City.....	Inter-State National Bank
Kansas City.....	Southwest National Bank of Commerce
Kansas City.....	National Bank of the Republic
Kansas City.....	New England National Bank
Kansas City.....	National Reserve Bank
Kansas City.....	Traders National Bank
National Stock Yards, Ill.....	Nat'l Stock Yards Nat'l Bank
New Orleans.....	Commercial-Germania Trust & Savings Bank
New Orleans.....	Commercial National Bank
New Orleans.....	Canal Bank & Trust Company
New Orleans.....	Hibernia Bank & Trust Company
New Orleans.....	Whitney-Central National Bank
New York.....	American Exchange National Bank
New York.....	Bankers Trust Company
New York.....	Chase National Bank
New York.....	Coal & Iron National Bank
New York.....	Hanover National Bank
New York.....	Knauth, Nachod & Kuhne
New York.....	Mechanics & Metal Nat'l Bank
New York.....	National City Bank
New York.....	National Park Bank
New York.....	National Reserve Bank
New York.....	National Bank of Commerce
New York.....	Seaboard National Bank
Oklahoma City.....	Oklahoma Stock Yards National Bank
Pittsburgh, Pa.....	Mellon National Bank
San Francisco.....	Crocker National Bank
St. Louis.....	George H. Burr & Co.
St. Louis.....	Central National Bank
St. Louis.....	Commonwealth Trust Company
St. Louis.....	McCluney & Company
St. Louis.....	Mechanics-American National Bank
St. Louis.....	Mercantile National Bank
St. Louis.....	Merchants-Laclede National Bank
St. Louis.....	Mercantile Trust Company
St. Louis.....	National Bank of Commerce
St. Louis.....	Third National Bank
St. Louis.....	Commercial National Bank
Shreveport, La.....	First National Bank
Shreveport, La.....	First National Bank

GEO. S. HOVEY, Pres.
LEE CLARK, Ch. of Board
R. M. COOK, Vice-Pres. and Cashier

FROM THEN, 1890
TO NOW, 1914

J. M. HELLINGS, Asst. Cashier
D. W. EVANS, Asst. Cashier
A. B. CHRISTMAN, Asst. Cashier

The Inter-State National Bank

KANSAS CITY, MO.

Capital \$500,000
Surplus 500,000
Undivided Profits 700,000

Strength gained from our years of steady growth.
Character established by our courteous, conservative methods.