Update . . .

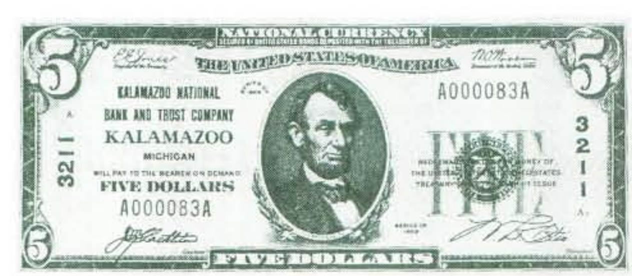
Individual National Bank Charters By States Whose Notes Of The 1929-1935 Issuing Period Remain Unreported

by M. Owen Warns, NLG

Fifty two previously unreported charters have surfaced since the last Charter Table appeared in the March/April 1984 issue of Paper Money. These newly surfaced charters are listed in Supplement XIV of Paper Money. The charter status at this time:

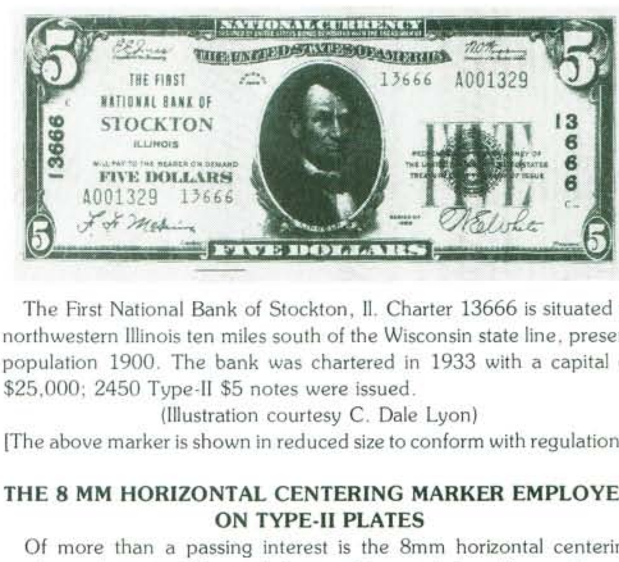
(a) number of charters issuing small size Nationals	6994	
(b) number of charters whose notes have surfaced prior to and since 1970	6586	(94%)
(c) number of charters yet to surface	408	(6%)

Highlighting the fifty one charters reported in the accompanying Supplement XIV are the seventeen charters from the state of New York of which fifteen were reported by Joseph Sande, the other two by Hickman & Oakes and C. Dale Lyon.



Kalamazoo National Bank of Kalamazoo, Michigan was granted Charter 3211 in June of 1884 when it was capitalized at $100,000. The initial bank officers were E.C. Dayton president, J.W. Osborn vice-president with H.H. Coddington the cashier. The bank title was changed to, Kalamazoo National Bank and Trust Company on June 24, 1927; it liquidated in March of 1930.

The issue of small nationals by this bank was limited to 7122 Ty-I $5s. (Illustration courtesy of Steven Whitfield)



The First National Bank of Stockton, Il. Charter 13666 is situated in northwestern Illinois ten miles south of the Wisconsin state line, present population 1900. The bank was chartered in 1933 with a capital of $25,000; 2450 Type-II $5 notes were issued.

(Illustration courtesy C. Dale Lyon)

[The above marker is shown in reduced size to conform with regulations]

THE 8 MM HORIZONTAL CENTERING MARKER EMPLOYED ON TYPE-II PLATES

Of more than a passing interest is the 8mm horizontal centering marker under note #3 from a left pane (illustrated above) from a Type-II plate layout. It appears there was no set date of a changeover in the processing of notes from the Type-I layout to the Type-II plate layout in processing the small nationals. It is thought the use of the Type-II plate layout occurred during the mid-13000 series of charters for it is in this range of charter numbers where the largest number of the 8 mm horizontal centering markers are to be located. Banks that issued Type-I notes with a 2 mm vertical centering marker initially found that reorders for notes were processed from a Type-II plate layout with an 8 mm horizontal centering marker.

In our search we found the 8 mm horizontal centering marker employed on notes from the following charters:

13696 New Douglas, Ill.	14090 Canyon, Tex.
13813 Cannonsburg, Pa.	14094 Cecil, Pa.
13974 Clarksville, Tex.	14234 Poultney, Vt.
13998 Clearfield, Pa.	14283 San Antonio, Tex.

