

# CIPHER CODE

No. .... 121 .....

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## FEDERAL DEPOSIT INSURANCE CORPORATION



UNITED STATES  
GOVERNMENT PRINTING OFFICE  
WASHINGTON: 1934



## INSTRUCTIONS

This Cipher Code has been compiled to meet the requirements of telegraphic correspondence between the Examiners and Receivers, with special reference to brevity, secrecy, and economy.

The Examiner and Receiver should study the Code carefully, so as to become familiar with its use, should always have it with them, and should regard it as strictly confidential, being careful not to allow it to fall into other hands.

In preparing a message in cipher ample space should be left between words and sentences to avoid their being run together by the telegraph operator. The writing should be legible, and to insure accuracy operators should be requested to read messages to the Examiner or Receiver before they are forwarded.

A variety of phrases have been carefully selected and arranged, which experience in the conduct of official telegraphic correspondence has shown to be most appropriate and essential, by the proper use of which many sentences or messages may be expressed by a single cipher word.

Please note that there are a number of phrases under each of the following initial words:

According to —  
Advise —  
After —  
As far as —  
As soon as —  
By order —  
Can —  
Did —  
Do not —  
Full —  
Further —

Go —  
Has been —  
Have been —  
Have —  
How —  
I —  
If —  
In —  
Is —  
It —  
Must —

My ———	See ———
Next ———	Send ———
No ———	Shall ———
Not —	Should ———
On ———	Special ———
Other ———	Stand ———
Please ———	Take ———
Referring ———	There ———
Report ———	This ———
Request ———	To ———
Run ———	

Where no cipher word is given for a phrase which it is desired to use, single words will be found with which to construct a sentence. The first letter of any cipher word will be the same as that of the word or phrase it represents.

The Examiner (or Receiver) should sign the initials only of his name to the message, giving in cipher his official title. The cipher words for Examiner and Receiver are "*Equitant*" and "*Rambler*", respectively.

Cipher words will be found commencing with the letter "Q" on pages 91 and 92 to express numerals and should be used to indicate sums of money, dates, and numbers.

## CIPHER CODE

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Abaft	Abet—ted—ing.
Abana	Ability.
Abaris	Able, ably.
Abase	Abolish.
Abatis	Above.
Abbot	Absolute—ly.
Abduce	Abscond—ed—ing.
Abduct	Absence.
Abel	Absent.
Abet	Absorb—ed—ing.
Abjure	Absorption.
Ablant	Abstract—ed—ion.
Ablegate	Abundant—ance.
Ablush	Accept—ed—ance—ing—able.
Abner	Accept the appointment.
Abnormal	Accept the offer.
Abolish	Accepted drafts.
Aboma	Access.
Aboriginal	Accident.
Abound	Accommodate—s—d—ing—ion.
Abraham	Accommodation notes.
Abrest	Accompany—ies—ied—ing.
Abrupt	Accomplish—ed—ment.
Absinthe	Accord—ed—ing—ance.
Absolve	Accordance with terms.
Abstain	According to agreement.
Absterge	According to information received.
Abstract	According to last report.
Abstruse	According to my understanding.
Abuse	According to opinion of.
Acacia	According to the records.
Accede	According to your instructions.
Accite	According to your letter dated.

Afear	-----	Affairs critical.
Affair	-----	Affairs improving.
Affection	-----	Affairs in bad condition.
Afferent	-----	Affairs in good condition.
Affined	-----	Affairs of the bank.
Afflation	-----	Affect-s-ed-ing.
Affluence	-----	Affidavit-s.
Affluxion	-----	Affiliated-tions.
Affright	-----	Affiliated concerns.
Affront	-----	After careful consideration.
Affy	-----	After careful inquiries.
Afield	-----	After completing-ion.
Aflame	-----	After conferring with.
Afraid	-----	After examing-ation.
Afresh	-----	After going into the matter thor- oughly.
Africa	-----	Afternoon.
Agama	-----	Afterward.
Agape	-----	After you have.
Agaze	-----	Again.
Age	-----	Against.
Aggression	-----	Agent-s.
Agressor	-----	Agency-ies.
Agil	-----	Aggregate.
Agitate	-----	Aggregate resources.
Aglow	-----	Agree-s-ed-ment-able.
Agnate	-----	Agreement anticipated.
Ago	-----	Agreement has been reached.
Agood	-----	Agreement proposed by directors is approved.
Agra	-----	Agree to.
Agricola	-----	Agree to proposition.
Agrope	-----	Aggregate-s-ed-ing.
Ahoy	-----	Aggregate amount.
Aide	-----	Aggregate resources.
Aim	-----	Agricultural Credits Act of 1923.
Air	-----	Agricultural purposes.
Airedale	-----	Aid-s-ed-ing.
Airless	-----	Alarm-s-ed-ing.
Aisle	-----	Alien.
Ajax	-----	Alleged.
Alabaster	-----	All of the stockholders.

Alack	All parties interested.
Aladdin	Allow-s-ed-ing-ance.
Alan	Already.
Alarm	Also.
Alb	Always.
Albeit	Am advised that.
Albion	Amend-s-ed-ing-ment.
Alchemic	America-n.
Alcohol	American Bankers' Association.
Alder	Am leaving today for.
Alderney	Amount-s-ed-ing.
Alert	Am unable to.
Alexis	Announce-s-ed-ing-able.
Alfresco	Annual leave.
Algerine	Annual report.
Alhambra	Annual report of the Comptroller of the Currency.
Alibi	Anonymous-ly.
Alike	Another.
Alienate	Another examination should be made in about —.
Alight	Another examiner.
Aliment	Another examiner has been ordered.
Aline	Another examiner will be sent.
Alive	Answer.
Allah	Answer by mail.
Allay	Answer by wire.
Allegiance	Answer office letter of —.
Allegoric	Answer promptly by wire.
Allegro	Anticipate-s-ed-tion.
Alleviate	Anticipate examination.
Alley	Anticipate no trouble.
Alliance	Anticipate trouble.
Allred	Apparently.
Allison	Appear-s-ed-ing.
Allocate	Appear to be able.
Allodium	Appears to be in satisfactory con- dition.
Allot	Appears to be solvent.
Allotropy	Applicant.
Allure	Applicant for position of.

Ally	Application.
Alma	Application for appointment as.
Almacen	Application is made.
Almighty	Application received.
Almoner	Application to convert.
Aloof	Application to organize.
Alsace	Application to subscribe for.
Altercation	Apply-ied-ing.
Alternate	Apply to.
Altimeter	Apply to court for an order to —.
Altitude	Appoint-ed-ing-ment.
Altruism	Appointed receiver.
Aluminum	Appointment as assistant to national bank examiner.
Alumnus	Appointment as attorney for receiver.
Alva	Appointment as national bank examiner.
Amass	Appointment as receiver.
Amateur	Appointment with Comptroller.
Ambition	April.
Ambler	Approve-s-d-al.
Ambulance	Approval of this office.
Amends	Approximate-s-d-ing-ly.
Amice	Approximate estimate.
Amid	Arbitrary.
Amigo	Arbitrary estimate.
Ammunition	Arrange-s-d-ing-ment.
Amnesia	Arrange conference.
Among	Arranging details.
Amorous	Arrange for.
Amos	Arrange for the good of the service.
Amoy	Arrange the best you can.
Ample	Arrange to come to this office.
Amputate	Arrange to go.
Amulet	Arrange to meet directors.
Anabasis	Arrange with the.
Anadem	Arrangement will be made.
Anal	Arrangements have been made.
Analogy	Arrest-s-ed-ing.
Anam	Arrive-s-d-ing-al.
Anadrous	Article-s.

Anathous	Articles of association.
Anarchist	Arrived today and have taken charge of — which closed its doors on — by order of the board of directors.
Anat	Arrived today and have taken charge of — which closed its doors on — by order of —.
Anathema	As far as.
Ancestor	As far as is known.
Anchorage	As far as possible.
Anchovy	As follows.
Ancillary	As instructed.
Ancoral	As little as possible.
Andes	As long as.
Andiron	As long as possible.
Andro	As outlined in your letter.
Android	As proposed.
Anecdote	As recommended by you.
Anent	As requested.
Aneroid	As soon as.
Anew	As soon as completed.
Angel	As soon as possible.
Angelus	As to the.
Anglican	Ascertain-s-ed-ing.
Anglo	Ascertain and telegraph at once.
Angoro	Ascertain condition.
Anguish	Ascertain facts.
Anilin	Ascertain situation.
Animal	Ask.
Animus	Ask for instructions.
Anion	Assess-ed-ment.
Anklet	Assessment can be collected.
Annals	Assessment cannot be collected.
Annex	Assessment not necessary.
Announce	Assessment has been made.
Annul	Assessment has been paid.
Antique	Assessment has not been paid.
Apollo	Assessment will be necessary.
Apology	Assets.
Apoplexy	Assets and liabilities.
Aport	Assets amount to.

Appendix.....	Assets cannot be ascertained.
Arabic.....	Assets equal to liabilities.
Arbiter.....	Assets in excess of liabilities.
Arbuter.....	Assets less than liabilities.
Arc.....	Assets not shown on the books.
Archduke.....	Assets show a loss.
Archer.....	Assets show a surplus.
Argent.....	Assets will be about ———.
Arian.....	Assign-s-ed-ing-ment.
Aril.....	Assigned to district No.
Arles.....	Assignment will be completed.
Armpit.....	Assist-s-ed-ing-ance.
Armenia.....	Assistant.
Armlet.....	Assistant cashier.
Armory.....	Assistant Chief National Bank Ex- aminer.
Arms.....	Assistant examiner.
Armament.....	Assistant examiner will report.
Arno.....	Assistant not able.
Arnold.....	Associate-s-d.
Aroma.....	Association.
Around.....	Astonish-ed-ing-ment.
Arouse.....	Assume-s-ed-ing-tion.
Arraign.....	Assume all liabilities.
Arrant.....	Assure-s-ed-ing-ance.
Arret.....	At a meeting.
Arroyo.....	At a meeting of.
Arsenide.....	At least.
Arson.....	At not exceeding.
Art.....	At once.
Artemis.....	At that time.
Artful.....	At the earliest possible moment.
Artifice.....	At the request of.
Aryan.....	At the time of.
Ascent.....	At the time of the last examination.
Asceptic.....	At the time of the next examination.
Ashen.....	At this time.
Asinine.....	At your request.
Astute.....	At your suggestion.
Ataman.....	Atlanta, Ga.
Ate.....	Attach-es-ed-ing-ment.
Atheism.....	Attempt-s-ed-ing.

Athens	Attempt will be made.
Atone	Attend-s-ed-ing-ance.
Atop	Attention.
Atropin	Attorney-s.
Attache	Attorney advises.
Attack	Attorney does not advise.
Attitude	Attorney for the Receiver.
Attract	Attorney General.
Attribute	Attorney is not necessary.
Attrition	August.
Atwirl	Attorney is necessary.
Auction	Authority.
Audible	Authority granted.
Audubon	Authority requested to.
Aught	Authority to re-open for business.
Augury	Authorize-d-ing-ation.
Augustine	Automobile.
Aureate	Avail-s-ed-ing-able.
Aureole	Available assets.
Aurora	Available cash.
Austere	Available resources.
Avarice	Available security.
Avast	Average amount.
Avenue	Avoid-s-ed-ing-able.
Avocation	Avoid any commitment.
Avon	Avoid any controversy.
Avowed	Avoid assessment.
Await	Avoid complication-s.
Awake	Await-s-ed-ing.
Award	Await arrival.
Away	Await arrival of instructions which will be sent you by mail.
Awhile	Await explanation.
Azalea	Await instructions.
Azimuth	Await telegraphic instructions be- fore proceeding further.
Azo	Await our reply.
Azores	Awaiting advice from you, or your office.
Aztec	Awaiting your approval.

<b>Baal</b> .....	Bad-ly.
<b>Babe</b> .....	Bad character.
<b>Baboon</b> .....	Bad condition.
<b>Baccarat</b> .....	Bad debts.
<b>Baccus</b> .....	Bad effect.
<b>Bach</b> .....	Balance-d-s-ing.
<b>Back</b> .....	Baltimore, Md.
<b>Badge</b> .....	Bank-s-ing.
<b>Bag</b> .....	Bank-s advised by letter of.
<b>Bagdad</b> .....	Bank balance-s.
<b>Bagpipe</b> .....	Bank can not be closed.
<b>Bahama</b> .....	Bank can not withstand a run.
<b>Bait</b> .....	Bank's condition.
<b>Bakery</b> .....	Bank contemplates immediate purchase of assets.
<b>Balboa</b> .....	Bank desires to expedite reduction of capital.
<b>Bale</b> .....	Bank has a large amount of unsatisfactory assets. It has been proposed that a new bank be organized with a capital of \$—— to take over the assets and the liabilities of the old institution. I recommend approval. If you will approve the application advise me by telegram and forward the necessary blank application to me here. Organizers are ——.
<b>Balk</b> .....	Bank has closed its doors.
<b>Ballast</b> .....	Bank has failed on account of ——.
<b>Ballet</b> .....	Bank has not suspended.
<b>Balsam</b> .....	Bank has resumed business.
<b>Baltic</b> .....	Bank has suspended.
<b>Balzac</b> .....	Bank is apparently solvent.
<b>Bambino</b> .....	Bank is in a badly extended condition.
<b>Bamboozle</b> .....	Bank is in a precarious condition.
<b>Banal</b> .....	Bank is insolvent.
<b>Band</b> .....	Bank is, in my opinion, insolvent, but the directors decline to close it. Please authorize me to close the bank and take charge.

Bang-----	Bank is insolvent. The directors have closed its doors; I am in charge and recommend the immediate appointment of a receiver.
Banshee-----	Bank is not insolvent.
Banzai-----	Bank referred to.
Baptism-----	Bank under examination.
Bar-----	Bank was closed by board of directors.
Barabbas-----	Bank will be allowed to continue.
Barb-----	Bank will be allowed to resume.
Barbarous-----	Bank's attorney.
Barbate-----	Bank's cash exhausted.
Barberry-----	Bank's credit impaired.
Barbette-----	Bankers.
Barcarole-----	Banking company.
Bard-----	Banking and Currency Committee of House.
Bare-----	Banking and Currency Committee of Senate.
Bargain-----	Banking house, furniture, and fixtures.
Bark-----	Banking house or building.
Barmy-----	Bankruptcy.
Barnabas-----	Banks and bankers.
Barograph-----	Bar-s-red-ring.
Baronet-----	Base-s-d-ing.
Baruch-----	Based on letter of.
Barrack-----	Based on report of.
Barracuda-----	Because.
Barrage-----	Believe it will be.
Barrel-----	Benefit-s-ed.
Barren-----	Before.
Barricade-----	Before commencing examination.
Barter-----	Before completing.
Base-----	Before doing so.
Baseball-----	Before meeting.
Bath-----	Before proceeding.
Baton-----	Before taking action.
Battalion-----	Before you go.
Batten-----	Before you leave.

