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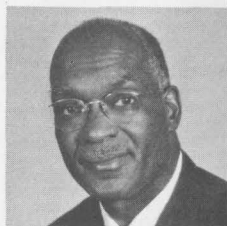
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B. DOYLE MITCHELL. 1959-1966—7th NBA President. Currently serving as Secretary & Board Member of the Northwest Securities Investors, Inc. 1971 Recipient of Howard University Alumni Award for Outstanding Service in Banking and Community Service.

JESSE H. TURNER. 1966-1968—8th NBA President. Served as President/Chairman of the Executive Committee, Memphis Branch, NAACP from 1957 to 1968. In 1961 he was cited as the "FEARLESS CHAMPION" of the Rights of Men by the Citizens of Memphis.



EDWARD E. TILLMON. 1968-1970—9th NBA President. President and Chief Executive Officer of Bank of Finance, Los Angeles, California. Presently serving as President and Member, Board of Directors of the Interracial Council for Business Opportunity.



DR. WILLIAM R. HUDGINS. 1970-1971—10th NBA President. Doctor of Humanities, Lhd, Shaw University. Former organizer, president and chairman of the Board of Carver Federal Savings and Loan Association of New York, Organizer of American Savings and Loan League and served as 3rd president.



OWEN FUNDERBURG. 1971-Present—Mr. Funderburg, a native of Georgia, began his banking career in 1948 as a teller with Mechanics and Farmers Bank, North Carolina.

A graduate of Morehouse College, Atlanta, Georgia, Mr. Funderburg is also a graduate of the Graduate School of Banking at Rutgers University. During his career with Mechanics and Farmers Bank, Mr. Funderburg was named an officer and a member of the bank's Board of Directors. In 1966, Mr. Funderburg became the Executive Vice President and Chief Executive Officer of Gateway National Bank in St. Louis, Missouri. Mr. Funderburg has held these positions and has been a member of Gateway's Board of Directors since 1966. Mr. Funderburg has been a member of the National Bankers Association's Executive Committee since 1965. Mr. Funderburg was elected to the NBA presidency at the 44th Annual Convention in October 1971. Mr. Funderburg was the recipient of the St. Louis Argus's Distinguished Citizen Award for 1971.

A MESSAGE TO THE PEOPLE

by Lawrence D. Bland,
Executive Director
National Bankers Association



Too often many people attempt to compare the management skills and expertise of minority bankers to those of their counterparts employed in the large urban banks. While in many instances there exists a firm basis for comparison, at the same time inadequate depth and expertise prevalent within the minority banking community points out the fact that the needs of the latter are four times greater than those of majority bankers. An analysis of our banks indicates that minority banks have proven to be effective in generating business activities in the nation's deprived areas, especially at this time when big business is beginning to boom.

Not only do minority banks display a greater sensitivity in dealing with minority clientele, but they also employ a market degree of professionalism in analyzing and making loans. It would prove most difficult to effectively emphasize the vital importance of depositing funds with a minority bank. For not only would such a program foster closer unity among all people, but it would provide an authoritative instrument to deal effectively with the economic needs and development of minority communities.

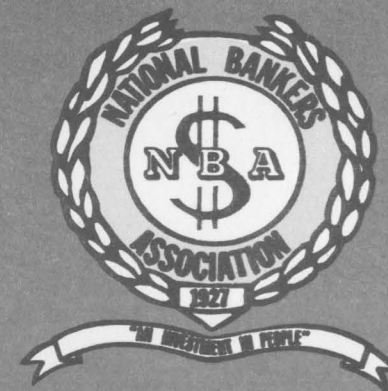
Statistics compiled as of December 31, 1970 are indicative of the outstanding track record of Minority Banks. The Minority Banks in 1970 had in excess of 72,000 loans on their books. Included in this figure were 7,500 business loans to minority concerns. The total dollar amount of the aforementioned loans amounted to \$60 million. Here it must be noted that in that same year less than 34 Minority Banks who controlled less than 1% of the assets under the control of all banking institutions in this country extended in excess of 33% of the total loans granted to minority businesses. During this same period of 1970 with 14,000 majority banks, statistics further indicated that they had approximately \$150 million outstanding to minority businessmen. Can it not be said then that this one factor alone was the catalyst which prompted the majority banking institutions to make a pledge that they would have at least \$1 billion outstanding to minority business enterprises by the year 1975.

Thus, if Minority Banks in our nation are to continue a fruitful growth rate and establish their place in this nation's economy, every conceivable effort must be made to solidify this growth, and it is in view of these past performances that the National Bankers Association conveys this message to the community with the hope and expectation that it will generate new deposits, as well as, to enhance current relationships and also a greater concern for our banks and the communities which they serve.

NBA MEMBERSHIP ROSTER

AMERICAN STATE BANK
Tulsa, Oklahoma
ATLANTIC NATIONAL BANK
Norfolk, Virginia
BANCO DEL PUEBLO
Santa Ana, California
BANK OF COMMERCE
Laredo, Texas
BANK OF FINANCE
Los Angeles, California
CARVER STATE BANK
Savannah, Georgia
CITIZENS SAVINGS BANK & TRUST CO.
Nashville, Tennessee
CITIZENS TRUST BANK
Atlanta, Georgia
CONSOLIDATED BANK & TRUST CO.
Richmond, Virginia
DOUGLASS STATE BANK
Kansas City, Kansas
FIRST ENTERPRISE BANK
Oakland, California
FIRST INDEPENDENCE NATIONAL BANK
Detroit, Michigan
FIRST PLYMOUTH NATIONAL BANK
Minneapolis, Minnesota
FIRST STATE BANK
Danville, Virginia
FREEDOM BANK OF FINANCE
Portland, Oregon
FREEDOM NATIONAL BANK
New York, New York
GATEWAY NATIONAL BANK
St. Louis, Missouri
GREENSBORO NATIONAL BANK
Greensboro, North Carolina
HIGHLAND COMMUNITY BANK
Chicago, Illinois
INDEPENDENCE BANK OF CHICAGO
Chicago, Illinois
INDUSTRIAL BANK OF WASHINGTON
Washington, D. C.
LIBERTY BANK OF SEATTLE
Seattle, Washington

LIBERTY BANK & TRUST CO.
New Orleans, Louisiana
LUMBE NATIONAL BANK
Pembroke, North Carolina
MECHANICS & FARMERS BANK
Durham, North Carolina
MEDICAL CENTER STATE
Oklahoma City, Oklahoma
MID-WEST NATIONAL BANK
Indianapolis, Indiana
NATIONAL INDUSTRIAL BANK OF MIAMI
Miami, Florida
NORTH MILWAUKEE STATE BANK
Milwaukee, Wisconsin
NUECES NATIONAL BANK
Corpus Christi, Texas
PAN AMERICAN NATIONAL BANK
Houston, Texas
PAN AMERICAN NATIONAL BANK
Los Angeles, California
PAN AMERICAN NATIONAL BANK
Union City, New Jersey
PEOPLES NATIONAL BANK OF SPRINGFIELD
Springfield, Illinois
RIVERSIDE NATIONAL BANK
Houston, Texas
SEAWAY NATIONAL BANK
Chicago, Illinois
SWOPE PARKWAY NATIONAL BANK
Kansas City, Missouri
TRI-STATE BANK OF MEMPHIS
Memphis, Tennessee
UNITED COMMUNITY NATIONAL BANK
Washington, D. C.
UNITY BANK & TRUST COMPANY
Roxbury, Massachusetts
UNITY STATE BANK
Dayton, Ohio
VANGUARD NATIONAL BANK
Hempstead, L. I., New York
VICTORY SAVINGS BANK
Columbia, South Carolina



**NATIONAL
BANKERS
ASSOCIATION**

1325 Massachusetts Avenue, N.W.
Washington, D.C. 20005
(202) 628-8188



**NATIONAL
BANKERS
ASSOCIATION**

THE NATIONAL BANKERS ASSOCIATION

Founded in 1927, the National Negro Bankers Association was established with a charter membership of twelve banks. With the adoption of the association's constitution and by-laws membership was limited to Commercial Banks. In 1948, the word "Negro" was deleted from the association's title.

The initial purpose of the association is best described by NBA's co-founder and first president, Major Richard R. Wright: "to promote uniformity of action, to obtain the practical

benefits to be derived from personal acquaintance, and the discussion of subjects relating to financial and commercial usages." During the 45 years of its existence and through the leadership of its eleven presidents, NBA has remained committed to these objectives.

The dynamic growth of minority-owned banking not only expanded the membership of NBA, but also revealed the need for a national program and office to direct the association's activities. In May, 1968, the NBA was awarded a two-year grant by the Office of Technical Assistance of the Department of Commerce's Economic Development Administration (EDA) to develop programs of technical and management assistance for the association's membership.

At the time of the establishment of the NBA's new National Office, the membership consisted of 20 banks with assets of \$207 million and total deposits of \$185 million. Since then, the membership has expanded to 44 minority-controlled banks with approximate assets of \$700 million.

The increase of minority-owned banks is contingent upon the need for competent management. Through the joint cooperation of the National Bankers Association (NBA) and the American Bankers Association (ABA), a bank management training program was developed. Thusly, NBA/ABA launched its first Management Training Program in June 1969. The first class was comprised of 21 young Black men from various walks of life.

So successful was the first Management Program, NBA/ABA opted to double the enrollment the second year. This time women were also recruited. In January 1972, the 39 trainees of the second class graduated and like their alumnus brothers of 1970 were placed in management positions in minority-owned and major banks throughout the country.

They brought to these institutions a broad range of experience, open minds and a thirst for more comprehensive training.

An initial objective of the association was to increase deposits in minority-owned banks across the country. With the support of Secretary Stans, President Nixon and his administration and other organizations, the program has been an excellent prototype of public and private sector cooperation for future efforts to improve the perspectives of minority economic development. Through these combined efforts, depository growth in minority banks has exceeded the administration's goal of \$100 million. This program represents one of the single largest transfers of funds to minority business institutions in the history of the United States.

The emergence of minority economic development as a primary issue of the last decade has accelerated public and private interest about minority-owned banks. To supplement this quest for topical data, NBA publishes a quarterly newsletter, distributed within the industry, government and general public.

Other medias of communication used are the Annual Conventions and Management Seminars which serve as a forum to present technical and management concepts to the membership. Each year, the NBA Convention has consequently emerged as a national platform for prominent speakers.

As the national trade association of minority-owned banks, the National Bankers Association has emerged as a vital, essential and relevant force for minority entry into the mainstream of American enterprise. In the 1970's the continued objective of NBA, as stated by Major Wright in 1927, is to utilize its combined efforts of entrepreneurial skills and financial expertise to chart the economic evolution of America's minorities.

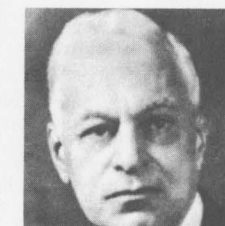
GALLERY OF NBA PRESIDENTS

The Dedicated Men Who Have Served as President
Since the Founding of the National Bankers Association

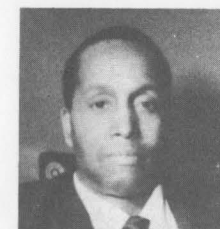
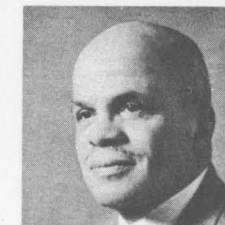


MAJOR RICHARD R. WRIGHT, 1927-42 — Co-Founder and 1st NBA President. Also President of Citizens and Southern Bank & Trust Company, Philadelphia, Pa.

JESSE H. MITCHELL, 1942-1945 — 2nd NBA President. Also Organizer and President of Industrial Bank of Washington. Because of his belief that the Bank would succeed, he served as President for one year without pay.



LORIMER D. MILTON, 1945-1948 — 3rd NBA President. Educator/Banker. Mr. Milton earned his degrees at Brown University, taught at Morehouse College and later became president of Citizens Trust Company in Atlanta.



LE ROY F. RIDLEY, 1948-1950 — 4th NBA President. Also one of the original founders of Crown Savings Bank, Newport News, Va. Appointed an original member of Newport News Redevelopment and Housing Authority and presently serving as Vice-Chairman.

JOHN H. WHEELER, 1950-1952 — Educator/Businessman. 5th NBA President. President of the Low Income Housing Development Corporation of North Carolina. His articles have appeared in several journals. Listed in "Who's Who" and "Who's Who in American Politics." Life Member of the NAACP.



