

## OCTOBER

(274 - 91) FRIDAY 1

1926

# Excelsior Diaries.

ORDER BLANK FOR YEAR 1927

Some difficulty is occasionally experienced in obtaining the required Edition of Excelsior Diary; and desiring to assist our Patrons in placing their order, we have adopted this Order Blank which by filling out and forwarding to your Stationer before November, the 1927 Diary can be obtained in this same style.

Mr. .... Stationer:

Please send Excelsior Diary No. 343 to the following address:

(over)

1926. 1 As nice an Autumn day as one  
could wish - Warm again.

1927. 2. Robert L. Ryle died 10 years ago today.

1926.2. Decided upon 25000 "more about Good Roses"  
for this autumn. Also to get on more deep.  
Studying New Foreign Catalogs for New Roses.  
New Archway at Hamorton.

1927.3. Began res Laping terrace in front of Rose Garden.  
Also " to plan for refinancing C-P Co. phones  
Farmers' Mechanics Bank re 2 mortgages  
at Swarthmore Spoke to E. Busby Farmers' Loan Co.

1926. 3 To Nursery I did not go this a.m. —  
But to Bank and then 10<sup>45</sup> to Swarthmore  
College for Mtg. of Bd. of Mgrs. where incipient beginning  
of an Arboretum for Swarthmore was projected.

1927. 4 To Phila via N.C. re. financing operations  
called on H. Eastwood & Co. on E. Percy Remond Pres. of  
Bank of North America & Trust Co. & upon A. P. Irvine — all  
of whom recommend selling Stock <sup>also</sup> H. Johnson  
Began reconstructing North terrace to Lake Garden

1926.4 At Home today and caught up with  
much that was back in office and at House.

1927.5 Mr. Wedge of Wedge Nursery Co. here  
demonstrating his fertil-potted plan for encasing  
roots of dormant plants in peat moss cakes.  
Newkover repairs with WE + to Jamersville  
where we began plowing with new Fordson.

- 1926.5 J. D. Eide + Mr. Clark + Mrs. Hipple & Dr. Diers  
spent afternoon here with especial interest  
in new roses & acknowledged that our stock is fine.  
Nearly 5000 American Rose Society letters mailed.
- 1927.6. Work continues on Rose Garden terrace. Mr. & Mrs. Deale  
& Syracuse here, & promised us Syracuse Rose Order  
again. Working at Tannersville on showing. Also on  
financing purchase of Tannersville property with  
other improvements. Starting roadway below  
old Cold houses - frames.

1926.6. Arthur E. Warner<sup>Mr.</sup> & Luerke Mrs. Wifes arrived  
1 Pm. & stayed till 4 Pm. He ordering Roses & the  
planning for Club orders with Maryland Rose  
Society also R.R. to lecture to him in Nov  
Younger 5 Pm we picked out new Tannins

1927.7 Work on New Bldg seems slow the  
roof & plasterers nearly finished & bids in  
for wiring. 2 days plowing done at Farmers  
ville. Rose Garden Terrace only  $\frac{1}{2}$  done,

1926-7. A. M. studied our Advertising Campaign layout. & decided on Magazine Schedule up to \$15,000. P. M. at 2 met Henry Mason at West Haven relative to New Quarantine matters.

1927- . G. A. Stevens & friend from St. Lg. spent day with J. H. Nicolas. Many visitors to garden. Inspected Ram.

1926-1 Moderate weather  
G. A. Stearns here - with J. D. M.  
2 upsets at our corner.

1927-2. Ready to award lighting contract for Bldg.  
A. L. Miller of Jamaica here for an hour  
today en route to F. T. D. Convention in Balto.  
Leaving out hedge at Jessupville.

1926. 2 Today marks the beginning of the Japanese Beetle Quarantine for us i.e. the lines have been extended to Suruga Bay & the Mason & Dixon line to include us.

Broke this a.m. Began plowing & sowing 65.

1927. 3. 4 " " " & then to City to consult A. L. Eastwood re. their report & re. our new issue of 7% preferred stock \$50,000 - also Mr. Stevenson & Ruby Brock & Co.

1926-3 Columbus Day. 8:30 A.M. R. to Thila.  
Taking Mrs. Bly. Miss Woodward along to arrange  
for City-Club. + H. + R. R. Bus. at Desquien's house.  
Carpenters finished frames except living

1927-4 After J<sup>a</sup>. Currey Funeral this a m.  
Went to meet Mrs. Mrs. Rilbe 1 P.M. plan  
for his coming + for understocks. Ferrare  
was ready for Mason

- 1926-4 Visit from Mr. Stockwell in charge of Administration of Japanese Beetle Quarantine. He explained to Dept. heads the regulations thru which we would need to pass & carry out.
- 1927-5 1 1/2" rain last night. Water in <sup>new</sup> cellar @ 7 ft. because rain spouts not yet up. Pushing grading while we have tractors & teams loose. Insured new Bldgs. here - at Jewersville - Worked on new Report of Al. Eastwood: Co. but did not get to Editorial work -

- 1926.5 Getting intimates on work at Rose Corner.  
Catching up with Correspondence & striving to get  
ready for complying with new Regulations in connection  
with Japanese Beetle Quarantines.
- 1927.6. Paid Cash except. Mch. & took title to F. C. Skilleen  
property in Tennersville named <sup>by oralism</sup> in honor  
of Edward Tenners a physician who discovered  
the serum to cure small pox. Mason except  
~~portion~~ <sup>portion</sup> completed new steps to Rose Garden

1927. 1. Surveyed with S. Scrubbery to dig this Fall & planned to wind up work with Fractor Lys Scoop. Ceiling to new storage building nearly finished.

1926

(289-76) SATURDAY 16

OCTOBER

1926.7. Ah 9<sup>30</sup> with Roland & Anthony Tiozza in Limited  
Box wood at Nawaset. Then on to Deers (via Sears  
Roebuck Co. where we had lunch) Mr. Eisle took us  
round especially among the Roses & pp. Beetle <sup>Contest</sup>

1926 R. H. At Birmingham, N. J. where  
they said the Beetles (Japanese) were not  
so bad as formerly.

1927.  
2. At 9. H. to 8<sup>30</sup> Worked toward office  
clean up. tho to get at Cat. & Editorial work  
seems to drag. Subscribed \$600. to 4 yr.  
\$2000.000. Day, it with Flower Campaign.

