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U.S. Federal Reserve Bank Organization
Committee.
Exhibits and letters submitted at
hearings... (Atlanta)
Georgia.

19

NUMBER AND RESOURCES OF BANKS IN PROPOSED SOUTHEASTERN REGION
 Consisting of Alabama, Florida, Georgia, Mississippi, South
 Carolina, East and Middle Tennessee.

(National Banks)
 (Jan. 21, 1913)

State	Number	Capital	Surplus	Deposits	Capital to Reserve Bank @ 6%	Deposits to Reserve Bank @ 5%
Alabama	90	10,320,100	6,042,995	49,825,698	981,785	2,491,284
Florida	51	6,605,000	3,305,977	40,645,806	594,658	2,032,290
Georgia	117	15,168,500	9,447,410	63,893,159	1,476,954	3,194,657
Mississippi	34	3,485,000	1,680,204	17,945,593	309,912	897,279
South Carolina	48	6,465,000	2,269,050	29,593,800	524,085	1,479,690
East & Mid. Tenn.	73	9,063,333	3,830,376	53,429,342	773,622	2,671,467
Total	413	51,106,933	26,576,712	255,333,400	4,661,016	12,766,667

'Tennessee estimated at two-thirds

(Eligible State Banks)

Alabama	171	11,935,680	8,843,030	34,300,000	1,246,722	1,715,000
Florida	102	5,656,400	2,535,970	26,066,700	491,542	1,303,335
Georgia	403	26,873,290	13,156,830	95,841,000	2,401,807	4,792,050
Mississippi	195	11,551,900	9,721,370	47,240,990	1,276,396	2,362,049
South Carolina	210	12,714,000	3,896,950	48,285,500	996,657	2,414,275
East & Mid. Tenn.	144	10,000,000	4,000,000	33,000,000	840,000	1,650,000
Total	1,225	78,731,270	42,154,150	284,734,190	7,253,124	14,236,709

'Tennessee estimated at two-thirds

Relation of capital and reserves to amount of money borrowed in the southeastern region at the "peak" of the crop-moving season; also relation of amount borrowed within the region to amount borrowed from without the region.

	Amount National Banks Owed on Oct.21,1913	Amount all state Banks Owed on Lat- est available date	Date	Amount Ineligible State Banks Owed on same dates	Amount Eligible State Banks Owed on same dates	Amount National and eligible state banks owed
Alabama	2,925,631	6,296,900	Oct.21,1913	2,462,555	3,834,345	6,759,976
Florida	2,616,855	3,113,073	" " "	1,288,114	1,824,959	4,441,814
Georgia	5,823,816	*26,623,697	Sep.12,1913	5,051,425	21,572,272	27,396,088
Mississippi	1,507,198	5,312,843	Jun.18,1913	2,386,060	2,926,783	4,433,981
South Carolina	3,560,322	7,782,975	Oct.21,1913	1,345,097	6,437,878	9,998,200
'East & Mid.Tenn.	<u>2,564,222</u>	<u>1,668,000</u>	*Jan. 6,1914	<u>602,363</u>	<u>1,065,637</u>	<u>3,629,859</u>
Total	18,998,044	50,797,488		**†3,135,614	37,661,874	56,659,918

*This amount on Dec.3,1913 had been reduced to\$4,811,926, a reduction of \$21,811,926 in less than 90 days

'Tennessee estimated at two-thirds

*First and only call by Tennessee Banking Dept., established Jan.1,1914

**Amount borrowed by ineligible state banks (1,240 in number) estimated on basis of total borrowed by all state banks and in ratio of capital of ineligible banks to capital of eligible banks

	Amount National and eligible state banks borrowed	Amount Borrowed in the region	Amount Borrowed Outside the region
Alabama	6,759,976	2,703,991	4,055,985
Florida	4,441,814	1,776,726	2,665,088
Georgia	27,396,088	10,363,400	17,032,688
Mississippi	4,433,981	1,773,593	2,660,388
South Carolina	9,998,200	3,999,280	5,998,920
*East & Mid Tenn	<u>3,629,859</u>	<u>1,451,944</u>	<u>2,177,915</u>
Total	56,659,918	22,068,934	34,590,984

*Tennessee estimated at two-thirds

Continued on next page.

Continued from preceding page

Atlanta Banks loaned \$5,181,700 to other banks in the region during the fall of 1913. It is assumed that Savannah, Macon and the other cities of Georgia combined, loaned as much as Atlanta did, giving a total of \$10,363,400 borrowed from Georgia banks by other banks within the region. By assuming that the same ratio prevailed throughout the region, the foregoing table is the result.

	Amount with Reserve Agents by National Banks, Oct. 21, 1913.	Amount National Banks Owed Oct. 21, 1913	National Banks had With Other Banks With Reserve Agents In Checks and cash items Oct. 21, 1913.	Amount Owed By Nation- al and eligible state banks at nearest approximate date
Alabama	6,959,955	2,925,631	13,177,833	6,759,976
Florida	3,366,285	2,616,855	8,041,517	4,441,814
Georgia	8,873,651	5,823,816	18,321,180	27,396,088
Mississippi	1,855,443	1,507,198	3,176,394	4,433,981
South Carolina	2,919,981	3,560,322	7,517,176	9,998,200
East & Mid Tenn.	5,158,014	2,564,222	10,919,301	3,629,859
Total	<u>29,133,299</u>	<u>18,998,044</u>	<u>61,153,401</u>	<u>56,659,918</u>

Tennessee estimated at two-thirds.

**FACTS SHOWING WHY THERE SHOULD BE A SOUTHEASTERN REGION
WITH A RESERVE BANK AT ATLANTA.**

The contribution by Georgia to the Reserve Bank in the Southeastern section of the United States will be larger than that of any other State in the section.

National Bank Reports for January 13, 1914.

	<u>Capital & Surplus.</u>	<u>Subscription To Capital Stock.</u>
Georgia, -	\$ 24,615,910.	\$ 1,476,954.
Alabama, -	16,563,095	981,785.
Florida, -	9,910,977	594,658.
Tennessee, -	19,340,565	1,160,453.
Mississippi, -	5,165,204	309,912.
New Orleans, -	<u>6,750,000</u>	<u>403,800.</u>
Total, -	60,125,751.	4,827,542.
South Carolina, -	8,734,750	524,085.
Kentucky, -	<u>18,001,000</u>	<u>1,080,060.</u>
Total All, -	106,861,501.	6,431,687.

Not only has Georgia the largest National banking capital of the States of the region, but Atlanta has more National banking capital than any city in the region.

From National Bank Reports January 13, 1914.

	<u>Capital & Surplus.</u>	<u>Individual Deposits.</u>	<u>Subscription to Capital Stock of Reserve Bank.</u>
Atlanta	\$ 8,600,000.	24,531,575.	516,000.
Louisville	8,200,000	20,740,875	496,800
New Orleans	6,750,000	19,406,064	403,800
Birmingham	3,300,000	9,934,980	198,000
Chattanooga	2,975,000	10,173,426	178,500
Knoxville	2,490,000	8,669,792	149,400
Memphis	2,140,000	7,417,424	128,400
Savannah	1,600,000	1,369,221	96,000
Columbia	445,000	1,108,367	26,700

The increase in banking capital of Georgia and Atlanta, as compared to this section and as compared to the entire country, is most striking.

In ten years the banking capital of Atlanta has increased 400%, her deposits 500%, and her clearings 600%.

Increase of Banking Power in the Southeast.

	<u>1902.</u>	<u>1912.</u>	<u>1914.</u>
Georgia,	\$ 6,854,000.	25,391,000.	24,615,910.
South Carolina,	2,731,000	7,903,000	8,734,750
Florida	2,302,000	10,176,000	9,910,977
Alabama	4,995,000	15,254,000	16,563,095
Mississippi,	2,879,000	4,850,000	5,165,204
Tennessee,	<u>8,875,000</u>	<u>17,715,998</u>	<u>20,340,697</u>
	27,636,000.	79,267,998.	85,180,635.

Georgia is the largest State of the Union East of the Mississippi River.

When you combine agriculture, manufactures and commerce, Georgia far exceeds any State in the Southeastern region, and Atlanta not only leads the entire Southeastern Region, from Virginia to Texas in its contribution to the stock of the Reserve Bank, but under the terms of the Bill as to "convenience and ordinary course of business" its status entitles it to the Reserve Bank.

As to convenience, 152 passenger trains come into or go out of Atlanta every day. Between the close of banks one day and their opening on the next, you can reach by train any part of the district.

Atlanta is literally the gateway of the entire Southeast, even though you include Louisiana and North Carolina in that region. All the travel ^{New Orleans} from Louisiana to New York goes through Atlanta.

ATLANTA'S BUSINESS IN THE REGION.

Atlanta is the great market of the Southeastern Region and its commerce of 540 millions in the Southeastern States is not equalled or approached by any other city.

Atlanta is headquarters for the insurance business of the entire south, being the fourth largest insurance center in the United States.

Atlanta does one-fourth of the insurance business of the entire South, and one-third of that of the Southeastern District. Atlanta is headquarters for railroads, telephone and telegraph companies and express business for the South. Atlanta is headquarters for the Southeastern Passenger Association, which extends from the Potomac and Ohio Rivers to the Mississippi.

Atlanta is headquarters for the Southeastern Freight Association and the Southern Weighing and Inspection Bureau, covering the same territory.

Atlanta is headquarters for the agents of all important manufacturers in the United States doing business in the South.

Atlanta has been selected by the Federal Government as the center of the Southeast for its most important operations, including the Railway Mail Service, Military Headquarters, the new Bureau of Commerce, being one of the four branches of that Department for the United States, and the site also for the Federal Prison for the entire South.

As a further illustration of its convenience and advantages as a business center, Atlanta was selected by the Ford Automobile Manufacturing Co., as a

site for the only branch of that establishment in the South.

Atlanta's pre-eminence for business in the Southeastern States is further shown by the Post Office Receipts and parcels sent out by Post, exceeding those of any other city in the South.

GROWTH OF THE REGION AND THE CITY.