MACEO C. MARTIN, SR., 1952-1959 — Teacher/Banker. 6th NBA President. Born in Pittsylvania County, Virginia, where he completed grade school, then attended Virginia Union University, afterwards teaching two years in the public schools of the county. He started as Cashier with First State Bank and advanced to President and Chairman of the Board in 1951.

LADIES' PROGRAM

THURSDAY October 2

3:00 pm-3:30 pm
Official Opening
David B. Harper, President, NBA
Greetings from City Official

3:30 pm-4:30 pm
Keynote Address

6:00 pm-7:00 pm
President's Reception

FRIDAY October 3

8:00 am-9:00 am
Bankers' "Kickoff" Breakfast

9:30 am-11:00 am
Panel Session—Women in Banking

11:30 am-2:00 pm
Ride the Monorail to Seattle's Space
Center
Luncheon & Fashion Show Atop the
Space Needle

2:30 pm-4:30 pm
To Be Announced

6:00 pm-7:00 pm
Cocktail Hour

7:00 pm-9:00 pm
Convention Banquet

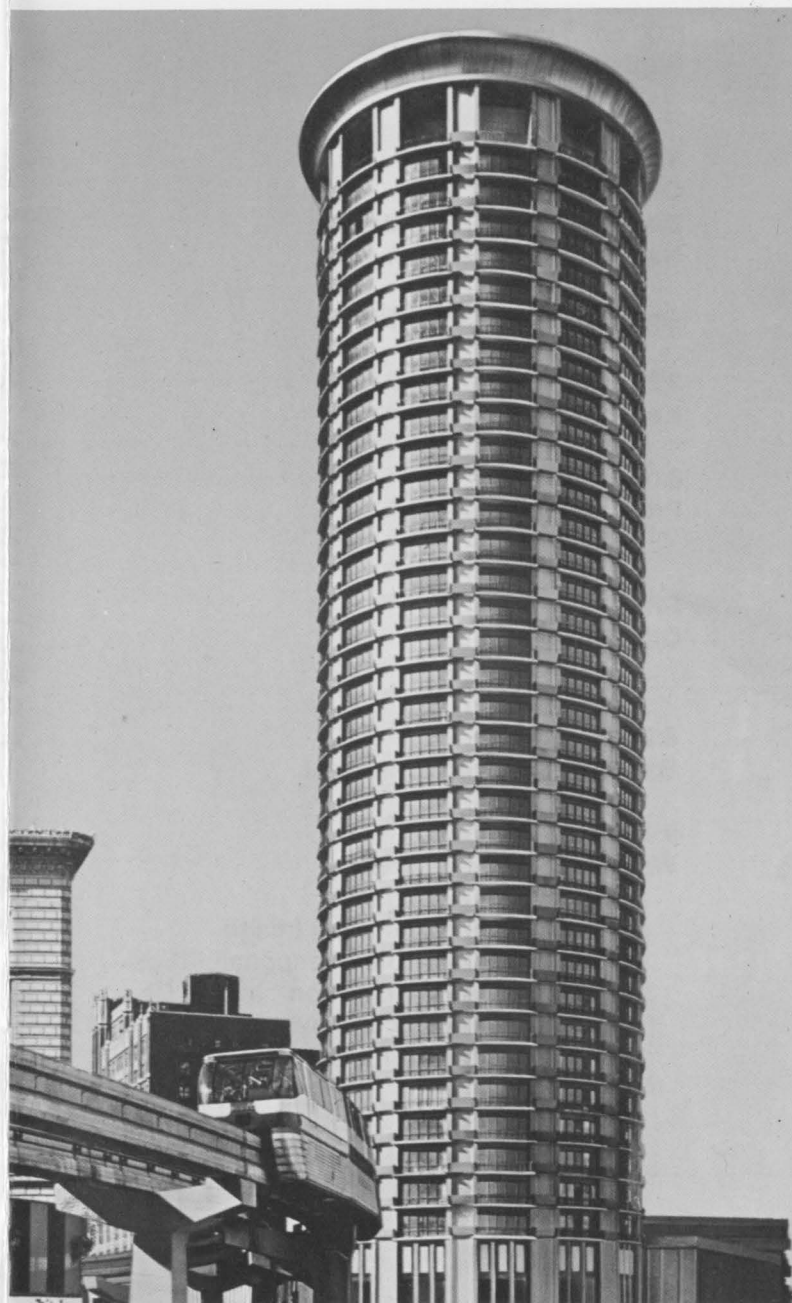
SATURDAY October 4

9:30 am-10:30 am
Buffet Brunch

10:30 am-12:00 noon
TV Interviews

NATIONAL BANKERS ASSOCIATION, INC. 48TH ANNUAL CONVENTION OCTOBER 2 THRU OCTOBER 4, 1975

WASHINGTON PLAZA HOTEL
SEATTLE, WASHINGTON



MANAGING FOR GROWTH, STABILITY AND PROFITABILITY

THURSDAY OCTOBER 2

8:00 am-5 pm
Registration

3:00 pm-3:30 pm
Official Opening
David B. Harper, President
National Bankers Assn., Inc.

Greetings from City Officials

3:30 pm-4:30 pm
Keynote Address

6:00 pm-7:00 pm
President's Reception

FRIDAY OCTOBER 3

8:00 am-9:00 am
Bankers' "Kickoff" Breakfast

9:15 am-12:00 noon
Workshops—(Concurrent)
A — Capital Adequacy
B — Marketing and Bank Image
C — Directors' Roles/Responsibilities
D — Loan Administration in a Depressed Economy
E — Associate Members

12:30 pm-1:45 pm
LUNCHEON

2:00 pm-4:00 pm
Workshops—(Concurrent)
A — Groups in Organization
B — Bank Holding Companies
C — Correspondent Relations
D — SBA Relations
E — EFTS (Electronic Funds Transfer System)

6:00 pm-7:00 pm
Cocktail Hour

7:00 pm-9:15 pm
Convention Banquet

SATURDAY OCTOBER 4

9:00 am-10:00 am
Regional Meetings and Elections

10:00 am-10:15 am
Coffee Break

10:15 am-12:00 noon
Business Session and Elections

PRELIMINARY PROGRAM

PRELIMINARY PROGRAM



DIRECTORS AND SENIOR MANAGEMENT **seminar** FOR BANKERS

**MAY 16, 17, 18
1974
NEW YORK
HILTON**

nba
NATIONAL
BANKERS
ASSOCIATION

\$1,144,451,535

**YEAR-
END
DEPOSITS**

\$275,000,000

1968

1973

**DIRECTORS/SENIOR MANAGEMENT
SEMINAR**

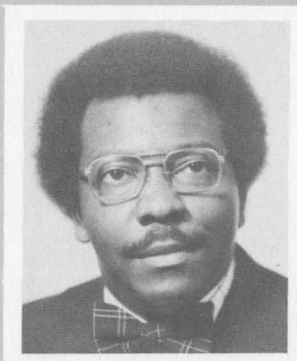


NATIONAL BANKERS ASSOCIATION

May 16-18, 1974

New York Hilton at Rockefeller Center

**William L.
Turner**



*Executive
Director*

TO
**DIRECTORS / SENIOR MANAGEMENT SEMINAR
PARTICIPANTS**

THE STAFF AND I WISH TO WELCOME YOU
AS A PARTICIPANT IN THIS,
OUR SECOND SEMINAR FOR
SENIOR MANAGEMENT AND THE BOARD MEMBERS
OF MINORITY BANKS

NATIONAL BANKERS ASSOCIATION, INC.
1420 K STREET, N.W.
SUITE 300
WASHINGTON, D.C. 20005

STAFF

Barbara D. Cromwell — *Deputy Director*
Lowell R. Jackson — *Research Director*
Cheryl V. Lyons — *Executive Secretary*
Othel Yancey — *Secretary/Receptionist*

Dr. Edward D. Irons — *Program Consultant*

Member Banks

ALABAMA

UNITED MEMORIAL NATIONAL BANK
(In Organization)
Montgomery, Alabama 36108
Tyrone P. Gray, President

CALIFORNIA

BANCO DE SAN JOSE
San Jose, California 21469
James J. Meek, President

BANCO DEL PUEBLO
Santa Ana, California 92701
Hector Godinez, President

BANK OF FINANCE
Los Angeles, California 90018
Dr. Edward Ballard, Chairman

FIRST ENTERPRISE BANK
Oakland, California 94604
Robert W. Steiner, Jr., President

PACIFIC COAST BANK
San Diego, California 92113
Heyward Bland, President

DISTRICT OF COLUMBIA

INDUSTRIAL BANK OF WASHINGTON
Washington, D.C. 20011
B. Doyle Mitchell, President

UNITED NATIONAL BANK
Washington, D.C. 20019
Samuel L. Foggie, President

FLORIDA

NATIONAL INDUSTRIAL BANK OF MIAMI
Edison Center Station
Miami, Florida 33151
John W. Roberts, Jr., President

GEORGIA

CARVER STATE BANK
Savannah, Georgia 31401
Robert James, President

CITIZENS TRUST BANK
Atlanta, Georgia 30303
Charles M. Reynolds, President

ILLINOIS

GATEWAY NATIONAL BANK
Chicago, Illinois 60649
Charles A. Tatum, President

HIGHLAND COMMUNITY BANK
Chicago, Illinois 60620
George Brokemond, President

INDEPENDENCE BANK OF CHICAGO
Chicago, Illinois 60619
Alvin J. Boutte, President

**PEOPLE NATIONAL BANK OF
SPRINGFIELD**
Springfield, Illinois 62503
Leon H. Steward, President

SEAWAY NATIONAL BANK
Chicago, Illinois 60653
Richard Linyard, President

SOUTH SIDE BANK
Thomas P. Lewis, President
Chicago, Illinois

INDIANA

MID WEST NATIONAL BANK
Indianapolis, Indiana 46208
Robert A. Martin, III, President

KANSAS

DOUGLASS STATE BANK
Kansas City, Kansas 66101
Shamia Buford, President

LOUISIANA

LIBERTY BANK & TRUST COMPANY
New Orleans, Louisiana 70119
Alden J. McDonald, Jr., President

MASSACHUSETTS

UNITY BANK & TRUST COMPANY
Roxbury, Massachusetts 02119
Marvin J. Pick, Treasurer

MICHIGAN

FIRST INDEPENDENCE NATIONAL BANK
Detroit, Michigan 48226
David B. Harper, President

MINNESOTA

FIRST PLYMOUTH NATIONAL BANK
Minneapolis, Minnesota 55411
John M. Warder, President

MISSOURI

GATEWAY NATIONAL BANK
St. Louis, Missouri 63115
I. Owen Funderburg, Exec. Vice President

SWOPE PARKWAY NATIONAL BANK
Kansas City, Missouri 64130
W. R. Peterson, Chairman

NEBRASKA

THE COMMUNITY BANK OF NEBRASKA
Omaha, Nebraska 68104
Glenn M. Manning, President

NEW JERSEY

CITY NATIONAL BANK OF NEW JERSEY
Newark, New Jersey 07102
Charles Whigham, President

NEW MEXICO

CENTINEL BANK OF TAOS
Taos, New Mexico 87571
Arthur L. Ortiz, President

NEW YORK

FREEDOM NATIONAL BANK
New York, New York 10027
J. Bruce Llewelyn, Chairman

VANGUARD NATIONAL BANK
Hempstead, L.I., New York 11550
Richard Smith, President

NORTH CAROLINA

GREENSBORO NATIONAL BANK
Greensboro, North Carolina 27420
Henry Frye, President

MECHANICS & FARMERS BANK
Durham, North Carolina 27702
John H. Wheeler, President

OHIO

UNITY STATE BANK
Dayton, Ohio 45417
Robert L. Davis, President

OKLAHOMA

AMERICAN STATE BANK
Tulsa, Oklahoma 74106
Leroy Thomas, Chairman

MEDICAL CENTER STATE
Oklahoma City, Oklahoma 73117
Donald E. Jacobs, President

OREGON

FREEDOM BANK OF FINANCE
Portland, Oregon 97212
V. F. Booker, President

SOUTH CAROLINA

VICTORY SAVINGS BANK
Columbia, South Carolina 29201
H. D. Monteith, President

TENNESSEE

CITIZENS SAVINGS BANK & TRUST COMPANY
Nashville, Tennessee 37219
M. G. Ferguson, President

TRI-STATE BANK OF MEMPHIS
Memphis, Tennessee 38102
Jesse H. Turner, Exec. Vice President