THE 2 MM VERTICAL CENTERING MARKER CONTINUES TO BE USED ON TYPE-II NOTES

The 2 mm vertical centering marker, a carry-over from the Type-I plate layouts, continued to be used on the Type-II plate layouts. The frequency of use of this 2 mm was found to be greater than 8 mm horizontal centering markers; as a result it is assumed the 8 mm to be the scarest of the two markers. Examples of the 2 mm marker employed on Type-II plate layouts:

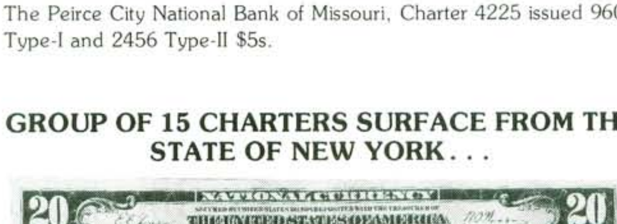
13668 Burknett, Tex.
13826 Freeport, Pa.
13934 Lockhart, Tex.
13935 West, Tex.
13980 Conneaut Lake, Oh.
14030 Toledo, Oh.
14149 Haskell, Tex.
14151 Hooversville, Pa.
14164 Cuero, Tex.

8 MM HORIZONTAL MARKER EMPLOYED ON REORDERS OF NOTES ON TY-II PLATES

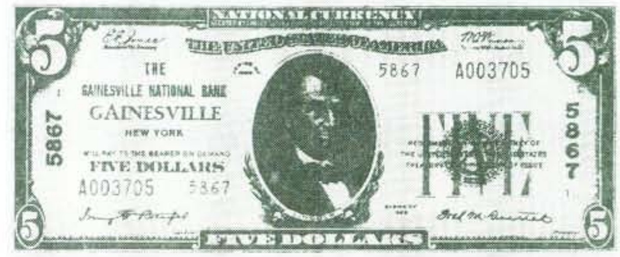
The initial deliveries of the small size national bank notes began in June of 1929 and were processed from Type-I plate layouts with a 2 mm vertical centering marker placed under note #3 on both the right and left panes. Notes from the Type-II plate layouts with an 8 mm horizontal marker under note #3 on both the right and left panes along with an additional set of charter numbers in ink were first delivered to banks in May of 1933. It was not uncommon for a bank to circulate notes of the same denomination with one having a Type-I marker and another with a Type-II marker. The cut-away illustration shown above has the 8 mm horizontal marker used by banks that first issued Type-I notes with the 2 mm vertical marker.

The Peirce City National Bank of Missouri, Charter 4225 issued 9600 Type-I and 2456 Type-II $5s.

GROUP OF 15 CHARTERS SURFACE FROM THE STATE OF NEW YORK . . .



The Peoples National Bank of Greenport, N.Y., Charter 3232, is located in what was originally a quaint fishing port on the north shore of Long Island, which later became a water sports recreation center on the Sound. It is located on Long Island's upper finger that stretches outward to the eastern tip of the island. This year the bank will celebrate its 100th anniversary, having been established in 1884 with a capital of $50,000. The first officers of the bank were: George F. Tuthill president, Thomas F. Price vice-president and E.O. Corwin the cashier.



The Gainesville National Bank of Gainesville, New York was granted charter 5867 in mid-1901 with a capital of $25,000. The first bank officers were: J.E. Brainerd president, M.D. Smith vice-president with John T. Symes the cashier. The population of Gainesville has hovered around the 500 figure over the years.

This bank issued only one denomination in the small size nationals: 16,020 Type—I $5s and 7154 Type-II $5s

(Illustration courtesy C. Dale Lyon)

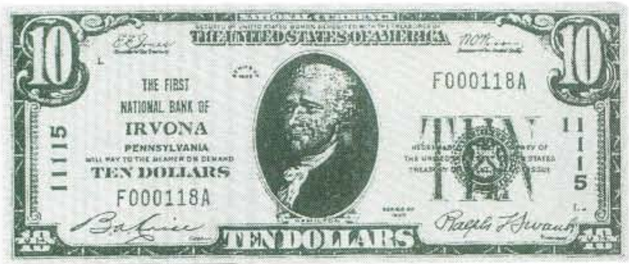
The Farmers National Bank of Hickory, Pennsylvania, Charter 7405. The bank was established some eighty years ago, back in 1904, with a capital of $25,000 with J.A. Ray president, R.M. Williams vice-president and H.W. Denny as cashier. Hickory is located in southwestern Pennsylvania a dozen or so miles north of Washington & Jefferson College. Hickory's last population figure was 700! The Bank issued 660 $20 Ty-I notes.

