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HG+
2562
.D7U5C5
v.3

U.S. Reserve Bank Organization Committee.
Exhibits and letters submitted at
hearings...Cincinnati, Ohio)

Miscellaneous states.

#4

Vol 3

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Federal Reserve Bank of St. Louis

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HG+
2562
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13351

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3185

W.P.G.HARDING, PRESIDENT.
J.H.WOODWARD, VICE-PRESIDENT.
J.H.BARR, VICE-PRESIDENT.
THOMAS HOPKINS, CASHIER.
F.S.FOSTER, ASST. CASHIER.
THOMAS BOWRON, ASST. CASHIER.
J.K.FLEMING, ASST. CASHIER.

CAPITAL $ 1,500,000.00.
SURPLUS $ 1,500,000.00.

THE FIRST NATIONAL BANK

DESIGNATED DEPOSITARY OF THE UNITED STATES
DEPOSITARY OF THE STATE OF ALABAMA.

BIRMINGHAM, ALA., Dec. 27, 1913.

First National Bank,

Cincinnati, Ohio.

Gentlemen:-

We have your telegram of the 26th instant. We fully agree with you that Cincinnati is a desirable point for the location of a regional reserve bank, and the writer can see many advantages in this section being attached to your district. There is, however, a strong local sentiment that an effort should be made to secure a regional bank for Birmingham, and our Chamber of Commerce, of which the writer is President, is now actively at work to that end. Under the circumstances we feel that you will appreciate our reasons for refraining for the time being to take any active part in the fight for Cincinnati.

Yours very truly,

President.

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Form 2280 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters**, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.
This is an **UNREPEATED NIGHT LETTER**, and is delivered by request of the sender, under the conditions named above.

THEO N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT 2012

62AN TN 37 NL

GREENSBORO ALA DEC 28 1913

SECY MCADOO

WASHINGTON DC

WE SINCERELY TRUST THAT YOU WILL HAVE ESTABLISHED IN CINCINNATI ONE OF THE REGIONAL BANKS AS THAT PLACE CONTROLS AND DOES A LARGE BUSINESS OVER A LARGE AREA OF THIS COUNTRY AND IS A VERY IMPORTANT CITY

FIRST NATIONAL BANK

902PM

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Federal Reserve Bank of St. Louis

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H. P. SPAETH, PRESIDENT. CLARENCE B. WILSON, CASHIER.
PHILIP HORR, VICE-PRES. R. M. RICHMOND, ASS'T CASHIER.

The Aurora State Bank
CAPITAL, $50,000

AURORA, INDIANA. Dec. 31, 1913.

W. G. McAdoo, Secretary of the Treas.,

Washington, D. C.,

Dear Sir:

It would be a great benefit to the people of south-eastern Indiana, if a Regional Bank were located at Cincinnati Ohio, since nearly all of our Commerce and Banking is done with and through that city.

Very truly yours,

Clarence B Wilson

Cashier.

ANSWERED
JAN 7 1914
CRM

Form 4 5

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Treasury Department

47WU R 38 TELEGRAM

Aurora Ind Dec 27 1913

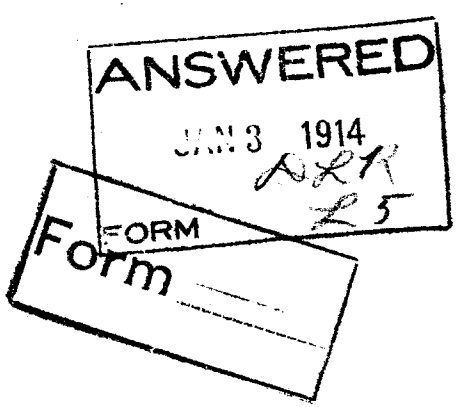
Sect McAdoo

Washn DC

Cincinnati is the nearest large city to center of population and of the ohio valley quickly accessible by railroad trantion lines and ohio rivergive Cincinnati a regional bank

First Natl Bank

1248p



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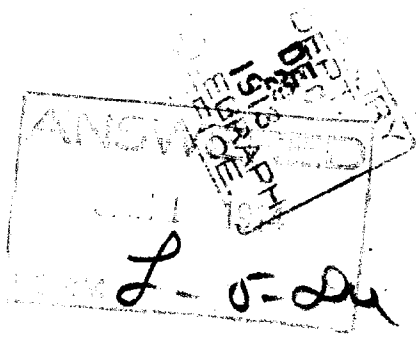
Treasury Department

TELEGRAM



4FU A 13

BATESVILLE IND Dec 30 1913

Secretary of Treasury,
Washington, D.C.

A regional bank established at Cincinnati will meet with t great approval this vicinity

The Batesville Bank.

950am

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Treasury Department

84WU R 11 3ex TELEGRAM

Bluffton Ind Dec 27 1913

Secty McAdoo

Washn DC

Kindly consider Cincinnati as a regional bank City

The Studebaker Bank

Wells County Bank

250pm

ANSWERED
JAN 3 1914
FORM

Form

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Federal Reserve Bank of St. Louis

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Treasury Department

TELEGRAM

45WU E 9

Cambridge City Ind Dec 27 1913

Secty Treasy McAdoo

Washn DC

To facilitate business this section demands regional bank cincinnati

First Natl Bank

1218p,

B

Form 65-

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367

Form 168

WESTERN UNION TELEGRAM

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

950KI 9

CAMBRIDGE-CITY INDIANA DECEMBER 27TH 1913

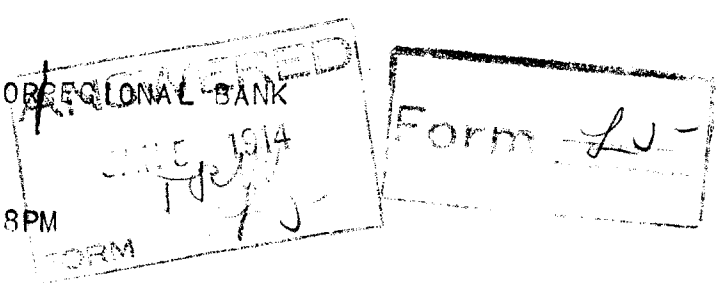
SEC ETARY OF THE TREASURY

WASHN DC

WE DESIRE YOU TO NAME CINCINNATI FOR REGIONAL BANK

WAYNE NATIONAL BANK

1238PM



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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following Night Letter. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Night Letters, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an UNREPEATED NIGHT LETTER, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT. BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT 1103

273C BU 44 NL

COLLEGE CORNER IND DEC 29 1913

SECRETARY MCADOO

WASHINGTON DC

CINCINNATI OHIO IS THE NATURAL BUSINESS CENTER OF A LARGE TERRITORY COMPRISING THE GREATER PART OF THE STATES OF OHIO INDIANA KENTUCKY TENNESSEE WESTVIRGINIA AND OTHER PARTS OF THE SOUTH AND WEST IT OUR EARNEST DESIRE THAT A REGIONAL BANK BE LOCATED THERE

THE FARMERS STATE BANK

933P

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters**, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER**, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT. BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT 1270

1913 DEC 30 AM 12 53

327C JG 38-N L 4 EX

CONNERSVILLE IND DEC 29-13

SECY MCADOO

WASHN DC

WE APPROVE THE CURRENCY BILL AND ARE STRONGLY IN FAVOR OF A REGIONAL BANK AT CINCINNATI A GREAT NUMBER OF BANKS IN THIS PROSPEROUS REGION WILL BE ACCOMODATED BY SUCH A BANK AT CINCINNATI

FARMERS AND MERCHANTS TRUST CO

B F CABLE CASHIER

1247A DEC 30

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA **CABLE SERVICE TO ALL THE WORLD**

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters,** sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars,** at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT **SELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT 1183

339C JG 59-N L

CONNERSVILLE IND DEC 27-13

SECY OF TREAURY OF U S

WASHN DC

CINCINNATI IS VERY DESIROUS OF HAVING ONE OF THE REGIONAL BANKS WE DO A LARGE AMOUNT OF BUSINESS IN THAT CITY AND AS THEY ARE NEAR US WE WISH TO RECOMMEND TO YOU THE SELECTION OF CINCINNATI FOR A REGIONAL BANK IT IS IN THE CENTER OF POPULATION OF THIS PART OF THE COUNTRY WE ASK YOUR FAVORABLE CONSIDERATION

FAYETT NATIONAL BANK

853P

DEC 29 1913

1204

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Federal Reserve Bank of St. Louis

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POSTAL TELEGRAPH-CABLE COMPANY

NIGHT LETTERGRAM

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED) TRANSMITS AND DELIVERS THIS NIGHT LETTERGRAM SUBJECT TO THE TERMS AND CONDITIONS PRINTED ON THE BACK OF THIS BLANK.

CLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT

DELIVERY NUMBER

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383

535

W 141 NY 92 N L

CONNERSVILLE IND DEC 29 13

THE HONORABLE SECRETARY OF THE TREASURY WASHN D C

THE BANKS OF SOUTHERN INDIANA WOULD RESPECTFULLY URGE THAT YOUR HONORABLE BOARD LOCATE ONE OF THE REGIONAL BANKS IN CINCINNATI THIS CITY BEING NEAR THE CENTER OF POPULATION AND HAVING A SUBTREASURY BUILDING CINCINNATI HAS BEEN A PIONEER IN UPHOLDING THE GOVERNMENT IN ITS REALLY GREAT POLICIES HAS SPENT IMMENSE SUMS IN BUILDING A RAILROAD TO CHATTANOOGA TO AID IN DEVELOPING THE GREAT SOUTHERLAND NO QUESTON THAT ALL NATIONAL AND LARGE NUMBER OF STATE BANKS IN THIS TERRITORY WILL TAKE STOCK THUS

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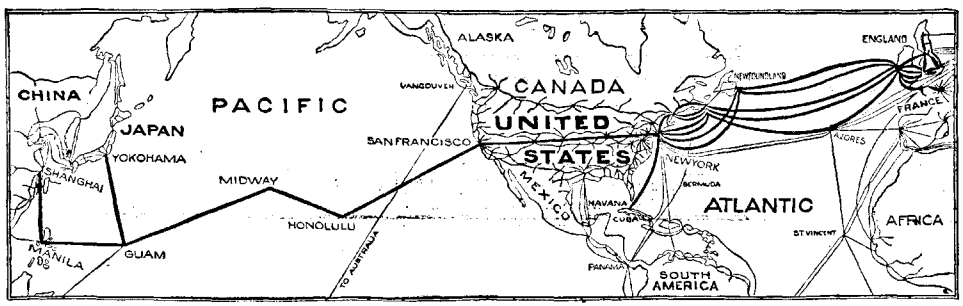
POSTAL TELEGRAPH-CABLE COMPANY IN CONNECTION WITH THE COMMERCIAL CABLE COMPANY

[3 AND 4]



THE GREATEST TELEGRAPH AND CABLE SYSTEM IN THE WORLD. EXTENDS OVER TWO-THIRDS OF THE WAY AROUND THE EARTH.

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED)

TRANSMITS AND DELIVERS THE WITHIN NIGHT LETTERGRAM SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

The Company will receive, not later than midnight, NIGHT LETTERGRAMS, written in plain English, to be transmitted only for delivery on the morning of the next ensuing business day, at rates still lower than its standard night message rate, as follows:

The standard day rate for a ten-word day message shall be charged for the transmission of a NIGHT LETTERGRAM, containing fifty words or less, and one-fifth of the standard day rate for a ten-word day message shall be charged for each additional ten words or less in such NIGHT LETTERGRAM.

To guard against mistakes or delays, the sender of a message should order it REPEATED, that is, telegraphed back to the originating office for comparison. For this, one-half the unrepeated message rate is charged in addition. Unless otherwise indicated on its face, THIS IS AN UNREPEATED MESSAGE AND PAID FOR AS SUCH, in consideration whereof it is agreed between the sender of the message and this Company as follows:

1. The Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any UNREPEATED message, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any REPEATED message, beyond fifty times the sum received for sending the same, UNLESS SPECIALLY VALUED; nor in any case for delays arising from unavoidable interruption in the working of its lines; NOR FOR ERRORS IN CIPHER OR OBSCURE MESSAGES.

2. In any event the Company shall not be liable for damages for any mistakes or delays in the transmission or delivery, or for the non-delivery of this message, whether caused by the negligence of its servants or otherwise, beyond fifty times the REPEATED message rate, at which amount this message, if sent as a REPEATED message, is hereby valued, unless a greater value is stated in writing hereon at the time the message is offered to the Company for transmission, and an additional sum paid or agreed to be paid based on such value equal to one-tenth of one per cent. thereof.

3. The Company is hereby made the agent of the sender, without liability, to forward this message over the lines of any other Company when necessary to reach its destination.

4. Messages will be delivered free within the established free delivery limits of the terminal office. For delivery at a greater distance a special charge will be made to cover the cost of such delivery.

5. No responsibility attaches to this Company concerning messages until the same are accepted at one of its transmitting offices; and if a message is sent to such office by one of this Company's messengers, he acts for that purpose as the agent of the sender.

6. This Company shall not be liable for damages or statutory penalties in any case where the claim is not presented in writing within thirty days after the message is filed with the Company for transmission.

In further consideration of the reduced rate for this special "NIGHT LETTERGRAM" service, the following special terms are hereby agreed to:

(a) NIGHT LETTERGRAMS may at the option of the Telegraph Company be mailed at destination to the addressees and the Company shall be deemed to have discharged its obligation in such cases with respect to delivery by mailing such NIGHT LETTERGRAMS at destination, postage prepaid.

(b) NIGHT LETTERGRAMS shall be written in plain English. Code language is not permitted.

7. The above terms and conditions shall be binding upon the receiver as well as the sender of this NIGHT LETTERGRAM.

8. NO EMPLOYEE OF THIS COMPANY IS AUTHORIZED TO VARY THE FOREGOING.

CLARENCE H. MACKAY, PRESIDENT.

CHARLES C. ADAMS, VICE-PRESIDENT. EDWARD REYNOLDS, VICE-PREST. AND GENERAL MANAGER. CHARLES P. BRUCH, VICE-PRESIDENT.

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POSTAL TELEGRAPH-CABLE COMPANY

NIGHT LETTERGRAM

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED) TRANSMITS AND DELIVERS THIS NIGHT LETTERGRAM SUBJECT TO THE TERMS AND CONDITIONS PRINTED ON THE BACK OF THIS BLANK.

CLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT	DELIVERY NUMBER

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383

535

ASSURING ONE OF THE STRONGEST BANKS IN THE WEST

THE FIRST NATIONAL BANK

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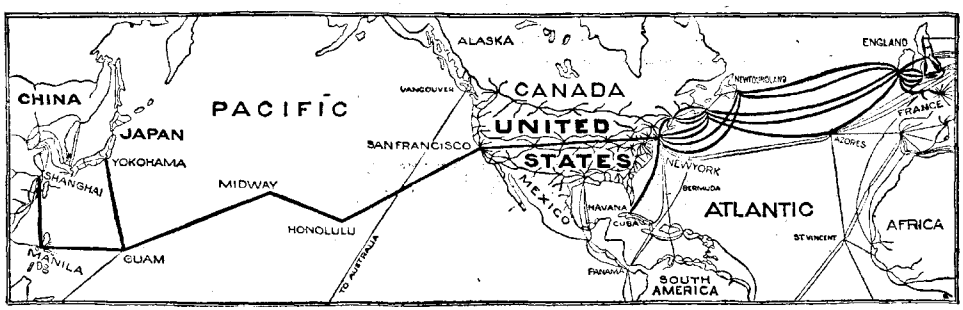
POSTAL TELEGRAPH-CABLE COMPANY IN CONNECTION WITH THE COMMERCIAL CABLE COMPANY

[3 AND 4]



THE GREATEST TELEGRAPH AND CABLE SYSTEM IN THE WORLD. EXTENDS OVER TWO-THIRDS OF THE WAY AROUND THE EARTH.

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED)

TRANSMITS AND DELIVERS THE WITHIN NIGHT LETTERGRAM SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

The Company will receive, not later than midnight, NIGHT LETTERGRAMS, written in plain English, to be transmitted only for delivery on the morning of the next ensuing business day, at rates still lower than its standard night message rate, as follows:

The standard day rate for a ten-word day message shall be charged for the transmission of a NIGHT LETTERGRAM, containing fifty words or less, and one-fifth of the standard day rate for a ten-word day message shall be charged for each additional ten words or less in such NIGHT LETTERGRAM.

To guard against mistakes or delays, the sender of a message should order it REPEATED, that is, telegraphed back to the originating office for comparison. For this, one-half the unrepeated message rate is charged in addition. Unless otherwise indicated on its face, THIS IS AN UNREPEATED MESSAGE AND PAID FOR AS SUCH, in consideration whereof it is agreed between the sender of the message and this Company as follows:

1. The Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any UNREPEATED message, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any REPEATED message, beyond fifty times the sum received for sending the same, UNLESS SPECIALLY VALUED; nor in any case for delays arising from unavoidable interruption in the working of its lines; NOR FOR ERRORS IN CIPHER OR OBSCURE MESSAGES.

2. In any event the Company shall not be liable for damages for any mistakes or delays in the transmission or delivery, or for the non-delivery of this message, whether caused by the negligence of its servants or otherwise, beyond fifty times the REPEATED message rate, at which amount this message, if sent as a REPEATED message, is hereby valued, unless a greater value is stated in writing hereon at the time the message is offered to the Company for transmission, and an additional sum paid or agreed to be paid based on such value equal to one-tenth of one per cent. thereof.

3. The Company is hereby made the agent of the sender, without liability, to forward this message over the lines of any other Company when necessary to reach its destination.

4. Messages will be delivered free within the established free delivery limits of the terminal office. For delivery at a greater distance a special charge will be made to cover the cost of such delivery.

5. No responsibility attaches to this Company concerning messages until the same are accepted at one of its transmitting offices; and if a message is sent to such office by one of this Company's messengers, he acts for that purpose as the agent of the sender.

6. This Company shall not be liable for damages or statutory penalties in any case where the claim is not presented in writing within thirty days after the message is filed with the Company for transmission.

In further consideration of the reduced rate for this special "NIGHT LETTERGRAM" service, the following special terms are hereby agreed to:

(a) NIGHT LETTERGRAMS may at the option of the Telegraph Company be mailed at destination to the addressees and the Company shall be deemed to have discharged its obligation in such cases with respect to delivery by mailing such NIGHT LETTERGRAMS at destination, postage prepaid.

(b) NIGHT LETTERGRAMS shall be written in plain English. Code language is not permitted.

7. The above terms and conditions shall be binding upon the receiver as well as the sender of this NIGHT LETTERGRAM.

8. NO EMPLOYEE OF THIS COMPANY IS AUTHORIZED TO VARY THE FOREGOING.

CLARENCE H. MACKAY, PRESIDENT.

CHARLES C. ADAMS, VICE-PRESIDENT. EDWARD REYNOLDS, VICE-PREST. AND GENERAL MANAGER. CHARLES P. BRUCH, VICE-PRESIDENT.

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POSTAL TELEGRAPH – COMMERCIAL CABLES

CLARENCE H. MACKAY, PRESIDENT

LIVERY No. 247

NIGHT TELEGRAM

RECEIVED AT 392

The Postal Telegraph-Cable Company (Incorporated) transmits and delivers night messages subject to the terms and conditions printed on the back of this blank.

24 | 15680

DESIGN PATENT No. 40529.

240 CH. AC. 12 Night.

Crawfordsville, Ind., Dec. 29-13.

Wm. G. McAdoo,

Secy. of Treasury, Washington, D.C.

We want the regional bank for this district located at Cincinnati, Ohio.

722p-

Citizens Natl. Bank.

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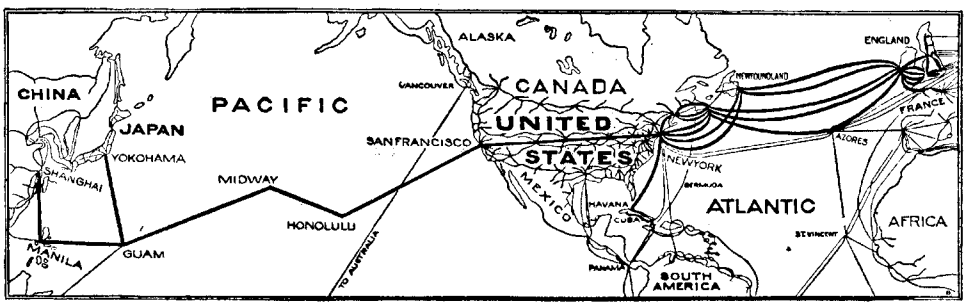
POSTAL TELEGRAPH-CABLE COMPANY IN CONNECTION WITH THE COMMERCIAL CABLE COMPANY

[12, 23 AND 24]



THE GREATEST TELEGRAPH AND CABLE SYSTEM IN THE WORLD. EXTENDS OVER TWO-THIRDS OF THE WAY AROUND THE EARTH.

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED)

TRANSMITS AND DELIVERS THE WITHIN NIGHT MESSAGE SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

The Postal Telegraph-Cable Company will receive messages, to be sent during the night, for delivery not earlier than the morning of the next ensuing business day, at reduced rates, but in no case for less than twenty cents tolls for a single message.

To guard against mistakes or delays, the sender of a message should order it REPEATED: that is, telegraphed back to the originating office for comparison. For this, one-half the unrepeated message rate is charged in addition. Unless otherwise indicated on its face, THIS IS AN UNREPEATED MESSAGE AND PAID FOR AS SUCH, in consideration whereof it is agreed between the sender of the message and this Company as follows:

1. The Company shall not be liable for mistakes or delays in the transmission or delivery, or for the non-delivery, of any UNREPEATED message, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for the non-delivery, of any REPEATED message, beyond fifty times the sum received for sending the same, UNLESS SPECIALLY VALUED; nor in any case for delays arising from unavoidable interruption in the working of its lines, NOR FOR ERRORS IN CIPHER OR OBSCURE MESSAGES.
2. In any event the Company shall not be liable for damages for any mistakes or delays in the transmission or delivery, or for the non-delivery of this message, whether caused by the negligence of its servants or otherwise, beyond fifty times the REPEATED message rate, at which amount this message is sent as a REPEATED message, is hereby valued, unless a greater value is stated in writing hereon at the time the message is offered to the Company for transmission, and an additional sum paid or agreed to be paid based on such value equal to one-tenth of one per cent. thereof.
3. The Company is hereby made the agent of the sender, without liability, to forward this message over the lines of any other Company when necessary to reach its destination.
4. Messages will be delivered free within the established free delivery limits of the terminal office. For delivery at a greater distance a special charge will be made to cover the cost of such delivery.
5. No responsibility attaches to this Company concerning messages until the same are accepted at one of its transmitting offices; and if a message is sent to such office by one of the Company's messengers, he acts for that purpose as the agent of the sender.
6. The Company shall not be liable for damages or statutory penalties in any case where the claim is not presented in writing within thirty days after the message is filed with the Company for transmission.
7. The above terms shall be binding upon the receiver as well as the sender of this message.
8. NO EMPLOYEE OF THIS COMPANY IS AUTHORIZED TO VARY THE FOREGOING.

CLARENCE H. MACKAY, PRESIDENT.

CHARLES C. ADAMS, VICE-PRESIDENT. EDWARD REYNOLDS, VICE-PREST. AND GENERAL MANAGER. CHARLES P. BRUCH, VICE-PRESIDENT.

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Form 168

WESTERN UNION TELEGRAM

THEO. N. VAIL, PRESIDENT

Cinti 663

1913 DEC 29 PM 5 06

572

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

220G SI 20

DANVILLE IND DEC 29 1913

HON G MCADOO

SEC TREASURY WASHN DC

WE VERY MUCH DESIRE THE LOCATING OF A REGIONAL BANK AT CINCINNATI WE BELIEVE IT AN IDEAL LOCATION FOR ONE

FIRST NATIONAL BANK

502PM

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152

ESTABLISHED 1863

FIRST NATIONAL BANK

W.C.OSBORNE, PRESIDENT.
F.J.CHRISTIE, CASHIER.
CHAS.Z.COOK, ASST. CASHIER.

DANVILLE, IND.

Danville Ind. Dec. 30., 1913.

First National Bank,

Cincinnati, Ohio.

Gentlemen:

Enclosed please find copy of telegram sent by request in your telegram 26th. to Secretary McAdoo we hope you may be successful in getting a regional bank located in your good city.

With best wishes for the New Year, we are

Yours very truly.

F. J. Christie

Cashier.

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Federal Reserve Bank of St. Louis

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WESTERN UNION

Form 2

RECEIVERS NO.	TIME FILED	CHECK
	3:05P.	20paid

TELEGRAM

THEO. N. VAIL, PRESIDENT

SEND the following Telegram, subject to the terms on back hereof, which are hereby agreed to

Danville, Ind. Dec 29th 1391

To Hon G. W. Mc Adoo

Secy Treasy

Washington, D.C.

We very much desire the locating of a regional bank at Cincinnati. We beleive it an ideal location for one.

First natl Bank.

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ALL TELEGRAMS TAKEN BY THIS COMPANY ARE SUBJECT TO THE FOLLOWING TERMS:

To guard against mistakes or delays, the sender of a telegram should order it REPEATED, that is, telegraphed back to the originating office for comparison. For this, one-half the unrepeated telegram rate is charged in addition. Unless otherwise indicated on its face, THIS IS AN UNREPEATED TELEGRAM AND PAID FOR AS SUCH, in consideration whereof it is agreed between the sender of the telegram and this Company as follows:

1. The Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any UNREPEATED telegram, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any REPEATED telegram, beyond fifty times the sum received for sending the same, *unless specially valued;* nor in any case for delays arising from unavoidable interruption in the working of its lines; *nor for errors in cipher or obscure telegrams.*

2. In any event the Company shall not be liable for damages for any mistakes or delays in the transmission or delivery, or for the non-delivery, of this telegram, whether caused by the negligence of its servants or otherwise, beyond the sum of FIFTY DOLLARS, at which amount this telegram is hereby valued, unless a greater value is stated in writing hereon at the time the telegram is offered to the Company for transmission, and an additional sum paid or agreed to be paid based on such value equal to one-tenth of one per cent. thereof.

3. The Company is hereby made the agent of the sender, without liability, to forward this telegram over the lines of any other Company when necessary to reach its destination.

4. Telegrams will be delivered free within one-half mile of the Company's office in towns of 5,000 population or less, and within one mile of such office in other cities or towns. Beyond these limits the Company does not undertake to make delivery, but will, without liability, at the sender's request, as his agent and at his expense, endeavor to contract for him for such delivery at a reasonable price.

5. No responsibility attaches to this Company concerning telegrams until the same are accepted at one of its transmitting offices; and if a telegram is sent to such office by one of the Company's messengers, he acts for that purpose as the agent of the sender.

6. The Company will not be liable for damages or statutory penalties in any case where the claim is not presented in writing within sixty days after the telegram is filed with the Company for transmission.

7. *No employee of the Company is authorized to vary the foregoing.*

THE WESTERN UNION TELEGRAPH COMPANY, INC.
THEO. N. VAIL, PRESIDENT

CLASSES OF SERVICE

TELEGRAMS

A full-rate expedited service.

NIGHT TELEGRAMS

Accepted up to 2.00 A.M. at reduced rates to be sent during the night and delivered not earlier than the morning of the next ensuing business day.

DAY LETTERS

A deferred day service at rates lower than the standard telegram rates as follows: One and one-half times the standard night letter rate for the transmission of 50 words or less and one-fifth of the initial rate for each additional 10 words or less. Subordinate to the priority of transmission and delivery of regular telegrams. Must be written in plain English. Code language not permissible. Telephonic delivery permissible. Day Letters received subject to express understanding that the Company only undertakes delivery of the same on the day of their date subject to condition that sufficient time remains for such transmission and delivery during regular office hours, subject to priority of the transmission of regular telegr

NIGHT LETTERS

Accepted up to midnight for delivery on the morning of the next ensuing business day, at rates still lower than standard night telegram rates, as follows: The standard day rate for 10 words shall be charged for the transmission of 50 words or less, and one-fifth of such standard day rate for 10 words shall be charged for each additional 10 words or less. Must be written in plain English. Code language not permissible. Mail delivery, postage prepaid, permissible.

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Treasury Department

TELEGRAM

TREASURY DEPT. DEC 27 1913 TELEGRAPH OFFICE.

42 WU 27 Blue

GREENS FORKS IND December 27 1913

Secretary of the Treasury McAdoo,

Wash'n D C

We urge the establishment of a Regional Bank at Cincinnati as most convenient to this part of Indiana beside the subtreasury is there to facilitate its establishment.

First National Bank

1210am

B

Form 51

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters,** sent at reduced rates, beyond a sum equal to the amount paid for transmission; *nor in any case beyond the sum of* **Fifty Dollars,** at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

285C JG 19-N L

1466 GREENSBURG IND DEC 27-13

SECY OF THE TREASURY

WASHN DC

PLEASE CONSIDER CINCINNATI IN SELECTING CITY FOR REGIONAL BANK OF THE LARGER CITIES IT IS NEAREST CENTER OF POPULATION

CITIZENS NATL BANK

737P

1/5 C

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No.1890

The Citizens National Bank,

GREENSBURG, INDIANA.

CAPITAL $100,000.
SURPLUS $45,000.

JAMES B. LATHROP, *Prest.* S. P. MINEAR, *Vice Prest.*
C. W. WOODWARD, *Cash.* G. G. WELSH, *Asst. Cash.*

Dec. 31, 1913.

Chairman of the Clearing House Committee,
Cindinnati, Ohio.

Dear Sir,

We are hoping that your city will be successful in securing one of the Regional Banks provided for in the recent Currency Bill. Cincinnati serves a large territory in several states. Our business with your city is quite considerable. It amounts in a year close to $ 1,000.000.00 including all of our items and transactions.

It would be very inconvenient for us to be compelled to do business with a bank remotly situated from us. Our business with our Cincinnati correspondents calls for a frequent personal trips, which in case of longer distance would be very inconvenient. We trust the Government will comply with your request for the bank.

Yours truly,

C. W. Woodward

Cashier.

Jeffersonville

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

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This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

318C JG 38-N L

1463 GREENSBURG IND DEC 27-13

WILLIAM MCADOO

L-5-Da

SECY OF TREASY WASHN DC

WE ASK YOUR EARNEST CONSIDERATION OF CINCINNATI AS MOST FAVOABLE POINT FOR ESTABLISHMENT OF REGIONAL BANK IT WILL SERVE A LARGE PORTION OF THE MIDDLE WEST AND WILL MEET WITH HEARTY APPROVAL OF ALL BANKS IN SUCH TERRITORY

GREENSBURG NATIONAL BANK

805P

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Form 168

WESTERN UNION TELEGRAM

THEO. N. VAIL, PRESIDENT

845

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

151 C KE 10

GREENSBURG IND DEC 27 1913

SECTY OF THE TREASY

WASHN DC

WE URGE THE CLAIMS OF CINCINNATI FOR A REGIONAL BANK

THIRD NATL BANK

515PM

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Federal Reserve Bank of St. Louis

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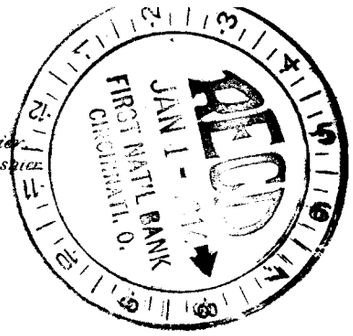
Third National Bank,
Greensburg, Ind.
CHARLES ZOLLER, *President.* WALTER W. BONNER, *Cashier.*
M. L. MIERS, *Vice President.* GEO. W. ADAMS, *Asst. Cashier.*



December 31st 1913.

Chairman of the Clearing House Committee,

Cincinnati Ohio.

Dear Sir :-,

We are very anxious that a regional reserve bank be established in Cincinnati. The trend of business of this community is towards Cincinnati and always has been. The remittances of this bank alone has been considerably over one million dollars to Cincinnati the last twelve months and no other place wouls uit our purpose as well except Indianapolis and I suppose there is no prospect of a bank being established there.

Very truly yours,

Walter W. Bonner

Cashier.

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WESTERN UNION

Form 2589 B

DAY LETTER

THEO. N. VAIL, PRESIDENT

1343

RECEIVED AT 370

77C KE 34 33XTRA BLUE

GREENSBURG IND DEC 31 1913

1913 DEC 31 PM 12 59

HON WM MCADOO

SECY OF THE TREASY WASHN DC

THE TREND OF THE BANKING BUSINESS OF OUR CITY AND COMMUNITY IS TOWARD CINCINNATI AND WE BELIEVE OUR INTERESTS WOULD BEST BE SERVED BY THE ESTABLISHMENT OF A REGIONAL BANK THERE

JNO F RUSSELL

PREST COMMERCIAL CLUB

1240PM

ANSWERED

JAN C 1914

FORM 2 5

Form 2 5

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This letter sent to the following:

Mr. James E. Caskey, Editor, The News, Greensburg, Ind.
Commercial Club, Anderson, Ind.
Business Men's Association, Crawfordsville, Ind.
Mr. Ned Tatman, Editor, The News, Connersville, Ind.
✓ Business Men's Association, Evansville, Ind.
Chamber of Commerce, Lafayette, Ind.
✓ Mr. P. W. Crune, Sec., Commercial Club, Peru, Ind.
✓ Mr. Spencer F. Ball, Pres., Chamber of Commerce, Terre Haute, Ind.

(OVER)

January 29, 1914.

Gentlemen:-

A committee from the Indiana Bankers' Association has asked me to obtain an expression of opinion from business men over the state concerning the establishment of a federal reserve bank. This committee will appear before the Organization Committee within the next few days to present facts concerning Indiana.

What percentage of business in your city is done with the following: Chicago, St. Louis, Cincinnati, Louisville and Indianapolis?

Which of the cities mentioned do the business men of your city favor for the establishment of a federal reserve bank? Why?

We believe you will not only be doing us a favor, but will be serving the business interests of your community by giving us this bit of information. If you are not in a position to comply with our request will you kindly hand this letter to some person who can furnish us with the information.

Thanking you in advance for your courtesy and awaiting your prompt reply, we are most

Cordially yours,

INDIANAPOLIS CHAMBER OF COMMERCE,

LHL:NBW

General Secretary.

Business Men's Association,
Crawfordsville,
Indiana.

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Federal Reserve Bank of St. Louis

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Mr. U. G. Manning, Sec., Chamber of Commerce, South Bend, Ind.
Mr. Chas. W. Jordan, Sec., Commercial Club, Richmond, Ind.
Mr. Robert W. Morris, Sec., Chamber of Commerce, New Albany, Ind.
Mr. Paul E. Palmer, Sec., Commercial Club, Logansport, Ind.
Mr. J. D. Brusel, Sec., Chamber of Commerce, Hammond, Ind.
Mr. Chas. L. Biederwolf, Sec., Commercial Club, Ft. Wayne, Ind.
Commercial Club, Washington, Ind.
Wabash Exchange, Wabash, Ind.
Commercial Club, Vincennes, Ind.
Commercial Club, Seymour, Ind.
Commercial Club, Princeton, Ind.
Commercial Club, New Castle, Ind.
Business Men's Association, Huntington, Ind.
Commercial Club, Greencastle, Ind.
Commercial Club, Gary, Ind.
Commercial Club, Franklin, Ind.
Business Men's Association, Frankfort, Ind.
Commercial Club, Columbus, Ind.
Business Men's Association, Cambridge City, Ind.
Factory Promoting Club, Brazil, Ind.
Commercial Club, Bloomington, Ind.
Commercial Club, Bloomfield, Ind.
Industrial Association, Bedford, Ind.
Mr. Will Feudner, c/o The Republican, Rushville, Ind.
Mr. M. E. Crites, Sec., Commercial Club, Indiana Harbor, Ind.
Mr. John Day De Prez, Editor, The Democrat, Shelbyville, Ind.
"The Leader", Marion, Ind.
Century Club, Elkhart, Ind.
Manufacturers' Association, Kokomo, Ind.
Commercial Club, Muncie, Ind.

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C. C. HANCH, PRESIDENT
FRANK McALLISTER, FIRST VICE-PRESIDENT, CHAIRMAN EXECUTIVE COMMITTEE
ANDREW SMITH, TREASURER
L. H. LEWIS, GENERAL SECRETARY

GEORGE VONNEGUT, 2ND VICE-PRES., RETAIL MERCHANTS DIVISION
HUGH R. RICHARDS, 2ND VICE-PRES., FREIGHT AND TRAFFIC DIVISION
SAMUEL G. VAN CAMP, 2ND VICE-PRES., WHOLESALE TRADE DIVISION
FRED C. GARDNER, 2ND VICE-PRES., MANUFACTURERS DIVISION
W. K. STEWART, 2ND VICE-PRES., MUNICIPAL DEVELOPMENT DIVISION

A. M. GLOSSBRENNER, MEMBER EXECUTIVE COMMITTEE
MERLE SIDENER, 2ND VICE-PRES., PUBLICITY DIVISION
J. EDWARD KRAUSE, 2ND VICE-PRES., CONVENTION DIVISION
O. D. HASKETT, MEMBER EXECUTIVE COMMITTEE

INDIANAPOLIS CHAMBER OF COMMERCE

MEMBER CHAMBER OF COMMERCE, U.S.A.

INDIANAPOLIS, IND.

January 29, 1914.

Gentlemen:-

A committee from the Indiana Bankers' Association has asked me to obtain an expression of opinion from business men over the state concerning the establishment of a federal reserve bank. This committee will appear before the Organization Committee within the next few days to present facts concerning Indiana.

Inspir. 60 %
Chicago. 10 %
St. Louis. 10 %
Cincinnati 10 %
Scattering. 10 %

What percentage of business in your city is done with the following: Chicago, St. Louis, Cincinnati, Louisville and Indianapolis?

Inspir. 1st
Louisville 2nd
Cin. 3rd
Chicago 4th

Which of the cities mentioned do the business men of your city favor for the establishment of a federal reserve bank? Why?

We believe you will not only be doing us a favor, but will be serving the business interests of your community by giving us this bit of information. If you are not in a position to comply with our request will you kindly hand this letter to some person who can furnish us with the information.

12 replies
7 for Ch
1 " Cin
f Scattering

Thanking you in advance for your courtesy and awaiting your prompt reply, we are most

Cordially yours,

INDIANAPOLIS CHAMBER OF COMMERCE,

L. H. Lewis

General Secretary.

LHL:NBW

Commercial Club,
Franklin, Ind.

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Treasury Department

14WU R 15 TELEGRAM

TREASURY DEPT. DEC 27 1913 TELEGRAPH OFFICE

Knightstown Ind Dec 27 1913

The Hon wm McAdoo

Secty Treasy Washn DC

A regional bank at Cincinnati is an ideal point for this section of the country

The First Natl Bank

1055a

Form 5

Reproduced from the Unclassified / Declassified Holdings of the National Archives

LaFayette, Indiana, February 6, 1914.

Attention Mr. L. H. Lewis, Gen. Secretary.

Indianapolis Chamber of Commerce,
Indianapolis, Indiana.

Gentlemen:

We did not answer your letter of January 29th previous to this as we learned that all of the banks of our city received a somewhat similar circular from the Indiana Bankers Association, and all of them made individual replies.

We believe this will be the best method of securing an expression from them, and this organization has taken no action in the matter.

Hoping we can be of service to you in the future, we are,

Very truly yours,

AVW-K.

LAFAYETTE CHAMBER OF COMMERCE,

Albert Steigel
Secretary.

✓

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WESTERN UNION

Form 2589 B

DAY LETTER

THEO. N. VAIL, PRESIDENT

322

RECEIVED AT

105C KE 43 BLUE 5 EX

LAWRENCEBURG IND DEC 27 1913

HON WM G MCADOO

SECY TREASY WASHN DC

ON ACCOUNT OF CINCINNATI BEING NEAREST LARGEST CITY TO THE CENTER OF POPULATION AND HAVING SUBTREASURY WE STRONGLY FAVOR THE DESIGNATION OF THAT CITY FOR REGIONAL BANK IT WOULD SURELY BE A GREAT CONVENIENCE TO THE OHIO VALLEY

THE DEARBORN NATL BANK

BY A E NOWLIN

Form

ANSWERED JAN 3 1914 FORM

PREST

1220PM

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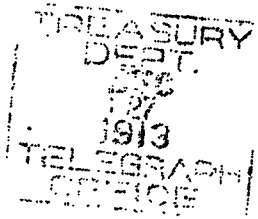
Treasury Department

TELEGRAM



Lawrence Burg Ind Dec 27 1913

Hon W G McAdoo

Secty of the Treasy washn DC

Cincinnati is logival location for regional bank for convenience great majority of indina banks

Peoples Natl Bank

1217am

13

Form 25-

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters**, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER**, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT 1188

340C JG 42-N L

L-5-1819

LIBERTY CENTER IND DEC 27-13

SECRETARY OF TREASURY MC ADOO

WASHN DC

CINCINNATI IS THE LARGEST CITY WITHING ITS RADIUS TO THE CENTER OF UNITED STATES POPULATION AND ALSO THE GATEWAY TO THE GREAT SOUTH LAND THERE IS THEREFORE NO MORE APPROPRIATE LOCATION FOR A REGIONAL BANK WE BEG THAT SHE MAY HAVE ONE

LIBERTY CENTER DEPOSIT BANK

855P

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Form 2289 B

NIGHT LETTER

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THEO N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

350C V 49 N L

1186

LIBERTY IND DEC 27 13

ANSWERED

DEC 28

WM G MCADOO

SECY TREASURY WASHN DC

AS A PROPOSED SUBSCRIBER TO THE REGIONAL BANKS WE DESIRE TO URGE CINCINNATI AS A LOCATION BECAUSE OF ITS GEOGRAPHICAL POSITION AND ITS PROXIMITY TO CENTER OF POPULATION HENCE IT WILL SERVE THE GREATEST NUMBER **EXPEDITIOUSLY.** WE CONGRATULATE YOU ON STEP TAKEN BY CONGRESS RELATIVE TO FINANCIAL MATTERS

UNION COUNTY NAT **BANK**

917PM

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1105CH FB 16 NL

LYNNVILLE IND DEC 27 1913

SECRETARY MCADOO

WASHN DC

WE RECOMMEND THE FIFTH THIRD NATIONAL BANK CINCINNATI OHIO TO BE QUALIFIED FOR A REGIONAL BANK

THE LYNNVILLE NATIONAL BANK

940PM

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Federal Reserve Bank of St. Louis

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Form 168

370

WESTERN UNION TELEGRAM

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

1230

?GKI 10

MADISON IND DEC 27TH 1913

THE# SECY OF THE TREASURY

WASHN DC

WE FAVOR THE ESTABLISHMENT OF A REGIONAL BANK IN CINCINNATI

NATIONAL BRANCH BANK

1234PM

ANSWERED

FORM

Form

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Federal Reserve Bank of St. Louis

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EDWARD KAMPE, PRESIDENT
DAVID JOHNSON, VICE PRESIDENT
BANK No. 111
L. P. SCHEIK, CASHIER
J. F NIESSE, ASS'T CASHIER

FIRST NATIONAL BANK

Madison, Ind., Jan.13th.1914.

Hon.W.G.McAdoo

Washington,D.C.