TEXAS

INTERNATIONAL BANK OF COMMERCE
Laredo, Texas 78040
Abe S. Wilson, President

METROPOLITAN NATIONAL BANK
McAllen, Texas 78501
Leonel Garza, Jr., President

NUECES NATIONAL BANK
Corpus Christi, Texas 78405
Alvin Roberts, President

PAN AMERICAN NATIONAL BANK
Houston, Texas 77002
Arnold Quintero, President

RIVERSIDE NATIONAL BANK
Houston, Texas 77002
Dr. Carl M. Carroll, President

VIRGINIA

ATLANTIC NATIONAL BANK
Norfolk, Virginia 23219
L. Willis, Vice Chairman

CONSOLIDATED BANK & TRUST COMPANY
Richmond, Virginia 23219
V. W. Henley, President

FIRST STATE BANK
Danville, Virginia 24541
L. Wilson York, President

WASHINGTON

LIBERTY BANK OF SEATTLE
Seattle, Washington 98122
James C. Purnell, President

WISCONSIN

NORTH MILWAUKEE STATE BANK
Milwaukee, Wisconsin 53210
David Manning, Vice President

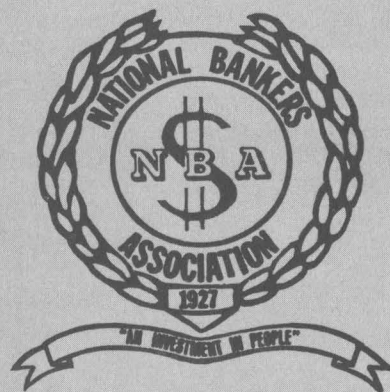
**DIRECTORS / SENIOR MANAGEMENT
SEMINAR May 16-18, 1974
New York Hilton at Rockefeller Center**

Thursday, May 16

4:00 - 7:00 p.m.
Outside Nassau Suite
Registration

7:00 - 9:00 p.m.
Nassau Suite
Welcome Reception

Compliments: New York Clearing House



Friday, May 17

9:00 a.m.
Trianon Ballroom
Welcoming:
The Honorable Percy E. Sutton
*Borough President, Manhattan County
New York*

Introductory Remarks - Purpose:

Walter S. Tucker
*Vice President, Mechanics and
Farmers Bank
City Executive Officer - Charlotte
Charlotte, North Carolina
President, Board of Directors,
National Bankers Association, Inc.*

Remarks:

Samuel J. Cornelius, *Deputy Director
Office of Minority Business Enterprise
U.S. Department of Commerce*

9:30 a.m. - 10:30 a.m.

Trianon Ballroom

Presentation:

"Where Minority Banks Are Today"

Moderator:

Sharnia Buford
*President, Douglass State Bank
Kansas City, Kansas*

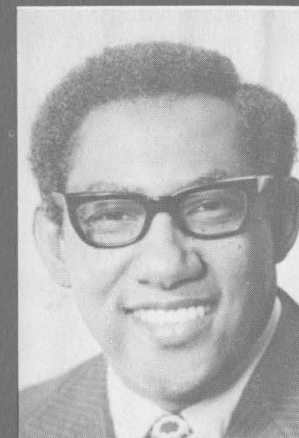
Speaker:

Roger Watson
*Financial Economist
Federal Deposit Insurance
Corporation*

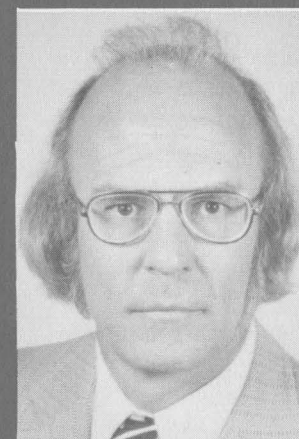
10:30 a.m.
Coffee Break



SUTTON



CORNELIUS



WATSON

10:45 a.m. - 12:00 p.m.

Trianon Ballroom

Presentation:

"Planning, Managing Growth and Profit Goals"

Moderator:

Dr. Edward E. Ballard

*Chairman, Bank of Finance
Los Angeles, California*

Speaker:

Bruce Bailey, President

*Farmers Savings and Trust Co.
Mansfield, Ohio*

12:15 p.m. Luncheon

Mercury Ballroom

Presentation:

"Bank Regulation and the Directors"

Keynote Speaker:

Frank Wille

Chairman

Federal Deposit Insurance Corporation

Frank Wille was appointed Director of the Federal Deposit Insurance Corporation by President Nixon in March 1970 and took office as Chairman on April 1, 1970.

Mr. Wille was born in New York City. He graduated from Phillips Academy, Andover, Massachusetts and received his A.B. and LL.B. degree from Harvard College. In addition, he earned his LL.M (Taxation) in February 1960 after attending the New York University School of Law as a night student.

Introduced by:

James C. Purnell, President

*Liberty Bank of Seattle
Seattle, Washington*

2:30 - 4:30 p.m.

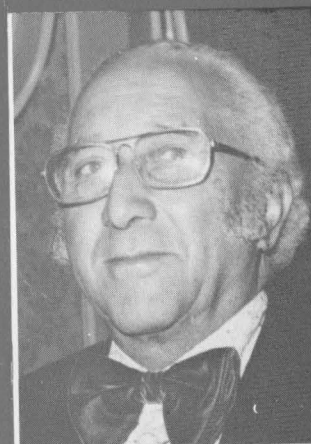
Concurrent Workshops

● **Structured ----**

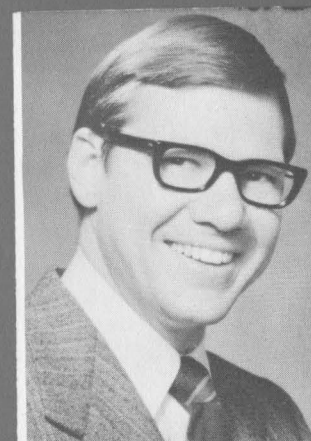
Workshop A - Room 517

Workshop B - Room 520

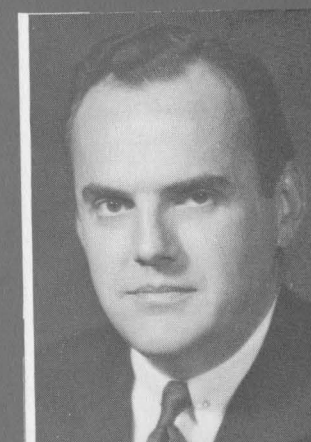
Participants will be divided into small groups to review specific points



BALLARD



BAILEY



WILLE

and topics highlighted in the morning session.

● **Unstructured ----**

Workshop C - Room 524

Workshop D - Room 526

Workshop E - Room 529

Workshop F - Room 534

Workshop G - Room 543

Workshop H - Room 540

Participants will be encouraged to discuss various issues as they relate to their individual banks.

6:00 - 7:00 p.m.

Sutton Ballroom

Reception (cash bar)

7:00 - 9:00 p.m.

Sutton Ballroom

Banquet

Keynote Speaker:

The Honorable Robert C. Holland

*Member, Board of Governors
Federal Reserve System*

Robert C. Holland was born in Tekamah, Nebraska. In 1948 he received his B.S. in Finance from the Wharton School of Finance and Commerce, his M.A. in 1949 from the University of Pennsylvania and a Ph.D. in economics from the University of Pennsylvania in 1959.

Mr. Holland was an instructor in Money and Banking at the Wharton School of Finance and Commerce, University of Pennsylvania from 1948 to 1949. He served with the Federal Reserve Bank of Chicago from 1949 to 1961. From 1962 to 1966, Mr. Holland was Associate Economist Federal Open Market Committee. On June 1973 he was appointed a Member of the Federal Open Market Committee and also a member of the Board of Governors.

Introduced by:

Walter S. Tucker

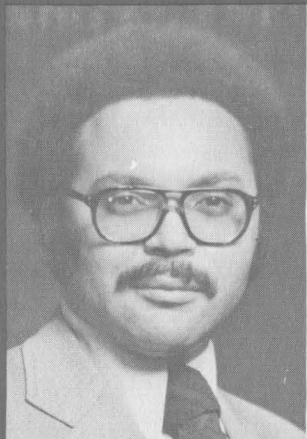
*President, Board of Directors,
National Bankers Association, Inc.*



HOLLAND



NOSKER



SMITH



NADLER

Saturday, May 18

9:00 a.m.
Trionon Ballroom
Presentation:
"Directors and Conflict of Interest"

Moderator:
David B. Harper
President
 First Independence Bank of Detroit
 Detroit, Michigan

Speaker:
Dr. John Nosker
Senior Vice President
 Federal Reserve Bank
 Richmond, Virginia

10:00 a.m.
Trionon Ballroom
Presentation:
"Developing Loan and Investment Policies"

Moderator:
Richard Smith
President
 Vanguard National Bank
 Hempstead, L.I., New York

Speaker:
Dr. Paul Nadler
Professor, Rutgers University
 Graduate School of Business

10:50 a.m.
Coffee Break

11:05 a.m. - 12:15 p.m.
Trionon Ballroom
Presentation:
"Management Reports to Directors"

Moderator:
Richard Linyard

President
 Seaway National Bank
 Chicago, Illinois

Speaker:
Robert R. Long
Executive Vice President
 Liberty National Bank
 Savannah, Georgia

12:30 - 2:00 p.m.
Mercury Ballroom
Luncheon

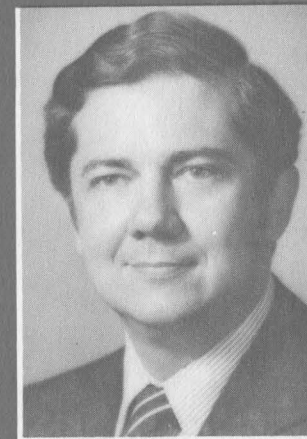
Keynote Speaker:
Belford V. Lawson
Attorney at Law, Director
 Madison National Bank

Introduced by:
Charles Reynolds
President
 Citizens Trust Bank
 Atlanta, Georgia

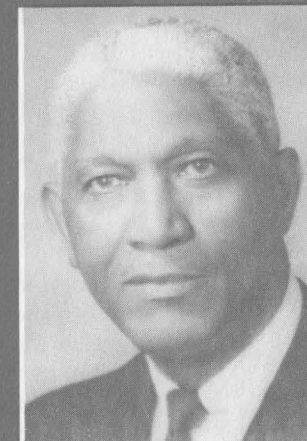
2:30 - 4:30 p.m.
Concurrent Workshops
 ● **Structured ----**
Workshop A - Room 504
Workshop B - Room 513
Workshop C - Room 507

● **Unstructured ----**
Workshop D - Room 510
Workshop E - Room 529
Workshop F - Room 534
Workshop G - Room 543
Workshop H - Room 548

4:00 - 4:30 p.m.
Trionon Ballroom
Plenary Session - Overview



LONG



LAWSON



REYNOLDS



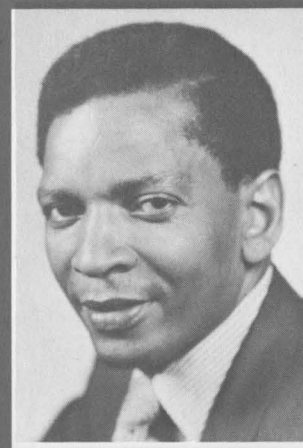
ESCHENLAUER



LONGINO



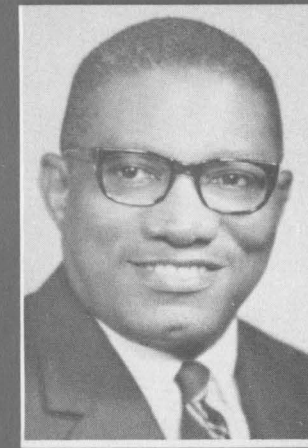
MASTEN



MORRISS



WELFLING



YOUNG

Workshop Counsellors

Mr. Bruce S. Bailey

President

The Farmers Savings
and Trust Company
Mansfield, Ohio

Dr. Lewis Davids

Hill Professor of Banking
University of Missouri
Columbia, Missouri



DAVIDS

Mr. Arthur Eschenlauer

Vice President

J. P. Morgan and Company
New York, New York

Mr. Robert S. Long

Executive Vice President

Liberty National Bank
Savannah, Georgia

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Senior Trust Officer

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Dr. John Masten

Director

School of Banking
University of Georgia
Athens, Georgia

Dr. Alfred Morris

Vice President

Fidelity Bank
Philadelphia, Pennsylvania

Dr. Paul Nadler

Professor

Graduate School of Business
Rutgers University
Newark, New Jersey

Mr. Roger Watson

Financial Economist

Federal Deposit
Insurance Corporation
Washington, D.C.

Dr. Weldon Welfling

Chairman of Banking

and Finance Case Western Reserve
University School of Business
Administration Cleveland, Ohio

Dr. Harding Young

Professor of Management

School of Business
Georgia State University
Atlanta, Ga.