Battery	Begin-ning.
Battle	Be governed by instructions.
Bawl	Believe.
Bayonet	Believe person named.
Baywood	Best.
Beacon	Best that can be done.
Beagle	Best that can be made.
Bean	Beyond.
Beatify	Beyond a doubt.
Beau	Bid-s-der-ding.
Beautiful	Bill-s.
Becalm	Bills of exchange.
Beckon	Bills payable.
Bed	Bills receivable.
Bedeck	Blame.
Beef	Blank.
Beer	Board.
Befit	Board of directors.
Beguile	Bond-s-ed-ing.
Behave	Bondsman.
Behead	Bondsmen.
Behold	Bonding company.
Belay	Book-s.
Belle	Book value.
Belt	Books and papers.
Bench	Book of instructions to national bank examiners.
Beneath	Bookkeeper-s.
Benefit	Bookkeeping.
Bengal	Borrow-s-ed-ing.
Benign	Borrowed from banks.
Bent	Borrowed money.
Benumb	Borrowed money in excess of capi- tal.
Berg	Boston, Mass.
Beseech	Both.
Besiege	Both parties.
Betake	Branch—branches.
Bethel	Branch bank-s.
Betide	Brief.
Betray	Brief case.
Betroth	Bring.

Bevel	Bring suit.
Beware	Bring with you.
Beyond	Budget report forwarded to comptroller's office.
Bible	Budget report has not been forwarded to comptroller's office on account of.
Bibulous	Buffalo, N.Y.
Bicker	Bullion.
Bicycle	Bureau.
Biddy	Business.
Bilge	Business paper.
Billow	Busy-ily.
Bind	Bylaws.
Biography	By order of.
Bird	By order of directors.

Cabaret	Call-s-ed-ing.
Cabinet	Call board of directors together.
Cable	Call for mail in care of.
Cabman	Call for report of condition of national banks, etc., as of.
Cachet	Call me by telephone.
Cackle	Can.
Cadge	Can an assessment be collected?
Cadiz	Can be.
Cadmus	Can be done.
Caducous	Can be of no service.
Cafeteria	Can be restored.
Caffeine	Can complete.
Caftan	Can consolidate.
Cage	Can discover no irregularities.
Cain	Can do nothing.
Cairo	Can do nothing at present.
Caisson	Can go.
Calaboose	Cannot.
Calamity	Cannot authorize.
Calamus	Cannot be approved.

Calcar	Cannot be avoided.
Calciform	Cannot be done.
Calcine	Cannot be promptly paid.
Calcium	Cannot be restored.
Calculus	Cannot complete.
Calendar	Cannot continue.
Calf	Cannot explain by wire; await letter.
Caliber	Cannot go.
Caliph	Cannot go on account of.
Calk	Cannot pay a dividend.
Calla	Cannot postpone.
Callous	Cannot tell.
Calm	Cannot tell what the effect will be.
Callory	Can pay a dividend.
Calumet	Can postpone.
Calvary	Can there be any doubt?
Camas	Can you?
Camber	Can you approve?
Camel	Can you continue?
Camera	Can you examine?
Camlet	Can you have?
Campaign	Can you inform this office?
Campus	Can you make?
Candid	Can you make an immediate examination?
Candidate	Can you take charge of?
Cannel	Cancel-s-ed-ling-lation.
Cannery	Capable-bility.
Canonize	Capital.
Canter	Capital and surplus.
Canticle	Capital impaired.
Cantilever	Capital is intact.
Canton	Capital is not impaired.
Canvas	Capital proposed for new bank considered insufficient, should be at least \$——.
Cap	Capital stock entirely wiped out.
Capable	Capital stock paid in cash.
Caparison	Capital stock, surplus, and undivided profits.
Cape	Capital was impaired.

Capias	Capture.
Capitalize	Care-s-ful-fully.
Capitation	Careful attention.
Capitular	Careful attention is necessary.
Capon	Carry-ies-ed-ing.
Capricious	Carry out instructions.
Capsize	Carry out instructions in letter of —.
Capstan	Carry out instructions in telegram of —.
Captivate	Case-s.
Capture	Case set for hearing.
Caput	Cash.
Car	Cash and available assets.
Carack	Cash balance.
Carat	Cash items.
Caravel	Cash must be paid at once to amount of \$—.
Caraway	Cash on hand.
Carbide	Cash or its equivalent.
Carbine	Cash short.
Carboy	Cashier.
Carcass	Cashier committed suicide.
Card	Cashier's checks.
Cardiac	Cause.
Cardio	Cause run on bank.
Cardoom	Cause uneasiness.
Carreen	Caution-ed-ous.
Caress	Certain-ly.
Carib	Certificate of increase of capital.
Cark	Certificate of reduction of capital.
Carmel	Certain information is desired.
Carnage	Certificate-s.
Carnal	Certificate-s of deposit.
Carnival	Certificate-s of stock.
Carpel	Certify-ied-ing.
Carrier	Certified check-s.
Carrot	Certified copies of papers requested in your telegram will be sent you as soon as can be prepared.
Cart	Certified copy-ies of report-s of condition of —.

Cartoon	Certified copy-ies.
Carver	Certified copy of resolution of directors with corporate seal attached.
Casement	Cessation.
Cask	Chance.
Cassius	Chance to recover.
Castaway	Change.
Castile	Change itinerary.
Casual	Change of management.
Cataclysm	Change of management is necessary if the bank is to continue, as the public has no confidence in the present officers.
Catalog	Change of policy.
Catamaran	Chairman.
Cataract	Character-istic.
Catarrh	Character of assets.
Catch	Charge-s-d-ing.
Catechism	Charges collect.
Category	Charge-d off.
Cater	Charged off assets.
Cathode	Charter.
Cattle	Charter cannot be issued until.
Caucus	Charter expires.
Cauldron	Charter issued.
Causeway	Chattel mortgage-s.
Caustic	Check-s-ed-ing.
Caution	Checks on other banks.
Cavalier	Checks on other banks in same place.
Caviar	Chicago.
Cavort	Chief Clerk.
Cayote	Chief National Bank Examiner.
Celebrate	Cincinnati.
Celerity	Cipher.
Celibacy	Cipher code.
Celt	Circulate-s-d-ing-ion.
Cenotaph	Circulating notes.
Censor	Circumstances.
Centenary	Circumstances are such that.
Center	Circumstances beyond control of.

Central	Circumstances prevent.
Century	City.
Ceramic	Citizen.
Cerebrum	Civil service.
Ceremony	Claim-s-ed-ing-ant.
Cerograph	Claim cannot be allowed.
Certitude	Claim will be allowed.
Chaff	Class-ify-es-ed.
Chagrin	Classification.
Chain	Classification of paper.
Chair	Clear-s-ed-ing-s-ance.
Chalice	Clearing house.
Chalk	Clearing house association.
Chamber	Clearing house certificate-s.
Champ	Clearing house examiner-s.
Chancel	Clerk-s.
Channel	Cleveland.
Chapeau	Close affiliation.
Chapel	Closely affiliated.
Charger	Close-d its doors.
Charlatan	Collateral-s-ed.
Charm	Collateral insufficient.
Charnel	Collateral neither ample nor good class.
Chary	Collateral security.
Chaste	Collateral sufficient.
Chattel	Collect-s-ed-ing-ion.
Chatter	Come.
Checker	Come at once.
Cheek	Combine-s-ed-ing-ation.
Cheer	Commence-s-d-ing-ment.
Chemical	Commencement of business.
Cherish	Comment-s-ed-ing.
Chess	Commercial.
Cheviot	Commercial paper.
Chevron	Commission-s-ed.
Chew	Commission mailed.
Chick	Commissioner.
Chieftain	Commissioner of Banking.
Chiffon	Commit-s-ted-ting.
Child	Committee-s.
Chill	Committee of directors.

Chin	Communicate-s-d-ing-ion.
Chipper	Communicate anything of importance by telegraph.
Chit	Communicate direct.
Chlorine	Communicate in care of —.
Choke	Communicate immediately by telegram.
Choose	Communicate with.
Chopper	Company-ies.
Choral	Compare-s-d-ing.
Chortle	Compare retained copies with books.
Christen	Comparison.
Chronium	Compel-led-ling.
Chronic	Compensate-s-d-ion.
Chuck	Compensation has been fixed at rate of \$—.
Chuff	Competent-ly.
Chump	Complain-s-ed-ing-ant.
Church	Complaint is made.
Churn	Complete-s-d-ing-ion.
Chutley	Complete as soon as possible.
Cicada	Complete report.
Cibol	Completion of arrangements.
Ciborium	Complicate-s-d-ing-ion.
Cicero	Comply-ies-ied-ing-iance.
Cilium	Comply-ied with instructions.
Cimex	Comply-ies-iance with your request.
Cinch	Comprise-s-d-ing.
Cinchoma	Compromise-s-d-ing.
Cincture	Compromise recommended.
Cinderella	Compromise has been made.
Cinema	Compromise on best terms.
Cinerary	Compromise rather than litigate.
Cinnabar	Compromise the indebtedness.
Circuit	Comptroller of the Currency.
Circular	Comptroller cannot authorize liquidation except in manner prescribed by section 5220, U.S.R.S.
Circum	Comptroller has authorized.

Circumflex	Comptroller has authorized me to state that.
Circumspect	Comptroller has the matter referred to under consideration.
Circumvent	Comptroller is out of the city. Is expected to return.
Cite	Comptroller is not willing.
Cithara	Comptroller is willing.
Citizen	Concern.
Civet	Conclude-s-d-ing.
Civilize	Conclusion-s.
Clachan	Condition-s-ed-al.
Clad	Condition of bank-s.
Clamant	Condition of bank dangerous.
Clamor	Condition of bank does not warrant approval of increase.
Clan	Condition of bank makes resumption impossible.
Clang	Condition of bank very unsatisfactory.
Clank	Condition of bank warrants approval of increase.
Claque	Condition of bank warrants approval of voluntary liquidation.
Clarify	Condition-s warrants.
Clarinet	Conditions cannot be complied with.
Clash	Conditions have been fully complied with under which this bank may reopen, as indicated in office letter of —.
Classical	Conditions will be complied with.
Clause	Confer-s-red-ring-ence.
Clean	Confer freely with.
Clear	Confer-red with directors.
Cleave	Confer with examiner.
Clinker	Confer with Federal Reserve agent.
Clip	Confer with U.S. attorney.
Clique	Conference deemed necessary.
Clitus	Conference held in this office.
Clock	Conference was held.
Cloister	Conference with Comptroller.

Cloot	Conference with principal stock-holders and creditors.
Closure	Conference with you.
Clot	Confession.
Clothier	Confidence.
Clour	Confidence has been restored.
Clout	Confidence in the management.
Clothe	Confidence in the bank is shaken and a slow run has developed.
Clovis	Confident-ial.
Club	Confident promise-s will be complied with.
Clumber	Confirm-s-ed-ing-ation.
Clutch	Confirm at once .
Clutter	Congress-ional.
Coal	Congressman.
Coalesce	Connect-s-ed-ing-ion.
Coarse	Consent-s-ed-ing.
Coat	Consent requested.
Coax	Conservative.
Cob	Conservative amount.
Cobra	Conservative estimate.
Cocaine	Conservative management.
Coccus	Consider-s-ed-ing-able-ably.
Cochin	Consider it advisable.
Cocker	Consider it inadvisable.
Cockscomb	Consider it necessary.
Cocoanut	Consider it satisfactory.
Cocoon	Consider it unnecessary.
Cod	Consider it unsatisfactory.
Codex	Considerably increased.
Codger	Considerably reduced.
Coerce	Consideration.
Coffin	Consideration has been given to.
Cognac	Consideration should be given to.
Cognomen	Consideration will be given to.
Cohere	Consolidate-s-d-ing-ion.
Coincide	Constitute-s-d-ing-ion.
Colander	Construct-ed-ing-ive.
Collapse	Consult-s-ed-ing-ation.
Collate	Consult competent legal counsel.
Colleague	Contemplate-s-d-ing-ion.

Colleen	Contemplates voluntary liquidation.
College	Content-s-ed-ion.
Collide	Contents of safe.
Collodium	Contents of vault.
Colonnade	Contingent.
Colony	Contingent expense-s.
Coloring	Contingent fund.
Coliseum	Contingent liability-ies.
Colossus	Contingent upon.
Colt	Continue-s-d-ing-ance.
Combust	Continue for the present.
Comedy	Continue in charge.
Comfort	Contrary.
Comic	Contrary to the policy of this office.
Commander	Contrary to the practice of this office.
Commerce	Contradictory-ion.
Commit	Contribute-s-d-ing-ion.
Commute	Controversy-sial.
Compact	Convene-s-ed-ing.
Compete	Convene board of directors.
Concede	Convention.
Concert	Conversant.
Conclusion	Conversant with the facts.
Concord	Conversation.
Concourse	Conversation over long-distance telephone.
Concrete	Conversion.
Condense	Conversion of assets.
Conflict	Conversion to national bank.
Congéal	Conversion of State bank.
Conjugate	Convert-s-ed-ing.
Conquer	Convert to national bank.
Cordon	Cooperate-s-d-ing-ion.
Corn	Copy-ies-ied-ing.
Crab	Correct-s-ed-ing-ness.
Crackle	Correct report.
Cram	Correction is promised.
Crane	Correspond-s-ed-ing-ence.
Cranck	Correspondent-s.

Crash	Counsel. (See Attorney.)
Crate	County.
Crawfish	Course.
Crawl	Court-s.
Craze	Cover-s-ed-ing.
Crease	Cover-ed by collateral.
Create	Credit-s-ed-ing-able.
Creed	Creditor-s.
Creosote	Criminal-s.
Crescent	Criminal act-s.
Crib	Criminal acts should be reported to the United States attorney for such action as he may deem necessary.
Critic	Criminal proceedings.
Croak	Criminal violations of law.
Crochet	Crisis.
Crocus	Critical.
Croon	Critical condition.
Cross	Critical condition exists.
Crouch	Criticize-d-ing.
Crowd	Criticized assets.
Crucible	Currency.
Crude	Current expenses.
Cruiser	Custody.
Dab	Daily.
Dactyl	Daily statement.
Daft	Dallas, Tex.
Dago	Damage-s-ed-ing.
Dairy	Danger.
Dais	Danger of a run on the bank.
Damage	Dangerous.
Dance	Dangerous condition.
Dander	Dangerous practice.
Dandruff	Dangerous to delay.
Dante	Date.
Dapper	Date of last examination.
Dare	Date referred to.

Dark	Date you mention.
Darn	Day-s.
Darter	Dead.
Dashing	Debt-s.
Daughter	Debenture-s.
Dawn	Debit-ed.
Daybreak	Debtor-s.
Daze	Deceive-s-ed-ing.
Dead	December.
Death	Decide-s-ed-ing.
Deal	Decision.
Dear	Declare-s-ed-ing.
Debacle	Declaration.
Debark	Declaration of a dividend
Debase	Decline-s-d-ing.
Debater	Decrease.
Debauch	Decrease in capital.
Debutante	Decrease in earnings.
Decadence	Deed-s-ed-ing.
Decanter	Deed in name of bank.
Decay	Deed not in name of bank.
Decent	Deed not recorded.
Deception	Deed on record.
Decisive	Deem.
Declare	Deem necessary.
Decoration	Defalcation.
Decorous	Defalcation is not serious.
Decoy	Defalcation is reported.
Decree	Defalcation will exceed.
Decrepit	Defalcation will not.
Dedicate	Defaulter-s-ed.
Deduct	Defeat-ed-ing.
Deface	Defendant-s.
Defame	Defer-s-red-ring.
Defeat	Defer examination.
Defect	Defer further action.
Defense	Deferred payment-s.
Defile	Deficiency-ies.
Deflect	Deficiency has been made good.
Degrade	Deficiency has not been made good.
Delate	Deficiency in reserve.
Delegate	Deficiency will be made good.

