INDEX TO VOLUME XVI

AMERICAN BANKERS ASSOCIATION JOURNAL

The following table shows the page numbers included in each issue of Volume XVI of the Journal from July, 1923, to June, 1924, inclusive:

1-60	July, 1923 Aug., 1923	285 - 340 341 - 404		549-614 615-688	March, 1924 April 1924
117-188		405-466	Jan., 1924 Feb., 1924	689-768	

INDEX BY SUBJECTS

р	AGE
Acceptances Trade Handling	42
Across the Atlantic	$219 \\ 513$
Across the Atlantic	
Sheet	493
Builder	264
Advertising, Public Relations and	$\frac{21}{627}$
Advertising, Public Relations and Advertising, What Makes Good Agricultural Finance, Recent Develop- ments in Jowa	135
Agriculture, Department of, Taking it	
Agriculture, Potash the Key to Prosper-	640
Ain Attack on Misunderstanding	$715 \\ 633$
Air Attack on Misunderstanding Albig, W. Espey (portrait)	371
Albig, W. Espey (<i>portrait</i>) All industry Interdependent America's Melting Pot.	$\begin{array}{c}10\\423\end{array}$
America's Melting Pot A. B. A. Convention, Reduced Rates to. American Bankers Association Endorses	104
Mellon Plan	428
Mellon Plan	449
ship American Bankers League, no affilia-	
tion with American Bankers Asso- ciation	544
ciation American Branch Banking in Latin America	463
American Currency in Other Countries.	495 205
American Institute of Banking Pioneer American Institute of Banking Alumni American Institute of Banking Pioneer	200
Offers \$250 Prize American Loan, the Battle of the Franc	387
and the Analysis of a Customer's Account	$637 \\ 644$
Anderson, Chandler P. (portrait)	7
	666
An Interesting Development in Dutch Banking Are Reserves Carried Against Float? Argentina's Financial Problem	282
Argentina's Financial Problem Arkansas Has Farm Program	448
Arkansas mas fain frogram	$\frac{811}{329}$
Association of Bank Women	105
Atlantic Convention, The	$123 \\ 518$
At the End of Fortune's Rainbow Attitude of the Roads on Consolidation.	478
Association of Bank Women Atlantic Across the Atlantic Convention, The At the End of Fortune's Rainbow Attitude of the Roads on Consolidation. Austria, Brighter Outlook for Ayres, Leonard B. (portrait)	92 709
	100
Backfiring on the Farm Slump	349 793
Back to GoldBaker Gift	808
Backfiring on the Farm Slump Back to Gold Baker Gift Balance Sheet, Advertising Good Will in the	493
in the Baltimore Convention Bank Clerks Reluctant to Join Bank Development, Stockholders Co- operation a Force in Bank Development, Woman's Place in Bank Laws, States Enact Few New. Bank-Proposed German Gold Bank, President Coolidge's Estimate of the	828 91
Bank Development, Stockholders Co-	460
Bank Development, Woman's Place in.	155
Bank Laws, States Enact Few New Bank—Proposed German Gold	$735 \\ 483$
Bank, President Coolidge's Estimate of	731
the Bank Women's Convention Banker as a Jokester	217
Banker as a Jokester	$\frac{823}{735}$
Banker-Farmer Conferences92, Banker-Farmer Team Work	230
Banker- Morgan's \$8,500,000 Gift Banker, The International Banker, Why "Customer Ownership" Benefits the	566
Banker, Why "Customer Ownership" Benefits the	557
Papkon's Droam of A Monny Christman	
Banker's Declaration of Principles Bankers' Declaration of Principles Bankers Figuring in the News Bankers for the Reserve System Banker's 101st Birthday Bankeris, an Interesting Development in	198
Bankers Figuring in the News Bankers for the Reserve System	$583 \\ 236$
Banker's 101st Birthday Banking an Interesting Development in	126
Banking, By-Product of Banking Centers, Hearings in All	000
(Federal Reserve)	8
Banking, Diversified, Opportunities for Banking, Education and	$514 \\ 206$
Banking Forum Banking, Italy Improves in	692 729 257
Banking, Diversined, Opportunities for Banking, Education and Banking Forum Banking, Italy Improves in Banking Leavs, Uniformity in Banking, Leaks in—How to Stop them Banking, Organized, Workshop of	257 638
Banking, Leaks in—How to Stop them Banking, Organized, Workshop of Banking, Shall the Government Com-	80
pete in?	719
pete in? Banks, Crimes Against, Increase Banks, Home Management Bulletin Ser-	764
vice for	34

 INDEX BY SUBJECTS

 P2

 Banks, How State Associations are

 Helping

 Banks, London's "Big Five".

 Banks, London's "Big Five".

 Banks, Kevenue Inspection of

 Barket, J., Edward E. (portrait)

 Bartlet of the Franc and the American

 Loan

 Bearung of the Dawes Plan on Our Alleled Debts

 Because the Voters Do Not Vote

 Because the Voters Do Not Vote

 Bedguests, Perpetuating the Usefulness of

 Soft

 Best Life Because Best Advertised.

 Best of Times, The

 Be Thanktul Also

 Bights Sympathy

 Boards Attitude on Branches

 Branch Banking, American, in Latin

 America

 Afficient State

 Branch Banking Issue, Congress Urged to Stelle

 Branch Banking Issue, Congress Urged to Stelle

 Bread, Price of

 Brighter Outlook for Austria

 Broadcasting by Banks

 Broadcasting by Banks
 </ PAGE 427 732 709 458 676 Broadcasting of Wall Street's Joys and Glooms Glooms Glooms Area of Wall Street's Joys and Brown, Mrs. Helen M. (portrait) Business and Banking Policy in an Un-stable World Business and Sport Business and Sport Business Activity, Turnover of Deposits a Measure of Business Increase in Business, Increase in Business, The Government in Business, The Real Problem in. Business Without Confidence Business Without Confidence Business Without Confidence Business Without Confidence Business Mithout Confidence Business Configuration Banking 83 $471 \\ 642$ $159 \\ 459$ 429 Building Construction Industry By-Product of Banking Campaign for Enlightenment Capital Levy by Indirection Chance Made in Restart Chance Made in Restart Chance Made in Restart Charting Business Conditions Cheap Money, the Shift to Cheap Credit Check-up on the Steel Trail Blazer's Empire Check Without Address of Bank. Chemical Industry, What Has Hap-pened to the Chicago Banker's Club Chicago Wins Trust Award Chicago Banker's Club Chicago Wins Trust Award Chicago Hence Civilization, an Investment in Clarification By Definition (Branch Banking) Comparative Costs of Credit Comparative Costs of Credit Concanon, Charles C. (portrait). Condition of Business...55, 96, 170, 325, 388, 438, 516, 608, 655, 740, Conferences, The Banker-Farmer Legislation Congress Balks on Farm Relief By Legislation Congress, Opening with Prayer Consolidation, Attitude of Roads on. 89 $435 \\ 363 \\ 150 \\ 300$ $712 \\ 17$ 682 785 458 274, 818 Committees Congress, Opening with Prayer Consolidation, Attitude of Roads on.... Consolidation, Railroad, Will Come....

Contacts, New	AGE 33
Through Convention, A. I. B. Pioneers at Convention Calendar. 32, 108, 160, 254.	$703 \\ 89 \\ 371$
Convention Calendar. 32, 108, 160, 254, 509, 614, 686, 723, Convention Journal, The Convention Journal, The Convention of Clarification. See also Convention, 1923, p. IV Cooling America's Melting Pot.	371, 806 126 189
See also Convention, 1923, p. IV Cooling America's Melting Pot Cooperation	$\frac{423}{371}$
Cooperation Cooperative Marketing Cooperative Marketing Booklet Cooperative Plan, New Orleans Corporation for Northwest Relief Cost of Frotection	$258 \\ 651 \\ 35$
Cousins	792
Cox, J. Elwood (portrait) Creating Business By Advertising Credit Control, Federal Plan of Credit, Comparative Costs of Credit, Comparative Costs of Credit Discount Companies Credit, Giving the Cooperative. Credit, How the Federal Reserve Board Controls Flow of Credit, Merchant	$ \begin{array}{r} 223 \\ 513 \\ 71 \\ 33 \end{array} $
Credit, Comparative Costs of Credit costs, comparative	$ \begin{array}{r} 33 \\ 497 \\ 418 \\ \end{array} $
Credit Discount Companies Credit, Giving the Cooperative Credit, How the Federal Reserve Board	253 4
Credit, Merchant Credit, No Lack of	
Credit the Big Rahway Problem Crimes Against Banks Increase Crissinger Re-appointed	$794 \\ 764 \\ 773 \\ 122$
Crop Contracts, Safer Credits by Crop Insurance, Favor	$133 \\ 474 \\ 105 \\ 011 $
Crop Furchasing Flan, why it will Fall Cross-Currents in Foreign Trade Cumberland, W. W. (portrait)	$ \begin{array}{r} 694 \\ 744 \\ 700 \\ 700 \\ \end{array} $
Controls Flow of inteserve Board Credit, Merchant . Credit, No Lack of . Credit the Big Railway Problem. Crimes Against Banks Increase. Crissinger Re-appointed. Crop Contracts, Safer Credits by . Crop Insurance, Favor Crop Purchasing Plan, Why it will Fail Cross-Currents in Foreign Trade Cumberland, W. W. (portrait). Cumningham, Edwin H. (portrait). Currency, American, in other Countries Currency, New Faces in the World of . Customer's Export Trade, The	$410 \\ 495 \\ 781 \\ 100$
Davis, D. W. (portrait)	52
Davis, Robert C. (<i>portrait</i>)428, Dawes, Charles G. (<i>portrait</i>)428, Dawes Plan, Interprets the	$52 \\ 791 \\ 707 \\ 736$
Davis, D. W. (portrait) Davis, Robert C. (portrait) Dawes, Charles G. (portrait)428, Dawes Plan, Interprets the Dawes Urges Congress to Settle Branch Banking Issue Debt, Short Term, Refunding the Decisions, Recent—See Legal Depart- ment, p. V Declaration of Principles. 198	$450 \\ 75$
ment, p. V Declaration of Principles	718
Decisions, Recent—See Legal Depart- ment, p. V Declaration of Principles198, Deflation, The Wherefore of Denver Adopts Examiner System Denison, E. E. (portrait) Depositors, Protection for Deposits, Turnover of, a Measure of Business Activity	46 569 783
Deposits, Turnover of, a Measure of Business Activity. Deppe, Charles H. (portrait) Depreciation of the German Mark Developments in Foreign Fields Discontent and Unrest, Causes of Diversified Banking, Opportunities for. Dollar, War Debts and the Domestic Market Opportunities Drafting the Brains Behind the Dollar. Duplication of Bonds	$471 \\ 247 \\ 122$
Developments in Foreign Fields Discontent and Unrest, Causes of Diversified Banking, Opportunities for	$ \begin{array}{r} 122 \\ 94 \\ 66 \\ 514 \end{array} $
Dollar, War Debts and the Domestic Market Opportunities Drafting the Brains Behind the Dollar.	61 311 699
	585 224
Economic Policy Commission Economic Stage and the Bankers Rôle. Educate the Beneficiaries Education and Banking	$ \begin{array}{r} 203 \\ 458 \\ 206 \end{array} $
	440 623 82
Elections and Markets Enables Bankers to Participate In a More Personal Way	82 578
Elections and Markets Enables Bankers to Participate In a More Personal Way Enlightenment, Campaign for Equal Opportunity in Cities Escheat of Unclaimed Deposits Estimating Our National Banks	578 725 571 442 632
Europe's Financial Hougobin	158 630
Examiner Becomes President Examiner System, Denver Adopts	148
Exchange Stabilization Exclusion at Home Exhibited Prize Cow in Bank Presi-	138 792
Examination of National Banks, a New Touch In	$466 \\ 51 \\ 126 \\ 414$
Export Trade, The Customer's Fallacy of Price-Fixing	139