Moderators

Dr. Edward Ballard

Chairman, Bank of Finance
Los Angeles, California

Sharnia Buford

President, Douglass State Bank
Kansas City, Kansas

James C. Purnell

President, Liberty Bank of Seattle
Seattle, Washington

David B. Harper

President, First Independence National Bank
Detroit, Michigan

Richard Linyard

President, Seaway National Bank
Chicago, Illinois

Richard Smith

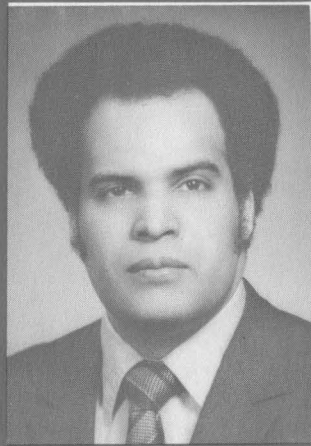
President, Vanguard National Bank
Hempstead, L.I., New York

Charles M. Reynolds

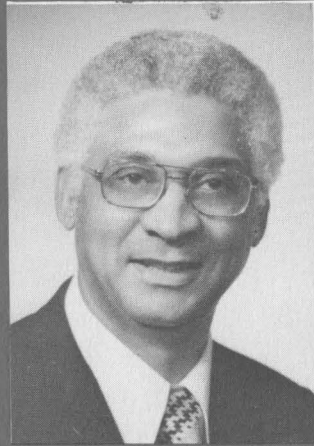
President, Citizens Trust Bank
Atlanta, Georgia



TUCKER



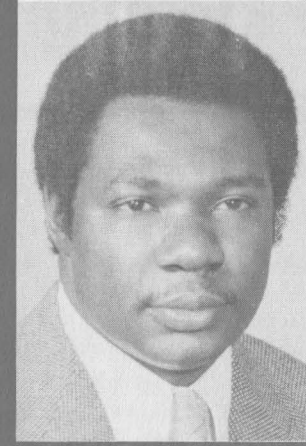
HARPER



FOGGIE



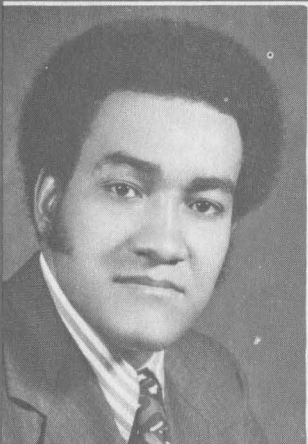
LINYARD



JAMES



CASH



BUFORD



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*Executive Vice President
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I. OWEN FUNDERBURG

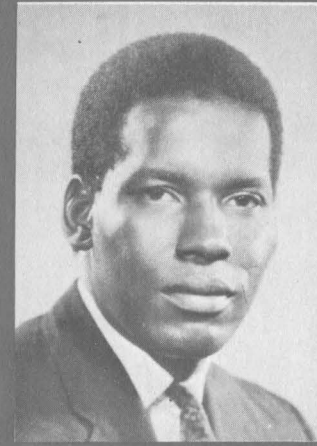
*Executive Vice President
Gateway National Bank
St. Louis, Missouri*

GERALD C. HINES

*Associate Member Representative to Board
Second Vice President
American National Bank & Trust Co. of Chicago
Chicago, Illinois*



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HINES

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Gordon Wells	First National Bank of Kansas City
Edward J. Williams	Harris Trust & Savings Bank of Chicago
J. Thomas Wood	Seattle First National Bank
Elmer Young, Jr.	First Pennsylvania Bank of Philadelphia

Appreciation

The National Bankers Association, Inc., and the members thereof would like to express a special note of thanks to the following for their cooperation and invaluable assistance in the realization of this second Directors / Seminar Management Seminar:

Federal Deposit Insurance Corporation
Office of Minority Business Enterprise
New York Clearing House
First Jersey National Bank
First National State Bank of New Jersey
Security National Bank (New York)
Fidelity Union Trust Company (Newark, N.J.)
Midlantic National Bank - formerly (National Newark and Essex Bank)

Advance Registrations

(Received at National Bankers Association Inc.'s Headquarters Office by Friday, April 26th)

- If you wish to locate someone who is attending the Conference, but whose name does not appear in this list, inquire at the NBA registration desk.
- This Advance Registration List is for the sole use of Seminar registrants, NBA members and Association Officials.
- It is not to be used for solicitation purposes.

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Tyrone P. Gray
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James Buckner
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Mrs. Max Karpman
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Fred Corvard (DDS)
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David B. Harper
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Hawkins Steele
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John M. Warder

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Salis Williams

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Richard E. Barber
Charles J. Burks
William C. Glenn
Brannon J. Hopson
Oszwald J. Nickens
Amram W. Onyundo
Charles Stonage

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A. Byron Carter
Samuel Scott
Ira Trivers
Jesse H. Turner, Sr.
Thomas J. Willis

TEXAS

J. B. Bradford
Gay Bertha Carrington
Carl M. Carroll, Jr.

William Cash, Jr.
Hugh H. Ford
Joe Williams

VIRGINIA

B. T. Bradshaw
Jesse E. Fleming
Sylvesta L. Jennings
S. G. Madden
M. C. Martin
M. A. Motley
W. B. Muse, Jr.
Julian W. Swanson
Clarence L. Townes, Jr.
Clarence L. Townes, Sr.
George W. Warden, Sr.
L. Wilson York

WASHINGTON

Don Alexander
H. L. Garrett
James E. Jackson
Ray Jones
Robert N. Joyner
J. C. Purnell
Mardine Purnell
Jack Richlen

WISCONSIN

Felmers Chaney
William Finlayson
Violette Harris
Donald Jefferson
David Manning
Roy Wilson

Notes

Upcoming Event

**47th Annual Convention of the
National Bankers Association**

October 10-12, 1974

**Fairmont Colony Square Hotel
Atlanta, Georgia**

● see attached brochure - Convention site and city

Notes

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**NATIONAL BANKERS ASSOCIATION
1420 K STREET, N.W., THIRD FLOOR
WASHINGTON, D.C.**

National
Bankers
Association
Inc.

47th
Annual
Convention

October 9-12
1974
Fairmont Colony
Square Hotel
Atlanta, Georgia

BANKING



INT THE 80'S



**National Bankers
Association, Inc.**
1420 K Street, N.W.
Suite 300
Washington, D. C. 20005
Telephone: (202) 347-4833

My Fellow Bankers:

On behalf of the members of the Board of Directors and the Executive Staff, I am pleased to welcome you to the 47th Annual Convention of the National Bankers Association. Atlanta is without a doubt a regional city of charm and sophistication. Its people are congenial and progressive. We are honored to have been invited by them to hold our convention here.

Since our last convention, we in banking have experienced one of the most critical periods in our history. We have witnessed unprecedented political and economic turmoil. We come here today with our society on the verge of an economic crisis.

During this convention, serious consideration must be given to the future of our association. As minority bankers, we need to look carefully at the role which we must play on the state of minority economic development. It is my hope that this convention will educate us and provide us with a chance to address ourselves to the great challenges which we as leaders must try to overcome.

The support of our members during the past year has been of great help and inspiration to us. My sincere thanks to all of those who have contributed to our past successful year.

Very sincerely yours,



Walter S. Tucker, President



NBA's Convention Team

William L. Turner
Executive Director

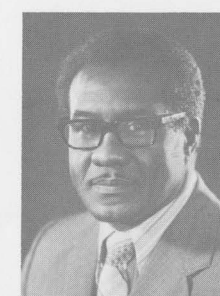
Mr. Turner, a native of Pittsburgh, Pennsylvania, received his B.A. Degree from the University of South Carolina. He attended George Washington University's National Law Center for 2 years and is presently continuing Graduate Studies at American University where he is an M.B.A. Candidate in Finance and Accounting. Mr. Turner recently participated in the First Bankers Foreign Study Seminar which was sponsored by the Commercial Lending Division of the American Bankers Association to gain insight pertaining to export-import banking operations sponsored by the Government. Mr. Turner was formerly employed as Assistant Vice President of Business Development of the Model Cities Economic Development Corporation. Prior to joining the Model Cities Economic Development Corp., Mr. Turner was employed by The Riggs National Bank of Washington, D. C. as an Assistant Cashier and Assistant Branch Manager. Mr. Turner currently serves on the Boards of: The Mission of Community Concern, Inc., The United Negro College Fund, Inc. (D. C. Advisory Board), and The Arthritis and Rheumatism Association of Metropolitan Washington. He is also a member of the National Association of Marketing Developers and the District of Columbia Chamber of Commerce.



Dr. Edward D. Irons
Senior Consultant

The former Executive Director of the National Bankers Association, Dr. Irons is a native of Oklahoma and holds a Doctorate in Business Administration from the Harvard University Graduate School of Business. The first President of Riverside National Bank, Dr. Irons taught at Texas Southern University and chaired the Business Administration Department at Howard University. As the first Executive Director of NBA, Dr. Irons conceptualized and directed the Association's programming efforts for more than three years. Author of the only major study on bank organizing, Dr. Irons became the first Black holder of the Chair in Banking and Finance when he accepted the Mills B. Lane Professorship of Banking and Finance at Atlanta University in September, 1971.

In July of 1974, Dr. Irons was appointed President Elect of the Caucus of Black Economists of Atlanta University. Recently, he has been selected to serve as an Economic Consultant to the U. S. Treasury Department.



Charles McKinley Reynolds, Jr.

A native Georgian, Mr. Reynolds attended Monroe High School in Albany. He received his B.A. Degree from Morehouse College, a Mortuary Science Certificate from Wayne State University, and a Middle Grades Certificate from Albany State College. He has pursued advanced studies at Wayne State University and Atlanta University in Business Administration. Mr. Reynolds taught at Southside Junior High School, where he was also Chairman of the Social Studies Department. From 1965 to 1969 he was an Assistant National Bank Examiner at the United States Treasury Department; promoted to National Bank Examiner January 29, 1969 whereupon he became the first Black Examiner in the United States. On February 14, 1971 Mr. Reynolds joined Citizens Trust Company as Executive Vice President and was elected President on May 26, 1971.

Mr. Reynolds also serves as President of the Atlanta Inner City Development Corporation; Director of Central Atlanta Progress, Inc.; and [serves as] an Advisory Board Member of the Federation of Southern Cooperatives Business Development.



Program

Wednesday October 9

9:00 a.m.-7:00 p.m.

Registration
Ballroom Lobby

2:30 p.m.-5:00 p.m.

Business Session
Adoption of Bylaws
Georgia Room

5:00 p.m.-6:00 p.m.

Business Session
Regional Delegates
Ballroom South

7:00 p.m.-9:00 p.m.

Welcoming Reception
Habersham

Thursday October 10

9:00 a.m.-9:30 a.m.

Ballroom South

Greetings by **Walter S. Tucker**
President, National Bankers Assn., Inc.
Vice President, Mechanics & Farmers
Bank, Charlotte, North Carolina

Official Greeting to City of Atlanta
by Local Banker—**Bradley Currey, Jr.**
President, Atlanta Chamber of
Commerce; Vice Chairman of the
Board of Trust Co. Bank

9:30 a.m.-10:20 a.m.

**The Outlook—Economic and
Interest Rates**

Moderator:

Henry Frye

President, Greensboro National Bank
Greensboro, North Carolina

Speaker:

Peter Crawford

Vice President, Economics
First National City Corporation
New York, New York

Panelists:

Richard Linyard

President, Seaway National Bank
Chicago, Illinois

Samuel Foggie

President, United National Bank
Washington, D. C.

10:20 a.m.-10:35 a.m.

Coffee Break

10:35 a.m.-11:25 a.m.

**Functional Cost Control—
An Important Management Tool**

Moderator:

James C. Purnell

President, Liberty Bank of Seattle
Seattle, Washington

Speaker:

M. Vance Cochran

Functional Cost Analyst
Federal Reserve Bank of Atlanta

Panelists:

John M. Warder

President, First Plymouth National Bank
Minneapolis, Minnesota

V.W. Henley,

President, Consolidated Bank and Trust
Richmond, Virginia



Peter Crawford



M. Vance Cochran

Thursday October 10 Cont'd.

10:30 a.m.-12:20 p.m.

**Commercial Loans—Making and
Keeping Them Sound**

Chairman:

Gerald C. Hines

Second Vice President, American
National Bank and Trust Co.
Chicago, Illinois

Panelists:

Ronald V. Greer,

Commercial Banking Officer
Continental National Bank & Trust Co.
Chicago, Illinois

Aubrey W. Lee

Vice President, National Bank of Detroit
Detroit, Michigan

Arthur A. Burks, Jr.