Delicate	Deficiency will not be made good.
Delicious	Define-s-ed.
Delirious	Definite.
Delta	Definite estimate.
Delude	Defraud.
Deluge	Delay-s-ed-ing.
Demeanor	Deliver-s-ed-ing-y.
Democracy	Demand-s-e-ding.
Demolish	Demand certificates of deposit.
Demur	Demand paper.
Dense	Democratic.
Denude	Deny-ies-ied-ing.
Depart	Depart-s-ed-ing.
Depend	Department.
Deplete	Department of Agriculture.
Deponent	Department of Justice.
Depth	Department of Justice requests your detail.
Derange	Depend-s-ed-ing-able-ent.
Deride	Deposit-s-ed-ing.
Descend	Deposited in escrow.
Desert	Depository-ies.
Design	Deposits and liabilities.
Desk	Deposits are being withdrawn.
Desolate	Deposits of U.S. disbursing officer-s.
Despair	Depositor-s.
Deter	Depression.
Detract	Deputy Comptroller of Currency.
Detriment	Deserve-s-ed-ing.
Device	Designate-s-ed-ing.
Devoutly	Desire-s-d-able-ing.
Devotion	Desire to know.
Dewdrop	Desire to organize a national bank.
Diabetes	Desires to reduce capital.
Diatom	Desire to reopen bank.
Diatribes	Desperate.
Dibasic	Destroy-s-ed-ing.
Dicker	Destruction-tive.
Dictate	Detail-s-ed-ing.
Dictator	Detailed statement.
Dictum	Details have been arranged.
Diddle	Detect-s-ed-ing.

Differ	Detective.
Diffident	Determine-s-d-ing-able.
Diffuse	Detriment.
Digest	Detroit, Mich.
Dignify	Develop-s-ed-ing-ment-s.
Dilate	Dictate-s-ed-ing.
Dilemma	Dictates the policy of the bank.
Diligence	Did not.
Dim	Did not receive.
Dimension	Did you?
Diminish	Did you hold directors' meeting?
Din	Did you receive?
Dingy	Died.
Diocesan	Differ-s-ed-ing-ence-ent.
Dioxide	Difficult-y.
Diphthong	Difficult to determine.
Dire	Direct-s-ed-ing-ions-ly.
Directory	Director-s.
Dirt	Directors advise.
Disable	Directors approve.
Disappear	Directors desire a conference at your office at which I will be present if agreeable to you. Wire me date we can see you.
Disarray	Directors guarantee bank against loss.
Disaster	Directors meet-ing.
Dismount	Directors' meeting was held.
Dissect	Directors' meeting will be held.
Distort	Directors proposal not acceptable.
Divest	Directors request.
Divot	Directors will contribute cash or its equivalent.
Document	Disappear-s-ed-ing-ance.
Dodge	Disadvantage.
Dodo	Disagree-s-ed-ing-able.
Dogger	Disappear-s-ed-ing-ance.
Dogmatical	Disappoint-s-ed-ing.
Doldrums	Disapprove-s-ed-ing.
Dolerite	Disaster-trous.
Doll	Disburse-ment-ing-ed.
Dolor	Discharge-ed-ing.

Doltish.....	Disclose-s-d-ing.
Domain.....	Discontinue.
Dominate.....	Discontinue the practice.
Domineer.....	Discount-s-ed-ing.
Dominican.....	Discourage-s-d-ing-ment.
Donate.....	Discover-s-ed-ing.
Donor.....	Discredit.
Dope.....	Discrepancy-ies.
Dormant.....	Discrepancies have been found.
Dormitory.....	Discrepancies have been reconciled.
Dory.....	Discretion.
Dose.....	Discuss-ed-ing-ion.
Dotation.....	Discussed with you.
Doubt.....	Dishonest.
Doughty.....	Dishonor-ed-s.
Dour.....	Dislike.
Dowdy.....	Dismiss-ed-ing.
Drab.....	Dispatched to.
Drachma.....	Dispute-s-ed-ing.
Draft.....	Disqualify-ies-ied-ing.
Dragging.....	Disregard.
Draggle.....	Disregard instructions.
Dragon.....	Disregard my letter.
Drain.....	Disregard my wire.
Dram.....	Dissatisfaction.
Drank.....	District.
Drape.....	District court.
Drastic.....	District of Columbia.
Draw.....	Distrust-s-ed-ing.
Drawing.....	Disturb-s-ed-ing-ance.
Drawler.....	Divide-s-ed-ing.
Drayage.....	Dividend-s.
Dread.....	Dividend checks.
Drear.....	Dividend checks have been for- warded-today for payment of.
Dredging.....	Dividend declared.
Dregs.....	Document-ary.
Drencher.....	Do-es-ing.
Dresser.....	Dominate-s-ed-ing-ion.
Dribble.....	Donate-s-ed-ing-tion.
Drier.....	Do not.
Drift.....	Do not act.

Driller	Do not carry out instructions.
Drinker	Do not consider.
Dripping	Do not consider it advisable.
Drive	Do not delay examination.
Driveler	Do not examine.
Droll	Do not surrender.
Dromon	Do not think.
Droning	Do not understand.
Drooping	Do so.
Drop	Do what seems best and necessary.
Droshky	Do you deem it advisable.
Drossy	Do you recommend.
Drover	Do you think.
Drowse	Does not.
Drub	Does not seem.
Drudge	Doing everything possible.
Druggist	Doubt-s-ful.
Druid	Doubtful assets.
Drum	Doubtful character.
Dry	Doubtful paper.
Dub	Draft-s-ed.
Dubious	Draw-s-n.
Ducat	Drawer.
Duchy	Drawee.
Duct	Due and payable.
Dude	Due from.
Dudgeon	Due to.
Duel	Dummy notes.
Duenna	Duplicate-ing-ed.
Dugout	Duplicate receipt.
Dulcet	During.
Dummy	During examination.
Eager	Eager-ly.
Ear	Earliest convenience.
Earnest	Earn-s-ed-ings.
Ease	Early.
Easement	Easy.
East	Effect-s-ed-ing.

Eat	Effect a consolidation.
Ebbing	Effect of the disclosure.
Eccentric	Effective at once.
Echinus	Effective at the close of business.
Eclat	Efficient-cy.
Economy	Effort-s.
Ecru	Efforts are being made.
Ecstasy	Efforts unavailing.
Eczema	Either.
Eddy	Elapse-ed.
Eden	Elect-s-ed-ing.
Edit	Embarrass-es-ed-ing-ment.
Educate	Embezzle-s-d-ment. (See Defalcation.)
Educe	Embezzler.
Efface	Embody-ied-ing.
Efflux	Emergency.
Effort	Emphasis.
Effusion	Emphasize-ed-ing.
Egg	Employ-s-ed-ing-ment.
Ego	Employ as attorney.
Egression	Employ local attorney to protect interests of bank.
Ejaculate	Employee.
Eject	Employ temporarily.
Elaborate	Empower-ed-ing.
Elastic	Enable-ed.
Elbow	Enclose-s-d-ing.
Elder	Enclosure.
Elective	Encourage-s-ed-ing-ment.
Elegant	Endeavor-s-ed-ing.
Element	Endeavor-ing to effect a compromise.
Elevate	Endorse-s-d-ing-ment.
Elfin	Enemy.
Elide	Enforce-s-ed-ing-ment.
Elision	Engage-s-d-ing-ment-s.
Elocution	Engaged in examining.
Elongate	Engaged in verification.
Emaciate	Enough.
Embalm	Enter-s-ed-ing.
Embank	Entire-ly.

Embargo	Entirely unsecured.
Embassy	Entry-ies.
Embattle	Equal-s-ed-ing.
Emblaze	Equitable-bly.
Emblem	Equitable arrangement.
Emboss	Equity.
Embrace	Escape.
Emerge	Especial-ly.
Emersion	Essential.
Emigrate	Establish-es-ed-ing-ment.
Eminence	Establish an additional office.
Emotion	Establish a preferred claim.
Empire	Estate.
Emulsion	Estimate-s-d-ing-ion.
Encaustic	Estimate the loss.
Enchant	Estimated loss.
Encounter	Estimated losses exceed the capital, surplus, and profits. I am endeavoring to save the bank and am receiving substantial support of the directors and other shareholding interests.
Encourage	Even.
Encroach	Evening-s.
Endeavor	Event.
Endure	Ever.
Enervate	Every.
Engage	Every effort will be made.
Engird	Everything.
Engrave	Everything has been.
Engross	Evidence.
Enlist	Evidence of criminal violations of law.
Ensconce	Evident-ly.
Ensemble	Exact-ed-ing.
Enshrine	Exact facts.
Enslave	Examination.
Ensnare	Examination closed.
Entail	Examination commenced.
Entertain	Examination has been made.
Entice	Examination is now in progress.

Entrance	Examination may be postponed.
Envious	Examination of bank.
Epaulet	Examination should be made.
Epic	Examination shows large losses will be sustained.
Epilepsy	Examination will not be completed.
Episcopal	Examine-s-d-ing.
Epsom	Examine as soon as possible.
Equestrian	Examine bank.
Equine	Examine books.
Equip	Examine in about three months from.
Equipoise	Examine in regular order.
Equitant	Examiner.
Equivocal	Examiner has been instructed to make investigation.
Era	Examining Division of this office.
Eradicate	Exceed-s-ed-ing.
Erect	Except-ion.
Ergot	Except in manner provided.
Erosion	Excess-ive.
Errant	Excess loans.
Erroneous	Excessive credit line.
Erudite	Exchange.
Escapade	Exchagnes for clearing house.
Eschew	Excite-s-ed-ing-ment.
Escort	Excuse-s-ed-ing.
Escutcheon	Execution.
Especial	Executive.
Espionage	Executive committee.
Esplanade	Exempt-ion.
Essence	Exempt from military service.
Esteem	Exercise.
Estrange	Exercise discretion.
Eternity	Exercise great caution.
Ethical	Exhaust-s-ed-ing-ive.
Ethnic	Exist-s-ed-ing-ence.
Ethyl	Expect-s-ed-ing.
Etude	Expect to arrive.
Eugenics	Expect to recover.
Euphony	Expense-s-ive.
Evacuant	Expenses incurred.

<b>Evasion</b> .....	Expert-s.
<b>Evangel</b> .....	Expert accountant.
<b>Evening</b> .....	Expiration of option.
<b>Event</b> .....	Expiration of time.
<b>Eventual</b> .....	Explain-s-ed-ing.
<b>Evidence</b> .....	Explain by letter.
<b>Evince</b> .....	Explain details.
<b>Evoke</b> .....	Explanation-s.
<b>Evolve</b> .....	Explanation desired.
<b>Exact</b> .....	Explanation follows by letter.
<b>Exalted</b> .....	Express-es-ed-ing-ion.
<b>Example</b> .....	Expunge-d-ing from the records.
<b>Excalibur</b> .....	Extend-s-ed-ing-sion.
<b>Excavation</b> .....	Extension of charter.
<b>Exceed</b> .....	Extension of credit.
<b>Excellent</b> .....	Extension of time.
<b>Excerpt</b> .....	Extract.
<b>Exercise</b> .....	Extract from minutes of board meeting.
<b>Excoriate</b> .....	Extraordinary.
<b>Exhort</b> .....	Extreme.

<b>Fabulous</b> .....	Fact-s.
<b>Face</b> .....	Fail-s-ed-ing.
<b>Facetious</b> .....	Failed to open for business this morning.
<b>Facile</b> .....	Fails to show progress.
<b>Faction</b> .....	Failure.
<b>Factor</b> .....	Failure caused by.
<b>Factory</b> .....	Failure of the bank is inevitable.
<b>Faculty</b> .....	Failure will result in.
<b>Fad</b> .....	Fair.
<b>Fain</b> .....	Fair value-s.
<b>Fair</b> .....	False.
<b>Faith</b> .....	False entries.
<b>Fall</b> .....	False reports of condition.
<b>Fallible</b> .....	False statements.
<b>Falstaff</b> .....	Familiar-ly.
<b>Falter</b> .....	Fault.

<b>Fame</b> .....	February.
<b>Familiar</b> .....	Federal.
<b>Famous</b> .....	Federal Deposit Ins. Corp.
<b>Fanatic</b> .....	Federal Farm Loan Board.
<b>Fancier</b> .....	Federal Intermediate Credit Bank.
<b>Fanfare</b> .....	Federal Land Bank.
<b>Fangle</b> .....	Federal Reserve Act.
<b>Fantail</b> .....	Federal Reserve Agent.
<b>Fantastic</b> .....	Federal Reserve Bank.
<b>Farce</b> .....	Federal Reserve Board.
<b>Farmer</b> .....	Federal Reserve District.
<b>Farrier</b> .....	Federal Reserve note-s.
<b>Fashion</b> .....	Federal Reserve Issue and Redemption Division.
<b>Fatal</b> .....	Federal Reserve System.
<b>Fathom</b> .....	Federally licensed livestock inspector.
<b>Fatten</b> .....	Fee-s.
<b>Faucet</b> .....	Fee for examination.
<b>Favor</b> .....	Feel-s.
<b>Feast</b> .....	Field report.
<b>Feature</b> .....	File-s-d-ing.
<b>Federal</b> .....	Files of this office.
<b>Feeble</b> .....	Filibuster.
<b>Feed</b> .....	Final.
<b>Fellow</b> .....	Finance-ial.
<b>Female</b> .....	Financial condition.
<b>Fencer</b> .....	Financial condition is good.
<b>Ferment</b> .....	Financial condition is not good.
<b>Fern</b> .....	Financial responsibility.
<b>Fickle</b> .....	Financial situation.
<b>Fidget</b> .....	Financial statement.
<b>Field</b> .....	Financially embarrassed.
<b>Fierce</b> .....	Financially responsible.
<b>Fiery</b> .....	Find-s-ing.
<b>Fig</b> .....	Find it difficult.
<b>Figment</b> .....	Find it impracticable.
<b>Filibuster</b> .....	Fine.
<b>Filipino</b> .....	Finish-es-ed-ing.
<b>Filly</b> .....	First.
<b>Film</b> .....	Flagrant.
<b>Filth</b> .....	Follow-ing-ed.

