

# CONTENTS

	PAGE
SECTION X.—Expense Account .....	132
SECTION XI.—Clearing House Conventions and Rules	
respecting Endorsements .....	134
Mode of Endorsement .....	134
Regular Endorsements .....	134
Irregular Endorsements .....	135
Restrictive Endorsements .....	135
Form and Effect of Guarantee ....	136
Endorsement of Depositing Bank.	137
Restrictively Endorsed Items .....	137
Irregularly Endorsed Items .....	137
Letters of Credit, Deposit Receipts,	
etc. ....	138
Agreement as to Practice .....	138
Amendment .....	139
Agreement .....	139