(Illustration courtesy Eric Vicker)

The First National Bank of Palantine, Illinois, Charter 11934, was established on June 25, 1921 with a capital of $25,000. The bank limited its issues of the 1929-1935 National Bank Notes Series to 8130 Type-I $5 notes. The note shown above was the last note from sheet #2 of 1355 sheets processed.

(Illustration courtesy Tim Kyzivat)

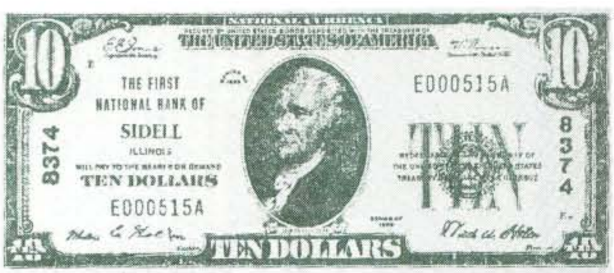
SCARCE PENNSYLVANIA CHARTER SURFACES



The First National Bank of Irvona, Pennsylvania, was granted Charter 11115 in 1917, capital $25,000. Irvona is situated in the midst of The Appalachian Coal District some forty miles north of Altoona. The latest population figure was 714! The Bank went into receivership in early 1931. It issued only 780 $10s and 90 $20s, for a total of only $9,600.

(Illustration courtesy Gerald C. Schwartz)

SIDELL, ILLINOIS–POPULATION 645!



The First National Bank of Sidell, Illinois was established and granted Charter 8374 in 1906 with a capital of $25,000. Sidell is situated in a remote area of east central Illinois some fifty miles south of Urbana.

The bank was placed in conservatorship in March of 1933; later that year it went into receivership.

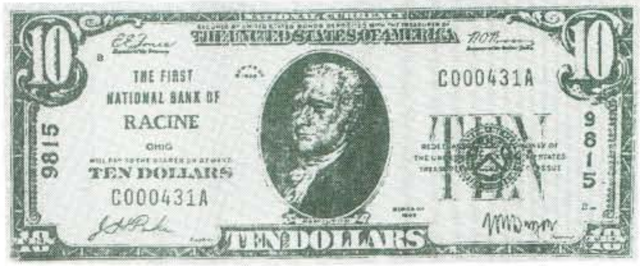
This bank issued 6408 $10 Type-I notes, and was the bank's only issue of the small size nationals! State collectors are curious as to why it took fifty years for a note to surface; 6408 notes are more than a handful!

(Illustration courtesy William Kleinschmidt)

The First National Bank of Brownstown, Illinois was granted charter 10397 in May of 1913 with a capital of $25,000. Brownstown is about thirty five miles west of Chicago with a population of about 675. The signatures of M.J. Griffith president, and C.A. Griffith the cashier are seen on these notes. The illustrated note is the 54th of a total of 864 Type-II $5 notes issued.

(Illustration courtesy C.E. Hillard)

OF THE 336 OHIO NATIONAL BANK CHARTERS, 6 REMAIN TO SURFACE!



The First National Bank of Racine, Ohio was granted Charter 9815 in 1925 with a capital of $25,000. The latest population of Racine is listed as 583! Racine can be found on the inside of one of the numerous twists in the Ohio River as it wends its way down to the Mississippi. The state of Ohio is well on the way to having all the notes of its chartered banks recorded.

(Illustration courtesy Don C. Kelly)

THE 6 REMAINING OPEN OF THE 336 OHIO BANK CHARTERS

CHARTER	BANK TITLE	NOTES ISSUED
6943	FNB of Watertown,	$10s, $20s Ty-I
7639	FNB of Baltimore,	$10s, $20s Ty-I
9274	FNB of Mendon,	$10s, $20s Ty-I
9799	Neffs, National Bank of Neffs,	$10s, $20s Ty-I
10436	Haviland, Farmers N.B.,	$10s, $20s Ty-I
11216	Freeport, Prairie Depot N.B.	$10s, $20s Ty-I

MISSOURI NOW NEEDS 3 CHARTERS TO COMPLETE

With the surfacing of Charter 10367, The National Bank of North Kansas City, Missouri needs only the chartered banks listed below to surface—

6243 The City National Bank of Harrisonville, issued $10s & $20s Ty-I
6885 The First National Bank of Campbell, issued $10s & $20s Ty-I
8916 The First National Bank of Fairview, issued $10s & $20s Ty-1