The growth of this entire Southeastern Region has been phenomenal. Its development is more rapid than that of any other section of the United States, unless it be Texas and Oklahoma, or a portion of the Pacific coast.

Georgia has made more progress in the last ten years than any State in the Southeast when you consider the combined growth of agriculture, manufactures and commerce.

Atlanta's commerce in this Region exceeds that of any other city.

THE SOUTHEASTERN BANKS LEND MORE THAN THEY BORROW.

Borrowing by banks in this region from banks in New York and other cities during the crop season is largely offset by the balances which Southeastern banks carry in New York and other cities as reserves and for exchange purposes.

During most of the year other regions are debtors to this region when deposits are taken into consideration, and if interest were charged both ways at the same rate there would be a large balance of interest in favor of the Southeastern banks.

BORROWING FROM OUTSIDE TERRITORY.

The National Banks in this region lend to other banks in the region far more than they borrow from banks outside the region. This is shown by the following facts:

1. The larger banks lend to the small banks, and these again lend to still smaller banks, so that much of the amount borrowed during the cotton moving period by banks in Georgia is really triplicated so far as it indicates borrowing from outside the section.
2. The deposits outside the section by our existing reserve system and the additional deposits carried in the large cities for exchange purposes, will average two-thirds as much as the actual money borrowed from these outside cities during the cotton moving season, and send into this section.
3. This money is not borrowed for the ordinary course of commerce, but to move the cotton crop, and under the present system it requires several times longer to clear it than it would with a Reserve bank located in this section. A large part of the cotton bought is exported and with a reserve bank conveniently located in this section, handling foreign exchange, the time would be so greatly reduced for the clearings that the actual money required would be much less, and the convenience to the section much greater.

-4-

by locating a regional bank near its center, in the largest cotton producing State east of the Mississippi River.

Georgia comes next to Texas as a cotton producing State, and the Region outlined produces about one-half the entire crop.

OTHER STATES AND CITIES FAVOR ATLANTA.

A large part of Florida, including eight of twelve banks in Jacksonville, favor Atlanta. The Governor and his cabinet indorsed Atlanta.

Savannah asked that the Reserve Bank be located in Georgia, whether in Atlanta or Savannah.

Mobile, after New Orleans, has asked to come to Atlanta.

Montgomery, after herself, asked to come to Atlanta.

Shattanooga, after herself, asked to come to Atlanta.

The Knoxville Board of Commerce indorsed Atlanta as first choice.

The President of the Mississippi Bankers' Association gave his evidence first for New Orleans and second for Atlanta.

In the hearings throughout the United States, Atlanta was named all over the country as a place at which a Reserve Bank should be located, and the thought of the entire country indicates the necessity for a Reserve District in the Southeastern section, with Atlanta as its center and site for the Reserve Bank.

CONCLUSION.

We present the largest State east of the Mississippi River, the largest City in the Southeast, and the State and City which will put more money under the law in the Reserve Bank than any others in this Region.

In support of these statements, we ask reference to the briefs filed by the Atlanta Committee, which support every claim we made and many more excellent claims not mentioned in this brief statement.

ALBANY HARDWARE Co.

WHOLESALE AND RETAIL DEALERS IN

HARDWARE. FARM IMPLEMENTS AND MILL SUPPLIES

BELTING, STOVES, CROCKERY, CUTLERY, SADDLERY,

GUNS AND SPORTING GOODS.

ALBANY, GA., Feb. 14, 1914.

ANSWERED
FEB 18 1914
FORM 57M

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

Dear Sir:-

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice is Atlanta and our second choice is Richmond.

Respectfully submitted:

Paul Jones
Mgr Albany Hardware

dictated.

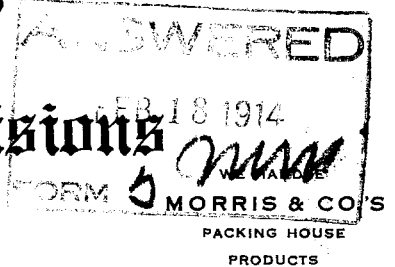
34



Albany Produce Company

WHOLESALE DEALERS

Fruits, Produce and Provisions



REFERENCES:

CITIZENS FIRST NATIONAL BANK
EXCHANGE BANK
ALBANY NATIONAL BANK
OF ALBANY, GA.

Albany, Ga., Feby. 16th, 1914.

Hon. Wm. G. McAdoo,

Secy. of the Treasury,

Washington, D. C.

Dear Sir:-

In the matter of selecting a location for the Federal Reserve Bank - our first choice is Atlanta, Ga., and our second choice is Richmond, Va.

Respectfully yours,

ALBANY PRODUCE COMPANY.

BY:

J. M. Brooke
MANAGER.

PNB"A.

STATE OF GEORGIA

PROBATE COURT

OFFICE OF
THE ORDINARY
DOUGHERTY COUNTY

SAM'L W. SMITH
ORDINARY AND PROBATE JUDGE

Albany, Ga.

Feb. 14, 1914.

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

RECEIVED
FEB 18 1914
FORM 5 M

Dear Sir:-

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice is Atlanta and our second choice is Richmond.

Respectfully submitted:

Sam'l W. Smith

Dictated.

Form 5

Law Offices
S. J. Jones
Albany, Ga.

Albany, Ga.
Feb. 14, 1914

ANSWERED
FEB 18 1914
FORM *S M*

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

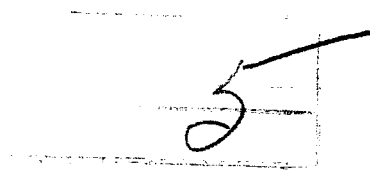
Dear Sir:-

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice is Atlanta and our second choice is Richmond.

Respectfully submitted:



Dictated.



OFFICE OF
Clerk Superior Court
DOUGHERTY COUNTY

R. P. HALL, CLERK
H. A. TARVER, TREASURER
C. C. BARBRE, SHERIFF

ANSWERED
FEB 18 1914
FORM 3-24

Albany, Ga., _____ Feb. 14, 1914.

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

Dear Sir:-

In the matter of selecting
a location for Federal Reserve Bank
to serve this district, our first
choice is Atlanta and our second choice
is Richmond.

Respectfully submitted:

R P Hall

Dictated.

3

L. L. WOOTEN

DEALER IN

DRY GOODS, SHOES AND NOTIONS

135 BROAD STREET

ALBANY, GA. Jan 21st. 1914

74

89

82

64

87

66

65

Organization Comitteee,
Regional Reserve Bank,
Washington D. C.

Dear Sirs:-

I understand ~~that~~ there are to be eight or ten
réserve Banks established in the United States and as
Atlanta, Ga. is our great Clearing House for the State of
Georgia I think it would be bestowing a graet favor on the
Empire State of the South if you would establish one of these
Banks in Atlanta.

It is useless for me to go into details as to my reasons for
asking this favor for our Southland as it would take too
long to explain them however I will state that it will
be appreciate by a gretfull buisness class if you will
so favor them.

yours very truly

L L Wooten

5

ANSWERED
JAN 24 1914
FORM *ds*

m g m.

TOTCO only

SCHEDULE OF TESTIMONY FOR HEARING OF ATLANTA
COMMITTEE FOR REGIONAL BANK.

W I T N E S S E S .

OPENING:

J. K. Orr, Chairman Joint Committee from
Atlanta Chamber of Commerce and Atlanta
Clearing House Association, on Regional Bank.

1- ATLANTA'S COMMERCE
IN THIS REGION:

Wilmer L. Moore, Ex-President
Atlanta Chamber of Commerce.

2- BANKING:

(A) THE TREND OF
BANKING.

John K. Ottley, Vice-President Fourth National
Bank; President Clearing House Section
American Bankers' Association.

(B) BANKING CAPITAL AND
DEPOSITS OF THIS
REGION.

Robt. F. Maddox, Vice-President, American
National Bank.

(C) FINANCING THE
CROPS.

Joe. A. McCord, Vice-President, Third National
Bank; Member Currency Commission American
Bankers' Association.

(D) FOREIGN EXCHANGE:

A. P. Coles, Vice-President
Central Bank and Trust Corporation.

3- COTTON SEED PRODUCTS AND
COMMERCIAL FERTILIZERS :

Mell R. Wilkinson, President,
Atlanta Chamber of Commerce.

4- AGRICULTURE:

Chas. S. Barrett, President
National Farmers' Union.

5- ATLANTA'S MANUFACTURES:

Oscar Elsas, Vice-President,
Fulton Bag and Cotton Mills.

6- MANUFACTURERS AGENTS.

R. S. Wessels, Local Manager,
Pittsburgh Plate Glass Company.

7- FIRE INSURANCE

Milton Dargan, Manager
Royal Insurance Company.

8 - LIFE INSURANCE:

R. J. Guinn, State Agent,
New England Mutual Life Insurance Company.

Other out-of-town witnesses.

TREASURY DEPARTMENT TELEGRAM

FRS



WHERE WRITTEN:

Washington,

February 6, 1914.

Res. Bank Org. Committee.

Mr. T. C. Danlap,
Americus National Bank,
Americus, Georgia.

Can you, without interfering with any of your trust, meet Committee on its arrival at Atlanta, Friday, February thirteen, eleven fifty A. M. and assist in arranging details for hearings in Court of Appeals Room. Please cooperate with custodian and arrange for large table for Committee, smaller tables for official stenographers, press reporters and secretary of meeting. Answer.

Secretary,
Reserve Bank Organization Committee.

OFFICIAL BUSINESS.

GOVERNMENT RATE OFFICIAL.

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR -----

2-6827

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

DEPARTMENTAL STOCK FORM 212B.

Treasury Department

TELEGRAM

17WU MO 13

AMERICUS Ga. Feb 6 1914

Mr Milton C Elliott, Secretary,
Reserve Bank Organization Committee,
Washington, D.C.