Dear Sir:-

We would be very much please to have you name Cincinnati for a Regional Bank as we think it is the most desirable location in this part of the United States.Hoping you will see your way clear to do this I remain

Very Truly Yours

L. P. Scheik

Cashier

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Federal Reserve Bank of St. Louis

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Form 168

WESTERN UNION TELEGRAM

THEO. N. VAIL, PRESIDENT

1913 DEC 31 PM 3 35

333

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D.C. ALWAYS OPEN

134C KE 16

MEDORA IND DEC 31 1913

SECY OF THE TREASY MCADOO

WASHN DC

ANSWERED
JAN 6 1914
FORM

WE EARNESTLY REQUEST THE ESTABLISHMENT OF THE REGIONAL BANK FOR THIS DISTRICT AT CINCINNATI

MEDORA STATE BANK

330PM

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Federal Reserve Bank of St. Louis

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OFFICERS
DR. J. H. MARTIN, President
CAPT. H. D. MOORE, Vice President
C. M. SHOCKLEY, Cashier

DIRECTORS
C. M. BOWERS — J. W. FRENCH
O. E. CANFIELD — C. L. OLCOTT
C. E. SHOCKLEY — J. H. MARTIN
JAMES MURDOCK

Local and Long Distance Telephone

MOORES HILL STATE BANK

CAPITAL STOCK $25,000

UP-TO-DATE BANKING — SAFETY DEPOSIT BOXES FOR RENT

Moores Hill, Indiana Dec. 27, 1913.

Sec'y. McAdoo,
Washington, D. C.,

Dear Sir:-

We feel very much interested in the establishment of the new Regional Reserve Banks, and as Cincinnati, is the nearest large city to the center of population, has subtreasury and is one of the most important banking cities of this country, we hope that your good committee may see fit to select Cincinnati for the location of one of these banks.

With best wishes for the new system, We remain

Yours very truly,

C. M. Shockley

Cashier.

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Federal Reserve Bank of St. Louis

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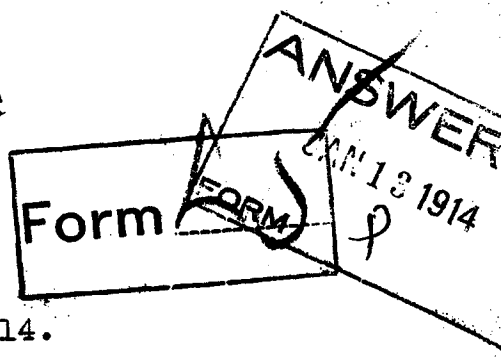
Mount Vernon National Bank

Mount Vernon, Ind.



January 9th/14.

W.G.Meadee-Chairman
Reserve Bank Organization Committee.
Washington, D.C.

Sir:

I have today forwarded a "Resolution of Acceptance" of the terms and provisions of the Federal Reserve Act.

We desire to express our preference for Cincinnati as the place for one of the Federal Reserve Banks to be established, presuming we will be in the territory including that city.

The geographical position of Cinncinnati serving the states South, south-east and south-west, the sub-treasury being located there, its accessibility by rail and its importance as the largest city on the Ohio below Pittsburg, the fact that the improvement of the Ohio by locks and dams will largely increase its commercial interests and importance, seems to us sufficient reasons for locating one of the Federal Reserve Banks in that City.

Respectfully

W. G. Hutton

w-r-d.

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Federal Reserve Bank of St. Louis

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POSTAL TELEGRAPH – COMMERCIAL CABLES

CLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT
STAL TELEGRAPH BUILDING
1345 PENNSYLVANIA AVENUE
WASHINGTON, D. C.
TELEPHONE: MAIN 6600

TELEGRAM

DELIVERY No. 319

The Postal Telegraph-Cable Company (Incorporated) transmits and delivers this message subject to the terms and conditions printed on the back of this blank.

16W—7131

DESIGN PATENT No. 40529

156chmd 22. 1 extra.

Muncie Ind Dec 21;15

Hon Wm A McAdoo,

Secty of Treasy WASHN DC.

I am instructed by Commercial Club of this city to recommend cincinnati for location of regional bank under new currency law.

D. D. Hensel, Secretary

337p

ANSWERED
DEC 16 1914
FORM

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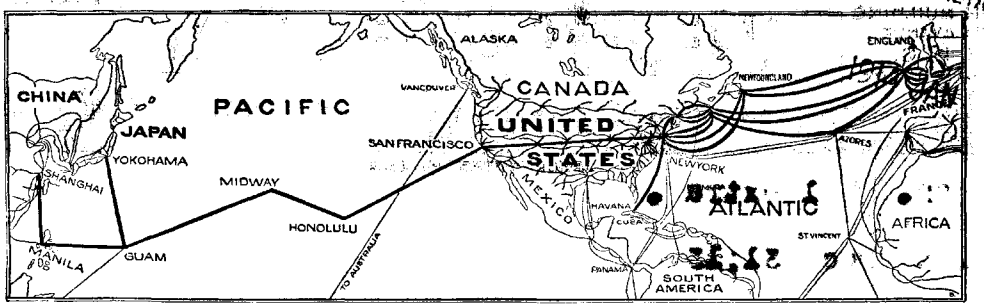
POSTAL TELEGRAPH-CABLE COMPANY IN CONNECTION WITH THE COMMERCIAL CABLE COMPANY

SECRETARY OF THE TREASURY
1 PM 4 20

[1, 2 AND 16]



THE GREATEST TELEGRAPH AND CABLE SYSTEM IN THE WORLD. EXTENDS OVER TWO-THIRDS OF THE WAY AROUND THE EARTH.

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED)

TRANSMITS AND DELIVERS THE WITHIN TELEGRAM SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

To guard against mistakes or delays, the sender of a telegram should order it REPEATED; that is, telegraphed back to the originating office for comparison. For this, one-half the unrepeated telegram rate is charged in addition. Unless otherwise indicated on its face, THIS IS AN UNREPEATED TELEGRAM AND PAID FOR AS SUCH, in consideration whereof it is agreed between the sender of the telegram and this Company as follows:

1. The Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any UNREPEATED telegram, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any REPEATED telegram, beyond fifty times the sum received for sending the same, UNLESS SPECIALLY VALUED; nor in any case for delays arising from unavoidable interruptions in the working of its lines, NOR FOR ERRORS IN CIPHER OR OBSCURE TELEGRAMS.

2. In any event the Company shall not be liable for damages for any mistakes or delays in the transmission or delivery, or for the non-delivery of this telegram, whether caused by the negligence of its servants or otherwise, beyond fifty times the REPEATED telegram rate, at which amount this telegram, if sent as a REPEATED telegram, is hereby valued, unless a greater value is stated in writing hereon at the time the telegram is offered to the Company for transmission, and an additional sum paid or agreed to be paid based on such value equal to one-tenth of one per cent. thereof.

3. The Company is hereby made the agent of the sender, without liability, to forward this telegram over the lines of any other Company when necessary to reach its destination.

4. Messages will be delivered free within the established free delivery limits of the terminal office. For delivery at a greater distance a special charge will be made to cover the cost of such delivery.

5. No responsibility attaches to this Company concerning telegrams until the same are accepted at one of its transmitting offices; and if a telegram is sent to such office by one of the Company's messengers, he acts for that purpose as the agent of the sender.

6. The Company shall not be liable for damages or statutory penalties in any case where the claim is not presented in writing within sixty days after the telegram is filed with the Company for transmission.

7. The above terms shall be binding upon the receiver as well as the sender of this telegram.

8. NO EMPLOYEE OF THIS COMPANY IS AUTHORIZED TO VARY THE FOREGOING.

CLARENCE H. MACKAY, PRESIDENT.

CHARLES C. ADAMS, VICE-PRESIDENT. EDWARD REYNOLDS, VICE-PREST. AND GENERAL MANAGER. CHARLES P. BRUCH, VICE-PRESIDENT.

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA **CABLE SERVICE TO ALL THE WORLD**

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters,** sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars,** at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

308C JG 23-N L 7 EX

1467 MUNCIE IND DEC 27-13

P —

HON WILLIAM MCADOO

SECY OF THE TREASURY WASHN DC

WE RESPECTFULLY ASK YOUR FAVORABLE CONSIDERATION FOR THE LOCATION OF

A REGIONAL BANK AT CINCINNATI OHIO

MERCHANTS NATIONAL BANK

DELAWARE COUNTY NATIONAL BANK

UNION NATL BANK

744P

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Federal Reserve Bank of St. Louis

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4852

THE MERCHANTS NATIONAL BANK
UNITED STATES DEPOSITARY
CAPITAL $ 225.000.00. SURPLUS $ 125.000.00.

HARDIN ROADS. PRESIDENT
A. G. MATTHEWS. VICE PRESIDENT
FRED KLOPFER. VICE PRESIDENT
F. A. BROWN. CASHIER
B. F. SHROYER. ASS'T CASHIER
F. D. CONYERS. ASS'T CASHIER

MUNCIE, IND. Feb. 13th, '14.

Mr. T. J. Davis, Vice Pres.,
First National Bank,
Cincinnati, O.

Dear Sir:

Your valued favor of the 12th, in regard to Muncie being represented at the meeting of the Federal Reserve Bank Organization Committee to be held in your city on Monday, Feb. 16th, has been received.

As requested, I have taken the matter up with the other banks in our city, and we will very likely have a representative at that meeting; at least, Mr. C. H. Church, of the Delaware County National, has signified his willingness to go. I regret very much that I will not be able to accompany him, but on account of important business matters for that day, I will not be able to go.

We feel deeply interested in Cincinnati's securing a Regional Bank, as a very large portion of the business of this community is toward Cincinnati. We would also very much prefer Cincinnati on account of the very pleasant and satisfactory business relations with the banks of your city, covering so

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THE MERCHANTS NATIONAL BANK
UNITED STATES DEPOSITARY
CAPITAL $ 225.000.00. SURPLUS $ 125.000.00.

HARDIN ROADS. PRESIDENT
A. G. MATTHEWS. VICE PRESIDENT
FRED KLOPFER. VICE PRESIDENT
F. A. BROWN. CASHIER
B. F. SHROYER. ASS'T CASHIER
F. D. CONYERS. ASS'T CASHIER

MUNCIE, IND. Feb. 13th, '14.

many years.

Again expressing my regret that I can not be with you, and wishing you and your committee success in the securing of a Regional Bank for Cincinnati, I am

Very truly yours,

A. G. Matthews Vice Pres.

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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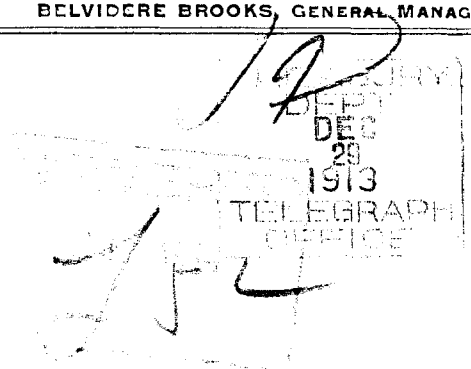
This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

2017

RECEIVED AT



95CH TR 30 NL

NEW CASTLE IND DEC 28 1913

SECRETARY OF TREASURY

WASHN DC

CINCINNATI IS LOCATED NEAR THE CENTER OF POPULATION OF THE UNITED STATES IT IS A CITY FULL OF SOLID CITIZENS AND THE LOGICAL PLACE FOR ONE OF THE REGIONAL BANKS

CITIZENS STATE BANK

840 PM

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C. W. MOUCH, PRESIDENT
W. F. BYRKET, VICE-PRESIDENT

FRED SAINT, CASHIER
JOHN K. BURGESS, ASSISTANT CASHIER

DIRECTORS
C. W. MOUCH
W. F. BYRKET
J. C. HARDESTY
STROD HAYS
DAN MONROE
NATHAN RIDGWAY
JOHN G. ALLEN
JAS. R. PATTERSON
J. O. MENDENHALL
JOS. McWILLIAMS
WM. D. PIERCE

No. 9852.

FARMERS NATIONAL BANK

CAPITAL AND SURPLUS $105.000.00

NEW CASTLE, INDIANA, Jany. 8th, 1913.

Reserve Bank Organization Committee,
Washington, D.C.

Gentlemen;

In reply to your circular letter of Dec. 23rd, 1913 we herewith enclose resolution of acceptance adopted by the Directors of this bank at their regular meeting on Jany. 6th, 1914, and hereby accept the provisions of the Federal Reserve Act.

You will please advise us in due time when any other steps are necessary to be taken by us.

In regard to the establishment of a Federal Reserve Bank in this District, our preference is and we favor the location of said bank at Cincinnati.

Yours very truly,

Farmers National Bank

Fred Saint

Cashier.

ANSWERED
JAN 10 1914
DRR
FORM R5

5

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters,** sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars,** at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

F56CH TN 16 NL 2 EXTRA

1469 NEWCASTLE IND DEC 27 1913

SECRETARY MCADOO

WASHINGTON DC

WE WOULD BE VERY MUCH PLEASED TO HAVE A REGIONAL

BANK IN CINCINNATI OHIO

FIRST NATIONAL BANK

NEWCASTLE IND

758P

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No. 225

HORACE P. OWEN, PRESIDENT.

EDWIN C. FORD, CASHIER., HARRY C. FORD, ASST. CASHIER.

ESTABLISHED 1877

NEW HARMONY BANKING COMPANY.

SHAREHOLDERS RESPONSIBILITY $600,000.00.

NEW HARMONY, INDIANA.

January 9th. 1914.

Hon. William Gibbs McAdoo,
Secy. of the Treasury U. S.
Washington, D. C.

Form A5

Dear Sir:-

The city of Cincinnati being well located geographically as a point at which one of the Regional Banks could advantageously be estabished, we write in support of her numerous claims and very much hope you may give favorable consideration to the strong appeal and urgent request of the hundreds of tributary banks interested in this vitally important subject.

ANSWERED
JAN 12 1914
FORM

Cincinnati has long been the seat of a Sub-Treasury and the people have become accostomed to regarding it as an important money center in the middle States. It would therefore receive the hearty approval of the general public composing this territory if, in your wisdom, you should decide to favor Cincinnati's claims for this honor.

Very respectfully yours,

H. P. Owen, Pres.

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Treasury Department

TELEGRAM

Form

57WU MO 19

OSGOOD Ind jan 2 1914

Secretary Treasury McAdoo,

Washington D C

We consider Cincinnati properly located for regional bank and public interests especially served from there. We strongly endorse Cincinnati

The Osgood Bank

ANSWERED

2 02pm JAN 3 1914

FORM

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325

WESTERN UNION TELEGRAM

Form 168

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

102C KE 13

PARIS IND DEC 27 1913

Form

MCADOO

SECY TRESY WASHN DC

WE WOULD RESPECTFULLY SOLICIT THE ESTABLISHING OF A REGIONAL BANK

AT CINCINNATI OHIO

PARIS CROSSING STATE BANK

ANSWERED

1215PM JAN 3 1914

FORM

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382

WESTERN UNION TELEGRAM

Form 168

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

118C KE 8

PATRIOT IND DEC 27 1913

W G MCADOO SECY OF TRESY WASHN DC

WE ARE WITH CINCINNATI FOR A REGIONAL BANK

PATRIOT DEPOSIT BANK

1245PM

2-5

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WESTERN UNION

DAY LETTER

THEO. N. VAIL, PRESIDENT

RECEIVED AT 387

1233

A12CH JG 19-BLUE 9 EX

RICHMOND IND DEC 27-13

HON SECY OF THE TREASURY

WASHN DC

WE RESPECTFULLY URGE THE LOCATION OF REGIONAL BANK AT CINCINNATI

FIRST NATL BANK

SECOND NATL BANK UNION NATL BANK

DICKINSON TRUST CO

1246P

ANSWERED
JAN 3 1914
ALR
FORM 25

Form

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EDGAR F. HIATT, PRESIDENT HOWARD CAMPBELL, VICE PRES. EVERETT R. LEMON, SECRETARY JESSE A. WIECHMAN, TREASURER

DICKINSON TRUST COMPANY

CAPITAL $200.000⁰⁰ SURPLUS $125.000⁰⁰

RICHMOND, INDIANA

Jan. 2, 1914.

Chairman Clearing House Committee,

Cincinnati, Ohio.

Dear Sir:

Referring to the matter of the location of one of the regional reserve Banks in the city of Cincinnati, we wish to assist you in every way possible to bring about the selection of Cincinnati for the location of the regional bank, which will include the territory in which Richmond is situated, by reason of the fact that we have large interests in Atlanta and the State of Georgia which are more easily managed through Cincinnati than they would be through any other City of possible selection for this territory. It would be of great inconvenience to us to have our present Cincinnati connections disturbed.

We trust the Department will see its way clear to the selection of Cincinnati as the regional reserve center for the territory including Richmond, Indiana.

Yours,

DICKINSON TRUST CO.,

E. Hiatt

President.

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DIRECTORS

JAMES A. CARR
President
American Seeding-Machine Co.

DEMAS S. COE
Vice-President
The J. M. Coe Printing Co.

HOWARD A. DILL
Treasurer and Superintendent
Richmond City Water Works

HENRY GENNETT
President Starr Piano Co.
President Richmond Piano Co.

E. M. HAAS
Postmaster

THEO. H. HILL
Manager Pilot Motor Car Co.
Treas. Louck & Hill Co.

SHARON E. JONES
Treasurer and Manager
Jones Hardware Co.

GEO. H. KNOLLENBERG
President
The Geo. H. Knollenberg Co.
Dry Goods and Carpets

"THE PANIC-PROOF CITY"

The Richmond Commercial Club

MEMBER OF THE CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

Richmond, Indiana

S. E. SWAYNE, *President*
Pres't and Treas. Robinson & Co.
Mfrs. Traction Engines and
Threshing Machines

PETTIS A. REID, *2d Vice-President*
Secretary and Treasurer
The Elliott and Reid Co.
Woven Wire Fence

JOHN H. NICHOLSON, *1st Vice-President*
Secretary and Treasurer
Nicholson Printing & Mfg. Co.

GEO. H. EGGEMEYER, *3d Vice-President*
Member Executive Beard Dickinson Trust Co.

HOWARD A. DILL, *Treasurer*
Treasurer and Superintendent
Richmond City Water Works

CHAS. W. JORDAN, SECRETARY

DIRECTORS

FRED H. LEMON
Manager Fred H. Lemon & Co.
Florists and Decorators

JOHN F. McCARTHY
Proprietor "Cash Grocery"

LEE B. NUSBAUM
President and Treasurer
Lee B. Nusbaum Co.

WM. H. QUIGG
Secretary and Treasurer
Richmond Baking Co.

WM. H. ROMEY
President Romey Furniture Co.

JOHN L. RUPE
Attorney-at-Law

RICHARD SEDGWICK
Director First National Bank

GEO. E. SEIDEL
President and Treasurer
Seidel Buggy Co.

S. E. SWAYNE
Pres't and Treas. Robinson & Co.
Mfrs. Traction Engines and
Threshing Machines

February 4, 1914.

Mr. L. H. Lewis, Sec'y,
Chamber of Commerce,
Indianapolis, Indiana.

Dear Mr. Lewis:-

Referring to your communication relative to an expression from our club as to the location of a Federal Reserve Bank beg to say that our bankers have gone on record as favoring Cincinnati, in view of the fact that they feared Indianapolis was so near Chicago that it would be impossible to get a reserve bank there, hence if an effort was made for Indianapolis they might lose it and would get one no nearer than Chicago. It is estimated that a large per cent. of the business is done through Cincinnati.

We believe that you will understand our attitude in this matter as we would otherwise have been exceedingly glad to co-operate to secure the establishment of such an institution within our state.

Yours truly,

Chas. W. Jordan
Secretary.

CWJ/R

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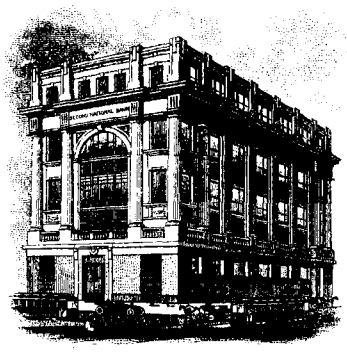

1988

The Second National Bank

Capital $250000.00 Surplus $400.000.00

United States Depositary.

JOHN B. DOUGAN, PRES'T.
D. G. REID, VICE PRES'T.
C. W. ELMER, VICE PRES'T.
S. W. GAAR, CASHIER.
W. C. SEEKER, ASS'T CASHIER.

Richmond, Indiana, January
Second
Nineteen Fourteen

To the Chairman,

Clearing House Committee,

Cincinnati, Ohio.

Dear Sir :-

We would like very much to have a regional bank located in Cincinnati, for the reason that the trend of our business is towards your city. Approximately, the volume of business we do with Cincinnati banks is $27,000,000 a year.

It would be a great inconvenience to both our bank and the business men of our city, if we were obliged to turn this amount of business toward some other city or some other district.

Respectfully yours,

W. C. Seeker
Asst. Cashier

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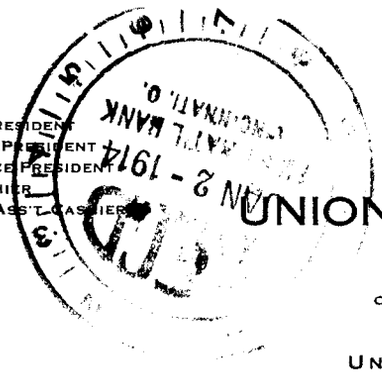

GEO. L. CATES, PRESIDENT
E. H. CATES, VICE-PRESIDENT
M. C. HENLEY, VICE-PRESIDENT
H. J. HANES, CASHIER
H. J. KOEHRING, ASS'T CASHIER

UNION NATIONAL BANK
RICHMOND, INDIANA
CAPITAL AND SURPLUS, $300,000.00
UNITED STATES DEPOSITARY

Dec 31 / 13

Chairman
Clearing House Committee
Cincinnati O.

Dear Sir

The First Nat. 2nd Nat. Union Nat and Dickinson Trust Co all joined in telegram to Secy McAdoo, that we favor Cincinnati for a Federal Reserve Bank, and we will stand to it.

Yours Truly
Geo L Cates
Pt

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

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THEO N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
1720 RA 25 NL

1258

RISING SUN IND DEC 26 1913

SECRETARY W G MCADOO

WASHINGTON DC

WE URGE YOUR FAVORABLE CONSIDERATION OF CINCINNATI FOR A REGIONAL BANK CINCINNATI'S PROXIMITY TO THIS COMMUNITY IS MORE ADVANTAGEOUS TO US THAN ANY OTHER CITY

RISING SUN DEPOSIT BANK

1232A27

Form fr s —

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Federal Reserve Bank of St. Louis

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WESTERN UNION

Form 2589 B

DAY LETTER

THEO. N. VAIL, PRESIDENT

RECEIVED AT 701

B14C JN 52 BLUE 8 EX

RUSHVILLE IND DEC 27 1913

SECRETARY MCADOO

WASHN DC

WE WANT A REGIONAL BANK IN CINCINNATI IT IS THE NEAREST LARGE CITY TO THE CENTER OF POPULATIONS HAS SUBTREASURY SERVES A LARGE POPULATION DOING A BIG BUSINESS REPRESENTED BY A LARGE CAPITAL WE BELIEVE CINCINNATI WOULD BEST SERVE THE INTERESTS IN THIS DISTRICT

THE RUSH COUNTY NATL BANK

THE RUSHVILLE NATL BANK

THE PEOPLES NATL BANK

Form

ANSWERED

JAN 3 1914

347PM

FORM

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Federal Reserve Bank of St. Louis

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CAPITAL $100,000 NO. 1869 SURPLUS $100,000

THE RUSH COUNTY NATIONAL BANK

L. LINK, PRESIDENT
W. E. HAVENS, VICE-PRESIDENT
L. M. SEXTON, CASHIER
B. L. TRABUE, ASST. CASHIER

RUSHVILLE, INDIANA 1/14/14

J. I Nevins Vice Pres.
1st Nat Bank
Cincinnati Ohio

Dear Sir Your letter of Jan 13th at hand We know of no reason why you should not use the letter if it will be of any use to you, that what we got it for.
We expect a reserve bank in Cincinnati and are going to do all we can to secure it

Yours Truly
L. M. Sexton

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Federal Reserve Bank of St. Louis

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NO. 7374

The Peoples National Bank

RUSHVILLE, INDIANA

CAPITAL, $50,000.00
SURPLUS, $75,000.00

EARL H. PAYNE, PREST. — C. A. MAUZY, VICE-PREST.
RALPH PAYNE, CASHIER — CARL E. WEBB, ASST. CASHIER

Form 45

January 12th, 1914.

Hon. Wm. G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

We have been interested in the passage of the New Currency Law, and believe that it will be very beneficial for the banking interests of every one.

We well remember our experience during the year 1907, and while our business was good and we had a successful year we are ever thankful to our Cincinnati Bank correspondent who so well looked after our interests.

If we may be allowed to express our views upon the local Regional Bank situation we would strongly recommend the City of Cincinnati, Ohio, to be one of the Cities to obtain one of the Regional Banks under the new Currency Law.

Very truly yours,

Earl H. Payne

President.

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Federal Reserve Bank of St. Louis

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Treasury Department

TELEGRAM

11PO A 15--4 ex

SEYMOUR IND December 27 1913

ANSWERED
JAN 3 1914
FORM

Secretary McAdoo,
Washington, D.C.

Banks of Ohio Valley need and want Regional Bank in Cincinnati.

First National Bank,
J H Andrews,
Cashier.

1233p

Form

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA **CABLE SERVICE TO ALL THE WORLD**

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters**, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER**, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT

329C JG 15-N L

1472 SHELBYVILLE IND DEC 27-13

SECY OF THE TREASURY

WASHN DC

822P

THIS BANK URGENTLY REQUESTED THAT ONE OF THE REGIONAL BANKS BE LOCATED IN CINCINNATI OHIO

THE FIRST NATL BANK

822P

L-5-D

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT

331C JG 51-N L 2 EX

SHELBYVILLE IND DEC 27-13

HON WM MCADOO

SECY WASHN DC

THE CENTRAL LOCATION OF CINCINNATI WE BELIEVE MAKES IT THE IDEAL LOCATION FOR A REGIONAL BANK ITS EXCELLENT CONNECTION WITH SUCH A LARGE PORTION OF THE MIDDLE WEST MAKES IT VERY DESIRABLE AND WE DESIRE TO EXPRESS OUR WISH THAT CINCINNATI BE GIVEN MOST SERIOUS CONSIDERATION ALONG THAT LINE

SHELBY NATIONAL BANK

SHELBYVILLE IND

828P

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Federal Reserve Bank of St. Louis

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Form 2589 B

WESTERN UNION

DAY LETTER

THEO. N. VAIL, PRESIDENT

RECEIVED AT 338

240

106C KE 26 BLUE

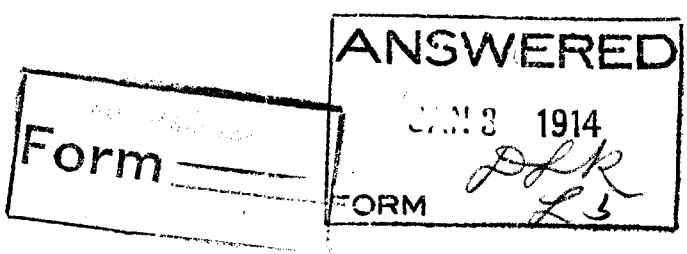
SUNMAN IND DEC 27 1913

SECY MCADOO WASHN DC

WE THINK CINCINNATI SHOULD BE SELECTED AS ONE OF THE CITIES FOR REGIONAL BANK YOUR EFFORTS IN ESTABLISHING ONE AT THIS POINT WILL BE HIGHLY APPRECIATED

THE FARMERS NATL BANK

1225PM



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CHARTER NUMBER 47.

THE FIRST NATIONAL BANK

DEMAS DEMING, PRESIDENT.
H.A. SCHLOTZHAUER, VICE PRESIDENT.
J.G.LINDEMANN, CASHIER.
L.E.WATERMAN, ASSISTANT CASHIER.

CAPITAL $500,000.
SURPLUS AND UNDIVIDED PROFITS $600,000.

FOUNDED 1863.

TERRE HAUTE, IND.

Feb. 11, 1914.

W.S.Rowe, Esq., President,

First National Bank,

Cincinnati, Ohio.

Dear Sir:-

Next to Chicago, Cincinnati would be the choice of this bank for the location of a regional reserve bank for the district or zone in which Terre Haute is situated.

Yours very truly,

H.A. Schlotzhauer

Vice President.

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA — CABLE SERVICE TO ALL THE WORLD

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THEO. N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

209

209C JG 17-N L

1192 1102

VALLONIA IND DEC 29-13

SECRETARY OF TREASURY MCADOO

WASHINGTON DC

WE RESPECTFULLY PETITION THAT YOU GIVE FAVORABLE CONSIDERATION TO CINCINNATI AS A PLACE FOR ONE REGIONAL BANK

VALLONIA STATE BANK.

603P

TREASURY DEPT. TELEGRAPH OFFICE

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Federal Reserve Bank of St. Louis

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Form 2260 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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This is an UNREPEATED NIGHT LETTER, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1079

279C MR 53 NL 2 EX

9517

VERNON IND DEC 29-13

SECY U S TREASURY

WASHINGTON D C

DEAR SIR,WE WILL BE PLEASED TO HAVE A REGIONAL BANK ESTABLISHED AT CINCINNATI OHIO THE OHIO VALLEY SURELY IS ENTITLED TO ONE AND WE FEEL THAT CINCINNATI IS THE LOGICAL POINT ESPECIALLY WHEN ITS SIZE,LOCATION AND ACCESSIBILITY TO OTHER TOWNS AND CITIES IS CONSIDERED PLEASE GIVE THIS YOUR CONSIDERATION

FIRST NATIONAL BANK VERNON IND

952P

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Federal Reserve Bank of St. Louis

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Form 168

WESTERN UNION TELEGRAM

THEO. N. VAIL, PRESIDENT

597

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

76C JS 35

VEVAY IND DEC 27 1913

HON SECTY OF TREASURY

WASHINGTON DC

THE BUSINESS OF THE BANKS OF THE OHIO VALLEY WILL BE BEST SERVED BY THE LOCATION OF A REGIONAL BANK AT CINCINNATI O AND WOULD BE SERIOUSLY INCONVENIENCED BY THE FAILURE TO SO LOCATE SAME

FIRST NATL BANK 253 P

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Federal Reserve Bank of St. Louis

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179

Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

9A TR 19 NL 6 EXTRA

VINCENNES IND DEC 29 1913 1097

HON WM MCADOO

SECY TREASURER WASHN DC

WE RECOMMEND CINCINNATI OHIO AS A SUITABLE LOCATION FOR A

REGIONAL RESERVE BANK

FIRST NATIONAL BANK

GERMAN NATIONAL BANK

SECOND NATL BANK

8.1PM

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Federal Reserve Bank of St. Louis

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J. L. BAYARD, JR., CASHIER J. L. BAYARD, PRESIDENT H. N. RELLER, ASST. CASHIER

The First National Bank

CAPITAL $100.000.00 SURPLUS $100.000.00
UNITED STATES DEPOSITARY

VINCENNES, IND. February 14, 1914.

Mr. W. E. Baker, Cashier,
German National Bank,
Vincennes, Ind.

Dear Will:-

Referring to our conversation over telephone concerning your trip to Cincinnati in regard to location of Federal Reserve Bank I will confirm what was said in our conversation that our Board of Directors had filled in slip whihh was sent us by the Reserve Bank Organization Committee and slips were returned to the Committee with the recommendation that we be taken into the Chicago district first and giving Cincinnati as Second choice.

Of course, I am unable to change the action of the Board but I feel sure that there is not any great preference in choosing Chicago over Cincinnati and think either place would serve us well.

With best wishes for a pleasant visit, I beg to remain,

Very truly,

J. L. Bayard Jr.

Cashier.

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Federal Reserve Bank of St. Louis

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STEPHENS LITHO. & ENG. CO., ST. LOUIS.

No 4901.

THE SECOND NATIONAL BANK

CAPITAL $ 100,000.
SURPLUS $ 20,000.

J. T. BOYD, PRESIDENT.
H. J. BOECKMANN, VICE PRESIDENT.
J. F. HALL, CASHIER.
K. J. CRACKEL, ASST. CASHIER.

VINCENNES, INDIANA, Feb 14-1914

The Reserve Bank Organization Com.

Gentlemen

We desire to recommend Cincinnati as a location for one of the Federal Reserve Banks, and that we be placed in this district

Yours truly
J T Boyd Pr.

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Federal Reserve Bank of St. Louis

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W. A. LEWIS MILO CRANOR WILFRED GRIFFITH
8625.
THE FIRST NATIONAL BANK
CAPITAL STOCK $25,000.00
WILLIAMSBURG, IND. January-7-1914.

Hon. Secretary of the Treasury,

Washington, D.C.

Dear Sir:-

The enclosed expresses our sentiments and we heartily agree with the "coon".

Respectfully yours,

First National Bank,
Williamsburg, Ind.
By Wilfred Griffith Cashier.

ANSWERED
1914

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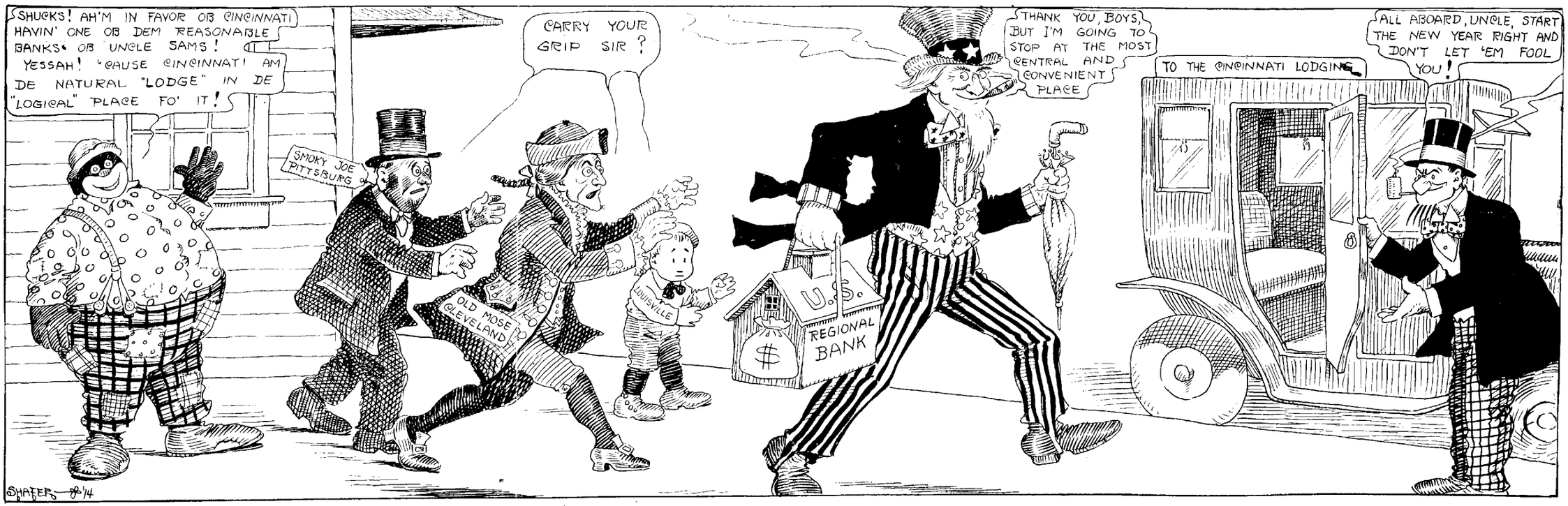
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

UNCLE SURELY WILL SELECT THE LOGICAL PLACE TO STOP



COMPLIMENTS OF THE FIFTH-THIRD NATIONAL BANK OF CINCINNATI.

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

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THEO. N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT 1109

.26C JG 35-N L 3 EX

WINCHESTER IND DEC 29-13

WM G MCADOO

SECY OF TREASY WASHN DC

SIRL THE ESTABLISHMENT OF A REGIONAL BANK AT CINCINNATI OHIO WOULD BE VERY SATISFACTORY TO OUR COMPANY AND IT OUGHT TO APPEAL URGENTLY TO THE FINANCIAL INTERESTS OF THE PART OF INDIANA

J E HINSHAW

SECY AND TREASURER

640P

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Federal Reserve Bank of St. Louis

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330

WESTERN UNION TELEGRAM

Form 168

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

100C KE 13

ASHLAND KY DEC 27 1913

Form ——

SECY OF THE TREASY

WASHN DC

WE EARNESTLY REQUEST YOU TO SELECT CINCINNATI OHIO

FOR A REGIONAL RESERVE BANK

ASHLAND NATL BANK

ANSWERED

JAN 3 1914

1215P MORM

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Form 2289 B

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THEO. N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT

344C JG 20-N L

BEREA KY DEC 27-13

SECY MCADOO

WASHN DC

WE PETITION YOU THAT CINCINNATI OHIO THE NEAREST LARGE CITY

TO THE CENTER OF POPULATION BE GIVEN A REGIONAL BANK

BEREA NATL BANK

902P

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Federal Reserve Bank of St. Louis

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TREASURY DEPT. DEC 27 1913 TELEGRAPH OFFICE

Treasury Department

TELEGRAM

Blue 62WU R39Blue

Brookeville Ky Dec 27 1913

Hon W G McAdoo
Secty of Treasury Washn DC

We hope you may see your way clear to establish a regional bank at Cincinnati Ohio it being the reserve city for practicablly every bank in this section of the state besides being the present location of your subtreasury

Farmers Equity Bank

137p

ANSWERED
JAN 3 1914
DLR
FORM L5

Form

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Federal Reserve Bank of St. Louis

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Form 2289 B

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THEO N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

312C JG 23-N L 1470

BROOKSVILLE KY DEC 27 13

15 1P

HON WM G MCADOO

SECY OF TREASURY WASHN DC

WE WILL APPRECIATE YOUR EARNEST CONSIDERATION OF ESTABLISHING A REGIONAL BANK IN CINCINNATI IT IS GEOGRAPHICALLY AND COMMERCIALLY LOCATED SERVING A VAST POPULATION

THE FIRST NATL BANK

751P

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Federal Reserve Bank of St. Louis

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Treasury Department

TELEGRAM

Blue 33WU R 55

Butler Ky Dec 29 1913

Hon W Mcadoo
Secty U S Treasy Washn DC

It can easily be shown that Cincinnati meets the requirements as laid down by your committee for the location of a regional reserve bank Cincinnati is accessible to a very large xxxx territory the business fabrice of which is made up of manufacturing agriculture stock raising mining oil gas requiing the use of immence sums money in the making and marketing we therfore respectfully urge that you give earnest heed to her claims

Butler Deposit Bank Butler Ky

1138am

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Federal Reserve Bank of St. Louis

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THEO N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT 11/75

54C V 68 N L 2EX

CAMPBELLSBURG KY DEC 27 13

SECY MCADOO

WASHINGTON DC

WOULD APPRECIATE YOUR COMMITTEE CONSIDERING CINCINNATI FOR A REGIONAL BANK IT IS THE CENTER OF A LARGE TERRITORY OF BANKING

INSTITUTIONS AND ALREADY HAS A SUBTREASURY THE NEW REGIONAL BANK WOULD SOON GET INTO OPERATION TO THE RELIEF AND SATISFACTION

OF MORE COUNTRY BANKS THAN ANY CITY SOUTH OF THE OHIO RIVER UNTIL YOU REACH NEWORLEANS AND DONT FORGET ITS

WIDE A WAKE BANKING CENTER

UNITED LOAN & DEPOSIT BANK

CAMPBELLSBURG, KY.

924PM

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Form 2289 B

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THEO N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

179

12P

536C V 49 N L 7 EX

CARLISLE KY DEC 27 13

SECY MCADOO

WASHINGTON DC

E RESPECTFULLY URGE YOUR FAVORABLE CONSIDERATION OF CONCINNATI AS A [redacted]NAL BANK LOCATION CINCINNATI IS BOTH GEOGRAPHICALLY AND COMMERCIALLY MORE CLOSELY RELATED THIS TERRITORY THAN ANY OTHER SUBTREASRY CITY ANY OTHER MORE REMOTE SELECTION WOULD BE TO OUR SERIOUS DISADVANTAGE

RESPECTFULLY

FIRST NATL BANK
FARMERS BANK DEPOSIT BANK DEPOSIT BANK
933P MOREFIELD

Form ——

ANSWERED
JAN 3 1914
FORM

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Federal Reserve Bank of St. Louis

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WESTERN UNION

Form 2589 B

DAY LETTER

THEO. N. VAIL, PRESIDENT

RECEIVED AT

122C KE 42 BLUE 415

CATLETTSBURG KY DEC 27 1913

1108

ANSWERED

JAN 3 1914

FORM 25

WM MCADOO SECY OF THE TREASY

WASHN DC

BANKS THROUGHOUT THIS SECTION BELIEVE A REGIONAL ~~BANK SHOULD~~ BE LOCATED IN CINCINNATI THAT CITY IS NEAREST LARGE CITY TO CENTER OF POPULATION IT IS PERHAPS NOW THE FINANCIAL CENTER FOR A LARGER TERRITORY THAN ANY OTHER POINT WITH POSSIBLY TWO EXCEPTIONS

CATLETTSBURG NATL BANK

1255PM

Form

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Federal Reserve Bank of St. Louis

Reproduced from the Unclassified / Declassified Holdings of the National Archives

G. H. HAMPTON, PRESIDENT. BEN WILLIAMSON, VICE-PRES. A. E. SILCOTT, CASHIER.

Catlettsburg National Bank

CAPITAL $100,000.00 SURPLUS $40,000.00
UNITED STATES DEPOSITARY.

Catlettsburg, Ky. December 31, 1913

Chairman of the Clearing House Committee,

Cincinnati, Ohio.

Dear Sir:-

Referring to the effort being put forth by your Committee to secure the location of a regional bank in your city, we beg to advise you that we are very deeply interested, as well as other bankers in this section, that Cincinnati should be fortunate enough to secure the location of such a bank. A large part of the volume of business here is directed to Cincinnati, and the location at any other point would be a matter of inconvenience to us, as well as the business men generally here. Our bank alone sends a volume of business to Cincinnati yearly to an approximate figure of $2,000,000,00.

Yours very truly,

G. H. Hampton

President.

GHH-BC

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Federal Reserve Bank of St. Louis

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14WU R 31Blue ~~Sex~~ Treasury Department

TELEGRAM

Coldsprings Ky Dec 29 1913

McAdoo

Secty Treasury washn DC

We want a regional bank in Cincinnati this is by far the most central city for Handling a great volume of business in the ohio valley and the south

Citizens Bank ColdSprings Ky

1055am

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Form 168

WESTERN UNION TELEGRAM

336

340

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

"09C KE 13

CORINTH KY DEC 17 1913

SECY OF TREASY MCADOO

WASHN DC

WE RESPECTFULLY ASK YOU TO CONSIDER CINCINNATI AT THE ESTABLISHMENT

OF REGIONAL BANK

CORINTH DEPOSIT BANK

12228PM

ANSWERED JAN 3 1914 Form FORM

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DEPT.
DEC
27
191
TELEGRAPH

Treasury Department

43WU R 11 TELEGRAM

Corinth Ky Dec 27 1913

Secty Treasy

McAdoo

Washn DC

We respectfully ask you to consider Cincinnati in establishing regional banks

Farmers Bank of Corinth Ky

1215am

B

Form 2-S

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Federal Reserve Bank of St. Louis

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Exhibit No.
Hearing at

GERMAN NATIONAL BANK

COVINGTON, KY.