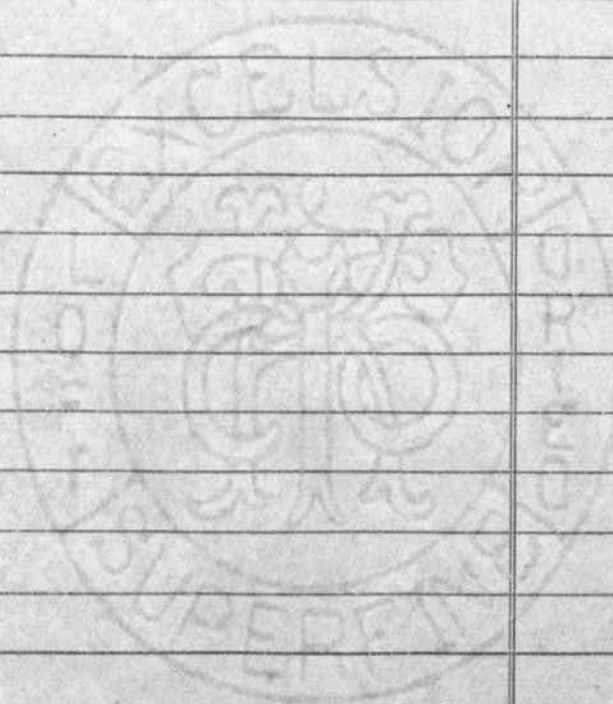
1926. 2. Started Harvesting Camellia but stop  
by rain. Also going through on Road.  
Began this A.M. putting Japanese Beetle inspection  
Certificates on all shipments except Bulbs outside  
the Quarantine Area. Plumbers installing sink.  
1927. 3. A wet day which stop our Camellia  
digging. R. to Phila 10<sup>45</sup> & working on  
plan for selling 7% cumulative preferred  
stock \$50,000. call at \$110. - Saw Mr. Stephenson  
of Reily, Brown & Co. & Mr. Ed. Cadbury

1970.3 To Bank where photos taken. Roland had nail  
Torn off finger in handling 3" pipe & Carpenter  
& Plumber - 2 slaters at work today. A.R.S.  
Rose Ballot a great success, over 500 votes. Loading  
Car load of sand.

1926

(293 - 72) WEDNESDAY 20

OCTOBER



OCTOBER

(294 - 71) THURSDAY 21

1926



1926

(295 - 70) FRIDAY 22

OCTOBER

OCTOBER

(296 - 69) SATURDAY 23

1926

[illegible]

1926

(297 - 68) SUNDAY 24

OCTOBER



OCTOBER

(298 - 67) MONDAY 25

1926

1926 2

1926 3. To bank and Quarterly Mtg.  
Worked on Annual Mtg of A.V.R.S.

1927 4. Tonight at Avondale Hotel, Organized  
the Star Club of C.P.O. Executives, or  
men who have charge of special branches men,  
all for monthly study of historical interests.

1926 4. Completed arrangements for  
Annual Mtg, tomorrow, of a P.S.

1926 5. R. P. early train to City. Miss Woodward on 8:00 train. Geo. Harris brought Francis & Nicolas with Marmow in at noon. ARS Trustees Mtg. 10:30 - luncheon at City Club; Annual Mtg. 2:30. Trip to Lesquin.

1926 - 6. Directors Mtg. of C-P Co.  
Discussed other directors and future  
need for land. Fall business a bit  
slow.

1926

(303-62) SATURDAY 30

OCTOBER

1926 - 7. Finished digging cannaes.  
Weather has been wet.

1927. 2 Digging all Dirk Van der Kraak Roses  
today & trying to finish cement work  
on Ramps of New Storage Cellar

1926. -2. To bank. Clearing up debris from Coletrane greenhouse purchase. For 10 men away gunning.

1927. 3. Entertained Directors of West Grove Bank, inspecting place & methods at dinner at Avondale Inn. Presented prospectus of \$50,000. sale of Preferred Stock. Began today to dig Vander Krook's<sup>3rd</sup> Roses.

1926 - 3. Large force digging roses  
for fall orders. Carpenters finishing  
benches in #2. Called on V.H. Sash  
in greenhouse up. Working on cement.

1927. 4. To Swarthmore Phila. - 2 men  
(G. Harris + W. K. K.) took truck into N. Jersey to  
plan for paving + Rows

1926

(307 - 58) WEDNESDAY 3

NOVEMBER

1927.5 Called on various friends in Phila. Hoping to  
sell them some of C-P's. 50,000. Prepared Story.  
phoned B. Harris.

1926-4. Tonight I attended a Testimonial  
dinner given by 165 of his friends to Robert Craig  
in Phila. He seems to have been a Horticultural  
Statesman, fond of Scotch and of Prize fights.

1926

(309 - 56) **FRIDAY 5**

NOVEMBER

[illegible]

1926. 7. Hired New Tractor west of West Grove  
and dug Dirk Van der Kraak's roses.  
John Shamb finished repairing partitions.  
Billy Rowe & H. M. Farland & Spaulding with us.

1926

(311 - 54) SUNDAY 7

NOVEMBER



- 1926-2. - Nearly 20 men at Elrichs today with  
6 ft. wheeled Fordson with which in 8 hours they  
got out about 20,000 Roses. Men also  
filling up to Roses soil with celery filler.  
With J. T. laying out pages of Spring Catalog.
- 1927-3. 6 a.m. breakfast & all a.m. among Rose  
harvesters in North Jersey where 4 hours men  
are picking to pack crops from 3 or 4 firms.  
P.m. with Seymour on "United Horticulture".

1926-3. Too wet today to dig.  
R. to Bank + to Swarthmore.  
+ Tonight in office till 10 PM

1927-4. Van der Kroats Boxes all Harvested. & this PM  
started on our own. First truck load in from H. Jersey  
9 Cases from Nick Van der Kroats & 1 from  
John Van Steigen - all in Bull Cellar.  
Burr erecting Stanchions in Cement Cellar

1926. H. In spite of high wind + 44°  
we harvested over 20000 H. Roses.  
Built press to Geo Turner Wood Shed +  
Chicken House. Sent in copy for  
inside of cover page.

1926-5 Too cold to dig Roses. But under blanks  
bringing in other things. At once selected novelties  
for 1927 Catalog. Things moving too slowly.

1926-6 It had 8 noon, thawed enough to dig  
so finished Vander Kraats this P.M. R. F.  
also striving to clear up to date matters of detail  
junk man hauled heavy load away + Pipes covered  
from freezing

1926

(317 - 48) SATURDAY 13

NOVEMBER

1926. 7 Were able today to dig 1/2 g c. - P.C. Roses.  
& plan for others to come from New Jersey  
next week. Laid out photos for Rose page  
to Catalog & figured on new price 35 pp in 60c.  
for Spring 1<sup>st</sup> pce to 2<sup>nd</sup> class names.

NOVEMBER

(318 - 47) SUNDAY 14

1926



Joe Todd says he came to West Grove Nov 15<sup>th</sup> 1926

1926

(319-46) MONDAY 15

NOVEMBER

1926: 2 Began again digging Roses as usual.  
Geo. Harris & D. Vander Kraak left for No. Jersey 6 a.m.  
Planting Dutch Bulls in office beds - 8  
unpacking Toppers Roses. Mailing A.R.S.  
letter to Members.

Geo. Harris phoned Toungue - 6 Cases packed.