Fin	For a conference.
Finality	For conversion to National Bank.
Finance	For service in case.
Finback	For the.
Finesse	For the purpose of.
Finger	For what purpose.
Finish	Forbid.
Finny	Foremost.
Fire	Forfeiture.
Firm	Forge-r-d-ry.
Firth	Form-s-ed-ing.
Fish	Formal.
Fist	Formal notice of impairment of capital.
Fizzle	Former-ly.
Flabby	Fortify-ied.
Flag	Fortunate.
Flagrant	Fortune.
Flaky	Forward-s-ed-ing.
Flanders	Forward budget report for month of.
Flank	Forward complete schedule.
Flap	Forward immediately report of examination.
Flare	Forward mail.
Flash	Forward report.
Flatter	Forward report and proceed with your regular work.
Flaxseed	Forward your report promptly.
Fledge	Found-ed.
Flesh	Foundation.
Flint	Fraud.
Flirting	Fraud and wrongdoing.
Flivver	Fraudulent.
Float	Frequent.
Flock	Friday.
Flog	Friend.
Flood	From the bank.
Floor	From your report.
Florist	Full-y.
Flounder	Full details.
Flourish	Full explanation.
Flout	Full instructions.

Flow	From information received.
Fluid	Full particulars will follow by mail.
Fluke	From the.
Flunky	Full report by mail.
Flurry	Fully satisfied.
Fluster	Fund-s.
Flux	Funds of your trust.
Fly	Furnish-es-ed-ing.
Foam	Furnish all the information necessary.
Focus	Furnish no information.
Fog	Furnish no information to newspapers, shareholders, creditors, or anyone else, unless authorized by the Comptroller.
Foible	Furniture and fixtures.
Fold	Further-ing.
Folk	Further advice.
Folly	Further delay.
Food	Further details.
Foot	Further orders.
Forest	Further time.
Gabbing	Gain.
Gag	General.
Gaiety	General accounts.
Gait	General delivery, post office.
Gala	General Council.
Gale	General ledger.
Galilee	General ledger bookkeeper.
Gall	General opinion.
Gallery	General public.
Galley	General situation.
Gallup	Genuine.
Gallows	Get-s-ting.
Game	Give-s-n.
Gang	Give out no information whatever.
Gangway	Give the matter immediate attention.

Garage	Give total classification, slow and doubtful paper.
Garbage	Glad.
Garden	Glad to hear.
Garment	Glad to know.
Garrulous	Go-es-ing.
Garter	Go immediately to.
Gasket	Go there immediately and advise this office of condition, using wire if necessary.
Gasoline	Go to.
Gather	Gone.
Gaunt	Good.
Gavel	Good assets.
Gawk	Good character.
Gay	Good collateral.
Gear	Good condition.
Gelding	Government.
Gem	Governor.
Gender	Governor Federal Reserve Bank.
Generate	Grade-ing.
Genesis	Gradual-ly.
Genial	Gradual development.
Genius	Grand jury.
Gentle	Grant-s-ed-ing.
Germ	Grant accommodation.
Gesture	Great.
Ghastly	Great caution.
Gift	Ground-s.
Glory	Guarantee-s-d-ing-or.
Gospel	Guaranty of directors.
Grape	Guarantee-ing in writing.
Grass	Guilt-y.
Guide	Guilty party.
Habit	Habit-s-ual-ually.
Habituate	Had.
Hackney	Half.
Haft	Handle-s-d-ing.

Hag	Happen-s-ed-ing.
Hair	Harm.
Halberd	Has.
Hall	Has absconded; whereabouts unknown.
Hallow	Has acquired the assets and assumed the liabilities.
Halt	Has anything occurred?
Halyard	Has bank resumed business?
Hamlet	Has been.
Hamstring	Has been acquitted.
Hand	Has been appointed.
Handicap	Has been consolidated.
Handiwork	Has been delayed.
Handle	Has been forwarded.
Handsome	Has been found guilty.
Hanger	Has been granted.
Hansel	Has been impaired by —.
Happen	Has been kept very secret.
Happy	Has been made.
Harass	Has been recommended.
Harbinger	Has been telegraphed.
Harden	Has been verified.
Hardware	Has committed suicide.
Harmony	Has developed.
Harrier	Has examination been made?
Harsh	Has failed.
Harvest	Has introduced bill.
Haslet	Has not arrived.
Hasp	Has not been.
Hasten	Has there been.
Hat	Haste-n.
Hatchery	Hasten completion.
Hatred	Have-ing.
Haughty	Have accepted.
Hauler	Have acted according to instructions.
Haunch	Have appointed.
Haunt	Have appointed you receiver.
Havelock	Have arranged.
Haven	Have arrived.
Havoc	Have Assistant Examiner report.

<b>Haying</b> -----	Have assistant report this office.
<b>Hazzard</b> -----	Have been.
<b>Head</b> -----	Have been forwarded.
<b>Healthy</b> -----	Have been made.
<b>Heap</b> -----	Have been notified.
<b>Hearing</b> -----	Have been placed.
<b>Heat</b> -----	Have been reliably informed.
<b>Heather</b> -----	Have been requested.
<b>Heaven</b> -----	Have been unable to.
<b>Heavy</b> -----	Have closed and am now in charge of ---.
<b>Heckle</b> -----	Have completed.
<b>Hedger</b> -----	Have complied with instructions.
<b>Hedgehog</b> -----	Have conferred with.
<b>Heedful</b> -----	Have consented.
<b>Heft</b> -----	Have discovered.
<b>Hegemony</b> -----	Have discovered defalcation.
<b>Heirloom</b> -----	Have done so.
<b>Heliotrope</b> -----	Have examination made proposed organization.
<b>Helium</b> -----	Have finished examination and sent report.
<b>Helm</b> -----	Have forwarded.
<b>Helper</b> -----	Have forwarded by express.
<b>Hem</b> -----	Have forwarded by mail.
<b>Henchman</b> -----	Have full confidence in.
<b>Henpeck</b> -----	Have furnished U.S. Attorney with information regarding criminal acts of ---.
<b>Herb</b> -----	Have immediate investigation made.
<b>Hercules</b> -----	Have improved.
<b>Heredity</b> -----	Have investigation made.
<b>Heretic</b> -----	Have just learned of.
<b>Heritage</b> -----	Have just received advice that --- closed its doors on ---. Am leaving today to take charge. Please telegraph any special in- structions to me there.
<b>Heroic</b> -----	Have made.
<b>Heron</b> -----	Have made examination.
<b>Hesitation</b> -----	Have mailed.

<b>Hewer</b> _____	Have no confidence in.
<b>Hexigram</b> _____	Have no objection.
<b>Heyday</b> _____	Have not.
<b>Hiatus</b> _____	Have not done so.
<b>Hibernate</b> _____	Have not heard.
<b>Hibiscus</b> _____	Have not heard from you.
<b>Hidden</b> _____	Have not improved.
<b>Hideous</b> _____	Have not yet.
<b>Highroad</b> _____	Have postponed any decisive action.
<b>Highway</b> _____	Have received.
<b>Hinder</b> _____	Have received no reply to.
<b>History</b> _____	Have received telegram.
<b>Hockey</b> _____	Have replied by letter.
<b>Hog</b> _____	Have requested.
<b>Hogshead</b> _____	Have sent full details by letter.
<b>Holiness</b> _____	Have taken charge.
<b>Holly</b> _____	Have wired.
<b>Holster</b> _____	Have written.
<b>Homicide</b> _____	Have you?
<b>Honesty</b> _____	Have you any suspicion?
<b>Honeyed</b> _____	Have you confidence in?
<b>Hooded</b> _____	Have you employed an attorney?
<b>Hooker</b> _____	Have you examined?
<b>Hooping</b> _____	Hearing.
<b>Horned</b> _____	Heavy withdrawals.
<b>Horrible</b> _____	Held.
<b>Horrid</b> _____	Held in trust.
<b>Horseback</b> _____	Held today.
<b>Hospital</b> _____	Here-by.
<b>Hostelry</b> _____	Hereby revoke-s-d.
<b>Hostile</b> _____	Hidden.
<b>Hostler</b> _____	Hidden profits.
<b>Hotbed</b> _____	Hold-s-er-ing.
<b>House</b> _____	Hold in abeyance.
<b>Hover</b> _____	Hold in strict confidence.
<b>Howbeit</b> _____	Honest-y-ly.
<b>Howler</b> _____	Honesty and reliability.
<b>Huddler</b> _____	Honesty and reliability have never been questioned.
<b>Huffy</b> _____	Honor-able.
<b>Huge</b> _____	Hope.
<b>Hulking</b> _____	Hopeless.

<b>Human</b> .....	Hopelessly insolvent.
<b>Humble</b> .....	House of Representatives.
<b>Humpback</b> .....	How.
<b>Hungry</b> .....	How can I?
<b>Hunter</b> .....	How can I reach you by.
<b>Hurdling</b> .....	How long will it be necessary for you to remain?
<b>Hurler</b> .....	How long will, or would it take?
<b>Huron</b> .....	How much of an assessment has been collected?
<b>Husband</b> .....	How much of an assessment will be necessary?
<b>Hut</b> .....	How soon?
<b>Hydrant</b> .....	How soon can you?

<b>Iambus</b> .....	I am.
<b>Ibis</b> .....	I am keeping in close touch with the Chief Examiner in regard to the matter.
<b>Iced</b> .....	I am not.
<b>Ichabod</b> .....	I am unable to.
<b>Icteric</b> .....	I can.
<b>Ictus</b> .....	I do.
<b>Ideal</b> .....	I do not.
<b>Idealism</b> .....	I do not think.
<b>Identical</b> .....	I have.
<b>Ides</b> .....	I have advised the Chief Examiner in the premises and he suggests that I refer the matter to you for a decision.
<b>Idiocy</b> .....	I leave on first train for —.
<b>Idiomantic</b> .....	I recommend.
<b>Idiotism</b> .....	I will.
<b>Idleness</b> .....	I will complete my assignment and return to headquarters in --- days.
<b>Idolater</b> .....	I will complete my work here the — and will then proceed with my regular assignment.

Ignatius	I will instruct.
Ignominy	I will not.
Ignoramus	I will return to Washington.
Ignorance	Idea-l.
Ignorant	Identify-ication-ied.
Ignore	Identification card.
Igorot	Idle.
Iguana	If agreeable.
Ileitis	If any doubt.
Ilium	If assistant will be available.
Illtreat	If conditions have since changed.
Illegible	If conference here necessary.
Illicit	If desirable.
Illude	If funds to make good assessment.
Illusion	If in doubt.
Illustrate	If in good condition.
Imagine	If necessary.
Imbed	If not.
Imbiber	If not received advise immediately.
Imbricate	If possible.
Imbroglia	If requested.
Imbrue	If such is the request.
Imbrute	If there is any possibility.
Imbued	If you.
Imitator	If you are satisfied with conditions, not necessary to remain longer.
Immature	If you are unable to report.
Immateral	If you can.
Immense	If you can not.
Immerge	If you do not think it necessary.
Immigration	If you have.
Imminence	If you have not.
Imminent	If you have not already examined.
Immoral	If you think best.
Immortalize	If you think it necessary.
Immunity	If you think it unnecessary to re- main longer, resume your regular work.
Impartial	Ignore-s-ed-ing-ance.
Impassible	Illegal.
Impatient	Imagine.
Impeach	Immateral.

Impeccable	-----	Immediate-ly.
Impede	-----	Immediate attention.
Impediment	-----	Immediate attention is necessary.
Impel	-----	Immediate examination.
Impend	-----	Immediately on receipt of.
Imperative	-----	Immense.
Imperious	-----	Immensurable.
Impersonal	-----	Immunity.
Impervious	-----	Impair-s-ed-ing-ment.
Impetuous	-----	Impairment of capital.
Impetus	-----	Impairment of capital made good.
Impiety	-----	Impairment of surplus.
Implacable	-----	Implicate-tion.
Impleader	-----	Imply.
Implication	-----	Importance.
Implicit	-----	Important.
Impolite	-----	Impossible.
Imporous	-----	Impossible at present.
Impossible	-----	Impossible to arrange.
Importer	-----	Impossible to do more.
Importune	-----	Impossible to form an opinion.
Imposing	-----	Impracticable.
Imposture	-----	Impress-es-ed.
Impotent	-----	Improve-s-d-ing-ment.
Impregnate	-----	Improvement indicated.
Imprest	-----	In a bad condition.
Impressive	-----	In accordance with.
Imprimature	-----	In accordance with instructions.
Improbable	-----	In accordance with your instructions I am leaving immediately for ——— to take charge of ——— which closed its doors on ———.
Improve	-----	In accordance with request.
Improvise	-----	In addition to.
Improvident	-----	In care of.
Imprudent	-----	In charge.
Impudent	-----	In compliance with.
Impulsive	-----	In connection with.
Impunity	-----	In effect.
Imputable	-----	In fair condition.
Inaction	-----	Inform me.
Inadvertent	-----	In good condition.

Inalienable	In letter of.
Inasmuch	In my judgment.
Inaugural	In my opinion.
Inbeing	In order to.
Inbound	In order to protect.
Inbreed	In receipt of.
Incantation	In regard to.
Incendiary	In reply to.
Incensed	In reply to your letter of.
Inception	In reply to your telegram of.
Incessant	In reply to your telegram you are advised that.
Incident	In reply to your telegram you are instructed to.
Incitant	In telegram.
Inclemency	In that event.
Incognito	In the meantime.
Incoherent	In your district.
Imcompetent	In your judgment.
Incongruous	In your opinion.
Inconsistent	In your possession.
Incubate	Inasmuch as.
Incumbent	Inasmuch as you report.
Indicant	Inaugurate-ed-ing.
Indiction	Incentive.
Indigent	Inclined.
Indignant	Include-s-ed-ing.
Indignity	Income.
Indirection	Increase-s-d-ing.
Indiscreet	Increase of capital stock.
Indispose	Increased confidence is apparent.
Inditer	Inculcate.
Indolence	Incumber-s-ed-ing.
Indoor	Incur-s-ed-ing.
Inducement	Indebted-ness.
Induction	Indebted to other banks.
Indulgent	Indebted to this bank.
Industrial	Indicate-s-d-ing-ive.
Inexorable	Indications are that.
Infamous	Indict-s-ed-ing.
Infatuate	Indictment.
Inferior	Individual-s-ly.