CAPITAL $350,000 SURPLUS $100,000

JAS. C. ERNST, PRESIDENT — GEO. E. ENGEL, VICE PRESIDENT
T. S. HAMILTON, VICE PRESIDENT — H. P. COLVILLE, CASHIER

Exhibit No.
Hearing at

December 31st, 1913.

At a meeting of the Kenton County Bankers' Association held this day it was resolved to petition the Organization Board to establish a Regional Bank in Cincinnati Ohio, and the Secretary was directed to forward the following petition:

The Kenton County Bankers' Association composed of the following banks in the City of Covington, Kentucky,

First National Bank,
German National Bank,
Citizens National Bank,
Commercial National Bank
Covington Sav. Bk. & Trust Co.
First National Bank, Ludlow.
Peoples Sav. Bk. & Trust Co.
Central Sav. Bk. & Trust "
Western German Savings Bank,
First Nat'l Bk., Latonia,
Latonia Deposit Bank.

hereby, petition the Organization Board to establish a Regional Bank in Cincinnati and ask to be included in its District.

We make this request because of the fact that the two Cities are so closely allied as to make our interests identical with those of Cincinnati.

The establishment of the Regional Bank in Cincinnati would simply enable us to continue our banking relations with that Community in accordance with an experience of many years.

Respectfully,

Kenton County Bankers' Association,

Geo E Engel Secty.

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters,** sent at reduced rates, beyond a sum equal to the amount paid for transmission: nor in any case beyond the sum of **Fifty Dollars,** at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

384C JG 54 NL 3 EX

1347

CYNTHIANA KY DEC 27-13

1-5-04 1200

HON WILLIAM G MCADOO

SECY TREASY WASHN DC

CINCINNATI IS GEOGRAPHICALLY SITUATED AS A POINT FOR A REGIONAL BANK TO BEST SERVE THE FINANCIAL INTERESTS OF HARRISON COUNTY OUR MEANS OF COMMUNICATION AND TRANSPORTATION ARE DIRECT THIS SECTION OF THE STATE FROM A BUSINESS STANDPOINT IS TRIBUTARY TO CINCINNATI WE URGE THAT A REGIONAL BANK BE ESTABLISHED AT CINCINNATI

FARMERS NATIONAL BANK

GANO AMMERMAN CASHIER

1104P

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Form 2289 B

NIGHT LETTER

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THEO N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1C XV 28 NL 1363

CYNTHIANA KY DEC 27 13

SECY MCADOO

WASHINGTON DC

WE URGE CINCINNATI FOR REGIONAL BANK NATURAL BUSINESS CHANNEL FOR THIS TERRITORY LARGEST CITY NEAR CENTER OF POPULATION MORE ACCESSABLE AND SERVES WIDER TERRITORY THAN ANY OTHER POINT

HARRISON DEPOSIT BANK

1010PM

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Treasury Department

TELEGRAM

Form 2

53 U R 38

Dayton Ky Dec 30 1913

Secty of TreasyMcAdoo

"ashn DC

Cincinnati should and must have regional reserve bank her splendid location dserves this your assistance in this direction will be highly appreciated and remembered by all loyal citizens in that city and vicinity

Dayton Mens Club

235pm

ANSWERED

JAN 7 1914

FORM

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Treasury Department

TELEGRAM

TREASURY DEPT. DEC 27 1913 TELEGRAPH OFFICE

36WU R 7

Elkhorn City Ky Dec 27 1913

Secty McAdoo

Washn DC

We want Regional bank in Cincinnati O

The First State Bank

1156am

B

Form 65-

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT 1510

2C LY 64 NL

EMINENCE KY DEC 27 1913

SECY MCADOO

WASHINGTON DC

THE INTEREST OF OUR BANK AND ALL THE TERRITORY WILL BE GREATLY SERVED BY APPOINTMENT OF THE REGIONAL BANK IN CINCINNATI IT WOULD SERVE A SECTION MIDWAY BETWEEN NEWYORK AND THE GULF AND WE CAN THINK OF NO BETTER SELECTION FOR A REGIONAL BANK BEING VERY CLOSE TO THE CENTER F POPULATION AND A SUBTREASURY ALL READY IN CITY TO AID IN THE SERVICE

FARMERS AND DROVERS BANK

141 AM

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT 1108

223C JG 33-N L 4 EX

ERLANGER KY DEC 29-13

635P

SECY MCADOO

WASHN DC

WE FAVOR A REGIONAL BANK TO BE LOCATED IN THE CITY OF CINCINNATI

WE HOPE YOU WILL USE YOUR INFLUENCE IN THIS DIRECTION SAME WILL

BE APPRECIATED BY US

ERLANGER DEPOSIT BANK

H H DIXON CASHIER

635P

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WESTERN UNION

Form 29S

NIGHT TELEGRAM

THEO. N. VAIL, PRESIDENT

RECEIVED AT

364C XV 11 NIGHT

1364 EUBANK KY DEC 27 13

955 P 11 43

SECY MCADOO

WASHINGTON DC

12-5-21

WE SHALL APPRECIATE YOUR INFLUENCE IN SECURING RESERVED BANK IN CINCINNATI

FIRST STATE BANK

955PM

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Form 29S

WESTERN UNION

NIGHT TELEGRAM

THEO. N. VAIL, PRESIDENT

RECEIVED AT

364C XV 11 NIGHT

1364 EUBANK KY DEC 27 13

SECY MCADOO

WASHINGTON DC

WE SHALL APPRECIATE YOUR INFLUENCE IN SECURING RESERVED BANK IN CINCINNATI

FIRST STATE BANK

955PM

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WESTERN UNION

Form 2589 B

DAY LETTER

THEO. N. VAIL, PRESIDENT

RECEIVED AT 458

1125

131C KR 25 BLUE

FALMOUTH KY DEC 27TH 1913

W G MACADOO SECY OF TREASY

WASHINGTON DC

WE STRONGLY RECOMMEND CINCINNATI O FOR ONE OF THE REGIONAL L-S-P.
BANKS ON ACCOUNT CENTRAL LOCATION AND CONVENIENCE TO LARGE NUMBER
OF BANKS IN SURROUNDING TERRITORY

PENDELTON BANK AND CITIZENS BANK

1 23 PM

Form

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Federal Reserve Bank of St. Louis

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JNO. D. MEYER, PRESIDENT JNO. JARMAN, VICE-PRESIDENT J. B. HILES, CASHIER RALPH Y. HILL, ASS'T CASHIER

DIRECTORS
JNO. D. MEYER BEN F. KENNON
J. B. HILES F. A. NAUGLE
JNO. JARMAN CHAS. N. McCARTY
M. CRAWFORD LOU BAY
R. Y. HILL

THE FOSTER BANKING CO.
(INCORPORATED)

FOSTER, KY., Dec 29th 1913

Hon Wm. McAdoo
Secretary of Treasury
Washington D.C.

LJR

Dear Sir:

Our little bank urges the establishment of a Regional Bank at Cincinnati O on account of that City being located near Center of Population and also near Center of middle States. It has a Sub-Treasury and fine RR facilities

Very Truly Yours
J B Hiles. Cash
Member of Ky State Senate

It looks like the people are going to endorse action of Congress & the Administration on this New Banking Law

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

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THEO N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT

114C LY 30 NL 1423

FRANKFORT KY DEC 27 1913

SECRETARY MCADOO

WASHINGTON DC

WE REGARD CINCINNATI AS AN ESPECIALLY DESIRABLE POINT FOR A REGIONAL RESERVE BANK HAVING NOW A SUBTREASURY AND BEING EASILY ACCESSABLE TO THIS PART OF THE COUNTRY YOURS VERY TRULY

THE FARMERS BANK OF FRANKFORT KY

1241AM

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WESTERN UNION

Form 2589 B

DAY LETTER

THEO. N. VAIL, PRESIDENT

704

RECEIVED AT

B16C JN 45 BLUE 5 EX

HARDINSBURG KY DEC 27 1913

SECRETARY MCADOO

WASHN DC.

I WILL BE GLAD IF YOU WILL CONSIDER CINCINNATI OHIO AS ONE OF THE REGIONAL RESERVE CITIES AS THE SUBTREASURY IS LOCATED THERE AND ITS NEARNESS TO THE CENTER OF POPULATION I THINK MAKES IT ONE OF THE BEST LOCATIONS

JOHN D SHAW

CASHIER OF THE FARMERS BANK

Form

355PM ANSWERED JAN 3 1914

FORM

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Federal Reserve Bank of St. Louis

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STATE UNIVERSITY OF KENTUCKY,
HENRY S. BARKER, LL. D., PRESIDENT
JAMES G. WHITE, A. M., VICE-PRESIDENT

COLLEGE OF MECHANICAL AND ELECTRICAL ENGINEERING.
F. PAUL ANDERSON, M. E., DEAN,
PROFESSOR OF MECHANICAL ENGINEERING.

LEXINGTON, KY.

January 14th,
1 9 1 4

Honorable William G. McAdoo,
Secretary of the Treasury, United States,
Washington, D.C.

My dear Sir:

No doubt you have received thousands of letters relative to the location of the proposed Regional Banks but I am going to take the liberty of sending you one more relative to Cincinnati as a suitable location for one of these banks. You are familiar with the arguments - a population of over twenty million within a radius of three hundred miles; the largest machine tool building center in the country; a railroad center and altogether, a city of great activity and large promise of future growth.

Lexington, Kentucky, would be benefitted by having this bank so near at hand.

Yours respectfully,

F. Paul Anderson

Form AJ

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA **CABLE SERVICE TO ALL THE WORLD**

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THEO N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

379C JG 20-N L

1332 LOUISA KY DEC 27-13

L-5-dr

1115D

SECY MCADOO

WASHN DC

WE BELIEVE CINCINNATI BY REASON OF ITS LOCATION SHOULD HAVE A REGIONAL BANK AND TRUST THAT IT WILL BE SELECTED

FIRST NATIONAL BANK OF LOUISA

1047P

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Federal Reserve Bank of St. Louis

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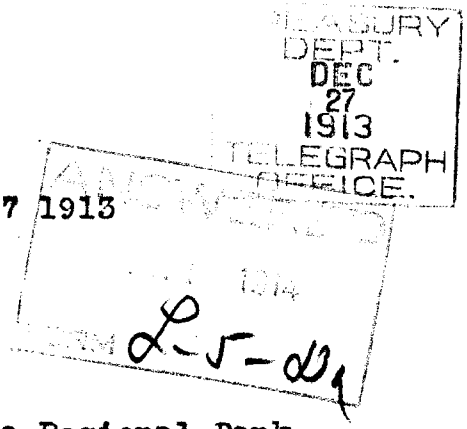
Treasury Department

TELEGRAM



2PO A 29 Paid 2 ex

CINCINNATI OHIO Dec 27 1913

Secretary McAdoo,

Wash'n D C

The interest of this community demands that a Regional Bank be established at Cincinnati Ohio same is an actual needed necessity and will meet with popular approval

First Nat'l Bank,

Ludlow Ky.

1030am

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Federal Reserve Bank of St. Louis

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MAYSVILLE, KENTUCKY, URGING A

REGIONAL BANK FOR CINCINNATI.

Exhibit No. 5
Hearing at Cincinnati

Maysville is Sixty-three (63) miles East of Cincinnati on the Ohio River and L. & N. and C. & O. R.R., and we can reach Cincinnati in one and three quarters (1¾) hours.

We have one large Cotton Mill shipping goods all over the United States and Canada; one large Plow Factory, with customers in Cuba and South America; one Wood Split Pulley Factory, whose goods go to all points of the Globe; we have the second largest Loose Leaf Tobacco Market in the whole Burkley Tobacco District, selling last year over the "breaks" 23,000,000. pounds, totaling over $3,000,000.00; we are surrounded by very fertile farming lands, in high state of cultivation; we have three large Distilleries, and numerous smaller interests; we have five (5) Banks

with aggregate Capital of-	$491,000.00
" " Surplus "	92,000.00
" Individual Deposits of-	2,500,000.00

and Ninety (90) per cent of all the business from these various industries, is done through Cincinnati, and we can offer no better reason why it is our interest to have a Regional Bank established in Cincinnati than the above, for any other point would be very inconvenient indeed.

Please allow me to add, that within a radius of thirty-five (35) miles of Maysville, there are twenty smaller towns, with thirty-four (34) banks, reporting:

Aggregate Capital	$1,096,600.00
Surplus & Profits	556,500.00
Deposits	5,068,000.00

and we may safely say, that 95 per cent of this banking business is done through Cincinnati, and this applies equally strong, if not stronger, to the whole of Eastern Kentucky, the coming section of our State and our Country, whose mineral resources are unsurpassed,

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though the development is in its infancy.

Speaking from a strictly business and Commercial standpoint, laying aside any personal feelings, we think Cincinnati, with her Sub Treasury, splendid banks and geographical situation, is the best located city in the United States to serve the largest number of banks in this section, and we earnestly request your Honorable Board to locate a bank there.

Respectfully submitted,

Chairman.

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

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THEO. N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

323C JG 24-N L 1366

MAYSVILLE KY DEC 27-13

MR W C MCADOO

SECY OF THE TREASURY WASHN DC

WE HOPE YOU WILL SEE THE WISDOM OF ESTABLISHING A REGIONAL BANK AT CINCINNATI OHIO CONSIDER ITS CENTRAL LOCATION AND NUMEROUS SURROUNDING POPULOUS CITIES

FIRST NATL BANK

814P

L-5-Dy

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Treasury Department

TELEGRAM

13PO A 53

MAYVILLE KY December 27 1913

ANSWERED
JAN 3 1914
FORM

Hon Wm G McAdoo,
Secretary of the Treasury
Washington, D.C.

We earnestly request your favorable consideration of Cincinnati for location of one of the Regional Banks with a sub-treasury, first class clearing house and so near the centre of population makes it the most available city for the accommodation of a larger number of small banks than any city in the country.

State National Bank.

1237p

Form

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Federal Reserve Bank of St. Louis

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CHAS. D. PEARCE, Pres. E. T. KIRK, Vice-Pres. H. C. SHARP, Cash.

The State National Bank

U. S. DEPOSITARY

MAYSVILLE, KY. Jan 2, 1913.

Chairman

Clearing House Committee,

Cincinnati, O

Dear Sir:

We are very anxious to see a Regional Reserve Bank located in Cincinnati, and the splendid facilities you have in a first class Clearing House, Sub-Treasury and excellent banks renders it one of the most availabe cities in the United States for a large number of other banks.

For this territory, as well as a very large territory surrounding Cincinnati a Regional Bank elsewhere, would prove very inconvenient as the great trend of business in this district is largely toward Cincinnati; our little bank alone has sent in your city in the past 12 months over two million dollars, and to divert this business to some point more remote would work a severe hardship on a large number of banks.

Sincerely trusting you will be successful in securing a Regional Bank,

Very truly,

H. C. Sharp

Cashier.

HCS/OS

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

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THEO. N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT 1110

227C JG 47-N L

MAYS LICK KY DEC 29-13

HON WM G MCADOO

SECY OF TREASURY WASHN DC

RESPECTFULLY URGE DESIGNATION OF REGIONAL BANK AT CINCINNATI OHIO IT IS A LOGICAL BUSINESS CENTER WITH WHICH TRANSPORTATION MAIL FINANCIAL AND BUSINESS INTERESTS OF NORTHERN EASTERN AND CENTRAL KENTUCKY ALLIED WHY SHOULD WE NOT HAVE A REGIONAL BANK WHERE IT WOULD SERVE THE PEOPLE MORE EFFICIENTLY AND EXPEDITIOUSLY

BANK OF MAYS LICK

644P

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

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THEO. N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT 1050

2580 JG 37-N L

MTOLIVET KY DEC 30-13

HON WM M MCADOO

SECY OF TREASURY WASHN DC

THE EARLY ESTABLISHMENT OF A REGIONAL BANK IN CINCINNATI WILL MEET WITH GENERAL APPROVAL HERE ALL OF OUR BUSINESS HANDLED THERE ON ACCOUNT OF THEIR UNSURPASSED FACILITIES TO GIVE QUICK SERVICE TO ALL PARTS OF THE COUNTRY

FARMERS AND TRADERS BANK

Form 237

ANSWERED

JAN 3 1914

FORM

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Federal Reserve Bank of St. Louis

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A. L. MORFORD, Pres. H. N. SPENCER, V. Pres. J. WILLIAM HOWARD, Cash.

Form 23

CITIZENS' BANK

Nepton, Ky. December 29th.1913.

Mr. Keedoo, Sect.
Washington, D.C.
Personal.
Dear Sir:-

We want a Regional Bank in Cincinnati, Ohio., as this is the nearest rge city to the center of population in this section. It has sub-treasury wnich will facilitate early establishment of Regional Bank in this section.

We feel that if a Regional Bank is established in Cincinnati, Ohio. that it will be far better forthe Banking interest of the the adjoining states as well as our own in stead of being placed in some remote territory.

We wish to thank you in advance for your kind attention in this our earnest request. We remain,

Very resptifully yours,

CITIZENS BANK.,

J. W. Howard
Cashier.

ANSWERED
JAN 7 1914
FORM 9

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WESTERN UNION TELEGRAM

THEO. N. VAIL, PRESIDENT

1913 DEC 31 PM 12 23

309

RECEIVED at Wyatt Building, Cor. 14th and F Sts., Washington, D.C. ALWAYS OPEN

65C KE 15 2EXTRA

NEWCASTLE KY DEC 31 1913

SECY OF TREASY

WASHN DC

WE HEARTILY ENDORSE THE APPLICATION OF THE CITY CINCINNATI OHIO

FOR REGIONAL BANK

ANSWERED
JAN 6 1914
FORM

BANK OF NEWCASTLE

NEWCASTLE KY

1220PM

Form

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters,** sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars,** at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

186C JG 13-N L

1465 OA NEWPORT KY DEC 27-13

HON SECY OF THE TREASURY MCADOO

WASHN DC 1913

CINCINNATI AS LOCATION FOR REGIONAL BANK AND ASK YOUR ERNEST

CONSIDERATION AND ASSISTANCE

THE NEWPORT NATL BANK

738P

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Federal Reserve Bank of St. Louis

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Form 16s

WESTERN UNION TELEGRAM

1914 JAN 1 PM 12 12

THEO. N. VAIL, PRESIDENT

284

1710

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D.C. ALWAYS OPEN

19C WS 10

OLIVE HILL KY JAN 1 1914

Form 5

HON WM G MCADOO

WASHINGTON DC

WE ARE IN FAVOR OF CINCINNATI FOR THE REGIONAL BANK

CARTER COUNTY COMMERCIAL BANK

1208PM

B

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Federal Reserve Bank of St. Louis

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NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA **CABLE SERVICE TO ALL THE WORLD**

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THEO N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

419C LY 130 NL 25 EXA

PARIS KY DEC 27 1913

HON WILLIAM G MCADOO

1504 SECY OF THE TREASURY OF U S WASHINGTON DC

WE DESIRE TO SUBSTANTIATE THE CLAIMS OF CINCINNATI FOR THE ESTABLISHMENT OF A REGIONAL BANK IN THAT CITY CENTRAL KENTUCKY BANKERS AND ALL THE TERRITORY SOUTH OF US CAN BEST BE SERVED BY CINCINNATI ON ACCOUNT OF THE GEOGRAPHICAL SITUATION AND HER TRANSPORTATIONAL FACILITIES IT HAS BEEN THE CUSTOM OF CINCINNATI BANKS TO FURNISH ACCOMMODATIONS FOR THE INDUSTRIAL AND COMMERCIAL DEVELOPMENT OF THIS SECTION AND STILL GREATER BENEFITS WOULD ACCRUE TO THIS REGION WITH A FEDERAL BANK IN THAT CITY HOPING THE FEDERAL RESERVE ORGANIZATION COMMITTEE WILL ACT FAVORABLY ON THE CLAIMS PRESENTED BY CINCINNATI WE HAVE THE HONOR TO

Form

ANSWERED

JAN 3 1914

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Form 108

WESTERN UNION TELEGRAM

1914 JAN 1 PM 12 12

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D.C. ALWAYS OPEN

19C WS 10

OLIVE HILL KY JAN-1 1914

HON WM G MCADOO

WASHINGTON DC

Form 3

WE ARE IN FAVOR OF CINCINNATI FOR THE REGIONAL BANK

CARTER COUNTY COMMERCIAL BANK

1208PM

B

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

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THEO N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT (SHEET 2 PAIRS KY TO MCADOO)

Form ——

REMAIN YOURS RESPECTFULLY

GEO ALEXANDER AND CO STATE BANK

DEPOSIT BANK OF PARIS

PEOPLES BANK PARIS KY

BOURBON BANK AND TRUST CO PARIS KY

FIRST NATIONAL BANK PARIS KY

AGRICULTURAL BANK OF PARIS KY

128AM

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Treasury Department

TELEGRAM

Blue 68WU R 34Blue

Pikeville Ky Dec 27 1913

secy Treas

Washn DC

Cincinnati agreat railway and industrial city is able to serve a greater number of country banks than any other city except central reserve cities we ask that you locate a reserve bank there

Pikeville Natl Bank

153pm

B

Form fr 5-

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Federal Reserve Bank of St. Louis

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№ 8905

The Salyersville National Bank
Salyersville, Ky.

GEO. CARPENTER, PRESIDENT
A.T. PATRICK, VICE PRESIDENT
E.L. STEPHENS, CASHIER
W.R. MAY, ASST. CASHIER

January Fifth, Nineteen-Fourteen.

Reserve Bank Organization Committee,

Washington, D. C.

Gentlemen:-

We respectfully request that the city of Cincinnati, Ohio be designated for the establishment of the Reserve Bank for our division.

Very truly,

E.L. Stephens

Cashier Salyersville Natl Bank.

Form 2-5

ANSWERED
JAN 8 1914
FORM

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Form 2257B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT

325C JG 19-N L

1474 SOMERSET KY DEC 27-13

W G MCADOO

SECY OF TREASURY WASHN DC

WE THINK AND URGE CINCINNATI AS THE BEST LOCATION FOR A REGIONAL BANK FOR THIS PART OF THE COUNTRY

FIRST NATL BANK

816P

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Federal Reserve Bank of St. Louis

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No 3832.

1ST NATIONAL BANK OF SOMERSET, KY.
U.S. DEPOSITORY.

J.M.RICHARDSON, Prest
O.H.WADDLE, Vice Prest
JOE.H.GIBSON, Cashier.
E.M.WADDLE, Asst Cashier.

CAPITAL $100.000 SURPLUS $55.000

Somerset, Ky.

February 18th., 1914.

Mr. T. J. Davis,

Vice President First National Bank,

Cincinnati, Ohio.

Dear Sir:-

The bankers here recognize that Cincinnati is the logical place for a Regional Bank, but it will be impossible for any of us to attend your meeting on the 16th.

Yours truly,

J.M.Richardson

President.

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Federal Reserve Bank of St. Louis

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First Nat Bank,

Sturgis Ky

(Reserve City)

Louisville first

St Louis second

Cincinnati third

File Circumstances

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Treasury Department

TELEGRAM

TREASURY DEPT. DEC 29 1913 TELEGRAPH OFFICE

12PO A 33--2 ex via Maysville Ky

TOLESBORO KY December 29 1913

Hon W G McAdoo

Secretary of the Treasury

Washington D C

We earnestly request your favorable consideration of Cincinnati for location of one of the Regional Banks believing it the most available point for the largest number of banks in this community.

Bank of Tolesboro,

Tolesboro, Ky.

1227p

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Cincinnati

WESTERN UNION TELEGRAM

Form 168

738

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

220C KE 11 2EXTRA

VANCEBURG KY DEC 27

HON WM G MCADOO

SECY OF TREASY WASHN DC

BANKING INTERESTS HERE WANT REGIONAL BANK IN CINCINNATI O

DEPOSIT BANK OF VANCEBURG

CITIZENS BANK -

422PM

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Form 2138

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD

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This is an **UNREPEATED MESSAGE**, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT

49C XV 40 VIA MOREHEAD KY

WEST LIBERTY KY DEC 28 19

1829

HON WILLIAM H MCADOO

SECY TREAS WASHINGTON DC

THE COMMERCIAL BANK OF WESTLIBERTY KY IS RESPECTIVELY ASKING OF YOU TO CONSIDER CINCINNATI O AS LOCATION FOR ONE THE ORGINAL BANKS BELIEVING THAT IS GEOGRAPHICAL LOCATION WOULD BEST SUBSERVE THE INTEREST OF THE PEOPLE OF THIS SECTION OF KENTUCKY

COMMERCIAL BANK

504PM

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Federal Reserve Bank of St. Louis

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NIGHT LETTER

Form 2289 B

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA **CABLE SERVICE TO ALL THE WORLD**

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THEO N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT
81C RU 44 N L 5 EXA

1977

WILLIAMSTOWN KY DEC 28 1913

1104

HON W G MCADOO

SECTY TREASURY WASHN DC

DEAR SIR:WE EARNESTLY SOLICIT THE LOCATION OF A REGIONAL BANK AT CINCINNATI OHIO OMISSION TO LOCATE ONE THERE WOULD BE DETRIMENTAL AND WE BELIEVE UNFAIR TO THE BANKING INTERESTS OF ALL OUR SECTION OF THE COUNTRY YOURS RESPECTFULLY

BANK OF WILLIAMSTOWN KY

AND GRANT COUNTY DEPOSIT BANK

11PM

L J C

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WESTERN UNION

Form 2589 B

DAY LETTER

THEO. N. VAIL, PRESIDENT

RECEIVED AT

703

707

BB15C JN 55 BLUE 16 EX

WALTON KY DEC 27 1913

W G MCADOO

SECY U S TREASURY WASHN DC

DEAR SIR AND FRIEND WE NEED A REGIONAL BANK IN CINCINNATI OHIO A LARGE CITY NEAREST CENTER OF POPULATION HAS SUB TREASURY CONVENIENT TO LARGEST NUMBER OF BANKS NO BETTER SELECTION COULD BE MADE FOR THIS TERRITORY REQUEST URGENT

WALTON BANK AND TRUST CO

BY R C GREEN PREST , EQUITABLE BANK AND TRUST CO,

BY JOHN C MILLER ASST CASHIER

Form

354P ANSWERED

JAN 3 1914

FORM

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Form 2289-B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT

D MJ 57 NL 241 1914 JAN 3 PM 12 37

BIG STONE GAP VA JAN 2 1914

HON WM G MCADOO

WASHINGTON DC

THE INTERSTATE FINANCE AND TRUST CO IS INTERESTED IN THE ESTABLISHMENT OF A REGIONAL BANK AT CINCINNATI OUR INTERESTS AND THE INTEREST OF THE CINCINNATI BANKS ARE INDENTICAL THE LOCATION OF A REGIONAL RESERVE BANK THERE WILL BEST SERVE OUR INTERESTS IN THE FIELD WE SINCERELY HOPE YOU WILL GIVE DUE CONSIDERATION TO THE CLAIMS OF CINCINNATI

INTERSTATE FINANCE AND TRUST CO

Form

1130AM ~~XXX~~ JAN 3

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Federal Reserve Bank of St. Louis

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ROB'T. L. PENNINGTON, PRESIDENT.
J. OLIN WOODWARD, VICE-PRESIDENT.

C. E. COUK, CASHIER.
H. E. GIBSON, ASST CASHIER.

No 9924

The Powell Valley National Bank

Jonesville, Va.

January 19th 1914

Hon W.G.Mc Adoo
Secretary of the Treasury
Washington D.C.

Form 2 J

Dear Sir :-

We desire to express our preference as to the location of a Regional Bank for this section.

It is our opinion that Regional Banks should be centrally located as regards Railroad systems and other facilities.

It is also our opinion that member Banks should be selected as regards Railroads and their connecting lines , regardless of State lines or geographical location.

We being located on the great Louisville & Nashville system and within twelve hours run of the City of Cincinnati we express our preference for CINCINNATI as the location of a Resreve Bank for this section.

While we would like to see a Bank located at Richmond Va. it would take us about 24 hours to reach it by Mail or travel.

Hoping it will be your pleasure to see that Cincinnati gets a Bank and that we will be a member thereof

I am very truly yours

Cashier.

ANSWERED
JAN 21 1914

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT 1116

2 AN PA 35 NL

WISE VA JAN 2 1914

JON WM G MCADOO SECY

WASHN DC

WE FAVOR ESTABLISHMENT OF REGIONAL BANK IN CINCINNATI WE BELIEVE BEST LOCATION FOR THIS TERRITORY NEAR CENTER OF POPULATION AND MEANS OF QUICKER COMMUNICATION WILL APPRECIATE YOUR ASSISTANCE AND COOPERATION IN ESTABLISHING REGIONAL BANK THERE

WISE COUNTY BANK

932PM

Form L S

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Federal Reserve Bank of St. Louis

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ALFRED G. ALLEN
2D DISTRICT OHIO

EDW. C. HAUER
SECRETARY

HOUSE OF REPRESENTATIVES U. S.,
WASHINGTON, D. C.

Cincinnati, Ohio,

December 24, 1913.

ANSWERED
JAN 3 1914
DARK
FORM 25

PERSONAL:

Honorable David F. Houston,
Secretary of Agriculture,
Washington, D. C.

My dear Mr. Houston:

Every Cincinnati National Bank has wired its intention of coming in under the new Currency Act. I note with keen pleasure, and I know it is extremely gratifying to you to observe, the favorable manner in which the great institutions of the country have, at last, come to accept and welcome this great measure. The great mass of people have all the time been back of President Wilson, and his triumph is complete.

We want, by all means, to have Cincinnati designated as one of the reserve cities, that is, to have one of the regional banks established here. It is a sub-treasury city, and geographically most excellently situated for this purpose. By all means, let us have one located here.

With kind regards,

Sincerely yours,

Alfred G. Allen

Form

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Federal Reserve Bank of St. Louis

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ALFRED G. ALLEN
2D DISTRICT OHIO

EDW. C. HAUER
SECRETARY

HOUSE OF REPRESENTATIVES U. S.,
WASHINGTON, D. C.

OFFICE OF ASSISTANT SECRETARY TO SECRETARY OF THE TREASURY
15 DEC
PM

Cincinnati, Ohio,
December 24, 1913.

PERSONAL:

Honorable William G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

My dear Mr. McAdoo:

Every Cincinnati National Bank has wired its intention of coming in under the new Currency Act. I note with keen pleasure, and I know it is extremely gratifying to you to observe, the favorable manner in which the great institutions of the country have, at last, come to accept and welcome this great measure. The great mass of people have all the time been back of President Wilson, and his triumph is complete.

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With kind regards,

Sincerely yours,

Alfred G. Allen

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December 29, 1913.

My dear Congressman:

I have your letter of the 24th instant. You may be sure that Cincinnati's claims will be given every consideration.

With best wishes for the New Year, I am,

Sincerely yours,

Hon. Alfred G. Allen,
House of Representatives.

Cincinnati

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Federal Reserve Bank of St. Louis

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SIXTY-THIRD CONGRESS

JOHN A. MOON, TENN., CHAIRMAN.
DAVID E. FINLEY, S. C.
THOMAS M. BELL, GA.
WILLIAM E. COX, IND.
FRANK E. WILSON, N. Y.
WILLIAM E. TUTTLE, JR., N. J.
ARTHUR B. ROUSE, KY.
H. ROBERT FOWLER, ILL.
FRED L. BLACKMON, ALA.
ALFRED G. ALLEN, OHIO.
THOMAS L. REILLY, CONN.
E. E. HOLLAND, VA.

SAMUEL W. BEAKES, MICH.
JAMES P. BUCHANAN, TEX.
SAMUEL W. SMITH, MICH.
HALVOR STEENERSON, MINN.
MARTIN B. MADDEN, ILL.
WILLIAM H. STAFFORD, WIS.
WILLIAM W. GRIEST, PA.
AMBROSE KENNEDY, R. I.
IRA C. COPLEY, ILL.
J. KUHIO KALANIANAOLE, HAWAII.

JO J. IVINS, CLERK.
C. E. BRUCE, ASSISTANT CLERK.

Committee on the Post Office and Post Roads,
House of Representatives United States,
Washington, D. C.

January 10, 1914.

Honorable William G. McAdoo,
Honorable David F. Houston,

Reserve Bank Organization Committee,

Washington, D. C.

Gentlemen:-

I want to bring to your particular attention the following advantageous points of Cincinnati as a regional reserve city:-

In the first place Cincinnati is a sub-treasury city.

It is the gateway to the south and but a night's ride from the great cities of Chattanooga, Birmingham and Atlanta.

Within a radius of 300 miles there is a population of 20,881,000.

It has most excellent railroad and mail facilities, its railroads radiating into the states of Ohio, Indiana, Illinois, Pennsylvania, West Virginia, Kentucky, Tennessee, Georgia, Alabama and Mississippi. Thus, the current of trade has been through Cincinnati, and its clear-

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Federal Reserve Bank of St. Louis

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ings are the largest of any city in the State.

When the improvement of the Ohio River by locks and dams is completed Cincinnati will be one of the most advantageously located cities in the Ohio or Mississippi Valleys, for then raw materials, coal, iron and wood, can be brought to our doors at the lowest possible cost, there to be manufactured into various commodities, and by means of cheap water transportation, conveyed, not only as far east as Pittsburgh, but all over the south land.

Cincinnati is not only the nearest large city to the center of population in the country, but it is the center of an extensive manufacturing district, and likewise of a great agricultural district.

From their established banking customs and practices Cincinnati banking institutions have a splendid reputation for good and safe banking. No other great city in the country suffered less during the panic of 1907.

The volume of business which naturally flows through Cincinnati and the number of banks within this territory which have expressed their intention of joining the new system should assure the Committee that Cincinnati would afford the system one of the strongest regional banks in the country.

Very truly yours, Alfred G. Allen

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January 12, 1913.

My dear Congressman:

I thank you for your letter of January 10th, citing the advantageous points of Cincinnati as a location for a Federal Reserve Bank, and assure you that it will receive the careful consideration of the Organization Committee.

Sincerely yours,

Hon. Alfred G. Allen,
House of Representatives.

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ALFRED G. ALLEN
2D DISTRICT OHIO

EDW. C. HAUER
SECRETARY

HOUSE OF REPRESENTATIVES U. S.,
WASHINGTON, D. C.

RECEIVED
MAR 13 1914
Res. Bank Org Committee

March 12, 1914.

Honorable William G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

My dear Mr. Secretary:-

For the information of the Federal Reserve Bank Organization Committee I take pleasure in handing you herewith a list of banks that have expressed their preference for Cincinnati as a Federal Reserve City.

Very truly yours,

Alfred G. Allen

ANSWERED
MAR 17 1914

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OMC

16

March 13th, 1914.

Sir:

On behalf of Secretary Mc Adoo, I beg to acknowledge the receipt of your letter of March 12th enclosing a list of banks which have expressed their preference for Cincinnati as a Federal Reserve City and to assure you that I have had pleasure in giving instructions that this information is to be so placed that it may be promptly available for the consideration of the Committee in determining the locations for Federal Reserve Banks.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Honorable Alfred G. Allen,
House of Representatives.

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(B)

House of Representatives U. S.

Washington, D. C.

January 9, 1914.

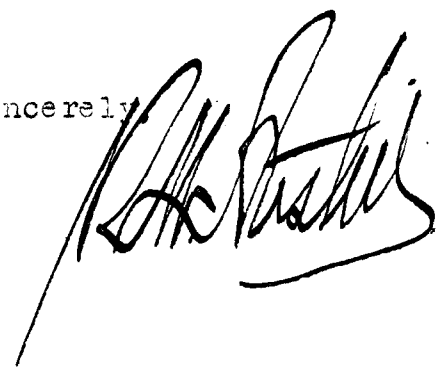
Hon. Wm. G. McAdoo,

Secretary of the Treasury.

Dear Mr. Secretary:

I am enclosing a letter from the National Bank of Jellico for your consideration, etc.

Sincerely,



ANSWERED
JAN 2 -
DLR

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DLR.

January 24, 1914.

S i r :

In the absence of Secretary McAdoo, I beg to acknowledge the receipt of yours of the 8th, and to say that your letter with enclosure from Mr. Baird of the National Bank of Jollico will be called to the attention of the Committee and considered by it in determining the question of the location of a Federal Reserve Bank in that district.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Hon. R. W. Austin,
House of Representatives,
Washington, D. C.

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S. B. AVIS
THIRD DISTRICT
CHARLESTON, WEST VIRGINIA

HOUSE OF REPRESENTATIVES

WASHINGTON

Office Comptroller
DEC 13
OF CURRENCY

December 30, 1913.

Honorable Geo. E. Downey,
Comptroller of the Treasury,
Washington, D. C.

Dear Sir:

In considering the designation of cities in which Federal Reserve Banks are to be organized, I trust that you will give the City of Cincinnati, Ohio, your most favorable consideration.

I urge this consideration at the earnest request of the banks of my section of West Virginia who are very anxious to see Cincinnati to be designated.

Very respectfully yours,

SBA-J

S. B. Avis

ANSWERED
JAN 3 1914
FORM

Form J

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S. B. AVIS
THIRD DISTRICT
CHARLESTON, WEST VIRGINIA

HOUSE OF REPRESENTATIVES

WASHINGTON

Cincinnati

December 30, 1913.

Form 24

Honorable Wm. Gibbs McAdoo,

Secretary of the Treasury,

Washington, D. C.

Dear Sir:

In considering the designation of cities in which Federal Reserve Banks are to be organized, I trust that you will give the City of Cincinnati, Ohio your most favorable consideration.

I urge this consideration at the earnest request of the banks of my section of West Virginia who are very anxious to see Cincinnati to be designated.

Very respectfully yours,

S. B. Avis

SBA-J

ANSWERED
1914
Cincinnati

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STANLEY E. B[illegible]DLE,
FIRST DISTRICT O[illegible].

CLIFFORD WRIGHT,
SECRETARY

House of Representatives U. S.

Washington, D. C.

Honorable William Gibbs McAdoo,
Secretary of the Treasury.

My dear Mr. Secretary:

I am enclosing a letter received from The Cincinnati Association of Credit Men, which is composed of some of Cincinnati's leading citizens, in which an invitation is extended the Committee to visit the Association when it is in Cincinnati and conducting hearings relative to the establishment of Regional Banks.

Trusting that it will be convenient to accept this invitation, I am

Very respectfully,

Stanley E. Doodle

January 7th
1 9 1 4.

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The Cincinnati Association of Credit Men

I. M. FREIBERG,
SECRETARY.
TEL. CANAL 4918
904-905 COMMERCIAL TRIBUNE BLDG.

OFFICERS AND DIRECTORS

SAMUEL MAYER, PRESIDENT
THE ISAAC FALLERS SONS CO.

J. E. McCLAIN, 1ST VICE-PRESIDENT
THE JOSEPH R. PEEBLES SONS CO.

O. S. LARKBY, 2ND VICE-PRESIDENT
THE EDWARDS MFG. CO.

CHAS. W. DUPUIS, TREASURER
THE SECOND NATIONAL BANK

GEORGE F. DIETERLE
THE UNION DISTILLING CO.

L. S. DOGGETT
THE PUTNAM-HOOKER CO

J. W. EVANS
STANDARD PAPER CO.

C. S. FAXON
THE CAHILL SHOE CO.

OSCAR GOLDSMITH
P. GOLDSMITH'S SONS

LEO. F. HIRSCH
GOLDMAN, BECKMAN & CO,

W. B. JOHNSTON
THE P. R MITCHELL CO.

WM. T. JOHNSTON
THE WM. T. JOHNSTON CO.

STANLEY KLEIN
THE MENDEL DRUCKER CO

WM. H. MUENCH
THE LUNKENHEIMER CO.

CHAS. H. ROSENTHAL
H. ROSENTHAL & SONS

ADVISORY BOARD

W. A. HOPPLE
THE JOHN SHILLITO CO.

MAX SILBERBERG
FEDER-SILBERBERG CO.

Cincinnati, January 5, 1914.

Hon. Stanley Bowdle,
House of Representatives,
Washington, D. C.

My dear Congressman:-

In reading over our papers lately I notice where there will be a committee from Washington visit Cincinnati about the middle of February in the interests of the regional bank.

I would like to have you use your good offices and see whether or not it would not be possible to have the gentlemen who come that evening visit the Cincinnati Association of Credit Men at a meeting that will be held that night at 6:30 at the Business Men's Club to which we will invite the bankers of this section and any one else who would be interested in this proposition and any persons whom they may want.

We do not even know the exact date they will be here but whatever date it is we will arrange a meeting for that time.

I certainly think that we could show them a very pleasant evening and if you are in the city we would certainly expect you also as our guest.

Wont you please take this up with the proper party and let me know at your very earliest convenience whether or not such a meeting could be arranged.

In behalf of our Association and its Executive Committee we will be greatly indebted to you for this service.

Very truly yours,

THE CINCINNATI ASS'N. OF CREDIT MEN.
Per I M Freiberg
Secretary.

IMF/HC

Form L 6

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January 12, 1914.

Hon. Stanley E. Bowdle,

House of Representatives.

My dear Mr. Bowdle:

I have your letter of January 7th, enclosing one from the Cincinnati Association of Credit Men, extending an invitation to the Reserve Bank Organization Committee to visit the Association at a meeting to be held at the Business Men's Club. I regret that our schedule and engagements are such that it will be impracticable for us to accept the invitation. Will you please convey to the Association our regrets.

Very truly yours,

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S. D. FESS
6TH DISTRICT OHIO

Subject---Regional Bank for Cincinnati.

House of Representatives U. S.

Washington, D. C.

January 2, 1914.

Form 15
ANSWERED
JAN 6 1914
FORM

Hon. Wm. G. McAdoo,

Department of the Treasury.

My dear Mr. Secretary:-

In the matter of locating the various regional banks I know you will give the fullest consideration to the claims of the various cities aspiring for the honor. I presume that it will be less difficult to satisfactorily serve any section of the country than that tributary to the vast section east of Chicago, south of the Lakes, west of Baltimore and Philadelphia and north of the Southern border. Within this area lie the wonderful cities of Pittsburg, Cleveland, Detroit, Indianapolis, Louisville and Cincinnati. I have looked over the claims of each city and am satisfied that each appeals strongly to the Board of Organization. Since the claims of all cannot be satisfied it would appear to me that Cincinnati would probably be the one center that would serve most easily and most effectively this vast area if one regional bank is to perform the task. Its banking resources are equal to any of the cities mentioned, its railroad facilities come nearer being a perfect radiating point for this section,

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S. D. FESS
6TH DISTRICT OHIO

Subject---Regional Bank for Cincinnati.

House of Representatives U. S.
Washington, D. C.

WGM #2.

its location geographically with reference to the cities mentioned together with the area to be served is central and it possesses the strategic position of being neither northern nor southern but lies upon the border line and is both. Speaking as a member of the House but not as a Representative of any particular section of the State of Ohio nor in the interest locally of any city butrather in the larger sense for the welfare of the great mass in this great area it would appear to me that Cincinnati would be the most desirable point for this regional bank if but one is destined to servethis people.