1926: 3. We entertained entire Board & Bank Director  
from West Grove on inspection of G. H. Grounds  
office & then to dinner at Arundale Hotel. Then  
to each presented 6 minutes & Prospectus of 50,000 stock issued.

- 1926.3 Bank this A.M., This P.M. spent with  
Carby Balderson in a study of our situation  
especially with reference to Bonuses or Salaries  
among Management. He is endeavoring to  
line up the entire situation of the Co. as functioning
- 1927.4 Another successful meeting of the Club  
at Avondale Hotel 6<sup>30</sup> to 9<sup>30</sup> or 10 tonight

1926. 4. Mason built wall for "Creamery Co." to  
fixed steps. Carpenters laid frame for Gen. Turner Ch. H. H.  
R. on Catalog lay out with T. H. and J. Rose. R. H. R.  
failed to make progress on Rose Society orders of material.  
25000 from Van Steylen being sorted.
1927. 5. J. H. R. sent to Baltimore Chrysanthemum  
show but came back with an expense bill  
double the amount of goods sold.

1926.5 R. in Phila. planning for 1927 Spring Flower Show in Phila. with Mr. Heagle. Also took load of bulbs to Swarthmore.

1927.6. D. F. Panchase spent most of day here going over proofs & advertisements for Spring Ads in both News. Also delegating Geo. Johnson also getting details on Stock issue which we require for printing them.

- 1926-6 Chas. Howard of Hemet Calif. here for the day & night.  
Having this year 1,000,000 Roses to sell - more \$100,000 than  
expected Sept 1, 1926. - He also recommends entering new  
building all we can making loading space in angle grow 1.
- 1927-7. Getting list of 1926 Novels - Roses here & day  
+ sent Air Mail letter to John Smith San Jose.

1926-7 Still digging Roses & Shrubs -  
Carpenters nearly finished.

1927 2. Finished digging stock at Elricks + a/c.  
Luskiney - Hauling Corn from there

1926. 2. J. F. Paschall spent day here & we  
closed on many points of Campaign.  
Carpenters at Turners. Joe coal to dig  
& 4 men husking corn.

1927. 3. Next to last lot of Roses received this m. from North Jersey. Clearly yardly  
warmer block of Roses & the hills -  
France work up for shed connecting new houses.  
R. entertained 3 Avondale Bankers for inspection & dinner.

1927. H. Cleared Fodder at Jennersville to get  
plowing done this fall on ground for Hones  
next Spring used Disk - Tractor & Two Connel  
Hay Wagon - <sup>Tom</sup> Preston & Harry Lewis

1926. 11 Inspected Wonderful Roses of  
A.C. Warner Pres. of Maryland Rose Society  
before which at 3 Pm. in Balto. R. D.  
Today showed slides & I hope won orders.

1926.5 Thanksgiving Day when J. Todd  
stuck to it till 3<sup>30</sup> P. left for Hornetown  
at 3<sup>15</sup> P.m.

1927.6 R. spoke to men indicating that they are  
requested not to smoke in work houses, & inside the  
buildings except in greenhouses in the afternoon.  
Having first talked to the foreman about it. J. Todd.

1926.6. Called on A.E. Mohler this a.m.  
& made arrangements about  
Evergreen cuttings for 1927 about  
Lower Squawosa. Hauled 2 cars of lumber.

1927.7 Sent E.A. Wood to Phila to arrange for  
meeting of A.L.S. & Norkon  
Catalog is going very slowly, & other things drag.  
The today was finished the sale of \$800,000 <sup>7%</sup> preferred <sup>8 1/2%</sup> stock  
and last 10 are of Notes in from Terry Jones.  
Took girls to Greenhouses to see new foliage.

1926-7 Ground still open & we dug & celled  
several thousand more Sturgeons & planted  
Roses & 3000 bulbs at Bunters Cross Road.  
Placed \$45,750. Insurance binder on Tons in cellar today.

1926. / 24° this a.m. & clear.  
Have nearly finished our planting.

1926. 2<sup>nd</sup>. Hauling in Todder. Preparing ground to plant at  
Harmony Road place. Spraying Buckwheat chaff  
as mulch & winter cover to Box wood Evergreens.  
Putting Cameras under Beech. Call from Prof. Otton  
Boyce Thompson Institute re. use of <sup>ultraviolet</sup> Ultraviolet Compound.

1926-3 Carpenters at Creamery finishing what  
J.H.N. calls the "incubator." Carpenters also  
setting up tables + changing motor. Some  
digging going on. Made a domestic settlement with  
Tander Kraak. Senior is going to Holland -

1926.4. <sup>Back</sup> Fred plowing 2 acre plot off Harmony Road. <sup>Too</sup> wet.  
12 Cat copy pages to printer. Seed order being prepared.  
Still digging Climbing Roses & Collection of Shrubs.  
Propagating Box barberry. Sent back to my to seed bagging.

1926.5 R. took 6<sup>40</sup> train to City. To see doctor and to  
other errands. Plumber putting heat in  
creamery. After lunch R. working on Cat. Copy -  
The House 2 large R. sent Pauline to New York State.

1926

(337 - 28) FRIDAY 3

DECEMBER

1926.6 Many recent trimmings. Rose.  
Carpenters living shed at P. H. S. erected  
a windbreak of Corn fodder. The like  
Buckwheat chaff as a winter mulch.

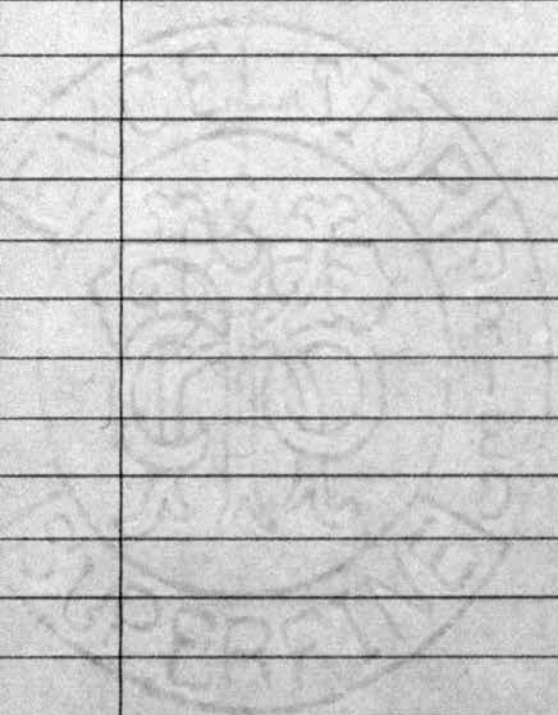
1926.7 Paul ret'd at noon from New York State.  
Having sold orders amounting to \$467.  
and " started business for much more among  
agency men in Rochester Newark & Geneva.  
Finished glazing & heating 8' x 15' greenhouse <sup>at Rose</sup> corner  
H. Ellis' place on fire tonight.

