

<i>Proviso.</i> Restriction.	existing liabilities: <i>Provided, however,</i> That no bank shall at any time make new loans or shall pay any dividends unless and until the total reserve required by law is fully restored.
Basis of reserves.	"In estimating the reserves required by this Act, the net balance of amounts due to and from other banks shall be taken as the basis for ascertaining the bank deposits against which reserves shall be determined. Balances in reserve banks due to member banks shall, to the extent herein provided, be counted as reserves.
Alaskan and insular banks.	"National banks located in Alaska or outside the continental United States may remain nonmember banks, and shall in that event maintain reserves and comply with all the conditions now provided by law regulating them; or said banks, except in the Philippine Islands, may, with the consent of the Reserve Board, become member banks of any one of the reserve districts, and shall, in that event, take stock, maintain reserves, and be subject to all the other provisions of this Act."
Banks in Philippine Islands excepted.	

Approved, August 15, 1914.

August 15, 1914. [S. 5313.] [Public, No. 172.]	CHAP. 253. —An Act To regulate the taking or catching of sponges in the waters of the Gulf of Mexico and the Straits of Florida outside of State jurisdiction; the landing, delivering, curing, selling, or possession of the same; providing means of enforcement of the same; and for other purposes.
Sponges. Taking, in Gulf of Mexico, etc., under restricted size unlawful.	<i>Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,</i> That on and after the approval of this Act it shall be unlawful for any citizen of the United States, or person owing duty of obedience to the laws of the United States, or any boat or vessel of the United States, or person belonging to or on any such boat or vessel, to take or catch, by any means or method, in the waters of the Gulf of Mexico or the Straits of Florida outside of State territorial limits, any commercial sponges measuring when wet less than five inches in their maximum diameter, or for any person or vessel to land, deliver, cure, offer for sale, or have in possession at any port or place in the United States, or on any boat or vessel of the United States, any such commercial sponges.
Landing, etc., unlawful.	SEC. 2. That the presence of sponges of a diameter of less than five inches on any vessel or boat of the United States engaged in sponging in the waters of the Gulf of Mexico or the Straits of Florida outside of State territorial limits, or the possession of any sponges of less than the said diameter sold or delivered by such vessels, shall be prima facie evidence of a violation of this Act.
Prima facie evidence of violation.	SEC. 3. That every person, partnership, or association guilty of a violation of this Act shall be liable to a fine of not more than \$500, and in addition such fine shall be a lien against the vessel or boat on which the offense is committed, and said vessel or boat shall be seized and proceeded against by process of libel in any court having jurisdiction of the offense.
Penalty.	SEC. 4. That any violation of this Act shall be prosecuted in the district court of the United States of the district wherein the offender is found or into which he is first brought.
Jurisdiction.	SEC. 5. That it shall be the duty of the Secretary of Commerce to enforce the provisions of this Act, and he is authorized to empower such officers and employees of the Department of Commerce as he may designate, or such officers and employees of other departments as may be detailed for the purpose, to make arrests and seize vessels and sponges, and upon his request the Secretary of the Treasury may employ the vessels of the Revenue Cutter Service or the employees of the Customs Service to that end.
Enforcement.	