<b>Infielder</b> -----	Individual deposits.
<b>Infinite</b> -----	Individual ledger.
<b>Infirmity</b> -----	Individual ledger bookkeeper.
<b>Inflated</b> -----	Inevitable.
<b>Inflection</b> -----	Inform-s-ed-ation.
<b>Influenza</b> -----	Inform this office of any change in your address.
<b>Influx</b> -----	Inform this office of character of.
<b>Informal</b> -----	Information has been received.
<b>Infraction</b> -----	Information is desired.
<b>Infuriate</b> -----	Injure.
<b>Ingenious</b> -----	Injury.
<b>Inglorious</b> -----	Inquire.
<b>Ingratiate</b> -----	Inquire about.
<b>Ingrown</b> -----	Inquire of.
<b>Inhabitant</b> -----	Inquiry.
<b>Inhaler</b> -----	Insist-s-ed-ing.
<b>Inherence</b> -----	Insist on proper action.
<b>Inhumanly</b> -----	Insist upon compliance with.
<b>Iniimical</b> -----	Insolvency.
<b>Initial</b> -----	Insolvent.
<b>Initiation</b> -----	Insolvent Division.
<b>Injection</b> -----	Instant-ly.
<b>Inkwell</b> -----	Instruct-s-ed-ing-ion-s.
<b>Inkiness</b> -----	Instruct him to.
<b>Inlayer</b> -----	Instructions are carefully noted and will be acted on immediately.
<b>Inmate</b> -----	Instructions follow.
<b>Inmost</b> -----	Instructions have been.
<b>Innermost</b> -----	Instructions have been sent you by mail.
<b>Innocence</b> -----	Instructions misunderstood.
<b>Innocuous</b> -----	Instructions transferred to.
<b>Innovator</b> -----	Instructions will be complied with.
<b>Innocation</b> -----	Instructions will be mailed.
<b>Inordinate</b> -----	Instructions will be sent.
<b>Inorganic</b> -----	Instructions wired you.
<b>Inquirer</b> -----	Insufficient.
<b>Inquisitively</b> -----	Insufficient capital.
<b>Inrush</b> -----	Insufficient information.
<b>Insane</b> -----	Insure-s-d-ing.
<b>Insatiable</b> -----	Interest-s-ed-ing.

Inscrutable.....	Interest in default.
Insection.....	Interest in the bank, either as a stockholder, creditor, or otherwise.
Insensible.....	Interfere- <del>n</del> ce.
Insertion.....	Interview-s-ed-ing.
Insignia.....	Investigate-s-d-ing-ion.
Insinuate.....	Investigate character, standing, and financial responsibility of.
Insistence.....	Investigate charges referred to and report by wire in code.
Insolent.....	Investigate thoroughly and report by telegraph.
Insoluble.....	Involve-s-d.
Inspector.....	Irregular-ity-ities.
Inspiration.....	Irresponsible.
Install.....	Is a defaulter.
Instant.....	Is a receiver necessary?
Instigate.....	Is bank insolvent?
Instinct.....	Is bank still doing business?
Instructor.....	Is collateral held?
Insult.....	Is considered.
Insurgency.....	Is considered insolvent.
Integrate.....	Is hereby authorized.
Intellect.....	Is insolvent.
Intemperate.....	Is it a case for criminal action?
Intendance.....	Is it impossible?
Intensify.....	Is it possible?
Intentive.....	Is necessary.
Intercedent.....	Is not solvent.
Interclude.....	Is reported to be insolvent.
Interdict.....	Is the case.
Interfere.....	Is the defalcation serious?
Interior.....	Is there any evidence?
Interlace.....	Is there any reason why?
Interline.....	Is there any record of?
Interlope.....	Issuance.
Intermit.....	Issue-d.
Interrogate.....	Issue and Redemption Division.
Interrupt.....	It is a case for criminal action.
Intervene.....	It is advisable.
Intolerant.....	It is deemed advisable.

Intrigue	It is important.
Invalid	It is necessary.
Invert	It is not a case for criminal action.
Inviolate	It is not desirable.
Irrational	It is not understood.
Islander	It is of the utmost importance.
Isolation	It is reported.
Isthmus	It is rumored, but not fully confirmed that.
Itch	It is suggested.
Iterate	It is understood.
Ivory	Item-s.

Jab	January.
Jabot	Judge.
Jackdaw	Judgment-s.
Jaded	July.
Jail	June.
Janitor	Jurisdiction.
Jasmine	Just.
Jaunt	Justice.
Jealous	Justify-ication.

Keen	Kansas City, Mo.
Kennel	Keep-s.
Kerosene	Keep close watch of situation.
Kick	Keep secret.
Kidney	Keep this office advised.
Kill	Keep this office advised of developments.
Kindle	Keep this office advised of the situation, using the wire if necessary.
Kindred	Kiting.
Knave	Kiting checks.
Knob	Know-s-n-ing.
Kodak	Knowledge.

Label	Large-ly-r-st.
Labor	Large losses.
Lacing	Large losses have been sustained.
Lackey	Large withdrawals of deposits.
Lady	Law-ful-fully.
Laggardly	Lawful money reserve.
Lake	Learn-ed-ing.
Lameness	Leave-s-ing.
Lamenter	Leave immediately.
Lampoon	Leave of absence.
Land	Leave of absence asked for is granted.
Lane	Leave without pay.
Languish	Left.
Languor	Left before receipt telegram.
Lanyard	Ledger-s.
Lap	Legal-ly-ity.
Lapid	Legislate-tion-tive.
Lapse	Legislation pending.
Lapwing	Legislature.
Largess	Legitimate.
Largo	Legitimate transaction.
Larynx	Letter.
Lascar	Letter from applicants promising compliance with conditions outlined by Examiner.
Lasher	Letter from directors.
Lassitude	Letter from your office.
Lachet	Letter of instructions.
Latent	Letter of instructions has been mailed.
Lateral	Letter received dated —.
Lather	Levy-s-ied-ing.
Latitude	Levy an assessment.
Lattice	Liabie.
Laud	Liability-ies.
Laughter	Liability-ies of bank.
Launder	Liability of directors.
Lava	Liability of officers.
Lavender	Liability of shareholders.
Lawn	License-d.
Laxity	Like-ly.
Layman	Likely to excite suspicion.
Leader	Limit-s-ed-ing.
Lead	Liquid.

<b>League</b> -----	Liquidate-s-d-ing-ion.
<b>Leak</b> -----	Liquidation of assets.
<b>Lean</b> -----	Liquidation of bank.
<b>Leap</b> -----	List-s.
<b>Leash</b> -----	List of banks.
<b>Leather</b> -----	List of stockholders.
<b>Lecturer</b> -----	Litigation.
<b>Legacy</b> -----	Litigation pending.
<b>Legionary</b> -----	Little.
<b>Leopard</b> -----	Little as possible.
<b>Lettuce</b> -----	Little, if any.
<b>Level</b> -----	Livestock.
<b>Levity</b> -----	Livestock loans.
<b>Lewd</b> -----	Loan-s-ed-ing.
<b>Lexicon</b> -----	Loans and discounts.
<b>Liberal</b> -----	Loans exceeding the limit of section 5200, U.S.R.S., as amended.
<b>Liberate</b> -----	Loans secured by real estate.
<b>Library</b> -----	Loans unsecured.
<b>Lick</b> -----	Local.
<b>Lieutenant</b> -----	Local banks.
<b>Life</b> -----	Locality.
<b>Lifter</b> -----	Locate-s-d-ing-ion.
<b>Lighten</b> -----	Located at.
<b>Lignite</b> -----	Long distance.
<b>Likeness</b> -----	Long distance telephone.
<b>Linger</b> -----	Los Angeles, Calif.
<b>Liniment</b> -----	Loss-es.
<b>Liquid</b> -----	Losses are provided for.
<b>Literature</b> -----	Losses will exceed.
<b>Macaroni</b> -----	Made.
<b>Macaroon</b> -----	Mail-ed-ing.
<b>Mace</b> -----	Mail report.
<b>Machine</b> -----	Mailed today.
<b>Mackintosh</b> -----	Majority.
<b>Madly</b> -----	Make-ing.
<b>Madam</b> -----	Make all possible haste.
<b>Madcap</b> -----	Make all possible haste in reaching there.

<b>Maggot</b> -----	Make examination of.
<b>Magician</b> -----	Make examination of assets.
<b>Magistrate</b> -----	Make immediate examination.
<b>Magnate</b> -----	Make immediate and thorough examination of.
<b>Magnify</b> -----	Make special examination.
<b>Magnitude</b> -----	Make thorough investigation.
<b>Mahogany</b> -----	Making good progress.
<b>Mardin</b> -----	Making very little progress.
<b>Mailable</b> -----	Maladministration.
<b>Maimed</b> -----	Manage-s-d-ing-ment.
<b>Mainland</b> -----	Manager.
<b>Maintain</b> -----	Manipulate-s-d-ing-ion.
<b>Majestic</b> -----	March.
<b>Majority</b> -----	Market.
<b>Makeshift</b> -----	Market price-s.
<b>Maladroit</b> -----	Marshal.
<b>Malaga</b> -----	Material-ly.
<b>Malaria</b> -----	Material improvement.
<b>Malignant</b> -----	Materially affect the bank.
<b>Mall</b> -----	Matter-s.
<b>Mallet</b> -----	Matter indicated.
<b>Malty</b> -----	Matter referred to.
<b>Maltreat</b> -----	Matter referred to will have immediate attention.
<b>Mammal</b> -----	May.
<b>Mammoth</b> -----	May be.
<b>Manageable</b> -----	Meantime.
<b>Mandarin</b> -----	Meet-s-ing.
<b>Mane</b> -----	Meet him at bank.
<b>Manful</b> -----	Meet me at.
<b>Manger</b> -----	Meeting of creditors.
<b>Mangy</b> -----	Meeting of directors.
<b>Mankind</b> -----	Meeting of stockholders.
<b>Manner</b> -----	Meeting postponed.
<b>Manor</b> -----	Member.
<b>March</b> -----	Mentioned in your.
<b>Mare</b> -----	Message.
<b>Mariner</b> -----	Milwaukee, Wis.
<b>Maritime</b> -----	Minneapolis, Minn.
<b>Marmalade</b> -----	Mismanage-s-d-ing-ment.
<b>Maroon</b> -----	Miss-ed-ing.
<b>Marrow</b> -----	Misunderstand-ing.

Marshy	-----	Misuse-d-ing.
Martinet	-----	Monday.
Martyr	-----	Money.
Mash	-----	Month-s-ly.
Massacre	-----	Mortgage-s.
Matrix	-----	Much.
Mayor	-----	Municipal-ity.
Meat	-----	Municipal limits.
Mechanic	-----	Must.
Mediate	-----	Must be.
Meek	-----	Must be forwarded.
Mellow	-----	Must be kept.
Melt	-----	Must be kept secret.
Memoir	-----	Must have been.
Mentality	-----	Must have certified copy-ies.
Mercy	-----	Must have on hand in cash.
Meridian	-----	Must not.
Meringue	-----	Must not be.
Mesh	-----	My judgment is.
Metal	-----	My opinion is.
Method	-----	See page 81
Metrical	-----	See page 81
Mew	-----	See page 81
Microbe	-----	See page 81
Midday	-----	See page 81
Midship	-----	See page 81
Mighty	-----	See page 81
Migrate	-----	See page 81
Mildew	-----	See page 81
Milage	-----	See page 81
Militant	-----	See page 81
Milk	-----	See page 81
Mill	-----	See page 82
Millinery	-----	See page 82
Mincer	-----	See page 82
Mindful	-----	See page 82
Mineral	-----	See page 82
Mingle	-----	See page 82
Minister	-----	See page 82
Minority	-----	See page 82
Minx	-----	See page 83
Miracle	-----	See page 83
Mirage	-----	See page 83
Mirth	-----	See page 83
Mischief	-----	See page 83
Misery	-----	See page 83
Misguide	-----	See page 83
Mishap	-----	See page 84
Mislay	-----	See page 84
Misrule	-----	See page 84
Mission	-----	See page 84
Mistress	-----	See page 85
Mitigate	-----	See page 85
Mixer	-----	See page 85
Mob	-----	See page 86
Mocha	-----	See page 86
Mockery	-----	See page 86
Model	-----	See page 87
Modern	-----	See page 87
Modulate	-----	See page 87
Moist	-----	See page 87
Molasses	-----	See page 87
Molecule	-----	See page 87
Molten	-----	See page 87
Momentum	-----	See page 87
Monarch	-----	See page 87

Nab	Name-s-d-ing.
Nag	National.
Nail	National Agricultural Credit Corporation.
Naked	National bank-s.
Nameless	National bank act.
Narrator	National bank examiner.
Natal	National Banking laws.
Native	Necessary-ily.
Navigator	Necessitate-s-d-ing.
Navy	Necessity.
Nearness	Need-s-ed-ing.
Neat	Need assistance.
Neck	Need not.
Needful	Negotiable.
Negation	Negotiate-s-d-ing-ion.
Negligee	Net earnings.
Nerve	Newark, N.J.
Neutral	Newspaper-s.
Newsboy	New York, N.Y.
Nibbler	Next examination.
Nickname	Next examination should be made.
Niggard	Next month.
Nimbus	Next week.
Nippy	Next year.
Nipper	No assessment will be necessary.
Nipple	No effort being made.
Nob	No effort being spared.
Noble	No examination has yet been made.
Nocturn	No further.
Nod	No objection.
Noise	No objection to your making cautious statement.
Nominate	No one.
Nonce	No record of.
Nonentity	No reply has been received to office letter.
Nonplus	No reply to telegram received yet.
Nook	No run has been made.
Normal	Not complete.
Northern	Not determined.
Nosey	Not good.

Nostril	Not in town to-day.
Notable	Not necessary.
Notation	Not satisfactory.
Novelty	Notary.
Noxiously	Note-s.
Nucleus	Note is past due.
Nude	Notes and bills rediscounted.
Nullify	Notice.
Numb	Notice of a call.
Nun	Nothing.
Nuptial	Nothing can be accomplished.
Nurse	Notify-ies-ied-ing. (See Advise.)
Nut	Notify this office.
Nutrient	November.
Nuzzle	Number-s-ed.

Oak	October.
Oar	Object-s-ed-ing-ion.
Oat	Objectionable.
Obdurate	Obligate-s-d-ing-ation.
Obeisance	Obtain-s-ed-ing-able.
Obese	Occasion-s-ed-ing.
Objective	Offer-s-ed-ing.
Objurgate	Office-s.
Oblivion	Office force.
Obscene	Office requirements cannot be complied with.
Obsession	Official-s-ly.
Obsolete	Official position.
Obstacle	Of the.
Obstinate	Often.
Obtainer	On account of.
Obtuse	On completion of examination.
Obviate	On demand.
Obvious	On hand.
Occasion	On leave without pay.
Occurrence	On receipt of this.
Octave	On sick leave.
Odds	On the.
Odium	On the other hand.

Odor.....	On the part of.
Offend.....	One of the officers is a defaulter and I have sworn out a warrant for his arrest.
Offing.....	Open-s-ed-ing.
Ogle.....	Opinion-s.
Oldish.....	Opinion of Attorney General.
Oleo.....	Opinion of counsel.
Oligarchy.....	Opportunity.
Olympus.....	Or otherwise.
Omar.....	Order-s-ed-ing.
Omission.....	Order of court.
Onerous.....	Organize-s-d-ing-ation.
Onrush.....	Organize national bank.
Onus.....	Organization certificate.
Ooze.....	Organization Division.
Opaque.....	Organization of national bank to succeed State bank.
Operatic.....	Original-s-ly.
Opiate.....	Original report-s of condition.
Opportune.....	Other.
Oppress.....	Other arrangements.
Opulent.....	Other arrangements have been made.
Orator.....	Other arrangements must be made.
Orb.....	Other banks in jeopardy.
Orchestra.....	Other banks involved.
Ordainer.....	Other parties interested.
Ordeal.....	Other real estate owned.
Ordinary.....	Otherwise.
Ore.....	Outside.
Organic.....	Outside assistance.
Organdy.....	Overdraft-s.
Orient.....	Overdrafts amount to.
Originate.....	Overdue.
Orion.....	Over estimate-s-d.
Orthodox.....	Owe-s-d-ing.
Osculate.....	Owing to.
Ossify.....	Own-s-ed-ing.
Ostracize.....	Own responsibility.
Otter.....	Owner-s.
Ouch.....	Owns the greater part.