Telegram received. Will attend to the matter referred to and meet
committee

T C Dunlap

1253pm

WESTERN UNION



TELEGRAM

THEO. N. VAIL, PRESIDENT

793

SP

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

162AN MZ 18

AMERICUS GA FEB 9

10 30 PM 5 00

MR MILTON C ELLIOTT

SECY FEDERAL RESERVE ORGANIZATION COMM WASHN DC
COMPLETE ARRANGEMENTS ATLANTA YESTERDAY FOR HEARING WILL BE IN ATLANTA
THURSDAY SHOULD YOU HAVE FURTHER INSTRUCTIONS FOR ME

T C DUNLAP

459P

OMC

February 5th, 1914.

Sir:

Your letter of January 30th, suggesting Atlanta as a location for one of the Federal Reserve Banks to be organized, has been received and will be called to the attention of the Organization Committee when this matter comes up for consideration.

The statistics referred to in your letter were, apparently, inadvertently omitted.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Mr. H. R. Ballard,
Ashburn, Georgia.

H. BISHOP, PRES.

J. LAWRENCE, SEC.

R. L. BALLARD, FARM DEMONSTRATOR

Turner County Agricultural Society

AN ORGANIZATION TO DEVELOP THE FARMING RESOURCES
OF TURNER COUNTY

10

Ashburn, Ga., Jan. 30th 1914.

Organization Committee, Regional Bank Reserve
Washington, D.C.

Honorable Sirs:-

Allow us to express our gratification of the good work that is being done in behalf of locating one of the Reserve Banks in Atlanta. The growth of this city together with the bank clearings and P.O. receipts, point forcibly to the great number of people that it would accomodate etc.

While this state is making some progress it needs the assistance one of these banks will give. We have a good number of people in all walks of life, and especially on the farm, with but few very large corporation.

We are inclosing herewith, statistics compiled by the Chamber Of Commerce of this city and thanking you for your knid consideration along these lines, we beg to remain,

Yours very tuly

W. L. R. Ballard

ANSWERED
FEB 5 1914
mc

Atlanta Ga

JOHN J. WILKINS, PRESIDENT.
T. P. VINCENT, VICE PRESIDENT.

NO 6525

W. P. BROOKS, CASHIER.
JAS. C. CHANDLER, ASST. CASHIER.

THE GEORGIA NATIONAL BANK

OF ATHENS.

CAPITAL \$ 200,000.00

ATHENS, GA.

Dec. 27th, 1913.

ANSWERED
DEC 31 1913
FORM L-5. Du

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

Dear Sir:

In the locating of the Reserve Banks we hope very much for your favorable consideration of Atlanta and Cincinnati. Both these cities are admirably situated to best serve their respective sections. Atlanta is especially well located to serve a large territory of the south east and Cincinnati equally so for the middle section. *Both points to my mind will need very much one of the Reserve Banks.*

Respectfully,

President.

ATLANTA THE BEST SITE FOR A REGIONAL BANK FOR THE SOUTHEASTERN STATES

In order to secure a regional bank for the Southeastern States, it is necessary to select the city from which such bank can best serve that territory. Concentration on such a city will undoubtedly win, but if the influence of the Southeast is divided between a number of cities it will make it that much more difficult to secure the location of a bank in this region.

Inasmuch as only one regional bank will be located in the Southeast, the only safe course to pursue is for the Southeastern States to concentrate on Atlanta, the leading city, which is beyond question better equipped for this work than any other city within the same territory.

Atlanta is the nearest city by average distance to all the territory between Virginia and the Mississippi River.

Within that territory a regional bank at Atlanta can reach more people, more products of the farm and factory, more business, more banks and more banking capital, between the close of banks one day and their opening next morning, than it could if located in any other city.

This city is the financial center, the insurance center, the official railway headquarters, telegraph and telephone headquarters, and headquarters for more manufacturers' agents than any other city in the South. Its business equipment is by far the best, as evidenced by its massive groups of office buildings, the like of which is not seen anywhere else in the South.

ATLANTA'S GROWTH

Atlanta's rapid growth is indicated by the following facts:

Atlanta's population increased from 89,832 to 154,839 in ten years, and is now 190,000.

Its bank clearings grew from \$60,753,911 in 1893 to \$725,604,192.65 in 1913. These are by far the largest in the territory, as shown by the following statistics for 1913 furnished by the New York Financial Chronicle:

BANK CLEARINGS OF SOUTHERN CITIES

New Orleans	\$980,683,873	Savannah	\$280,538,332
Atlanta	725,604,193	Norfolk	214,966,911
Louisville	715,731,886	Macon	190,313,093
Galveston	519,101,000	Jacksonville	174,971,596
Memphis	421,987,372	Birmingham	173,857,773
Richmond	419,121,313	Austin	131,608,482
Fort Worth	418,619,830	Chattanooga	128,745,099
Nashville	366,657,389	Charleston	101,660,117
Houston	357,821,194	Columbia	57,383,538

ATLANTA LEADS IN P. O. RECEIPTS

In Post Office Receipts and outgoing packages by parcels post, Atlanta exceeds any other city in the South, as will be seen by these figures:

	Total Receipts	PARCELS HANDLED.			Total Receipts	PARCELS HANDLED.	
		Out Going	In Coming			Out Going	In Coming
Atlanta	\$1,328,011.24	77,693	32,605	Memphis	747,936.72	25,631	13,694
New Orleans	1,182,761.72	47,163	33,838	Nashville	653,202.36	20,179	15,281
Louisville	1,163,598.18	43,014	27,048	Birmingham	485,801.48	37,237	65,072
Richmond	828,810.49	37,154	20,627	Jacksonville	511,186.68	9,681	9,750
				Oklahoma City	377,007.68	13,083	9,310

MEASURED BY BRICK AND MORTAR

The total value of all improvements in Southern cities for the year 1912, was reported by Construction News as follows:

Atlanta	\$9,982,825	Richmond	6,122,363	New Orleans	3,451,151
Memphis	7,164,939	Birmingham	3,813,169	Nashville	1,411,111
Louisville	6,556,004	Jacksonville	3,788,117	Oklahoma City	885,246

COMPILED BY ATLANTA CHAMBER OF COMMERCE.

YML.

January 12, 1914.

Sir:

Will you please furnish this Committee a list of all banks having accounts with your bank and the amount of each balance on the date of receipt of this letter.

Respectfully,

Secretary pro tem,
Reserve Bank Organization Committee.

Cashier,
American National Bank,
Atlanta, Ga.



ESTABLISHED 1880.

THE AMERICAN NATIONAL BANK OF ATLANTA

CAPITAL AND SURPLUS \$ 1,000,000.

OFFICE OF THE
COMPTROLLER OF THE CURRENCY
WASHINGTON, D. C.

WILLIAM L. PEEL, PRESIDENT.
ROBT. F. MADDOX, VICE PRES.
THOS. J. PEEPLES, CASHIER.
JAS. P. WINDSOR, ASST. CASHIER.
JAS. F. ALEXANDER, ASST. CASHIER.

ATLANTA, GA., February 18, 1914

Hon. John Skelton Williams,
Comptroller of the Currency,
Washington, D.C.

Dear Sir:-

I enclose you herewith a letter which should have been delivered to you while in Atlanta, and I regret that the same was overlooked.

Yours truly,

Enc.

72 A 61

ANSWERED
FEB 25 1914
JMM

ME

February 25, 1914.

Sir:

In acknowledging the receipt of your letter of February 18th, addressed to Hon. John Skelton Williams, I beg to assure you that the inclosure embracing the argument presented by Mr. Peel in his letter of February 12th will be so filed that it will be brought to the attention of the Committee when it is deciding upon the locations for the several Federal Reserve banks to be established.

Respectfully,

Secretary,

Reserve Bank Organization Committee.

Mr. Robert F. Maddox, Vice-president,

American National Bank,

Atlanta, Georgia.

In letter to Mr. Peel

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



(31813)



24. W.

CLARENCE H. MACKAY, President.
J. O. STEVENS, Sec'y. WM. H. BAKER, V. P. & G. M.

CLARENCE H. MACKAY, President.
ALBERT BECK, Sec'y. GEO. G. WARD, V. P. & G. M.

NIGHT TELEGRAM

The Postal Telegraph-Cable Company transmits and delivers Night Messages subject to the terms and conditions printed on the back of this blank.

Received at Postal Telegraph-Cable Company Building, Washington.

NIGHT LETTER.

277AG CD 135 N L 13 Extra

Atlanta Ga Dec 29, 1913.

Hon. Hoke Smith,
U. S. Senator,
Washington, D.C.

At a meeting of the Atlanta Clearing House Association and the Atlanta Chamber of Commerce, held this day, the following resolution was unanimously adopted, to be presented if, in your judgment, it is deemed advisable:

RESOLVED, That the organization committee, acting under the new Currency Bill, be cordially invited to visit Atlanta at any time which may suit its convenience, in order that its members may have the opportunity of seeing in person the advantages of Atlanta and having presented to them the desirability of the city as a place where one of the Regional banks should be located.

RESOLVED FURTHER, That Senator Hoke Smith and Senator A. O. Mason be requested to present the invitation in person to the Organization Committee.

Robert J. Lowry, President. Atlanta Clearing House Association, Wilmer L. Moore, President Atlanta Chamber of Commerce.

8:04 p.m.

*Judge
Alcott*

*File
Hearings*

January 5, 1914.

Gentlemen:

In the absence of Secretary McAdoo, who is out of town recuperating from a slight illness, I beg to acknowledge receipt of the resolution adopted by the Atlanta Clearing House Association and the Atlanta Chamber of Commerce, which was presented to the Reserve Bank Organization Committee by Senator Smith.

The Committee will be in Atlanta, according to present arrangements, from 10:40 A.M., February 16th to 5:10 P.M., February 18th, when the claims of Atlanta as a location for one of the regional reserve banks will receive due consideration.

Very truly yours,

Private Secretary.

Robert J. Lowry, Esq., President,
Atlanta Clearing House Association.
Wilmer L. Moore, President,
Atlanta Chamber of Commerce.

Atlanta

ERS

February 6, 1914.

Sir:

The Reserve Bank Organization Committee will be glad to hear representatives from Atlanta at its hearings to be held in the Court of Appeals Room at Atlanta, Georgia, February 13 and 14 beginning at 10 A. M.