Yours very truly,

S. D. Fess

SDF/LF

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19

House of Representatives U. S.
Washington, D.C.

Hamilton, O., January 17, 1914.

Hon. W. G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

My dear Secretary McAdoo:

I have thought before to have been able to have personal conference with you concerning the location of a regional bank in Cincinnati, and now take this method of communicating my opinion as a private citizen resident of the vicinity of Cincinnati that its excellent geographical location, superior transportation facilities and the wide area of prosperous country near Cincinnati, as well as the number of banks endorsing that city, should entitle Cincinnati to your very best consideration as I know that your sole desire is to select the cities which seem to you to be best for making the system a complete success.

With assurance of my high personal regard,

I remain

ANSWERED
JAN 21 1914

Very truly,
Nanna Gard.
M.C.

AS

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FRANK B. WILLIS
8TH DISTRICT, OHIO

HOUSE OF REPRESENTATIVES
WASHINGTON

Cinti

December 29,1913.

Hon.William G.McAdoo,
Secretary of the Treasury,
Washington,D.C.

Dear Sir:

I am inclosing herewith telegrams which I have just received from the Farmers Deposit Bank,Richwood,Ohio;First National Bank, Ada,Ohio and the First National Bank,Kenton,Ohio,all urging that Cincinnati be selected as one of the cities in which is to be located a federal reserve bank. I know personally that the bankers who have sent these telegrams are good men and are in position to judge of the needs of the several communities in which they live. It seems to be their opinion expressed with great unanimity that the north-western section of the state would be most accommodated by having Cincinnati as one of the regional reserve cities. I therefore take pleasure in referring their telegrams to you for such action as you may deem appropriate in the premises.

Very respectfully,

Frank B. Willis

FBW/D
Inclosures--3 telegrams.

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FRANK B. WILLIS
8TH DISTRICT, OHIO

HOUSE OF REPRESENTATIVES
WASHINGTON

File

December 31,1913.

Hon.William G.McAdoo,
Secretary of the Treasury,
Washington,D.C.

Form

Dear Sir:

The inclosed night letter from the First National Bank, Richwood,Ohio,addressed to Mr.Willis,is self-explanatory. I am forwarding the same to you for filing.

Very respectfully,

R S Dodds
Secy

Encl.

~~Hon F B W~~
~~Your communication of Dec 31 13~~

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LETTERS REGARDING HEARINGS.

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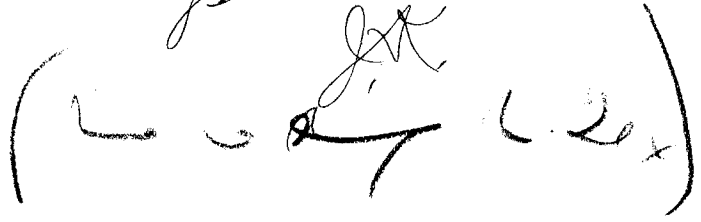
Jan 12. 1914

Rep. Allen left the attached telegram today, and asked that an ackd. ment be sent to him.

Mr Allen recommends highly the rooms referred to, in case the Committee considers quarters outside the public buildings



Union Central Life Insurance Co.

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WESTERN UNION TELEGRAM

Form 1864

THEO. N. VAIL, PRESIDENT

RECEIVED AT HOUSE OFFICE BUILDING, NEW JERSEY AVE. & B ST., S. E.

66W BT 57 1 EXTRA

CINCINNATI OHIO JAN 9TH 1914

HON ALFRED G ALLEN

CONG HALL HO WASHINGTON DC

I ADDRESSED SECRETARY MCADOO ON FIFTH TENDERING USE OF OUR LIBRARY AND COMMITTEE ROOMS TO THE ORGANIZATION COMMITTEE OF THE FEDERAL RESERVE ASSOCIATION FOR THE CINCINNATI MEETING SEATING CAPACITY FOUR HUNDRED ALL OF WHICH WILL BE THOROUGHLY EQUIPPED YOU ARE AUTHORIZED TO REPRESENT ME IN PROMISING ANY ARRANGEMENTS THAT WILL TEND TOWARD THEIR COMFORT AND CONVENIENCE

J R CLARK

PRESIDENT 703P

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Jesse R. Clark, President
The Union Central Life Ins. Co.
Cincinnati

Cincinnati

Hon. William G. McAdoo,
Secretary of Treasury,
Washington, D.C.

Dear Sir:-

Permit me in behalf of the Union Central Life Insurance Company, to offer to the Organization Committee of the Frederal Reserve Association, without expense, the Library in this building for your Cincinnati meeting on February 19th and 20th, in considering the location of the regional bank in this section. This Library is furnished with every convenience and will comfortably accommodate three hundred persons.

There will also be available for your exclusive use, three or four committee rooms, thoroughly equipped.

I herewith enclose to you the booklet of the building and trust that you will give the

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Jesse R. Clark, President
The Union Central Life Ins. Co.
Cincinnati

above offor favorable consideration.

Yours respectfully,

President.

Dic.J.R.C.-E.H.
January 5th,
1914

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THE UNION CENTRAL BUILDING

FOURTH AVENUE - VINE STREET - BAKER STREET

CINCINNATI. O.

Marked

ERECTED BY

THE UNION CENTRAL LIFE INSURANCE CO

1912 - 1913

JESSE R. CLARK, PRESIDENT

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Federal Reserve Bank of St. Louis

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THE

UNION CENTRAL BUILDING

FOURTH AVENUE—VINE STREET—BAKER STREET

CINCINNATI, OHIO

ERECTED BY THE

UNION CENTRAL LIFE INSURANCE COMPANY

1912-1913

JESSE R. CLARK, PRESIDENT

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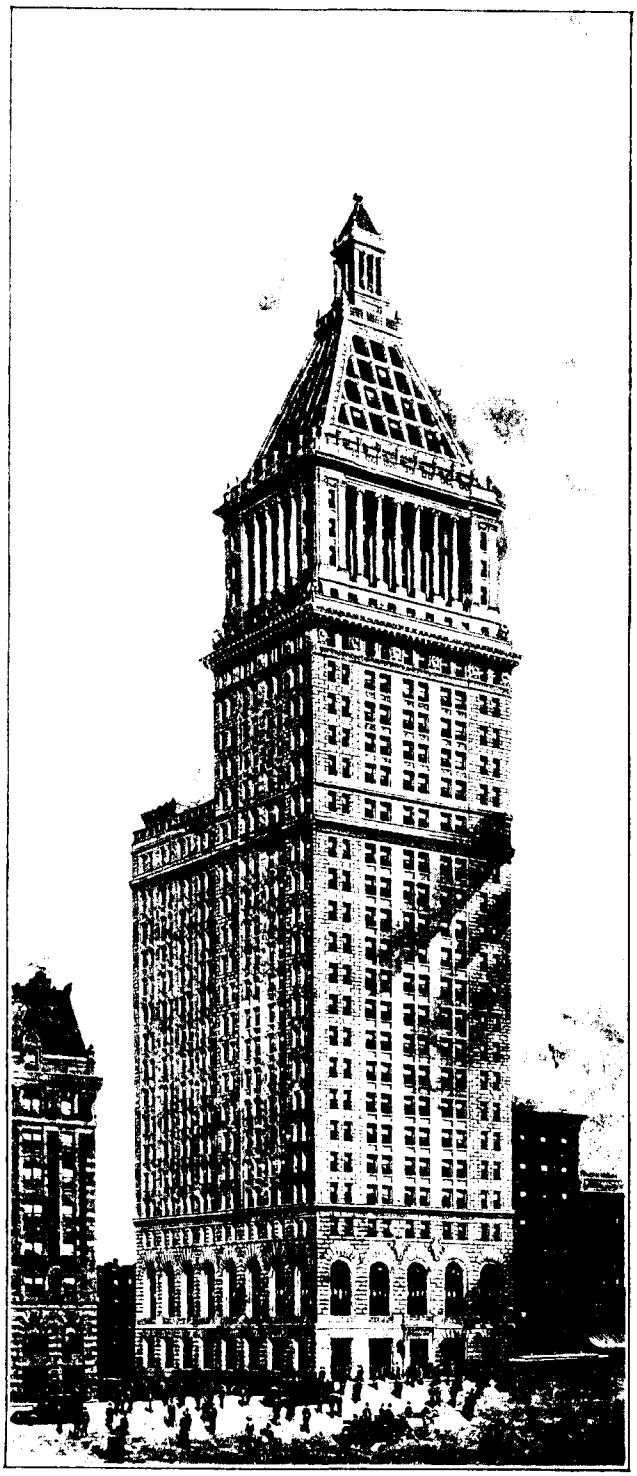

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The Union Central Building

MAJESTIC in appearance, at once the most strikingly beautiful and distinctive building in the city—

CONSPICUOUS for its location, height and individuality of architecture—

PLANNED in construction, equipment and finish for the safety, convenience and health of its tenants—

THE UNION CENTRAL BUILDING will be in itself a standing advertisement for its occupants.

THE type of building, a fitting successor to the Corinthian Postoffice, and the Romanesque Chamber of Commerce, will be an adaptation of the Italian Renaissance to meet the needs of the American high office building.

The first four stories will be of white marble, with heavy rustications, and will form the base of the structure. The exterior above this will be in ivory white matt, glazed terra cotta, modeled in polychromatic work.

The building will cover the entire lot, with the exception of a light court, up to the eighteenth story. The main shaft will be thirty-four stories, including the roof and lantern. Just below the roof it will be surrounded by a free standing colonnade, crowned with a balustrade. The pyramidal roof will be divided into panels of colored

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terra cotta, and will be surmounted with a lantern. At this point there will be an observation gallery accessible to visitors.

The dimensions are one hundred feet on Fourth Avenue, one hundred and fifty feet on Vine Street, and one hundred feet on Baker Street. The height on Fourth Avenue will be 495 feet, the highest point of the lantern. It will contain 5,175,000 cubic feet.

The framework of the building will consist of structural steel columns, girders and beams. Special precautions have been taken to make it strong and stable, and the steel is designed to resist wind pressure. It will be especially protected against corrosion. Approximately 6500 tons of structural steel will be required.

The foundations will consist of a steel grillage and cantilevers, thoroughly imbedded in concrete, and resting upon a stratum of hard, compact gravel. Thorough test was made of the soil to insure a stable foundation.

Ample space in the sub-basement will be allotted to the mechanical equipment, consisting of boilers, tanks, pumps, fans, engines, and generators. It will be complete.

The main entrance will be from Fourth Avenue on a level with the sidewalk. The spacious entrance hall, leading to the elevator lobby, will be furnished with imported marble; it will traverse the entire length of the building, forming an arcade, convenient for small shops. Elevator fronts, doors and frames will be in bronze, harmonizing with the exterior design of the building. The elevators will be in batteries of six, facing each other—a convenient arrangement. There will also be entrances on Vine Street and Baker Street.

The first floor will be designed for stores, mercantile, banking or brokerage offices. The south half of the

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basement will have good natural light, and may be used for mercantile purposes—it was the first location of the Union Savings Bank & Trust Company, and the Provident Savings Bank & Trust Company.

There will be thirty rentable stories with elevator service. The floor space will approximate 218,557 square feet.

The Chamber of Commerce and Merchants Exchange will occupy the second and third floors. The south end of the two floors will be thrown into an immense trading hall. A Produce Exchange, Directors' Room, library, offices, lounging room, and many committee rooms, will occupy the remainder of the space. A marble stairway will connect the main entrance hall with the Chamber of Commerce quarters, in addition to the elevator service.

The Executive Staff of the Union Central Life Insurance Company, together with clerical forces of the various departments, will occupy six to eight stories, as well as utilize, for safety vaults, the subcellar—twenty-eight feet deep, and covering one-half of the entire lot. The President's Offices, the Board of Directors, and Executive Committee Rooms will be upon the fifteenth floor. The other offices will be arranged for the benefit and convenience of the officers. All modern equipment ideas will be adopted.

Associated Architects, Cass Gilbert of New York, and Garber and Woodward, of Cincinnati.

General Contractors, Thompson-Starrett Co., New York.

Building Committee — Jesse R. Clark, Clifford B. Wright, Clark W. Davis, Elbert P. Marshall and John D. Sage.

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Special Features

Location—Fronts on Fourth Avenue, Vine Street and Baker Street. Equally accessible to shopping and financial districts. Cars pass in four directions, reaching every part of Cincinnati and Suburbs, Covington and Newport.

Construction—Steel frame protected by fireproof material. Metal trim and doors. Copper window frames. Fireproof floors. No wood. Absolutely fireproof throughout. Perfect sanitation. Commodious corridors with marble wainscoting throughout.

Ventilation—Open on three sides, and above the eighth floor on four sides.

Light—Outside light in every room. Inside modern electrical devices.

Heat—Steam, automatic control, in every office.

Water—Hot and cold in every office.

Vacuum Cleaning System—On every floor.

Mail Chute—On every floor.

Lavatories and Toilets—For both men and women properly located, on every floor.

Drinking Fountains—On every floor, cooled by refrigeration.

Fire Protection—Two stairways, from roof to street level, entirely separated from corridors .and offices, in different sections of the building, accessible to all, self-contained in smokeproof and fireproof walls, metallic frames and doors, with wire glass. Standpipes located at different points, connected with system of hose and racks, and finally to outside public fire system. Complete fire alarm service connected direct with headquarters of city fire department.

Elevator Service—Twelve electric traction elevators in batteries of six. Location central. Self-contained in fireproof partitions and wire glass doors. Every modern automatic safety device. Signals on every elevator on each floor. Capacity of service unequalled in Cincinnati. Running every day and night in the year. 600 feet per minute. Express, local and freight.

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Circulation—Communication between all floors through fire and smoke-proof self-contained passages.

Restaurant, Barber Shop, Telegraph and Telephone—In the building.

Offices—All offices have outside light. Easily and conveniently accessible to elevators. Whole floors clear or subdivided to suit tenants. Suites of any number of rooms can be most conveniently arranged. Light, heat and water furnished without additional charge.

Operation—The operation will be conducted to secure the greatest efficiency and give the greatest service to tenants.

Manager of Building—Correspond, telephone or call upon Mr. M. W. McIntyre, office No. 325 Race St., 3d floor front room. Telephone Main 1888.

Investment—Three million dollars.

Occupancy—Ready for tenants on or before May 1, 1913.

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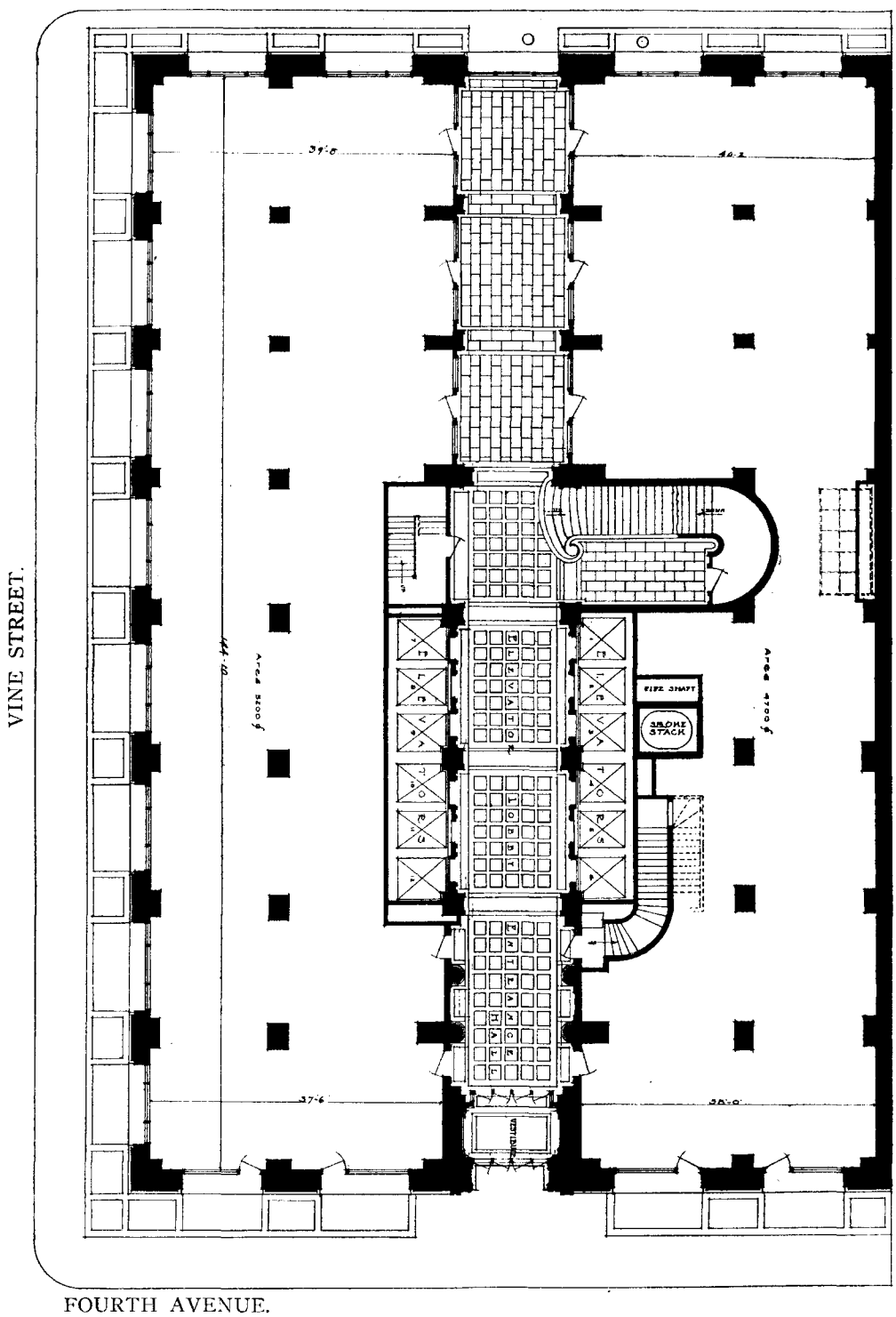
BAKER STREET.



FIRST FLOOR PLAN.

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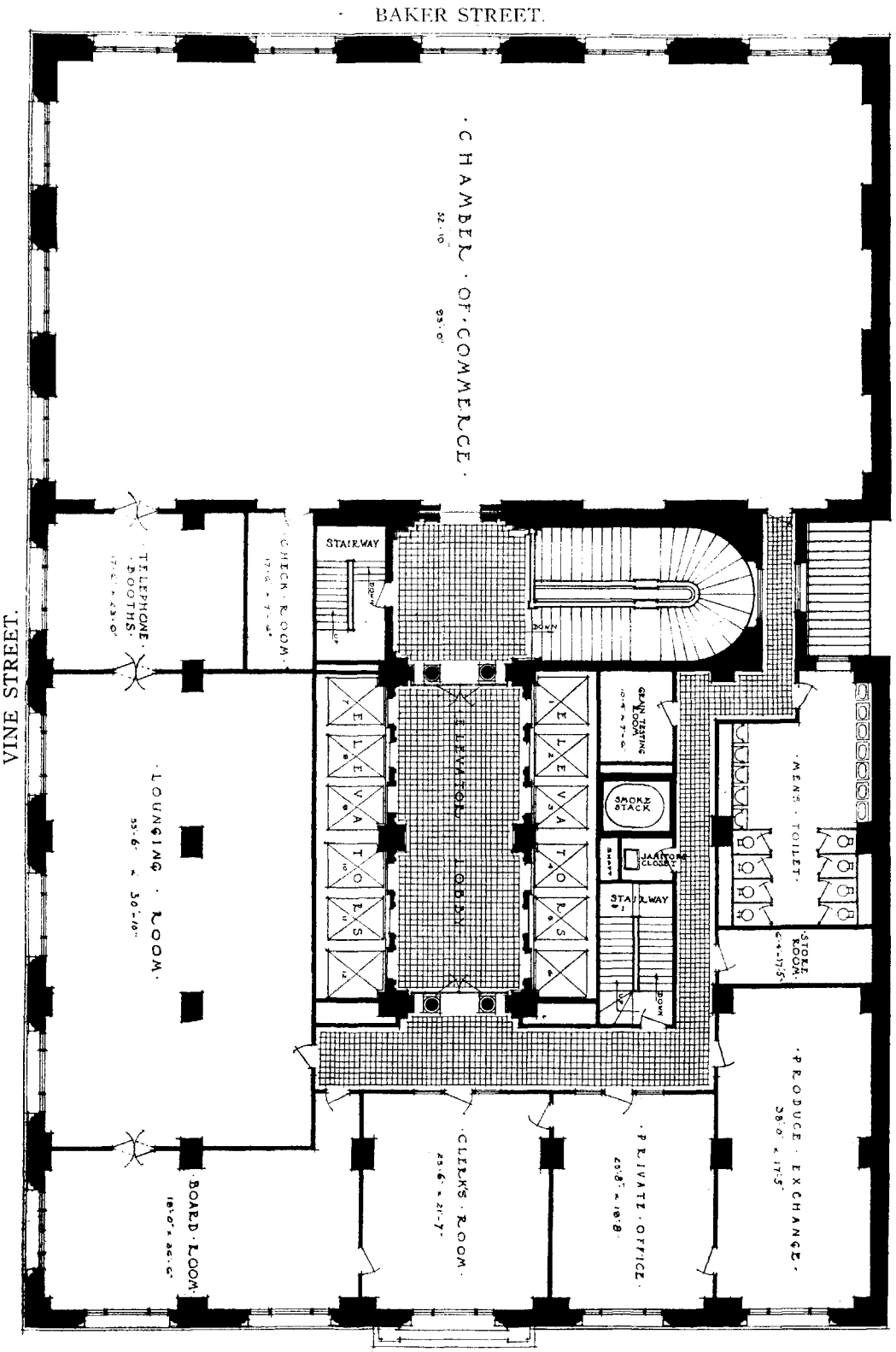

SECOND FLOOR PLAN.

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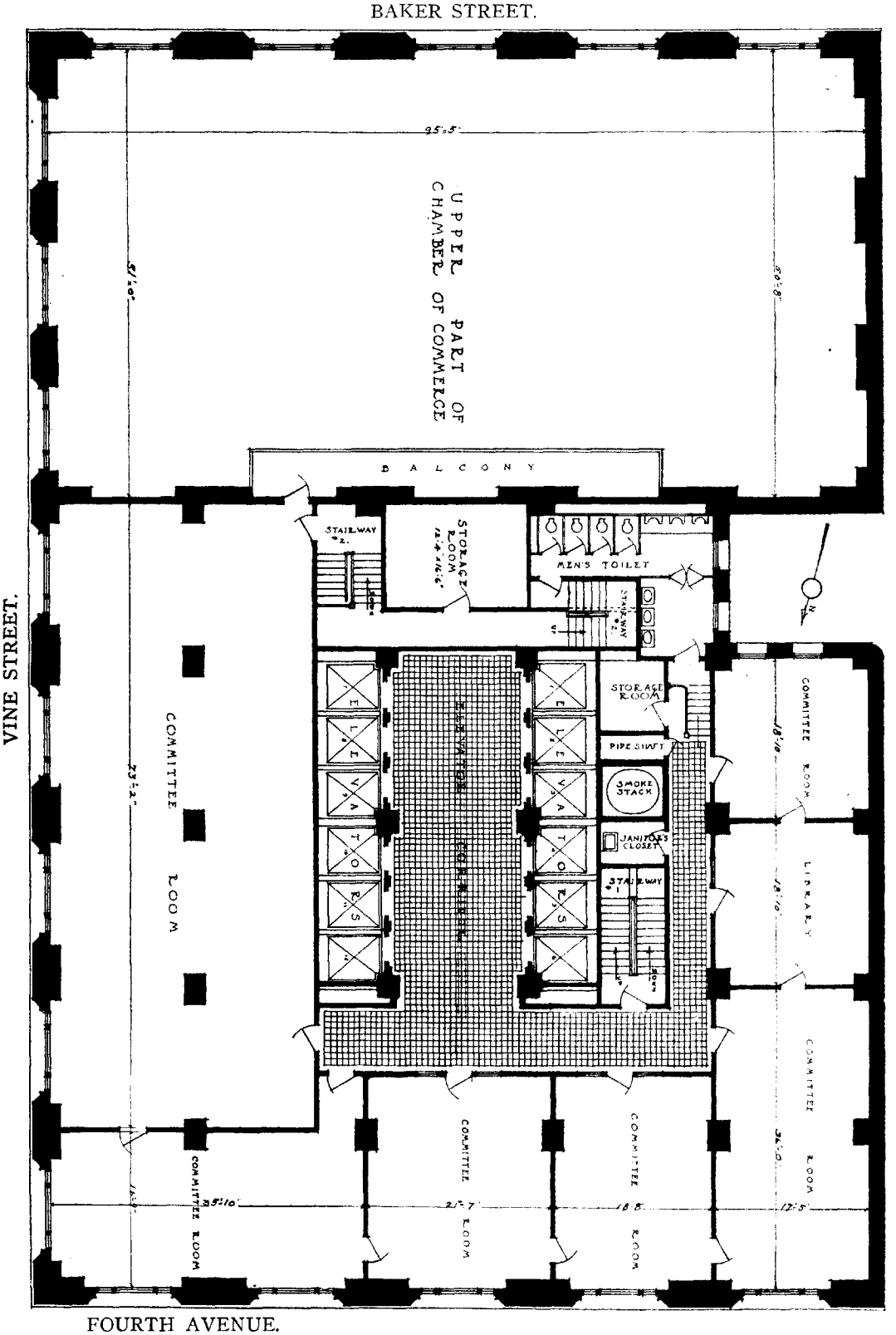

THIRD FLOOR PLAN.

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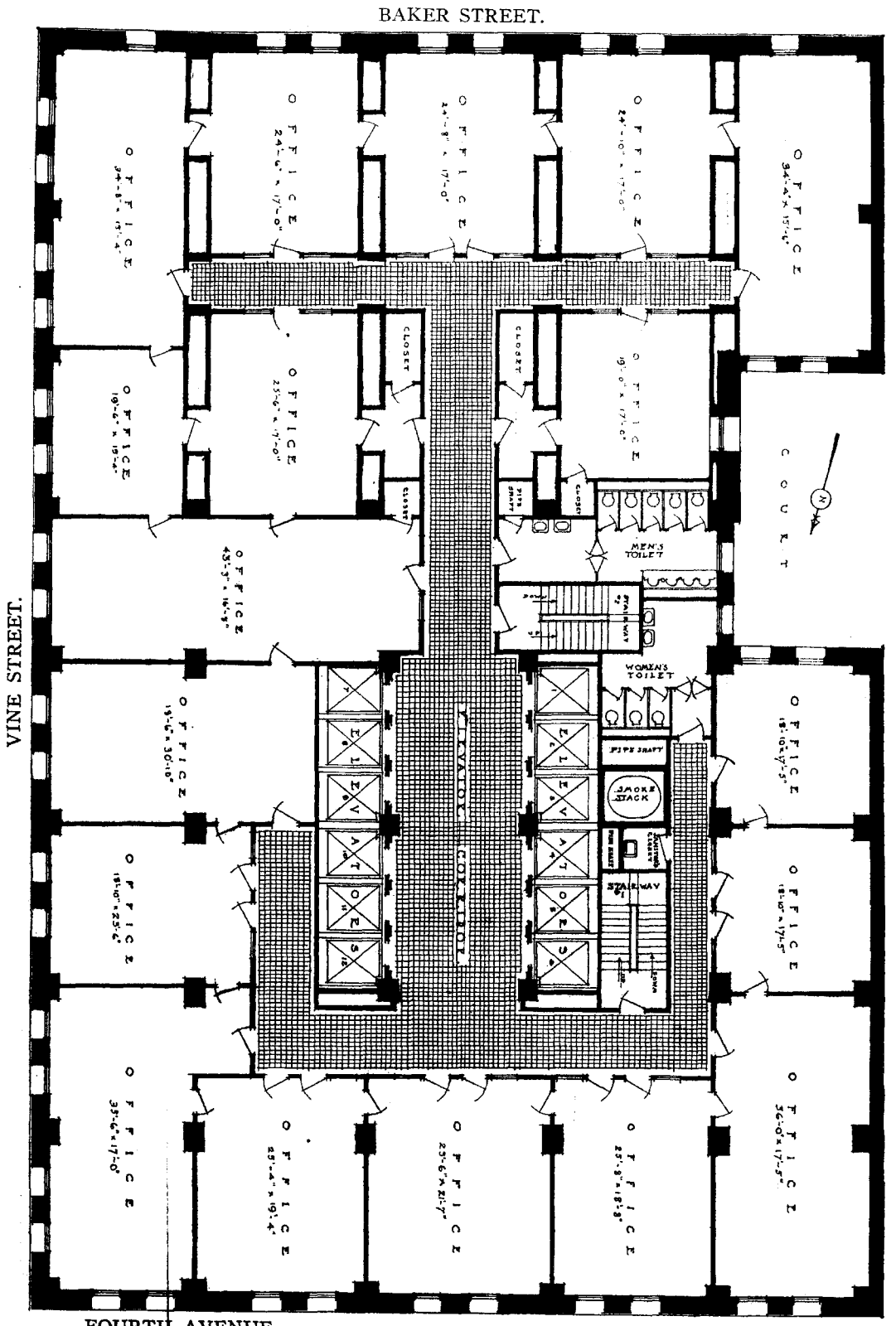

FOURTH FLOOR PLAN.

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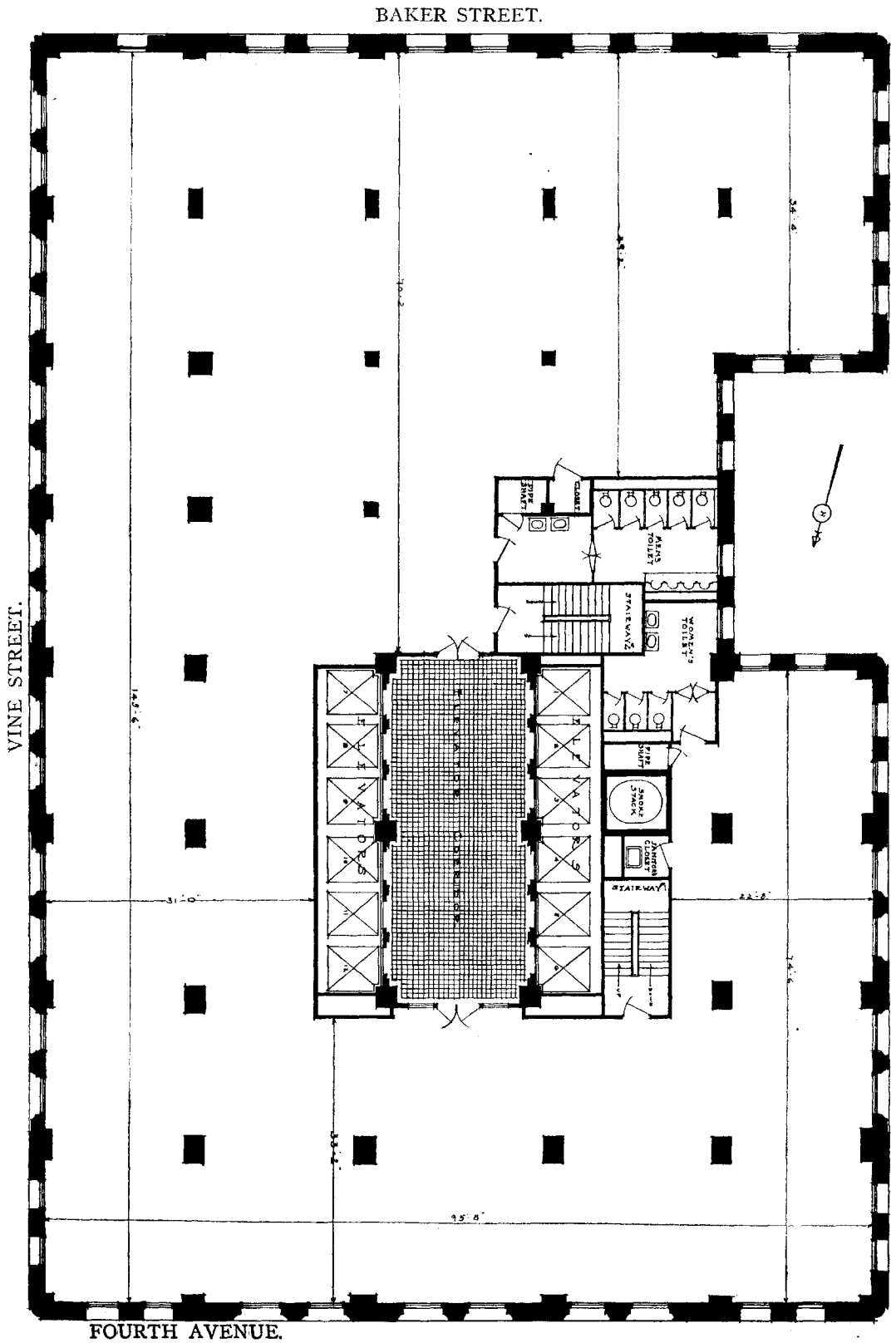

TYPICAL FLOOR PLAN. Fifth to Fourteenth.

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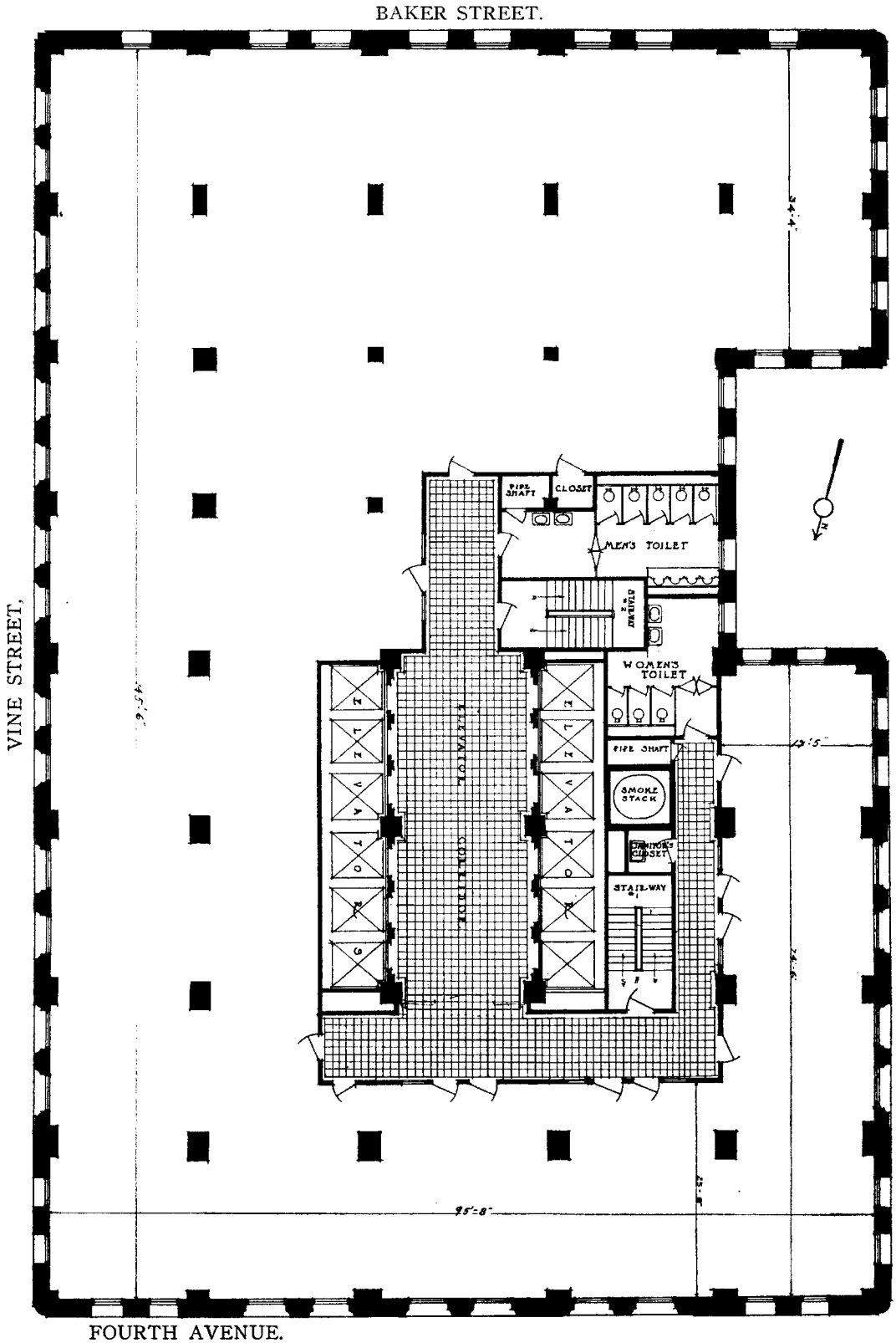

TYPICAL FLOOR PLAN. Fifth to Fourteenth.

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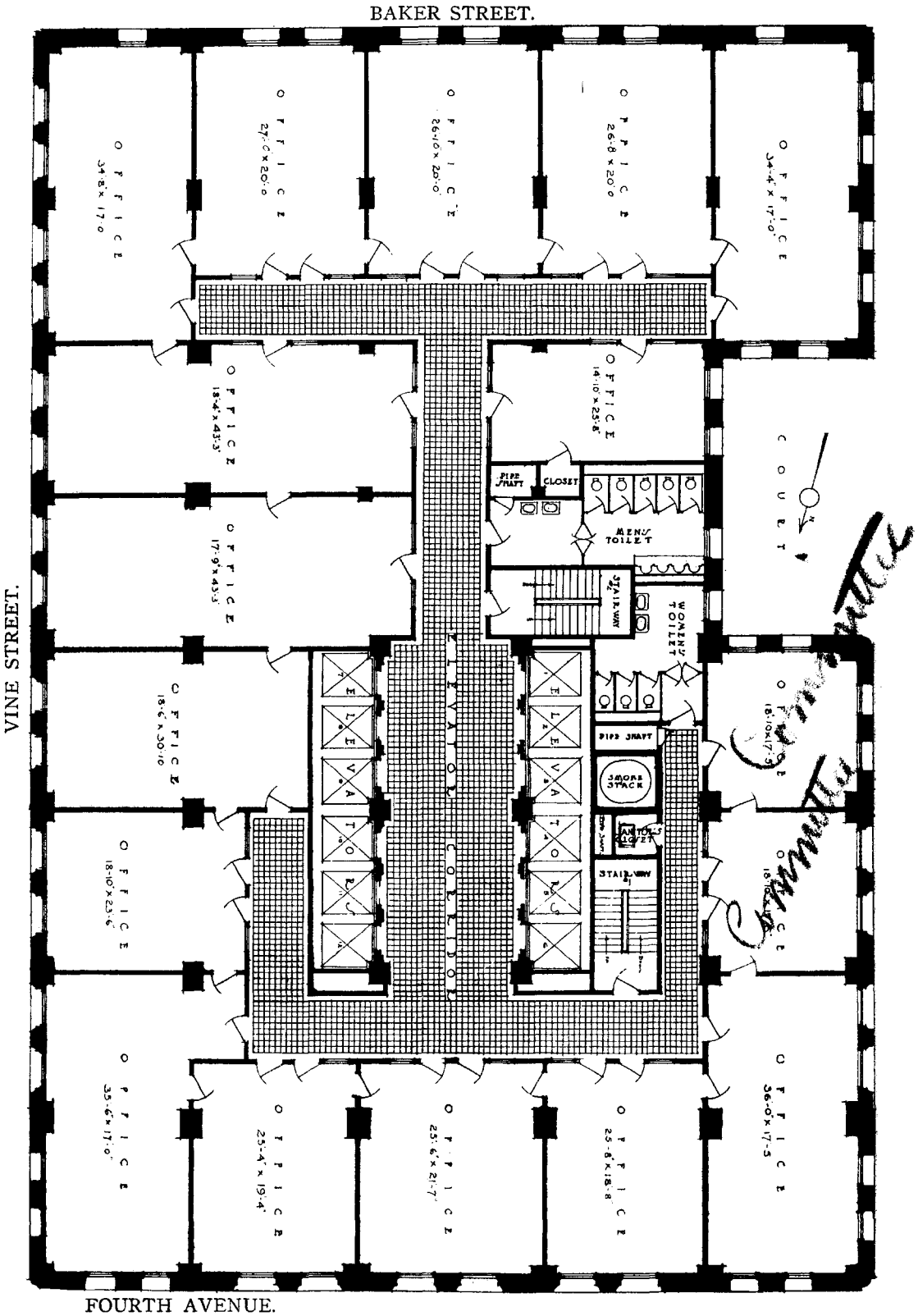

TYPICAL FLOOR PLAN. Fifth to Fourteenth.

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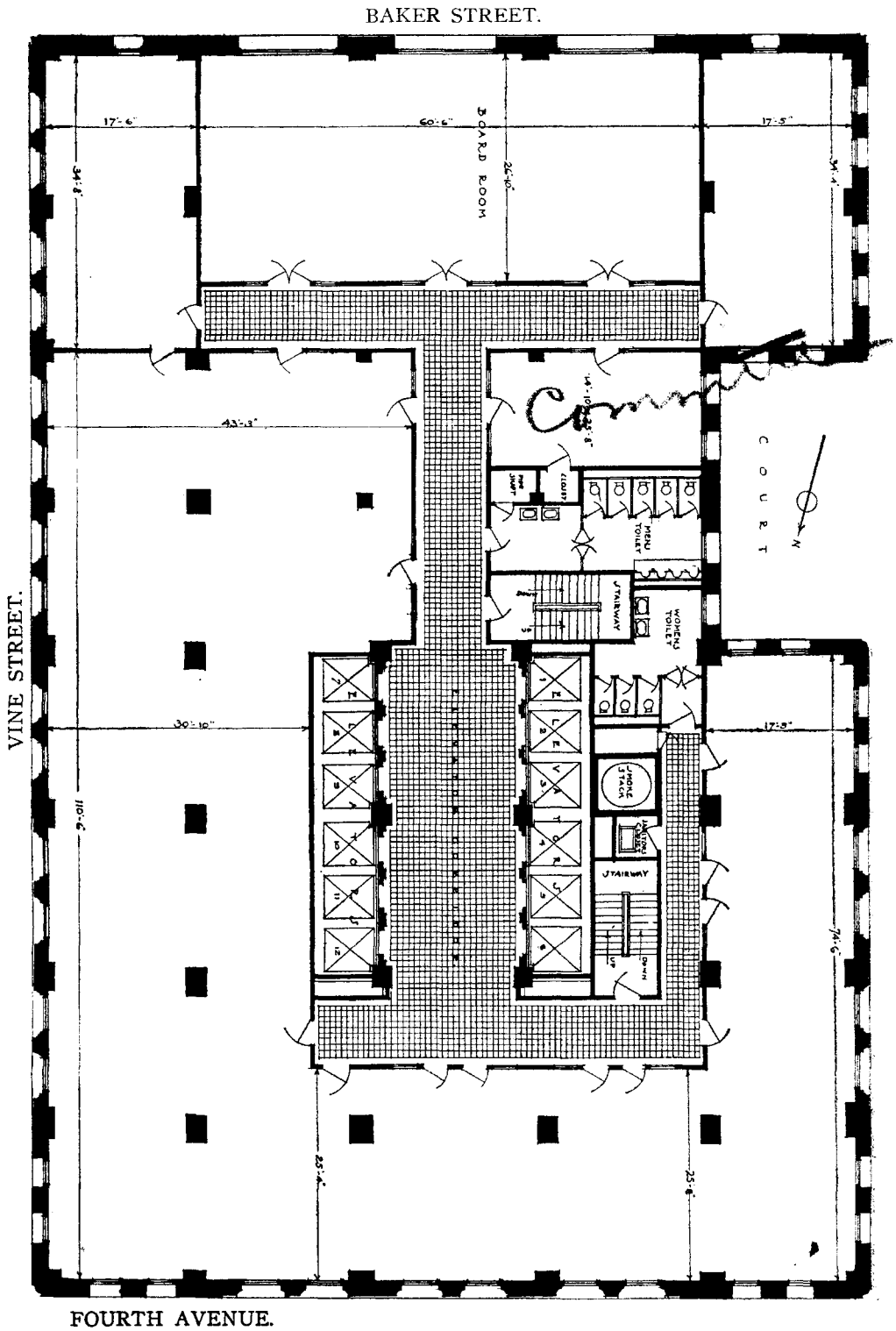

FIFTEENTH FLOOR PLAN.