Charter 10367 was reported by William M. Rhoning

SURFACED STATUS OF THE 5 STATES GRANTED THE LARGEST NUMBER OF 1929-1935 NATIONAL BANK CHARTERS

Pennsylvania	899 charters - 859 surfaced,	40 open	(.044%)
New York	522 charters - 481 surfaced,	41 open	(.078%)
Texas	510 charters - 458 surfaced,	52 open	(.101%)
Illinois	469 charters - 454 surfaced,	15 open	(.042%)
Ohio	336 charters - 330 surfaced,	6 open	(.017%)

PUBLICATIONS CONSULTED

Standard Catalog of National Bank Notes, by John Hickman and Dean Oakes.

National Bank Note Issues of 1929-1935, published by SPMC, 1970. M. Owen Warns, Peter W. Huntoon, and Louis Van Belkum.

The Bankers Register, Kountze Brothers, New York City, N.Y.

CORRECTION, PAGE 192 IN THE 1970 SPMC PUBLICATION THE NATIONAL BANK NOTE ISSUES OF 1929-1935

- Florida incorrectly listed as 54 charters, should be 53
- Indiana listed as 224 should be 223 charters.

(Recapitulation follows)

REVISED RECAPITULATION OF THE NUMBER OF BANKS ISSUING 1929-1935 CURRENCY WHOSE NOTES REMAIN UNREPORTED

States Territories District	Banks Issuing Notes	Banks That Have Been Reported	Banks That Remain Unreported	Unreported Notes By Charter Number of Issuing Bank.
Alabama	107	96 - 90%	11 - 10%	7451, 7687, 7991, 7992, 8028, 8910, 9055, 9927, 10102, 10307, 11259.
Alaska (Terr.)	3	3 - 100%	none	Notes from all banks reported.
Arizona	11	11 - 100%	none	Notes from all banks reported.
Arkansas	69	65 - 94%	4 - 6%	9633, 10459, 12238, 12296.
California	172	156 - 91%	16 - 9%	8063, 10184, 10301, 10309, 10412, 11041, 11123, 11330, 11433, 11566, 11867, 12271, 12328, 12454, 12624, 14202.
Colorado	93	88 - 95%	5 - 5%	5976, 6454, 6772, 7533, 7704.
Connecticut	57	56 - 98%	1 - 2%	3914.
Delaware	16	16 - 100%	none	Notes from all banks reported.
District Columbia	11	10 - 91%	1 - 9%	10316.
Florida	53	52 - 98%	1 - 2%	7757.
Georgia	79	75 - 94%	4 - 6%	8314, 10333; 11290, 12404.
Hawaii (Terr.)	1	1 - 100%	none	Notes from 3 bank titles reported.
Idaho	28	27 - 96%	1 - 4%	7526.
Illinois	469	454 - 97%	15 - 3%	385, 903, 1428, 1837, 1870, 3579, 4967, 5149, 5285, 10045, 10132, 11333, 13673, 13709, 13993.
Indiana	223	205 - 92%	18 - 8%	2747, 3338, 4685, 4688, 5476, 5558, 6354, 6765, 7354, 7491, 8351, 8804, 8912, 9279, 10616, 12028, 12780, 14075.
Iowa	249	238 - 96%	11 - 4%	2961, 4795, 5585, 6852, 7357, 8057, 8099, 9447, 9549, 9821, 14309.
Kansas	212	208 - 98%	4 - 2%	3134, 8974, 9136, 11177.
Kentucky	141	133 - 94%	8 - 6%	2576, 4819, 7254, 11890, 12202, 13906, 14026, 14076.
Louisiana	38	35 - 92%	3 - 8%	10544, 11521, 14225.
Maine	58	55 - 95%	3 - 5%	1956, 7835, 13843.
Maryland	91	82 - 90%	9 - 10%	1236, 3205, 4364, 6202, 8799, 8860, 8867, 12443, 13798.
Massachusetts	145	138 - 95%	7 - 5%	684, 1386, 2288, 2312, 4488, 14033, 14266.
Michigan	145	137 - 94%	8 - 6%	8723, 9509, 10631, 12084, 12661, 12793, 13929, 14144.
Minnesota	248	241 - 97%	7 - 3%	3155, 6366, 6519, 6584, 6795, 6933, 10507.
Mississippi	34	34 - 100%	none	Notes from all banks reported.
Missouri	119	116 - 97%	3 - 3%	6343, 6885, 8916.
Montana	44	41 - 93%	3 - 7%	3605, 10715, 10939.
Nebraska	152	148 - 97%	4 - 3%	5337, 7622, 8797, 9665.
Nevada	10	10 - 100%	none	Notes from all banks reported.
New Hampshire	58	57 - 98%	1 - 2%	13861.
New Jersey	257	238 - 91%	19 - 9%	2083, 4274, 5403, 5730, 6179, 7364, 8501, 8661, 8681, 8829, 9061, 9661, 10036, 10430, 12829, 12903, 14088, 14153, 14305.
New Mexico	23	23 - 100%	none	Notes from all banks reported.
New York	522	482 - 92%	40 - 8%	266, 295, 296, 2463, 2869, 3171, 3193, 3333, 4416, 4998, 5746, 5936, 6087, 7233, 7483, 7763, 7840, 8334, 8343, 8388, 8717, 8793, 8872, 10374, 10930, 11518, 11739, 11956, 12018, 12294, 12398, 12874, 13089, 13229, 13246 13365, 13889, 13909, 13911, 13945.
North Carolina	63	62 - 97%	1 - 3%	9044.