Kindly furnish me list of those who desire to be heard, mailing duplicate to National Bank Examiner T. C. Dunlap, 58 Sutherland Drive, Kirkwood, Atlanta, Georgia.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

President,
Atlanta Chamber of Commerce,
Atlanta, Ga.

MELL R. WILKINSON, PRESIDENT

THOS. D. MEADOR, TREASURER

WALTER G. COOPER, SECRETARY

V. H. KRIEGSHABER, 1ST VICE PREST.
BROOKS MORGAN, 2D VICE PREST.
W. L. PEEL, 3D VICE PREST.
ALBERT HOWELL, JR., 4TH VICE PREST.
H. G. HASTINGS, 5TH VICE PREST.

JOHN S. OWENS
LYNN FORT
THOS. K. GLENN
JOHN MORRIS, SR.
JACOB W. PATTERSON

DIRECTORS
IVAN E. ALLEN
JOHN W. GRANT
J. LEE BARNES
GEO. W. HANSON
E. M. GRANT
THOMAS EGLESTON

W. J. DAVIS
FRANCIS E. KAMPER
W. H. WHITE, JR.
C. A. WICKERSHAM
S. A. KYSOR

ATLANTA CHAMBER OF COMMERCE

W. H. LEAHY, SECRETARY
INDUSTRIAL AND STATISTICAL BUREAU

February 10th, 1914.

Mr. M. C. Elliott,
Secretary, Reserve Bank Organization Committee,
Treasury Department,
Washington, D. C.

Dear Sir:-

Replying to yours of the 6th, I beg to hand you herewith a list of the gentlemen who will present Atlanta's claim for a Regional Bank before the Organization Committee at its hearing here.

As requested, I am also sending a copy to Mr. T.C. Dunlap, National Bank Examiner, 58 Sutherland Drive, Kirkwood, Atlanta.

Yours very truly,

Mell R. Wilkinson
President.

ANSWERED
FEB 14 1914
[Signature]

7

SCHEDULE OF TESTIMONY FOR HEARING OF ATLANTA
COMMITTEE FOR REGIONAL BANK.

W I T N E S S E S .

- OPENING: J. K. Orr, Chairman Joint Committee from
Atlanta Chamber of Commerce and Atlanta
Clearing House Association, on Regional Bank.
- 1- ATLANTA'S COMMERCE
IN THIS REGION: Wilmer L. Moore, Ex-President
Atlanta Chamber of Commerce.
- 2- BANKING:
- (A) THE TREND OF
BANKING. John K. Ottley, Vice-President Fourth National
Bank; President Clearing House Section
American Bankers' Association.
- (B) BANKING CAPITAL AND
DEPOSITS OF THIS
REGION. Robt. F. Maddox, Vice-President, American
National Bank.
- (C) FINANCING THE
CROPS. Jos. A. McCord, Vice-President, Third National
Bank; Member Currency Commission American
Bankers' Association.
- (D) FOREIGN EXCHANGE: A. P. Coles, Vice-President
Central Bank and Trust Corporation.
- 3- COTTON SEED PRODUCTS AND
COMMERCIAL FERTILIZERS : Mell R. Wilkinson, President,
Atlanta Chamber of Commerce.
- 4- AGRICULTURE: Chas. S. Barrett, President
National Farmers' Union.
- 5- ATLANTA'S MANUFACTURES: Oscar Elsas, Vice-President,
Fulton Bag and Cotton Mills.
- 6- MANUFACTURERS AGENTS. R. S. Wessels, Local Manager,
Pittsburgh Plate Glass Company.
- 7- FIRE INSURANCE Milton Dargan, Manager
Royal Insurance Company.
- 8 - LIFE INSURANCE: R. J. Guinn, State Agent,
New England Mutual Life Insurance Company.

Other out-of-town witnesses.

MM



February 14, 1914.

Sir:

I beg to acknowledge the receipt of your letter of February 10th inclosing list of those who will present Atlanta's claim before the Reserve Bank Organization Committee at its hearings on February 13th and 14th.

I note that you are sending duplicated to Mr. T. C. Dunlap, and thank you for your courtesy.

Respectfully,

Secretary,

Reserve Bank Organization Committee.

Ms. Moll R. Wilkinson,
Atlanta Chamber of Commerce.

MELL R. WILKINSON, PRESIDENT

THOS. D. MEADOR, TREASURER

WALTER G. COOPER, SECRETARY

V. H. KRIEGSHABER, 1ST VICE PREST.
BROOKS MORGAN, 2D VICE PREST.
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JACOB W. PATTERSON

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J. LEE BARNES
GEO. W. HANSON
B. M. GRANT
THOMAS EGLESTON

W. J. DAVIS
FRANCIS E. KAMPER
W. H. WHITE, JR.
C. A. WICKERSHAM
S. A. KYSOR

ATLANTA CHAMBER OF COMMERCE

February 27th, 1914.

7

Mr. M. E. Elliott,
Secretary Regional Bank Organization Committee,
Washington, D. C.

Dear Sir:-

I am sending you under separate cover Exhibit "D" which shows letters from firms in the Southeast endorsing Atlanta as the site for a Regional Reserve Bank to serve this territory.

This book is of a similar nature to Exhibits "A B and C" which ~~were~~ given the Organization Committee during their Atlanta hearing.

Thanking you to see that this is placed with Atlanta's claim which you have on file, I am,

Yours very truly,

Walter G. Cooper
Secretary.

Exhibit D placed with others
D.

ANSWERED

MAR 4 1914

JAM

■

File

March 3, 1914.

Sir:

As requested in your letter of February 23d the additional data forwarded by you, under separate cover, with reference to the claims of Atlanta as a proper location for a Federal Reserve Bank, will be brought to the attention of the Committee when it is determining this important question.

Respectfully,

Secretary,

Reserve Bank Organization Committee.

Mr. W. G. Cooper, Secretary,
Atlanta Chamber of Commerce,
Atlanta, Georgia.

THE CASE FOR ATLANTA
AS THE SITE OF A REGIONAL BANK

Atlanta Chamber of Commerce

Atlanta is on a site prepared by nature for the commercial center of the territory between the Potomac, Ohio and Mississippi Rivers, the Atlantic and the Gulf.

The topography of the southeast makes Atlanta its railroad center. The direction of the Appalachian Mountain Chain, which the Eastern lines must parallel, and the mountain gaps through which the Western lines must make their way to the sea, have determined the location of this Southern Metropolis.

These facts were pointed out more than sixty years ago by John C. Calhoun, who said that Atlanta would inevitably become a railroad center and a great City.

Thirty years later General Sherman called attention to the fact that any port on the South Atlantic or the Gulf Coast could be reached from Atlanta in twelve or fifteen hours. This fact, he declared, would not only make Atlanta a strategic point in time of war, but a commercial metropolis in time of peace.

Between the time of closing banks on one day and their opening next morning, money or mail can be sent from Atlanta to every important town south of the Ohio and Potomac Rivers, between the Mississippi and the Atlantic Ocean. This cannot be said of any other city which would be considered as the site for a regional bank.

It has been found by actual computation made and carefully verified by the American Audit Company, that the territory within 300 miles of Atlanta has more than twice as much of the elements named as the territory within 300 miles of New Orleans:

RESOURCES WITHIN 300 MILES OF ATLANTA AND NEW ORLEANS.

	<u>ATLANTA</u>	<u>NEW ORLEANS</u>
Population	\$ 10,801,768.	4,699,107
Cotton Baled 1911	6,834,358	2,421,395
Bank capital and surplus	\$ 213,675,260.	87,332,100.
Bank deposits	549,532,936.	296,845,600.
Bank loans and securities	614,716,637.	286,149,300.
In cotton mills	149,029,660.	4,396,100.

The average schedule time of rail trains leading from Atlanta to the leading cities in the Carolinas, Georgia, Florida, Alabama, Mississippi, and Tennessee, is nine and one-quarter hours.

In fifteen hours half the cotton crop can be reached from a regional bank in Atlanta. In case of a great emergency or crisis more than half of

These figures were prepared by the American Audit Company with New South

-2-

the crop could be reached from that city between the close of bank hours one day and their opening next day. This cannot be said of any other city.

One of the main objects of the new financial system is to solve this problem by supplying currency in the agricultural districts through regional banks. To make this solution effective, it is necessary to locate the banks where they can reach the bulk of the crop in the shortest possible time with supplies of currency. Quick access to the regional bank for incoming demands and outgoing supplies is a prime factor in the efficiency of the system. While this is true of all crops, it is especially true of cotton, two-thirds of which are exported. The favorable balance of trade maintained by the export of cotton affects the exchanges and the condition of business throughout the Union. It puts the whole country on the vantage ground of a creditor nation. While we are already importing meat and will soon import bread, we still export the cotton that clothes the world. Anything that affects the marketing of cotton and enhances its price or the promptness of its movement is of immense value to the country.

The best interests of the whole country demand that there be regional banks enough and so located as to reach every part of the great grain and cotton regions over night. This can be easily done within the limits of the law. It will take two such banks to reach the cotton crop between suns. The territory is so extensive that it is impossible to do this from any one point.

The region between the Potomac and Mississippi Rivers, producing more than half the cotton crop and immense quantities of corn, oats, hay, timber, naval stores, iron and cotton goods, with 1,500 millions of manufactured products, is best reached from Atlanta. This being true, the whole country is interested in having one regional bank located in Atlanta and another in the city which will best serve the territory producing the Western half of the cotton crop. It is not for Atlanta to say whether this shall be New Orleans or some other city.

THE CURRENTS OF COMMERCE.

In placing the regional banks the interests of all kinds of business and all kinds of producers will be considered. While the crops make the most urgent demand that comes upon our financial institutions at any one time, the continuous operations of trade and industry are so vast and so important that a system must be found and its centers must be so located as to serve all

these interests at the same time and serve them well. Anything less than this will check the development and prosperity of the country.

In this connection it is a fact beyond the possibility of dispute that more people with more varied interests, greater productive power and more extensive business can be reached from Atlanta than from any other city south of the Ohio and Potomac Rivers. In the eight states south of the Ohio River between Virginia and the Mississippi River, there are 232 railroad junction points. These towns have an aggregate population of 2,578,900, and thoroughly represent the business of those states. Their average distance from Atlanta is 282 miles, from Birmingham 322, and from New Orleans 577. This is shown by a compilation made by the American Audit Company from the official table of short line distances published and used by the Southeastern Passenger Association.