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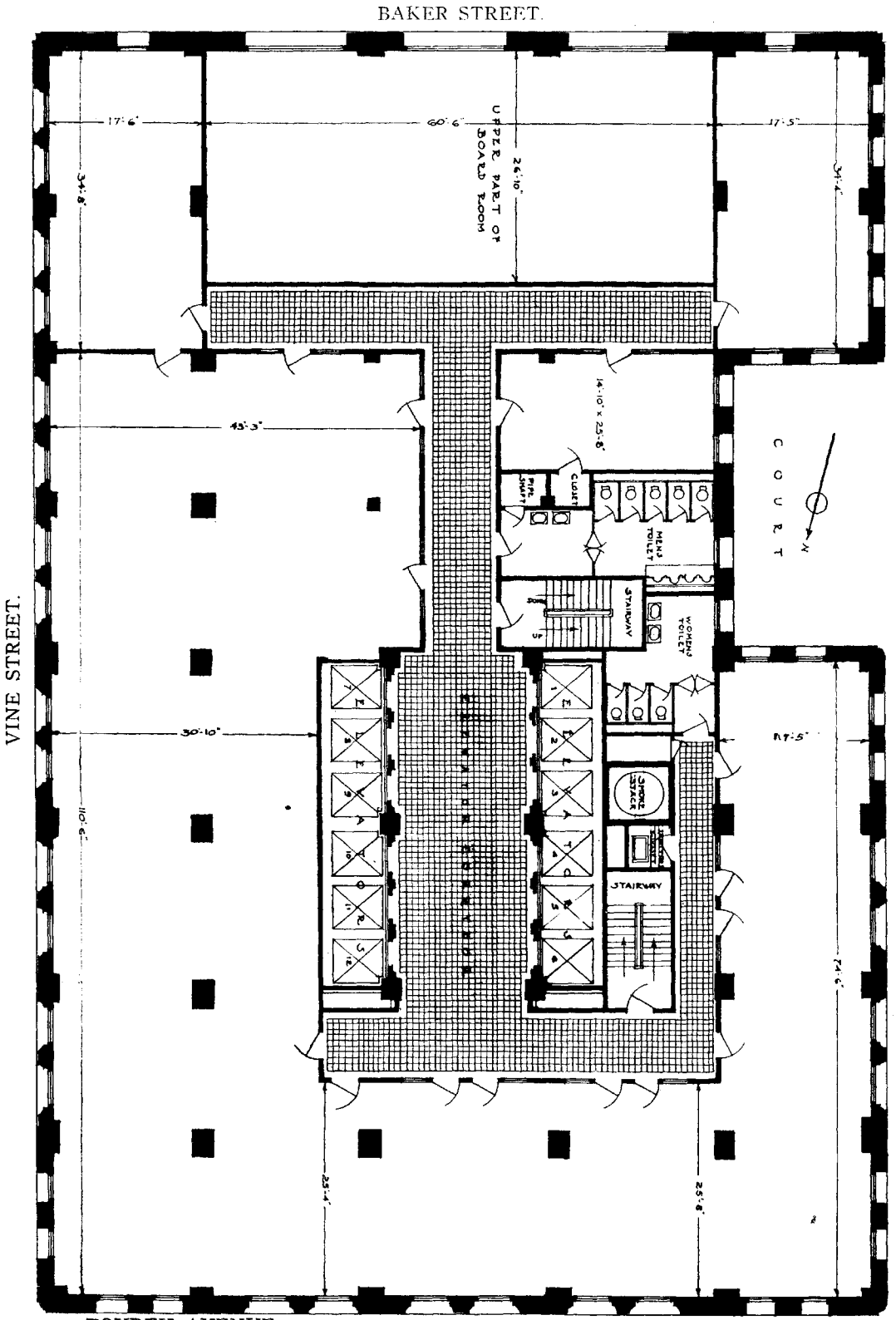

SIXTEENTH FLOOR PLAN.

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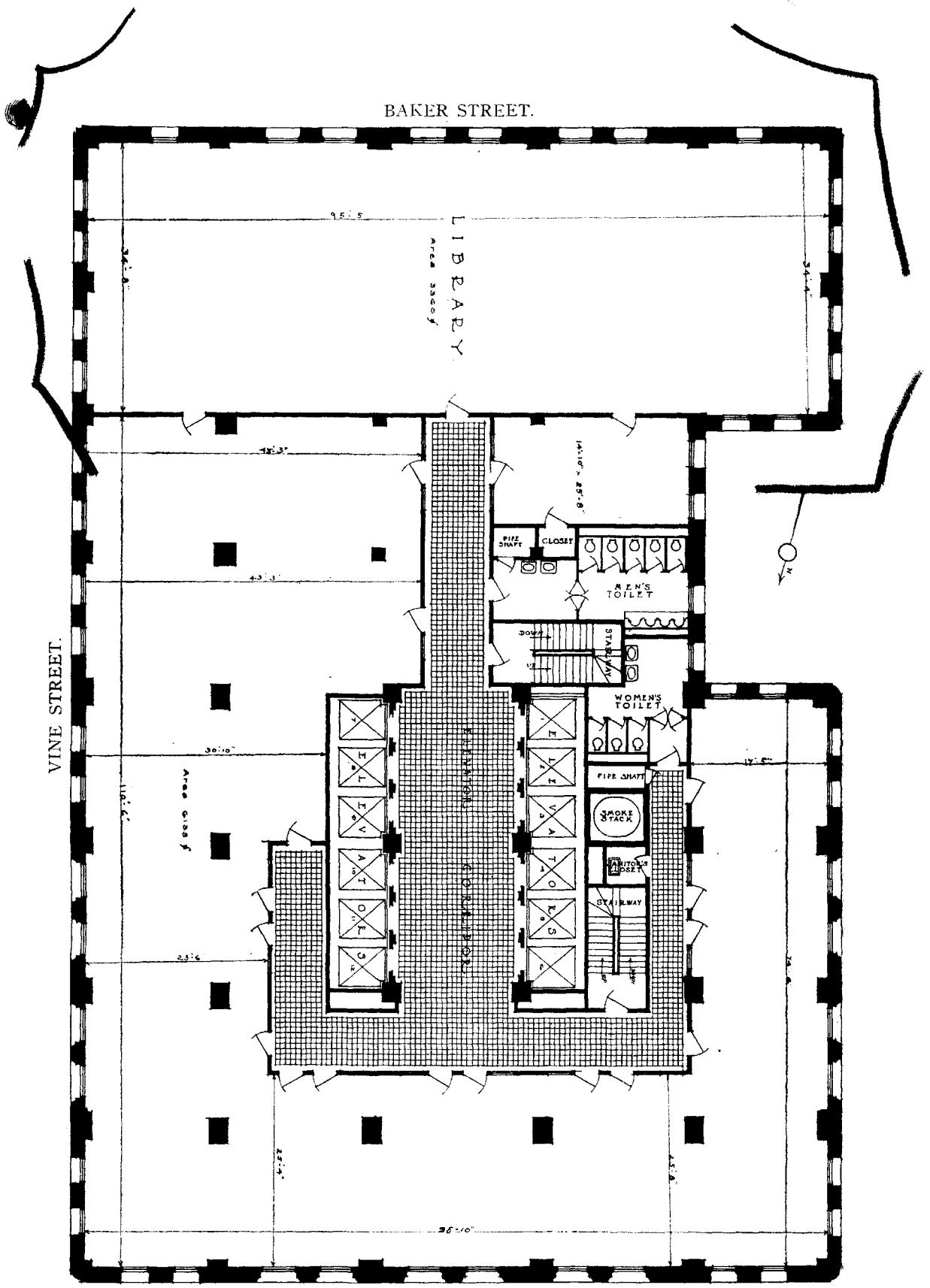

SEVENTEENTH FLOOR PLAN.

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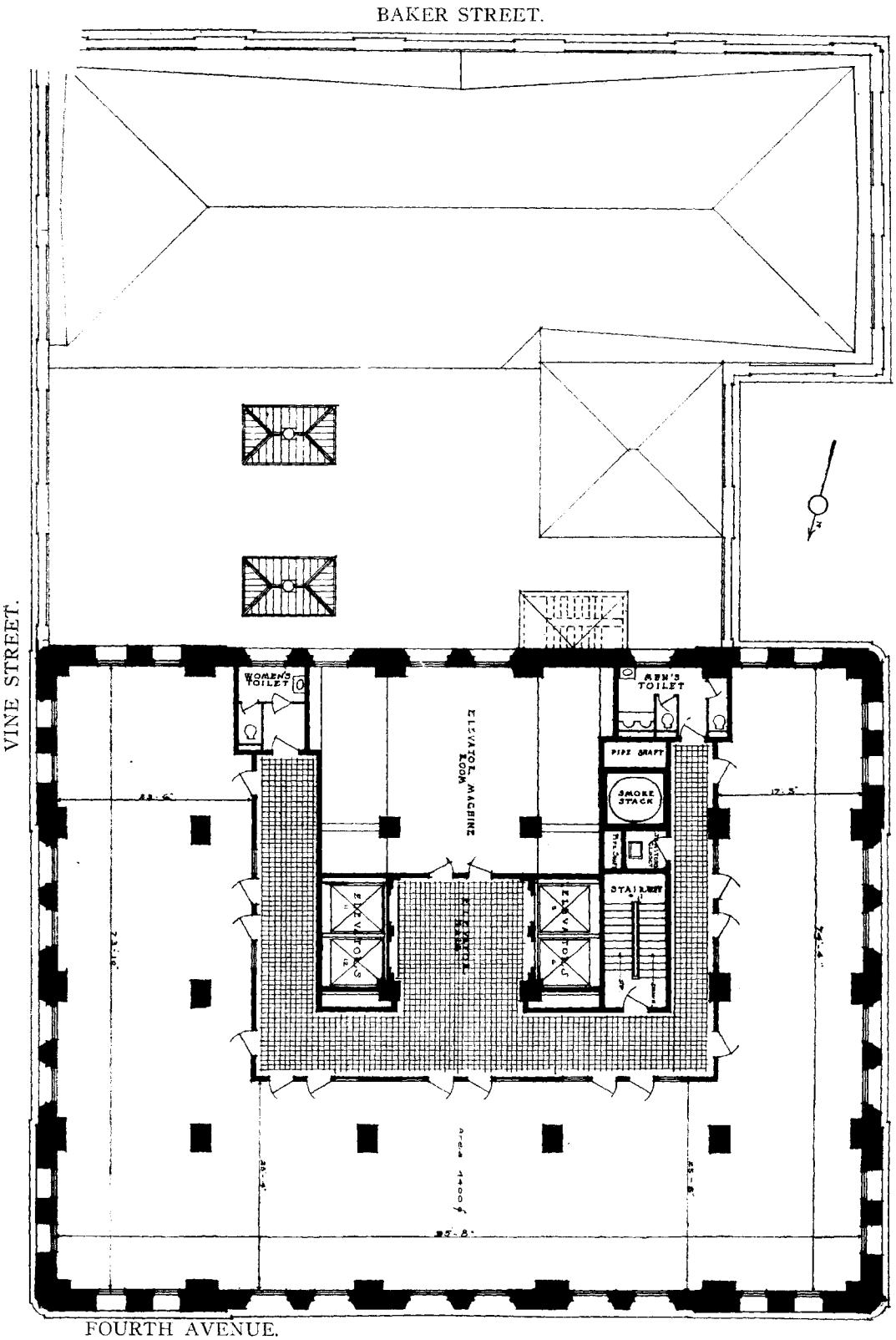

EIGHTEENTH FLOOR PLAN.

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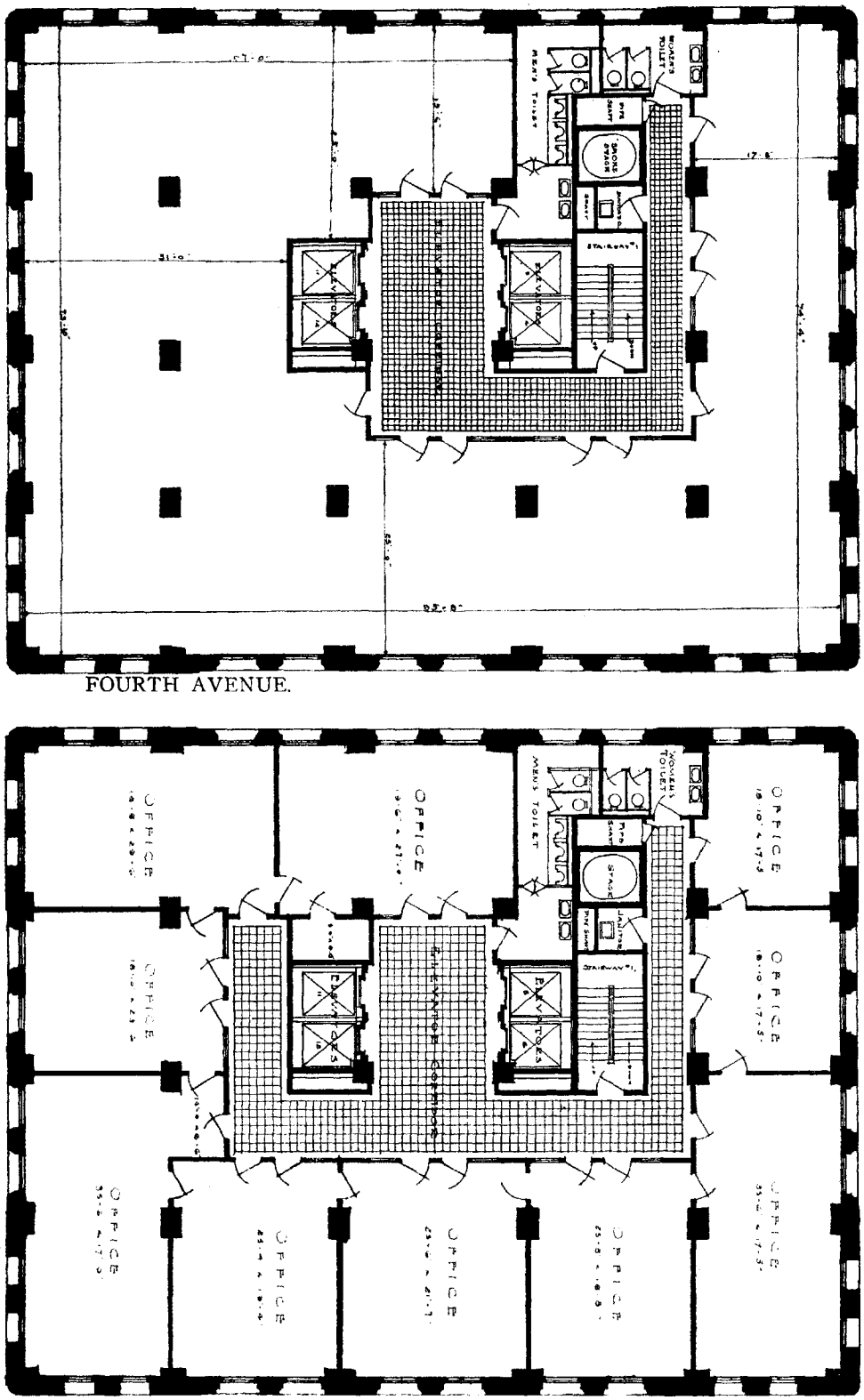

TYPICAL PLANS. 19th, 20th, 21st and 22d Floors.

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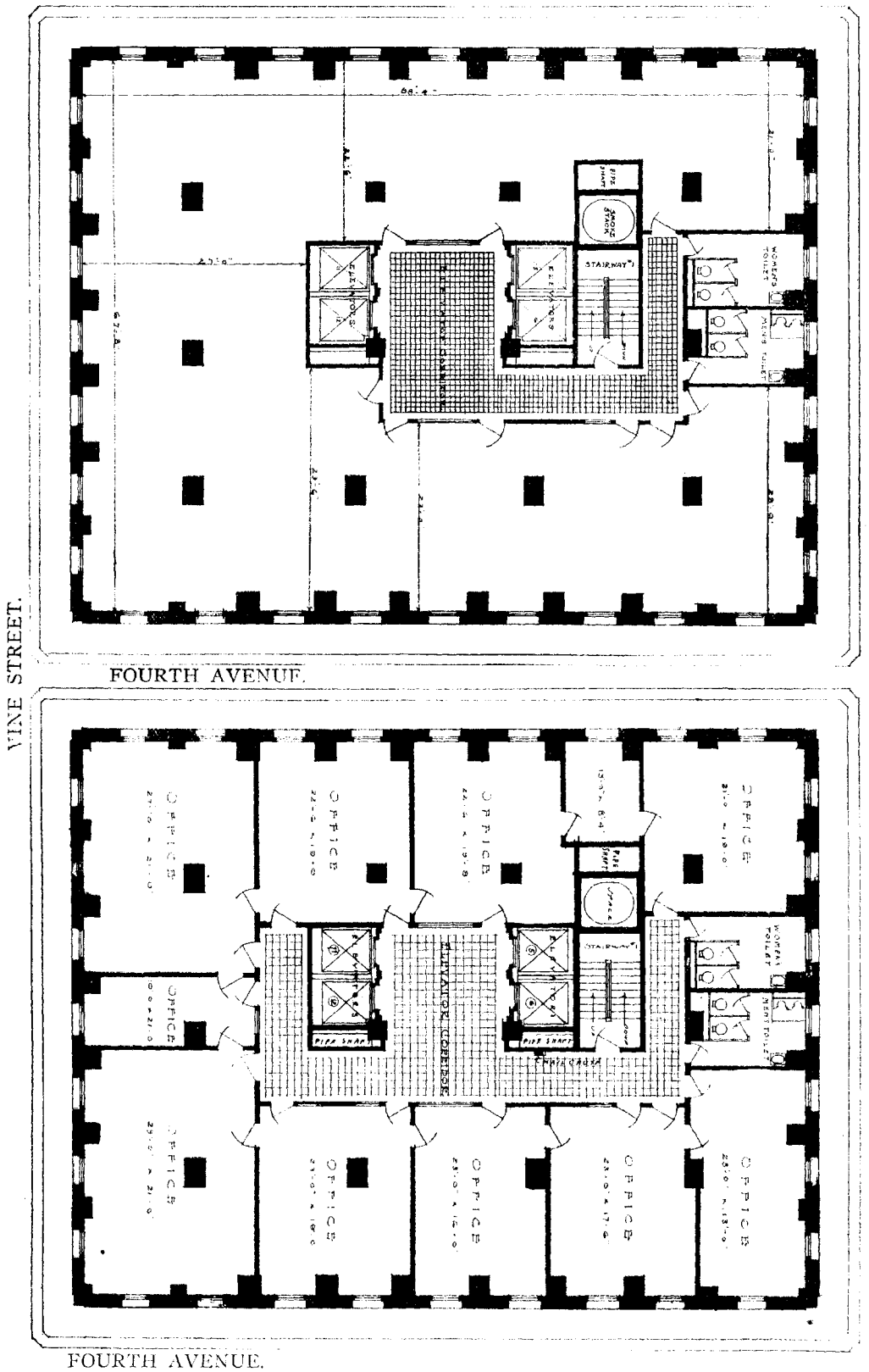

TYPICAL PLANS. 23d Floor.

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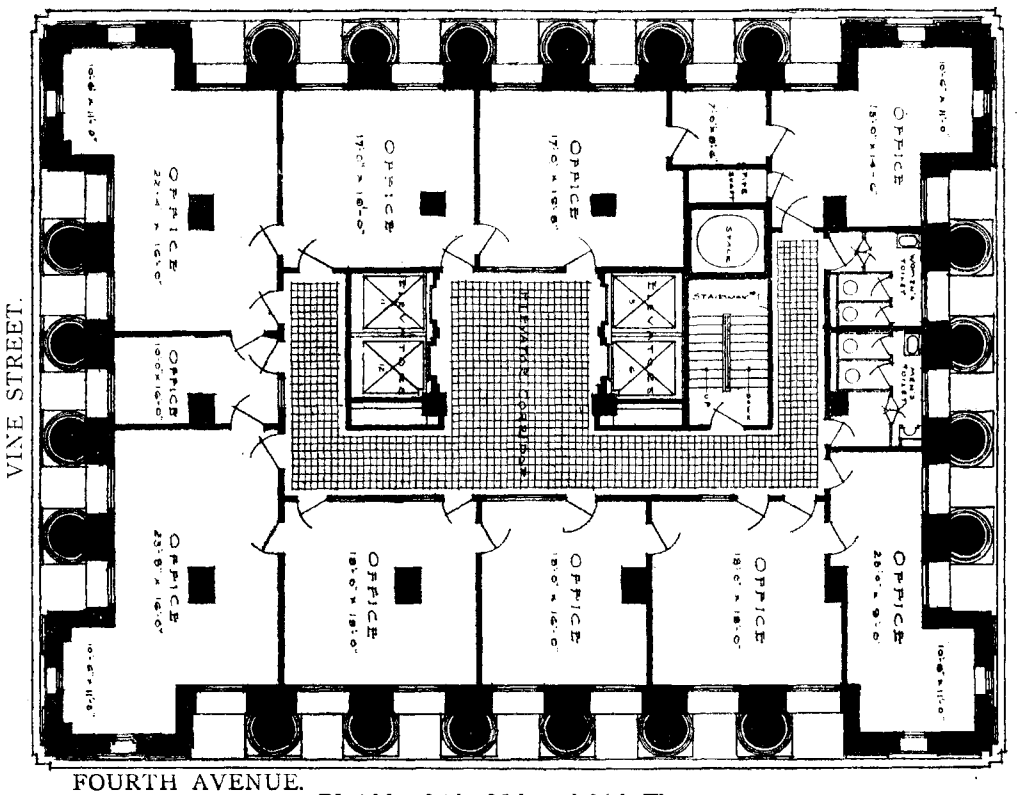
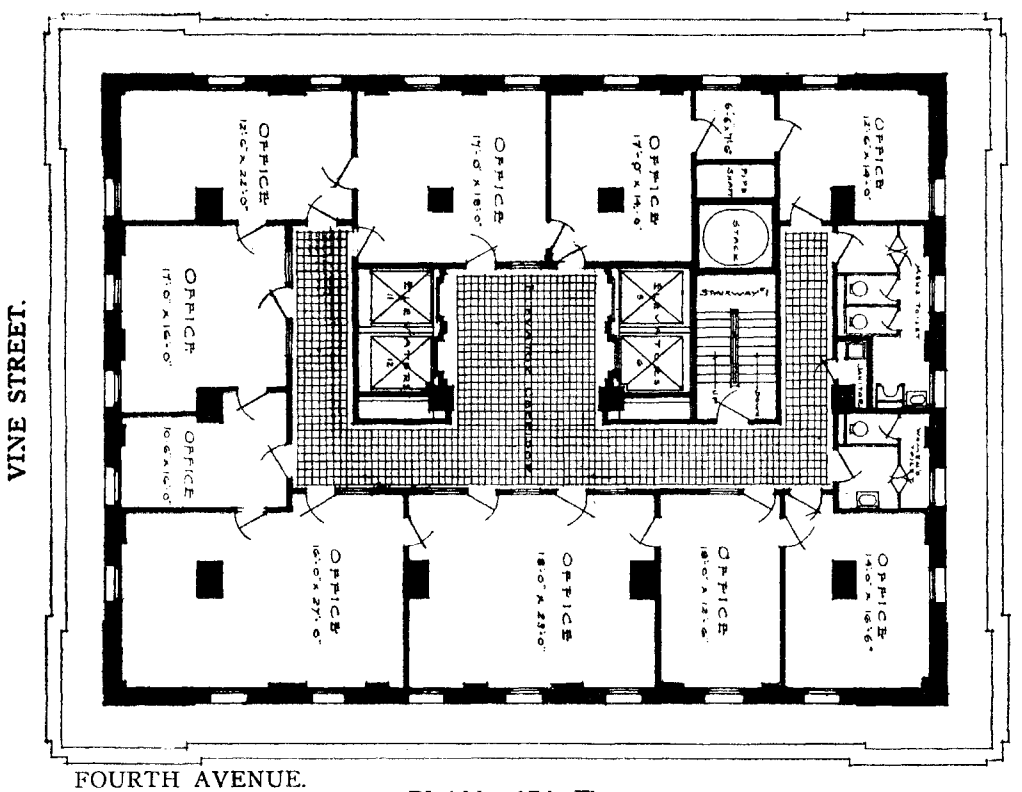


PLAN. 24th, 25th and 26th Floors.



PLAN. 27th Floor.

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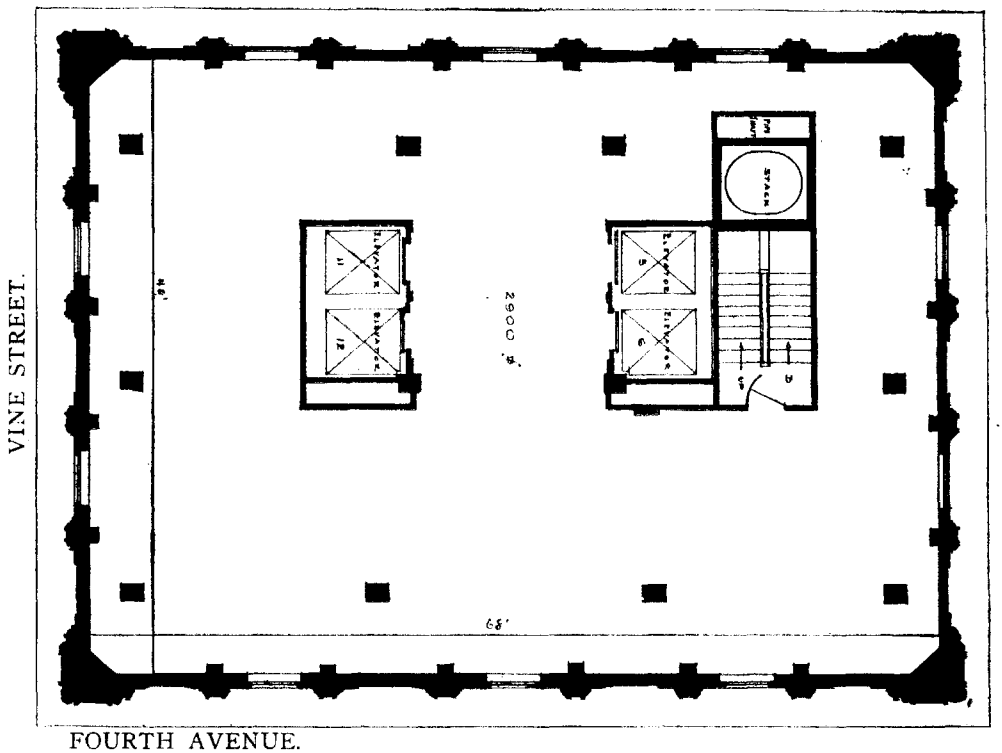
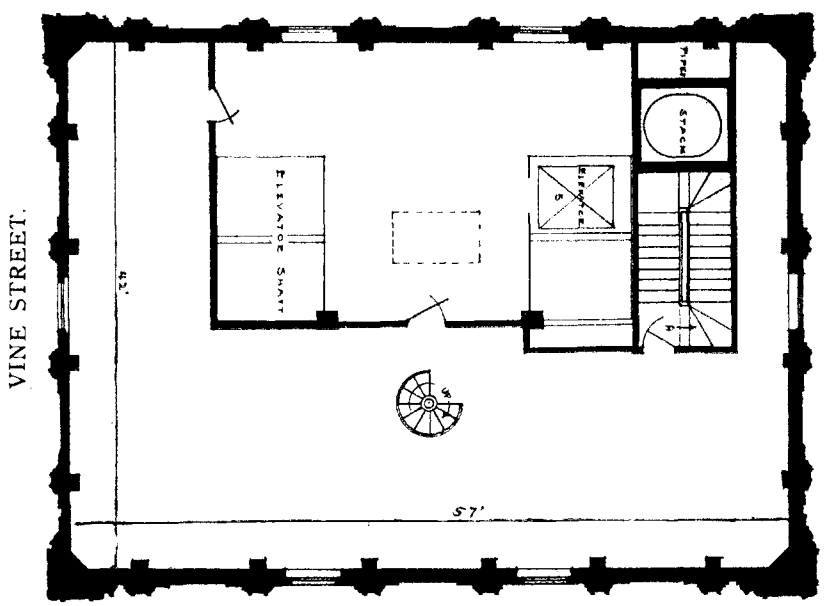


TWENTY-EIGHTH FLOOR PLAN.



TWENTY-NINTH FLOOR PLAN.

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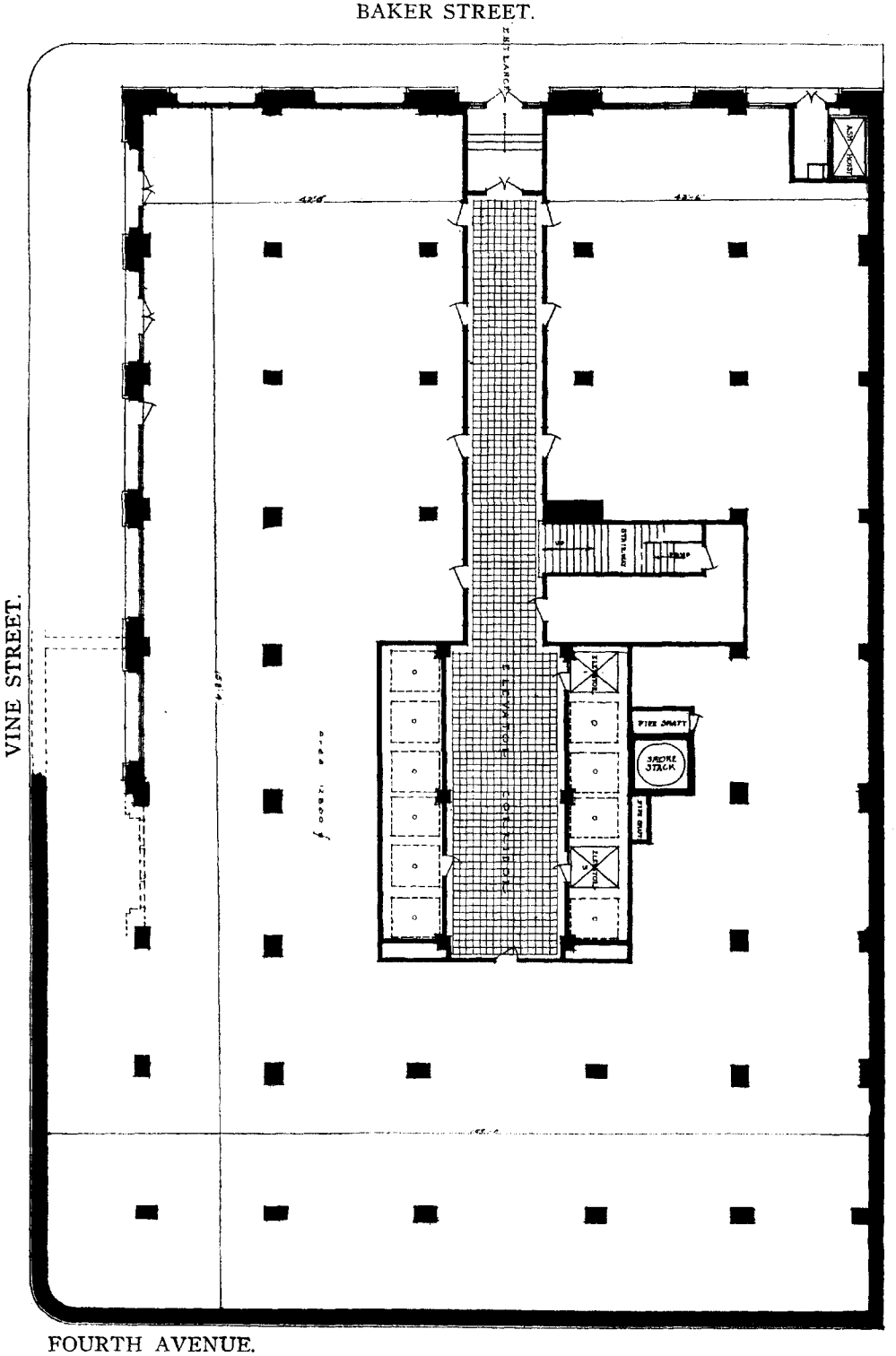

BASEMENT FLOOR PLAN.

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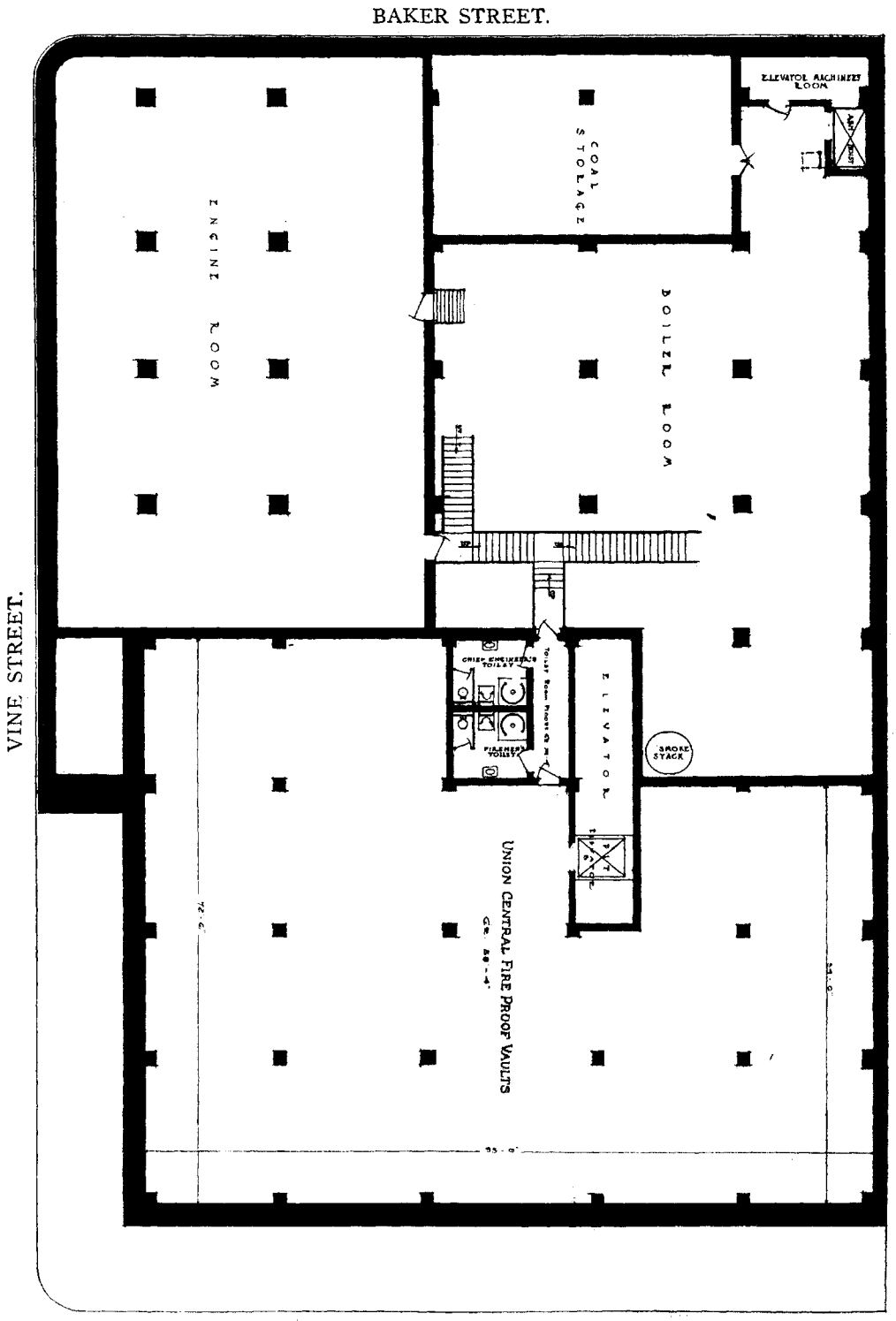

SUB-BASEMENT FLOOR PLAN.

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Federal Reserve Bank of St. Louis

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DLR.

January 30, 1914.

Sir:

Your telegram to Congressman Alfred G. Allen, in which you tender the use of the library and committee rooms of your association for the hearing to be held at Cincinnati on February 17, was referred to the Committee.

On its behalf, I have been endeavoring to make arrangements for this hearing, but am not entirely sure whether your kind offer has heretofore been acknowledged. If not, I beg now to express the thanks of the Committee, and to advise that arrangements have been made to hold the hearing in the Federal Court room, it having been thought advisable to hold all hearings in Federal buildings where practicable.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Mr. J. R. Clark, President,
The Union Central Life Insurance Co.,
Cincinnati, Ohio.

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OMC

February 10th, 1914.

Sir:

The Reserve Bank Organization Committee will be glad to hear representatives of Cincinnati at its hearings to be held in the Court of Appeals room at Cincinnati February 16th, beginning at 10 A. M.

Please send me list of those desiring to be heard, mailing duplicate to National Bank Examiner George Da Camp, 209 Government Building, Cincinnati.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Chairman,
Chamber of Commerce,
Cincinnati, Ohio.

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OMC

February 10th, 1914.

Sir:

The Reserve Bank Organization Committee will be glad to hear representatives of Cincinnati at its hearings to be held in the Court of Appeals room at Cincinnati, February 16th, beginning at 10 A. M.

Please send me list of those desiring to be heard, mailing duplicate to National Bank Examiner George De Camp, 209 Government Building, Cincinnati.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Chairman,
Clearing House Association,
Cincinnati, Ohio.

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Order of Speakers

1. Mr. W. S. Rowe,
   Chairman of the Joint Committees.

2. Mr. George F. Dieterle,
   President of the Chamber of Commerce of Cincinnati.

3. Mr. Charles A. Hinsch,
   President of the Cincinnati Clearing House.

4. Mr. E. W. Edwards,
   President of the Business Men's Club of Cincinnati.

5. Mr. F. C. Hicks,
   Of the University of Cincinnati.

Also several gentlemen representing
cities which wish to be included in
the Cincinnati District.

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Treasury Department

23WU R 26 5ex

TELEGRAM

Columbus Ohio Jan 29 1914

The U S Treasury Department

Washn DC

Will you kindly give us the dates selected by the reserve bank organization committee for its hearings at Cincinnati and cleveland

C M Hinman Secy Cols Clearing House Association

124pm

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TREASURY DEPARTMENT TELEGRAM.

WHERE WRITTEN: Washington,

RESERVE BANK ORGANIZATION COMMITTEE.

January 28, 1914.

TO C. M. Hinman, Secretary
Columbus Clearing House Association,
Columbus, Ohio.

Your telegram. Committee will hold hearing Federal Court Room, Cincinnati, Monday, February sixteenth, ten A.M. and in West Court Room, Cleveland, February seventeenth, ten A.M. Kindly furnish list those desiring to appear.

Secretary
Reserve Bank Organization Committee.

OFFICIAL BUSINESS. OFFICIAL.
GOVERNMENT RATES.
CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR----------

2—6827 The appropriation from which payable must be stated on above line. DEPARTMENTAL STOCK FORM 2128.

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OMC

February 10th, 1914.

Sir:

Can you make arrangements to meet the Reserve Bank Organization Committee on its arrival in Cincinnati, Monday February 16th at 10 A. M. and previous thereto, cooperate with the Custodian of the Federal Building at Cincinnati in arranging details for the hearing to be held on February 16th, at 10 A. M. in the Court of Appeals ?

Kindly see that a large table is furnished for use of the Committee and smaller ones for the official stenographers, press reporters and the Secretary of the meeting.

I shall request that duplicate lists be mailed to you of those desiring to be heard and shall be glad if you will see that they reach the proper parties as well as mail sent in your care.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Mr. George De Camp,
209 Government Building,
Cincinnati, Ohio.

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Treasury Department

12PO MO 28 Govt

TELEGRAM

CINCINNATI Ohio Feb 13 1914

M C Elliott, Secretary,
Reserve Bank Organization, Washington, D.C.

Your letter received will make arrangement accordingly for Monday February sixteenth

Geo DeCamp,
National Bank Examiner

347pm

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UNITED STATES DEPOSITARY

J. L. Mc CULLOCH, President.
J. WOOD WILSON, 1st Vice President.
H. A. GABLE, 2nd Vice President.
JOHN A. RHUE, 3rd Vice President.

CAPITAL $200,000.00

No. 7758

ELSWORTH HARVEY, Cashier.
ALBERT J. WILLSON, Ass't Cashier.
H. H. BLINN, Ass't Cashier.

THE MARION NATIONAL BANK

COR. FOURTH & WASHINGTON STS. MARION, IND.

February Ten
Nineteen
Fourteen

M. C. Elliott, Secretary,

Reserve Bank Organization Committee,

Washington, D. C.

Dear Sir:-

Please give us the date on which the Organization Committee will hold their Meeting in Cincinnati, O.

Thanking you for the favor, we are

Very truly yours,

Marion National Bank.

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TREASURY DEPARTMENT TELEGRAM.

WHERE WRITTEN: Washington,

RESERVE BANK ORGANIZATION COMMITTEE February 13th, 1914.

Marion National Bank,
Marion, Indiana.

Committee will hold hearings Court of Appeals room Cincinnati February sixteenth, beginning ten A. M.

Secretary,
Reserve Bank Organization Committee.

OFFICIAL BUSINESS.
GOVERNMENT RATES. OFFICIAL.

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR ----------

2—6827 The appropriation from which payable must be stated on above line. DEPARTMENTAL STOCK FORM 2128.

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TREASURY DEPARTMENT TELEGRAM.

WHERE WRITTEN: Washington,

COPY.

To Secretary of the Treasury,

CINCINNATI Ohio Jan 29 1914

Washington, D.C.

Court of Appeals room available February sixteenth to twenty-eighth for Regional Reserve Bank hearing.

MONTFORT, Custodian.

1250 pm

OFFICIAL BUSINESS.
GOVERNMENT RATES.
CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR

The appropriation from which payable must be stated on above line.

DEPARTMENTAL STOCK FORM 2128.