Assistant Vice President
Citizens and Southern National Bank
Atlanta, Georgia

12:30 p.m.

Venetian Room

Presidential Luncheon

Moderator:

John M. Warder

President, First Plymouth National Bank
Minneapolis, Minnesota

Remarks:

Stanley S. Scott

Special Assistant to the President
of the United States

Speaker:

Walter S. Tucker

President, NBA



Walter S. Tucker

2:30 p.m.-4:00 p.m.

Concurrent Workshops

**Workshop A
Functional Cost**

Assembly Room

**Workshop B
Commercial Loans**

Squire Room

**Workshop C
Issues and Answers—Affecting
NBA Banks**

Moderator:

Robert L. Davis

President, Unity State Bank
Dayton, Ohio

Counselor:

Thomas Brickie

Legislative Counsel
Independent Bankers Association
Washington, D. C.

Panelists:

Richard Smith

President, Pacific Coast Bank
San Diego, California

Charles Tatum

President, Gateway National Bank
Chicago, Illinois

*Moderators and panelists same
as morning session.*

8:00 p.m.-12:00 midnight

A "Bash"

Habersham

Program Cont'd.

Friday October 11

9:00 a.m.-9:50 a.m.

Ballroom South

Bank Holding Companies and the Small Bank

Moderator:

Alden J. McDonald, Jr.
President, Liberty Bank and Trust Co.
New Orleans, Louisiana

Speaker:

B. Glen Jordan,
Vice Chairman of the Board & Chief Executive Officer
State National Bank
El Paso, Texas

Panelists:

Robert W. Steiner, Jr.
President, First Enterprise Bank
Oakland, California

Dr. Jorge Martinez
President, Continental National Bank of Miami
Miami, Florida

10:00 a.m.-10:50 a.m.

Creative Marketing and Bank Growth and Development

Speaker:

Hovey S. Dabney
President, National Bank and Trust Co.
Charlottesville, Virginia

Moderator:

Leveo Sanchez
Chairman of the Board of Directors
Hemisphere National Bank
Washington, D. C.

Panelists:

George Brokemond
President, Highland Community Bank
Chicago, Illinois

Charles Whigham
President, City National Bank
Newark, New Jersey



B. Glen Jordan



Hovey S. Dabney



Dr. Allen H. Lipis

10:50 a.m.-11:05 a.m.

Coffee Break

11:05 a.m.-12:00 noon

Electronic Funds Transfer System — Impact on Small Banks

Moderator:

David B. Harper
President, First Independent National Bank
Detroit, Michigan

Speaker:

Dr. Allen H. Lipis
Project Director, Atlanta Payments Project
Atlanta, Georgia

Panelists:

Alvin J. Boutte
President, Independence Bank of Chicago
Chicago, Illinois

Robert Martin, III
President, Midwest National Bank
Indianapolis, Indiana

Friday October 11 Cont'd.

12:15 p.m.-1:45 p.m.

Luncheon
Venetian Room

Moderator:

John Wheeler
President, Mechanics and Farmers Bank
Durham, North Carolina

Speaker:

The Honorable James Smith
Comptroller of the Currency
Washington, D. C.

2:15 p.m.-4:30 p.m.

Business Meeting—Election of Officers
Ballroom South

7:00 p.m.-8:00 p.m.

Cash Bar—
Awards Reception
Ballroom Foyer

8:00 p.m.-10:00 p.m.

Awards Banquet
Grand Ballroom North

Speaker:

The Honorable Maynard H. Jackson
Mayor of the City of Atlanta

Moderator:

Charles Reynolds
President, Citizens Trust Bank
Atlanta, Georgia

Introduction of Dais Guests

Introduction of Speaker

The Honorable Andrew Young
Congressman of the 5th District
Atlanta, Georgia

Presentation of Awards

Walter S. Tucker
President, NBA

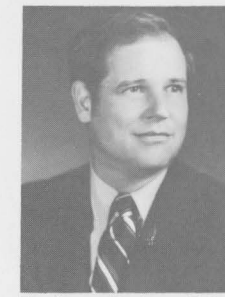
Remarks

Saturday October 12

10:00 a.m.-11:30 a.m.

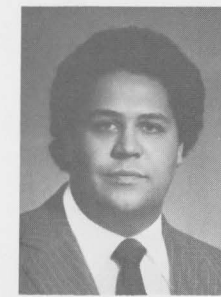
Executive Committee Meeting
Safari Room
Newly Elected Board

The Honorable James E. Smith
Comptroller of the Currency
As administrator of national banks, the Comptroller heads a Treasury Department bureau which charters, regulates and examines some 4,600 commercial banks throughout the country. The national banking system, with assets of more than \$435 billion, represents approximately 60 percent of all commercial banking assets in the country.



The Honorable James E. Smith

The Honorable Maynard Holbrook Jackson
Mayor of Atlanta, Georgia
The meteoric career of Mayor Jackson belies his youthful 36 years of age. A brilliant scholar, he carried his legal expertise into both private and governmental practice where his accomplishments were recognized by a score of awards. His ability to articulate the needs and aspirations of his constituents portends a continued political career of ever-rising importance.



The Honorable Maynard H. Jackson

Banquet Menu

*Shrimp in Aspic with Sliced Tomatoes,
Eggs, Asparagus Tips, Melon Balls,
Boston Lettuce and Hearts of Artichoke
Pierre and Louis Dressing*



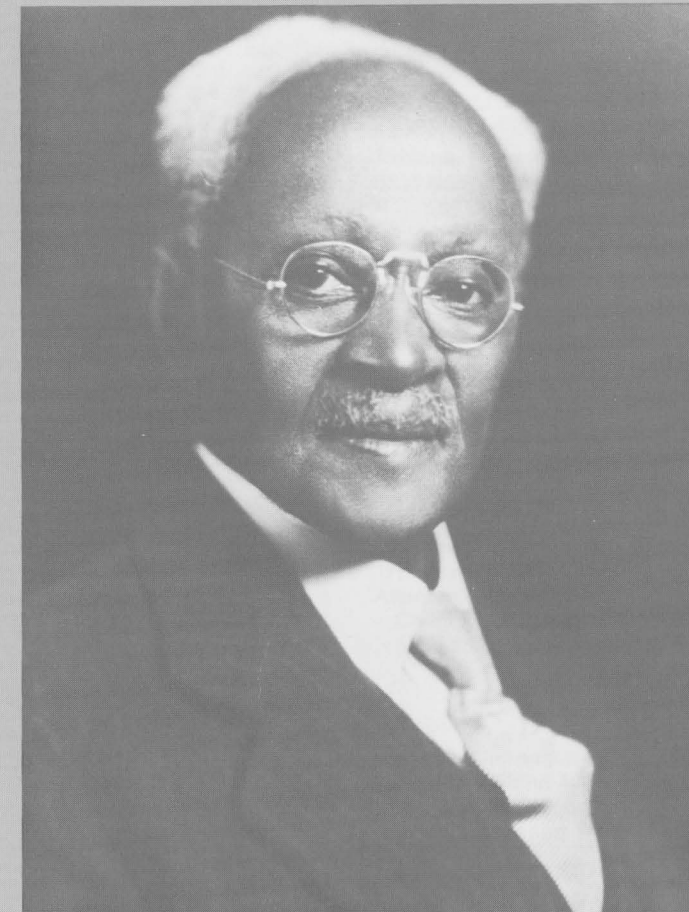
*Roast Prime Ribs of Beef au jus
Broccoli Polonaise
Risssolee Potatoes*



*Strawberry Meringue Glace
with Fresh Crushed Strawberries
Fairmont Confections
Coffee*



The R. R. Wright Award



Major Richard Robert Wright
1853-1947

The National Bankers Association cites **Messrs. John H. Wheeler**, President of Mechanics and Farmers Bank and **L. D. Milton**, President Emeritus, Citizens Trust Company, for consistent and progressive leadership in community and economic development reflective of the life, of the philosophy and of the achievements of Major Richard Robert Wright—former slave, educator, financier, and co-founder and first president of the National Bankers Association.

October 11, 1974
Atlanta, Georgia

“Tell Them We Are Rising”

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President, Board of Directors
Vice President, Mechanics &
Farmers Bank
Charlotte, North Carolina

David B. Harper
First Vice President
President, First Independence
National Bank
Detroit, Michigan

Samuel L. Foggie
Second Vice President
President, United National Bank
of Washington
Washington, D. C.

Sharnia Buford
Secretary
President, Douglass State Bank
Kansas City, Kansas

John M. Warder
Treasurer
President, First Plymouth National Bank
Minneapolis, Minnesota

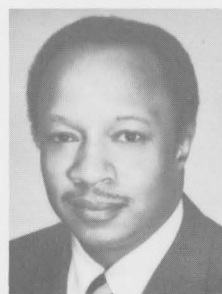
Richard Linyard
President, Seaway National Bank
Chicago, Illinois

Robert James
President, Carver State Bank
Savannah, Georgia

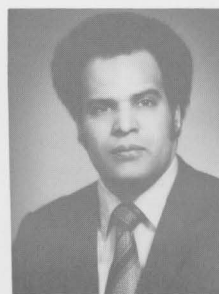
William Cash
Executive Vice President
Riverside National Bank
Houston, Texas

I. Owen Funderburg
Executive Vice President
Gateway National Bank
St. Louis, Missouri

Gerald C. Hines
Associate Member Representative
to Board
Second Vice President
American National Bank & Trust
Co. of Chicago
Chicago, Illinois



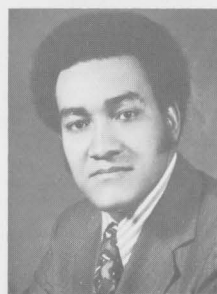
Walter S. Tucker



David B. Harper



Samuel L. Foggie



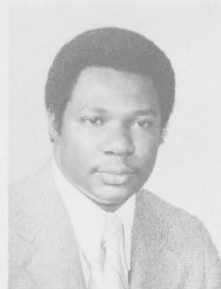
Sharnia Buford



John M. Warder



Richard Linyard



Robert James



William Cash



I. Owen Funderburg



Gerald C. Hines

Member Institutions

Alabama

United Memorial National Bank
(In Organization)
1603 Cleveland Avenue
Montgomery, Alabama 36108
Tyrone P. Gray, *President*
(205) 263-6491

California

Banco de San Jose
320 South Winchester Boulevard
San Jose, California 95128
James J. Meek, *President*
(408) 923-4100

Bank of Finance
2651 South Western Avenue
Los Angeles, California 90018
LaVannes C. Squires, *President*
(213) 735-1031

First Enterprise Bank
1632 Franklin Street
Oakland, California 94604
Robert W. Steiner, Jr., *President*
(415) 839-6300

Pacific Coast Bank
487 Logan Avenue
San Diego, California 92113
Richard Smith, *President*
(714) 262-0701

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Hemisphere National Bank
815 Connecticut Ave., N.W.
Washington, D. C. 20008
Paul E. Doherty, *President*

Industrial Bank of Washington
4812 Georgia Avenue, N.W.
Washington, D. C. 20011
B. Doyle Mitchell, *President*
(202) 291-5000

United National Bank
3940 Minnesota Avenue, N.E.
Washington, D. C. 20019
Samuel L. Foggie, *President*
(202) 396-1300

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Continental National Bank of Miami
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Miami, Florida 33135
Dr. Jorge L. Martinez, *President*
(305) 642-2440

First Prudential Bank
1255 Palm Beach Lake Boulevard
Palm Beach, Florida 33402
Joseph M. Reed, Jr., *President*
(305) 659-4550

National Industrial Bank of Miami
6013 N.W. 7th Avenue
P.O. Box 267
Edison Center Station
Miami, Florida 33151
John W. Roberts, Jr., *President*
(305) 759-4321

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Carver State Bank
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Savannah, Georgia 31401
Robert James, *President*
(912) 232-5507

Citizens Trust Bank
175 Houston Street, N.E.
Atlanta, Georgia 30303
Charles M. Reynolds, *President*
(404) 659-5959

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Chicago, Illinois 60649
Charles A. Tatum, *President*
(312) 221-1100

Independence Bank of Chicago
7936 South Cottage Grove Avenue
Chicago, Illinois 60619
Alvin J. Boutte, *President*
(312) 487-4700

Peoples National Bank of Springfield
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Springfield, Illinois 62503
Leon H. Steward, *President*
(217) 525-8800

Roster
as of
August 8, 1974

Seaway National Bank

645 East 87th Street
Chicago, Illinois 60619
Richard Linyard, *Executive Vice President*
(312) 487-4800

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4659 South Cottage Grove
Chicago, Illinois 60653
Thomas P. Lewis, *President*
(312) 548-1200