INDEX TO VOLUME XVI

AMERICAN BANKERS ASSOCIATION JOURNAL

The following table shows the page numbers included in each issue of Volume XVI of the Journal from July, 1923, to June, 1924, inclusive:

1-60	July, 1923 Aug., 1923	285 - 340 341 - 404		549-614 615-688	March, 1924 April 1924
117-188		405-466	Jan., 1924 Feb., 1924	689-768	

INDEX BY SUBJECTS

р	AGE
Acceptances Trade Handling	42
Across the Atlantic	$219 \\ 513$
Across the Atlantic	
Sheet	493
Builder	264
Advertising, Public Relations and	$\frac{21}{627}$
Advertising, Public Relations and Advertising, What Makes Good Agricultural Finance, Recent Develop- ments in Jowa	135
Agriculture, Department of, Taking it	
Agriculture, Potash the Key to Prosper-	640
Ain Attack on Misunderstanding	$715 \\ 633$
Air Attack on Misunderstanding Albig, W. Espey (portrait)	371
Albig, W. Espey (<i>portrait</i>) All industry Interdependent America's Melting Pot.	$\begin{array}{c}10\\423\end{array}$
America's Melting Pot A. B. A. Convention, Reduced Rates to. American Bankers Association Endorses	104
Mellon Plan	428
Mellon Plan	449
ship American Bankers League, no affilia-	
tion with American Bankers Asso- ciation	544
ciation American Branch Banking in Latin America	463
American Currency in Other Countries.	495 205
American Institute of Banking Pioneer American Institute of Banking Alumni American Institute of Banking Pioneer	200
Offers \$250 Prize American Loan, the Battle of the Franc	387
and the Analysis of a Customer's Account	$637 \\ 644$
Anderson, Chandler P. (portrait)	7
	666
An Interesting Development in Dutch Banking Are Reserves Carried Against Float? Argentina's Financial Problem	282
Argentina's Financial Problem Arkansas Has Farm Program	448
Arkansas mas fain frogram	$\frac{811}{329}$
Association of Bank Women	105
Atlantic Convention, The	$123 \\ 518$
At the End of Fortune's Rainbow Attitude of the Roads on Consolidation.	478
Association of Bank Women Atlantic Across the Atlantic Convention, The At the End of Fortune's Rainbow Attitude of the Roads on Consolidation. Austria, Brighter Outlook for Ayres, Leonard B. (portrait)	92 709
	100
Backfiring on the Farm Slump	349 793
Back to GoldBaker Gift	808
Backfiring on the Farm Slump Back to Gold Baker Gift Balance Sheet, Advertising Good Will in the	493
in the Baltimore Convention Bank Clerks Reluctant to Join Bank Development, Stockholders Co- operation a Force in Bank Development, Woman's Place in Bank Laws, States Enact Few New. Bank-Proposed German Gold Bank, President Coolidge's Estimate of the	828 91
Bank Development, Stockholders Co-	460
Bank Development, Woman's Place in.	155
Bank Laws, States Enact Few New Bank—Proposed German Gold	$735 \\ 483$
Bank, President Coolidge's Estimate of	731
the Bank Women's Convention Banker as a Jokester	217
Banker as a Jokester	$\frac{823}{735}$
Banker-Farmer Conferences92, Banker-Farmer Team Work	230
Banker- Morgan's \$8,500,000 Gift Banker, The International Banker, Why "Customer Ownership" Benefits the	566
Banker, Why "Customer Ownership" Benefits the	557
Papkon's Droam of A Monny Christman	
Banker's Declaration of Principles Bankers' Declaration of Principles Bankers Figuring in the News Bankers for the Reserve System Banker's 101st Birthday Bankeris, an Interesting Development in	198
Bankers Figuring in the News Bankers for the Reserve System	$583 \\ 236$
Banker's 101st Birthday Banking an Interesting Development in	126
Banking, By-Product of Banking Centers, Hearings in All	000
(Federal Reserve)	8
Banking, Diversified, Opportunities for Banking, Education and	$514 \\ 206$
Banking Forum Banking, Italy Improves in	692 729 257
Banking, Diversined, Opportunities for Banking, Education and Banking Forum Banking, Italy Improves in Banking, Leaks in—How to Stop them Banking, Organized, Workshop of	257 638
Banking, Leaks in—How to Stop them Banking, Organized, Workshop of Banking, Shall the Government Com-	80
pete in?	719
pete in? Banks, Crimes Against, Increase Banks, Home Management Bulletin Ser-	764
vice for	34

 INDEX BY SUBJECTS

 P2

 Banks, How State Associations are

 Helping

 Banks, London's "Big Five".

 Banks, London's "Big Five".

 Banks, Kevenue Inspection of

 Barket, J., Edward E. (portrait)

 Bartlet of the Franc and the American

 Loan

 Bearung of the Dawes Plan on Our Alleled Debts

 Because the Voters Do Not Vote

 Because the Voters Do Not Vote

 Bedguests, Perpetuating the Usefulness of

 Soft

 Best Life Because Best Advertised.

 Best of Times, The

 Be Thanktul Also

 Bights Sympathy

 Boards Attitude on Branches

 Branch Banking, American, in Latin

 America

 Afficient State

 Branch Banking Issue, Congress Urged to Stelle

 Branch Banking Issue, Congress Urged to Stelle

 Bread, Price of

 Brighter Outlook for Austria

 Broadcasting by Banks

 Broadcasting by Banks
 </ PAGE 427 732 709 458 676 Broadcasting of Wall Street's Joys and Glooms Glooms Glooms Area of Wall Street's Joys and Brown, Mrs. Helen M. (portrait) Business and Banking Policy in an Un-stable World Business and Sport Business and Sport Business Activity, Turnover of Deposits a Measure of Business Increase in Business, Increase in Business, The Government in Business, The Real Problem in. Business Without Confidence Business Without Confidence Business Without Confidence Business Without Confidence Business Mithout Confidence Business Configuration Banking 83 $471 \\ 642$ $159 \\ 459$ 429 Building Construction Industry By-Product of Banking Campaign for Enlightenment Capital Levy by Indirection Chance Made in Restart Chance Made in Restart Chance Made in Restart Charting Business Conditions Cheap Money, the Shift to Cheap Credit Check-up on the Steel Trail Blazer's Empire Check Without Address of Bank. Chemical Industry, What Has Hap-pened to the Chicago Banker's Club Chicago Wins Trust Award Chicago Banker's Club Chicago Wins Trust Award Chicago Hence Civilization, an Investment in Clarification By Definition (Branch Banking) Comparative Costs of Credit Comparative Costs of Credit Concanon, Charles C. (portrait). Condition of Business...55, 96, 170, 325, 388, 438, 516, 608, 655, 740, Conferences, The Banker-Farmer Legislation Congress Balks on Farm Relief By Legislation Congress, Opening with Prayer Consolidation, Attitude of Roads on. 89 $435 \\ 363 \\ 150 \\ 300$ $712 \\ 17$ 682 785 458 274, 818 Committees Congress, Opening with Prayer Consolidation, Attitude of Roads on.... Consolidation, Railroad, Will Come....

Contacts, New	AGE 33
Through Convention, A. I. B. Pioneers at Convention Calendar. 32, 108, 160, 254.	$703 \\ 89 \\ 371$
Convention Calendar. 32, 108, 160, 254, 509, 614, 686, 723, Convention Journal, The Convention Journal, The Convention of Clarification. See also Convention, 1923, p. IV Cooling America's Melting Pot.	371, 806 126 189
See also Convention, 1923, p. IV Cooling America's Melting Pot Cooperation	$\frac{423}{371}$
Cooperation Cooperative Marketing Cooperative Marketing Booklet Cooperative Plan, New Orleans Corporation for Northwest Relief Cost of Frotection	$258 \\ 651 \\ 35$
Cousins	792
Cox, J. Elwood (portrait) Creating Business By Advertising Credit Control, Federal Plan of Credit, Comparative Costs of Credit, Comparative Costs of Credit Discount Companies Credit, Giving the Cooperative. Credit, How the Federal Reserve Board Controls Flow of Credit, Merchant	$ \begin{array}{r} 223 \\ 513 \\ 71 \\ 33 \end{array} $
Credit, Comparative Costs of Credit costs, comparative	$ \begin{array}{r} 33 \\ 497 \\ 418 \\ \end{array} $
Credit Discount Companies Credit, Giving the Cooperative Credit, How the Federal Reserve Board	253 4
Credit, Merchant Credit, No Lack of	
Credit the Big Rahway Problem Crimes Against Banks Increase Crissinger Re-appointed	$794 \\ 764 \\ 773 \\ 122$
Crop Contracts, Safer Credits by Crop Insurance, Favor	$133 \\ 474 \\ 105 \\ 011 $
Crop Furchasing Flan, why it will Fall Cross-Currents in Foreign Trade Cumberland, W. W. (portrait)	$ \begin{array}{r} 694 \\ 744 \\ 700 \\ 700 \\ \end{array} $
Controls Flow of inteserve Board Credit, Merchant . Credit, No Lack of . Credit the Big Railway Problem. Crimes Against Banks Increase. Crissinger Re-appointed. Crop Contracts, Safer Credits by . Crop Insurance, Favor Crop Purchasing Plan, Why it will Fail Cross-Currents in Foreign Trade Cumberland, W. W. (portrait). Cumners, American, in other Countries Currency, New Faces in the World of . Customer's Export Trade, The	$410 \\ 495 \\ 781 \\ 100$
Davis, D. W. (portrait)	52
Davis, Robert C. (<i>portrait</i>)428, Dawes, Charles G. (<i>portrait</i>)428, Dawes Plan, Interprets the	$52 \\ 791 \\ 707 \\ 736$
Davis, D. W. (portrait) Davis, Robert C. (portrait) Dawes, Charles G. (portrait)428, Dawes Plan, Interprets the Dawes Urges Congress to Settle Branch Banking Issue Debt, Short Term, Refunding the Decisions, Recent—See Legal Depart- ment, p. V Declaration of Principles. 198	$450 \\ 75$
ment, p. V Declaration of Principles	718
Decisions, Recent—See Legal Depart- ment, p. V Declaration of Principles198, Deflation, The Wherefore of Denver Adopts Examiner System Denison, E. E. (portrait) Depositors, Protection for Deposits, Turnover of, a Measure of Business Activity	46 569 783
Deposits, Turnover of, a Measure of Business Activity. Deppe, Charles H. (portrait) Depreciation of the German Mark Developments in Foreign Fields Discontent and Unrest, Causes of Diversified Banking, Opportunities for. Dollar, War Debts and the Domestic Market Opportunities Drafting the Brains Behind the Dollar. Duplication of Bonds	$471 \\ 247 \\ 122$
Developments in Foreign Fields Discontent and Unrest, Causes of Diversified Banking, Opportunities for	$ \begin{array}{r} 122 \\ 94 \\ 66 \\ 514 \end{array} $
Dollar, War Debts and the Domestic Market Opportunities Drafting the Brains Behind the Dollar.	61 311 699
	585 224
Economic Policy Commission Economic Stage and the Bankers Rôle. Educate the Beneficiaries Education and Banking	$ \begin{array}{r} 203 \\ 458 \\ 206 \end{array} $
	440 623 82
Elections and Markets Enables Bankers to Participate In a More Personal Way	82 578
Elections and Markets Enables Bankers to Participate In a More Personal Way Enlightenment, Campaign for Equal Opportunity in Cities Escheat of Unclaimed Deposits Estimating Our National Banks	578 725 571 442 632
Europe's Financial Hougobin	158 630
Examiner Becomes President Examiner System, Denver Adopts	148
Exchange Stabilization Exclusion at Home Exhibited Prize Cow in Bank Presi-	138 792
Examination of National Banks, a New Touch In	$466 \\ 51 \\ 126 \\ 414$
Export Trade, The Customer's Fallacy of Price-Fixing	139