Pabulum	Paid.
Pachyderm	Panic-ky.
Pacifist	Panic is feared.
Pack	Paper-s.
Package	Particular-s-ly.
Padding	Particulars follow by mail.
Paganism	Part-y-ies.
Pailful	Party (ies) to the transaction.
Painful	Pass-ed-ing.
Paint	Passbooks.
Pajamas	Past.
Palate	Past due.
Paleness	Past due paper.
Pall	Pay-s-ing-able-ment-s.
Palliate	Pay no attention.
Pallid	Paying teller.
Palmist	Par value.
Palpable	Pending.
Palpitate	Percent.
Paltry	Per diem.
Pampas	Perhaps.
Pamper	Permanent-ly-cy.
Pamphlet	Permit-s-ted-ting.
Panacea	Permit to operate additional office.
Pancake	Permissible.
Pander	Permission.
Pane	Permission granted.
Pang	Permission requested to.
Panoramic	Permission is respectfully requested to sell asset number —.
Pantaloon	Permission is respectfully requested to compromise indebtedness on asset number —.
Pantheism	Permission is respectfully requested to sell real estate, asset number —.
Pantry	Philadelphia, Pa.
Pants	Pittsburgh, Pa.
Paper	Personal.
Papoose	Personal bonds.
Paraclete	Personal property.

Parader	Personnel.
Paragraph	Place-s-d-ing.
Parallax	Place bank in voluntary liquidation.
Parallel	Place-d in trust.
Paramount	Please.
Paralyze	Please authorize me to come to your office for a conference on a matter of great importance, viz: —.
Paraphrase	Please authorize me by telegraph to examine the First National Bank of —, in connection with a matter which I discovered here. Will write details.
Parboil	Please authorize me to urge the board of directors to remove the cashier who is incompetent.
Parcel	Please forward.
Parched	Please forward your resignation.
Parchment	Please reserve room.
Pardoner	Please send an experienced assistant to help me. Wire name of assistant and date of arrival.
Pare	Please telegraph me authority to be absent on leave for an indefinite period not to exceed --- days. You will be advised by letter of the number of days taken.
Parent	Please use your influence.
Paring	Please wire your suggestions and recommendations.
Parishioner	Policy-ies.
Park	Population.
Parlance	Position.
Parliament	Possess-es-ed-ing-ion.
Parlor	Possession of bank.
Parlous	Possible-y-ility-ilities.
Paroxysm	Postmaster.
Parricide	Postpone-s-ed-ing-ment.
Parry	Postpone examination.
Parse	Practicable.
Parsimony	Practice.

Parsonage	Practically worthless.
Parted	Precaution-s.
Partaker	Precipitate-s-d-ing-ion.
Particle	Precipitate a run.
Partition	Preliminary.
Partisan	Preliminary hearing.
Party	Prepare-d-ing.
Paschal	Presence.
Passage	Present-s-ed-ing.
Passion	President.
Passport	President committed suicide.
Pastel	President has resigned.
Pastor	President of the United States.
Pastry	Press.
Pasture	Press dispatch-es.
Patch	Prevent-s-ed-ing-ion.
Patent	Previous-ly.
Paternal	Price-s.
Patrol	Price offered represents fair value.
Pedigree	Prior.
Peerless	Prior to conversion.
Peeved	Private-ly.
Pelt	Private bank.
Pen	Private information to the effect that.
Penal	Private interests.
Pencil	Privilege-d.
Pendent	Probable-y.
Penetrate	Probability-ies.
Penguin	Proceed-s-ing-s.
Penitent	Proceed according to instructions.
Penman	Proceed regularly with examinations on your list.
Penology	Proceed with examination.
Pension	Procure-s-ing-d.
Pensive	Profit-s-ed.
Penult	Profit and loss.
Penury	Progress-ed-ing-ion.
Pepper	Promise-s-d-ing.
Peptone	Promise to pay.
Perception	Promote-s-d-ing.

Perchance_____	Promoter.
Percolate_____	Prompt-ed-ing-ly.
Percussion_____	Prompt action is necessary.
Perdition_____	Proper-ly.
Perennial_____	Proposal accepted.
Perfect_____	Proposal rejected.
Perfidy_____	Propose-s-d.
Perforate_____	Propose to convert.
Perforce_____	Propose to organize.
Period_____	Propose to purchase assets.
Periscope_____	Proposition.
Perspire_____	Proposition cannot be considered.
Persuade_____	Proposition will be considered.
Petulant_____	Prosecute-s-ion-s.
Phalanx_____	Protect-ed-ing-ion.
Pheasant_____	Protest-s-ed-ing.
Phenol_____	Provide-s-d-ing.
Pianola_____	Provided he is not connected with any bank.
Picker_____	Provided payment for service is made through this office.
Picric_____	Prudent.
Pier_____	Public-ity.
Pilaster_____	Public funds.
Pillage_____	Public statement.
Pillow_____	Publish-er-ing-ed.
Pinwheel_____	Purchase-d-ing.
Pinafore_____	Purpose-ly.
Pinnacle_____	Purpose mentioned.
Pious_____	Purpose of.
Pipe_____	Qualify-ies-ied-ing.
Plaid_____	Question.
Plane_____	Question for court to settle.
Plant_____	Quick-ly.
Play_____	Quiet-ly.
Pluck_____	Quote.

Rabbi	Raise-s-ing-d.
Race	Re: Asset Number.
Racker	Reach-ed-ing.
Raconteur	Reaction.
Radial	Ready.
Radiance	Ready to go.
Radio	Real estate.
Radium	Real estate loan-s.
Radius	Real estate owned.
Rage	Reason-s-able.
Raid	Reason-s for assuming bank is insolvent.
Rail	Reason-s for closing.
Railroad	Reason to anticipate.
Rain	Reason to suspect.
Raising	Reasonable time will be given.
Rakish	Receive-s-d-ing.
Rambler	Receiver-s-ship.
Ramekin	Receiver has been appointed.
Ramify	Receiver is not necessary.
Ramp	Receiver is unavoidable.
Rampage	Receiver not authorized.
Rampion	Receiver will be appointed.
Ramrod	Receiving teller.
Ramus	Recommend-s-ed-ing-ation-ations
Rana	Recommend appointment of receiver at once.
Ranch	Recommend approval.
Rancor	Recommend disapproval.
Random	Reconstruction Finance Corp.
Range	Record-s.
Rankle	Recover-s-ed-ing.
Rapid	Redemption Division.
Rapport	Rediscount-s-ed-ing.
Rare	Rediscount corporations.
Rascal	Rediscounted with Federal reserve bank.
Rash	Rediscounts for money borrowed.
Rate	Reduce-s-d-ing.
Rather	Reduction.
Ratify	Reduction of capital stock.

<b>Rational</b> _____	Refer-s-ed-ing.
<b>Ratoon</b> _____	Referred to in your letter dated.
<b>Raucle</b> _____	Referring to your telegram dated.
<b>Racous</b> _____	Referring to your letter.
<b>Rave</b> _____	Referring to request.
<b>Ravelin</b> _____	Regard-s-ed-ing.
<b>Raving</b> _____	Regular-ly-ity.
<b>Ray</b> _____	Regular fee only can be allowed.
<b>Rayon</b> _____	Regular order.
<b>Raze</b> _____	Regular work.
<b>Reach</b> _____	Rehabilitate-s-ing-d-tion.
<b>Read</b> _____	Reimburse-d-ment-ing.
<b>Readily</b> _____	Relative.
<b>Real</b> _____	Relative to.
<b>Reap</b> _____	Relative your inquiry.
<b>Reason</b> _____	Reliable.
<b>Reave</b> _____	Reliability.
<b>Rebec</b> _____	Remain-s-ed-ing-der.
<b>Rebound</b> _____	Remain at the bank.
<b>Rebuke</b> _____	Remain in charge of the bank.
<b>Rebut</b> _____	Remain there and await instructions.
<b>Recaption</b> _____	Remit-s-ted-ting-tance.
<b>Recast</b> _____	Remove.
<b>Recede</b> _____	Render.
<b>Recent</b> _____	Render all aid you can.
<b>Recipe</b> _____	Render all proper assistance.
<b>Recipient</b> _____	Rent-s.
<b>Recite</b> _____	Reopen-ing-ed.
<b>Recline</b> _____	Reorganize-d-ing-ation.
<b>Recoil</b> _____	Reorganization completed.
<b>Redress</b> _____	Reorganization doubtful.
<b>Reek</b> _____	Reorganization plans.
<b>Reflex</b> _____	Replace-s-ing-d.
<b>Regency</b> _____	Reply-ied-ing.
<b>Rejoice</b> _____	Reply delayed on account of.
<b>Relax</b> _____	Reply promptly.
<b>Relict</b> _____	Reply to your letter.
<b>Remus</b> _____	Replying to your telegram.
<b>Renascence</b> _____	Report-s-ed-ing.
<b>Renege</b> _____	Report condition.
<b>Repartee</b> _____	Report condition to this office.

<b>Repertoire</b> .....	Report condition to this office by wire.
<b>Repine</b> .....	Report facts in detail to this office.
<b>Replica</b> .....	Report for duty.
<b>Repose</b> .....	Report here in person.
<b>Reredos</b> .....	Report here in person immediately.
<b>Rescue</b> .....	Report in person immediately to.
<b>Reservoir</b> .....	Report in person to.
<b>Residue</b> .....	Report not received.
<b>Retina</b> .....	Report of condition.
<b>Retort</b> .....	Report of condition called for at close of business.
<b>Retrovert</b> .....	Report of examiner.
<b>Retouch</b> .....	Report of examination.
<b>Reveille</b> .....	Report of examining committee.
<b>Revel</b> .....	Report of receiver will be forwarded
<b>Rhizome</b> .....	Report requested.
<b>Rhodes</b> .....	Report to.
<b>Rhythm</b> .....	Report to U.S. attorney.
<b>Riband</b> .....	Report to U.S. district attorney all facts in connection with defalcation.
<b>Rick</b> .....	Represent-s-ed-ing-ative.
<b>Riffraff</b> .....	Representative of the bank is here.
<b>Rifle</b> .....	Representative of this office.
<b>Righteous</b> .....	Repute-d.
<b>Rigmarole</b> .....	Reputation.
<b>Rile</b> .....	Request-s-ed-ing.
<b>Rim</b> .....	Request cannot be granted.
<b>Rimose</b> .....	Request has been received.
<b>Ring</b> .....	Request instructions as to proper procedure.
<b>Rink</b> .....	Request is granted.
<b>Riot</b> .....	Request not approved.
<b>Riparian</b> .....	Request permission to.
<b>Ripe</b> .....	Requests telegraphic authority.
<b>Risen</b> .....	Request your approval.
<b>Ritual</b> .....	Require-s-d-ing-ment-s.
<b>Rival</b> .....	Require certified copy-ies.
<b>Rivet</b> .....	Require legal assistance.
<b>Riviera</b> .....	Required amount has been paid in.

Rivulet	Required amount has not been paid in.
Roach	Requisition sent.
Road	Reservation.
Robot	Reserve.
Rockery	Reserve agent-s.
Rocket	Reserve fund in bank.
Rodeo	Reserve with Federal reserve bank short.
Rogation	Residence-t.
Rogue	Respectfully recommend.
Roland	Resign-s-ed-ation.
Role	Resignation of cashier.
Rollick	Resignation of president.
Romp	Resolution-s.
Rondo	Resolution adopted by.
Roost	Resolution of board of directors.
Rosemary	Resource-s.
Roster	Responsible.
Rostrum	Responsibility.
Rotate	Restitution.
Rough	Restore-s-d-ing.
Roulade	Result-s-ed-ing.
Roulette	Result of bad management.
Rouse	Resume-s-d-ing.
Routine	Resumption.
Rover	Retain-s-ed-ing.
Rowdy	Retire-d-ing-ment.
Rubens	Return-s-ed-ing.
Rubicon	Return at once.
Ruble	Return to.
Ruction	Return to bank.
Ruddy	Return to bank if necessary.
Rue	Review examiner.
Rugby	Richmond, Va.
Rule	Right-s-ed-ing
Rum	Rights of shareholders
Ruminate	Risk-s-ed-ing.
Rumple	Rob-bed-ing.
Rune	Room-s.
Runic	Ruin-s-ed-ing.
Runt	Rumor-s-ed.

Rupture	Rumors of a run.
Rush	Run.
Russia	Run continues.
Rustle	Run has subsided.
Rut	Run is being made.
Rutabaga	Run on bank.
Rutaceous	Run which threatens to assume serious proportions is being made.

Sabbath	Sacrifice-s-d-ing.
Sabine	Safe-ly-ty.
Sabotage	Safety of bank.
Sachet	St. Louis, Mo.
Sackbut	Salable.
Sacred	Salary-ies.
Sacrilege	Sale-s.
Safety	Sale recommended.
Sagacious	Same.
Sagamore	San Francisco, Calif.
Sahara	Satisfaction.
Said	Satisfactory-ily.
Sailboat	Satisfy-ies-ied-ing.
Saint	Satisfy yourself.
Sake	Saturday.
Salaam	Save-s-d-ing-s.
Saladin	Savings and Trust Company.
Salient	Savings bank.
Saloon	Savings department.
Salsify	Savings deposits.
Salubrious	Schedule-s.
Salutary	Search-es-ed-ing.
Salvation	Secret-s.
Samite	Secretary.
Sampan	Secretary of Agriculture.
Sanctify	Secretary of the Treasury.
Sanction	Section-s.
Sanctuary	Secure-s-d.
Sandy	Secure the assistance.
Saneness	Security-ies.

Sanguinary	See-ing.
Sanitary	See letter.
Sanity	See letter mailed to you.
Sapience	Sell-s-ing.
Sapling	Senate.
Saraband	Senator-ial.
Sarcasm	Send-s-ing.
Sardonic	Send another examiner.
Sasine	Send answer in care of.
Sassafras	Send answer to.
Satchel	Send by express.
Sateen	Send by mail.
Satiate	Send by registered mail.
Satirist	Send duplicate at once.
Satrap	Send full particulars.
Sauce	Send full particulars by mail.
Saunter	Send immediately.
Sausage	Seperate-s-d-ly-ing-ion.
Savory	September.
Saxophone	Serious-ly.
Scabbard	Serious defalcation.
Scaffold	Serious run.
Scale	Seriously embarrassed.
Scalp	Service-s-able.
Scalpel	Settle-s-d-ment-s.
Scandal	Shall.
Scapula	Shall be.
Scarab	Shall I.
Scarce	Shall I surrender.
Scatter	Shareholders. (See Stockholders.)
Scenery	Shareholders in my opinion will not pay another assessment.
Scheme	Shares.
Schism	Short.
Scholastic	Short about.
Scintillate	Shortage.
Scissors	Shortage due to.
Scobs	Shortage has been found in.
Scold	Shortage has been made good by.
Scorch	Shortage will be covered by surplus and undivided profits.