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Form 298

NIGHT MESSAGE

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following message. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in ansmission of delivery of Unrepeated Night Messages, sent at reduced rates, beyond a sum equal to ten times the amount paid for transmission; nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an UNREPEATED NIGHT MESSAGE, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT [redacted] 0128

1420 RA 23 COLLECT GOVT NITE

CINCINNATI O DEC 26 1913

BYRON R NEWTON

ASST SECRETARY OF TREASURY WASHINGTON DC

COURT OF APPEALS ROOM AVAILABLE FOR HEARING ALL OF NEXT WEEK

MONFORT CUSTODIAN

1027P

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Federal Reserve Bank of St. Louis

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Banks in West Virginia who favor the City of Cincinnati, Ohio, as their first choice for the location of a Regional Bank; together with their second and Third preferences; and their views as to whether or not the State should be divided in the location of Regional Banks.

Name	Second Choice	Third Choice	Should State be Divided?
Ansted National Bank, Ansted, West Virginia,	Richmond	Baltimore	Yes.
First State Bank, Barboursville, W. Va.	Baltimore	Pittsburgh	Yes.
[redacted],	[redacted]	[redacted]	
Flat Top National Bank, Bluefield, W. Va.	Baltimore	Richmond	No.
Kanawha Banking & Trust Co., Charleston, W. Va.	Richmond	Pittsburgh	
The Kanawha Valley Bank, Charleston, W. Va.	Richmond	Washington	Yes.
Citizens National Bank, Charleston, W. Va.	Baltimore	Washington	
National City Bank, Charleston, W. Va.	Cincinnati	Cincinnati	Yes.
Capital City Bank, Charleston, W. Va.	Cincinnati	Cincinnati	
Charleston National Bank, Charleston, W. Va.	Cincinnati	Cincinnati	
Kanawha National Bank, Charleston, W. Va.	Washington	Richmond	
The Glenwood Bank, ~~Pittsburgh~~ Charleston, W.VA.	Pittsburgh	Richmond	
Elk Banking Company, Charleston, W. Va.	Baltimore		Yes.
First National Bank, Ceredo, W. Va.			Yes.
First National Bank, Clendenin, W. Va.	Baltimore	Pittsburgh	
Bank of Fayette, Fayetteville, W. Va.	Washington	Baltimore	Yes.
Bank of Glen Jean, Glen Jean, West Virginia.	Richmond	Washington	

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Name	Second [redacted] Choice	Third [redacted] Choice	Should State be Divided?
Bank of Gauley, Gauley Bridge, W. Va.	Richmond	Washington	
Bank of Grantsville, Grantsville, W. Va.	Pittsburgh	Richmond	No.
Oil Field National Bank, Griffithsville, W. Va.	Pittsburgh	Richmond	Yes.
State Bank of Elm Grove, Elm Grove, W. Va.	Pittsburgh	Cleveland	
Lincoln National Bank, Hamlin, W. Va.			
Central Banking Co., Huntington, W. Va.	Richmond	Pittsburgh	Yes.
Huntington National Bank, Huntington, W. Va.	Richmond	Baltimore	
First National Bank, Huntington, W. Va.	Richmond	Pittsburgh	Yes.
Huntington Banking & Tr. Co., Huntington, W. Va.	Pittsburgh	Richmond	Yes.
Union Savings Bk. & Tr. Co., Huntington, W. Va.	Richmond	Pittsburgh	Yes.
Twentieth Street Bank, Huntington, W. Va.	Pittsburgh	Cleveland	
American Bank & Trust Co., Huntington, W. Va.	Baltimore		
Putnam County Bank, Hurricane, W. Va.	Cincinnati	Cincinnati	Yes.
First National Bank, Kenova, W. Va.	Richmond	Pittsburgh	Yes.
First National Bank, Keystone, W. Va.	Richmond	Baltimore	
First National Bank, Logan, West Va.	Richmond	Baltimore	Yes.
Guyan Valley Bank, Logan, West Va.	Cincinnati	Cincinnati	Yes.
Boone County Bank, Madison, W. Va.	Pittsburgh	Rich. or Balt.	
Madison National Bank, Madison, W. Va.	Pittsburgh	Baltimore	
Bank of Milton, Milton, W. Va.	Pittsburgh	Baltimore	No.
Merchants National Bank, Montgomery, W. Va.	Richmond	Washington	

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Name	Second Choice	Third Choice	Should State be Divided?
Montgomery National Bank, Montgomery, W. Va.	Baltimore	Richmond	
The Clark National Bank, Northfork, West Va.	Richmond	Baltimore	No.
First National Bank, Northfork, W. Va.	Baltimore	Richmond	Yes.
Home Savings & Loan Co., Parkersburg, W. Va.	Pittsburgh	Baltimore	Yes.
First National Bank, Pineville, W. Va.	Richmond	Baltimore	
Citizens National Bank, Pineville, W. Va.	Richmond	Baltimore	Yes.
Point Pleasant National Bank, Point Pleasant, W. Va.	Pittsburgh	Washington	
Point Pleasant Trust Co., Point Pleasant, W. Va.	Baltimore	Washington	Yes.
Merchants National Bank, Point Pleasant, W. Va.	Washington	Baltimore	Yes.
McKinley Security Bank, Ravenswood, W. Va.			
The Valley Bank, Ripley, W. Va.	Pittsburgh	Washington	No.
Citizens State Bank, Ripley, W. Va.	Pittsburgh	Washington	
The Bank of Ripley, Ripley, W. Va.	Baltimore	Pittsburgh	No.
Traders Trust & Banking Co., Spencer, W. Va.	Baltimore	Pittsburgh	
First National Bank, St. Albans, W. Va.	Washington	Richmond	No.
The Bank of St. Albans, St. Albans, W. Va.	Richmond,		
The Bank of Monroe, Union, W. Va.	Baltimore	Richmond	No.
Poca Valley Bank, Walton, W. Va.	Richmond	Pittsburgh	
Wayne County Bank, Wayne, W. Va.	Cincinnati	Cincinnati	Yes
McDowell County Nat. Bank, Welch, W. Va.	Richmond	Washington	Yes.
First National Bank, Welch, W. Va.	Pittsburgh	Richmond	

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Name	Second Choice	Third Choice	Should State be Divided?
Dollar Savings & Tr. Co., Wheeling, W. Va.	Cleveland	Columbus	
First National Bank, Williamson, W. Va.	Cincinnati	Cincinnati	Yes.
National Bank of Commerce, Williamson, W. Va.	Cincinnati	Cincinnati	
Bank of Winfield, Winfield, W. Va.	Richmond	Washington	

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Banks in West Virginia who favor the City of Cincinnati, Ohio, as their second choice for the location of a Regional Bank.

(The following Banks favor the City of Pittsburgh as their first choice, but favor Cincinnati as their second choice)

First National Bank, Anawalt, West Virginia.
Auburn Exchange Bank, Auburn, West Virginia.
Bank of Benwood, Benwood, West Virginia.
The Bank of Cameron, Cameron, West Virginia.
Wirt County Bank, Elizabeth, West Virginia.
First National Bank, Elm Grove, West Virginia.
Bank of Fulton, Fulton, West Virginia.
Gary National Bank, Gary, West Virginia.
Glenville Banking & Trust Company, Glenville, West Virginia.
Bank of Middlebourne, Middlebourne, West Virginia.
First National Bank, Monongah, West Virginia.
Mound City Bank, Moundsville, West Virginia.
Wetzel County Bank, New Martinsville, West Virginia.
Parkersburg Banking & Trust Company, Parkersburg, West Virginia.
Bank of Reedy, Reedy, West Virginia.
First National Bank, Sistersville, West Virginia.
Tyler County Bank, Sistersville, West Virginia.
The German Bank of Wheeling, Wheeling, West Virginia.
Quarter Savings Bank, Wheeling, West Virginia.
Howard Hazlett & Son, Wheeling, West Virginia.
Williamstown National Bank, Williamstown, West Virginia.
New Martinsville Bank, New Martinsville, W. Va.

(The following Banks Favor Cincinnati as their second choice as well as their first).

National City Bank, Charleston, West Virginia.
Capital City Bank, Charleston, West Virginia.
Charleston National Bank, Charleston, West Virginia.
Putnam County Bank, Hurricane, West Virginia.
Guyan Valley Bank, Logan, West Virginia.
Wayne County Bank, Wayne, West Virginia.
First National Bank, Williamson, West Virginia.
National Bank of Commerce, Williamson, West Virginia.

(The following banks favor the City of Baltimore, Maryland as their first choice for the location of a Regional Bank, but favor Cincinnati as their second choice).

Peoples National Bank, Elkins, West Virginia.
The Grafton Bank, Grafton, West Virginia.

(The following banks favor the City of Richmond, Virginia, as their first choice for the location of a Regional Bank, but favor Cincinnati as their second choice).

Berwind National Bank, Berwind, West Virginia.
Greenbrier Bank, Lewisburg, West Virginia.
Bank of Matoaka, Matoaka, West Virginia.
Bank of Mt. Hope, Mt. Hope, West Virginia.

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Banks in West Virginia who favor the City of Cincinnati, Ohio, as their third choice for the location of a Regional Bank.

(The following Banks favor Pittsburgh as their first choice, but designate Cincinnati as their third choice).

Peoples Bank of West Virginia, Buckhannon, West Virginia.
Traders National Bank, Buckhannon, West Virginia.
The Bank of Cairo, Cairo, West Virginia.
Home Bank for Savings, Clarksburg, West Virginia.
Union National Bank, Clarksburg, West Virginia.
The Farmers Bank, Clarksburg, West Virginia.
Empire National Bank, Clarksburg, West Virginia.
Merchants National Bank, Clarksburg, West Virginia.
Monongahela Bank of Fairmont, Fairmont, West Virginia.
Citizens Bank, Follansbee, Follansbee, West Virginia.
Bank of Masontown, Masontown, West Virginia.
Bank of McMechen, McMechen, West Virginia.
Second National Bank, Parkersburg, West Virginia.
Commercial Banking & Trust Company, Parkersburg, West Virginia.
Wood County Bank, Parkersburg, West Virginia.
Peoples Bank, Philippi, West Virginia.
Bank of Ravenswood, Ravenswood, West Virginia.
Roane County Bank, Spencer, West Virginia.
First National Bank, St. Marys, West Virginia.
Pleasants County Bank, St. Marys, West Virginia.
The Wallace Bank, Wallace, West Virginia.
Bank of Warwood, Warwood, West Virginia.
Wellsburg Banking & Trust Company, Wellsburg, West Virginia.
The West Union Bank, West Union, West Virginia.
Center Wheeling Saving Bank, Wheeling, West Virginia.
Commercial Bank, Wheeling, West Virginia.
Germania Half-Dollar Savings Bank, Wheeling, West Virginia.

(The following Banks favor Cincinnati as their first choice as well as for their third choice).

National City Bank, Charleston, West Virginia.
Capital City Bank, Charleston, West Virginia.
Charleston National Bank, Charleston, West Virginia.
Putnam County Bank, Hurricane, West Virginia.
Guyan Valley Bank, Logan, West Virginia.
Wayne Countym Bank, Wayne, West Virginia.
First National Bank, Williamson, West Virginia.
National Bank of Commerce, Williamson, West Virginia.

(The following Banks favor the City of Baltimore as their first choice, but designate Cincinnati as their third choice).

Bank of Raleigh, Beckley, West Virginia.
The Beverly Bank, Beverly, West Virginia.
Loundes Saving Bank & Trust Company, Clarksburg, West Virginia.
Elkins National Bank, Elkins, West Virginia.
National Bank of Fairmont, Fairmont, West Virginia.
Fayette County National Bank, Fayetteville, West Virginia.
Bank of Gassaway, Gassaway, West Virginia.
Lanes Bottom Bank, Lanes Bottom, West Virginia.
First National Bank, Marlinton, West Virginia.
Bank of Mullens, Mullens, West Virginia.
Union Trust & Deposit Company, Parkersburg, West Virginia.
First National Bank, Romney, West Virginia.
Farmers & Merchants Bank, Summersville, West Virginia.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Ansted City or Town Fayette County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice--Cincinnati

2nd " Richmond

3rd " Baltimore

Answering your inquiry as to the division of the State, we think That it would be better to divide the state, as the ones in the southern portion could be served better from a different point than that of the northern.

Very truly yours,

....Ansted National.....Bank,

By W. T. Brown
Cashier

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Form 2138

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following message. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Messages**, beyond the amount of tolls paid thereon, nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission. This is an **UNREPEATED MESSAGE**, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT HOUSE CORRIDOR, TELEPHONE BRANCH 25!

158W RB 12

ANSTED WVA JAN 19 14

HOWARD SUTHERLAND

M C WASHINGTON DC

REFERENCES REGIONAL BANK FIRST CINCINNATI SECOND RICHMOND THIRD BALTIMORE

DIVIDE THE STATE

ANSTED NATIONAL BANK

305P

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Federal Reserve Bank of St. Louis

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№ 8904
W. N. PAGE, PRESIDENT
G. W. IMBODEN, VICE PRES'T.
W. L. BURRUSS, CASHIER
The Ansted National Bank,
Capital Stock $35.000.00.
ANSTED, W. VA.

January 19th 1914

Hon. Howard Sutherland, M. C.,

Washington, D. C.

Sir:-

Your communication of the 16th to hand regarding our choice of Reginal Bank. In reply will say that we sent you telegram as follows: Presferences, First Cincinnati; Second, Richmond; Third, Baltimore. Divide the State."

I enclose the form you sent.

Respectfully

W. L. Burruss

Cashier.

Charges prepaid on telegram

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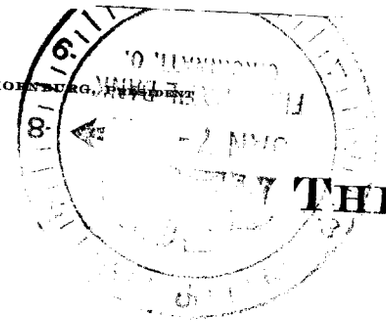

G. E. THORNBURG, PRESIDENT

U. G. SHIPE, VICE-PRESIDENT

P. A. VALLANDINGHAM, CASHIER

THE FIRST STATE BANK

CAPITAL $25,000.00

Wm G. McAdoo -

BARBOURSVILLE, W. VA.,

Jan 5 - 1914

Sec. of the Treasury.

Washington D.C.

We are convinced that the position Cincinnati now occupies in the banking world and the customary course of business in Ky, Indiana, Ohio and a large portion of W. Va justly entitles that city to a federal reserve bank and we earnestly request that such a bank be placed in Cincinnati - First State Bank, Barboursville W. Va

by { G. E. Thornburg Pres
P. A. Vallandingham Cashier

~~Fro~~

Copy of letter wired to Secty of Treas

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in ansmission or delivery of **Unrepeated Night Letters,** sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars,** at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

1577

RECEIVED AT

64C TR 58 NL 8 EXTRA

BARBOURSVILLE W VA JANY 5 1914

WM G MCADOO

SECY TREASURY WASHN DC

WE ARE CONVINCED THAT THE POSITION CINCINNATI NOW OCCUPIES IN THE BANKING WORLD AND THE CUSTOMARY COURSE OF BUSINESS IN KENTUCKY OHIO AND A GREAT PORTION OF WEST VA JUSTLY ENTITLES THAT CITY TO FEDERAL RESERVE BANK AND WE EARNESTLY REQUEST THAT SUCH A BANK BE PLACED IN CINCINNATI OHIO

THE FIRST STATE BANK
G E THORNBURG PRESIDENT
P A VANLANDINGHAM CASHIER

1245AM

Form L 6

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.

Washington, D. C.

Beckley City or Town Raleigh County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati Ohio

2nd " Baltimore Md

3rd " Richmond Va

Answering your inquiry as to the division of the State, we think

.....

.....

Very truly yours,

Raleigh Co. Bank,

By G. C. Kearns Cash

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WESTERN UNION TELEGRAM

Form 168

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D.C. ALWAYS OPEN

5B1 AF 32 2 EXTRA

BLUEFIELD WVA DEC 27TH 1913

HON WM G MCADOO

SECTY OF THE TREASURY WASHINGTON DC

THIS BANK FEELS THAT A REGIONAL BANK ESTABLISHED AT CINCINNATI OHIO WOULD BE OF MATERIAL HELP TO THIS SECTION OF WESTVA AND WE WILL APPRECIATE ANY EFFORT TO THAT END

FLAT TOP NATIONAL BANK
BLUEFIELD WVA 115P

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Bluefield City or Town Mercer County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice Cincinnati

2nd " Baltimore

3rd " Richmond

Answering your inquiry as to the division of the State, we think it not desirable and hope no Federal Bank which includes us in its territory will be beyond Cin. Ohio

Very truly yours,

Flat Top Nail Bank,

By E. T. Tyrel Cashr.

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters,** sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars,** at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

423C LY 93 NL 5 EXA

RECEIVED AT

HUNTINGTON WVA DEC 27 1913

ON W G MCADOO 1508

SECY OF TREASURY MEMBER COMMITTEE FOR LOCATION REGIONAL BANKS WASHINGTON DC

IF BANKS ARE EXPECTED TO INDICATE THEIR PREFERENCES FOR LOCATION OF REGIONAL BANKS WE DESIRE TO SAY THAT FOR TWENTY YEARS NINETY FIVE PERCENT OF DAILY BUSINESS OF THIS BANK HAS BEEN DONE SATISFACTORILY THROUGH CINCINNATI NATIONAL BANKS AND THE FACT THAT NEARLY EVERY BANK IN THIS TRI-STATE SECTION WESTVIRGINIA KENTUCKY AND OHIO STATE AND NATIONAL ON ACCOUNT OF BETTER MAIL FACILITIES USE CINCINNATI BANKS FOR CLEARING AND RESERVE PURPOSES INDUCES US TO ADD OUR REQUEST THAT YOUR COMMITTEE FOR LOCATION OF REGIONAL BANKS SELECT CINCINNATI FOR ONE

FIRST NATL BANK OF CEREDO WVA, BY S FLOYD HOARD PRESIDENT 146AM

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Ceredo ~~City or~~ Town Wayne County, W. Va.

January 18, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice Cincinnati O

2nd " Have no second, as we will probably be compelled to do, under new law, as we do now,

3rd " 90% to 95% of our business through Cincinnati and keep only what we are compelled to do in Regional Bank if not located in Cin. O.

Answering your inquiry as to the division of the State, we think preferable to divide state, as its business is now divided - part East and all this section with Cincinnati O

Very truly yours,

First Nat'l Bank Bank, of Ceredo W.

By S. Floyd Hearn Pr

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№ 4775.

First National Bank OF Ceredo, W. Va.

ORGANIZED JULY 12TH 1892.

PAID UP CAPITAL $50,000.

SURPLUS & UNDIVIDED PROFITS $11,000.

S. FLOYD HOARD, PRES.

JAS. PRICHARD, V. PRES. W. B. FERGUSON, CASHIER.

Jany 7th 1914

Hon Howard Sutherland
M.C. at Large W. Va
Washington D.C.

My dear Sir:

Thanking you for yours of 5th inst replying to my letter of 2d inst.

In regard to our present reserve banks. We have as active reserve agents the First Natl and Fifth-third Natl Banks of Cincinnati Ohio through whom we do 90 to 95 per cent of our daily business, and keeps large balances for a small bank. We also have the Hanover Natl Bk. of New York City for an occasional N.Y. draft and as down here in excess of 2500. with it. As an inactive reserve bank we have the Farmers Deposit Natl Bank of Pittsburgh Pa. with balances anywhere from 5000 to 20,000. This Ours is a Conservative bank, and for fifteen years past have maintained a Cash reserve of 30% or over. We surely hope Cincinnati will be named as our Regional Bank City, all of the banks in this territory - drawing to the Ohio Valley. Our Cin. banks as correspondents, and the

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Sheet 2 Hon H S

No 4775.

First National Bank of Ceredo, W. Va.

ORGANIZED JULY 12TH 1892.

PAID UP CAPITAL $50,000.
SURPLUS & UNDIVIDED PROFITS $11,000.

S. FLOYD HOARD, PRES.
JAS. PRICHARD, V. PRES. W. B. FERGUSON, CASHIER.

facility which this affords for quick clearing of Checks is of great importance to this section - The fast mails all reach Cincinnati in a few hours - and by using telephone & telegraph connection - which all this territory has - a necessity that exists at opening hour 9 A.M. if such there be - could be supplied from Cincinnati by 2.30 PM same day - Mail or Express - This same situation is practically true for the distance of 200 to 300 miles in every direction from Cincinnati - and to hitch this territory to any other City - Cleveland or Pittsburgh - for instance would add many hours if not days to the time now required for our business correspondence. As it is now our to days business is in Cin. before bank opens to morrow - and by 2.30 pm to morrow we have our returns -

Thanking you for past favors, and your kind offer to continue the same -

I am very truly

S. Floyd Hoard Pr.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Charleston City or Town Kanawha County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice Cincinnati
2nd " Cincinnati
3rd " Cincinnati

Answering your inquiry as to the division of the State, we think Gin is unquestionably the logical point for our section.

Very truly yours,

Capital City
.....Bank,
By J. Thomson Pres.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Charleston City or Town Kanawha County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice---Cincinnati - First

2nd " Cincinnati - Last

3rd " Cincinnati - Always

Answering your inquiry as to the division of the State, we think Cincinnati, Ohio, is the best location for a Regional Bank for this section.....

.....

Very truly yours,

The Charleston National Bank,

By M. Kinchelor
Pres.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Charleston City or Town Kanawha County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice Cincinnati
2nd " Baltimore
3rd " Washington

Answering your inquiry as to the division of the State, we think the entire southern part of the State is in favor of Cincinnati and at least part of the Northern Section. Do not know about the Eastern Pan handle

Very truly yours,

Citizens National Bank,
By W. M. Williamson V.P

P.S. Wired you today as requested -

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Form 168

WESTERN UNION TELEGRAM

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D.C. ALWAYS OPEN

B20G FX 10

CHARLESTON WESTVA JAN 19 1914

HON HOWARD SUTHERLAND

HOUSE OF REPS WASHINGTON DC

OUR FIRST SECOND AND THIRD CHOICE CINCINNATI BALTIMORE WASHINGTON

RESPECTIVELY

CITIZENS NATIONAL BANK

411PM

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HARRISON B. SMITH, *Prest.* A. J. HUMPHREYS, *V. Prest.*
WILBUR STUMP, *Cashier*

Elk Banking Company.

Charleston, W. Va. January 19, 1914.

Mr. Howard Southerland, M. C.

Washington, D. C.

Dear Sir:-

Replying to your favor of the 16th, our preference for the location of the Regional Bank is first, Cincinnati, second, Baltimore.

Answering your inquiry as to the division of the State, we think it likely that this would be natural as the business in both sections is already centralized around Pittsburg and Cincinnati. Pittsburg is of course the center for all the business originating in the Monongahelia Valley and in the Northern section of West Virginia. Their lines of communication are more direct with Pittsburg than any other City in the Country. We have no doubt that this section of the Country would be better served by Pittsburg than by Cincinnati.

In this section, particularly the Kanawha and the Ohio Valleys, Cincinnati is the more logical point. It is the most convenient for us, and the business of this section is thoroughly understood by the Cincinnati Banks.

We believe that if the new system is to prove a success, it should as far as possible conform in its regulations and rules to the established practices of the

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COLUMBUS BANK NOTE CO. COLS. O.

HARRISON B. SMITH, *Prest.* A. J. HUMPHREYS, *V.Prest.*
WILBUR STUMP *Cashier*

Elk Banking Company.

Charleston, W.Va. January 19, 1914.

Mr. Howard Southerland, M. C.

2.

present banking system. We believe the policy of the Reserve Board should be not to interfere with banking usages and conditions more than is necessary, in which their work should be constructive instead of destructive. We hope and trust this will be their policy, and in case it is, we are positive that the measure will prove to be a great success to the interests of the States of the interior, of which we think West Virginia is not the least important.

The closer we can locate a Regional Bank to us the better it will be for our future development in West Virginia. New York could never understand our conditions like the Bankers at Pittsburg or Cincinnati, and with favorable administration, we bespeak a great future for West Virginia industries under the new currency system.

Yours very truly,

Wilbur Stump

CASHIER.

S/G

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Charleston City or Town ———— County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati

2nd " Pittsburg

3rd " Richmond

Answering your inquiry as to the division of the State, we think

We would rather not answer this question

Very truly yours,

The Glenwood Bank,

By [signature]

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Charleston City or Town Kanawha County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice--Cincinnati

2nd " Washington

3rd " Richmond

Answering your inquiry as to the division of the State, we think Cincinnati would be more accessible than any other C.C. for the entire State

Very truly yours,

Kanawha National Bank,

By Chas. Capito Pres.

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The Kanawha Valley Bank

JOHN Q. DICKINSON, PRESIDENT.
S. F. BROWN, VICE PRESIDENT.
JAS L. DICKINSON, CASHIER.
JOHN C. MALONE, ASST CASHIER.
J. W. CRIDER, ASST CASHIER.

ESTABLISHED 1867
CAPITAL $ 400,000.00
SURPLUS $ 650,000.00

Charleston, W. Va.

December 27, 1913.

Hon. Howard Sutherland, Congressman,

Washington, D. C. Elkins, West Va.

My dear Sir:-

In relation to the establishment of the Regional reserve banks, I think this part of West Virginia is much interested in Cincinnati, Ohio being made a Regional reserve center. It is several hours nearer by mail than any other city that has been mentioned and in addition to that, it is the natural gateway for us to Central and North Western United States and practically all of our business is with that particular territory.

I am quite sure that your efforts looking towards this will be much appreciated by all Banks in Southern West Virginia.

Yours very truly,

Jas. L. Dickinson

JLD-J Cashier.

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F.M. STAUNTON, PRESIDENT
GEO. E. PRICE, VICE PRESIDENT
H.B. LEWIS, CASHIER
GEO. E. SUTHERLAND, ASST. CASHR.

KANAWHA BANKING & TRUST CO.,
CAPITAL & SURPLUS $475000.00
CHARLESTON-KANAWHA,
WEST VIRGINIA.

December 27, 1913.

Hon. Howard Sutherland, M. C.,

Washington, D. C.

My dear Sir:-

There is an effort being made by Cincinnati for a Regional Bank. We would appreciate, in this part of the State, anything that you could do for Cincinnati. I appreciate that in the northern part of the State the pull will be for Pittsubrg, but indications seem to point towards Cincinnati rather than Pittsburg.

I suppose the currency bill will be printed as finally passed by Congress and signed by the President, and when it is I would appreciate it if you would send me a copy. I received the copy showing the conference report, which was accepted by both houses, but I assume that there will be a copy eliminating all of the matter that was left out.

With best wishes for a Happy and Prosperous New Year, I am,

Very sincerely yours,

FMS/H

F M Stauntn

Additional Copy Rec'd. 12/29

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F.M. STAUNTON, PRESIDENT
GEO. E. PRICE, VICE PRESIDENT
H.B. LEWIS, CASHIER
GEO. E. SUTHERLAND, ASST. CASHR.

KANAWHA BANKING & TRUST CO.,
CAPITAL & SURPLUS $475000.00
CHARLESTON-KANAWHA,
WEST VIRGINIA.

December 31, 1913.

Hon. Howard Sutherland, M. C.,

Washington, D. C.

My dear Sir:-

Thank you for your letter of the 29th, and anything that you can do for Cincinnati in this matter will be appreciated certainly by this end of the State. I understand a delegation from here will go to Cincinnati when the organization committee holds its meeting there.

Very sincerely yours,

FMS/H

F. M. Stanton

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Federal Reserve Bank of St. Louis

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The Kanawha Valley Bank

JOHN Q. DICKINSON, PRESIDENT.
S. F. BROWN, VICE PRESIDENT.
JN L. DICKINSON, CASHIER.
JOHN C. MALONE, ASS'T CASHIER.
J. W. CRIDER, ASS'T CASHIER.

ESTABLISHED 1867
CAPITAL $ 400,000.00
SURPLUS $ 650,000.00

Charleston, W. Va.

January 5, 1914.

Hon. Howard Sutherland, M. C.,

Washington, D. C.

My dear Mr. Sutherland:-

Your favor of the second has been received. I agree entirely with you in the matter of the location of the Regional Reserve Bank and think these districts should be divided a good deal the way our fathers divided farms on the heads of our creeks - on the basis of the way the drainage runs.

We are naturally very much in favor of Cincinnati, Ohio and after Cincinnati, I am inclined to think we would favor Richmond, Virginia. This is due to the fact that the railroad running to those points are direct and the mail service better.

It seems unreasonable to me that Cleveland should be selected for the reason that it is not the center of any large district, nor is it what we may call the gateway to any particular district. On the other hand, Cincinnati is the center of a very large commercial district and is the gateway to the south-west and all the country south of it, and regardless of the intentions of

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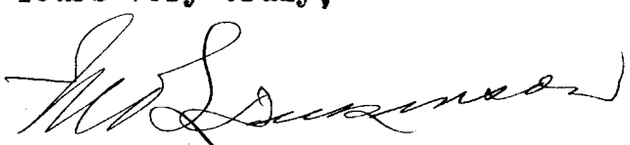
the framers of this bill, the tendency is going to still be, in my opinion, to work to New York as the center.

Yours very truly,



JLD-J

Cashier.

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The Kanawha Valley Bank

JOHN Q. DICKINSON, PRESIDENT.
S. F. BROWN, VICE PRESIDENT.
HN L. DICKINSON, CASHIER.
JOHN C. MALONE, ASST CASHIER.
J. W. CRIDER, ASST CASHIER.

ESTABLISHED 1867
CAPITAL $ 400,000.00
SURPLUS $ 650,000.00

Charleston, W. Va.

December 31, 1913.

Hon. Howard Sutherland, Congressman,

Washington, D. C.

My dear Mr. Sutherland:-

I am very glad, indeed, to receive yours of the 23rd and would be glad if you will get for me several copies of the new Currency Law and give me any further information that you have in regard to its operation. We are a State Bank and it is, therefore, a matter that we must consider with great care.

I wrote you a few days ago, asking that you assist us in any way possible in having a Regional Reserve Bank located at Cincinnati. I realize the fact that this may in some way conflict with the ideas of your constituents in the northern part of the state as they may be in favor of Pittsburg. On the other hand, Pittsburg will in no way satisfy us for the reason that by mail it is more than a day's time off.

If you can assist us in this, we will be obliged.

Yours very truly,

JLD-J

Cashier.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

——————City or Town——————County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice Cincinnati O

2nd " Richmond Va

3rd " Washington D C

Answering your inquiry as to the division of the State, we think The North Eastern part of W Va might go to some Eastern City

Very truly yours,

The Kanawha Valley Bank,

By [illegible]

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F. M. STAUNTON, PRESIDENT
GEO. E. PRICE, VICE PRESIDENT
H. B. LEWIS, CASHIER
EDWARD CALDERWOOD, ASS'T. CASHIER

KANAWHA BANKING & TRUST CO.,
CAPITAL & SURPLUS $ 500,000.00
CHARLESTON-KANAWHA,
WEST VIRGINIA.

January 20, 1914.

Hon. Howard Sutherland, M. C.,

Washington, D. C.

My dear Mr. Sutherland:-

I am filling in the blank as requested by you, and have been almost persuaded to leave out the second and third choice entirely as we are so absolutely convinced that it is necessary to have a Bank at Cincinnati. The more thought we give to this the more we are convinced that it would be a great inconvenience and detriment to the banking interests of the Kanawha and Ohio Valleys not to have a bank at Cincinnati. We, in the southern part of the State, are unanimous on that point and hope very much that you will bend every effort towards getting this.

Very truly yours,

FMS/H

F M Staunton Pres't.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.

Washington, D. C.

CHARLESTON City or Town KANAWHA County, W. Va.

January 20, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice CINCINNATI

2nd " Washington, D. C.

3rd " Pittsburg.

Answering your inquiry as to the division of the State, we think if there is a Resefve Bank in both Cincinnati & Pittsburg, the northern panhandle should probably be in the Pittsburg District, the eastern panhandle would probably go with Washington or Baltimore. We have no very decided preference as between Washington, Baltimore & Richmond, but of these three consider Washington the logical point. We are strongly in favor of Cincinnati as first choice to the absolute exclusion of all other points. It is very important for a large Central & Western territory that there should be a bank at Cincinnati.

Very truly yours,

KANAWHA BANKING & TRUST COMPANY Bank,

By [signature]
President.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Charleston City or Town Kanawha County, W. Va.

January 17 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice Charleston, W. Va.

2nd " _____

3rd " _____

Answering your inquiry as to the division of the State, we think that it will be absolutely necessary to divide the State.....

.....

Very truly yours,

Kanawha Nat'l Bank,

By .....

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J. CHRIS THOMAS, President
VAL FRUTH, Vice President

DIRECTORS.
D. E. Baird
E. L. Conner
A. M. Finney
Hebert Frankenberger
R. A. Marshall
H. S. Moore
Joseph Popp
Joseph Schwabe
Henry Smith
Albert M. Salyers

Phone No. 138.

J. D. PRICE, Treasurer
SIM IRION, Secretary

The Business Men's Association

OFFICE ROOM, 16 KANAWHA BANKING & TRUST CO.

Members of the National and State Associations.
Makers of Honest Men

CHARLESTON, W. VA.,

December 31,1913.

Secretary U.S.Treasury.

Washington, D.C.

Honorable Sir:

As the trend of the banking business of this city and district is towards Cincinnati, Ohio,we believe the interests of this section of West Virginia will be best con-served by the establishment of a regional bank in that city, therefore we hope it will be your pleasure to establish one there.

Felling confident that upon investigation your opinion will co-incide with ours and thanking you in a advance for this favor, we are,

Yours respectfully,

J. Chris Thomas

President.

Sim Irion

Secty.

SI/DWC

ANSWERED
JAN 3 1914
FORM 95

Form L 3

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Charleston West Va.

Hon. W. G. McAdoo,

Secretary of the Treasury,

Dear Sir:-

The undersigned banks of Charleston, West Virginia, believing Cincinnati, Ohio, to be the most convenient and appropriate point for the location of a Regional Bank in this Section, unite in this our petition therefor.

Respectfully,

The Charleston National Bank,
By [illegible] Richard Pr

The Kanawha National Bank
By [illegible] Cashier.

The Citizens National Bank of Charleston
by M. M. Williamson V.P.

The National City Bank
By [illegible] Cashier

Kanawha Banking & Trust Co
by F. M. Stanulin - Prow Ent

The Kanawha Valley Bank
by J. W. Crider, Asst Cashier

Capital City Bank
By J. C. Morrison Pres

Elk Banking Co
Wilbur Stump, Cashier

By [illegible] President

Union Trust Co
By H. P. Brightwell
[illegible]

ANSWERED
JAN 3 1914
FORM

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Form 168

WESTERN UNION TELEGRAM

366

1250

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

111C KE 24

367

CHARLESTON WVA DEC 27 1913

ANSWERED 1914

Form 4-J

HON W G MCADOO SECY TREASY WASHN DC

CINCINNATI MOST IMPORTANT POINT FOR REGIONAL BANK FOR LARGE MANUFACTURING MINING AND AGRICULTURAL CENTER WE EARNESTLY HOPE YOUR COMMITTEE CAN CONSIDER ITS CLAIMS FAVORABLY

KANAWHA BANKING AND TRUST CO

1235PM

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Form 2138

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following message. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Messages**, beyond the amount of tolls paid thereon, nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission. This is an **UNREPEATED MESSAGE**, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT — **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT

385

97GK I 54 5 EXTRA

CHARLESTON WVA DEC 27TH 1913

HON W G MCADOO

SECY OF THE ### STATE, WASHN DC

WE EARNESTLY PRAY THAT A REGIONAL BANK BE LOCATED AT CINCINNATI IT IS THE NATURAL CLEARING HOUSE FOR THE SOUTHERN PART OF OUR STATE AND BY MAIL SEVERAL HOURS CLOSER THAN ANY OTHER CITY MENTIONED AS A REGIONAL RESERVE CENTER AND ANY OTHER CITY VERY INCONVENIENT TO SOUTHERN WESTVIRGINIA

JOHN L DICKINSON

CASHIER THE KANAWHA VALLEY BANK

1243PM

Form

ANSWERED

JAN 3 1914

FORM

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Glen Grove City or Town Ohio County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati
2nd " Pittsburg
3rd " Cleveland

Answering your inquiry as to the division of the State, we think either of the ones above would be satisfactory.

Very truly yours,

State Bank, Glen Grove Bank,
By John I. Carter

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Federal Reserve Bank of St. Louis

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Form 168

WESTERN UNION TELEGRAM

1185

THEO. N. VAIL, PRESIDENT

RECEIVED AT

F72 G 28

FAIRMONT WVA 16

WM MCADOO

CHAIRMAN CARE FIFTH THIRD NATIONAL BANK CINCINNATI O

MANY GOOD REASONS WHY CINCINNATI SHOULD BE CHOSEN A FEDERAL RESERVE CITY WITH ITS LOCATION AND SOLID BANKING FOUNDATION AM SATISFIED YOU WILL GIVE THEIR APPLICATION FAITHFUL CONSIDERATION

HOWARD W SHOWALTER.

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

V

House of Representatives U. S.
Washington, D. C.

Fayetteville City or Town Fayette County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice Cincinnati
2nd " Washington
3rd " Baltimore

Answering your inquiry as to the division of the State, we think 39° North Latitude be the dividing line.

Very truly yours,

Bank of Fayette Bank,
By J. T. Chase, Cash.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Gauley Bridge City or Town Fayette County, W. Va.
January 19 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice Cincinnati O
2nd " Richmond, Va
3rd " Washington, D.C.

Answering your inquiry as to the division of the State, we think that this would depend largely on what city was selected as to location of Regional Bank

Very truly yours,

Bank of Gauley ..Bank,
By F H Miller Cash

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Treasury Department

TELEGRAM

TREASURY DEPT. DEC 29 1913 TELEGRAPH OFFICE

Cuts

50 WU A 19 Paid

CLENDINNIN WVA Dec 29 1913

ANSWERED JAN 1 1914 FORM L-V-2

Secretary Treasury

Wash'n D C

We desire regional bank at Cincinnati believing this to be logical center and most nearly center population this section

First Nat'l Bank of Clendinnin W Va

156p

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Glen Jean x ~~City~~ or Town Fayette County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice Cincinnati Ohio

2nd " Richmond Va

3rd " Washington D.C.

Answering your inquiry as to the division of the State, we think

.....

.....

Very truly yours,

Bank of Glen Jean .....Bank,

By Chas Wilburn Cashier.

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters**, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER**, and is delivered by request of the sender, under the conditions named above.

THEO N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

2045

RECEIVED AT

51G KP 46 N L

GRAFTON W VA DEC 08TH 1913

HON WM A MCADOO SECY OF TREASY

WASHINGTON DC

L-5-Da

A NUMBER OF THE BANKS IN THIS SECTION ARE VERY MUCH INTERESTED IN HAVING YOU NAME CINCINNATI AS THE LOCATION OF ONE OF YOUR REGIONAL RESERVE BANKS BECAUSE OF ITS LOCATION AND ADVANTAGES WE THINK IT WOULD BE ONE OF THE BEST LOCATIONS IN THE COUNTRY

THE GRAFTON BANK

10 14 PM

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Federal Reserve Bank of St. Louis

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THE GRAFTON BANKING & TRUST COMPANY

CAPITAL $ 100,000.
PROFITS $ 50,000.

GRAFTON, W. VA.

A.B.CORDER, PRESIDENT.
T.C.LONG, 1ST.VICE PRES'T.
L.E.WARD, 2ND.VICE PRES'T.
H.W.CHADDUCK, CASHIER.
C.W.STEEL, ASST. CASHIER.

January 10, 1914.

Hon. Wm. G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

Form 2J

Dear Sir:-

In connection with your hearings relative to the selection of the cities in which the Regional Reserve Banks are to be located, I take it that you will not be averse to having, by letter, the views of banks and bankers in the various sections to be affected. While this bank has not definitely decided to join the new system, the chances are that it will want to come in when the banks are finally organized.

The banks in the south-western part of our State are strongly favoring Cincinnati for one of the Regional Banks, and they would properly belong in a district with that city, if a bank is to be located in Cincinnati, but it would not be at all suitable for the banks in the northern or eastern parts of West Virginia to be in the Cincinnati district, or to be placed in a district with Cleveland.

As far as our immediate section, including Morgantown, Fairmont, Clarksburg, Parkersburg, Grafton, Mannington, Wheeling and intermediate towns, is concerned, Pittsburgh would be by far the most desirable location for the Regional Bank which is to serve us. We are much nearer to Pittsburgh than to any other city and the principal part of our reserves have been carried there, our relations with the banks there being very close. On this account, it is my opinion that Pittsburgh would be the unanimous first choice of the banks in this part of West Virginia.

If it is decided not to locate a Regional Bank in Pittsburgh, the northern and eastern parts of our State should be placed in a district with Baltimore or Washington, preferably Baltimore.

ANSWERED
JAN 19 1914
FORM 2J

Respectfully,

H.W. Chadduck

(Vice President
W.Va.Bankers' Assn.)

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Grantsville ~~City or~~ Town Calhoun County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice---Cincinnati, Ohio.

2nd " Pittsburgh,

3rd " Richmond

Answering your inquiry as to the division of the State, we think it not advisable to divide the state.

.....

.....

Very truly yours,

Bank of Grantsville Bank

By ..... Cashier.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

GRIFFITHSVILLE, W. VA. City or Town Lincoln County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice Cincinnati
2nd " Pittsburgh
3rd " Richmond.

Answering your inquiry as to the division of the State, we think it should be divided unless Cincinnati or Pittsburgh is chosen. If either of these cities is chosen we see no need of a division.

Very truly yours,

The Oil Field National Bank. Bank,
By [illegible]

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Hamlin ~~City~~ or Town Lincoln County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice Cincinnati

2nd " No second choice

3rd " _____

Answering your inquiry as to the division of the State, we think Cincinnati would suit our convenience much better than any of the other cities which are being considered for this part of W.Va.

Very truly yours,

THE LINCOLN NATIONAL BANK Bank,

By Louis R. Sweetland President.

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COPY OF RESOLUTION ADOPTED BY GROUP NO. 3, W.VA. BANKERS' ASSOCIATION, AT THEIR MEETING HELD IN THE CITY OF HUNTINGTON, W. Va.

February, 11th, 1914.

WHEREAS The Bank Organization Committee of the Federal Reserve Bank System is now considering the merits of various points at which to locate the several Federal Reserve Banks provided for in the Federal Reserve Act, and

WHEREAS it is the unanimous opinion of Group No. 3 of the W. Va. Bankers' Association that one of the said Federal Reserve Banks should be located at Cincinnati, Ohio, therefore

BE IT RESOLVED that Group No. 3 of the W. Va. Bankers' Association use all its influence toward locating one of said Reserve Banks at Cincinnati, believing that point to be the logical location for the following reasons:

1st. Because of the importance of that city by rea son of its geographical location, and the magnitude of its commercial and industrial life; its splendid lines of communication affording excellent mail facilities north, south, east and west; and the large and important extent of territory naturally tributary to it.

2nd. Because of the financial strength and conservative character of its clearing house and banking institutions.

3rd. Because it is now a Sub-Treasury city, and affords certain facilities not obtainable in other cities.