These States with Virginia and West Virginia, constitute groups IV and V of the Interstate Commerce Commission's classification. For that territory the United States Bureau of Railway Economics gives these facts:

Railroad mileage	55,425
Population	18,817,072
Area	439,395 sq miles
Freight Revenue	\$ 166,352,819.
Passengers carried	83,490,783.

This entire territory can be reached from Atlanta between the opening of banks one day and closing the next.

ATLANTA'S GROWTH AND PROGRESS

It is of importance for the commission to consider not only the present status of the city selected, but its prospect for continued growth. In a word, will it continue to hold such a commanding position with such growing facilities for business as will make it the proper place from which to serve the people of a great region whose trade and industry are growing by leaps and bounds? From that viewpoint, we invite your attention to the fact that Atlanta's population increased from 89,832 to 154,639 in ten years, and is now 190,000. Its bank clearings grew from \$60,753,911 in 1893 to \$691,941,254, in 1912.

Starting with nothing but ashes and energy in 1865, Atlanta has now nearly 200,000 people with \$150,000,000 of assessed property, making more kinds of goods than any city in the South and probably doing more business than any like community in the country.

The city is the insurance center, the official railway headquarters,

for the Southern States

telegraph and telephone headquarters, and headquarters for more manufacturers agents than any other city in the South. Its business equipment is by far the best, as evidenced by its massive group of office buildings, the like of which is not seen anywhere else in the South.

According to the last census Atlanta employs in its factories more persons than Birmingham, with approximately the same payroll, taking the County as the territory of each city. The gross value of the product is less than that of Birmingham, but the variety and the new value created by manufacture are greater at Atlanta.

The State of Georgia turns out a third more than Alabama and its payroll is nearly a third larger.

In Post Office receipts and outgoing packages by parcels post, Atlanta exceeds any other city in the south, as will be seen by these figures;

	TOTAL RECEIPTS	PARCELS HANDLED	
	Year ending June 30, 1913	Outgoing	Incoming
Atlanta	\$1,328,011.24	77,693	32,605
New Orleans	1,182,761.72	47,163	33,838
Louisville	1,163,598.18	43,014	27,049
Richmond	828,810.49	37,154	20,627
Memphis	747,936.72	25,631	13,694
Nashville	653,202.36	20,179	15,281
Birmingham	485,801.48	37,237	63,072
Jacksonville	511,186.68	9,681	9,750
Oklahoma City	377,007.68	13,083	9,310

MEASURED BY BRICK AND MORTAR

The growth of a city is measured in a very substantial way by the sum invested annually in buildings - these investments show pretty accurately the demands of business and population, for men do not care to look up money in brick and mortar unless there is a real demand that will make the investment pay. In this matter Atlanta is far ahead of any other Southern city. The facts are

shown by these figures from Construction News for the year 1912:

TOTAL VALUE OF ALL IMPROVEMENTS FOR YEAR 1912:	
Atlanta	\$ 9,982,825.
Memphis	7,164,939.
Louisville	6,556,004.
Richmond	6,122,363.
Birmingham	3,813,169
Jacksonville.	3,788,117
New Orleans	3,451,151.
Nashville	1,411,111.
Oklahoma City	885,246.

We make comparison with other southern cities with no purpose of reflection but with pride in their growth, as well as in Atlanta. Others may be selected as the seat of regional banks but the claims of Atlanta cannot be denied.

ATLANTA CHAMBER OF COMMERCE.

*Atlanta Chamber
of Commerce*

ZJ-

ATLANTA, GEORGIA.

Real Estate Tax Assessment;

For the year	1906	--	-	-	-	-	-	-	-	-	\$	59.978.740.00
"	"	"	1909	--	-	-	-	-	-	-		73.940.983.00
"	"	"	1912	--	-	-	-	-	-	-		107.946.643.00

Post Office Receipts;

For the year	1903	--	-	-	-	-	-	-	-	-	\$	415.880.86
"	"	"	1913	--	-	-	-	-	-	-		1.328.011.24

(Fiscal year ending June 30th.)

Banking;

Banking capital	1901	-	-	-	-	-	-	-	-	-	\$	2.844.891.29
"	"	1912	-	-	-	-	-	-	-	-		10.997.973.55
Deposits	1901	-	-	-	-	-	-	-	-	-	\$	11.080.127.68
"	1912	-	-	-	-	-	-	-	-	-		29.426.074.97
Bank clearings	1901	-	-	-	-	-	-	-	-	-	\$	111.755.849.98
"	"	1912	-	-	-	-	-	-	-	-		691.941.255.20

ANSWERED
 10 1914
9/21/14
 FORM

ROBERT J. LOWRY, PRESIDENT

JOHN K. OTTLEY, VICE-PRESIDENT

THOS. C. ERWIN, TREASURER

DARWIN C. JONES, MGR. & SEC'Y

Atlanta Clearing House Association

ATLANTA, GA. ~~February 10th~~ 1914.

Mr. M. C. Elliott,
Secretary, Reserve Bank Organization Committee,
Treasury Department,
Washington, D. C.

Dear Sir:-

Replying to yours of the 6th, I beg to hand you herewith
a list of the gentlemen who will present Atlanta's claim for a
Regional Bank before the Organization Committee at its hearing here.

As requested, I am also sending a copy to Mr. T. C. Dunlap,
National Bank Examiner, 58 Sutherland Drive, Kirkwood, Atlanta.

Yours very truly,

Robert J. Lowry
President.

ANSWERED

FEB 14 1914

Wm

ERS

February 6, 1914.

Sir:

The Reserve Bank Organization Committee will be glad to hear representatives from Atlanta at its hearings to be held in the Court of Appeals room at Atlanta, Georgia, February 13 and 14 beginning at 10 A. M.

Kindly furnish me list of those who desire to be heard, mailing duplicate to National Bank Examiner T. C. Dunlap, 58 Sutherland Drive, Kirkwood, Atlanta, Georgia.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

President,
Atlanta Clearing House Assn.,
Atlanta, Ga.

121



February 14, 1914.

Sir:

Permit me to acknowledge the receipt of your letter of February 10th, and to thank you for your courtesy in sending duplicate list of those who will appear before the Reserve Bank Organization Committee to present the claims of Atlanta at its hearings on February 13th and 14th.

Respectfully,

Secretary,

Reserve Bank Organization Committee.

Mr. Robert J. Lowry,

Atlanta, Ga.

January 28, 1914.

MEMORANDUM RELATIVE ATLANTA BANKS:

The six national banks were requested to furnish a list of the banks having accounts with them on a given date to ascertain the amount and scope of their bank deposits. All furnished this information on January 13th with the following result:

230 national banks and 498 state banks, trust companies, or private banks held balances amounting to \$5,074,798.24, divided as follows:

	<u>National</u>	<u>Other</u>
Massachusetts,	3	0
Connecticut	1	0
New York	6	3
New Jersey	2	1
Pennsylvania	13	1
Maryland	12	6
District of Columbia	5	4
Virginia	6	1
North Carolina	3	1
South "	3	4
Georgia	110	447
Florida	17	11
Alabama	21	12
Mississippi	1	1
Louisiana	2	3
Texas	1	0
Kentucky	6	1
Tennessee	5	4
Ohio	5	1
Indiana	2	0
Illinois	1	0
Missouri	4	0
Nebraska	1	0
Cuba	0	1

230

498

The clearing house exchanges for 1913 were \$686,483,000

" " " " " 1912 " 693,934,000

A decrease of 7,451,000

L.M.M.

January 12, 1914.

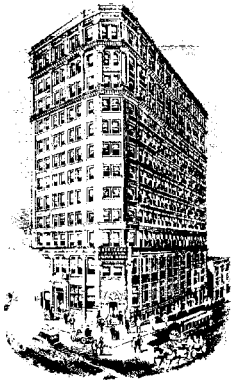
Sir:

Will you please furnish this committee a list of all banks having accounts with your bank and the amount of each balance on the date of receipt of this letter.

Respectfully,

Secretary pro tem,
Reserve Bank Organization Committee.

Cashier,
Atlanta National Bank,
Atlanta, Ga.



THE ATLANTA NATIONAL BANK

CAPITAL & PROFITS \$2,000,000.00

CHAS. E. CURRIER, PRESIDENT
FRANK E. BLOCK, VICE-PRESIDENT
JAS. S. FLOYD, VICE-PRESIDENT

GEO. R. DONOVAN, CASHIER
J. S. KENNEDY, ASST. CASHIER
J. D. LEITNER, ASST. CASHIER

ATLANTA, GA., Jan. 31, 1914

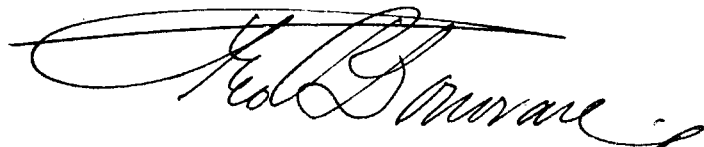
ATLANTA NATIONAL BANK BUILDING

Reserve Bank Organization Committee,
Treasury Department,
Washington, D.C.

Dear Sirs:-

As requested in your favor of the 12th inst.,
we herewith beg to enclose you list of Banks having
accounts with us, also showing balances to their credit
at close of business January 13, 1914.

Yours respectfully,


Cashier.

GRD/C

LIST OF BANKS HAVING ACCOUNTS WITH THE
ATLANTA NATIONAL BANK
ATLANTA, GEORGIA,

AND THEIR CREDIT BALANCES AS OF JANUARY THIRTEENTH, 1914.