DECEMBER

# DECEMBER

(340 - 25) MONDAY 6

1926



1926

(341 - 24) TUESDAY 7

DECEMBER

[illegible]

DECEMBER

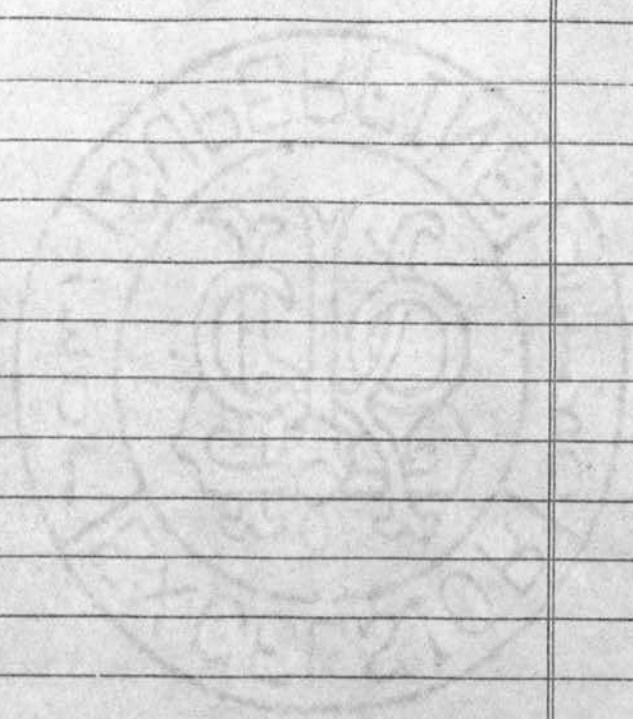
(342 - 23) WEDNESDAY 8

1926

1926

(343 - 22) THURSDAY 9

DECEMBER



DECEMBER

(344 - 21) FRIDAY 10

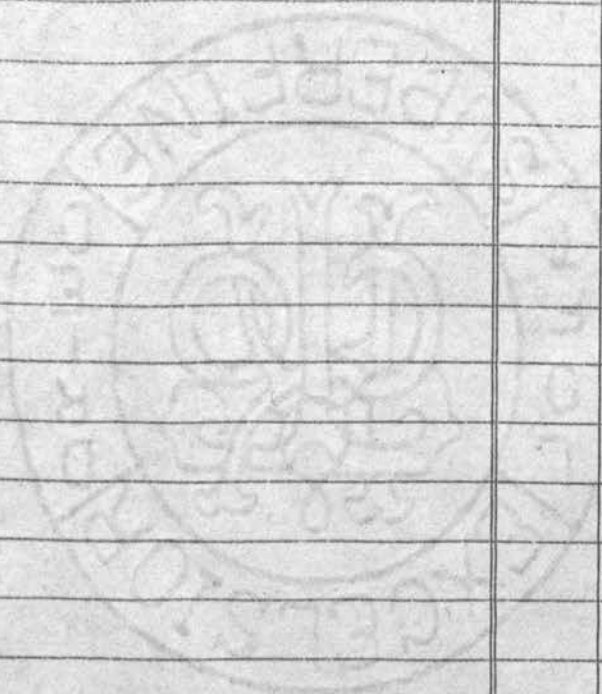
1926



1926

(345 - 20) SATURDAY 11

DECEMBER



DECEMBER

(346 - 19) SUNDAY 12

1926



1926

(347 - 18) MONDAY 13

DECEMBER

DECEMBER

(348 - 17) TUESDAY 14

1926



1926. 4. Arrived Loma 6 Pm. leaving Hobg. 3<sup>10</sup> where I spent the day in going over with J. H. McF. C. the various Cactos which they are this year printing forms. Younger in office.
1927. 5. All hour at Jamesville - plowing, sub-soiling and clearing fences. Woodland is now only a little poplar and dead chestnut left standing.

DECEMBER

(350 - 15) THURSDAY 16

1926

[illegible]

1926

(351 - 14) FRIDAY 17

DECEMBER



DECEMBER

(352-13) SATURDAY 18

1926



1926

(353 - 12) SUNDAY 19

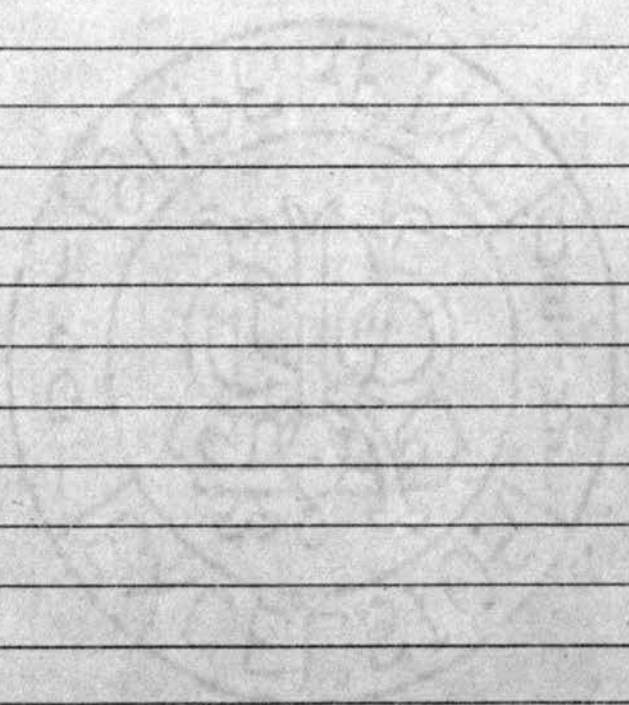
DECEMBER



DECEMBER

(354 - 11) MONDAY 20

1926



1926

(355 - 10) TUESDAY 21

DECEMBER

1926. 14. 8 a.m. to 5<sup>15</sup> with J. H. McFarland in  
Harrisburg. Pass. passing upon character  
of work for Success with Koss's & Stearns  
the illustrated. Also a proof of whole sale + 182  
14 pages of main Catalog.

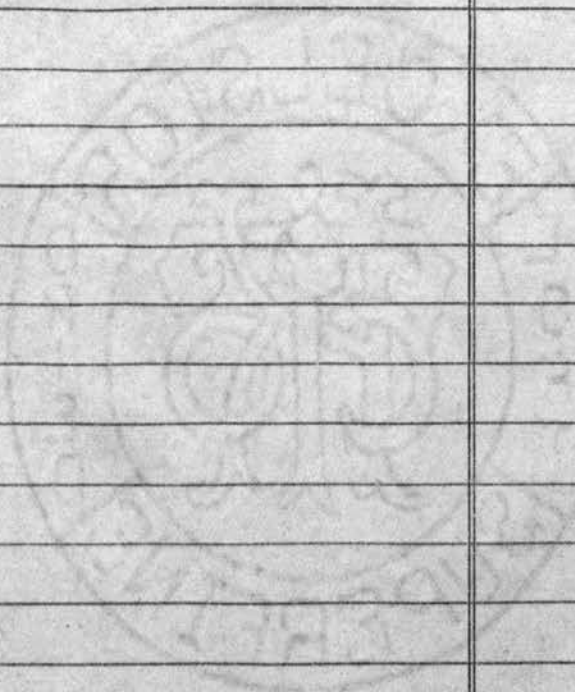
1926-4 R. in Harrisburg till 5<sup>30</sup> Pm. settling  
standards for "Success with Roses" & otherwise  
correcting proofs of Catalog & Wholesale.

