



right: Mr. P. A. Kinnoch, Senior Vice President of the American Trust Company, San Francisco, California, Mr. Carl W. Bull, Assistant Vice President of Security-First National Bank of Los Angeles, California. Mr. Brainard B. Rorison, Wachovia Bank and Trust Company, Asheville.

Center, from left to right: Mr. Charles E. McLean, Commercial Agent, Illinois Central Rail-

road, Greenville, S. C. Mr. Thomas W. Sharpe, General Agent, Illinois Central Railroad, Charlotte, N. C. Mr. Joseph L. Sheppard, Assistant Vice President, Illinois Central Railroad, Chicago, Ill.

Below, from left to right: Mr. Pete Eberle, Mr. Clifford H. Goldsmith, of Benson and Hedges, Inc., New York City, and Mr. Otto Goepfert.