Atlanta Trust Co., Atlanta, Ga.	\$19,759.21
East Atlanta Bank, " "	1,277.40
Farmers & Traders Bank, Atlanta, Ga.	66,023.37
Georgia Savings Bank & Trust Co., Atlanta, Ga.	21,384.48
Germania Savings Bank, Atlanta, Ga.	11,284.36
" " " " Dividend Act.	145.50
Hibernia Savings Bldg. & Loan Assn. Atlanta, Ga.	2,379.99
" " " " " Dividend Act.	87.50
Travelers Bank & Trust Co., Atlanta, Ga.	4,793.49
" " " " " Special Act.	15,000.00
Trust Company of Georgia, Atlanta, Ga.	35,562.92
Union Trust Co., Atlanta, Ga.	9,602.37
West End Bank, Atlanta, Ga.	1,630.32
Colonial Trust Co., Atlanta, Ga.	5,791.84
Bank of Adrian, Adrian, Ga.	319.04
Alpharetta Bank, Alpharetta, Ga.	2,687.61
Bank of Arlington, Arlington, Ga.	7,802.66
Anderson Banking Co., Athens, Ga.	317.88
Georgia National Bank, Athens, Ga. *	5,220.28
Clarke County Bank, Athens, Ga.	1,440.57
National Bank of Athens, Athens, Ga. x	96,700.41
Georgia Railroad Bank, Augusta, Ga.	215.10
Austell Bank, Austell, Ga.	7,397.48
Bishop Banking Co., Bishop, Ga.	5,818.97
Boaz Bank, Boaz, Ala. ✓	37.28
Blackshear Bank, Blackshear, Ga.	657.95
North Georgia National Bank, Blue Ridge, Ga. x	9,797.23
Farmers Bank, Bowman, Ga.	2,501.95
Brooks Bank, Brooks, Ga.	13,097.05
Farmers Bank, Bronwood, Ga.	2,831.61
Shadburn Banking Co., Buford, Ga.	9,831.90
Peoples Bank, Calhoun, Ga.	3,745.72
Canon Bank, Canon, Ga.	7,362.06
Farmers & Traders Bank, Canton, Ga.	2,487.19
Carlton Bank, Carlton, Ga.	102.16
Carrollton Bank, Carrollton, Ga.	14,834.94
Farmers & Mechanics Bank, Cedartown, Ga.	3,643.07
Bank of Charleston, N.B.A. Charleston, S.C. *	5,615.55
Bank of Chipley, Chipley, Ga.	17,479.45
White County Bank, Cleveland, Ga.	2,573.13
Citizens Bank, Cochran, Ga.	923.84
Cochran Banking Co., Cochran, Ga.	2,929.82
Fourth National Bank, Columbus, Ga. x	3,364.78
Farmers & Mechanics Bank, Columbus, Ga.	1,365.66
Peoples Bank, Comer, Ga.	3,525.70
Comer Bank, Comer, Ga.	2,972.80
Northeastern Banking Co., Commerce, Ga.	10,034.95
Bank of Rockdale, Conyers, Ga.	400.20
Exchange Bank, Cordele, Ga.	38,946.44
Bank of Newton County, Covington, Ga.	3,116.97
Bank of Crawfordville, Crawfordville, Ga.	3,876.21
Bank of Cumming, Cumming, Ga.	2,513.65
Bank of Dallas, Dallas, Ga.	1,851.88
C. L. Hardwick & Co. Dalton, Ga.	204.59
Bank of Danielsville, Danielsville, Ga.	8,404.38
Bank of Dawson, Dawson, Ga.	2,800.50
Dawson National Bank, Dawson, Ga. x	1,703.44
DeKalb County Bank, Decatur, Ga.	3,368.06
Dexter Banking Co., Dexter, Ga.	312.70
Union Banking Co., Douglas, Ga.	3,431.72
Farmers & Merchants Bank, Douglasville, Ga.	8,140.51

523, 519 77

Dublin & Laurens Bank, Dublin, Ga.	747.79
Farmers & Merchants Bank, Duluth, Ga.	1,985.42
Citizens Banking Co., Eastman, Ga.	5,306.52
Bank of Eatonton, Eatonton, Ga.	7,592.77
Elberton Loan & Savings Bank, Elberton, Ga.	11,274.11
Gilmer County Bank, Ellijay, Ga.	167.51
Bank of Campbell County, Fairburn, Ga.	11,650.17
Citizens National Bank, Fernandina, Fla. *	407.35
Fitzgerald, Ga. First National Bank. *	649.12
First National Bank Forsyth, Ga. *	5,203.48
Exchange Bank, Fort Valley, Ga.	130.42
Gainesville National Bank, Gainesville, Ga. *	45,992.20
Bank of Gibson, Gibson, Ga.	3,798.40
Greenville Banking Co., Greenville, Ga.	13,559.62
First National Bank, Greenville, S.C. *	687.77
Griffin Banking Co., Griffin, Ga.	14,867.15
" " " " Special Act.	240.00
Bank of Hampton, Hampton, Ga.	9,045.48
First National Bank, Hawkinsville, Ga. *	12,209.26
Bank of Hiram, Hiram, Ga.	2,862.49
DeLaperriere Banking Co. Hoschton, Ga.	1,699.30
Jackson Banking Co., Jackson, Ga.	1,239.88
First Farmers Bank, Jackson, Ga.	4,833.94
Heard National Bank, Jacksonville, Fla. *	10,889.81
First National Bank, Jefferson, Ga. *	7,858.62
Farmers & Merchants Bank, Jeffersonville, Ga. *	2,106.42
Merchants & Farmers Bank, Jesup, Ga.	255.86
LaGrange Banking & Trust Co., LaGrange, Ga.	4,983.19
LaGrange National Bank, LaGrange, Ga. *	3,484.95
Bank of Lavonia, Lavonia, Ga.	2,976.13
First National Bank, Lavonia, Ga. *	8,148.74
Bank of Lawrenceville, Lawrenceville, Ga.	6,448.95
Bank of Leary, Leary, Ga.	64.89
Oglethorpe County Bank, Lexington, Ga.	1,835.99
Bank of Lilburn, Lilburn, Ga.	2,336.38
Peoples Bank Lithonia, Ga.	3,230.32
Bank of Locust Grove, Locust Grove, Ga.	3,153.82
Farmers & Merchants Bank, Loganville, Ga.	11,189.16
Bank of Louisville, Louisville, Ga.	1,531.39
First National Bank, Madison, Ga. *	66,296.08
Peoples Bank, Mansfield, Ga.	1,959.60
First National Bank, Marianna, Fla. *	1,031.99
Merchants & Farmers Bank, Marietta, Ga.	6,821.69
Citizens Bank, Moxeys, Ga.	1,989.71
Atkins National Bank, Maysville, Ga. *	5,422.60
Bank of Henry County, McDonough, Ga.	7,145.29
Merchants Bank, McRae, Ga.	3,582.59
Merchants & Farmers Bank, Milledgeville, Ga.	8,807.51
Bank of Millen, Millen, Ga.	400.55
Bank of Mineral Bluff, Mineral Bluff, Ga.	1,831.69
Bank of Molena, Molena, Ga.	2,405.18
Union Banking Co., Monroe, Ga.	5,700.85
Bank of Monroe, Monroe, Ga.	14,789.57
Exchange National Bank, Montgomery, Ala. ✓	1,085.34
Lewis Banking Co., Montezuma, Ga.	715.94
Moultrie Banking Co., Moultrie, Ga.	8,325.43
First National Bank, Newnan, Ga. *	1,540.20
Newnan Banking Co., Newnan, Ga.	12,510.02
Bank of Gwinnett, Norcross, Ga.	6,626.86
First National Bank, Ocilla, Ga. *	10,226.96
Bank of Oglethorpe, Oglethorpe, Ga.	1,082.45
Orlando Bank & Trust Co., Orlando, Fla. ✓	3,212.63
Bank of Parrott, Parrott, Ga.	580.14
Pendergrass Banking Co., Pendergrass, Ga.	2,381.05
Citizens Bank, Plains, Ga.	771.13
Bank of Rex, Rex, Ga.	2,673.50
Farmers & Merchants Bank, Reynolds, Ga.	2.56
Bank of Richland, Richland, Ga.	24.64
City National Bank, Rome, Ga.	13,953.86
Cohen National Bank, Sandersville, Ga. *	510.26

13748 on 2/20
S.C.
2/20

21 34 343526 35
945,587.41

	945,584.41
First National Bank, Senoia, Ga. *	\$13,733.66
Bank of Smithville, Smithville, Ga.	1,688.42
Bank of Social Circle, Social Circle, Ga.	108.61
First National Bank, Sparta, Ga. *	124.12
Bank of Statham, Statham, Ga.	8,819.14
Bank of Statesboro, Statesboro, Ga.	942.07
Bank of Stephens, Stephens, Ga.	5,908.00
Farmers & Merchants Bank, Sylvester, Ga.	420.18
Citizens Bank, Sylvania, Ga.	78.61
Farmers & Merchants Bank, Tallapoosa, Ga.	1,385.96
First National Bank, Tampa, Fla. ✓	23,397.79
Temple Banking Co., Temple, Ga.	6,383.04
Farmers & Merchants Bank, Tennille, Ga.	28.16
Bank of Thomaston, Thomaston, Ga.	7,795.89
Farmers & Merchants Bank, Thomaston, Ga.	9,303.95
Upton Banking & Trust Co., Thomaston, Ga.	12,143.57
First National Bank, Thomson, Ga. *	2,765.52
Bank of Tifton, Tifton, Ga.	15,050.77
Farmers & Merchants Bank, Toccoa, Ga.	3,153.75
Farmers Bank, Union Point, Ga.	373.92
Citizens National Bank, Washington, Ga. *	1,477.23
Bank of Waynesboro, Waynesboro, Ga.	4,046.32
Citizens Bank, Waverly Hall, Ga.	625.69
First National Bank, Waycross, Ga. ✓	10,578.89
First National Bank, West Point, Ga. ✓	1,638.23
Bank of White Plains, White Plains, Ga.	442.72
Winder Banking Co. Winder, Ga.	3,897.83
Woodbury Banking Co., Woodbury, Ga.	3,501.66
Bank of Woodville, Woodville, Ga.	36,816.78
Bank of Wrightsville, Wrightsville, Ga.	6,042.60
Yeatesville Banking Co., Yatesville, Ga.	4,439.55
Planters Bank, Yatesville, Ga.	2,234.91
Bank of Zebulon, Zebulon, Ga.	14,352.87
National Marine Bank, Baltimore, Md.	483.60
Western National Bank, Baltimore, Md.	1,115.59
German Insurance Bank, Louisville, Ky.	1,464.25
Lynchburg National Bank, Lynchburg, Va.	3,944.79
Greenwich Bank, New York City.	2,835.62
Knauth, Nachod & Kuhne, New York City.	2,386.48
Pacific Bank, New York City	8,906.17
Northwestern National Bank, Philadelphia, Pa.	681.72
National Metropolitan Bank, Washington, D.C.	1,554.22

*6 wfdm Ga
1 Fla
2 Va
1 Pa
1 SC*

*26 Ky
1 N.Y.*

*13 w 212V 2019
1,172,655.26*

*22 wfdm in Ga
4 Fla
2 SC
1 Ala
2 Md
1 Va
1 Pa
1 DC*

34

*127 State Banks in Ga
1 Ala
1 Ky
1 Fla
3 N.Y.*

133

LMD.