1936.5. Correcting proof of Retail & Wholesale +  
tonight sent J. H. Nicolas up with all "r 14 pp.  
retail to permit of quicker work.

1926.6 To Phila. this a.m. to visit ~~and~~ to  
to finish Christmas. Closed office 4 P.M.  
Having a letter reminded each of  
Life Insurance arrangement sent  
Mother Calendar & to girls Christmas gifts

1926

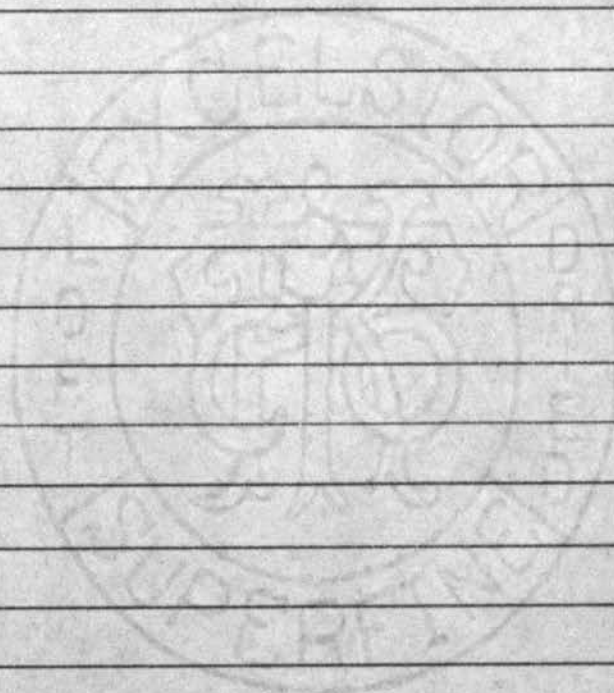
(359 - 6) SATURDAY 25 CHRISTMAS DAY DECEMBER



DECEMBER

(360 - 5) SUNDAY 26

1926



1926

(361 - 4) MONDAY 27

DECEMBER

1926. Fairly good force on this a. m.  
Hunting work for mice in woods -  
Striving for adjustment to wood up year  
J.H.W. happy with incubator  
Carpenters finished & left today after month

1926-3. To bank. - Talk with Walter Britten, also  
talked with Roy Taylor about taking Herbert Baker's <sup>place</sup>  
Day in at start soft tonight. OKs. to Printer  
on first form of Catalog.

1926.4 All day here. At G. H. till 9<sup>30</sup> and at  
Office to 6 P.M. sent to Printer last page of  
O.K. for Spring Catalog. Worked over Club offer  
to get a better paying place.

1926.5 A solid day at the office with much done  
but much yet to do. Mr. Wood & Phila -  
Inquirer called, J. H. Nicolas at Phila  
attending meeting of Amer. Ass. for Advancement of Science.

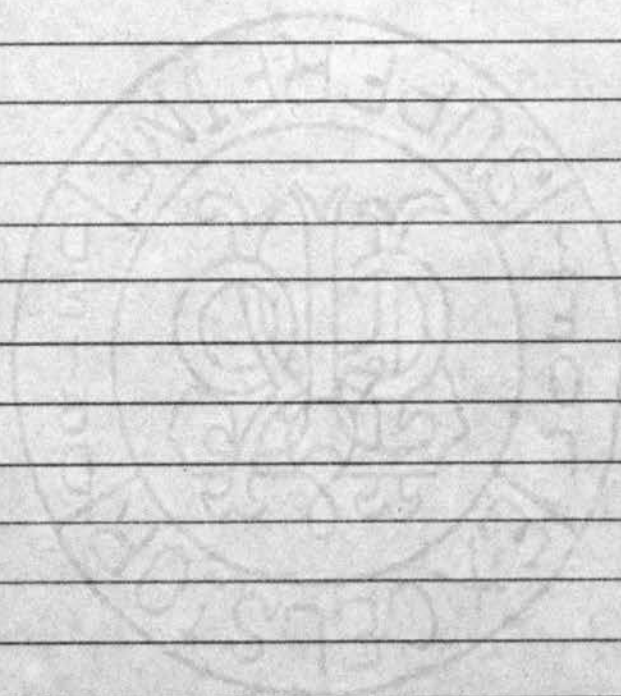
1926-6. With Chas. Miller on train made out list of Roses  
to propagate for this year also list of Thorns & Yucca to propagate.  
Laid out with 32 page Catalog 16 in 4 colors & wound  
up, so far as seemed possible, desk work for the year.

## NOTES FOR 1927

# MEMORANDA



# MEMORANDA



Date

Cash Account . . JANUARY

Rec'd

Paid



[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Date

Cash Account . . JULY

Rec'd

Paid



[illegible]

[illegible]

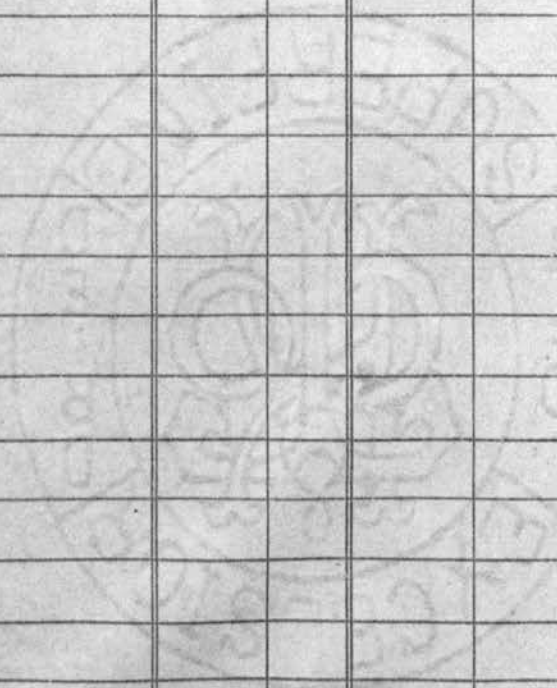
[illegible]

Date

Cash Account . . NOVEMBER

Rec'd

Paid



[illegible]

Date

Bills Payable . . JANUARY

\$ Cts.

RECEIVABLE

Date

Bills Payable . . FEBRUARY 1918

\$ Cts.

