



DEADLY PEACOCK—With her sleek tail standing proudly three stories high, the Navy's first multi-jet attack seaplane, the Martin XP6M-1 Seamarbler, rolls out of plant at Baltimore. She is powered by four Allison J-71 turbojet engines and is capable of speeds over 300 m.p.h. The Seamarbler carries a crew of five and will normally cruise at 40,000 feet. The high "T"-shaped tail elevates control surfaces to top of plane's fin to eliminate spray damage.

Nation's Banks Have Record Year; Future Business Seen Good

New York — (U.P.) — Banks across the nation chalked up record earnings in 1954—a banner year for new peaks—and look forward to a modest boost in business loans in 1955.

The Federal Reserve Board's policy of "active ease" in regard to the money market was a key reason behind the prosperous results in 1954 for commercial banks.

Well-informed sources expect the Federal Reserve to maintain the policy in forthcoming months, unless restrictive steps are necessary to curb an excessively strong rebound in business activity. The "Fed" also during 1955 will watch for any speculative use of credit in inventory building, stock market action and real estate loans.

In line with higher net profits, many banks raised dividends and declared extras during 1954. The main reason behind higher earnings, authorities said, was

profit-taking in U. S. government securities bought at depressed prices by the banks during 1953.

Anticipate Earnings Dip
The outlook is for a slightly lower level of earnings for most banks during 1955.

In line with general business expansion, the coming year should mark an upswing in both real estate and consumer loans.

The "prime rate"—that charged to big firms with the best credit rating—was cut to 3 per cent from 3 1/2 per cent in March, 1954, reflecting both the easy money policy and a dip in demand for business loans.

Banks are expected to resist any further easing of the prime rate in 1955.

Total volume of checks drawn in 1954 hit a new high estimated at \$2,500,000,000,000—up some \$200,000,000,000 for the year.

Also hitting a new peak were demand deposits—the checking accounts of individuals, partnerships and corporations. These reached about \$105,000,000,000 for a gain of \$3,000,000,000 during the year.

Consumer Credit Rises
Consumer credit, spurred on by installment buying in late 1954, challenged the record 1953 total of \$29,500,000,000.

Money in circulation by year-end was close to the all-time high of \$31,000,000,000.

Business loans ran at the \$25,000,000,000-level during 1954, or about \$1,000,000,000 lower than the preceding year.

Interest rates on long-term governments—the "floor" for all rates—dipped in 1954, another sign of the "Fed's" easy money policy.

Mutual savings banks saw their assets score a record of more than \$29,000,000,000 in 1954, with the year-end outlook at a somewhat slower pace. Deposits gained \$1,600,000,000 during the year.

Savings bank depositors, meanwhile, received an estimated \$613,000,000 in dividends—or slightly more than in the previous year.

look is brighter than at this time a year ago.

Aggregate net income of the nation's railroads in 1954 is expected to run in the neighborhood of \$600,000,000, compared with \$871,000,000 in 1953—the best peacetime year since 1929.

Operating revenues are estimated at \$9,500,000,000, down 11 per cent from the previous year's record high of \$10,700,000,000.

The industry presently is in a period of labor peace and earnings are being supported in many cases by special amortization tax savings, industry sources noted.

Tax experts said the peak benefits from this amortization advantage will be reached in 1955. Thereafter, they said, earnings will be pinched as the amortization runs out.

Generally, trade sources said, railroads in the West and South fared better than roads in other sections of the country. Eastern trunk lines made one of the poorest showings.

It has been estimated by authoritative sources that almost one-fourth of the entire industry's earnings decline can be traced to the four biggest eastern systems alone.

Losses from passenger operations continued around the \$700,000,000-a-year mark and railroad men stepped up their efforts to develop high-speed, lightweight equipment that will

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FOR SALE in Camp White area. Industrial building, railroad water, sewer, Lloyd Hanscom, first ranch north Crater Lake High School, Central Point, Oregon.

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be more economical to operate.

Railroad men continued their campaign for more freedom in abandoning unprofitable service and "up-to-date" laws to replace what they call "the mass of unequal and outmoded regulations which stifle the industry's earning power."

Managements Ousted
The relatively poor showing this year was one of the factors behind the major proxy fights which saw three railroad managements ousted by stockholders.

The biggest of the proxy battles saw Financier Robert R. Young overthrow the management of the New York Central Railroad early in the year. Young promised better earnings for the railroad and higher dividends for stockholders. He said recently Central stock would be placed on a \$2 annual dividend basis next year.

The other two rail proxy battles resulting in overthrow of the management were the New Haven, and the Minneapolis and St. Louis.

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Sunday, January 9, 1955

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