Highland Community Bank

7919 South Ashland Avenue
Chicago, Illinois 60620
George Brokmond, *President*
(312) 651-2600

Indiana

Mid-West National Bank
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Indianapolis, Indiana 46208
Robert A. Martin, III
(317) 632-2400

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Douglass State Bank
1314 North 5th Street
Kansas City, Kansas 66101
Sharnia Buford, *President*
(913) 342-7060

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Post Office Box 8192
Wichita, Kansas 67214
M. P. Young, *President*
(316) 682-1505

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3939 Tulane Avenue
New Orleans, Louisiana 70119
Alden J. McDonald, Jr., *President*
(504) 486-5831

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Roxbury, Massachusetts 02119
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(617) 445-0300

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First Independence National Bank
234 State Street
Detroit, Michigan 48226
David B. Harper, *President*
(313) 964-2350

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First Plymouth National Bank
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Minneapolis, Minnesota 55411
John Warder, *President*
(612) 370-5011

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Gateway National Bank
Union at Palm
St. Louis, Missouri 63115
I. Owen Funderburg, *Exec. Vice President*
(314) 389-3000

Swope Parkway National Bank
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Kansas City, Missouri 64130
Dr. W. R. Peterson, *President*
(816) 861-4500

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The Community Bank of Nebraska
52nd Street and Ames Avenue
Omaha, Nebraska 68104
Glenn M. Manning, *President*
(402) 455-0900

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City National Bank of New Jersey
900 Broad Street
Newark, New Jersey 07102
Charles Whigham, *President*
(201) 624-0865

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Centinel Bank of Taos
Post Office Box 828
Taos, New Mexico 87571
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(505) 745-4201

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Freedom National Bank
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New York, New York 10027
J. Bruce Llewellyn, *President*
(212) 866-8700

Vanguard National Bank
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(516) 538-6000

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Greensboro National Bank
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Greensboro, North Carolina 27420
Henry Frye, *President*
(919) 273-0802

Lumbe Bank
Post Office Box 908
Pembroke, North Carolina 28372
W. Ray Liles, *President*
(919) 521-9707

Mechanics & Farmers Bank
110 West Parrish Street
Durham, North Carolina 27702
John H. Wheeler, *President*
(919) 683-1521

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232 Superior Avenue
Cleveland, Ohio 44114
Harold R. Algar, *President*
(216) 687-1600

Unity State Bank
1806 West Third Street
Dayton, Ohio 45417
Robert L. Davis, *President*
(513) 226-1555

Oklahoma

American State Bank
Post Office Box 6389
Tulsa, Oklahoma 74106
Leroy Thomas, *Chairman*
(918) 428-2211

Medical Center State
1300 N. Lottie
Oklahoma City, Oklahoma 73117
Donald E. Jacobs
(405) 239-6281

South Carolina

Victory Savings Bank
919 Washington Street
Columbia, South Carolina 29201
H. D. Monteith, *President*
(803) 252-4059

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Citizens Savings Bank & Trust Company
345 4th Avenue North
Nashville, Tennessee 37219
M. G. Furguson, *President*
(615) 256-6193

Tri-State Bank of Memphis
213 South Main Street
Memphis, Tennessee 38102
Jesse H. Turner, *Executive Vice President*
(901) 527-8478

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International Bank of Commerce
Post Office Box 1359
Laredo, Texas 78040
Abe S. Wilson, *President*
(512) 722-7611

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Post Office Box 5588
Corpus Christi, Texas 78405
Alvin Roberts, *President*
(512) 888-8181

Pan American National Bank
220 Main Street
Houston, Texas 77002
Arnold Quintero, *President*
(713) 224-8250

Riverside National Bank
Post Office Box 8385
Houston, Texas 77002
Dr. Carl M. Carroll, *President*
(713) 526-3971

Metropolitan National Bank
Post Office Box 1120
McAllen, Texas 78501
Leonel Garza, Jr., *President*
(512) 682-5205

Virginia

Atlantic National Bank
Atlantic National Bank Building
415 St. Paul's Boulevard
Norfolk, Virginia 23219
Rev. L. Willis,
Vice Chairman of the Board
(804) 623-6155

Consolidated Bank & Trust Company
First & Marshall Streets
Richmond, Virginia 23219
V. W. Henley, *President*
(804) 644-4621

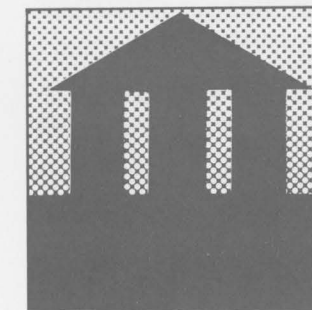
First State Bank
Union & Spring Streets
Danville, Virginia 24541
L. Wilson York, *President*
(804) 793-4611

Washington

Liberty Bank of Seattle
2320 East Union Street
Seattle, Washington 98122
James C. Purnell, *President*
(206) 329-3434

Wisconsin

North Milwaukee State Bank
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Milwaukee, Wisconsin 53210
Clifford M. Wilson, Jr., *President*
(414) 374-7750



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Beverly Bank
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Winston-Salem, North Carolina

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National Bank of North America
West Hempsted, New York

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Chicago City Bank and Trust Company
Chicago, Illinois

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East St. Louis, Illinois

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United Bank of Denver
Denver, Colorado

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Chicago, Illinois

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Assistant Vice President
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Boston, Massachusetts

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Michigan National Bank
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Chicago, Illinois

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St. Louis, Missouri

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Greensboro, North Carolina

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New Orleans, Louisiana

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Chicago, Illinois

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Retired Director of Emeritus
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Philadelphia, Pennsylvania

Clemith J. Houston
Manager Personnel Services
United Bank of Denver
Denver, Colorado

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New Orleans, Louisiana

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Winston-Salem, North Carolina

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Gary, Indiana

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The County Trust Company
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National Bank of Detroit
Detroit, Michigan

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Riggs National Bank
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Black Economic Union
Kansas City, Missouri

Peter Newquist, *Director of Urban Affairs*
Commerce Bank of Kansas City, N.A.
Kansas City, Missouri

George C. Miller, Jr., *Commercial Officer*
Trust Company of Georgia
Atlanta, Georgia

John H. Motley, *Attorney*
Central National Bank of Chicago
Chicago, Illinois

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Commercial Credit Company
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Title Insurance & Trust Company
Los Angeles, California

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United Bank of Denver
Denver, Colorado

Grady Perkins, *Bank Officer*
Wochivia Bank & Trust Company, N.A.
Raleigh, North Carolina

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Boston, Massachusetts

Lorraine Randolph
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Commerce Bank of Kansas City, N.A.
Kansas City, Missouri

Walter J. Richards, *Personal Banker*
First City National Bank of Houston
Houston, Texas

Louis H. Schlafly, *Vice President*
Union National Bank of East St. Louis
East St. Louis, Illinois

Joseph M. Scott, *Branch Manager*
City National Bank of Detroit
Detroit, Michigan

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Commercial Banking Officer
Continental National Bank & Trust Company
Chicago, Illinois

James D. Sherard
Personnel Banking Representative
First National Bank of Minneapolis
Minneapolis, Minnesota

Herman L. Taitt, *Manager of Urban Affairs*
Chemical Bank of New York
New York, New York

Dr. A. C. Terrence
Director and Vice President
First National Bank of Opelousas
Opelousas, Louisiana

Julian J. Vernon, *Security Officer*
First National Bank of Opelousas
Opelousas, Louisiana

Richard H. Warfield, *Regional Manager*
Commercial Credit Company of Baltimore
Baltimore, Maryland

Theodore S. Wilkens
Assistant Vice President
The National Shawmut Bank of Boston
Boston, Massachusetts

Gavin Weir, *President*
Chicago City Bank and Trust
Chicago, Illinois

Gordon Wells, *President*
First National Bank of Kansas City
Kansas City, Missouri

Edward J. Williams
Personal Banking Officer
Harris Trust and Savings Bank
Chicago, Illinois

J. Thomas Wood, *Manager*
Seattle First National Bank
Bellevue, Washington

Elmer Young, Jr., *Senior Vice President*
First Pennsylvania Bank of Philadelphia
Philadelphia, Pennsylvania

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William L. Turner
Executive Director

Barbara D. Cromwell
Deputy Director

Lowell R. Jackson
Research Director

Cheryl L. Frost
Executive Secretary

Othel Yancey
Secretary/Receptionist

Dr. Edward D. Irons
Program Consultant

Charles M. Reynolds
Convention Host

Ladies Program Committee:

B. Lorean Irons, Chairman
Estella Henry Reynolds
Otelia Russell
Alberta Peyton

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WAOK • 1380 on the dial
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Broadcast Enterprises Network, Inc.
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We are proud to have you in our city and invite you to visit us. **WAOK** is located in the Citizens Trust Bank Building—75 Piedmont Avenue. "If you can't listen, dial 1380—we're 5,000 watts 24 hours a day.

A sister station will soon join in our growth—**WGIV**, serving the Black community in Charlotte, N.C.—will become a part of **B.E.N.I.** November 1st. **WGIV** joins with **WAOK** in serving their city with news, public service and community involvement.

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ATLANTA, GA.
1380 ON THE DIAL
5000 WATTS 24 HOURS

Broadcast
Enterprises
Network, Inc.

WGIV
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24 HOURS

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Burroughs has the banking experience to share, and more. For details, call your local Burroughs Representative.

Burroughs

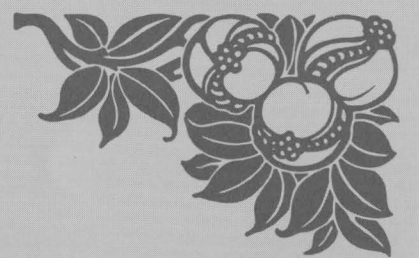
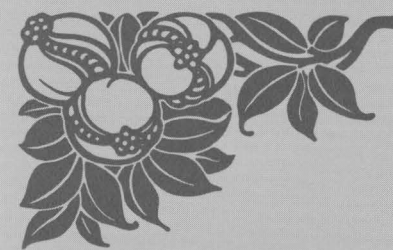


BEST WISHES

**to the
NATIONAL
BANKERS
ASSOCIATION**

W. L. Calloway
Director
Citizens Trust Bank

CARUSIRI, INC.
Lessors for
Citizens Trust Bank
Gordon Road Branch



*The National Bankers
Association, Inc.
invites you to join us
in Seattle, Washington
in 1975*

**OUR 48TH
ANNUAL
CONVENTION**



Notes

Notes

Notes

Notes

Notes

Notes

Notes

Notes

Notes

Notes

Notes

National Bankers Association, Inc.
1420 K Street, N.W., Suite 300
Washington, D. C. 20005

Investment Management Group
First National City Bank

QUARTERLY
REPORT
OF
INVESTMENT
ACTIVITIES

PERIOD
ENDING
JUNE 30, 1975



This quarterly report has been prepared by Citibank's Investment Management Group as part of its practice of frequent publication of investment activities.

The first table lists the Investment Management Group's one hundred largest holdings in fiduciary accounts, ranked by market value on June 30, 1975. It then indicates that portion of total fiduciary holdings held on a discretionary basis. The discretionary holdings include shares held in advisory accounts where the bank has power of attorney over the investments and trust accounts where the bank acts as sole or joint trustee with complete investment power.

In their entirety, IMG equity transactions during the second quarter of 1975 resulted in a net purchase of common stock. The twenty-five largest purchases and twenty-five largest sales of equity securities during the quarter ending June 30, 1975 are listed and ranked by total cost of purchases and total proceeds from sales.

The Hundred Largest Common Stock Holdings By Market Value In Fiduciary Accounts

June 30, 1975

Issue	Total Discre- Fiduciary tionary Holdings Portion (market value \$ millions)	
1 International Business Machines Corporation	\$778	\$562
2 Eastman Kodak Company	436	322
3 Xerox Corporation	375	294
4 Merck & Co., Inc.	363	292
5 Johnson & Johnson	273	229
6 Minnesota Mining and Manufacturing Company	251	210
7 General Electric Company	249	188
8 The Coca-Cola Company	234	186
9 Eli Lilly and Company	232	199
10 S. S. Kresge Company	227	190
11 Exxon Corporation	218	103
12 Sears, Roebuck and Co.	217	162
13 Atlantic Richfield Company	213	178
14 Hewlett-Packard Company	192	170
15 J. C. Penney Company, Inc.	192	160
16 Texas Instruments Incorporated	189	155
17 Caterpillar Tractor Co.	171	144
18 American Home Products Corporation	149	102
19 General Motors Corporation	131	84
20 Philip Morris Incorporated	121	99
21 Schering-Plough Corporation	118	97
22 Avon Products, Inc.	111	90
23 Citicorp†	108	8
24 J. P. Morgan & Co., Incorporated ...	105	71
25 AMP Incorporated	103	90
26 American Express Company	102	80
27 E. I. du Pont de Nemours & Company.	98	66
28 The Bendix Corporation	92	*
29 Texaco Inc.	90	10
30 American Hospital Supply Corporation	84	69
31 Motorola Inc.	80	69
32 BankAmerica Corporation	80	67
33 Federated Department Stores, Inc.	77	66

†It is our policy to carry Citicorp stock in a customer's portfolio only upon receipt of his written instructions.