AMERICAN BANKERS ASSOCIATION JOURNAL

PAGE

	AGE
Farm Congress of America, Internat-	9
ional Farm Credit Survey Farm Finance, New Fashions in	291 281
Farm Program, Arkansas has	44:
Farm Finance, New Fashions in Farm Program, Arkansas has Farm Products, Standardization of Farm Purchasing Powers Rising Farm Relief By Legislation, Congress Balks on	10
Farm Relief By Legislation, Congress	62
Balks on Farm Troubles—Northwestern Grain	
Area	40
Farmer, Will Laws Help the Favor Crop Insurance	10
Favor Crop Insurance Feator of Adverse Railroad Legislation Detrimental to Prosperity Federal Farm Board Cleared Coderal Law to Protect the Unwary	47
Federal Farm Board Cleared	80
Federal Farm Board Cleared Federal Law to Protect the Unwary Federal Legislative Committee and	569
Council	39
Council Council Federal Plan of Credit Control Federal Reserve Act, West Speaks on Federal Reserve and State Bankers Federal Reserve and Woodrow Wilson.	36
Federal Reserve and State Bankers	$53 \\ 55$
Federal Reserve Earnings Division of.	36
Federal Reserve Regulations, The New	14
Federal Reserve System Tendencies	
Federal Reserve and woodrow winsoft. Federal Reserve Earnings. Division of. Federal Reserve Regulations, The New Federal Reserve System Tendencies Federal Reserve System, State Banks Uphold Federal Taxes—Mellon Plan Federal Taxes—Mellon Plan	74
Federal Warehouse Receipts	49
Federal Warehouse Receipts Figures are Misleading,—National Debt Fifty Years of the Varying Value of Gold	82
Gold	70
Gold Fiftieth Anniversary of A. B. A., Plans for	70
Finance, Agricultural, Recent Develop-	
ment in Iowa Finances and Revolution in Mexico	13 41 28
Finance, Fashions in Farm	28
Finn's Philosophy	16
First Lady of the Mint	55
Finn's Philosophy Fire Losses First Lady of the Mint Five Fundamentals in Trust Company Business Flext Alue Loans Flextible Tariff, Sugar Under the Float, Are Reserves Carried Against. Fload of Bills that Deluges Congress. Foreign Fields, Development in Foreign Loans Help Foreign Policies of the Great British Banks Foreign Trade. Cross-Currents in.	57
Fixed Value Loans	4.01
Flexible Tarin, Sugar Under the	28
Flood of Bills that Deluges Congress.	28 61 9
Foreign Loans Help	69:
Foreign Policies of the Great British	30
Banks Foreign Trade, Cross-Currents in Fortune's Rainbow, at the end of	744
Forty-nine Achievements in Thrift	41
Free Services Freedom of National Banks from State	81
Escheat Laws	1
Galgano, Frank R. (portrait) Gary, Elbert H. (portrait) German Mark, Depreciation of the Germany, Ways to Aid Getting New Business Through Con- tests Giving Away a Million Dollar Busi-	73
Gary, Elbert H. (portrait)	79 12:
Germany, Ways to Aid	80
Getting New Business Through Con-	70
Giving Away a Million Dollar Busi-	
Resp. Co-operative Credit Giving the Co-operative Credit Gold, Excess, Reserve Policy and Gold, Fifty Years of the Varying Value	52
Gold, Excess, Reserve Policy and	63
Gold, Fifty Years of the Varying Value of	70
of Gold, If We Pile Up Another Billion In Gold Inquiry, Senate's Gold Money and Morality Gold, Recovering, from Smoke Golf Tournament at Atlantic City Courcement in Puschages	$\frac{72}{14}$
Gold Money and Morality	42
Gold, Recovering, from Smoke	23
Golf Tournament at Adantic City	209
Government in Business	201 14: 43
Good Hunting License. Government-owned Fleet Government Securities, Sale of, by Competitive Bid	
Grant Robert J (portrait)	78
Gregg, A. W. (portrait)	35
Grow Less of It (wheat)	77
Government Securities, Sale of, Dy Competitive Bid Grant, Robert J. (portrait) Gregg, A. W. (portrait) Grege, A. W. (portrait) Green, William R. Grow Less of It (wheat) Guaranty Certificates Ouo and Guas of Certificates Ouo and	8
000,000	4
Gwathmey, J. Temple (portrait)	69 329
Guaranty Law, Kansas	
Hackneyed Words	4
Hanihara, Masanao (portrait)	74
Harding, Warren G. (obituary)	8 4 74 74 32
Has Position of Service Vantage	69 41 19
Head, Walter W. (portrait)	19:
Hearings in All Banking Centers Herrick, Myron T. (portrait)	63
High Hurdles for Fakers	401
Ho Kom Tong (portrait)	79
Hackneyed Words Handling Trade Acceptances. Haniling Trade Acceptances. Haniling Trade Acceptances. Harding, Warren G. (obituary) "Has Difted High" Has Position of Service Vantage. Have Faith in America. Head, Walter W. (portrait) Hearlings in All Banking Centers. Herrick, Myron T. (portrait) Herrick, Myron T. (portrait) Hillyer, Arthur S. (portrait) Hillyer, Arthur S. (portrait) Holiday Impressions of "Darkened" England	30
England Home Management Bulletin Service for	30
Banks	3
Banks How Eckels Became Comtroller of Currency How Much Money is Hoarded?	62 77
	77
	54
How State Associations are Helping	74
How the Federal Reserve Board Con- trols Flow of Credit	66

ä

MAY

	AGE
How to Stop Leaks in Banking Hurley, Edward N. (portrait) Hyde, E. Francis (portrait)	638 515 791
Idle Dollars, New Magnets for	741
Hyde, E. Francis (portrait) Idle Dollars, New Magnets for If We Fixed A Wheat Price If We Fike Up Another Billion in Gold Ills of Business, The Illness, Workingman Does Not Provide for Immigrant Remittances Immigrants Stealing In In Praise of Wilson Increase in Business Increase in Business Increasing the "Homing" Powers of Money in Perishables Industry, Interdependent Industry, Interdependent Industry, Interdependent Industry, Interdependent Comparison Industry, Interdependent Comparison Influence of the Labor Bank On the Strike	$741 \\ 127 \\ 721$
Ills of Business, The	159
Illness, Workingman Does Not Provide	121
Immigrant Remittances	323
Immigrants Stealing In	$341 \\ 564$
Increase in Business	564
Money in Perishables	370
Industry, Interdependent	10
Strike	825
Influence of Tariff on Prices	301 305
Institute Has 55,000 Members	768
Intangible Benefits of Organization	425
Influence of the Labor Bank On the Strike	634
Interprets the Dawes Plan	$\frac{36}{736}$
Investigating German Finance	428
Investments, Information on Fake	$612 \\ 305$
Is a Public Market a Good Investment? Is Shipping Turning the Corner?	501 489
Is the Government an Unfair Competi- tor for Money? Italy Improves in Banking. Italy Is Struggling Back	100
Italy Improves in Banking	$555 \\ 729$
Italy Is Struggling Back	
James, G. R. (portrait)	410
Journal Name Changed	$823 \\ 554$
James, G. R. (portrait) Jokester, The Banker as a Journal Name Changed Judging a Great Institution by Small Defects Justice, A Sop to Justification of Capitalism	12
Justice, A Sop to	648
Justification of Capitalism	194
Kansas Guaranty Certificates Kansas Guaranty Law Keeping the Best Kemmerer, E. W. (portrait) Kent, Fred I. (portrait) Knox, William E. (portrait)	88 329
Keeping the Best	792
Kenmerer, E. W. (portrait) Kent, Fred I. (portrait)	$ \begin{array}{r} 700 \\ 140 \end{array} $
Knox, William E. (portrait)	199
Labor Bank, Influence of, on the Strike. Labor Banks Labor Saving and Civilization Ladd, Edwin F. (portrait) Latin America Branch Banking in 365	825
Labor Banks	485 438
Ladd, Edwin F. (portrait) Latin America, Branch Banking in365,	622 463
	748
Laughlin, Irwin B. (portrait) Laws, Will They Keep the Farmer	
Leaks in Banking—How to Stop Them Legacy to a Bank	
Legerdemain of Youth	$543 \\ 146$
Legislation, Unnecessary, The Preven-	110
Lewis, Reuben A., Jr. (portrait)	49 427 283
Laws, Will They Keep the Farmer Leaks in Banking—How to Stop Them Legardemain of Youth Legislation, Paying Debts by Legislation, Unnecessary, The Preven- tion of Lewis, Reuben A., Jr. (portrait) Limitation of National Bank Branches Loans to the Farmer, Making Profit- able	283
Loans to the Farmer, Making Profit- able Log Cabin or Institute, There's Noth- ing Like Study Looking Ahead for the South London's "Big Five" Banks. Los Angeles School Savings Plan Louisiane Salt Industry	528
Logan C. Murray Dies Log Cabin or Institute. There's Noth-	817
ing Like Study	544
London's "Big Five" Banks	$\begin{array}{r} 68\\147\\12\end{array}$
Los Angeles School Savings Plan	12 814
Louisiana Salt Industry	281
Mail Frauds-See Fortune's Rainbow	518
Main Issues Making Profitable Loans to the Farmer	304 528
Making Sound Public Opinion	551
Marketing, Cooperative	$\frac{311}{258}$
Market Opportunities, Domestic Marketing, Cooperative Marketing, Reduction of Wastes in Markets, Elections and Mator Problems Some of the 22 82	426 82
Marketing, Reduction of Wastes in Markets, Elections and Markets, Elections and McGoy, Joseph S. (portrait) McCoy, Joseph S. (portrait) McFadden Bill Advances McFadden Bill is Reported McFadden, Louis T. (portrait) McFadden, Louis T. (portrait) McFadden, Louis T. (portrait) McFadden, Sanuel R. (portrait) McKelvie, Sanuel R. (portrait) McKelvie, Sanuel R. (portrait) McKenzie (Asst. Sec'y, of Treas.). McNary-Haugen Bill Opposed Mellon Plan, Endorsed by American Bankers Association	159,
304, 363, 424, 502, 584, 648, 730, McCov Joseph S (nortrait)	792 562
McFadden Bill Advances	664
McFadden Bill is Reported	739
McFadden Opposes New Bill	$467 \\ 582$
McKelvie, Samuel R. (portrait)	619 64
McNary-Haugen Bill Opposed	696
McKenzie (Asst. Sec'y. of Treas.) McNary-Haugen Bill Opposed Mellon Plan, Endorsed by American Bankers Association Mellon Plan to Turn Back \$223,000,000 to the Public Melling Pot. Membership Contest Between States Membership Dues—A. B. A. Announce-	428
Mellon Plan to Turn Back \$323,000,000 to the Public	491
Mellon, Richard Beatty (portrait)	583 423
Membership Contest Between States	568
Membership Dues-A. B. A. Announce- ment	188
Merchant Credit	276
Mexican Revolution and the Finances	417
Migration, South Benefits from	181
Miller, Adolph C. (portrait) Miller, Stephen I. (portrait)	$773 \\ 144$
Million-Dollar Business Given Away Mint. The First Lady of the	527
Misunderstanding, Air Attack on	633
Memoership Dues—A. B. A. Announce- ment Merchant Credit Mexican Revolution and the Finances of That Country Miller, Adolph C. (portrait) Miller, Adolph C. (portrait) Miller, Stephen I. (portrait) Million-Dollar Business Given Away. Mint, The First Lady of the. Misunderstanding, Air Attack on. Mitchell, Charles E. (portrait) Money and Morality Money, Foreign, Bargain Days in	$ \begin{array}{r} 144 \\ 527 \\ 559 \\ 633 \\ 124 \\ 425 \\ 779 \\ 779 \\ \end{array} $
Money, Foreign, Bargain Days in	779