4th Because in our opinion, seventy-five percent or more of the banking exchanges of this section on out of town points are now cleared thro' Cincinnati. These exchanges follow the line of least resistance, thus indicating Cincinnati to be the natural financial center of this section.

RESOLVED FURTHER that copies of these resolutions be transmitted to the Chamber of Commerce of Cincinnati, O., and to the Clearing House Committee of Cincinnati, O., to be by them presented to the Bank Organization Committee on its visit to Cincinnati for the purpose of considering this matter.

M Cohen Chairman
Group No 3

W Va Bankers Assn

H O Aleshire
Secy
Group No 3

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At a meeting of the Chamber of Commerce of Huntington, West Virginia, held January 9th 1914, it was upon motion ordered that the officers of the Chamber be directed to urge upon the Bank Organization Committee of the Federal Reserve Bank system the desirability of locating one of the Federal Reserve Banks at Cincinnati, Ohio,

And it was further ordered that the Cashiers of all the Banks of this city be designated as a committee to prepare suitable resolutions to that effect, which resolutions adopted by a unanimous vote of this Chamber of Commerce are as follows:

WHEREAS the Bank Organization Committee of the Federal Reserve Bank system is now considering the merits of various points at which to locate the several Federal Reserve Banks provided for in the Federal Reserve Act, and

WHEREAS it is the unanimous opinion of this Chamber of Commerce that one of the said Federal Reserve Banks should be located at Cincinnati, Ohio, therefore

BE IT RESOLVED that this Chamber of Commerce use all of its influence toward locating one of said Reserve Banks at Cincinnati, believing that point to be the logical location for the following reasons:

1st. Because of the importance of that city by reason of its geographical location, and the magnitude of its commercial and industrial life; its splendid lines of communication affording excellent mail facilities north, south, east and west; and the large and important extent of territory naturally tributary to it.

2nd. Because of the financial strength and conservative character of its clearing house and banking institutions.

3rd. Because it is now a Sub-Treasury city, and affords certain facilities not obtainable in other cities.

4th. Because, in our opinion, seventy five per cent or more of the banking exchanges of this city on out of town points are now cleared through Cincinnati. These exchanges follow the line of

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least resistance, thus indicating Cincinnati to be the natrual financial center of this section.

RESOLVED FURTHER that copies of these resolutions be transmitted to the Chamber of Commerce, Cincinnati, Ohio, and to the Clearing House Committee of Cincinnati, Ohio, to be by them presented to the Bank Organization Committee on its visit to Cincinnati for the purpose of considering this matter.

Respectfully submitted,

_____ Cashier
The First National Bank of Huntington

_____ Cashier
The Huntington National Bank

_____ Cashier
Union Savings Bank & Trust Co.

_____ Cashier
American Bank & Trust Company

_____ Cashier
Twentieth Street Bank

_____ Cashier
Central Banking Company

_____ Cashier
Huntington Banking & Trust Co.

_____ Cashier
Day and Night Bank

_____ Cashier
Ohio Valley Bank

Atrue copy from the record.

ATTEST

_____ President
Huntington Chamber of Commerce

_____ Secretary
Huntington Chamber of Commerce

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678

WESTERN UNION TELEGRAM

Form 168

THEO. N. VAIL, PRESIDENT

1914 JAN 17 PM 4 47

Office Comptroller JAN 19 1914 OF CURRENCY

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

B2C SI 37 4 EXTRA

HUNTINGTON WVA JAN 17 1914

HON WM G MCADOO

SECY OF TREASURY WASHN DC

BUSINESS INTERESTS OF THIS SECTION PRIMARILY FAVOR CINCINNATI AS LOCATION FOR REGIONAL BANK BUT IF ONE OF THE BANKS IS TO BE PLACED ON EASTERN SEABOARD UNQUALIFIEDLY ENDORSE APPLICATION TO OF RICHMOND VIRGINIA

JAN 19 1914

FORM 6

FLOYD S CHAPMAN

MAYOR CITY OF HUNTINGTON

425PM

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Federal Reserve Bank of St. Louis

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AMERICAN BANK & TRUST CO.

HUNTINGTON, W. VA.

January, 19th, 1914.

Hon. Howard Sutherland,

House of Representatives U. S.

Washington, D. C.

Dear Sir:

We are in receipt of yours of the 16th inst and in reply to same will say our first choice of a Federal Reserve Bank is Cincinnati and in fact it almost our only choice as this particular portion of West Virginia is only one hundred sixty miles from Cincinnati and only five hours by mail.

It is the only point in which we would want to become a member of the Federal Reserve Bank. Baltimore would be our next choice, but we cannot do business so well with Baltimore .

This bank has always had a reserve account in Cincinnati and the Cincinnati bankers and familiar with and know the class of paper we handle and we feel that we would be taken care of if a Federal Bank were established in Cincinnati, but we do not have the same confidence in any other point, so you can see our first, last and only choice is really Cincinnati.

Very respectfully,

H. C. Hamm

President.

HCH/J.

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

HUNTINGTON City or Town—Cabell—County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice---Cincinnati Ohio

2nd " Baltimore Md

3rd " _____

Answering your inquiry as to the division of the State, we think———————————————————————

.....

.....

Very truly yours,

American Bank & Trust Co.
.....Bank,

By.....

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Federal Reserve Bank of St. Louis

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The American National Bank
9598
H. C. HARVEY, President.
R. L. HUTCHINSON, Vice President.
C. R. WYATT, Vice President.
[redacted]
E. L. NEALE, J R., Asst. Cashier.
H. H. HARVEY, Asst. Cashier.

A. L. GREGORY, CASHIER.

American Bank & Trust Company
H. C. HARVEY, President.
R. L. HUTCHINSON, Vice President.
C. R. WYATT, Vice President.
[redacted]
H. H. HARVEY, Asst. Cashier.
E. L. NEALE, JR., ASST. CASHIER.

Huntington, W. Va. December 27th. 1913.

Hon. William McAdoo,
Secretary of the Treasury,
Washington, D. C.

Dear Sir:

We would like to have a regional bank located in Cincinnati. The southern part of this state is in the Cincinnati jurisdiction , and it would be inconvenient for us to do business with Pittsburg, or any other city than Cincinnati. We are only 160 miles from Cincinnati.

Hoping that it will be your pleasure to establish a regional bank at Cincinnati, we are

Yours very truly,

PRESIDENT.

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Federal Reserve Bank of St. Louis

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STANDARD LITHO. HUNTINGTON, W. VA.

THE American National Bank
9598
H. C. HARVEY, President.
R. L. HUTCHINSON, Vice President.
C. R. WYATT, Vice President.
[redacted]
E. L. NEALE, JR., Asst. Cashier.
H. H. HARVEY, ASST. CASHIER.

A. L. GREGORY, CASHIER.

American Bank & Trust Company
H. C. HARVEY, President.
R. L. HUTCHINSON, Vice President.
C. R. WYATT, Vice President.
[redacted]
H. H. HARVEY, Asst. Cashier.
E. L. NEALE, JR., ASST. CASHIER.

Huntington, W. Va. 1/2/13

File

Hon. W. G. McAdoo, Chairman,
Reserve Bank Organization Committee,
Washington, D. C.

Dear Sir:

We are just in receipt of yours of the 26th ultimo enclosing resolutions to be acted upon by our board.

On the 31st day of December, 1913 the two above banks were consolidated into one under the name of the American Bank & Trust Company. The American Bank & Trust Company taking over all of the assets of the American National Bank of Huntington, West Virginia and paying all of its liabilities. Therefore the American National Bank no longer being in existanee will not have any further meeting of its board of directors.

As we understand the law, the American Bank & Trust Company can become a member of the reserve bank, but unless a reginal bank is established in Cincinnati, Ohio, we would not want to become a member of it, as there is no other city that we know of that would have a reginal bank that would be convenient for us or this locality.

We keep our principal reserve in Cincinnati and we are only one hundred sixty miles from it. Pittaburg or Cleveland

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STANDARD LITHO. HUNTINGTON, W. VA.

THE American National Bank
9598
H. C. HARVEY, President
R. L. HUTCHINSON, Vice President.
C. R. WYATT, Vice President.
[redacted]
E. L. NEALE, JR., Asst. Cashier.
H. H. HARVEY, ASST. CASHIER.

A. L. GREGORY, CASHIER.

American Bank & Trust Company
H. C. HARVEY, President.
R. L. HUTCHINSON, Vice President.
C. R. WYATT, Vice President.
[redacted]
H. H. HARVEY, Asst. Cashier.
E. L. NEALE, JR., ASST. CASHIER.

Huntington, W. Va.

W.G.Mc. #2

would not interest us in the least as we have no banking connections with either of those cities.

Very respectifully,

AMERICAN BANK & TRUST CO.

H. C. Harvey
Pres.

HCH/J.

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Federal Reserve Bank of St. Louis

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V

Huntington City or Town Cabell County, W. Va.

January, 1914.

FEB 18 1914

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati

2nd " Richmond

3rd " Pittsburg

Answering your inquiry as to the division of the State, we think it would be necessary to divide the State into three different regional sections.

Very truly yours,

CENTRAL BANKING CO.,
HUNTINGTON, W. VA.
.....Bank,

By W R Kyger
Cashier

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Federal Reserve Bank of St. Louis

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Huntington City or Town Cabell County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati Ohio

2nd " Richmond Va

3rd " Pittsburg Pa

Answering your inquiry as to the division of the State, we think Part to Cincinnati

Do Richmond

Do Pittsburg

Very truly yours,

FIRST NATIONAL BANK,
OF HUNTINGTON, W. VA.

Bank,

By [signature] Cashier

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Federal Reserve Bank of St. Louis

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POSTAL TELEGRAPH-CABLE COMPANY

NIGHT LETTERGRAM

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED) TRANSMITS AND DELIVERS THIS NIGHT LETTERGRAM SUBJECT TO THE TERMS AND CONDITIONS PRINTED ON THE BACK OF THIS BLANK. CLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT | DELIVERY NUMBER

11C 7:55

INDEPENDENT COMPETITIVE PROGRESSIVE

W 59 NY 24 NL

HUNTINGTON W.VA DEC 27 13

SECRETARY OF TREASURY

WASHINGTON DC

WE URGE DESIGNATION OF CINTI AS LOCATION OF ONE OF FEDERAL RESERVE BANKS BELIEVE IT IS LOGICAL LOCATION ACCOUNT OF IMPORTANCE OF TRIBUTARY TERRITORY

FIRST NATL BANK

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Federal Reserve Bank of St. Louis

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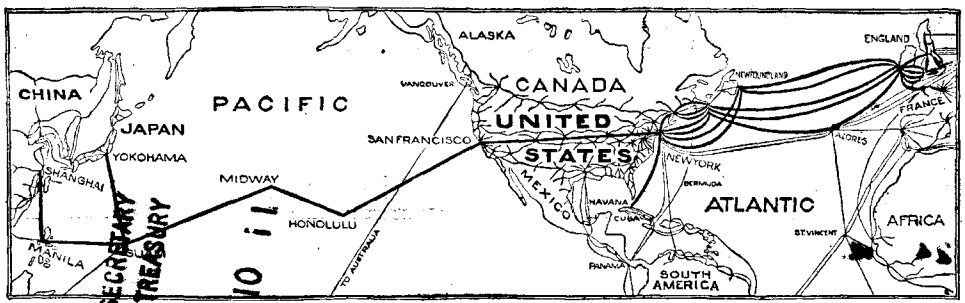
POSTAL TELEGRAPH-CABLE COMPANY IN CONNECTION WITH THE COMMERCIAL CABLE COMPANY

[3 AND 4]



THE GREATEST TELEGRAPH AND CABLE SYSTEM IN THE WORLD. EXTENDS OVER TWO-THIRDS OF THE WAY AROUND THE EARTH.

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED)

TRANSMITS AND DELIVERS THE WITHIN NIGHT LETTERGRAM SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

The Company will receive, not later than midnight, NIGHT LETTERGRAMS, written in plain English, to be transmitted only for delivery on the morning of the next ensuing business day, at rates still lower than its standard night message rate, as follows:

The standard day rate for a ten-word day message shall be charged for the transmission of a NIGHT LETTERGRAM, containing fifty words or less, and one-fifth of the standard day rate for a ten-word day message shall be charged for each additional ten words or less in such NIGHT LETTERGRAM.

To guard against mistakes or delays, the sender of a message should order it REPEATED, that is, telegraphed back to the originating office for comparison. For this, one-half the unrepeated message rate is charged in addition. Unless otherwise indicated on its face, THIS IS AN UNREPEATED MESSAGE, AND PAID FOR AS SUCH, in consideration whereof it is agreed between the sender of the message and this Company as follows:

1. The Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any UNREPEATED message, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any REPEATED message, beyond fifty times the sum received for sending the same, UNLESS SPECIALLY VALUED; nor in any case for delays arising from unavoidable interruption in the working of its lines; NOR FOR ERRORS IN CIPHER OR OBSCURE MESSAGES.

2. In any event the Company shall not be liable for damages for any mistakes or delays in the transmission or delivery, or for the non-delivery of this message, whether caused by the negligence of its servants or otherwise, beyond fifty times the REPEATED message rate, at which amount this message, if sent as a REPEATED message, is hereby valued, unless a greater value is stated in writing hereon at the time the message is delivered to the Company for transmission, and an additional sum paid or agreed to be paid based on such value equal to one-tenth of one per cent. thereof.

3. The Company is hereby made the agent of the sender, without liability, to forward this message over the lines of any other Company when necessary to reach its destination.

4. Messages will be delivered free within the established free delivery limits of the terminal office. For delivery at a greater distance a special charge will be made to cover the cost of such delivery.

5. No responsibility attaches to this Company concerning messages until the same are accepted at one of its transmitting offices; and if a message is sent to such office by one of this Company's messengers, he acts for that purpose as the agent of the sender.

6. This Company shall not be liable for damages or statutory penalties in any case where the claim is not presented in writing within thirty days after the message is filed with the Company for transmission.

In further consideration of the reduced rate for this special "NIGHT LETTERGRAM" service, the following special terms are hereby agreed to:

(a) NIGHT LETTERGRAMS may at the option of the Telegraph Company be mailed at destination to the addressees and the Company shall be deemed to have discharged its obligation in such cases with respect to delivery by mailing such NIGHT LETTERGRAMS at destination, postage prepaid.

(b) NIGHT LETTERGRAMS shall be written in plain English. Code language is not permitted.

7. The above terms and conditions shall be binding upon the receiver as well as the sender of this NIGHT LETTERGRAM.

8. NO EMPLOYEE OF THIS COMPANY IS AUTHORIZED TO VARY THE FOREGOING.

CLARENCE H. MACKAY, PRESIDENT.

CHARLES C. ADAMS, VICE-PRESIDENT. EDWARD REYNOLDS, VICE-PREST. AND GENERAL MANAGER. CHARLES P. BRUCH, VICE-PRESIDENT.

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Federal Reserve Bank of St. Louis

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POSTAL TELEGRAPH-CABLE COMPANY

NIGHT LETTERGRAM

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED) TRANSMITS AND DELIVERS THIS NIGHT LETTERGRAM SUBJECT TO THE TERMS AND CONDITIONS PRINTED ON THE BACK OF THIS BLANK.

CLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT

DELIVERY NUMBER 1.55

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383

W 60 NY 24 NL

HUNTINGTON W.VA DEC 27 13

HON JOHN SKELTON WILLIAMS

WASHINGTON DC

WE URGE DESIGNATION OF CINTI AS LOCATION OF ONE OF FEDERAL RESERVE BANKS BELIEVE IT IS LOGICAL LOCATION ACCOUNT OF IMPORTANCE OF TRIBUTARY TERRITORY

FIRST NATL BANK

ANSWERED
JAN 6 1914
FORM

Form 43

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Federal Reserve Bank of St. Louis

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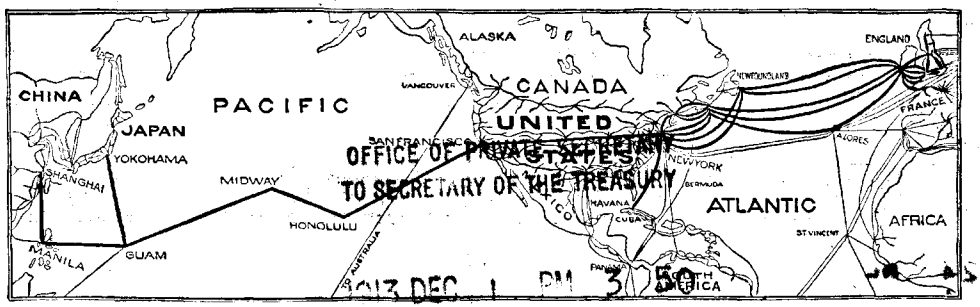
POSTAL TELEGRAPH-CABLE COMPANY IN CONNECTION WITH THE COMMERCIAL CABLE COMPANY

[3 AND 4]



OFFICE OF PRIVATE SECRETARY
TO SECRETARY OF THE TREASURY
1917 DEC 1 PM 3

THE GREATEST TELEGRAPH AND CABLE SYSTEM IN THE WORLD. EXTENDS OVER TWO-THIRDS OF THE WAY AROUND THE EARTH.

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED)

TRANSMITS AND DELIVERS THE WITHIN NIGHT LETTERGRAM SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

The Company will receive, not later than midnight, NIGHT LETTERGRAMS, written in plain English, to be transmitted only for delivery on the morning of the next ensuing business day, at rates still lower than its standard night message rate, as follows:

The standard day rate for a ten word day message shall be charged for the transmission of a NIGHT LETTERGRAM, containing fifty words or less, and one-fifth of the standard day rate for a ten word day message shall be charged for each additional ten words or less in such NIGHT LETTERGRAM.

To guard against mistakes or delays the sender of a message should order it REPEATED, that is, telegraphed back to the originating office for comparison. For this, one-half the unrepeated message rate is charged in addition. Unless otherwise indicated on its face, THIS IS AN UNREPEATED MESSAGE AND PAID FOR AS SUCH, in consideration whereof it is agreed between the sender of the message and this Company as follows:

1. The Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any UNREPEATED message, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any REPEATED message, beyond fifty times the sum received for sending the same, UNLESS SPECIALLY VALUED; nor in any case for delays arising from unavoidable interruption in the working of its lines; NOR FOR ERRORS IN CIPHER OR OBSCURE MESSAGES.

2. In any event the Company shall not be liable for damages for any mistakes or delays in the transmission or delivery, or for the non-delivery of this message, whether caused by the negligence of its servants or otherwise, beyond fifty times the REPEATED message rate, at which amount this message, if sent as a REPEATED message, is hereby valued, unless a greater value is stated in writing hereon at the time the message is offered to the Company for transmission, and an additional sum paid or agreed to be paid based on such value equal to one-tenth of one per cent thereof.

3. The Company is hereby made the agent of the sender, without liability, to forward this message over the lines of any other Company when necessary to reach its destination.

4. Messages will be delivered free within the established free delivery limits of the terminal office. For delivery at a greater distance a special charge will be made to cover the cost of such delivery.

5. No responsibility attaches to this Company concerning messages until the same are accepted at one of its transmitting offices; and if a message is sent to such office by one of this Company's messengers, he acts for that purpose as the agent of the sender.

6. This Company shall not be liable for damages or statutory penalties in any case where the claim is not presented in writing within thirty days after the message is filed with the Company for transmission.

In further consideration of the reduced rate for this special "NIGHT LETTERGRAM" service, the following special terms are hereby agreed to:

(a) NIGHT LETTERGRAMS may at the option of the Telegraph Company be mailed at destination to the addressees and the Company shall be deemed to have discharged its obligation in such cases with respect to delivery by mailing such NIGHT LETTERGRAMS at destination, postage prepaid.

(b) NIGHT LETTERGRAMS shall be written in plain English. Code language is not permitted.

7. The above terms and conditions shall be binding upon the receiver as well as the sender of this NIGHT LETTERGRAM.

8. NO EMPLOYEE OF THIS COMPANY IS AUTHORIZED TO VARY THE FOREGOING.

CLARENCE H. MACKAY, PRESIDENT.

CHARLES C. ADAMS, VICE-PRESIDENT. EDWARD REYNOLDS, VICE-PREST. AND GENERAL MANAGER. CHARLES P. BRUCH, VICE-PRESIDENT.

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V

Huntington City or Town Cabell County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati

2nd " Pittsburg

3rd " Richmond

Answering your inquiry as to the division of the State, we think that there will be no objection to Banks in the Northern part of State doing business with the Pittsburg Bank and Banks in the Southern portion doing business with Cincinnati.

Very truly yours,

Huntington Bank & Trust Co. Bank,

By .....

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Federal Reserve Bank of St. Louis

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HUNTINGTON BANKING & TRUST CO.
CAPITAL STOCK $300,000.00
B.W. FOSTER, PRESIDENT.
RUFUS SWITZER, VICE PRESIDENT. FRED C. PRICHARD, VICE PRESIDENT.
C.P. SNOW, CASHIER.

DIRECTORS
B.W. FOSTER A.L. GREGORY
DR. L. PRICHARD C.P. SNOW
RUFUS SWITZER H.C. DUNCAN, JR.
H.A. ROBSON FRED C. PRICHARD
LUTHER C. ANDERSON

HUNTINGTON, W. VA. Jan. 19, 1914.

Mr. Howard Sutherland, M.C.

Washington, D.C.

Dear Sir:

In accordance with your letter of Jan. 16, we have filled out the enclosed blank and same is herewith returned. We are strong for Cincinnati first, and Pittsburg second. As between Washington and Richmond, we would much prefer Richmond. We see no objection to division of the State, so Banks in the northern part of state would be in one region and southern in another.

Very truly yours,

HUNTINGTON BANKING & TRUST CO.

Snow
Cashier.

LET OUR BANK BE YOUR BANK

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Federal Reserve Bank of St. Louis

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STANDARD LITHO. HUNTINGTON, W.VA.

OFFICERS:
D. E. ABBOTT PRESIDENT
J. T. McCLINTOCK VICE-PRESIDENT
H. A. ZELLER VICE-PRESIDENT
H. E. MATHEWS SECRETARY
C. P. SNOW TREASURER

HUNTINGTON CHAMBER OF COMMERCE

SECRETARY
SUITE 105
ROBSON-PRICHARD BUILDING

DIRECTORS:
D. E. ABBOTT G. A. NORTHCOTT
S. H. BOWMAN C. W. PHELLIS
C. M. GOHEN J. C. RARDIN
J. T. MC CLINTOCK C. P. SNOW
J. M. MC COACH C. W. THORNBURG
H. A. ZELLER

HUNTINGTON, WEST VIRGINIA Jan. 13, 1914.

Mr. W. S. Rowe, Chairman,
Clearing House Committee,
Cincinnati, Ohio.
Dear Sir:

I have the pleasure of handing you herewith, a copy of a Resolution, passed at the last regular meeting of the Huntington Chamber of Commerce.

We are pleased to recommend Cincinnati as a point for one of the federal reserve banks, and trust that you have received many more such recommendations, and that the Bank Organization Committee will see the wisdom of locating such bank at Cincinnati.

Very truly yours,

H. E. Mathews

M-C Secretary.

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Federal Reserve Bank of St. Louis

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Form 2138

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following message. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Messages**, beyond the amount of tolls paid thereon, nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission. This is an **UNREPEATED MESSAGE**, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

B3C SI 76 7 EXTRA

RECEIVED AT 651

HUNTINGTON WVA JAN 17 1914 JAN 17 PM 4 35

HON WM G MCADOO
SECY OF TREASURY WASHN DC

BUSINESS INTERESTS OF HUNTINGTON ENDORSE CINCINNATI AS THE PROPER PLACE TO LOCATE THE REGIONAL BANK TO TAKE CARE OF ALL THE INTERESTS OF THE GREAT MIDDLEWEST SECTION BUT AT SAME TIME BELIEVING THAT ONE OF THE BANKS MUST BE LOCATED UPON THE EASTERN SEABOARD BETWEEN THE VARIOUS CITIES CONTENDING FOR IT WE UNHESITATINGLY ENDORSE RICHMOND VA AS BEST SITUATED TO MEET THE GENERAL PURPOSES OF THE CURRENCY BILL

D E ABBOTT
PRESIDENT CHAMBER OF COMMERCE OF
HUNTINGTON WVA

432PM

ANSWERED
JAN 19 1914
FORM 5

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA **CABLE SERVICE TO ALL THE WORLD**

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters,** sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars,** at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO. N VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1104

C 75C BU 44 NL 4 EXTRA

HUNTINGTON WVA DEC 29 1913

HON W G MCADOO

SECY OF TREASURY WASHINGTON DC

WE DESIRE TO ENDORSE THE CLAIMS OF CINCINNATI OHIO FOR REGIONAL BANK LOCATION AND MAIL FACILITIES IDEAL AND FAR SUPERIOR TO ANY OTHER CITY MENTIONED IN THIS REGION ALL BANKS IN THIS SECTION WILL BE GREATFUL SHOULD CINCINNATI BE SELECTED

C M GOHEN

CASHIER HUNTINGTON NATIONAL BANK

938P

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Federal Reserve Bank of St. Louis

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V

Huntington City or Town Cabell County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati O.

2nd " Richmond Va.

3rd " Baltimore Md.

Answering your inquiry as to the division of the State, we think----------

.....

.....

Very truly yours,

Huntington National Bank,

By C M Cohen

Cashier

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Federal Reserve Bank of St. Louis

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Treasury Department

TELEGRAM

48WU R 11

Huntington W Va Dec 27 1931

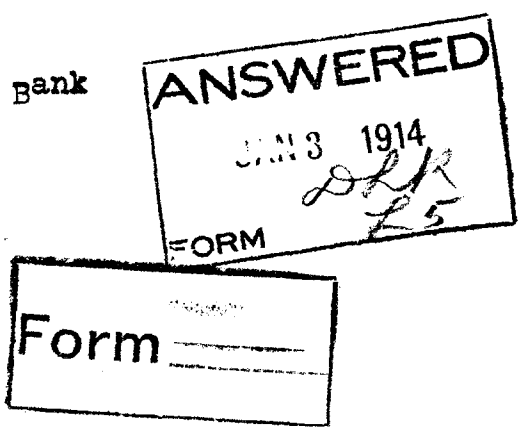
Secty McAdoo

Secty of Treasury Washn DC

We think Cincinnati logical location for regional bank center large population.

Twentieth Street Bank

1250p



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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

HUNTINGTON, WEST VA. City or Town Cincinnati County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank ar

1st Choice Cincinnati
2nd " Richmond
3rd " Pittsburgh

Answering your inquiry as to the division of the State, we think that it would probably be well to make a division putting the territory north of main line B & O in one division, south the other.

So far as Cleveland is concerned, this section could be as well served from Baltimore and that would probably be the case for the whole state. What you want to impress on the minds of the location committee is the fact that we want to get within over night distance of our reserve cities so that the business of one day can be cleared the next, or shipments of funds do not lose interest in transit.

Very truly yours,
Union Savings Bank & Trust Co,
Huntington, W. Va. Bank,
By A. C. Thomas Cashier

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Huntington City or Town Cabell County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank ar

1st Choice Cincinnati

2nd " Pittsburg

3rd " Cleveland

Answering your inquiry as to the division of the State, we think Cincinnati would accomodate a greater Potion of our State than Pittsburg.

Very truly yours,

20th Street Bank,

By H. P. McCabe Cashier

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Federal Reserve Bank of St. Louis

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Form 2138

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD

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THEO. N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT HOUSE CORRIDOR, TELEPHONE BRANCH 251

88W RB 16

HUNTINGTON WVA JAN 19 14

HON HOWARD SUTHERLAND

M C WASHINGTON DC

FOR REGIONAL BANK CINCINNATI RICHMOND PITTSBURG DIVIDE STATE NORTH AND SOUTH MAIN LINE BALTIMORE OHIO RAILWAY

UNION SAVINGS BANK AND TRUST CO

1235P

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Federal Reserve Bank of St. Louis

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT

393C JG 59-N L

1376 HUNTINGTON WVA DEC 27-13

Last Day

HON WM MCADOO

SECY OF THE TREASURY WASHN DC

IN ACCORD WITH THE BUSINESS- INTERESTS OF THIS SECTION WE ASK THAT CINCINNATI BE GIVEN FAVORABLE CONSIDERATION AS POINT FOR REGIONAL RESERVE BANK BEST LOCATION BY REASON OF CONVENIENCE OF ACCESS PRESENT BANKING CONNECTIONS NEARNESS TO CENTER OF POPULATION AND BUSINESS AND PRESENT SUBTREASURY THERE WOULD EXPEDITE EARLY ESTABLISH-MENT WITHOUT INTERRUPTION OF BANKING FACILITIES FOR THIS SECTION OF COUNTRY

UNION SAVINGS BANK AND TRUST CO

1138P

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Hurricane City or Town Putnam County, W. Va.

January 19 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank ar

1st Choice--Cincinnati--O---------- & No other

2nd " ----------

3rd " ----------

Answering your inquiry as to the division of the State, we think South Western part of W.Va Especially C.&.O. and N.&.W. R.R. Should be allotted to West, and N/E part to East

Mail is exchanged 12 hours earlier. With Cinti than with other pionts mentioned.

Very truly yours,

Putnam County Bank,

By J. T. G. Arnett
Cashier

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Federal Reserve Bank of St. Louis

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Form 168

WESTERN UNION TELEGRAM

674

THEO. N. VAIL, PRESIDENT

1914 JAN 19 PM 4 24

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

128C JN 19 4 EX

KENOVA W-VA JAN 19 1914

HON HOWARD SUTHERLAND

CARE HOUSE OF REPS WASHN DC.

FOR THIS SECTION REGIONAL BANK SHOULD UNDOUBTEDLY BE AT CINCINNATI

RICHMOND SECOND CHOICE LETTER FOLLOWS

FIRST NATL BANK

JOSEPH S MILLER PREST

422PM

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Kenova City ~~or Town~~ Wayne County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank ar

1st Choice--Cincinnati

2nd " Richmond

3rd " Pittsburgh

Answering your inquiry as to the division of the State, we think the banks in the Southern part of the State could be put with one division and attached to Cincinnati and those in the Northern part attached to Pittsburgh Washington or Baltimore - which ever point seemed to be decided upon for the location of the Regional banks from which the banks in the Northern part could be served. It seems that either Pittsburgh, Washington or Baltimore would be better for banks in the Northern end.

Very truly yours,

First National Bank, Bank,

By Jno. D. Kelley

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Federal Reserve Bank of St. Louis

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Keystone City or Town McDowell County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati

2nd " Richmond

3rd " Baltimore

Answering your inquiry as to the division of the State, we think----------

.....

.....

Very truly yours,

THE FIRST NATIONAL BANK.

KEYSTONE, W. VA.

.....Bank,

By W. Sainey Cas

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Logan City ~~or Town~~ Logan County, W. Va.
January 19, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank ar

1st Choice- Cincinnati, Ohio
2nd " Richmond Va,
3rd " Baltimor, Md.

Answering your inquiry as to the division of the State, we think there would be no objections to dividing W. Va. as the banking interests of the northern part of the state naturally go to a different section from the southern part,

Very truly yours,

First National Bank,
By Thomas Jackson,
Cashier

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Form 2138

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT HOUSE CORRIDOR, TELEPHONE BRANCH 251

31W RB 9

LOGAN WVA JAN 19 14

HON HOWARD SOUTHERLAND

M OF C WASHINGTON DC

WE GREATLY PREFER CINCINNATI FOR OUR REGIONAL RESERVE BANK

FIRST NATIONAL BANK

1002A

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

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This is an UNREPEATED NIGHT LETTER, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT 1253

284G WJ 47 NL

LOGAN WVA DEC 30 1913

HON SECRETARY OF THE TREASURY

WASHINGTON DC

THIS SECTION OF THE COUNTRY GREATLY PREFERS THE ESTABLISHMENT OF ONE OF THE REGIONAL BANKS IN CINCINNATI CINCINNATI IS CENTRALLY LOCATED IN A REGION HAVING GREAT POPULATION AND WEALTH HAS A SUB TREASURY AND HAS DECIDED REGIONAL ADVANTAGES OVER OTHER CITIES IN THIS SECTION OF THE COUNTRY

Form 50

FIRST NATIONAL BANK

1120P

ANSWERED JAN 7 1914

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Logan City or Town Logan County, W. Va.

January 19th, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank ar

1st Choice---Cincinnati---

2nd " "

3rd " "

Answering your inquiry as to the division of the State, we think North-Eastern part of state might conveniently go with Baltimore or Pittsburgh. Western or South-Western part of state should go to Cincinnati.

Very truly yours,

Logan Valley Bank,

By J. Cary Alderson, Presdt.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Madison City or Town Boone County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati, Ohio
2nd " Pittsburg, Pa.
3rd " Richmond, Va. or Baltimore, Md

Answering your inquiry as to the division of the State, we think that Cincinnati would be more beneficial to Banks of our section.

Very truly yours,

Boone County Bank,
By O. C. Chambers, Cashier

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Madison City or Town Boone County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati

2nd " Pittsburgh

3rd " Baltimore

Answering your inquiry as to the division of the State, we think

.....

.....

Very truly yours,

Madison National Bank,

By E. White

A. C.

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Treasury Department

TELEGRAM

6WU A 6D Blue

MATEWAN W VA December 30 1913

William G McAdoo,
Secretary of the Treasury,
Wash'n D C

There is no location for a Regional Bank which will serve the people and banks of Southern West Virginia so quickly and well as the city of Cincinnati. Any other point in Ohio is hard to reach from this section. We want to see a Regional Bank located in Cincinnati Ohio.

The Matewan National Bank.
1003am

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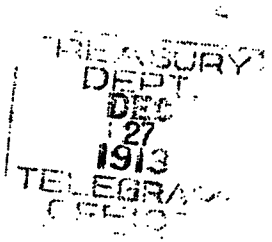
Treasury Department

TELEGRAM



6WU R 17pd

Cand O Depot Montgomery WVa Dec 27 1913

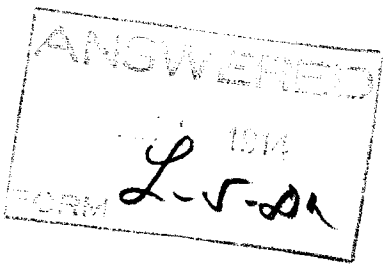
W G McAdoo

Secretary Treasy Washn DC

Give Cincinnati Ohio a regional bank and you will have south western half of our state best

Montgomery Natl Bank

1030am



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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Milton City or Town Cabell County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati Ohio

2nd " Pittsburg Pa

3rd " Baltimore Md

Answering your inquiry as to the division of the State, we think Whole State should go as a whole

.....

.....

Very truly yours,

Bank of Milton Bank,

By C. L. Hershberger Cash

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Federal Reserve Bank of St. Louis

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I. J. HARSHBARGER, PRESIDENT
S. J. KANE, VICE-PRESIDENT

CLYDE L. HARSHBARGER, CASHIER
H. E. JACKSON, ASS'T CASHIER

BANK OF MILTON

CAPITAL STOCK $25,000.00

MILTON, W. VA. Decemeber 29th 1913

Howard Sutherland, Esq.,

Washington, D. C.

My Dear Mr. Sutherland:

We would appreciate your assistance in helping to locate one of the regional banks in the city of Cincinnati, Ohio, as we believe that this city would be about as near the center of population and would be of the best assistance to this part of our state as in this section a great many of our local bankers have correspondent accounts in this city.

Your prompt assistance will be greatly appreciated.

Very truly,

Harshbarger Cashier

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Montgomery City or Town Fayette County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati Ohio
2nd " Richmond Va.
3rd " Washington D.C.

Answering your inquiry as to the division of the State, we think

.....

.....

Very truly yours,
Merchants National Bank,
Montgomery, W. Va.
.....Bank,
By .....
Cash

Jan. 19-14

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Federal Reserve Bank of St. Louis

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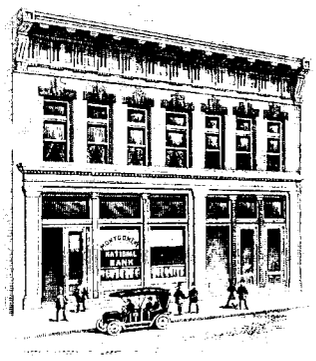
M. J. SIMMS, PRESIDENT. J. W. MONTGOMERY, 1ST VICE PRES. S. H. MONTGOMERY, 2ND VICE PRES. R. L. MATTHEWS, CASHIER

O. J. HENDERSON, CHAIRMAN OF BOARD OF DIRECTORS.



Montgomery National Bank

DIRECTORS:
H. A. ROBSON. L. PRICHARD.
S. H. MONTGOMERY. J. W. MONTGOMERY.
M. J. SIMMS. S. K. OWENS.
O. J. HENDERSON.

MONTGOMERY, W. VA.

JAN 19 1914

Hon Howard Sutherland M.C.
Washington D.C.

Sir - Replying to yours of 16th

Our First Choice for Regional Bank is Cincinnati
2nd Choice is Balt,
3rd " " Richmond

Urge Cin.

Yours
R. L. Matthews
Cash

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Northfork City or Town McDowell County, W. Va.

January19, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice--Cincinnati

2nd " Richmond

3rd " Baltimore

Answering your inquiry as to the division of the State, we think Cincinnati could serve the whole State satisfactorily. We see no reason why the State should be divided in case the Federal Reserve Bank is located in any one of the above mentioned Cities.

Very truly yours,

THE CLARK NATIONAL Bank,

By [signature]
Cashier.

JAN 19 1914

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Form 2138

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD

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THEO. N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

HOUSE CORRIDOR,

RECEIVED AT TELEPHONE BRANCH 251

28W RB 9

NORTHFORK WVA JAN 19 14

HON HOWARD SUTHERLAND

H OF R WASHINGTON DC U S

YOURS SIXTEENTH CINCINNATI FIRST CHOICE RICHMOND SECOND BALTIMORE THIRD

THE CLARK NATIONAL BANK

958A

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Northfork City or Town McDowell County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati O.
2nd " Baltimore Md.
3rd " Richmond Va.

Answering your inquiry as to the division of the State, we think that the state could be divided, as suggested, and the interests of all banks would equally as well,

Very truly yours,

The First National Bank of Northfork,
Northfork, W. Va. Bank,
By H. Sutherland Cashier

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Parkersburg City or Town Wood County, W. Va.

January 7, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati O

2nd " Pittsburgh Pa

3rd " Baltimore Md

Answering your inquiry as to the division of the State, we think A good plan

.....

.....

Very truly yours,

Home Savings & Loan Co. Bank,

By By G. Rust

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Pineville City or Town Wyoming County, W. Va.
January 20th 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati O
2nd " Richmond Va
3rd " Baltimore Md.

Answering your inquiry as to the division of the State, we think It should be

.....

.....

Very truly yours,

Citizens National Bank,
By R. A. Keller Cashier

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Form 2138

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

3W RB 28 11 EX

PINEVILLE WVA DEC 28 VIA DAVY WVA DEC 29 13

HOWARD SUTHERLAND

WASHINGTON DC

WE BEG THAT YOU DO ALL IN YOUR POWER TO

GET A REGIONAL BANK LOCATED IN CINCINNATI

J H BANE

CASHIER FIRST NAT BANK R A KELLER

CASHIER CITIZENS NAT BANK

840A

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Ceneville City or Town Wyoming County, W. Va.
January 20, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati, O.
2nd " Richmond Va.
3rd " Baltimore

Answering your inquiry as to the division of the State, we think we should be in the region with with Cincinnati or Richmond

Very truly yours,

First Natl. Bank,
By J. H. Bane, Cashier

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Federal Reserve Bank of St. Louis

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Treasury Department

TELEGRAM

TREASURY DEPT. DEC 29 1913 TELEGRAPH

1WU R 32pd

Pineville WVA DEc 29 1913 via Davy WVa Dec 29

Secty of the Treasury

Washn DC

We favor Cincinnati as a location for regional bank in this section and beg that you will give this favoarable consideration

J H Bane Cashier First Natl Bank
R A Keller Cashier Citizens Natl Bank

903am

ANSWERED
JAN 3 1914
DLR
FORM L 3

Form ——

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Federal Reserve Bank of St. Louis

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S. F. DANA, President

GENERAL OFFICES:
Union Central Building
Cincinnati, O.

MINES:
Putney, W. Va.
Dana, W. Va.

Shipments by
River and Rail

E. O. DANA, Vice-Pres't and Treas.

The Campbell's Creek Coal Co.

PRODUCERS AND DISTRIBUTORS OF

CAMPBELL'S CREEK SEMI-CANNEL COAL

Kanawha Steam and Domestic Fuels

TOWING. FREIGHTING. HARBORING. DREDGING.

E. A. BURNSIDE, Manager of Transportation

R. P. GILLHAM, Sec'y and Gen. Mgr.

ELEVATORS:
Cincinnati, O.
Newport, Ky.

STEAMERS:
Robt. P. Gillham
D. T. Lane
Eugene Dana Smith

TUGS:
Iron Duke
Billy Martin

Point Pleasant, W. Va. Feby 3 rd, 1914. 191

Mr Edward A. Seiter, Chairman,

Banking and Finance Committee, Business Mens Club.

Cincinnati.

Dear Sir;-

Enclosed find a petition signed up by the representa tive business men of this town, in favor-- and strongly so, of Cincinnati as the location for one of the Federal Reserve Banks.

The Combined capital of the signers of this petition-- I mean the business capital only, is over Two Million two Hundred thousand dollars and the banking capital represented hereon is over two hundred and fifty thousand dollars.

The entire capital of the combined signers represented and their businesses will run over three million dollars, and all are for Cincinna -ti first last and always for the Federal Reserve Bank.

yours truly,

E. A. Burnside

Member Business Mens Club.

Perhaps too you do not know, nor the members of your Committee, that the tow -n of Point Pleasant ranks fourth in point of river traffic-- tonnage carried to and from its port, of all the town or cities along the Mississ -ippi valley river system, it has more arrivals of steamboats and other craft than any cities on the valley system except Pittsburg and Cincinnati-- it outranks New Orleans in number of river craft of all kinds arriving and dep -arting, its tonnage by river is greater than St Louis, Memphis and all other cities excpet Pittsbugh, Cincinnati and possibly-- with the doubt in favor of Point Pleasant-- Louisville. Its water borne tonnage in Feby 1912 and arriva -ls and departures were far greater than that of New York City.

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Federal Reserve Bank of St. Louis

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Cincinnati, Ohio,
February 7=1914.

Mr. E. A. Burnside,

Pt. Pleasant,

W. Va.

My dear Mr. Burnside:-

In looking over the returns at the Club on the endorsements for Cincinnati for a Federal Reserve Bank, I was more than pleased to receive your letter of the 3d, and note the results of the aggressive manner in which you went about procuring the endorsements of the business interests in Pt. Pleasant.

This is the kind of work that counts, and furthermore an endorsement which the Organization Committee when it reaches Cincinnati cannot ignore. We only hope that the opportunity will be afforded us to bring these endorsements forcibly before the Committee.

Very truly yours,

BANKING & FINANCE COMMITTEE,

S-O

Chairman.

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Point Pleasant West. Va Feby 2 nd, 1914

The Normal Course of our business is toward Cincinnati, Ohio and with that city, and we strongly favor it and urge its adoption as a location for one of the Federal Reserve Banks.