Issue	Total Fiduciary Holdings (market value \$ millions)	Discre- tionary Portion of Total (market value \$ millions)
34 Schlumberger Limited	74	51
35 Baxter Laboratories, Inc.	73	61
36 The Black and Decker Manufacturing Company	73	57
37 Corning Glass Works	71	2
38 Phillips Petroleum Company	70	48
39 General Telephone & Electronics Corporation	67	54
40 American Telephone and Telegraph Company	64	29
41 Sony Corporation	63	52
42 Moore Corporation Limited	62	59
43 The Dow Chemical Company	61	32
44 Westinghouse Electric Corporation	60	2
45 The Procter & Gamble Company	59	34
46 General Mills, Inc.	59	50
47 McDonald's Corporation	56	33
48 Standard Oil Company (Indiana)	54	12
49 Squibb Corporation	53	49
50 Armstrong Cork Company	53	49
51 Whirlpool Corporation	53	50
52 Emerson Electric Co.	52	50
53 Chesebrough-Pond's Inc.	49	44
54 Digital Equipment Corporation	48	34
55 Colgate-Palmolive Company	48	*
56 Texas Utilities	47	34
57 Halliburton Company	43	21
58 General Reinsurance Corporation	43	39
59 Honeywell, Inc.	40	30
60 The Perkin-Elmer Corporation	39	30
61 The Chubb Corporation	38	22
62 Ford Motor Company	37	32
63 First Chicago Corporation	36	27
64 The Lubrizol Corporation	35	31
65 Ralston Purina Company	33	21
66 Masco Corporation	29	24

Issue	Total Fiduciary Holdings (market value \$ millions)	Discre- tionary Portion of Total (market value \$ millions)
67 The Travelers Corporation	29	23
68 Walt Disney Productions	29	14
69 Mobil Oil Corporation	28	12
70 Union Oil Company of California	27	24
71 R. J. Reynolds Industries, Inc.	27	*
72 Virginia Electric and Power Company ..	26	23
73 Florida Power and Light Company ...	26	17
74 Beatrice Foods Co.	26	21
75 Aluminum Company of America	25	14
76 Economics Laboratory, Inc.	25	21
77 International Flavors & Fragrances, Inc.	25	18
78 First Bank System, Inc.	24	22
79 Rohm and Haas Company	24	21
80 United Telecommunications, Inc.	24	22
81 Automatic Data Processing, Inc.	23	16
82 Houston Lighting & Power Company ..	23	17
83 The Saint Paul Companies, Inc.	21	20
84 Continental Telephone Corporation ...	21	19
85 First International Bancshares, Inc. ...	21	15
86 Dow Jones & Company, Inc.	20	14
87 Burroughs Corporation	20	3
88 Hobart Corporation	20	*
89 Pennzoil Corporation	19	18
90 TRW Inc.	19	18
91 El Paso Natural Gas Company	19	*
92 Middle South Utilities, Inc.	18	14
93 Commonwealth Edison Company	18	12
94 Southern California Edison Company ..	18	16
95 FMC Corporation	18	17
96 Safeway Stores, Inc.	18	11
97 Kerr-McGee Corporation	17	4
98 Oklahoma Gas and Electric Company ..	17	15
99 Continental Oil Company	16	1
100 Associated Dry Goods Corporation ...	16	16

*Less than \$.5 million.

Twenty-Five Largest Equity Purchases by Market Value
April 1-June 30, 1975

Issue	\$ millions
1 BankAmerica Corporation	\$ 24
2 Eli Lilly and Company	21
3 Merck & Co., Inc.	21
4 General Motors Corporation	19
5 Schlumberger Limited	19
6 Eastman Kodak Company	18
7 Haliburton Company	18
8 Minnesota Mining and Manufacturing Company	18
9 AMP Incorporated	17
10 J. C. Penney Company, Inc.*	14
11 International Business Machines Corporation*	13
12 Schering-Plough Corporation	12
13 Armstrong Cork Company	12
14 The Procter & Gamble Company	12
15 The Black and Decker Manufacturing Company	12
16 General Mills, Inc.	12
17 General Reinsurance Corporation	11
18 S. S. Kresge Company	10
19 Sears, Roebuck and Co.*	10
20 Moore Corporation Limited	9
21 Philip Morris Incorporated	9
22 Xerox Corporation*	9
23 American Home Products Corporation	8
24 Johnson & Johnson	8
25 Hewlett-Packard Company	8
	\$344

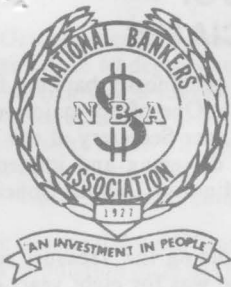
Twenty-Five Largest Equity Sales by Market Value
April 1-June 30, 1975

Issue	\$ millions
1 Aluminum Company of America	\$ 14
2 International Business Machines Corporation*	12
3 Hewlett-Packard Company	12
4 Atlantic Richfield Company	11
5 Texas Instruments Incorporated	10
6 Xerox Corporation*	8
7 Caterpillar Tractor Co.	8
8 Merck & Co., Inc.	8
9 Exxon Corporation*	6
10 Textron Inc.	6
11 The Standard Oil Company (Ohio)	5
12 Citicorp*	5
13 Avon Products, Inc.	4
14 The Coca-Cola Company	4
15 E. I. du Pont de Nemours & Company*	4
16 J. P. Morgan & Co. Incorporated	4
17 Harris Corporation	4
18 Motorola, Inc.	3
19 Eastman Kodak Company	3
20 Honeywell Inc.	3
21 Eli Lilly and Company	3
22 General Electric Company*	3
23 Baxter Laboratories, Inc.	3
24 Sears, Roebuck and Co.*	3
25 Philip Morris Incorporated	2
	\$148

*Director Affiliation. Included are primary company affiliations of Citicorp/Citibank directors plus the outside board affiliations of Citicorp/Citibank officers who also serve as directors.

For further information about the
Investment Management Group
address your inquiries to:

John W. Heilshorn
Executive Vice President
Investment Management Group
First National City Bank
399 Park Avenue
New York, N.Y. 10022



NBA NEWS REPORT

NATIONAL BANKERS ASSOCIATION, INC.

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NBA PREPARES FOR NATIONAL CONVENTION IN SEATTLE

SEC. SIMON URGES CORPORATIONS TO SUPPORT MINORITY BANKS

As a follow-up to the federal government sponsored national minority bank deposit solicitation program, Secretary of Treasury William E. Simon has sent a personal letter to several hundred of the largest corporations in the country urging the added use of minority banks.

Mr. Simon indicated in his letter, dated July 18, that, since 1970, the Secretary of the Treasury and the Secretary of Commerce have co-directed the minority bank deposit program, with the Treasury focusing on the federal sector deposits and Commerce on the private sector deposits. He also pointed out that since the inception of the program, the number of minority banks has increased from 31 to 69 and their total deposits from \$496,515,000 to \$1,224,424,000.

The Secretary also said in his letter: "The growth of deposits in minority

banks has enabled such institutions to better serve the communities in which they are located and in turn has enabled such communities to participate more fully in the economic development process. Minority banks are a stabilizing force in the central cities of our country and should be strengthened so that they can continue in their efforts on a broader scale. To strengthen these banking institutions, I am encouraging private corporations and government alike to consider the added use of minority banks. In the federal sector we are committed to the use of minority banks when they are able to provide the banking services that we require without any significant increase in cost. Our experience has been that the quality of service the minority banks have provided is above average. We have found

(Con't on pg. 3)

Staff of the National Bankers Association are busily preparing for the Association's 48th annual convention, which will be held in Seattle, Washington, from October 2 to 4.

James Purnell, President of Liberty Bank of Seattle, as the convention host, says plans are being made for one of the most substantive and successful meetings ever held by NBA.

This feeling is echoed by NBA President David B. Harper, who has set specific goals for the convention. "At each convention we strive to get banking expertise from the federal agencies, state agencies, from banking legislative committees and from persons who have a direct impact on the banking legislation."



TONY MAXWELL NEW NBA EXECUTIVE DIRECTOR

Anthony L. Maxwell, who is a well-known Mexican-American in minority banking field, has been appointed Executive Director of the National Bankers Association.



Maxwell assumed his new responsibilities on June 1. He has been involved in minority banking since 1965 and was an original staff member of Pan American National Bank, the first Mexican-American bank in this country.

A native of San Luis, Colorado, Maxwell has served as President of Pan American National Bank and Banco del Pueblo. From 1969 to 1972 he served on the Board of Directors of the National Bankers Association. Most recently, he has served as Senior Vice President for Administration for the National Economic Development Association (NEDA)—a national consulting firm for the Spanish-speaking.

He is a graduate of the Management Training Program at the Bank of America, Los Angeles, and has attended the American Institute of Banking at East Los Angeles College, and has participated in seminars at Columbia University in New York.

In 1972, Maxwell was awarded the National Pacesetter Award for Minority Enterprise by the Office of Minority Business Enterprise.

He has served as Treasurer and member of the Mexican-American Opportunity Foundation—a Manpower Training Program in Los Angeles, California.

He is married to the former Marveen Rodriguez and they are the proud parents of 15 children.

Mr. Harper continues, "We try to encourage students in business administration, hoping that the convention will help them make more decisive choices in career opportunities. It will be an excellent time for them to interact with bankers so that they may recognize the need to have more minority institutions aware of the economic situations in minority communities. It will expose them to the different types of services which will better provide minorities with upward mobility."

For its members, Mr. Harper says, "The convention will allow the member bank officers and board of directors to interact, to exchange ideas, experiences and explore new technology in banking."

"We hope to draw talent from the experienced and the dedicated individuals who are ready to bring talent to minority banking," said Mr. Harper, who is president of First Independence National Bank in Detroit.

BANKING NEWS...FROM AROUND THE GLOBE

NEW BANKING RULE CHANGE PROPOSED

The Federal Reserve Board, the Federal Deposit Insurance Corporation and the Comptroller of the Currency have proposed rule changes that would provide commercial banks greater flexibility in issuing capital notes that aren't subject to interest rate ceilings.

The proposed rule changes would allow a bank to issue a capital note that has an average maturity of seven years or more. Currently, the notes must have a maturity of seven years and the rule change would allow a bank to repay some of the notes in part over the period of maturity, just as long as the average maturity is seven years.

INDIAN BANK RECEIVES GOVERNMENT GRANT

The nation's first American Indian Bank, the American Indian National Bank, based in the District of Columbia, has received an \$89,000 grant from the Commerce Department's Economic Development Administration.

According to Wilmer D. Mizell, Assistant Secretary of Commerce for Economic Development, the grant will be used for managerial training and technical assistance, and is part of \$286,000 earmarked to extend for one year training of American Indian staff and to cover travel expenses of bank staff.

The EDA funds will be administered by the Bureau of Indian Affairs, which also is handling the bank's management program. Mizell said the \$89,000 grant is similar to a 1972 allocation made to the National Bankers Association for management training.

TWO OFFICERS PROMOTED AT REPUBLIC NATIONAL BANK

The Board of Directors of Republic National Bank has announced the election of Attorney Robert P. Aulston, III as Board Chairman. Mr. Aulston is also chairman of the Executive Committee of the Board of Directors.

Mr. Aulston was formerly the president of the bank. He is also president of Gulf South Venture Corporation and a partner in the New Orleans law firm of Simons and Aulston.

At the same Board meeting it was announced that Mr. Elray Venice was elected to replace Mr. Aulston as President. Mr. Venice was formerly a vice president at Republic National Bank.

FLAGER BANK—SECOND FLORIDA ACQUISITION BY SPANISH FINANCIER

A group headed by Mr. Jaime Castell Lastortras, financier and textile industrialist in Barcelona, recently purchased the Flager Bank.

Established May 17, 1974, Flager Bank which serves primarily Cuban-American customers reported year end deposits totaling \$15.9 million. The recently acquired state chartered bank boasted deposits of \$18 million as of June 19th.