RECEIVABLE

Date

Bills Payable . . MARCH 1911

\$ Cts.

RECEIVABLE

Date

Bills Payable . . APRIL

\$ Cts.

RECEIVABLE

Date

Bills Payable . . MAY

\$ Cts.

RECEIVABLE

Date

Bills Payable . . JUNE

\$ Cts.

RECEIVABLE

Date

Bills Payable . . JULY 1917

\$ Cts.

RECEIVABLE

Date

Bills Payable . . AUGUST

\$ Cts.

RECEIVABLE

Date

Bills Payable . . SEPTEMBER

\$ Cts.

RECEIVABLE

Date

Bills Payable OCTOBER

\$ Cts.

RECEIVABLE

Date

Bills Payable . . NOVEMBER 191

\$ Cts.

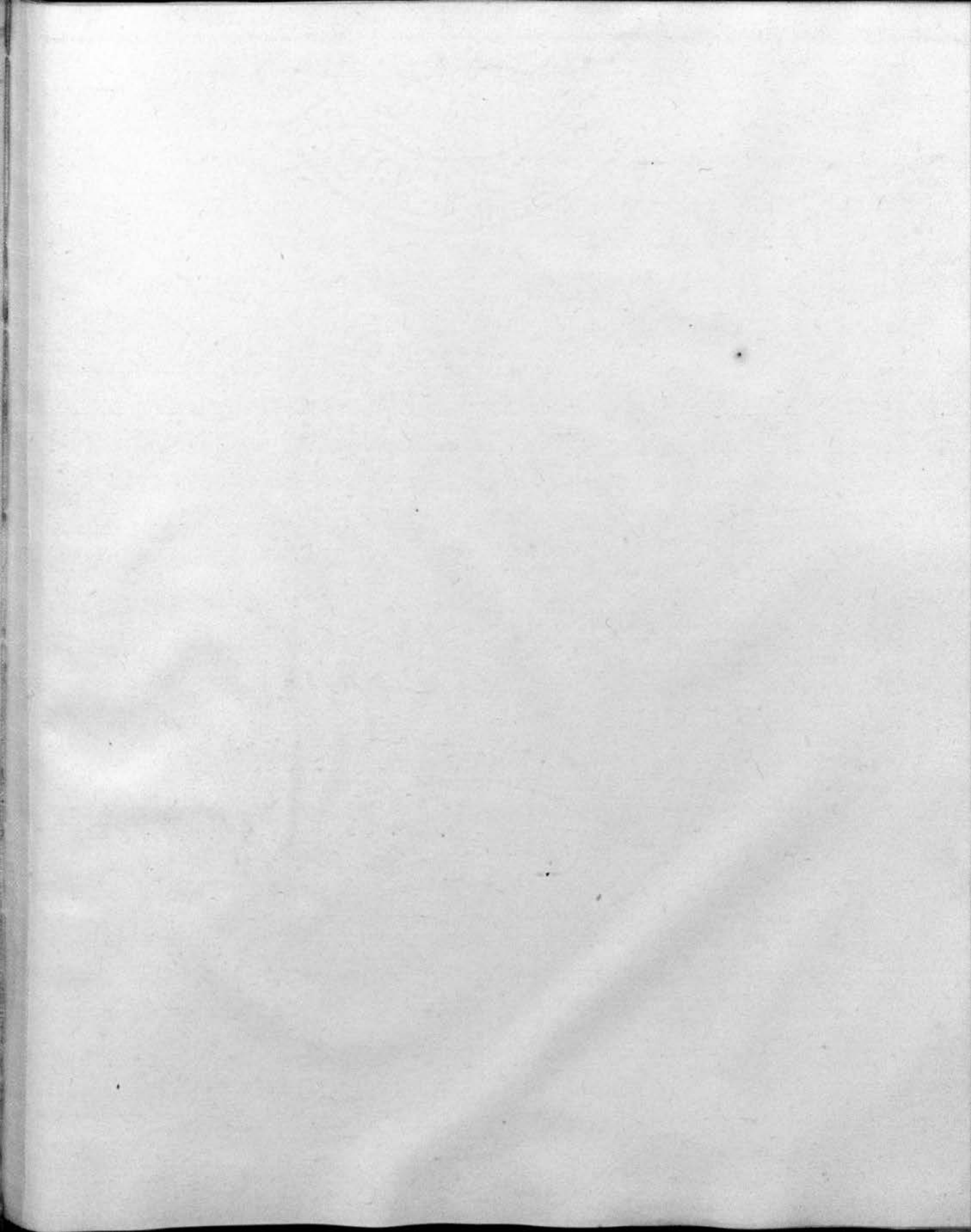
RECEIVABLE

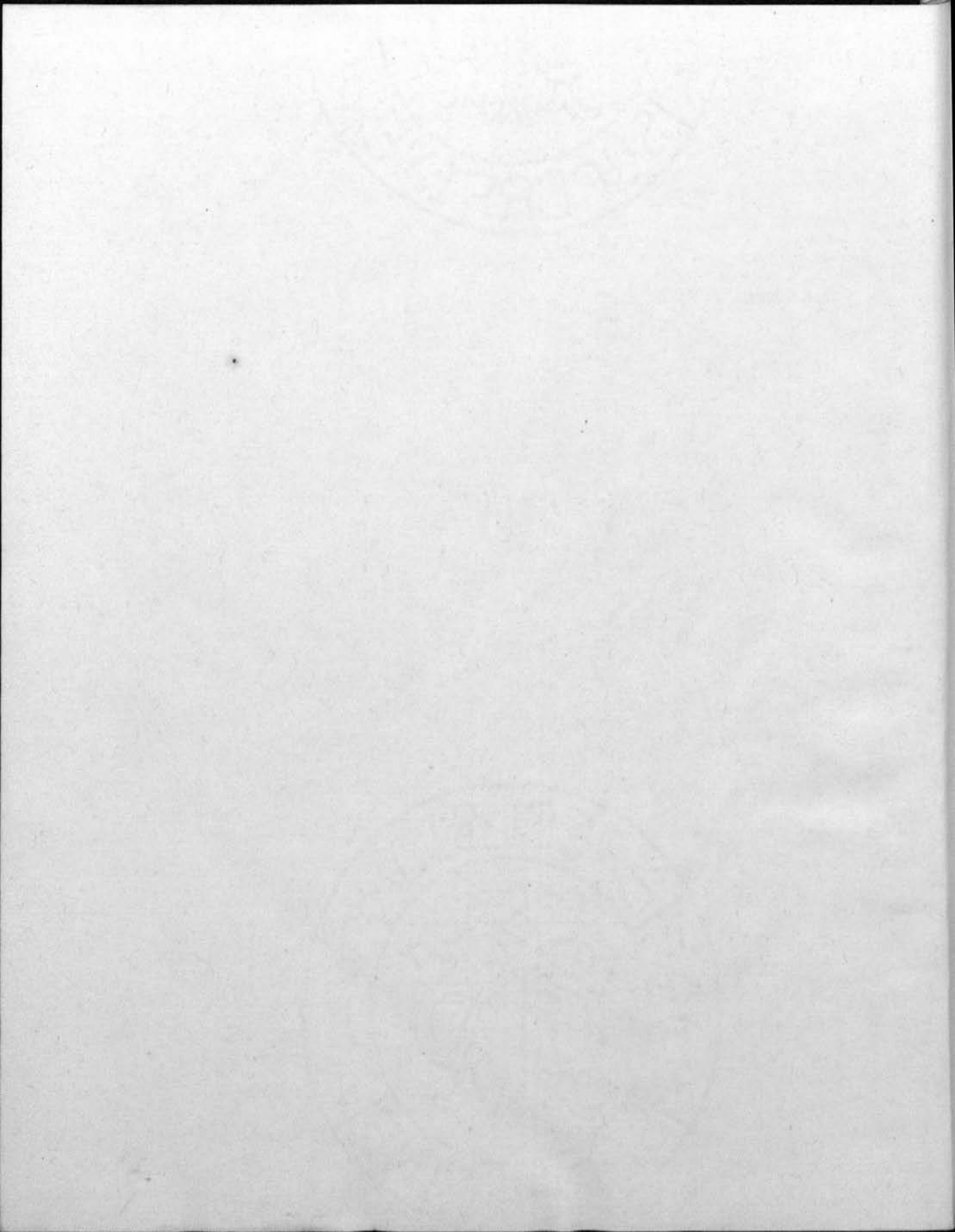
Date

Bills Payable . . DECEMBER 1917

\$ Cts.