The H G Nease Co.
Hoover Gilder Druggist
Pt Pleasant Furniture & Co
G. W. H. Kauff Druggist → Drug Store
Kauff Opera House & Grand Hall Mgr → Opera House
Filson Brother
Hardware Mch
The Chase Dry Goods Co
Dry Goods & Notions
C H Varian
Coal Dealer
POINT PLEASANT MACHINE WORKS.
By J. W. C. Heslop, Propr
Security Steamboat Co.
By C. C. Bowyer Vice Prest.
THE MERCHANTS NAT'L BANK OF POINT PLEASANT.
By T. Stuart Cam
Point Pleasant Trust Company
By O A Roush Treasurer
Point Pleasant Water & Light Co.
By W H H Gardner
Franklin's Shoe Store
By Benj Franklin Jr
Fred Smith
POINT PLEASANT NATIONAL BANK
By J W Windon
CASHIER
Somerville & Somerville Attys
Union Clothing Co
By O B McCulloch Pres.

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Lyric Theatre — By Ross Felson

Arthur Edwards, Nay — Tavern Point Pleasant W. Va

FRANKLIN-VAUGHT COMPANY,

BY E. E. Franklin

J Friedman & Co

Kanawha Dock Co — by J Friedman Pd

D S Snyder — Merchant

B. Franklin — Merchant & Jeweler

Spencer Hotel — Homer Smith & Griff S. Smith

Rankin Wiley Atty

Pt Pleasant Wharf Boat

by P. C. McDade Wharf Master

C. F. Felson Harness Buggies &c

Register Publishing Co, W. H. Needham Gen. Mgr.

Point Pleasant Grocery Co C K Blackwood Pres

Mason Republican by H. F. Leggett, editor

Enterprise Gro. Co. by Wm. H. Parsons, Pres.

West Virginia Malleable Iron Co — Enterprise Marine Dock Co

By J. S. Spencer, President — Geo. P. Gardner Prest

J. S. Spencer Atty at Law

Wonderland Theatre. A. L. Cottrill Mgr

F. E. Bletner Sheriff of Mason Co

H. A. Barbee M.D.

J. W. Rhoades & Co — Hardware

G. M. Tippett — Sanitary Gro Co.

The State Gazette

E. C. Burridge Mgr.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Point Pleasant City or Town Mason County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice--Cincinnati

2nd " Washington

3rd " Baltimore

Answering your inquiry as to the division of the State, we think We can see no objection to deviding the State along the lines of the natural trend of business.....

.....

Very truly yours,

...Merchants National.....Bank,

By.....

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Federal Reserve Bank of St. Louis

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JNO. McCULLOCH, PRESIDENT. C. C. BOWYER, CASHIER. T. STRIBLING, ASS'T CASHIER.

No. 1504.

The Merchants National Bank

OF POINT PLEASANT.

CAPITAL & SURPLUS, $150,000.00.

POINT PLEASANT, W. VA. Feb. 14th, 1914.

The Federal Organization Committee,

Cincinnati, Ohio.

Gentlemen;-

As we are unable to have a representative at the meeting of your Committee at Cincinnati, Ohio, on the sixteenth instant, we take this means of advising that we are strongly in favor of having one of the Reserve Banks located at that City.

Cincinnati is and has been for a great many years the commercial and financial center for all this section of West Virginia, and our people are all interested in having one of the Regional Banks located in Cincinnati.

Respectfully,

John McCulloch

President.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

POINT PLEASANT City or Town MASON County, W. Va.

January 18, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice--CINCINNATI OHIO

2nd " PITTSBURGH PA

3rd " WASHINGTON D C

Answering your inquiry as to the division of the State, we think NO PLACE WOULD SUIT POINT PLEASANT W VA LIKE CINCINNATI OHIO

DO ALL IN YOUR POWER FOR A REGIONAL BANK AT CINCINNATI OHIO

Very truly yours,

POINT PLEASANT NATIONAL BANK Bank,

By J. W. Windor Cashier

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INCORPORATED

25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD

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THEO. N. VAIL, PRESIDENT BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT HOUSE CORRIDOR, TELEPHONE BRANCH 251

14W RB 23 5 EX

POINT-PLEASANT WVA JAN 19 14

HOWARD SOUTHERLAND

H OF R WASHINGTONDC

OUR FIRST CHOICE CINCINNATI OHIO SECOND PITTSBURG THIRD WASHINGTON DC

DO ALL IN YOUR POWER FOR CINCINNATI OHIO

POINTPLEASANT NATIONAL BANK

BY J W WINDON CASHIER

912A

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Form 168

WESTERN UNION TELEGRAM

877

THEO. N. VAIL, PRESIDENT

877

530

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D.C. ALWAYS OPEN

1728 VX 20 6 EXTRA

POINT PLEASANT WVA DEC 27 1913

Form

HONORABLE SECY OF TREASURY

WASHINGTON DC

WE EARNESTLY DESIRE THE LOCATION OF ONE OF THE REGIONAL

BANKS AT CINCINNATI OHIO

MERCHANTS NATIONAL BANK

POINTPLEASANT NATIONAL BANK POINTPLEASANT TRUST CO

526PM

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Form 168

WESTERN UNION TELEGRAM

Exhibit No. 6
Hearing at Cincinnati

THEO. N. VAIL, PRESIDENT

1128

RECEIVED AT
63 D DE

43 - 23EX

POINT PLEASANT W VA FEB 16/1914

RESERVE BANK
ORGANIZATION COMMITTEE CARE OF EDWARD A SEITER
AT FIFTH THIRD NATL BANK CINCINNATI O

WE STAND IN FAVOR OF CINCINNATI OHIO FOR A FEDERAL RESERVE BANK. NO OTHER LOCATION AS GOOD FOR THIS SECTION.

POINTPLEASNT NATIONAL BANK, BY J W WINDON CASHIER ,
MERCHANTS NATL BANK, BY T STRIBLING ASST CASHIER
POINTPLEASNT TRUST CO, BY O A ROUSH, SECY AND TREASR.

935AM

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Federal Reserve Bank of St. Louis

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WESTERN UNION NIGHT LETTER

Form 2289 B

THEO. N. VAIL, PRESIDENT

RECEIVED AT Ingalls Bldg., Cor. 4th & Vine Sts., Cincinnati ALWAYS OPEN

2154

288DZ 21 NL 4 EX.

POINT-PLEASANT WVA. FEB 14-14

Aw278

MONTE J GOBLE

CASHIER CINTI,O

UNABLE TO COME HAVE WRITTEN COMMITTEE STRONG LETTER IN YOUR CARE WILL WIRE THEM THE 16

POINT-PLEASANT NATIONAL BANK -

J W WINDON CASHIER.

740PM

TELEPHONE No. -215

TELEPHONED TO My 9

TIME 850 a

BY E K TO BE Office am

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GEO.D.BARNARD&CO. ST.LOUIS,MO.

NO. 5701

THE POINT PLEASANT NATIONAL BANK

POINT PLEASANT, W.VA. Feb 14 1914

To The Federal Organization Committee.
Cincinnati Ohie.-

Dear Sirs;-

We are advised your committee will meet in Cincinnati Ohie on the 16th.inst, We had intended haveing a personal representative presant, but find it impossible, We wish to go on record favoring the establishing of a Reginel Bank in the City of Cincinnati Ohie, and feel ourselves under greate disadvantage were it at any other point. The largest part of the buisiness of this section is and has been since my business knowledge toward Cincinnati Ohie.

The Banking Business Of Point Pleasant West Va is 90 % in fav -or Of CINCINNATI OHIO. We are For Cincinnatti Ohie

POINT PLEASANT NATIONAL BANK

By _____ Cashier

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Point Pleasant City or Town Mason County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati O

2nd " Baltimore Md

3rd " Washington D.C.

Answering your inquiry as to the division of the State, we think there is no objection to a division of the State

.....

.....

Very truly yours,

Point Pleasant Trust Co. Bank,

By O.A. Roush Treasurer

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Federal Reserve Bank of St. Louis

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J. S. SPENCER, PRESIDENT T. STRIBLING, VICE-PRESIDENT O. A. ROUSH, SECRETARY & TREASURER

Point Pleasant Trust Company

CAPITAL $100,000.00 SURPLUS $10,000.00

Point Pleasant, W. Va. February 14th 1914.

The Federal Organization Committee,
Cincinnati, Ohio.
Gentlemen;-

We are advised your Committee will meet in Cincinnati the 16th inst, and as we are unable to have a representative there in person, we take this means of advising you that we wish to be numbered amongst the many in favor of establishing a Regional Bank in Cincinnati, Ohio.

The greater part of the business in this section both financial and commercial is done with Cincinnati, and for this reason we hope the organization committee will establish one of the banks in your City.

Point Pleasant Trust Company,
By, O A Roush Treasurer.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Ravenswood City or Town Jackson County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati Ohio

2nd " No Second

3rd " No Third

Answering your inquiry as to the division of the State, we think we are in about the central part of the state bordering on the Ohio River. Cincinnati would be our only choice

Very truly yours,

McKINLEY SECURITY BANK Bank,

By E. E. McKinley Cashier

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Ripley City or Town Jackson County, W. Va.

January 19 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice---Cincinnati O

2nd " Baltimore

3rd " Pittsburgh

Answering your inquiry as to the division of the State, we think No division of this State necessary

Very truly yours,

The Bank of Ripley,
Ripley, W. Va.
.....Bank,

By. H. F. Post Cashier.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Ripley City or Town Jackson County, W. Va.

January 20, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice--Cincinnati
2nd " Pittsburg
3rd " Washington

Answering your inquiry as to the division of the State, we think it immaterial to us our first thought.

Very truly yours,

Citizens State Bank, of Ripley
By G. B. Crow
Cashier

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Form 5

CITIZENS STATE BANK
OF RIPLEY
CAPITAL $30,000.00
C. W. STARCHER, PRESIDENT. GEO. B. CROW, CASHIER.
RIPLEY, WEST VIRGINIA.

Jan. 1, 1913

Secty of Treasury,
Washington. D.C.

FORM W.10

Dear Sir:-

This bank is much in earnest in requesting that Cincinnati be made one of the Centers for a Regional Bank. Our business relations naturally look in that direction for an outlet we sincerely trust Cincinnati may be chosen for one of the Banks

ANSWERED
DEC 1914
FORM 5

Very truly yours
Citizens State Bank of Ripley
G. B. Crow Cashr

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Ripley ~~City~~ or Town Jackson County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati O
2nd " Pittsburg
3rd " Washington

Answering your inquiry as to the division of the State, we think that if either of the above named points or the other points you mention viz: Baltimore, Richmond & Cleveland, should be selected, would see no reason why the State should be divided.

Very truly yours,

The Valley Bank,
By W. W. Riley Cas

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

St. Albans City or Town Kanawha County, W. Va.

January 15, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice—Cincinnati

2nd " Richmond Va

3rd " ———————

Answering your inquiry as to the division of the State, we think———————————————————

.....

.....

Very truly yours,

The Bank of St. Albans Bank,

By C. A. Zeller Cash

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

St. Albans City or Town Kanawha County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati Ohio

2nd " Washington D.C.

3rd " Richmond Va.

Answering your inquiry as to the division of the State, we think the state should not be divided

Very truly yours,

First Natl Bank,

By R. L. Sweeney

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cs-186

THE FIRST NATIONAL BANK

OF ST. ALBANS, W.VA.

C. J. PEARSON, PREST.
M. W. STARK, VICE-PREST.
R. C. SWEET, CASHIER

ST. ALBANS, WEST VA.

Jan. 2nd. 1914

Hon. Howard Sutherland
House of Representatives,

Washington, D. C.-

My Dear Sir:

We want tothank you for your promptness in sending us a copy of the new Banking law. We certainly appreciate it. The law is a good one and we believe will work out for the good of the whole country.

In this connection we want to say a word about the location of a Regional Bank. The officers of this bank and about all of the business men of this town would like to see one located in Cincinnati, Ohio. Its location on the center of a very large population and its transportation facilities make if, we believe, an ideal location for a Regional Bank. We would appreciate your efforts toward the location there, of one of these banks.

Again thanking you we beg to remain,

Yours truly,

R. C. Sweet

Cashier.

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THEO. N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT HOUSE CORRIDOR, TELEPHONE BRANCH 251

82W RB 9

STALBANS WVA JAN 19 14

HON HOWARD SUTHERLAND

CARE H OF R WASHINGTON DC

OUR FIRST CHOICE FOR REGIONAL BANK IS CINCINNATI OHIO

FIRST NATIONAL BANK

1201P

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.

Washington, D. C.

Spencer City or Town Roane County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati

2nd " Baltimore

3rd " Pittsburgh

Answering your inquiry as to the division of the State, we think

.....

.....

Very truly yours,

Traders [illegible] Bank,

By [illegible] Cashier

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

UNION City or Town MONROE County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice CINCINNATI

2nd " BALTIMORE

3rd " RICHMOND

Answering your inquiry as to the division of the State, we think Would not favor division of state, as the greater section of the state, as the greater section of the state is easily in touch with Cincinnati.

Very truly yours,

The Bank of Monroe, Union, W. Va. Bank,

By H. P. Gray, Cashr

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

V

Walton City or Town Roane County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice--Cincinnati

2nd " ~~Richmond~~

3rd " Pittsburgh

Answering your inquiry as to the division of the State, we think

.....

.....

Very truly yours,

Poca Valley Bank, Bank,

By ..... Cashier

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1st Choice for

for Regional Bank 1st Choice
Cincinnati 2nd Richmond
3rd Phila

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Wayne City or Town Wayne County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati, Ohio.

2nd " ———————

3rd " ———————

Answering your inquiry as to the division of the State, we think that in as much as Cincinnati the nearest and only covenient point for the locaton of one of these Banks to properly serve this section of the State, and that some other city might might be more convenient to the other section we are inclined to think that a division of the state just, and right.

Very truly yours,

Wayne County Bank Bank,

By R. C. Taylor
Cashier

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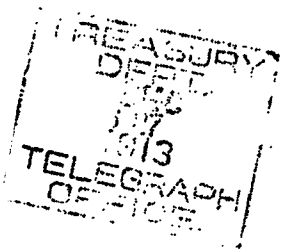
'lWU R 35

Treasury Department

TELEGRAM



Welch WVa Dec 25 1913

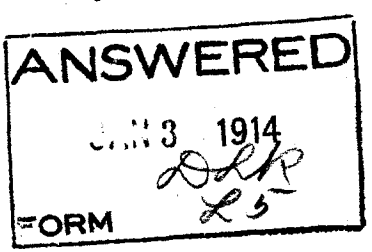
Hon w G McAdoo

Secty of the Treasury Washn DC

Hope you will regard Cincinnati as favorable location for regional bank geographically location and business facilties make it a desirable money center for this state

First Natl Bank
of Welch

206 Pm



Form ____

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Federal Reserve Bank of St. Louis

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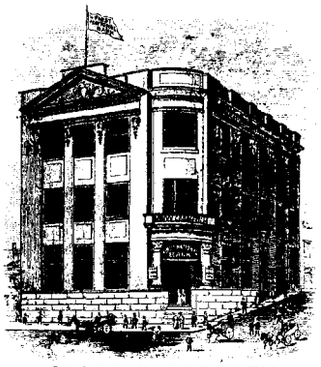

STATE DEPOSITORY.

NO. 9048

The First National Bank

CAPITAL $ 100,000 00
SURPLUS $ 30,000 00

D. J. F. STROTHER, PRESIDENT.
BROOKS F. WILLIAMS, VICE PREST.
BERNARD O. SWOPE, CASHIER.
C. B. EARLY, ASS'T. CASHIER.

Welch, W. Va.,

December 31st, 1913.

Chairman of the Clearing House Committee,

Cincinnati, Ohio.

Dear Sir:

We are necessarily very much interested in the location chosen for a Regional Reserve Bank for our district, and as Cincinnati is the most logical point, from a geographical and commercial standpoint, for a money center, we are very anxious to see your city chosen as a location. The bulk of our business is routed most conveniently through the Western Banks, and Cincinnati has always given us very efficient service along this line.

We would very much dislike to see any change necessitated on account of your not having a Regional Bank, as we are thoroughly convinced that for this part of the State Cincinnati is much more desirable.

With best wishes, we beg to remain,

Very truly yours,

Bernard O. Swope

Cashier.

BOS/JWP.

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Federal Reserve Bank of St. Louis

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Welch City or Town McDowell County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice—Cincinnati Ohio
2nd " Pittsburgh Pa
3rd " Richmond Va

Answering your inquiry as to the division of the State, we think that Cincinnati is the most logical Money Center for this end of West Virginia

Very truly yours,

First National Bank,
By Bernard D. Swope

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McDOWELL COUNTY NATIONAL BANK
CAPITAL $100.000 00
SURPLUS $100.000 00
ISAAC T. MANN, PREST. H.D. HATFIELD, VICE-PREST.
I.J. RHODES, CASHIER. R.C. McCLURE, ASST. CASHIER.
WELCH, W. VA.

January 19, 1914.

Honorable Howard Sutherland,
Member of Congress,
Washington, D. C.

Dear Sir:

We acknowledge receipt of your letter of the 16th instant, and in reply we have wired you as per the copy of message enclosed herewith.

We have also filled in the blank which you sent us and beg to enclose the same herewith.

Situated as we are in the extreme southern part of West Virginia, we have practically no difference in our mail service between Richmond and Cincinnati, but perhaps Cincinnati has a slight advantage. Soon after the new Currency Act was signed Cincinnati asked us to assist them in any way we could towards securing a Regional Bank in their city and up to this time we have given them such assistance as it was possible for us to give.

Yours very truly,

IJR:LVJ Cashier.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Welch City or Town McDowell County, W. Va.

January 19th, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati Ohio
2nd " Richmond Va
3rd " Washington D.C.

Answering your inquiry as to the division of the State, we think 3/4 of the state can be satisfactory served from Cincinnati. Remaining 1/4 or Eastern Panhandle Washington D.C.

Very truly yours,

McDOWELL COUNTY NATIONAL BANK Bank,
By H. H. Rhodes, Cashier

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Form 168

WESTERN UNION TELEGRAM

THEO. N. VAIL, PRESIDENT

600

239

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

132RD JR 25

WELCH WVA DEC 27 1913

L-5-D1

MR W G MCADOO

SECY OF THE TREASURY WASHN DC

FROM A GEOGRAPHICAL LOCATION INDUSTRIAL AND COMMERCIAL DEVELOPMENT AND THE ESTABLISHED TREND OF BUSINESS CINCINNATI SHOULD BE ALL MEANS HAVE ONE OF THE REGIONAL BANKS

MCDOWELL COUNTY NAT BANK

252P

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Federal Reserve Bank of St. Louis

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McDOWELL COUNTY NATIONAL BANK
CAPITAL $100.000.00
SURPLUS $100.000.00
ISAAC T. MANN, PREST. I. J. RHODES, CASHIER.
WARREN A. WILSON, ASST. CASHIER.
WELCH, W. VA.

December 31, 1913.

Chairman of the Clearing House Committee,

Cincinnati, Ohio.

Dear Sir:

Situated as we are in the southern end of the State of West Virginia, the general trend of business is towards your city, and we feel that the business generally from the southern end of the State, if not from the whole State, would be more directly benefitted by having a federal reserve bank located in Cinoinnati than in any other city.

As to the matter of express and mail service, Cinoinnati is decidedly more accessible by at least twelve hours than any other city where a regional bank would likely be located, and it is our sincere hope that a regional reserve bank will be located in your city.

Yours very truly,

I. J. Rhodes

Cashier.

IJR:LVJ

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V

Wheeling ——City or Town—— Ohio ——County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati, Ohio

2nd " Cleveland "

3rd " Columbus "

Answering your inquiry as to the division of the State, we think----------

The several failures of banks in the last five or six years, in Pittsburg and it's adjoining suburbs, together with the present action of the Pittsburg Clearing House in defeating the reopening of the First-Second National Bank, makes me feel that a Regional bank would have a healthier and more wholesome atmosphere in either of the cities above named, although Columbus is possibly not to be considered.

To my mind, the bankers of Cleveland, as a rule, are of exceptionally large caliber, as well as being the peers of any in integrity, and in former respect, superior to Cincinnati; but, viewed from a strictly commercial-geographical standpoint, Cincinnati could serve this State in my opinion, better than any other place, but let me urge that the value of large ideas and high standards of business are potent factors in the success of these new institutions.

It affords me pleasure to state that yesterday our Directors instructed us to become subscribers to the Regional bank whereever it is and that we are the first, that I know of, in the State to take this action.

DOLLAR SAVINGS & TRUST COMPANY....
WHEELING, WEST. VA.,

B W Preston

President.

BWP...ABS.

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA **CABLE SERVICE TO ALL THE WORLD**

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters,** sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars,** at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT **BELVIDERE BROOKS, GENERAL MANAGER**

RECEIVED AT

8G WJ 47 4 EX NL

WHEELING WVA DEC 27 1913

HON W G MCADOO

SECRETARY TREASURER WASHINGTON D C

DEAR SIR WE WOULD GREATLY APPRECIATE THE ESTABLISHMENT OF A REGIONAL BANK AT CINCINNATI OHIO THEY HAVING THE ADVANTAGE OF A SUBTREASURY AND BEING A PROMINENT CITY CENTRALLY LOCATED AND [redacted]REAT ADVANTAGE TO A LARGE CIRCLE OF BUSINESS PEOPLE

YOURS VERY TRULY

THE GERMAN BANK OF WHEELING LOUIS J BAVHA CASHIER

830P

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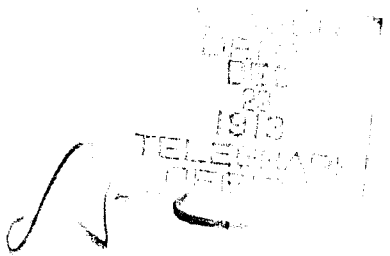
Treasury Department

TELEGRAM



10WU R 58

Williamson WVa Dec 29 1913

Secty of Treay

Washn DC

A regional bank located in Cincinnati O of vital importance to the business and banking interests of this section both from business and geographical point of view it is the purpose of our bank to enter enthusiastically in to the spirit of the new currency act which we trust will be all the administration hopes for

First Natl Bank
Williamson WVa

1046a

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CAPITAL $100,000.00 SURPLUS $25,000.00

THE FIRST NATIONAL BANK

W. J. WILLIAMSON, PRESIDENT
ALEX. BISHOP, VICE-PRES. & CASHIER
GEO. W. BROWN, ASST. CASHIER

WILLIAMSON, W. VA. Dec. 31, 1913.

Chairman Clearing House Committee,
Cincinnati, O.

Dear Sir:-

A regional Bank located in your City is of vital importance to us and to the Banks of this section. The trend of our business is toward your city. We send for clearance through Cincinnati about a half million dollars each month. Our remittances reach Cincinnati over night and are credited the following day. To turn the trend of our business to any other city or district would greatly inconvenience us and our business men.

Any assistance we can be of to you will be gladly given.

We turst you will have success.

Yours very truly,

Alex Bishop

CASHIER.

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CAPITAL $100,000.00 SURPLUS $25,000.00

THE FIRST NATIONAL BANK

W. J. WILLIAMSON, PRESIDENT
ALEX. BISHOP, VICE-PRES. & CASHIER
GEO. W. BROWN, ASST. CASHIER

WILLIAMSON, W.VA. Jan. 21, 1914.

Mr. Howard Sutherland,

Washington, D. C.

Dear Sir:-

In reply to your letter of recent date with reference to location of Regional Bank.

We prefer Cincinnati under all circumstances, and I cannot see how they can reasonably get around giving them one, for the reason of their location geographically, and the amount of business controlled through this center. It is more closely located to a center of a great population, and has better connections than either of the cities mentioned, taking into consideration that Pittsburgh is very close to New York and Boston, also Philadelphia.

I hope that you will be able to make them see that Cincinnati should be one of the points.

Very truly yours,

AB/E

Alex Bishop
CASHIER.

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Williamson City or Town Mingo County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati O.

2nd " _____

3rd " _____

Answering your inquiry as to the division of the State, we think is so located to accomodate the greater amount of Population & larger Territory on short notice by a close distance in all directions.

Very truly yours,

First Nat Bank Bank,

By [illegible]

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

THE NATIONAL BANK OF COMMERCE,
WILLIAMSON, WEST VA.

City or Town Mingo County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Cincinnati O

2nd " Cincinnati O

3rd " Cincinnati O

Answering your inquiry as to the division of the State, we think full Cincinnati can take care of N.W. & C.O. section of W.Va. better than any other City

Very truly yours,

THE NATIONAL BANK OF COMMERCE,
WILLIAMSON, WEST VA. Bank,

By [signature]
Cash

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Treasury Department

TELEGRAM

TREASURY DEPT. DEC 27 1913 TELEGRAPH OFFICE

16WU R 62Blue

Williamson WVa Dec 27 1913

Hon W G McAdoo
Secty Treasury Washn DC

There is no location for a regional bank that will serve the people and banks of southern westvirginia so quickly and well as the city of Cincinnati Ohio any other point in ohio is so hard to reach from this section it would be of no advantage to southern westvirginia we want to see the regional bank located in Cincinnati

The National Bank of Commerce
of Williamson

1102am

ANSWERED JAN 2 1914

Form

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Form 168

WESTERN UNION TELEGRAM

THEO. N. VAIL, PRESIDENT

RECEIVED AT

4BI MW 38 COLLECT 3 EXA ANS

WILLIAMSON WVA FEB 15 14

FIFTH THIRD NATIONAL BANK,

CINCINNATI, OHIO.

WE HAVE NO REPRESENTATIVE. BANKS IN THIS SECTION UNANIMOUSLY IN FAVOR OF CINCINNATI AS LOCATION FOR REGIONAL BANK AS NO OTHER POINT WOULD BE SATISFACTORY OR AS EASILY REACHED FROM N AND W SECTION.

NATIONAL BANK OF COMMERCE, FIRST NATIONAL BANK.

1136A

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HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Winfield ~~City~~ or Town Putnam County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice---------- Cincinnati O
2nd " Richmond Va
3rd " Washington DC

Answering your inquiry as to the division of the State, we think

.....

.....

Very truly yours,

Bank of Winfield ~~Bank~~,
By F. N. Middleton Cashier.

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Tennessee

TENN.

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Wm. Mann Co. Philadelphia

E.W. King, President.
Jno. H. Caldwell, Vice Pres't.
Chas. W. Warden, Vice Pres't.

Depositary of the United States Government, State of Tennessee, and City of Bristol.

Jas. W. Lynn, Cashier.
Wm. Fulton Smith, Ass't. Cashier.

The First National Bank,

OF BRISTOL.

CAPITAL $100,000.00 SURPLUS $50,000.00

Bristol, Tenn; Va.

December 27, 1913.

First National Bank,

Cincinnati, Ohio.

Gentlemen:

We acknowledge receipt of your telegram of this date asking our influence and cooperation in having one of the Regional Banks established in your city. We would like to see Cincinnati have one of the Regional Banks, but our understanding is that one is to be established in Washington City and if so, it occurs to us that the logical thing would be for us to become a member of the Washington Regional Bank. Our Directors are inclined to take this view of the situation, but if it develops later that we are in a position to use our influence for Cincinnati, we would be glad to do so.

Very truly yours,

Jas. W. Lynn

Cashier.

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Ex[illegible] 8
Hearing of Cincinnati

The enactment of the Currency law is the greatest achievement of modern ~~years~~ history! Even those who were unfriendly to the legislation are becoming its strong advocates and the fore-glow of its ~~beneficent~~

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and far-reaching effects are becoming apparent to the great body of the people portending the great benefits to follow — In view then of the great travail through which the Nation has passed in bringing to light

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its greatest production,
it certainly
behooves those
who have charge
of the precious
Youngster to see
that fair and
proper treatment
are accorded
its advent into
life -

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Now as to the division of the Country into districts, and ~~the establishment~~ the designating of the cities where Regional Banks shall be established is a herculean task, and one that demands the

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highest order of effort and patriot-ism. But I fully belive and expect that the result of the committees action will, ~~prove~~ like the law itself, prove more satisfactory that anyone can foresee.

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Patriotic motives and the highest order of business principles should not be lost sight of in working out the details dominate every action in working out the details of the great problem now in your hands —

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7

As indicated I have full confidence in your discretion, and ability to accomplish the task assigned you, to the satisfactions of yourself, and to the American people. I verily believe that the financial

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emancipation of the ~~Country~~ Nation has been accomplished. The Reserve Dists ~~should be well balanced~~ when twelve, or a less number should be as well balanced as possible, and as nearly equal

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in pecuniary & financial resources as possible. When Abraham Lincoln was asked his opinion as to the proper length of the human leg, he replied, that he was unable to answer accurately, but it was his judgment that the leg should

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in pecuniary brought
and financial re-
sources as possible.
When Abraham Lincoln
was asked his opinion
as to the proper length
of the human leg, he
replied, that he was
unable to answer
accurately, but it
was his judgment
that the leg should

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at least be long enough to reach from the body to the ground. And that is my idea as to the subdivision of our Country into Reserve Dists. They should be long enough and broad enough to accomplish the purpose intended

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With as many branch bank to follow as may be required, I see no reason whatever why the lines should not extend clear across the Continent. For example I see no reason

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12

why Jacksonville
Fla, and Chicago
Ill should not
be in same
district
thought necessary
or why Cincinnati, O,
Atlanta Ga, and even
New Orleans should
not be in same
district

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The prevailing and all-important need is equilibrium and balance. The distance does not count for so much as the ability to render service — to furnish the goods.

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To use a homely phrase, "the fat must fry the lean" The South and West abound in Natural resources and raw Materials. The ~~East~~ EN and ~~North~~ & have the

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15

Capital to make the wheels go round —

The Eastern and Northern States should not be grouped into districts of their own. Those sections need a large portion of the business originating in the South and West.

J B Walker
Centreville
Tenn

Pres First Nat'l Bank
Panic 1903—1907

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CHAS. D. McGUFFEY
COUNSELOR AT LAW
ROOM 9 McCONNELL BLOCK
CHATTANOOGA, TENN.

3 January 1914.

Form 15

Hon.W.G.McAdoo,
Secretary of the Treasury,
Washington D.C.,
Dear Mr.Secretary:-

I fear you may be wearied by the number of messages you are receiving concerning the location of Regional Reserve Banks, but knowing your zeal and industry in matters of public duty I venture a few words.

We are not without hopes of having Chattanooga selected, a better place, tho a smaller city, than Atlanta, me judice. But if we are not ourselves favored (you understand Chattanooga so well that I do not consume your time in enumerating its claims), it would be better for us and for many others to have Cincinnati chosen.

I understand there is a question between Cincinnati and Cleveland, Cleveland has not even as much advantage in population as the census figures would imply, for the line of Kentucky cities opposite Cincinnati are part of her commercially, as Jersey City and Hoboken are of New York. And as to location it is only necessary to look at the map to see Cincinnati's superiority, situated at the border between North and South, almost touching not only Kentucky but Indiana, the nearest great city to the geografical center of population, a great manufacturing city in a region of great manufacturing and agricultural wealth, with its admirable system of railway communication, and its water facilities to be increast by the locking and damming of the Ohio, its solid financial standing, added to the presence of the National Sub-Treasury, it appears to me to offer exceptional advantages for a Regional Bank, apart from the fact that, I believe, some twenty million people are embraced within a radius of three hundred miles.

Knowing, as I do so well, how carefully you will weigh matters in an effort to arrive at the best decision for the public good I submit these considerations, not wishing any reply, but wishing you now, as always, a continuation of success in your administration of your great office, in which your patriotism and ability have been already so conspicuously shown.

ANSWERED
JAN 1914
FORM 15

Yours very sincerely Chas D. McGuffey

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CLARKE & COURTS, GALVESTON

No. 9176

CITIZENS NATIONAL BANK

OF CHATTANOOGA

G. N. HENSON, PRESIDENT.
GEO. W. DAVENPORT, VICE-PREST.
HERBERT BUSHNELL, VICE-PREST.

CASH CAPITAL $300,000.00
SURPLUS $ 175,000 00

J. B. F. LOWRY, CASHIER.
C. E. KIRKPATRICK, ASS'T CASHIER.
E. B. SHADDEN, ASS'T CASHIER

CHATTANOOGA, TENN. Jan. 9-1914

The Clearing House Committee,

Cincinnati, Ohio.

Gentlemen:

Our good friends of your city, the Atlas National Bank and the First National Bank, have written us regarding the question of establishment of a Regional Bank in your city, and inasmuch as our local clearing house has made application for one of these banks here we, of course, could not give you the endorsement we would under other circumstances. We, however, would say this that, in case Chattanooga cannot get one of these banks, our next choice would be Cincinnati.

Yours truly,

JBFL/CA

CASHIER.

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UNITED STATES DEPOSITORY.

NO. 7848.

HAMILTON NATIONAL BANK

PAID IN CAPITAL $1,000,000.00.

SURPLUS $500,000.00.

T. R. PRESTON, PRESIDENT.
H. T. OLMSTED, VICE PRESIDENT.
G. H. MILLER, VICE PRESIDENT.
C. M. PRESTON, CASHIER.
D. S. HENDERSON, ASS'T CASH.
S. A. STRAUSS, ASS'T CASH.

CHATTANOOGA, TENN.,

December 27, 1913

First National Bank,

Cincinnati, O.

Dear Sirs:

We have your telegram with reference to the location of a Federal Reserve Bank in Cincinnati.

The Banks here anticiapte there will probably be ten or twelve Federal Reserve Banks, and we ourselves are making application for the location of one in this city. In the event Chattanooga is not considered in this connection, our next choice is Cincinnati, and we would be disposed to do anything we can in that connection.

Yours very truly,

President

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J. T. HALBROOK, PRESIDENT S. H. BRYAN, VICE-PRESIDENT D. E. BEASLEY, VICE-PRESIDENT OURY HARRIS, CASHIER

THE DICKSON STATE BANK

CAPITAL STOCK $40,000.00

DIRECTORS
W. L. COOK J. H. ABERCROMBIE
J. M. LYELL G. L. PENTECOST
A. C. HUGHES CALVIN MARTIN
J. A. POPE E. L. LARKINS

DICKSON, TENN., Feb. 12th., 1914.

ANSWERED
FEB 14 1914
FORM 5-M

...e Organization Committee,

Washington, D.C

Gentlemen:

After looking over the field for the reserve banks, I have decided that for the best interests of this territory Cincinnatti, Ohio would be the most logical place for the Reserve Bank for us. Therefore, I am writing you to ~~###~~ to say that the Board of Directors of this Bank unanimously indorse Cincinnatti for this territory.

Yours truly,

Oury Harris
Cash—

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WESTERN UNION

Form 2589 B

1788

DAY LETTER

THEO. N. VAIL, PRESIDENT

RECEIVED AT

39AN WK 40 BLUE

JAMESTOWN TENN 28 DEC 1913

W G MCADOO

WASHN DC

CINCINNATI BEING IN CENTER POPULATION OF U S AND HAVING THE BEST RAILWAY AND OTHER TRANSPORTATION FACILITIES WE EARNESTLY REQUEST THAT YOU ESTABLISH REGIONAL BANK THERE ALL OF OUR STATE WILL BE BETTER SERVED FROM THERE THAN ANY OTHER CITY

BANK OF JAMESTOWN

407PM

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WESTERN UNION TELEGRAM

Form 168

THEO. N. VAIL, PRESIDENT

839

520

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178AN MZ 22 6 EX

JELLICO TENN DEC 27

HON W G MCADOO

SECY OF TREASURY WASHN DC

PEOPLE IN OUR DISTRICT WANT A REGIONAL BANK LOCATED IN CINCINNATI WE HOPE YOU CAN FAVOR US

NATL BANK OF JELLICO

JELLICO BANK AND TRUST CO

510P

Form

ANSWERED

JAN 3 1914

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Federal Reserve Bank of St. Louis

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R. B. BAIRD, PRES. Z. D. BAIRD, VICE-PRES. C. O. BAIRD, CASHIER

THE NATIONAL BANK of JELLICO

ESTABLISHED 1890
OLDEST BANK IN CAMPBELL COUNTY

CAPITAL $25,000.00 Surplus and Undivided Profits $8.000,00

Jellico, Tennessee

Dec. 27th., 1913.

Hon. Rhishard W. Astin, M.C.
Washington, D.C.

Dear Sir:-

We are very much interested in the location of a Regional bank in Cincinnati, Ohio, and we hope you are in position to use your influence to this end.

Cincinnati is the terminus of the L&N and the C. S. [redacted] which as you know, penetrate Tennessee and give the people of our state and especially of your district, quick service in communicating with that city. In addition to this, it is the location of a U.S. Sub-trasury and a metropolis of the Ohio Valley, a dividing line between the North and South.

Anything you can do for us in this way will be appreciated by your friends in this part of your district.

With best wishes for your success, we remain,

Yours sincerely,

The National Bank of Jellico,
By,- [signature]

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The Sycamore Club

Johnson City, Tennessee

January 2d, 1914.

Hon. W. G. McAdoo,
Secretary of the Treasury,
Washington, D. C.,

Dear Sir:

The business men and bankers of Johnson City urge the establishment of a regional bank in Cincinnati, Ohio - because of the fact that in spite of its distance from this immediate section of Tennessee, it is still more convenient and accessible than any other City that has been prominently named in this connection.

Mail and passenger service will experience no change between upper East Tennessee and Cincinnati, and the running time will be less than to either Atlanta or Nashville - both of which cities can only be reached by change of cars from this place.

Another very decided advantage in favor of Cincinnati is the fact that the aggregate capital of a regional bank established there would naturally be much larger than one established in a smaller city, and to just that extent it would be more capable of serving its constituent members.

Speaking for the Sycamore Club, the business mens organization of Johnson City, I hope that you will carefully weigh all of the claims which will be set forth by the business organizations of Cincinnati in behalf of their city.

Respectfully,

J. E. Bruning

JEB KH

PRESIDENT.

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NORTH CENTRAL GROCERY

W. B. Matthews & Co., Props.

STAPLE AND FANCY GROCERIES

508 N. Central Ave.

Phones: Old 755, New 939

Knoxville, Tenn., Feb 2nd 1914

Hon Wm G McAdoo
Sec't. of the Treas.
Washington D.C.

Form 25

Dear Sir:-

In the matter of selecting a location for Federal Reserve Bank to serve this district our first choice is Cincinnati and our second choice Richmond

Respt. Submitted

W B Matthews & Co

ANSWERED
FEB 5 1914
FORM 25

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Federal Reserve Bank of St. Louis

H. M. JOHNSTON, PRESIDENT.
W. L. RUSSELL, VICE PRESIDENT.

W. O. WHITTLE, CASHIER.
W. S. McKINNEY, ASST CASHIER.

THE UNION NATIONAL BANK

KNOXVILLE, TENNESSEE Jan. 14-1914.

Cincinnati Clearing House Ass'n.,

Cincinnati, Ohio.

Gentlemen:-

At a call meeting of the Knoxville Clearing House Association held today the following resolution was adopted. ---

That this Association endorse the City of Cincinnati as a place for the establishment of a Regional Reserve Bank and that request be made to the Reserve Board to have Knoxville, Tenn., placed in the District to be served by Cincinnati, believing that the interest of this section can best be served by having the Regional Bank in Cincinnati, Ohio.

Yours truly,

KNOXVILLE CLEARING HOUSE ASSOCIATION.

Secrty.

Pres.

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J. C. ADAMS, President
S. T. HARDISON, Vice President
E. H. McLEAN, Vice President

W. D. FOX, Cashier
J. LEE MOSS, Ass't Cashier
D. J. BIGHAM, Bookkeeper

The First National Bank

CAPITAL $80,000.00

Lewisburg, Tenn.,

February 11, 1914.

ANSWERED
DEC 18 1914
FORM 5-M

Form 3

Organization Committee,
Regional Reserve Banks,
Washington, D. C.

Gentlemen;-

After carefully considering where our Regional Reserve Bank for this section should be located, since our Capital City, Nashville, is not now in the fight, we are all heartily in favor of it being located at Cincinnati, Ohio, which is in close touch with us.

Yours very truly,

W. D. Fox

Cashier.

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T. A. WRIGHT, PRESIDENT G. N. HENSON, VICE-PRESIDENT J. E. FOX, CASHIER

No. 4169

FIRST NATIONAL BANK
OF
ROCKWOOD,
TENNESSEE

Jan. 17th, 1914.

RECEIVED JAN 20 1914 FIRST NATL BANK CINCINNATI, O.

CAPITAL $50,000⁰⁰
SURPLUS AND PROFITS $58,000⁰⁰

To the Reserve Bank of Organization Com.

Washington, D. C.

Gentlemen:--

We enclose herewith resolution of acceptance adopted by our Board of Directors at their annual meeting on January 13th, which I trust you will find in due form.

In this connection desire to inform you that it was the sense of our meeting that a Regional Bank located at Cincinnati, Ohio would best serve the interests of this institution, and we trust that that location will be given your earnest consideration before definitely deciding on placing the Regional Bank to serve us elsewhere.

Yours very truly,

J. E. Fox
Cashier.

F. M.
Enc.
Cy. to--First National Bank,
Cincinnati, Ohio.

Acknowledged
NK

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Federal Reserve Bank of St. Louis

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T. A. WRIGHT, PRESIDENT G. N. HENSON, VICE-PRESIDENT J. E. FOX, CASHIER

No. 4169

FIRST NATIONAL BANK
OF
ROCKWOOD,
TENNESSEE

CAPITAL $50,000°°
SURPLUS AND PROFITS $58,000°°

Jan. 19th, 1914.

To the Reserve Bank of Organization,

Washington, D. C.

Gentlemen:--

We enclose herewith resolution of acceptance adopted by our Board of Directors at their annual meeting on January 13th, which I trust you will find in due form.

In this connection desire to inform you that it was the sense of our meeting that a Regional Bank located at Cincinnati, Ohio would best serve the interests of this institution, and we trust that that location will be given your earnest consideration before definitely deciding on placing the Regional bank to serve us elsewhere.

Yours very truly,

J. E. Fox

F. M.

Cashier.

5

ANSWERED
JAN 21 1914
FORM

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Form 168

WESTERN UNION TELEGRAM

THEO. N. VAIL, PRESIDENT

948

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

269C KE 9

TELLICO PLAINS TENN DEC 27 1913

HON WM MCADOO SECY AND TREASR

WASHN DC

WE RESPECTFULLY CALL YOUR ATTENTION TO CINCINNATI REGIONAL BANK

TELLICO BANK AND TRUST CO

6PM

Form

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Form 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter.** Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters,** sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars,** at which unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER,** and is delivered by request of the sender, under the conditions named above.

THEO N. VAIL, PRESIDENT — BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT 1119

220AN HY 33 NL 1 EXA VIA LANCING TENN

915

WARTBURG TENN DEC 29 1913

HON WM A MCADOO

SECY OF TREASURY WASHINGTON DC

THE CITIZENS BANK AND TRUST CO OF WARTBURG TENN JOINS WITH OTHER BANKS OF TENNESSEE IN MAKING REQUEST ON YOU TO ESTABLISH THE REGIONAL BANK FOR THIS DISTRICT AT CINCINNATI OHIO RESPECTFULLY

TIFFIN OTT CASHIER

914PM

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