January 12, 1914.

Sir:

Will you please furnish this Committee a list of all banks having accounts with your bank and the amount of each balance on the date of receipt of this letter.

Respectfully,

Secretary pro tem,
Reserve Bank Organization Committee.

Cashier,
Fourth National Bank,
Atlanta, Ga.

THE FOURTH NATIONAL BANK OF ATLANTA GA.

OUR BALANCE WITH THEM			THEIR BALANCE WITH US
9477.44	First National Bank Albany, N. Y.	x ✓	1277.33
2059.54	Citizens National Bank Baltimore, Md.	x ✓	13625.84
	Commonwealth Bank " "	✓	2155.28
16385.49	Continental Trust Co. " "	✓	3503.25
20102.74	Equitable Mtg. & Trust Co. " "		
25044.90	First National Bank " "	x ✓	34514.36
5056.41	National Bank of Baltimore, " "	x ✓	12176.87
13184.54	National Bank of Commerce, " "	x ✓	11243.31
5340.95	National Union Bank of Md. " "		
	Old Town National Bank, " "	x ✓	63.40
43436.88	First National Bank Boston, Mass.	x ✓	2323.21
44600.20	Continental & Commercial Natl. Chicago, Ill.		
4233.10	National City Bank, " "		
17037.08	Fifth-Third Natl. Bank, Cincinnati, Ohio.		
14208.24	German Natl. Bank, " "	x ✓	5239.20.
	Atlas Natl. Bank, " "	x ✓	4372.66
11465.43	First Natl. Bank, Cleveland, "		
12642.03	" " " Detroit, Mich.		
	Old State Natl. Evansville, Ind.	x ✓	2251.47
16554.74	Indiana National Bank, Indianapolis, Ind.	x ✓	26572.21
	Commercial Trust Company, Jersey City, N. J.	✓	4941.63
5694.30	New England Natl. Bank, Kansas City, Mo.		
2891.50	Boatmens Bank, St. Louis, Mo.		
24696.54	Mech-American Natl. Bank, St. Louis, Mo.		
28850.46	State Natl. Bank, " " "	x ✓	16351.92
	Louisville Natl. Bkg. Co. Louisville, Ky.	x ✓	366.15
16717.77	Natl. Bank of Ky. " "	x ✓	2719.38
107.08	Union Natl. Bank, " "		
945.14	United Loan & Trust Co. Lynchburg, Va.		
5074.87	American Natl. Bank, Nashville, Tenn.		
52266.98	Fourth & First Natl. " "		
40581.49	Hibernia Natl. Bank, New Orleans, La.		
	Natl. Bank Commerce, Norfolk, Va.	x ✓	4280.73
10473.68	Natl. Stock Yds. Natl. Bank, Natl. Stock Yds Ill		
	Merchants & Farmers Bank, Portsmouth, Va.	✓	1139.49
	American Natl. Bank, Richmond, Va.	x ✓	753.02
182.36	Merchants " " " "		

THE FOURTH NATIONAL BANK OF ATLANTA GA.

OUR BALANCE WITH THEM		THEIR BALANCE WITH US
6686.44	First Natl. Bank, Philadelphia, Pa.	x ✓ 28298.01.
30747.63	Fourth Street Natl. " "	x ✓ 9283.93
35705.04	Girard Natl. Bank, " "	x ✓ 4791.12
	Natl. Bank of North Liberties " "	x ✓ 1363.83
22706.37	Bank of Pittsburg N.B.A. Pittsburg, Pa.	x ✓ 9713.60
8993.07	Bankers Trust Co. New York, N. Y.	
2310.91	Carnegie " " " " " "	
5202.42	Bank of Manhattan Co. " " "	
52916.76	Natl. Bank of Commerce " " "	
185243.59	American Exchange Natl. Bank, New York,	
142193.30.	National City Bank " "	
69669.06	Riggs Natl. Bank, Washington, D. O.	x ✓ 1088.86
	Manufacturers Natl. Bank, Philadelphia, Pa	x ✓ 614.03
	Farmers Bank, Adairsville, Ga.	4185.68
	First Natl. Bank, Alexander City, Ala.	x ✓ 435.57
	Commercial City Bank, Americus, Ga.	1559.56
	Anniston City Natl. Bank, Anniston, Ala	x ✓ 1263.62
	American Natl. Bank, Asheville, N. C.	x ✓ 739.86
	Georgia Natl. Bank, Athens, Ga.	x 9022.68
	Citizens & Southern Bank, Augusta, Ga.	3962.42
	Georgia Railroad Bank, " "	30715.48
	Merchants Bank, " "	5112.99
14285.71	Central Bank & Trust Corp. Atlanta, Ga.	
14285.71	Fulton Natl. Bank, " "	
14285.71	Third " " " "	
1406.85	Natl. Exchange Bank, Augusta, Ga.	
	Baldwin State Bank, Baldwin, Ga.	2138.71
	First Natl. Bank, Barnesville, Ga.	x 10143.32
625.98	Birmingham(Ala) Trust & Sav Co.	
	First Natl. Bank, Birmingham, Ala.	x ✓ 3744.21
	Jefferson County Sav. Bank, Birmingham, Ala	✓ 1630.74
	Traders Natl. Bank, " "	x ✓ 1141.03
	Bank of Blakeley, Ga.	752.61
	Farmers Bank, Bogart, Ga.	5872.94
	Bank of Bostwick, "	334.98
	Merchants & Planters Bank, Bowdon, Ga.	2980.11

FOURTH NATIONAL BANK OF ATLANTA GA.

OUR BALANCE
WITH THEMTHEIR BALANCE
WITH US

	National Bank of Brunswick, Ga.	x	2021.60
	First Natl. Bank, Buena Vista, Ga.	x	3780.52
	Bank of Bullochville, Ga.		3383.66
	Farmers & Merchants Bank, Cairo, Ga.		522.76
	Bank of Cherokee, Canton, Ga.		16856.10
	Planters Bank, Carleton, Ga.		9445.94
	First Natl. Bank, Carrollton, Ga.	x	22661.04
1940.24	Bank of Charleston (S C) N.B.A.		
3229.47	Peoples Natl. Bank, Charleston, S. C.		
	Charlotte Natl. Bank, Charlotte, N. C.	x ✓	3912.48
	Merchants & Farmers Natl. " " "	x ✓	1555.67
	Chattanooga (Tenn) Clearing House,	✓	10989.36
	First Natl. Bank, Chattanooga, Tenn.	x ✓	14630.52
	Hamilton Natl. Bank, " " "	x ✓	5555.08
	Habersham Bank, Clarksville, Ga.		11965.28
	First Natl. Bank, Cochran, Ga.	x	10258.04
	Hammack-Rish & Son, Coleman, Ga.		3559.86
	Bank of College Park, Ga.		1365.57
	Bank of Columbia, S. C.	✓	466.26
3634.80	Natl. Loan & Exchange Bank, Columbia, S. C.		
502.04	Palmette Natl. Bank, " " "		
	National Bank of Columbus, Ga.	x	5598.98
	Third Natl. Bank, " " "	x	2131.75
	First Natl. Bank, Commerce, Ga.	x	21774.13
	Bank of Covington, Ga.		20154.23
	Farmers Bank, Crawford, Ga.		771.51.
	Merchants & Planters Bank, Culloden, Ga.		9540.34
	C. L. Hardwick & Co. Dalton, Ga.		359.48
	City Natl. Bank, Dawson, Ga.	x	6884.27
	Dawson Natl. Bank, " " "	x	3111.83
	Bank of Doerun, Ga.		2653.24
	First Natl. Bank, Dublin, Ga.	x	7767.23
264.56	" " " Durham, N. C.		
	Bank of Elberton, Ga.		3558.39
	Commercial Natl. Bank, EuPaula, Ala.	x ✓	453.18

FOURTH NATIONAL BANK OF ATLANTA GA

OUR BALANCE
WITH THEMTHEIR BALANCE
WITH US

	Fairburn Banking Co. Fairburn, Ga.	1354.78
	First Natl. Bank, Fernandina, Fla.	x ✓ 75.66.
	• • • Fitzgerald, Ga.	x 1764.76
	Farmers Bank, Forsyth, Ga.	4143.21
	Union Savings Bank, Fort Gaines, Ga.	6232.98
	First National Bank, Fort Valley, Ga.	x 81.38
	Bank of Heard County, Franklin, Ga.	3333.37
	First Natl. Bank, Gainesville, Fla.	x ✓ 7500.14
	State Banking Co. • Ga.	1066.69
	City National Bank, Galveston, Texas,	x ✓ 7525.47
	Farmers & Merchants Bank, Georgetown, Ga.	228.86
	Greensboro Natl. Bank, Greensboro, Ga.	4701.10.
81.50	American Exchange Natl. Bank, Greensboro, N. C.	
	Greenville Banking Co. Greenville, Ga.	183.55
	Farmers & Merchants Bank, • S. C.	✓ 457.03
	Merchants & Planters Bank, Griffin, Ga.	4487.36
	Citizens Bank, Guntersville, Ala.	✓ 580.36
	• • Guyton, Ga.	138.38
	Effingham County Bank, Guyton, Ga.	319.22
	Planters Bank, Hawkinsville, Ga.	8101.58
	Bank of Illa, Danielsville, Ga.	18311.74
	First Natl. Bank, Jackson, Ga.	x 108.22
	Atlantic Natl. Bank, Jacksonville, Fla.	x ✓ 18490.27
	Barnett Natl. " " "	x ✓ 41532.39
	Farmers Bank, Jenkinsburg, Ga.	1580.64
	Bank of Clayton County, Jonesboro, Ga.	8039.24
	East Tenn. Natl. Bank, Knoxville, Tenn.	✓ 941.29
	Bank of LaFayette, Ga.	397.57
	LaGrange Bkg. & Trust Co. LaGrange, Ga.	12889.58
	" Natl. Bank, " "	x 421.21.
	State Exchange Bank, Lake City, Fla.	✓ 1338.78
	Brand Banking Co. Lawrenceville, Ga.	46122.07
	Citizens Bank, Locust Grove, Ga.	7610.94
	First National Bank, Louisville, Ga.	x 405.30.
	Citizens Natl. Bank, Macon, Ga.	x 13169.93
	Commercial Natl. Bank, • •	x 14577.20

FOURTH NATIONAL BANK OF ATLANTA GA.