PAGE 698 160 817 Must We Slow Down if Europe Does Not Come Back? National Bank, Organizing a Trust De-partment in See also Convention 1923 p. IV National Bank Division See also Convention 1923 p. IV National Banks Trust Department Con-ference National Banks, Freedom of from State Escheat/Laws National Banks, Freedom of from State Escheat/Laws National Banks, a New Touch in the Examination of National Banks for the Virgin Islands. National Beakty, The National Beakty, The National Sedative, The National Sedative, The National Sedative, The National Wealth, Estimating Our. New Basking and Currency Committees New Orntacts New Faces in the World of Currency. New Fashions in Farm Finance..... New Federal Reserve Board Rulings New Magnets for Idle Dolars. New Magnets for Idle Dolars. New Magnets for Lie Dolars. New Magnets for the Dolars. New Magnets Acovertaive Plan. New Tork Stock Eschange, Problems and Policies of the Stock Schange, Problems New Sock Schange, Problems New Jork Stock Schange, Problems and Policies of the Stock Schange, Problems Not Alleter. Non Cash Items, Seek to Stop Reserve Board Collection of Northwest Relief, Corporation for... Not to Be Curred by Political or Legis-lative Processes Official Circles, On the Inside of High. Oil Game—See Fortune's Kainbow... $572 \\ 810$ 304 793 632 413 33 717 503 159 Note to be processes
Official Circles, On the Inside of High.
Oll Game—See Fortune's Rainbow...
One Cause of Economic Cycles...
On an Unstable Basis.
On the Inside of High Official Circles.
Opinions of the General Council, see Legal Department, p. V
Opportunities for Diversified Banking.
Opposed to McNary-Haugen Bill.....
Our Allied Debts. Bearing of Dawes' Plan on
Order, Reparations and....
Orderly Marketing
Organization, Intangible Benefits of...
Organized Banking's Workshop...
Organizing a Trust Department in a National Bank.
Palmer, J. Allen (portrait)..... 518 392 425 427 707 Plucking Figures Out of the Air for Uncle Sam Political Remedies for Farm Problems Post Office, Should it Advertise?.... Potash, the Key to Prosperous Agri-culture. Prayer, Opening Congress with.... Presidential Relief Presidential Relief Presidential Relief Prevention of Unnecessary Legislation, The 715 82 159 249

III

AMERICAN BANKERS ASSOCIATION JOURNAL

Puzzle of the Chilean Peso's Plunge 78 Puelicher, John H. (portrait) 19 Radio With the Romance Tuned Out. 47 Rainoad Consolidation Will Come 19 Rainoad Consolidation Will Come 79 Rainoad Soney, at Home and Abroad 78 Raw Materials in Peace and War 13 Real Problem in Business	
Price-Fixing, Fallacy of 58 Price of Bread 81 Price of Rubber, The. 77 Print it on All Forms. 82 Prize Cow Exhibited in Bank President's Office 66 Prize Funds (Boys and Girls Club 10 Problems and Policies of the New York 10 Problems and Policies of the New York 21 Projection of the Useful Application 9 of Wealth 99 Proposed German Gold Bank 48 Prosperity, Fear of Adverse Railroad 47 Prosperity Through a Reduction of the 77 Protection for the Depositors. 78 Public Market a Good Investment. 79 Public Opinion, Making Sound 57 Public Market a Home and Abroad. 78 Public Market Homance Tuned Out. 78 Railroad Consolidation Will Come. 19 Radio With the Romance Tuned Out. 78 Reau Problem In Business. 57 Reau Problem In Business. <t< td=""><td></td></t<>	
Price of Bréad 81 Price of Bréad 7 Price of Rubber, The. 7 Prize Cow Exhibited in Bank President's Office 7 Prize Tow Exhibited in Bank President's Office 7 Prize Tow Exhibited in Bank President's Office 1 Prolection of the Useful Application of the Useful Application of Wealth 7 Propertion of the Useful Application of Wealth 4 Proposed German Gold Bank 48 Prosperity Through a Reduction of the Re-Discount Rate 77 Protection for the Depositors. 78 Public Market a Good Investment. 50 Public Market a Good Investment. 79 Public Opinion, Making Sound. 57 Public Opinion, Making Sound. 57 Public Market a Home and Advertising. 2 Public Market a Home and Advertising. 2 Public Market a Home and Advoad. 57 Public Opinion, Making Sound. 57 Public Market a Good Investment. 50 Public Market a Good Investing. 2 Public Market a Good Investing. 2 Public Market a Good Investing. 2 Public Marke	
Prize Funds (Boys and Girls Club Work) 10 Problems and Policies of the New York 21 Problems and Policies of the New York 21 Projection of the Useful Application of Wealth 29 Proposed German Gold Bank 48 Proposed German Gold Daw 55 Public Market a Good Investment 70 Public Market a Good Investment 78 Public Opinion, Making Sound 55 Public Opinion, Making Sound 55 Public Market a Hould Eye 78 Public Market John H. (portrait) 19 Radio With the Romance Tuned Out. 77 Railroad, Who Are the Owners of the Gates, Money, at Home and Abroad. 28 Raw Materials in Peace and War. 13 Real Problem in Business. 14 Real Problem in Business. 14 Rea	
Prize Funds (Boys and Girls Club Work) 10 Problems and Policies of the New York 21 Problems and Policies of the New York 21 Projection of the Useful Application of Wealth 29 Proposed German Gold Bank 48 Proposed German Gold Daw 55 Public Market a Good Investment 70 Public Market a Good Investment 78 Public Opinion, Making Sound 55 Public Opinion, Making Sound 55 Public Market a Hould Eye 78 Public Market John H. (portrait) 19 Radio With the Romance Tuned Out. 77 Railroad, Who Are the Owners of the Gates, Money, at Home and Abroad. 28 Raw Materials in Peace and War. 13 Real Problem in Business. 14 Real Problem in Business. 14 Rea	
Problems and Policies of the New York Stock Exchange 21 Projection of the Useful Application of Wealth 29 Proposed German Gold Bank 38 Prosperity, Fear of Adverse Railroad Legislation Detrimental to, 47 Prosperity Through a Reduction of the Re-Discount Rate 70 Protection for the Depositors 76 Public Market a Good Investment. 76 Public Opinion, Making Sound 55 Public Opinion, Making Sound 19 Radio With the Romance Tuned Out. 77 Railroad Consolidation Will Come. 78 Railroad, Who Are the Owners of the Gates, Money, at Home and Abroad. 78 Read Problem In Business. 42 Read Problem In Business. 42 Read Problem In Business. 43 Recent Decisions	
Problems and Policies of the New York Stock Exchange 21 Projection of the Useful Application of Wealth 29 Proposed German Gold Bank 38 Prosperity, Fear of Adverse Railroad Legislation Detrimental to, 47 Prosperity Through a Reduction of the Re-Discount Rate 70 Protection for the Depositors 76 Public Market a Good Investment. 76 Public Opinion, Making Sound 55 Public Opinion, Making Sound 19 Radio With the Romance Tuned Out. 77 Railroad Consolidation Will Come. 78 Railroad, Who Are the Owners of the Gates, Money, at Home and Abroad. 78 Read Problem In Business. 42 Read Problem In Business. 42 Read Problem In Business. 43 Recent Decisions	\$ 53 5 123111151 5 123111151 5 123111151 5 123111151 5 123111151 5 123111151 5 123111151 5 123111151 5 12311151 5 12311151 5 12311151 5 12311151 5 123115 5
Proposed German Gold Bank. 43 Prosperity, Fear of Adverse Railroad 43 Prosperity Through a Reduction of the Re-Discount Rate 47 Prosperity Through a Reduction of the Re-Discount Rate 50 Protection for the Depositors 50 Public Market a Good Investment. 50 Public Market a Good Investment. 50 Public Opinion, Making Sound 55 Public Opinion, Making Sound 55 Public Mer In the Public Eye 748, 79 Public Opinion, Making Sound 59 Public Opinion, Making Sound 59 Public Market A Good Investment. 19 Radio With the Romance Tuned Out. 47 Railroad Consolidation Will Come. 51 Rates, Money, at Home and Abroad. 58 Raw Materials in Peace and War. 58 Real Yroblem in Business. 52 Recent Decisions-See Legal Department, p. V 52 Recent Developments in Iowa Agricultural Finance 52 Meaduction of Wastes in Marketing. 54 Recouring Gold From Smoke. 54 Reduction of Wastes in Marketing. 54	53 5 1231111155 924613194
Proposed German Gold Bank. 43 Prosperity, Fear of Adverse Railroad 43 Prosperity Through a Reduction of the Re-Discount Rate 47 Prosperity Through a Reduction of the Re-Discount Rate 50 Protection for the Depositors 50 Public Market a Good Investment. 50 Public Market a Good Investment. 50 Public Opinion, Making Sound 55 Public Opinion, Making Sound 55 Public Mer In the Public Eye 748, 79 Public Opinion, Making Sound 59 Public Opinion, Making Sound 59 Public Market A Good Investment. 19 Radio With the Romance Tuned Out. 47 Railroad Consolidation Will Come. 51 Rates, Money, at Home and Abroad. 58 Raw Materials in Peace and War. 58 Real Yroblem in Business. 52 Recent Decisions-See Legal Department, p. V 52 Recent Developments in Iowa Agricultural Finance 52 Meaduction of Wastes in Marketing. 54 Recouring Gold From Smoke. 54 Reduction of Wastes in Marketing. 54	
Radio With the Romance Tuned Out. 47 Railroad Consolidation Will Come	
Radio With the Romance Tuned Out. 47 Railroad Consolidation Will Come	
Radio With the Romance Tuned Out. 47 Railroad Consolidation Will Come	
Radio With the Romance Tuned Out. 47 Railroad Consolidation Will Come	11 11 11 11 11 11 11 11 11 11 11 11 11
Radio With the Romance Tuned Out. 47 Railroad Consolidation Will Come	11 11 11 11 11 11 11 11 11 11 11 11 11
Radio With the Romance Tuned Out. 47 Railroad Consolidation Will Come	1135 195 195 195 195 195 195 195 195 195 19
Radio With the Romance Tuned Out. 47 Railroad Consolidation Will Come	35 79 12 36 13 31 59 24
Radio With the Romance Tuned Out. 47 Railroad Consolidation Will Come	79 12 13 13 13 15 9 24
Receipts, Federal Warehouse, 14 Recent Decisions—See Legal Depart- ment, p. V Recent Developments in Iowa Agricul- Incourage Finance	
Receipts, Federal Warehouse, 14 Recent Decisions—See Legal Depart- ment, p. V Recent Developments in Iowa Agricul- Incourage Finance	6 1 3 3 1 5 9 2 4
Receipts, Federal Warehouse,	1 3 3 1 5 9 24
Receipts, Federal Warehouse,	81 59 24
Receipts, Federal Warehouse, 14 Recent Decisions—See Legal Depart- ment, p. V Recent Developments in Iowa Agricul- Incourage Finance	59 24
Receipts, Federal Warehouse, 14 Recent Decisions—See Legal Depart- ment, p. V Recent Developments in Iowa Agricul- Incourage Finance	
Recent Decisions—See Legal Depart- ment, p. V Recent Developments in Iowa Agricul- tural Finance	
tural Finance	
Recovering Gold From Smoke	
	33
Reduction of 77	26
Reduced Rates to Atlantic City 12	71
Refunding the Short Term Debt	75
Refusal to Remit at Par 4 Reparations and Order 24	41 45
Reparations and Order	07
Reparations and Order	19
Reserve Balances, Interest on (Federal Reserve) 14	45
Reserve Board Collection of Non-Cash Items, Seek to Stop	24
Reserve Board Rulings, New Digest of 65	86
Reserve System, Dankers for the 20	63 36
Resources of State Banks 10	01
Deposit Boxes	04 31
Roberts, George E. (portrait) 1	29
Revenue Report Boxes 5. Rising or a Setting Sun, A. 22 Roberts, George E. (portrait) 11 Robinson, Henry M. (portrait) 428, 70 Rubber, The Price of 5.	07 73
	74
CA A TO IN TRANSFORMER TRANSFORMER	
Sale of Government Securities by Com-	04
petitive Bids	80 81
"Save at the Shop" Plan 2	$\frac{51}{23}$
Saves Labor: An Investment in Civili-	
zation Savings Bank Conference for the East Savings Bank Division Regional Con-	38 86
Savings Bank Division Regional Con- ference 6	03
Savings Banking, Supervision of 2.	47
	26
Savings Deposits Amount to \$17,301,- 012,000	76
Savings Deposits in 1923 4	4042
School Savings in Los Angeles 8 School Savings Over \$9,500,000 1	42 14 67
School Savings Over \$9,500,000 1 School Savings Plan, Los Angeles	67 12
School Savings System 2. Scott William A. (portrait)	12 42 26
Senate's Gold Inquiry 1	
senator sulpsteau s objections 6	$50 \\ 18$