RECEIVABLE







| YEAR     | 1926                                                                                                                          | LEGAL HOLIDAYS | Hol. falling on Sun. observed the day | Notes and acc. after due hol. pay protest day | DAYS OF GRACE |        |       | INTEREST |          |
|----------|-------------------------------------------------------------------------------------------------------------------------------|----------------|---------------------------------------|-----------------------------------------------|---------------|--------|-------|----------|----------|
|          |                                                                                                                               |                |                                       |                                               | NOTES         | DRAFTS |       | LEGAL    | Contract |
|          |                                                                                                                               |                |                                       |                                               |               | TIME   | SIGHT |          |          |
| Ala...   | Jan. 1, Jan. 19, Feb. 22, Mar. 4, April 13, April 26, June 3, July 4, Labor, Oct. 9, Oct. 12, Thanksgiving, Dec. 25           | after          | after                                 | no                                            | no            | no     | no    | 8        | 8        |
| Alaska   | Jan. 1, Feb. 12, Feb. 22, Mar. 30, May 30, July 4, Labor, Oct. 18, Thanksgiving, Dec. 25                                      | after          | after                                 | no                                            | no            | no     | no    | 8        | 12       |
| Ariz...  | Jan. 1 (Arbor), Feb. 14, Feb. 22, May 30, July 4, Labor, Oct. 12, Elec., Thanksgiving, Dec. 25                                | after          | after                                 | no                                            | no            | no     | no    | 6        | 10       |
| Ark...   | Jan. 1, Jan. 19, Feb. 22, June 3, July 4, Labor, Oct. 12, Elec., Thanksgiving, Dec. 25                                        | after          | after                                 | no                                            | no            | no     | no    | 6        | 10       |
| Cala...  | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Sept. 9, Labor, Oct. 12, Thanksgiving, Dec. 25                                      | after          | after                                 | no                                            | no            | no     | no    | 7        | 12       |
| Colo...  | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Aug. 1, Labor, Elec., Thanks'g, Dec. 25                                             | after          | after                                 | no                                            | no            | no     | no    | 8        | †        |
| Conn...  | Jan. 1, Feb. 12, Feb. 22, Good Friday, May 30, July 4, Labor, Oct. 12, Thanksgiving, Dec. 25                                  | after          | after                                 | no                                            | no            | no     | no    | 6        | 12       |
| Dela...  | Jan. 1, Feb. 12, Feb. 22, Good Friday, May 30, July 4, Labor, Oct. 12, Thanksgiving, Dec. 25                                  | after          | after                                 | no                                            | no            | no     | no    | 6        | 6        |
| D. C.    | Jan. 1, Feb. 22, May 30, July 4, Labor, Thanksgiving, Dec. 25                                                                 | after          | after                                 | no                                            | no            | no     | no    | 6        | 6        |
| Fla...   | Jan. 1, Jan. 19, Feb. 22, Mar. 4, Good Friday, April 26, June 3, July 4, Labor, Oct. 10, Nov. 11 Thanksgiving, Dec. 25        | after          | after                                 | no                                            | no            | no     | no    | 8        | 10       |
| Ga...    | Jan. 1, Jan. 19, Feb. 22, April 26, June 3, July 4, Labor, Thanksgiving, Dec. 25                                              | after          | after                                 | no                                            | no            | no     | no    | 7        | 8        |
| Hawaii   | Jan. 1, Feb. 22, May 30, June 11, July 4, Labor, 3d Sat. in Sept., Thanks'g, Dec. 25                                          | after          | after                                 | no                                            | no            | no     | no    | 7        | 12       |
| Idaho... | Jan. 1, Feb. 22, May 30, June 15, July 4, Labor, Oct. 12, Thanksgiving, Dec. 25                                               | after          | after                                 | no                                            | no            | no     | no    | 7        | 12       |
| Ills...  | Jan. 1, Feb. 12, Feb. 22 (Feb. 28), (April 2), May 30, July 4, Labor, Oct. 12, Thanksgiving, Dec. 25                          | after          | after                                 | no                                            | no            | no     | no    | 5        | 7        |
| Ind...   | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Oct. 12, Elec., Thanks'g, Dec. 25                                            | after          | after                                 | no                                            | no            | no     | no    | 6        | 8        |
| Iowa...  | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Thanksgiving, Dec. 25                                                        | after          | after                                 | no                                            | no            | no     | no    | 6        | 8        |
| Kan...   | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Thanksgiving, Dec. 25                                                        | after          | after                                 | no                                            | no            | no     | no    | 6        | 10       |
| Ky...    | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Oct. 12, Thanksgiving, Dec. 25                                               | after          | after                                 | no                                            | no            | no     | no    | 6        | 6        |
| La...    | Jan. 1, Jan. 8 (Mardi Gras), Feb. 22, Good Friday, June 3, July 4, All Saints, Labor, Oct. 12 Election, Thanksgiving, Dec. 25 | after          | after                                 | no                                            | no            | no     | no    | 5        | 8        |
| Me...    | Jan. 1, Feb. 22, April 19, May 30, July 4, Labor, Thanksgiving, Dec. 25                                                       | after          | after                                 | no                                            | no            | no     | no    | 6        | †        |
| Md...    | Jan. 1, Feb. 22, Good Friday, Mar. 25, May 30, July 4, Labor, Sept. 12, Oct. 12, Elec., Thanksgiving, Dec. 25                 | after          | after                                 | no                                            | no            | no     | no    | 6        | 6        |
| Mass...  | Jan. 1, Feb. 22, April 19, May 30, July 4, Labor, Oct. 12, Thanksgiving, Dec. 25                                              | after          | after                                 | no                                            | no            | yes    | 6     | †        | †        |
| Mich...  | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Elec., Thanksgiving, Dec. 25                                                 | after          | after                                 | no                                            | no            | no     | no    | 5        | 7        |
| Minn...  | Jan. 1, Feb. 12, Feb. 22, Good Friday, May 30, July 4, Labor, Election, Thanksgiving, Dec. 25                                 | after          | after                                 | no                                            | no            | no     | no    | 6        | 10       |