Scorn	Shortage will be made good by.
Scourge	Should.
Scraggly	Should a defalcation be discovered.
Screech	Should anything further.
Scribble	Should be.
Scrimmage	Should be advertised.
Script	Should be closed.
Scrivener	Should be delayed.
Scruff	Should be made.
Scruple	Should criminal violations of law be found.
Scrutiny	Should have.
Scullery	Should have been.
Scum	Should have similar letter.
Scutum	Show on your pay roll.
Seaweed	Sick.
Seam	Sign-s-ed-ing.
Seaplane	Signature-s.
Secant	Signatures of directors.
Seclude	Situation.
Sect	Situation is getting worse.
Secular	Situation is improving.
Sedentary	Situation is satisfactory.
Seedy	Situation is serious.
Seemly	Situation is unchanged.
Seep	Size.
Seer	Slight-ly.
Seignior	Slight run.
Seismic	Slight withdrawals.
Seizure	Slow.
Selinite	Slow-and.
Selfish	Slow assets.
Semaphore	Small-er-est.
Semester	Solvency.
Senescent	Solvency of bank.
Seneschal	Solvent.
Sensation	Solvent or insolvent.
Sentiment	Some time.
Sepal	Soon-er.
Sequel	Sound.
Sequester	Space.

Serene	Special-ly.
Series	Special attention should be paid to.
Serried	Special delivery.
Serviette	Special examination.
Servitor	Special examiner.
Sesame	Special work.
Sessile	Specific-ally.
Sestet	Specific case-s.
Set	Specific charge-s.
Sever	Specific denial.
Sewer	Speculate-s-d-ing-ion.
Shabby	Speculating in.
Shade	Spurious.
Shaft	Stand-s-ing.
Shale	Stand a run.
Shallop	Stands in name of.
Shamble	State-s-ment-s.
Shamrock	State bank.
Shank	State bank department.
Sharp	State bank desires to convert into national bank.
Shatter	State banking commissioner.
Sheaf	State banking superintendent.
Sheath	State bank examiner.
Shed	State specifically.
Sheen	Statement false.
Sheep	Statement of condition.
Sheik	Statute-s.
Shelf	Statute of limitations.
Shelter	Steady.
Sheriff	Steady withdrawals.
Shield	Stenographer.
Shimmer	Stipulate-s.
Shin	Stock-s.
Shindy	Stocks and bonds.
Shiny	Stock as collateral.
Ship	Stock has been hypothecated.
Shirt	Stock is worthless.
Shoal	Stock of delinquent shareholders.
Shock	Stockholder-s.
Shoddy	Stockholders' meeting.

Shorn	Stockholders of record.
Shout	Straighten.
Shower	Straighten affairs out.
Shrapnel	Strength-en-s-ened-ening.
Shriek	Strictly confidential.
Shrine	Subject-s-ed-ing.
Shrug	Subject to approval.
Shrunk	Subject to approval of Chief National Bank Examiner.
Shuck	Subject to approval of the Comptroller.
Shudder	Subject to check.
Shyster	Submission.
Sibyl	Submit-s-ed-ing.
Sick	Submit offer.
Sierra	Submit supplementary pay roll.
Sieve	Submit these conditions.
Signal	Subpœna-ed.
Silage	Success-ful-fully.
Silica	Success is assured.
Silt	Success is very doubtful.
Simian	Sufficient-ly.
Simony	Suggest-s-ed-ing.
Simper	Suggestion-s.
Sincere	Suicide.
Single	Suit-s-ed-able.
Sink	Summons.
Sinus	Sunday.
Siren	Supervising examiner.
Sister	Supplementary.
Sizzle	Supplementary report.
Skeleton	Surrender-s-ed-ing.
Skid	Surplus.
Skillet	Surplus and undivided profits.
Skipper	Surplus and undivided profits will cover.
Skirmish	Suspend-s-ed-ing.
Slacken	Suspension.
Slander	Suspicion-ous.
Slave	Sustain-s-ed-ing.
Slipper	Syndicate.

Tabby	Take-s-ing-n.
Table	Take charge of.
Tableau	Take effect.
Tablet	Take every precaution.
Taciturn	Take every step necessary.
Tackle	Take over business.
Tactics	Take possession.
Tadpole	Take steps necessary to prevent escape of.
Taffeta	Take steps necessary to secure arrest of.
Tamale	Take such action as may appear desirable.
Tambour	Tax-es-ing.
Tamper	Telegram-s.
Tanager	Telegram not understood.
Tang	Telegram received.
Tango	Telegram received and notice of call mailed.
Tannic	Telegram received too late.
Tantalize	Telegram received too late for action today; will act tomorrow.
Tantrum	Telegraph-s-ed-ing.
Tapestry	Telegraph address.
Tapster	Telegraph answer to letter dated.
Tarantula	Telegraph answer to wire.
Tartalan	Telegraph briefly bank's condition.
Tarpon	Telegraph best offer.
Tart	Telegraph briefly.
Tartan	Telegraph company.
Task	Telegraph full name and address.
Taste	Telegraph if I may.
Taunt	Telegraph immediately.
Tawny	Telegraph in cipher.
Taxation	Telegraph in confidence.
Taxidermy	Telegraph in plain language.
Teach	Telegraph material particulars.
Team	Telegraph me.
Teamster	Telegraph me whether.
Tearing	Telegraph operator.
Tearless	Telegraph receipt of these instructions.

Technical	Telegraph result.
Technique	Telegraph respecting the character, worth, and standing of.
Tedious	Telegraph situation.
Tedium	Telegraph statement of condition.
Teeter	Telegraph stating cause, and amount of assets and liabilities.
Teeth	Telegraph the facts.
Telescope	Telegraph this office.
Television	Telegraph what is being done.
Temper	Telegraph when you.
Temperate	Telegraph when you arrive.
Tempo	Telegraph when you leave.
Tenant	Telegraph when you return.
Tender	Telegraph when you will report.
Tendril	Telegraph whether or not bank should be permitted to go into voluntary liquidation.
Tenor	Telegraph your opinion.
Tense	Telegraph your resignation.
Tepid	Telephone-s-d.
Terrace	Telephone call.
Terrapin	Teller-s.
Textile	Temporary-ily.
Thaw	Term-s.
Theme	Testify.
Theory	Testimony.
Thimble	Text.
Thistle	Text of Comptroller's annual report.
Threshold	The following message.
Throat	The matter.
Thrush	The matter is left to your discretion.
Thyroid	There are.
Ticket	There has been.
Tidings	There is.
Tied	There is considerable doubt.
Tights	Thinks.
Timber	Thirty days' notice.
Timid	This date.
Tinker	This matter.
Tiny	This matter should be handled with great caution.

Tippet	-----	This office.
Tipsy	-----	This will.
Tiptoe	-----	This will be.
Tirade	-----	This will be your authority to.
Toad	-----	This will obviate the necessity of.
Tobacco	-----	Thorough-ly-ness.
Token	-----	Thursday.
Tomb	-----	Time-ly.
Tongue	-----	Time allowed expires.
Tonic	-----	Title.
Tonnage	-----	To be.
Tonsil	-----	To be confirmed.
Tooth	-----	To be held.
Topaz	-----	To be provided for.
Torch	-----	Today.
Torture	-----	To do so.
Tractor	-----	To go.
Traffic	-----	To go to.
Tragedy	-----	To have me.
Train	-----	To make examination.
Traitor	-----	To make good.
Tranquil	-----	Tomorrow.
Transcribe	-----	Tonight.
Transit	-----	To office telegram.
Trap	-----	To such an extent that.
Trash	-----	To the contrary.
Treasure	-----	Took ———.
Treaty	-----	Total-s-ly.
Trellis	-----	Total amount.
Tribe	-----	Total amount of indebtedness.
Tribute	-----	Transact-s-ed-ing-ion-s.
Trickery	-----	Transfer-s-red-ring.
Trigger	-----	Transfer assets.
Trilogy	-----	Transfer cannot be made.
Triplet	-----	Transfer has been made.
Tripod	-----	Transfer immediately.
Trivial	-----	Transfer instructions.
Trolley	-----	Transfer instructions if possible to examiner.
Trophy	-----	Transfer will be made.
Tropic	-----	Traveling expenses.
Trousers	-----	Treasurer.

Truce	Treasurer of the United States.
Trucker	Treasury Department.
Trudge	Trial.
Trump	Trouble-s.
Tuberose	Trouble is being experienced.
Tuck	True.
Tumbrel	True statement.
Tumor	True statement of condition.
Tumult	Trust-s-ed-ing.
Turban	Trust company.
Tureen	Trust department.
Turnip	Trust funds.
Turquoise	Trust powers.
Tutor	Tuesday.
Tuxedo	Turn-s-ed-ing.
Twilight	Turn everything over to.
Twin	Turn over to.
Tyrant	Two-thirds vote of the stock.

Ukulele	Ultimo.
Ulster	Unable.
Ultimate	Unable to.
Unanimous	Unable to ascertain.
Unarmed	Unable to attend.
Unasked	Unable to avoid.
Unattractive	Unable to complete arrangements.
Unaware	Unable to inform you.
Unbind	Unable to make terms other than those previously reported.
Unbosom	Unable to obtain credit.
Unbroken	Unable to obtain funds.
Unburden	Unaccepted drafts.
Uncalled	Unauthorized.
Uncanny	Unavoidable.
Uncap	Under.
Uncivil	Under dispute.
Uncongenial	Under no circumstances.
Unconscious	Under old management.
Uncut	Under prevailing conditions.

Undaunt.....	Under the.
Underbrush.....	Under the circumstances.
Underground.....	Under the direction.
Underhand.....	Under what conditions will bank be allowed to resume.
Undermine.....	Understand-s-ing.
Underworld.....	Understood.
Undress.....	Undesirable.
Undutiful.....	Undisturb-s-ed.
Uneasy.....	Undivided.
Unembarrassed..	Undivided profits.
Unfeeling.....	Unfavorable.
Unfold.....	Unfavorable attitude.
Unfriendly.....	Unfavorable developments.
Ungodly.....	Unfavorably.
Unguent.....	Unfit-s-ted-ting.
Unheard.....	Unimpaired-ing-s.
Unholy.....	Unincumber-s-ed.
Uniform.....	United States.
Unique.....	United States bonds.
Unison.....	United States commissioner.
Unity.....	United States court.
Unknown.....	United States deposits.
Unlike.....	United States district attorney.
Unlock.....	United States marshal.
Unmask.....	United States Revised Statutes.
Unnerve.....	United States Treasurer.
Unpleasant.....	Unlawful.
Unquiet.....	Unlawful dividend.
Unravel.....	Unlawful transaction-s.
Unreal.....	Unless.
Unrest.....	Unless accompanied by agreement of directors.
Unrifled.....	Unless immediate financial assist- ance is obtained.
Unroll.....	Unless otherwise instructed.
Unruly.....	Unless there are urgent reasons to the contrary.
Unseal.....	Unliquid.
Unseen.....	Unnecessary.
Unsettle.....	Unpaid.
Unstightly.....	Unquestionable-y.

Unstring-----	Unquote.
Unsung-----	Unsatisfactory.
Untidy-----	Unsecured.
Untold-----	Until.
Uphold-----	Until further.
Upholster-----	Until further instructions.
Upper-----	Until further notice.
Uppish-----	Until receipt of.
Uprising-----	Unwilling.
Uproar-----	Upon.
Upset-----	Upon further request.
Upstart-----	Upon receipt of telegraphic request.
Upward-----	Upon request.
Urban-----	Urgent.
Urbanely-----	Urgent reasons.
Useless-----	Use-s-d-ful.
Usurper-----	Use-ing cipher code.
Usury-----	Use great caution and prudence
Utility-----	Use your best judgment.
Utmost-----	Usual-ly.
Utterly-----	Utter disregard.

Vaccine-----	Vacant.
Vacillate-----	Valuation.
Vagary-----	Value-s-able.
Vague-----	Value of assets.
Valance-----	Vault-s.
Valise-----	Verify-ied-ing.
Valor-----	Verification.
Vampire-----	Verification of bank balances.
Vanity-----	Very questionable.
Vanquish-----	Vice.
Vantage-----	Vice president.
Variety-----	Vice President of the United States.
Vault-----	Vicinity.
Vegetable-----	Vigorous efforts.
Vehicle-----	Vigorous efforts being made.
Vellum-----	Violation.
Velocity-----	Violation of law.

Veneer	Violation of section.
Venerable	Voluntary.
Vengeance	Voluntary assessment.
Venison	Voluntary contribution.
Verdure	Voluntary liquidation.
Versatile	Vote-s-d-ing.
Viaduct	Vote for less than amount required to meet assessment was void.
Vibrate	Vote for liquidation.
Vinegar	Votes by proxy.

Waddle	Waif-s-ed-ing.
Wagoner	Waiting for instructions.
Waitress	Waive-s-ing-d-er.
Warden	Want you to do some special work.
Warehouse	Warehouse receipt-s.
Warmish	Warrant-ed.
Warn	Warrant must be sworn out.
Warning	Warrant out for arrest of.
Warren	Was furnished on.
Warty	Washington, D.C.
Wary	Watch-ed-ing.
Washable	Watch developments.
Washout	Wednesday.
Wassail	Week-s.
Waste	What are the circumstances?
Watchman	What arrangement was made?
Watchword	What do you consider?
Waterloo	What effect?
Waterspout	What effect will it have?
Watery	What effect will it have on bank's solvency?
Watt	What effect will the failure?
Wavelet	What effect will the report of defalcation have?
Wax	What effect would the organization of a new bank have on the local banking situation?
Wayfarer	What has been?
Waywardness	What has been done?

Weak	What has been done to comply?
Weakling	What, if any, change has taken place in condition of affairs?
Wealth	What, if anything?
Wean	What, if anything, do you know about condition of?
Weaponless	What is?
Wearer	What is the?
Weariness	What is the amount of?
Wearisome	What is the amount of the defalcation?
Weather	What is the amount of the impairment of capital?
Weave	What is the amount of the total indebtedness?
Webbed	What is the financial condition of?
Wedlock	What is the situation?
Weedy	What is your opinion?
Weeper	What will be?
Weighty	What will be done?
Weightless	What will be the effect of?
Weirdly	When do you expect?
Welcoming	When do you expect to arrive?
Welfare	When do you expect to be at?
Well	When may I expect?
Welter	When will the bank?
Wept	When will the bank be in a position to reopen?
Westerly	When will the directors meet?
Whalebone	When will your report-s be forwarded?
Whaler	When will you leave?
Whatever	When will you return?
Wheat	Whether.
Wheedle	Whether or not.
Wheelbarrow	Whether or not a reduction in the capital stock, should be permitted.
Wheelwright	Which is very doubtful.
Wheezy	Which will be.
Whelp	While.
Wherefore	Who are the men?
Whey	Whole matter.