PAGE The Forty-ninth Annual Convention ...

General Convention

First Session, September 25	190
Second Session, September 26	191
Third Session, September 27	191
Federal Reserve Forum	236
Addresses :	
Across the Atlantic Fred I. Kent	218
A Rising or a Setting Sun James M. Beck	231
Banker-Farmer Team Work D. H. Otis	230
Education and Banking	
Stephen I. Miller, Jr.	206
Justification of Capitalism	
John H. Puelicher	194
Seeing Things Melvin A. Traylor	207

PAGE 83 26 25 75 41 45 07 69 63 63 236 231 129 707 73 281 251 23

 Texas Quaranty Fund Has Paid \$10,-000,000
 336

 "The Examiner is Here"
 665

 The Last Act
 33

 Three Dangerous Trends
 322

 Their Own
 7

 Times, The Best of
 666

 Toledo Stops Spurious Stock Sales
 535

 To Lift National Bank Handicaps.
 667

 Too Heavy for Wheat
 99

 Trade, Cross-Currents in Foreign Trade
 74

 Traylor, M. A. (portrat)
 125

 Tresury Tax Ruling Set Aside
 427

 Trust Business in Arkansas
 682

 Trust Business in Arkansas
 811

 Trust Company Business, Five Fundamentals in
 575

 Trust Company Conference
 375

 247 440 -242 -814 167 12 242 126 150 618

CONVENTION, 1923

PAGE

Association of Bank Women Atlantic City Convention Bank Women's Convention Bankers Declaration of Principles... Bankers for the Reserve System Chicago Wants Next Convention Committee Appointments Convention Journal, The Entertainment Features Golf Tournament, Atlantic City Presentation to Mr. Puelicher...... President Coolidge's Message to Ameri- $123 \\ 217$ 236 279 281 235

22	PA	AGE
	Trust Company Division	763
6	(See Convention 1923 below and	
4	Spring Meeting 1924, p VI	
*	Trust Department Advertising and Publicity	
4	Publicity	579
9	Organizing a National Bank,	
5	Trust Departments in National	581
3	Trust Departments in National	288
	Trust Funds, Investment Of	612
9	Trust Fund Relling Demonal	315
9	Trust Service, Sening rersonal	47
1	Prving Out Cooperative Panking in	600
Ū	koreign Countries	733
	Turnover of Deposits a Measure of	100
4	Business Activity	471
y	Organizing a	
4	ferences Tweive Billion Dollar Building Market Two "fs" in Reparations Plan Two I'er cent on Reserve Balances	735
U	Twelve Billion Dollar Building Market	429
*	Two "Ifs" in Reparations Plan	769
0	Two Per cent on Reserve Balances	549
6		
	Unclaimed Deposits, Escheat of Uncle Sam Adopts a Viceroy. Uncle Sam to Buy More \$1 Silver Uncle Sam Umpires the Produce Game	$443 \\ 553$
9	Uncle Sam Adopts a Viceroy	553
2	Uncle Sam to Buy More \$1 Silver	824
10	Uncle Sam Umpires the Produce Game	296
8	Unemployment Forced New Issues	$\frac{385}{257}$
1	Unemployment Forced New Issues Uniformity in Banking Laws Uniest, Causes of Discontent and	257
1	Unrest, Causes or Discontent and	66
4		
111	Vanderlip, Frank A. (portrait) Voluntary or Living Trusts Voters Do Not Vote, Because the	622
3	Voluntary or Living Trusts	600
ö	voters Do Not Vote, Because the	732
	Wage Increase, Real Waish, Thomas J. (portrait) War Debts and the Dollar. Warren, Charles B. (portrait) Washington Investigations Washington (State) Securities Act. Ways to Aid Germany Wealth, Estimating Our National. Wealth, Estimating Our National. Wealth, Useful Application of. We Cannot Keep Them Out We Have Reached the Limit Wells, Oscar (portrait) West Speaks on the Reserve Act What Has Happened to the Chemical Industry?	
6	Wage Increase, Real	24
00	Waish, Thomas J. (portrait)	622
	War Debts and the Dollar	61
)1	Warren, Charles B. (portrait)	636
6	Washington Investigations	622
2	Washington (State) Securities Act	405
32	Ways to Ald Germany	804
16	Wealth Useful Application of	032
55	We Connot Koon Thom Out	290
	We Have Reached the Limit	117
12	Wells, Oscar (portrait)	201
31	We Must Quit Tampering	727
	Western Europe's Problems	323
00	West Speaks on the Reserve Act	368
8	What Has Happened to the Chemical	
20	Industry?	710
\$8	What is Labor Doing With its Banks?	439
17	What Makes Good Advertising?	627
31	What Part of the Freight Burden is	
17	Borne by the Farm?	421
23	what we Don't See	$\frac{227}{344}$
1	What will the osth Congress Dof	355
18	Wheat_Grow Less of it	442
	Wheat Price If We Fixed a	$443 \\ 127$
10	Wheat, Too Heavy for	
10 53	What Has Happened to the Chemical Industry?	622
38	Wherefore of Deflation, The	5
22	Who Are the Owners of the Railroads.	666
14	Why I Am Opposed to Political Reme-	
48	 wheelt, Too Heavy for	297
66	why "Customer Ownership" Benefits	
30	the Banker	307
	why one Market Does Not Grow	130
35	why the Crop-Purchasing Plan will	004
36	Why the Treasury Pays the Rate	615
65	Wilbur, Curtis D. (portrait)	622
33	Williams, Carl, (portrait)	123
22	Will Help President to Solve Shipping	
7	Problem	814
76	Will Interest Rates Rise or Fall?	634
35 67	 Williams, Carl, (portrait) Will Help President to Solve Shipping Problem Will Interest Rates Rise or Fall? Will Laws Help the Farmer?. Will Not Appeal. Winston, G. B. (portrait) Winston Government Aid With the State Banks. Woman's Place in Bank Development. 	666
57 99	Wington (1 P (nontradit)	546 515
44	Without Covernment Aid	363
39	With the State Benks	955
95	Woman's Place in Pank Development	255 155
25 27	Woodrow Wilson and the Federal De	199
56	With the State Banks. Woman's Place in Bank Development. Woodrow Wilson and the Federal Re-	559
82	serve Wool a Quick Asset Woollen, Evans (<i>portrait</i>) Workingman Does Not Provide for Ill-	$552 \\ 358 \\ 243$
11	Woollen, Evans (portrait)	243
	Workingman Does Not Provide for Ill-	
27	Workshop of Organized Banking Workshop of Organized Banking Young, Owen D. (portrait)428,	$121 \\ 80$
	Workshop of Organized Banking	80
75	worshipping False Gods	289 707
75	Young, Owen D. (portrast)428,	707

