FEDERAL AFFILIATIONS

17. Does the institution have:
   a. Federal Reserve System membership?
   b. Federal Home Loan Bank membership?
   c. Deposit Insurance by FDIC?

18. Is the institution making use of credit facilities available through Federal affiliations?

19. Extent of borrowings or advances:

20. Attitude toward Federal program:

GENERAL OPERATIONS

21. Discuss collection methods including percentage of loans delinquent and
   define such delinquency: Delinquencies about 8% - mostly hang-overs from past
difficulties - few present delinquencies; each individual case treated according to
circumstances; our attitude lenient; current payments more than current accruals,
resulting in gradual decrease of delinquency.

22. Growth in deposits during the last twelve months:

This company confines its activities to fiduciary functions only. Do not accept deposits.
Annual interest rate paid on savings and time deposits:

23. General History of operations since 1929:

24. Summarize the interview with officer contacted: (See separate instructions)

Agent's Note: Mr. Reader states:

The figures in the foregoing questionnaire represent the Corporation's
own holdings and those administered by the company for clients. These figures
do not include loans or assets held in real estate trusts where we do not have
some degree of management. We hold a good deal of real estate in Subdivision
Trusts and so-called Holding Trusts and Corporate Trusts; also a good many loans and
contracts under Agency Accounts and in our Management Accounts there is some real
estate carried at either a nominal value or not carried at all on our ledgers be-
cause said property came to us at the time the Trust in which it is held was created
and we were unable to ascertain cost prices for the establishment of book values.