The new president is Mr. Jaime E. Pino. Mr. Castell acquired the Bank of Miami Beach two years ago. In 1974 at the end of the year its deposits increased from \$36 million to \$54.1 million.

Mr. Castell has expressed his interest in acquiring additional banks in the Miami area and, eventually, starting a bank holding company.

NBA RETAINS SERVICES OF CHARLS E. WALKER ASSOCIATES

The National Bankers Association has retained the services of Charls E. Walker Associates, Inc., a Washington-based firm



to assist NBA in monitoring legislation and regulatory developments of particular interest to member banks.

Dr. Walker, former Deputy Secretary of the Treasury, has been involved in the

development of minority banking for the past ten years. One of his major responsibilities as Under Secretary of the Treasury was the designing and implementation of the Minority Deposit Solicitation Program.

Prior to joining the Treasury in January, 1969, he was for eight years executive vice president of the American Bankers Association. In 1972, Dr. Walker was honored by the National Urban League for his contributions to minority education and enterprise, and has served as chairman of the President's Advisory Council on Minority Business Enterprise.

NBA President Dave Harper said, "We are tremendously pleased to have the services of one of the most knowledgeable and highly respected persons in banking. We are certain that he and his firm will be of great service and benefit to NBA and its member banks. What happens in the legislative area is of vast importance to our member banks."

PAST NBA PRESIDENTS TO BE HONORED AT CONVENTION

The 48th annual NBA convention in Seattle will open on October 2 with a keynote address by Frank Willie, Chairman, Federal Deposit Insurance Corporation.

That evening, following the President's reception, sponsored by the First and Liberty Banks of Seattle, a special tribute will be given to 12 NBA past presidents. They are:

1st Pres.	Mayor Richard R. Wright	— 1927-1942
2nd Pres.	Jesse H. Mitchell	— 1942-1945
3rd Pres.	Lorimer D. Milton	— 1945-1948
4th Pres.	LeRoy F. Ridley	— 1948-1950
5th Pres.	John H. Wheeler	— 1950-1952
6th Pres.	Maceo C. Martin, Sr.	— 1952-1959
7th Pres.	B. Doyle Mitchell	— 1959-1966
8th Pres.	Jesse H. Turner	— 1966-1968
9th Pres.	Edward E. Tillman	— 1968-1970
10th Pres.	Dr. William R. Hudgins	— 1970-1971
11th Pres.	I. Owen Funderburg	— 1971-1973
12th Pres.	Walter S. Tucker	— 1973-1974

On Friday, October 3, the workshops will begin. The subjects include: Capital Adequacy, Marketing and Bank Image, Directors' Roles and Responsibilities, Loan Administration in a Depressed Economy, Upward Mobility in the Corporate Structure, Groups in Organization, Correspondent Relations, SBA Regulations, Electronic Funds Transfer System, Role of Black Bankers to the Community/Leadership/Civic Participation.

The Friday luncheon speaker is Stephen S. Gardner, Deputy Secretary of the Treasury. The keynote speaker for the Awards Banquet will be announced later.

The National Bankers Association NEWS REPORT is published quarterly under a grant from the Office of Minority Business Enterprise, U.S. Department of Commerce.

David B. Harper President
Anthony L. Maxwell Executive Director
Barbara D. Cromwell Deputy Director
Cheryl L. Frost Administrative Ass't

On Saturday, October 4, on the convention agenda are regional meetings and elections, business session and elections, and a meeting of the Executive Committee and the newly elected board.

A post convention tour is planned for Tillicum Village on Blake Island, Seattle.

FACTS ABOUT SEATTLE

In October, Seattle predicts an average temperature of 60 degrees and a low of 44 degrees. Rainwear is suggested and casual clothing acceptable. These are just a few helpful hints to make NBA conventioners comfortable during their October 2-4 stay in "North America's climbing capital".

For historical insight, Seattle developed from a population of 23 in 1852 to 521,000 in 1970. The area's economy grew on lumber, shipping and fishing. Now, one resident in six owns a boat and half-a-million fishing licenses are issued annually.

The 1962 Seattle World's Fair left Seattle with 74 acres called the Seattle Center, which is devoted to recreation and culture on every imaginable level. The Center is an excellent meeting site because it cloisters superb facilities in a single area linked to the city's downtown center by a 96 second monorail ride.

Seattle has superb restaurants and variety in late evening entertainment.

As a gateway from the Orient, Alaska and Western Canada, Seattle merchants draw upon the artists and artisans of the Far East and Eskimo and Indian tribes. In another vein, Seattle manufactures the nation's best clothing and equipment for backpacking, boating, camping, fishing, mountaineering, skiing and waterskiing.

Choose from a stock of over one million books at Shorey's Book Store, which is nationally known for its top collection of Northwest Americana and rare books.

Seattle promises a memorable convention weekend for NBA visitors.

Con't from page 1

that most minority banks are able to handle high volume accounts with a high degree of efficiency. For example, a number of minority banks are handling high volume deposits by the Internal Revenue Service and the Customs Service. A number of minority banks are handling high volume payment accounts such as the Federal Health Benefits Accounts maintained by insurance carriers acting as contractors of the Social Security Administration under the Medicare program."

In conclusion, Secretary Simon said: "The minority deposit program continues to be an integral part in this Nation's efforts to offer opportunity and to stimulate business in central cities. I urge your favorable consideration in giving minority banks added opportunities to serve you."

REGION IV HOLDS SEMINAR

HOUSTON, TEXAS—Region IV held its first regional Director/Senior Management Seminar in Houston, Texas on August 22-23.

The seminar was under the direction of Region IV Vice President James C. Purnell, who is president of Liberty Bank of Seattle, Washington. Bank Directors and Chief Executive Officers of the following banks participated: Banco de San Jose, San Jose, CA; Bank of Finance, Los Angeles; Pacific Coast Bank, San Diego, CA; Nueces National Bank, Corpus Christi, TX; Riverside National Bank, Houston; Metropolitan National Bank, McAllen, TX and Liberty Bank of Seattle, Washington.

Major subject areas discussed were: Director's Responsibility in Establishing Policy, Proforma Loan Policy, Director's Role in Business Development, Director's Role in Management Decision-making.

Guest speaker was James Tucker, Ph.D., Vice President, Richmond Branch, Federal Reserve System. Dr. Tucker presented a discussion document on "Bank Director and Management—A Spirit of Cooperation". Questions were posed by Dr. Tucker to seminar participants, and he also encouraged them to share their knowledge and experiences with each other. Under his guidance, the seminar participants expressed their thoughts on problems and solutions and shared common experiences for some six stimulating hours.

On the second day of the seminar, the chief executive officers discussed problems and concerns of all NBA member banks present. The Directors were invited to attend this session and encouraged to offer whatever input they could and to become aware of current problems confronting their chief executive officer.

Other participants were David B. Harper, President, First Independence National Bank of Detroit; Sharnia Buford, President, Douglass State Bank, Kansas City, Kansas, and president-elect of NBA; Robert E. James, President, Carver State Bank, Savannah, Georgia; LaVannes C. Squires, President, Bank of Finance; V. F. Booker, President, American State Bank, Portland, Oregon; Dr. Carl M. Carroll, President, Riverside Bank, Houston, Texas, and Seminar Host, and Anthony L. Maxwell, Executive Director of NBA.

RATIONALE FOR SEMINARS

In July, 1972, the National Bankers Association sponsored its first Director/Senior Management Seminar in Atlanta, Georgia. This seminar brought together some 300 persons in a highly productive three-day session.

Board Directors and Chief Executive Officers discussed a wide range of important banking concerns and problems relating to different roles of directors versus chief executive officers. The large attendance indicated clearly that such sessions were needed to improve communications, effective working relations between directors and senior management.

However, it was not until May, 1974, that NBA had the funds to hold a second Director/Senior Management Seminar, which was in New York City.

After an assessment of the benefits gained from this cross-section of bankers, directors, management experts, and representatives from regulatory agencies, the NBA decided to place higher priority on future seminars.

During the 47th annual convention in Atlanta last year, voting delegates unan-

imously approved the regionalization of NBA member banks. Presently, NBA member banks are divided into four regions. Each region elects a regional vice president who serves on the NBA Board of Directors. These regional vice presidents are directed by the Board to hold at least four meetings within their respective regions a year.

These meetings are primarily for the purpose of identifying specific needs and concerns of the member banks and to assist the National Office of NBA in complying with the contractual scope of its work with the Office of Minority Business Enterprise, which is NBA's prime funding source.

BANCO DEL PUEBLO BANK WELCOMED AS NBA MEMBER

NBA welcomes new member bank, Banco del Pueblo Commercial Bank of Santa Ana, California. Banco del Pueblo, with assets of \$7,517,550.43, is owned and operated by the Mexican-American community in Santa Ana. Ray Estrella is the Chairman of the Board and Alexander Banuelos is the President. Banco del Pueblo is a state chartered bank.

FRIDAY, AUGUST 22

9:00am-10:15am Directors Responsibility in Establishing Policy

Speaker:

Dr. James Tucker, P.H.D.

Vice President, Richmond Branch
— Federal Reserve System

Panelists:

LaVannes C. Squires

President, Bank of Finance
Los Angeles, California

V. F. Booker

President, American State Bank
Portland, Oregon

10:15am-10:30am Coffee Break

10:30am-12:20pm Proforma Loan Policy, Director's Role

Speaker:

Dr. James Tucker, P.H.D.

12:30pm-1:30pm Luncheon

1:45pm-3:30pm Business Development, Director's Role

Speaker:

David B. Harper, President, NBA

President, First Independence National
Bank
Detroit, Michigan

Panelists:

Dr. James Tucker, P.H.D.

Sharnia Buford, President,
Douglass State Bank
Kansas City, Kansas

Robert E. James, Vice President,
Region I
President, Carver State Bank
Savannah, Georgia

3:30pm-3:45pm Coffee Break

4:00pm-5:30

Directors Role in Management Decision Making

Dr. Tucker

Sharnia Buford

Robert E. James

6:30pm Reception

Hosted by:

Riverside National Bank
Houston, Texas

DIRECTOR AND SENIOR MANAGEMENT SEMINAR

REGION 4

AUGUST 22-23, 1975

HYATT REGENCY HOTEL
HOUSTON, TEXAS

NATIONAL BANKERS ASSOCIATION

SATURDAY, AUGUST 23

9:00am-12:00noon

1. Roll Call

2. Minutes

3. Correspondence

4. Old Business

a. Gov't. Deposit, T.T.&L. Accounts

b. Capital Adequacy

c. Mortgage Banking — **LaVannes
C. Squires**

d. Management Development

e. African Export/Import — **Dr. Carl
M. Carroll**

f. NBA Convention — **Robert E.
James**

g. Hispanic American Banks —
Anthony L. Maxwell

h. NBA Officers Reports —
**Sharnia Buford, Robert E.
James and Anthony L. Maxwell**

12:00noon-1:00pm Luncheon

1:15pm-4:00pm

5. New Business

a. Maritime Commission Solicitation

b. Title I— Health, Education

c. C.E.T.A. Funds

d. Downtown Locations—Profitability

Lloyd Edwards, Chairman

First Enterprise Bank
Oakland, California

e. Problem Solving

Adjournment

NATIONAL BANKERS ASSOCIATION

Suite 1120

950 L'Enfant Plaza South, SW

Washington, D.C. 20024

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WASHINGTON D.C.

MR FERNANDO DE VACA
SPECIAL ASST TO THE PRESIDENT
OEGB RM 171 WHITE HOUSE
WASHINGTON DC 20500

NATIONAL BANKERS ASSOCIATION, INC.

**1420 K STREET, N.W. • SUITE 300
WASHINGTON, D. C. 20005**

TELEPHONE: (202) 347-4833

Thursday, June 19, 1975

Mr. Fernando DeBaca
Special Assistant to the President
White House
Washington, D.C. 20500

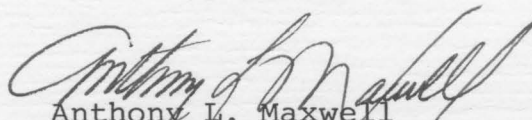
Dear Mr. DeBaca:

Pursuant to our telephone conversation of today, I am enclosing copies of the letters to President Ford requesting him to participate as a Banquet Speaker at our 48th Annual Convention, October 2-4, 1975 in Seattle, Washington and to Mr. Warren Rustand apprising him of our request.

I am indeed grateful to you for your interest and support in the National Bankers Association's endeavors.

Should you need additional information about the Association or the Convention, please do not hesitate to contact me directly.

Sincerely yours,


Anthony L. Maxwell
Executive Director

ALM/clf
Enclosures