PACH

							PAGE
can Bankers Association							. 191
President Heads Acceptance							
Reduced Rate to Atlantic City							
Resolutions				i.			. 198
September Convention, The	•	•	•		×	٠	. 29
Special Trains to Atlantic City	۰.		٠	٠	*	٠	. 124

Clearing House Section

Addres	ISES :	
	ress of President James Ringold	261
Clea	ring House Protection Melvin A. Traylor	225
The	Government in Business	
	George E. Roberts	209

Problems and Policies of the ew York Stock Exchange Seymour L. Cromwell 213 The New

AMERICAN	BANKERS	ASSOCIATION	JOURNAL
----------	---------	-------------	---------

Set-Off : Set-Off by Depositor Set-Off of Assigned Claim

Stopping Payment: Payment of Stopped Check

Taxation: Shareholder's Right to Equality in Tax Payments

Trade Acceptance: Negotiable Instrument Payable at Bank

PAGE

Discussion

National Bank Division		Committee on Nominations	248 247
Address of President Waldo New- comer Credit Discount Companies	249	State Bank Division	
Election of Officers	$253 \\ 263$	Addresses: Cooperative Farm Marketing Carl Williams	959
Savings Bank Division	263	Uniformity in Banking Laws E. H. Wolcott	258
theses '		E. H. Wolcott Reports:	257
Address of President McCauley	255	Committee on Exchange	256
Newspaper Advertising as a Business Builder W. R. Morehouse Save at the Shop Plan. Allard Smith Supervision of Savings Banking	$264 \\ 251$	Farm Finance Committee	$273 \\ 255$
eports:	247	Federal Legislation Committee Resolutions	255
Committee on Banking Facilities	248	State Legislation Committee	255
		LEGAL DEPARTMENT	
P.	AGE	PA	AGE
Articles and Notes		Bank Stock and Stockholders: Liability of Oklahoma Bank Stock- holder	
heck Without Address of Bank scheat of Unclaimed Deposits A Direct Ruling	17 442	holder Stockholder's Liability	$161 \\ 163$
A Direct Ruling	442	walver of Stock Lien	162
reedom of National Bank from State	442	Bills of Lading: Collection of Bill of Lading Draft	432
Escheat Laws California Act Constitutional	$ 18 \\ 19 $	Certificate of Deposit: Coupon Time Certificate	32
California Escheat Statute Constitutionality of Laws	18 18	Checks:	
Constitutionality of Laws Escheat of Real Estate General Discussion	$\frac{20}{20}$	Check Payable "In Exchange" at Drawee's Option	84
Oregon Act Constitutional Pennsylvania Escheat Act	20 19	Check to John Doe or Bearer Check Payable to "Yourselves" I	797 84
Veneral Discussion	18	Check Payable 'In Exchange' at Drawe's Option Check to John Doe or Bearer Check Payable to "Yourselves" II Check Payable to "Yourselves" II Traveler's Check Llability American Bankers Association Checks	84 30
State as Trustee	$\begin{array}{c}19\\693\end{array}$	American Bankers Association Checks	30
Laradden Bill General Counsel's Opinion (rendered at Spring Meeting of Executive Council)		Checks Agent Not Liable for Default Effect of Words "Sold By" Express Company Checks	30 30
Council)	693 13	Express Company Checks	30
Council) ar Clearance Decisions 1 North Carolina Statute Decision. Collection Not Obligatory	$ 13 \\ 15 $	Knauth, Nachod and Kuhne Trav- elers' Checks	30
	15 15	Selling Bank Not Liable	30
Equal Protection Clause Legal Tender Clause Meaning of Par Clearance Par Clearance Not Obligatory	$ 14 \\ 13 $	Deeds and Conveyances: Conveyance by National Bank	588
	15 16	Deed of Husband and Wife	796
Statute Allows Exchange Payment Steps to Adopt Par Clearance 2 Atlanta Bank Decision	14 13	Deposits: Joint Account in Missouri Joint Deposit of Husband and Wife	797 797
2 Atlanta Bank Decision Can Collect from Non-members	16 16	Drafts and Bills of Exchange:	134
Can Collect from Non-members Can Collect Over Counter How Checks Collected	$17 \\ 16$	Liability of Drawer to Foreign Drawee	380
ayment of Drawee Bank's Check Decision of Supreme Court	649 649		85
Decision of Supreme Court Acceptance of Drawee's Check Negligent	650	Forged Paper: Payment of Forged Check	161
Facts of Case	651 649	Husband and Wife: Deed of Husband and Wife Joint Deposit of Husband and Wife	796
No Implied Authority to Accept Drawee's Checks Payee's Right to Sue Richmond	650	Joint Deposit of Husband and Wife	797
Payee's Right to Sue Richmond Bank	650	Indorser, Indorsement: Indorsement by Insane Payee	381
Bank The True Theory levenue Inspection of Banks and Safe Deposit Boxes Congressional Authority to Bevenue	649	Indorsement by Insane Payee Indorsement for Exchange Indorsement for Trust Company by	381
Deposit Boxes Congressional Authority to Revenue	504	Clerk Indorsement to "A or bearer" Liability of Bank as Guarantor of Payee's Indorsement Statute of Limitation on Indorser's	432 32
Constitutional Guarantees, The	$504 \\ 505$	Liability of Bank as Guarantor of Payee's Indorsement	586
Interpretation of Authority by Inter- nal Revenue Officers Power to Break Open Safe Deposit	504	Liability	432
Box Power to Examine Bank as to Par-	509	Interest and Usury: Interest on Note	162
ticular Named Customer	506	Minors and Incompetents:	
Power to Examine Banks as to All Customers Problem Presented, The	507	Indorsement by Insame Payee	381
Procedure of Revenue Officers	$505 \\ 505$	Mortgages and Liens: Waiver of Mechanic's Lien	161
Prohibition of General Inquisitorial Powers	506	Notaries: Bank's Liability for Notary's False	
Powers rust Fund Remittances Attitude of Knauth, Nachod and Kuhne Receiver	315 315	Acknowledgement Competency of Bank Notary	433
Bolognesi Case Case of Single Remitter	316	Notes: Negotiable Instrument Payable at	
Reconsideration of Problem Rights of Knauth, Nachod & Kuhne	$316 \\ 315$	Negotiable Instruments Payable at	796
Rights of Knauth, Nachod & Kuhne Trust Claimants	317	Bank Note "Six Months or on Demand" Notes Payable at Bank	797 163
	.1	Notes Payable at Bank	434
Opinions of the General Counse acceptance and Certification:		tion	313
Payment or Certification on Saturday	588	Presentment, Protest and Notice: Necessity of Protest Wrongful Protest of Check	161
Evening	000	Wrongful Protest of Check	314

PAGE

Acceptance and Certification:	
Payment or Certification on Saturday	588
Evening	988
Attachment of Joint Account	797
Garnishment; Checks at Clearing House	31
Accommodation Paper: Liability of Accommodation Maker.	796
Banking Hours:	
Payment or Certification on Saturday Evening	588
Banks, National:	

Conveyance by National Bank National Bank as Executor 588 382

rts:		Comm
nmittee on Exchange	256	Čomm Comm
nmittee on Exchange ction of Officers m Finance Committee ieral Legislation Committee	$273 \\ 255$	Comm
ieral Legislation Committee	255 273	Comm Cha
te Legislation Committee	255	Electi
LEGAL DEPARTMENT		
P.	AGE	
Stock and Stockholders: bility of Okiahoma Bank Stock- older		
older	161	Accepta Accep
iver of Stock Lien	$\begin{array}{c} 163 \\ 162 \end{array}$	that to 1
of Lading: lection of Bill of Lading Draft	432	pos Draw Che
ficate of Deposit: upon Time Certificate	32	cipa
ks.		Hol
eck Payable "In Exchange" at	84	Accomm
eck to John Doe or Bearer	797	Accon
cck Payable to "Yourselves" I eck Payable to "Yourselves" I eck Payable to "Yourselves" I eck Payable to "Yourselves" I aveler's Check Liability	84	Cas
eck Payable to "Yourselves" 11	84 30	Ind
		Bar
Checks	$30 \\ 30$	Attachn
Effect of Words "Sold By"	30	Attac
Checks Agent Not Liable for Default Effect of Words "Sold By" Express Company Checks Anauta, Nachod and Kuhne Trav- elers' Checks Solling Bork is Agent	30	Aga
elers' Checks	30	Banking
elers' Checks Selling Bank is Agent Selling Bank Not Liable	30	Stop
		to Sur of
s and Conveyances: nyeyance by National Bank	588	Tex
ed of Husband and Wife	796	Bankru
int Account in Missouri	797 797	Bank ent jud
ts and Bills of Exchange:		in
ability of Drawer to Foreign Drawee	380	Insol
mittance to Cover Draft	85	Dra Cor
ed Paper: yment of Forged Check	161	Fed
		Banks a Bank
and and Wife: ed of Husband and Wife int Deposit of Husband and Wife	796	of
	131	Pay Ind
rser, Indorsement:	381	Comn
dorsement for Exchange	381	hib
dorsement for Trust Company by	432	ves
rser, indorsement: lorsement by Insane Payee lorsement for Exchange lorsement for Trust Company by Clerk lorsement to "A or bearer" ability of Bank ns Guarantor of Payee's Indorsement tute of Limitation on Indorser's Liability	32	Morri You
ability of Bank as Guarantor of	586	"Ultr
atute of Limitation on Indorser's	200	Ba
Liability	432	
est and Usury:		Banks, Natio
terest on Note	162	Car Natio
rs and Incompetents: dorsement by Insane Payee	381	Por Mu
gages and Liens: aiver of Mechanic's Lien	161	syl
ries: .nk's Liability for Notary's False		Bills of Collec
Acknowledgement	433	wit
mpetency of Bank Notary	380	Ow
s: gotiable Instrument Payable at		Draft
Donle	796	and the loss of

313 161 314

 $162 \\ 162$

314

586

796

Election of Officers	260
Trust Company Division	
Addresses: Address of President Theodore G.	
Smith	243
Reparations and Order Francis H. Sisson	245
Reports:	
Committee on Community Trusts	244
Committee on Insurance Trusts	267
Committee on Protective Laws	244
Committee on Publicity	246

State Secretaries Section

mmittee														•	è	it	246
Charges																	267
ection of	Office	ers	*	•	•	٠	*	*	×	•	•	٠	•	*			244