| Miss...  | Jan. 1, Jan. 19, Feb. 22, April 26, June 3, July 4, Labor, Thanksgiving, Dec. 25                                              | after          | after                                 | no                                            | no            | no     | no    | 6        | 8        |
| Mo...    | Jan. 1, Feb. 22, May 30, July 4, Labor, Elec., Thanksgiving, Dec. 25                                                          | after          | after                                 | no                                            | no            | no     | no    | 6        | 8        |
| Mont...  | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Oct. 12, Elec., Thanks'g, Dec. 25                                            | after          | after                                 | no                                            | no            | no     | no    | 8        | 12       |
| Neb...   | Jan. 1, Feb. 12, Feb. 22, April 22, May 30, July 4, Labor, Oct. 12, Thanksgiving, Dec. 25                                     | after          | after                                 | no                                            | no            | no     | no    | 7        | 10       |
| Nev...   | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Oct. 12, Oct. 31, Thanksgiving, Dec. 25                                      | after          | before                                | no                                            | no            | no     | no    | 7        | 12       |
| N. H.    | Jan. 1, Feb. 22, Fast Day, May 30, July 4, Labor, Oct. 12, Elec., Thanksgiving, Dec. 25                                       | after          | after                                 | no                                            | no            | yes    | 6     | 6        | 6        |
| N. J.    | Jan. 1, Feb. 12, Feb. 22, Good Friday, May 30, July 4, Labor, Oct. 12, Elec., Thanksgiving, Dec. 25                           | *              | after                                 | no                                            | no            | yes    | 6     | 6        | 12       |
| N. M.    | Jan. 1, Feb. 22, May 30, July 4, Oct. 12, Labor, Thanksgiving, Dec. 25                                                        | after          | after                                 | yes                                           | yes           | yes    | 6     | 6        | 12       |
| N. Y.    | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Oct. 12, Elec., Thanksgiving, Dec. 25                                        | after          | after                                 | no                                            | no            | no     | no    | 6        | 6        |
| N. C.    | Jan. 1, Jan. 19, Feb. 22, April 12, May 10, May 20, July 4, Labor, Thanks'g, Dec. 25                                          | after          | after                                 | no                                            | no            | no     | no    | 6        | 6        |
| N. Dak.  | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Elec., Thanksgiving, Dec. 25                                                 | *              | after                                 | no                                            | no            | no     | no    | 6        | 10       |
| Ohio...  | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Oct. 12, Thanksgiving, Dec. 25                                               | after          | after                                 | no                                            | no            | no     | no    | 6        | 8        |
| Okl...   | Jan. 1, Feb. 22, May 30, July 4, Labor, Elec., Thanksgiving, Dec. 25                                                          | after          | after                                 | no                                            | no            | no     | no    | 6        | 10       |
| Ore...   | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Oct. 12, Elec., Thanks'g, Dec. 25                                            | after          | after                                 | no                                            | no            | no     | no    | 6        | 10       |
| Pa...    | Jan. 1, Feb. 12, Feb. 22, Good Friday, May 30, July 4, Labor, Oct. 12, Elec., Thanksgiving, Dec. 25                           | after          | after                                 | no                                            | no            | no     | no    | 6        | 6        |
| R. I.    | Jan. 1, Feb. 22, May 9, May 30, July 4, Labor, Oct. 12, Elec., Thanks'g, Dec. 25                                              | after          | after                                 | no                                            | no            | no     | no    | 6        | †        |
| S. C.    | Jan. 1, Jan. 19, Feb. 22, May 10, June 3, July 4, Labor, Elec., Thanks'g, Dec. 25                                             | after          | after                                 | no                                            | no            | no     | no    | 7        | 8        |
| S. Dak.  | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Elec., Thanksgiving, Dec. 25                                                 | after          | after                                 | no                                            | no            | no     | no    | 7        | 12       |
| Tenn...  | Jan. 1, Jan. 19, Feb. 22, Good Friday, May 30, June 3, July 4, Labor, Election, Thanksgiving, Dec. 25                         | after          | after                                 | no                                            | no            | no     | no    | 6        | 6        |
| Texas... | Jan. 1, Feb. 22, Mar. 2, April 22, June 3, July 4, Labor, Oct. 12, Elec., Thanksgiving, Dec. 25                               | after          | before                                | no                                            | no            | yes    | 6     | 10       | 10       |
| Utah...  | Jan. 1, Feb. 12, Feb. 22, April 15, May 30, July 4, July 24, Labor, Thanks'g, Dec. 25                                         | after          | after                                 | no                                            | yes           | no     | 8     | 12       | 12       |
| Vt...    | Jan. 1, Feb. 22, May 30, July 4, Aug. 16, Labor, Oct. 12, Thanksgiving, Dec. 25                                               | after          | after                                 | no                                            | no            | no     | no    | 6        | 6        |
| Va...    | Jan. 1, Jan. 19, Feb. 22, May 30, July 4, Labor, Elec., Thanksgiving, Dec. 25                                                 | after          | after                                 | no                                            | no            | no     | no    | 6        | 12       |
| Wash...  | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Oct. 12, Thanksgiving, Dec. 25                                               | after          | after                                 | no                                            | no            | no     | no    | 6        | 6        |
| W. Va.   | Jan. 1, Feb. 12, Feb. 22, May 30, July 4, Labor, Oct. 12, Thanksgiving, Dec. 25                                               | after          | after                                 | no                                            | no            | no     | no    | 6        | 10       |
| Wis...   | Jan. 1, Feb. 22, May 30, July 4, Labor, Elec., Thanksgiving, Dec. 25                                                          | after          | after                                 | no                                            | no            | no     | no    | 6        | 10       |
| Wyo...   | Jan. 1, Feb. 12, Feb. 22, April 25, May 30, July 4, Labor, Election, Thanksgiving, Dec. 25                                    | after          | after                                 | no                                            | no            | no     | no    | 8        | 12       |

HOLIDAYS IN PARENTHESES ARE NOT OBSERVED BY ALL THE BANKS. \*Uncertain † No limit SUBJECT TO CHANGES