States Territories District	Banks Issuing Notes	Banks That Have Been Reported	Banks That Remain Unreported	Unreported Notes By Charter Number of Issuing Bank.
North Dakota	111	91 - 92%	20 - 18%	6064, 6218, 6397, 6474, 6475, 6557, 6601, 6743, 7569, 7872, 7879, 8881, 9386, 9684, 10596, 10721, 10864, 11069, 11184, 11226.
Ohio	336	330 - 98%	6 - 2%	6943, 7639, 9274, 9799, 10436, 11216.
Oklahoma	214	196 - 92%	18 - 8%	5811, 6517, 6641, 7209, 8472, 8616, 8859, 9046, 9709, 9881, 9964, 9970, 10205, 10380, 11397, 14108.
Oregon	79	69 - 87%	10 - 13%	3774, 5822, 8941, 9281, 10164, 10619, 10992, 11106, 13294, 14001.
Pennsylvania	899	866 - 96%	33 - 4%	522, 2562, 4092, 4222, 5848, 5920, 5974, 6281, 6442, 6603, 6615, 6709, 6878, 7400, 8092, 8960, 9128, 9149, 9513, 9554, 9996, 11789, 11892, 11966, 11993, 13868, 13871, 13908, 13999, 14049, 14112, 14121, 14169, 14181, 14182.
Rhode Island	12	12 - 100%	none	Notes from all banks reported.
South Carolina	42	33 - 79%	9 - 21%	5064, 6385, 9296, 9876, 10129, 10263, 10586, 10679, 11499.
South Dakota	75	68 - 91%	7 - 9%	2068, 6561, 8698, 8776, 11457, 11590, 11689.
Tennessee	105	100 - 95%	5 - 5%	2593, 10181, 10192, 10449, 12319.
Texas	510	485 - 89%	55 - 11%	2729, 3261, 3644, 3973, 4289, 4368, 4438, 5109, 5475, 5759, 6361, 6376, 6400, 6461, 6551, 6780, 6896, 6968, 7106, 7378, 7524, 7572, 7775, 8200, 8204, 8249, 8522, 8690, 8770, 8816, 8817, 9053, 9625, 9810, 9812, 9989, 10241, 10323, 10403, 10472, 10657, 10703, 11163, 12741, 12919, 13555, 13562, 13661, 13667, 13669, 13984, 14027, 14072, 14126, 14302.
Utah	17	17 - 100%	none	Notes from all banks reported.
Vermont	48	45 - 94%	3 - 6%	7614, 13261, 13800.
Virginia	151	141 - 93%	10 - 7%	7208, 7782, 8003, 9890, 10611, 10658, 11533, 11978, 12267, 13878.
Washington	84	76 - 90%	8 - 10%	3862, 8639, 9576, 10407, 11416, 11672, 13057, 14166.
West Virginia	130	114 - 88%	16 - 12%	6170, 6226, 7246, 7672, 8333, 8360, 8434, 8998, 9048, 9523, 10392, 10759, 11268, 11502, 13505, 13783.
Wisconsin	157	155 - 99%	2 - 1%	11083, 14095.
Wyoming	23	23 - 100%	none	Notes from all banks reported.
Totals to date	*6994*	*6586 - 94%*	*410 - 6%*	

Recently surfaced Charters indicated on the accompanying Supplement XIII by an asterisk (*) have been deleted from this up-dated Charter Table.

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