Whiffle-----	Whom shall I consult?
Whimpering-----	Why did you not take directors' letter?
Whimsical-----	Will-ing-ful.
Whimsy-----	Will accept.
Whine-----	Will advise later.
Whipcord-----	Will arrive.
Whipper-----	Will be.
Whippoorwill-----	Will be absent.
Whir-----	Will be acceptable.
Whirligig-----	Will be at leisure for a few days. Can you give me some extra work?
Whirlwind-----	Will be delayed.
Whiskered-----	Will be done.
Whistler-----	Will be due.
Whitecap-----	Will be forwarded.
Whitefish-----	Will be held.
Whiten-----	Will be impossible.
Whitleather-----	Will be in a condition to reopen.
Wholesale-----	Will be made.
Wholesome-----	Will be made good.
Wickedly-----	Will be made good by assessment.
Wicking-----	Will be mailed.
Wide-----	Will be possible.
Wideness-----	Will be required.
Widower-----	Will commence.
Width-----	Will complete.
Wife-----	Will consent to.
Wiggle-----	Will consent to reopening of bank on condition that it has at time of reopening.
Wild-----	Will do.
Wilderness-----	Will do everything possible.
Wildness-----	Will follow by mail.
Wilful-----	Will forward.
Willow-----	Will give.
Wilt-----	Will give immediate attention.
Wimple-----	Will go to.
Windage-----	Will have to.
Windbreak-----	Will have to suspend.
Winding-----	Will hold conference with.
Windpipe-----	Will leave.
Windy-----	Will leave immediately for.

Winged	Will losses impair capital of bank; if so, how much?
Wink	Will make all possible haste.
Winning	Will make examination.
Winnow	Will make examination immediately.
Winter	Will not.
Wintry	Will not be.
Wiper	Will not be in a condition to reopen.
Wireless	Will probably disclose insolvency.
Wirepuller	Will report.
Wisdom	Will require the aid of.
Wisp	Will resume.
Wistaria	Will return.
Wit	Will see.
Wiching	Will send another examiner.
Withstand	Will send another examiner to assist you.
Witless	Will send another examiner to make examination.
Witticism	Will soon be.
Wittingly	Will soon be declared.
Wizardry	Will soon be in a position.
Wobegone	Will take the place of.
Woden	Will take the place of regular examination.
Wolfhound	Will wait.
Wolfish	Will watch.
Wolverene	Will write.
Wolves	Will write you fully.
Woman	Will you?
Wonder	Will you approve?
Wonderful	Will you authorize me to make a statement that the bank is solvent?
Wonderland	Will you recommend?
Wonderment	Will you permit.
Woodbine	Wipe-d-out.
Woodchuck	Wire-s-d. (See Telegraph.)
Woodcock	Wire your recommendation.
Woodcraft	Wish to be relieved.
Woodcut	With the.
Wooded	With the consent of.

Woodman	With the help of.
Woodpecker	With recommendations.
Woodwork	With someone who will.
Wooper	With your recommendation.
Woollen	Withdraw-s-n-al-s.
Woolpack	Withdrawals heavy.
Woolsack	Withdrawals light.
Word	Withhold-s-ing.
Wordless	Withhold action.
Workhouse	Within.
Workman	Within a reasonable time.
Workmanlike	Without.
Workshop	Without delay.
World	Without further delay.
Worldiness	Without recourse.
Worldly	Witness in case of.
Wormwood	Work-s-ed-ing.
Worn	Worse.
Worriment	Worse than anticipated.
Worry	Worthless.
Worsted	Worthless assets.
Wounded	Would.
Wrangler	Would be.
Wrapping	Would be useless.
Wrath	Would suggest.
Wrathful	Write-ing.
Wreck	Write as soon as.
Wreckage	Write fully.
Wrecker	Writing full-ly.
Wrench	Written.
Wretchedness	Written agreement.
Wringer	Written consent.
Wrong	Written for.
Wrongly	Written instructions.

Yachter	Year-s.
Yachtsman	Yesterday.
Yale	You—your.
Yangtze	You are.
Yanker	You are advised.

Yardstick	-----	You are authorized.
Yarmouth	-----	You are authorized to come to.
Yashmak	-----	You are authorized to defer examination.
Yaws	-----	You are authorized to employ.
Yean	-----	You are authorized to take possession.
Yearly	-----	You are instructed to.
Yeats	-----	You are referred to.
Yedds	-----	You can.
Yeggman	-----	You had been instructed.
Yellowly	-----	You had better.
Yellowstone	-----	You have.
Yelping	-----	You have been.
Yen	-----	You have been appointed.
Yeomanry	-----	You have been placed in charge.
Yerk	-----	You may.
Yester	-----	You may examine.
Yet	-----	You may make discreet statement.
Yew	-----	You may permit.
Yield	-----	You must.
Yielding	-----	You must not.
Yodeling	-----	You will.
Yoking	-----	You will be.
Yokel	-----	You will be appointed.
Yolk	-----	You will be paid out of special fund.
Yon	-----	You will continue in charge for the present.
Yosemite	-----	You will find.
Yowl	-----	You will find letter awaiting you there containing specific instructions.
Yucatan	-----	Your compensation will be.
Yucca	-----	Your letter.
Yuga	-----	Your letter received dated.
Yukon	-----	Your opinion.
Zeal	-----	Your presence desired.
Zenith	-----	Your report.
Zephyr	-----	Your resignation accepted effective.
Zest	-----	Your services will be required.
Zinc	-----	Your suggestion.
Zone	-----	Your telegram received.



## SPECIAL INSTRUCTIONS TO EXAMINERS

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Method	Communicate anything of importance by wire.
Metrical	Telegraph briefly any additional information.
Mew	Bank will be permitted to continue only under conditions.
Microbe	Wire me if bank is closed.
Midday	I do not think your services will be required. You may resume your regular work.
Midship	Do not permit bank to reopen without specific instructions from this office.
Mighty	No objection to your making cautious statement as condition warrants.
Migrate	In your opinion are losses sufficient to absorb entire capital, surplus, and profits?
Mildew	No objection to your making cautious statement that defalcation will not materially affect bank, if such is the fact.
Mileage	Go immediately to — and make examination of No. —. Acknowledge receipt of this by wire.
Militant	Go immediately to —. Apply at "General delivery" at post office for letter of instructions. Answer.
Milk	You are instructed to call on No. — immediately and see if assessment has been paid. Time allowed expires —.

- Mill**----- Press dispatches report ——. Go there immediately, and advise this office condition, using wire if necessary. Acknowledge receipt of this by wire.
- Millinery**----- You have been appointed receiver and your commission and full instructions will follow by mail.
- Mincer**----- Advise me by telegraph briefly hour bank closed its doors and necessity for closing. Send by mail full particulars.
- Mindful**----- Be ready to go immediately to — upon receipt of instructions by telegraph. Acknowledge receipt of this telegram by wire.
- Mineral**----- Your telegram received, but not understood. Repeat it, using cipher and supplying any deficiencies necessary to make your message plain.
- Mingle**----- — reports defalcation and directors want thorough examination. Go there at once. Confer freely with directors and make thorough examination. Have written you instructions in care of bank. Answer promptly by wire.
- Minister**----- Return to No. — and insist upon losses estimated in your report being charged off at once. Obtain written guaranty that doubtful paper will be eliminated from assets within a fixed time. Wire result to this office.
- Minority**----- Directors request that you remain for such time as may be necessary to ascertain condition of bank. Comply with request and forward report of condition as quickly as possible. Charges are to be borne by bank.

- Minx**----- A bank cannot be closed on account of impairment of capital. To be insolvent its entire capital, surplus, and undivided profits must have been absorbed by losses and its remaining assets insufficient to pay its liabilities to depositors and other creditors in full, exclusive of capital stock.
- Miracle**----- Telegraph me whether, in your judgment, bank is solvent or insolvent. See "*Minx*" as to what constitutes insolvency.
- Mirage**----- Your report indicates insolvency. Wire me specifically whether, in your judgment, bank is solvent or insolvent. See "*Minx*" as to what constitutes insolvency.
- Mirth**----- If you are satisfied that the bank is insolvent you are hereby instructed to close its doors and take possession. Advise this office by wire of action taken. See "*Minx*" as to what constitutes insolvency.
- Mischief**----- — closed its doors today. Go there on first train and take possession as receiver. Commission and instructions will be sent you there. Answer quick.
- Misery**----- If capital impaired and continuance of withdrawals liable to cause suspension because of inability to meet all demands alike, close its doors and take possession.
- Misguide**----- Convene board of directors immediately and if the bank is insolvent close its doors unless directors provide funds immediately to restore capital and solvency. Advise me fully and promptly by wire your action.

**Mishap**----- Render all proper assistance to avoid failure, but if bank cannot arrange to pay all its depositors on demand you will close its doors and take possession. Acknowledge receipt of this by wire and advise promptly by wire of your action.

**Mislay**----- If, in your judgment, bank is solvent require directors to immediately strengthen condition by collecting and securing slow and doubtful loans, making good reserve, and otherwise. If you are satisfied bank is insolvent, close its doors and wire me when you have done so. Keep this office advised of situation by wire and mail.

**Misrule**----- Go immediately to — and if no substantial improvement in condition of No. — you had better close its doors after first securing bank against loss of any of its loans in any way you can. Advise this office immediately by wire if you close its doors and you will be appointed receiver. Answer promptly by wire.

**Mission**----- Your telegram received. Unless something definite and substantial can be immediately done you are authorized to close its doors. If you do so, advise by telegraph. If you determine to close its doors, advise correspondent banks immediately by telegraph of suspension and to withhold payment of outstanding drafts.

**Mistress**----- You have been appointed receiver of the —— of ——, and your commission is forwarded by mail with letter of instructions. Protest maturing paper, if not paid. Advise correspondent banks immediately by wire of suspension and to withhold payment of outstanding drafts, and take all other necessary steps for the protection of interest of creditors of the bank.

**Mitigate**----- Telegram received. I have appointed —— receiver. You will remain in charge of bank until he arrives. Do no business, pay out no money, keep assets intact as they existed at date of suspension. Collect maturing notes, keeping proceeds separate whether they belong to bank or correspondents. Protect by protest if not paid at maturity. Make no entries on books, but keep memorandum for use of receiver. Advise correspondent banks by wire.

**Mixer**----- Close its doors and take charge at once. Wire me immediately when you have done so. Be governed by instructions in Book of Instructions to National Bank Examiners. Advise correspondent banks by telegraph of suspension and to withhold payment of outstanding drafts. Give out no information whatever. Employ counsel if necessary for the protection of your trust.

- Mob**----- Your telegram received, stating that you have closed bank as instructed. Be governed by instructions in Book of Instructions to National Bank Examiners. Advise correspondent banks by telegraph of suspension and to withhold payment of outstanding drafts. Give out no information whatever. Employ counsel if necessary for the protection of your trust.
- Mocha**----- Go immediately to ——. Take charge of No. —— and close its doors. Wire me immediately when you have done so. Carry out instructions in such cases, which you will find in Book of Instructions to National Bank Examiners. Advise correspondent banks by telegraph of suspension and to withhold payment of outstanding drafts. Give out no information whatever. Acknowledge receipt of this telegram by wire, stating when you will leave for ——.
- Mockery**----- —— has closed its doors. Go there immediately and take charge. Carry out instructions in such cases which you will find in Book of Instructions to National Bank Examiners. Acknowledge receipt of this by wire and advise this office of your departure for and arrival at place named. Advise correspondent banks by telegraph of suspension and to withhold payment of outstanding drafts. Give out no information whatever. Employ counsel if necessary for the protection of your trust.

## INSTRUCTIONS RELATIVE TO CRIMINAL PROSECUTIONS

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<b>Model</b> -----	Report immediately for service to U.S. district attorney at ———.
<b>Modern</b> -----	Pending his arrest, have U.S. attorney keep close watch of ———.
<b>Modulate</b> -----	If it is a case for criminal action, take all steps necessary to prevent escape of ———.
<b>Moist</b> -----	Your letter received. Communicate with U.S. district attorney and ascertain if it is a case for criminal action.
<b>Molasses</b> -----	Your letter received. Shortage must be made good unconditionally. U.S. attorney must determine on his own responsibility whether to prosecute or not.
<b>Molecule</b> -----	Make thorough examination, but furnish U.S. district attorney with only such information as relates to embezzlement or criminal violation of law, and not general condition of bank.
<b>Molten</b> -----	Furnish U.S. attorney with a full statement of the facts and act under his instructions. In the meantime, take all necessary steps to prevent escape of defaulter.
<b>Momentum</b> -----	If you are satisfied as to amount of defalcation and solvency of bank, you should close your examination, report facts to U.S. attorney, and leave details to be worked out by bank.
<b>Monarch</b> -----	Investigate amount of shortage and advise this office. If embezzlement or defalcation, communicate facts to U.S. attorney for proper action.

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## CODE WORDS WITH WHICH TO EXPRESS NUMERALS

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The cipher words for numerals should be used in expressing sums of money.

Quack	Cent-s.
Quadrant	Dollar-s.
Quadrille	Hundred-s.
Quadroon	Thousand-s.
Quadruped	Million-s.

  

Quadruple	1	Quantic	25
Quaff	2	Quarantine	26
Quaffing	3	Quarry	27
Quaggy	4	Quarrying	28
Quagmire	5	Quarryman	29
Quail	6	Quarter	30
Quailer	7	Quarterdeck	31
Quailing	8	Quartering	32
Quaint	9	Quarterly	33
Quaintly	10	Quartette	34
Quake	11	Quartile	35
Quaker	12	Quarto	36
Quakerish	13	Quartz	37
Quakerism	14	Quartzzy	38
Quaking	15	Quartzbearing	39
Quakooze	16	Quasi	40
Quale	17	Quatrain	41
Qualitative	18	Quaver	42
Qualm	19	Quavered	43
Qualmish	20	Quavering	44
Quamasia	21	Quay	45
Quandary	22	Que	46
Quandong	23	Queachy	47
Quanoclit	24	Queasy	48

Queen	49	Quince	82
Queenlike	50	Quinine	83
Queenly	51	Quinnat	84
Queenpost	52	Quinqua	85
Queep	53	Quinquen	86
Queerness	54	Quinsy	87
Quell	55	Quint	88
Queller	56	Quintet	89
Quelling	57	Qunituple	90
Quench	58	Quip	91
Quenching	59	Quire	92
Quenchless	60	Quirk	93
Quern	61	Quittance	94
Querulous	62	Quitrent	95
Query	63	Quiver	96
Quest	64	Quivered	97
Quibble	65	Quivering	98
Quibbling	66	Quivive	99
Quickening	67	Quixotic	100
Quicklime	68	Quiz	200
Quicksand	69	Quizzical	300
Quicksilver	70	Quizzing	400
Quickset	71	Quod	500
Quickstep	72	Quoin	600
Quid	73	Quoit	700
Quidnunc	74	Quondam	800
Quietude	75	Quota	900
Quig	76	Quotative	1, 000
Quilled	77	Quoth	10, 000
Quilling	78	Quotidian	11, 000
Quilt	79	Quotient	12, 000
Quilter	80	Quotient	13, 000
Quilting	81	Quran	1, 000, 000