Recent Decisions

ance and Certification: ptance by Telegraph, Replying At Draft "Is Good Today," Bound Honor Upon Presentment if De-sit is Sufficient—Texas..... rer Procuring Certification of cek Before Delivery Still a Prin-al, Distinguished When Certifi-tion at Instance of Payee and ider—New Jersey nce and Certification ; 165 383 nodation Paper: mmodation Indorsement Sup-rted by Consideration. When shier's Agreement Not to Hold lorsers Not Binding Against nk—Pennsylvania 319 nent and Garnishment: chment of Bank Deposit. Bank nnot Set Off Unmatured Note ainst Account—New York..... 653 g Hours: Payment Order on Check Given Cashier Away from Bank on nday by Telephone. Knowledge Cashier is Knowledge of Bank— 384 ptcy and Insolvency: t Without Notice Paying Insolv-t Depositor's Checks Before Ad-lication and After Filing Petition Bankruptcy Not Liable—Ken-ke Banaruptey and key ky vent's Checks Covering Debt to awee Bank. Valid although in ntemplation of Bankruptcy— deral 165 652 and Banking: t Not Bound to Know Signature Payee When Not Paying to yee. May Rely on Subsequent dorsements—Indiana mon Law Trust—Statute Pro-olting Unincorporated Associa-n from Doing Savings and In-timent Dusiness—New York is Plan Bank—Default—New rk 383 798 is rk 799 rk "a Vires" Defined; Contract of nk Aiding Objects of Banking siness Not Ultra Vires—Texas. 165 National: onal Bank as Executor—State nnot Withhold Right—Missouri. onal Bank Exercising Fiduciary wers. Inconsistent State Law ust Yield to Federal Act—Penn-799 511 vania f Lading: ction Paper Deposit of Draft th Bill of Lading Attached for llection Did Not Make Bank yner of Draft and Bill of Lading -Missouri Draft Attached to Order Bill of Lad-ing is Negotiable. Federal Bills of Lading Act Supersedes State Law --Mississippi 318 164 Building and Loan Association: Building and Loan Association— Member and Stockholder May Sue to Restrain Association from Paying Tax From Which it is Clearly Exempt—Federal Building and Loan Association—Ken-tucky 511 798 Branch Banks: Foreign Balance—Debtor and Credi-tor Relation Not Disturbed by For-eign Confiscation—New York..... 798 Certificate of Deposit: Certificate of Deposit Payable "In Current Funds" Not Negotiable. "Currency" Not Equivalent of Cur-rent Money—Iowa

V

PAGE

PAGE

260

653

Checks :

VI

hecks: A Post Dated Check is a Negotiable Instrument—Where Drawer Stops Payment Before Maturity. No Pre-sentment Required—South Caro-lina Bank Paying Check to Corporation of Different Name from Payee Held Liable to Maker—Massa-chusetts Bank Without Notice Paying Insolv-Bank Without Notice Paying Insolv-ent Depositor's Checks Before Ad-judication and After Filing Petition in Bankruptcy Not Liable—Ken-tucky 437

PAGE

384

436

- 165
- 652
- 590
- judication and After Filing Petition in Bankruptoy Not Liable—Ken-tucky Check Given for Intoxicating Liquors. Void Despite Claim of Holder in Due Course Check Without Funds—That Accused Had Money Coming Which He In-tended to Deposit to Cover Check Not a Defense—California Lead Pencil Check—Drawee Bank Held Entitled to Recover from In-dorser Bank on Warranty of Genuineness—Georgia Merita in Stati is Payment in Full, Not Conclusive. Truth That it is Not May be Shown— Kentucky 384
- Collection .
- ollection: Collecting Bank Held Negligent in Accepting Anything but Money in Exchange for Check on Distant Drawee—United States Texas Bank not Liable for Default of Correspondents 590 590
- of Correspondents
 Contracts and Agreements:
 Foreign Exchange—Duty and Liabil-ity of Bank Under Agreement to Remit Money to a Foreign Coun-try—New York
 Lotteries. Sale of Contracts by 3 per cent Housing Company Heid II-legal—Massachusetts 590
- 319
- 437
- 799
- Death and Decedents Estate: Banker's Check—Death of Purchaser of Draft Drawn by Bank Against Correspondent Revokes Agency to Transmit Money—Oregon 165
- 652
- 165 384

eral Debt Due by De	positor.	Bank
rupt's Deposits for	Pro Rat	ta Dis-
tribution-Arkansas		

- Use of Corporate Checking Account to Pay Individual Debt. Payee Held not Charged with Notice— Massachusetts
- Drafts and Bills of Exchange: Non-Existing Payee. Draft Covering Fraudulent Fire Insurance Claim. When Drawer Not Estopped—New York
- Fork
 Forged Paper:
 Bank Negligent in Paying Forged Checks Liable Therefor, Notwith-standing Depositor's Fallure to Examine Monthly Statements— Texas
 T 318 Haranty
- uaranty—Not Necessary to Exhaust formedy Against Principal in Order to Hold Guarantor on Uncondi-tional Guaranty—Maryland 589
- ins ance :
- IB-IFANCE: Burglary Insurance—Reformation of Folicy Contract—Mistake Must be Mutual—Pennsylvania Insurance—Theit Insurance. Con-struction. Larceny. Meaning of "Theft"—Iowa 799 436
- Minor's Deposit. Authority in Writ-ing Required to Authorize Payment to Person Other Than Depositor-319
- to Person Missouri . Mortgages: Chattel Mortgage as Collateral on Note. Indorsers Discharged on Loss Due to Delay in r'iling Arkansas
- Notes: Demand Note May be Sued on With-out Demand Marginal Notation Must be Taken Notice of —Colo-
- rado Bank Crediting Deposi-tor with Proceeds Not Bona Fide Holder for Value. Burden of Proof When Fraud Shown-Indiana Note Payable "to the Order of Bear-er" Is not One to "Bearer"-Ore-gon
- 510
- er" Is not One to "Bearer"—Ore-gon Notes—Deposit in Commercial De-partment Cannot be Set Off Against Debt Owed to Saving De-partment—Massachusetts Notes—Holder in Due Course—South Dakota Notes—Notice of Dishonor, Evidence of Mailing, Statement by One Not a Notary, Raises No Presumption of Presentment and Demand— Massachusetts 437
- 436

Commission on Public Education....

State Secretaries Section Trust Company Division Opposed to the McNary-Haugen Bill.. Savings Banks Enlarge Scope of Ac-tivity

SPRING MEETING, EXECUTIVE COUNCIL, 1924

PAGE Meeting at Augusta..... Branch Banking Forum Declaration of Principles ... 689 692 718 Addresses:

- Why the Crop Purchasing Plan Will FailGeorge E. Roberts 694 Reports :
- American Institute of Banking..... Commission on Commerce and Marine 768 736

PAGE

F	AGE
Ackerman, Carl W	
Recovering Gold From Smoke	83
Agger, E. E	40.0
Proposed German Gold Bank	483
Prosperity Through a Reduction of	771
the Re-Discount Rate	111
The Battle of the Franc and the	
American Loan	637
The Ravages of Inflation	293
Alexander, Lewis-	
A New Touch in Bank Examination.	630
New Faces in the World of Currency	781
The First Lady of the Mint	559
The Passing of the Heydey of Steam	737
	101
Anderson, Jr., Benjamin M	
Business and Banking Policy in an	0.47
Unstable World	347
Domestic Market Opportunities	311
Gold Money and Morality	425
Reserve Policy and Excess Gold	63
Anderson, Sydney-	
What Part of the Freight Burden is	
Borne by the Farm?	421
LOUTING My LINE & GALARCESSES STATES	

- PAGE
- 164 437

653

319

652

165

164

437

PAGE

725

764 746

748

696

726

724

706

- - Presentment, Protest and Notice: Demand Note May be Sued on With-out Demand Marginal Notation Must be Taken Notice of—Colorado Protest Fees on Check—Iowa...... $165 \\ 590$

PACE

510

653

65.2

384

- Safe Deposit Box: Safe Deposit Box—Lease is Contract of Bailment—Failure to Use Ordi-nary Care—Maryland 590
- Set-Off
- Banking—Deposits—Set Off and Counter Claim—Contracts—Washet-Off—Deposit of Trust Money by Stockbroker—Federal 511 Set-Off
- 510

- Signature: Bank Not Bound to Know Signature of Payee When Not Paying to Payee, May Rely on Subsequent Indorsements--Indiana 383
- Stopping Payment: Stop Payment Order on Check Given to Cashier Away From Bank on Sunday by Telephone. Knowledge of Cashier is Knowledge of Bank— Texas Stopping Payment of Certified Check —New Jersey
- 510 Taxation :
- 384
 - 589
- axation:
 Assessing National Bank Stock for Taxation. May Count In Exempt Government Bonds, Which are Wholly Exempt in Hands of Pri-vate Banks—United States
 Bank Taxation—Deduction of Real Estate from Capital Stock—Double Taxation—Oregon
 Income Tax—rower of Government to Compel Bank to Furnish Infor-mation Relative to Transactions had with its Depositors. Sections 1308, 1210-A and 1300, Kevenue Act of 1921, Construed—Federal...
 Taxation—Deductions Allowed in As-sessing Capital Stock of Trust Company—lowa 590
- 589
- Taxation—Jeau sessing Capital Stock of Trus. Company—Jowa Taxation of Trust Company Engag-ing in Banking Business, Rate Different for Businesses—Massa-164

- Trade Acceptance: Trade Acceptance—Uncertainty as to Amount Payable After Dishonor Does Not Affect Negotiability— Federal Rule—Oklahoma...... 511

ł	AGE
Trust Company Division	763
Bank Laws, States Enact	735
Banking Forum	692
Campaign for Enlightenment	725
Federal Reserve System, State Banks Uphold	746
Fiftieth Anniversary of A. B. A., Plans	706
Has a Position of Service Vantage	691
How State Associations are Helping Banks	748
McNary-Haugen Bill, Opposed	696

INDEX BY AUTHORS

P	AGE
Aughinbaugh, W. E.— The Customer's Export Trade	139
Bailey, William B.— Workingman Does Not Provide for Illness	121
Baker, Newton D.— The Community Trust Idea	444
Bancroft, Frank D.— Voluntary or Living Trusts	600
Beach, Samuel H.— Keep the Wampum Sound	40
Bean, Robert H.— Handling of Trade Acceptances	42
Beck, James M.— A Rising or a Setting Sun	231
Bell, George H.— Safer Credits by Crop Contracts	474
Bell, Lisle— One Cause of Economic Cycles	392

L	27/177
Brand, Charles J.— Wheat and Prosperity	355
Calkins, Earnest Elmo— Advertising Good Will in the Balance Sheet	493
Campbell, J. Bart— What Will the 68th Congress Do?	344
Christoph, F. A.— Banks in the New Free State	561
Clark, James E.— Some of the Major Problems33, 82, 304, 363, 424, 502, 584, 648, 730,	159. 792
Cobb, B. C.— Why "Customer Ownership" Benefits the Banker and His Community	557
Collins, Charles W.— National Banks at the Cross-Roads	572
Craddick, H. B.— Opportunities for Diversified Banking	514
Crick, W. F.— British Tariff Policy Since '14	53

AMERICAN BANKERS ASSOCIATION JOURNAL

.

	PAGE
Crissey, Forrest— New Fashions in Farm Finance	285
New Fashing in Farm Farm Farmer Crissinger, D. K. Two rer Cent on Reserve Balances Cromweil, Seymour L. The Problems and Policies of the New The Problems Revenues	549
TOLK SLOCK Exchange	610
Davis, James J.— We Can Not Keep Them Out Deppe, Charies H.— Shall the Government Compete in Banking? Donnelly, Horace J.— At the End of Fortune's Rainbow	341
Banking?	719
At the End of Fortune's Rainbow Duncan, A. E.— Credit Discount Companies	518
Credit Discount Companies	253
Raw Materials in Peace and War	131
Edens, William G.— Best Life Because Best Advertised Ellsworth, Fred W.— New Orleans Co-Operative Plan	364
New Orleans Co-Operative Plan Farquhar, A. B.— Causes of Discontent and Unrest	
Causes of Discontent and Unrest	
Gehle, Frederick W.— Will Interest Rates Rise or Fall? Goldsmith, Alan G.—	634
Goldsmith, Alan G.— Brighter Outlook for Austria Italy is Struggling Back Graham, Dale—	93 37
Are Reserves Carried Against Float	282
Graham, Frank D.— War Debts and the Dollars Gray, Carl R.— Credit—The Big Railway Problem	61
Gregory, H. E.—	
Tigh Hurdles for Function	
Broadcasting by Banks	298
Harger, Charles Moreau— Backfring on the Farm Slump Save First; Live Afterward The Examiner is Here Hays, Ralph— the Usefulness of Re-	349 23 665
Hays, Ralph— rerpetuating the Usefulness of Be-	
Projecting the Useful Application of	565
Hazlewood Craig R	200
Federal Reserve System Tendencies Head, Walter W.— All Industry Inter-dependent	. 10
The Real Problem in Business We Have Reacned the Limit We Must Quit Tampering	117
Helm, Jr., William P	289
Estimating Our National Wealth Herrick, Tracy E.— Selling Personal Trust Service Hines, Walter D.—	47
Hobson, Rixey- A Check-up on the Steel Trai	719
A Check-up on the Steel Trai Blazer's Empire Radio with the Romance Tuned Out Uncle Sam Adopts a Viceroy	$712 \\ 479 \\ 558$
Banker Morgan's \$8,500,000 Gift	566
What Makes Good Advertising Hope, G. Alex— Interest on Reserve Balances	145
Interest on Reserve Balances The West Speaks on the Reserve Act Hudston, J. W.— Organizing A Trust Department	581
lves Mitchell-	
American Currency in Other Coun- tries	495
Jacobs, Thornwell— 'The South Benefits from Migration James, Edwin L.—	181
A Faymaster of Reparations	101
Kahn, Otto H.— The International Banker Kennedy, James H.—	36
Annedy, James H.— Analysis of a Customer's Account Kent, kred 1.— Across the Atlantic Interprets the Dawes Plan	644 918
Interprets the Dawes Plan	736
Kirkhard Karaka and Ka	305
mapp, G. Hatter-	
Stockholder Cooperation As a Force in Bank Development Woman's Place in Bank Development Knight, James Victor	460 155
Knight, James Victor— Cooling America's Melting Pot	423
Lane, Harold F.— Attitude of the Roads on Consolida- tion	470
Lewis, Jr., Reuben A	140
Drafting the Brains Behind the Dol- lar	699

	AGE
Hearings In All Banking Centers On the Inside of High Official Circles Plucking Figures Out of the Air for	8 774
Refunding the Short Term Debt The Elastic Tariff Begins to Stretch. The Movement for a Division of Fed- eral Reserve Earnings	$562 \\ 75 \\ 623$
The Movement for a Division of Fed- eral Reserve Earnings	360
Long Dohont Chagian	485
Two "Ifs" In Reparations Plan Loud, Lingard— Europe's Financial Hobgoblin Saved Labor: An Asset to Civiliza-	769
Europe's Financial Hobgoblin Saved Labor: An Asset to Civiliza-	158
Lyons Charles E	438
National Debt Figures Misleading Should a Mint Show a Profit? Sterling's Fall	$ 822 \\ 354 \\ 531 $
McCoy, Joseph S.— How Much Money Is Hoarded?	777
McFadden, Louis T.— To Lift National Bank Handicaps McGuire, O. R.— The Shift From Cheap Money to Cheap Credit	467
The Shift From Cheap Money to Cheap Credit	300
The Surplus in the United States	541
George Otis	
Potash, the Key to Prosperous Agri- culture	715
Penny Savings Society Mayham, S. L.— What Has Happened to the Chemical	306
What Has Happened to the Chemical Industry?	710
Mellon, A. W.— Why the Treasury Pays the Rate	615
The Prevention of Unnecessary Legis-	
Miller, Jr., Stephen I.—	49
Education and Banking Mitchell, Charles E.— The Economic Stage and the Bank-	206
er's Rôle	203
Leaks in Banking — How to Stop Them Newspaper Advertising As a Business	638
Builder	264
Builder Mountjoy, E. E.— Trust Departments in Nationals Mullen, Donald A.—	288
Protection for the Depositors	783
Neill, Robert—	
Trust Business in Arkansas Netherlands, Wood— Trust Departments in Small Com-	811
Notz. William—	599
Trying Out Cooperative Banking in Foreign Countries	733
Ormond, J. A.— Looking Ahead for the South	68
Ormond, J. A.— Looking Ahead for the South Otis, D. H.— Banker-Farmer Conferences	92
Banker-Farmer Conferences Banker-Farmer Team Work Owen, Thomas H.—	230
Investment of Trust Funds	612
Paton, Thomas B.— Escheat of Unclaimed Deposits	442
Freedom of National Banks from	18
State Escheat Laws Opinions of General Counsel30, 84, 313, 380, 432, 586,	161, 796
Par Clearance Decisions Payment By Drawee Bank's Check	$\begin{array}{c} 13 \\ 649 \end{array}$
	504 316
Paton, Jr., Thomas B.—	510,
Pitney, Fred B.— The Price of Rubber	798 73
Is Shipping Turning the Corner? Preston, Howard H.— Recent Developments in Iowa Agri- cultural Finance Preston Thomas R.—	105
cultural Finance Preston, Thomas R.—	135
Preston, Thomas R.— Has a Position of Service Vantage Priddle, Jr., T. P.— Texas Guaranty Fund Has Paid De- positors \$10 000	691
positors \$10,000 Putnam, George E.— If We Pile Up Another Billion in Gold	338
	721
Rives, Jr., C. G.— Giving the Co-Operatives Credit Roberts, George E.— If We Fixed a Wheat Price The Bearing of the Daves Plan on Our Allied Debts The Government in Business	4
Roberts, George E.— If We Fixed a Wheat Price	127
The Bearing of the Dawes Plan on Our Allied Debts	795
The Government in Business	209

1	The Wherefore of Deflation Why the Crop Purchasing Plan Will	AGE 5
	Why the Crop Purchasing Plan Will Fail	694
	Fail Robinson, Leland Rex— Foreign Policies of the Great British	
	London's "Big Five" Banks	$\frac{308}{147}$
	Sargent, H. E.— Congress Balks on Farm Relief by Legislation	
	Legislation Federal Plan of Credit Control	620 71
8	The New Federal Reserve Regula-	141
	Saunders, Richard W.— The Motion Picture Industry from a	
1	Banker's Standpoint Scott, Charles F.—	151
	Kansas Guaranty Certificates Scott, William A.—	88
	What We Don't See Shepherd, F. N.—	227
1	Kansas Guaranty Certificates Scott, William A.— What We Don't See Shepherd, F. N.— Because the Voters Do Not Vote Fear of Adverse Railroad Legislation	732
		475
	Sherman, C. B.— Federal Warehouse Receipts Home Management Bulletin Service	149
	Thereaging the "Terming" Domens of	34
	Is a Public Market a Good Public In-	370
	Reduction of Wastes in Marketing	501 426
	Standardization of Farm Products Taking the Department of Agricul-	86
	Taking the Department of Agricul- ture to the People Uncle Sam Umpires the Produce Game	640
)	Game Sherwell, G. Butler— American Branch Banking in Latin	296
	America America Banking in Latin America America Banking in Latin	463
	America	77 646
	Financial Order Puzzle of the Chilean Peso's Plunge Sims, R. N.—	785
	Resources of State Banking Institu-	101
	tions Sisson, Francis H.— Must We Slow Down If Europe Does Not Come Back? Public Relations and Advertising Reparations and Order	
3	Not Come Back? Public Relations and Advertising	414 21
ł	Reparations and Order Turning Back \$323,000,000 to the General Public	245
8		
1	Save at the Shop Plan Smith, Burton M.—	251
	Making Profitable Loans to the	528
	A New Measure of Business Fifty Years of the Varying Value of Gold	351
	Gold Holiday Impressions of "Darkened	704
	England" Turnover of Deposits a Measure of	309
\$	Business Activity	471
	Speare, Charles F.— Cross-Currents in Foreign Trade Stearns, F. A.—	744
6	Los Angeles School Savings Plan	12
	Studley, Robert L.— Wool a Quick Asset Stark, L. L. D.— Trust Department Advertising and	358
1	Trust Department Advertising and Publicity	579
3	Taylor, C. Stanley- The Twelve Billion Dollar Building Market	429
1	Market Templeton, Henry— Bargain Days in Foreign Money Is the Government an Unfair Com-	779
	is the Government an Unfair Com- petitor for Money?	555
	petitor for Money? Totton, Frank M.— Log Cabin or Institute, There is	544
	Log Cabin or Institute, There is Nothing Like Study Traylor, Melvin A.— Clearing House Protection	225
	Clearing House Protection Seeing Things Tunneclife, Mason— The Best of Times	207
2	The Best of Times	676
	Wikoff, Frank J Guaranty Law Caused Loss of \$15,000,000	44
	Williams, Carl— Cooperative Farm Marketing	258
	Williams, Carl— Cooperative Farm Marketing Willis, H. Parker— Money Rates at Home and Abroad Wolcott, E. H.— Uniformity in Banking Laws	1
	Wolcott, E. H Uniformity in Banking Laws	257
	Uniformity in Banking Laws Woodworth, Leo Day— Pay Roll Savings Method	279
	Woollen, Evans- Making Sound Public Opinion	551
	Woollen, Evans- Making Sound Public Opinion Wright, Philip G. Influence of the Tariff on Prices Sugar Under the Flexible Tariff	301
		488
	Young, D. Richard— Business Conditions at a Glance Charting Business Conditions Comparative Credit Costs Comparative Costs of Credit	642
	Comparative Credit Costs	150 418
	comparative costs of Credit	497

VII