OUR BALANCE
WITH THEMTHEIR BALANCE
WITH US

Fourth National Bank, Macon, Ga.	x	4323.89
First National Bank, McDonough, Ga.	x	386.66
Citizens Bank, McRae, Ga.		283.83
Bank of Madison, Ga.		16159.94
Bank of Mansfield, Ga.		8603.25
Marietta Trust & Banking Co. Marietta, Ga.		3009.69
Marion Central Bank, Marion, Ala.	✓	311.58
Bank of Mays, Ga.		6582.15
Bank of Midville, Ga.		1484.60
Milledgeville Banking Co. Milledgeville, Ga.		1896.55
Bank of Milltown, Ga.		83.37
• • Mitchell, Ga.		8786.41
Farmers Bank, Milner, Ga.		2977.17
City Bank & Trust Co. Mobile, Ala.	✓	4442.42
Farmers Bank, Monroe, Ga.		4764.11
First National Bank, Montezuma, Ga.	x	16649.76
• • • Monticello, Ga.	x	9019.08
• • • Montgomery, Ala.	x ✓	9.70.
Fourth • • •	x ✓	313.98
First • • • Moultrie, Ga.	x	19780.95
• • • Nashville, Ga.	x	4049.84
Coweta • • • Newnan, Ga.	x	3555.95
Newnan Banking Co. Newnan, Ga.		8024.29
Munroe & Chambliss Bank, Ocala, Fla.	✓	2350.46
First National Bank, Opelika, Ala.	x ✓	11288.05
American National Bank, Pensacola, Fla.	x ✓	8110.53
Houston Banking Co. Perry, Ga.		235.47
Bank of Pinehurst, Ga.		3164.90
Citizens Bank, Quitman, Ga.		712.03
1938.95 Merchants Natl. Bank, Raleigh, N. C.		
Tattnall Bank, Reidsville, Ga.		2549.83
Farmers & Merchants Bank, Reynolds, Ga.		257.84
Peoples Bank, Richland, Ga.		1017.87
Crawford County Bank, Roberta, Ga.		2408.97
Citizens Natl. Bank, Rockmart, Ga.	x	1535.53
Citizens Bank, Rome, Ga.		5167.32

FOURTH NATIONAL BANK OF ATLANTA GA

OUR BALANCE
WITH THEMTHEIR BALANCE
WITH US

	Exchange Natl. Bank, Rome, Ga.	x	14562.23
	State Bank, " "		608.68
	Citizens Bank, Sandersville, Ga.		1251.92
	Warthen & Irwin, " "		10125.18
26736.06	Citizens & Southern Bank, Savannah, Ga.		
	Real Estate Bank & Trust Co. " "		4770.28
5001.29	Savannah Trust Co. " "		
	Selma Natl. Bank, Selma, Ala.	x ✓	3371.08.
	First Natl. Bank, Shellman, Ga.	x	31643.72
	Bank of Shiloh, Ga.		13761.16
	Walton County Bank, Social Circle, Ga.		17387.09
	First National Bank, Sparta, Ga.	x	1.48
	Sparta Savings Bank, Sparta, Ga.		2268.88
	Bank of Commerce, Spartanburg, S. C.	✓	170.63
	Central National Bank, St. Petersburg, Fla.	x ✓	1000.00
	Chatteoga County Bank, Summerville, Ga.		1795.96.
	Bank of Suwanee, Ga.		16217.28
	Exchange Natl. Bank, Tampa, Fla.	x ✓	4427.14
	First Natl. Bank, Thomasville, Ga.	x	2899.57
	Bank of Toccoa, Ga.		4124.52
	Farmers & Merchants Natl. Bank, Troy, Ala.	x ✓	1341.04
	Macon County Bank, Tuskegee, Ala.	✓	3006.83
	Bank of Union Point, Ga.		2527.73
	Our Bank, " " "		34.00.
	Uvalda Bank, Uvalda, Ga.		310.37
	Merchants Bank, Valdosta, Ga.		254.63
	Merchants & Planters Bank, Villa Rica, Ga.		12123.07
	Planters & Merchants Bank, Warrenton, Ga.		331.19
	National Bank of Wilkes, Washington, Ga.	x	395.12
	Oconee County Bank, Watkinsville, Ga.		4378.52
	Citizens Bank, Waycross, Ga.		14519.86
	Bank of West Point, West Point, Ga.		1077.42
	Bank of Willacoochee, Ga.		116.39
	Murchison National Bank, Wilmington, N. C.	x ✓	13968.31

FOURTH NATIONAL BANK OF ATLANTA GA.

OUR BALANCE
WITH THEM

THEIR BALANCE
WITH US

	First National Bank, Winder, Ga.	5653.44
27684.76	Wachovia Bank & Trust Co. Winston-Salem, N. C.	
	First Natl. Bank, Wrightsville, Ga.	254.65
	Bank of Zebulon, Ga.	38390.56
	First National Bank, West Point, Ga.	3110.02

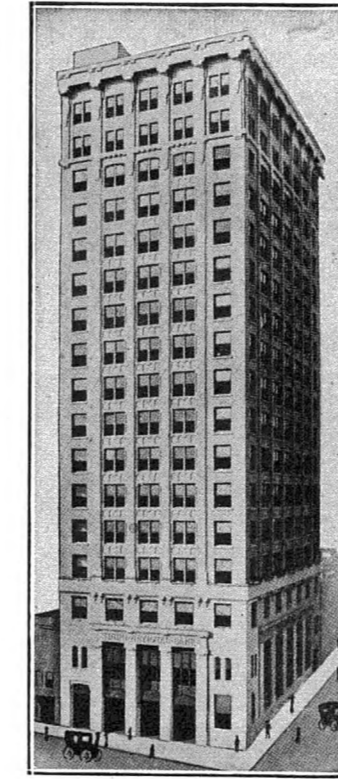
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Stah 565,499.87

1,134,537.15



THE HEART OF ATLANTA, FROM THE TOP OF THE WALTON BUILDING, LOOKING EAST

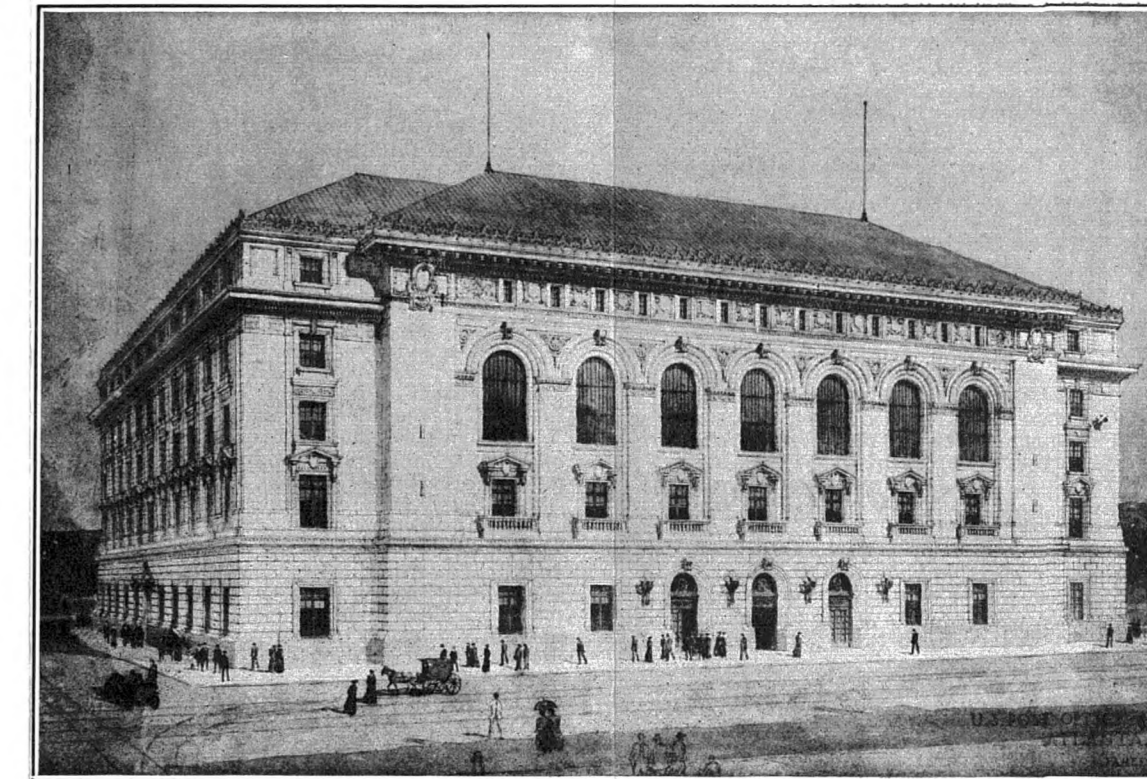
APPEAL PUBLISHING
COMPANY



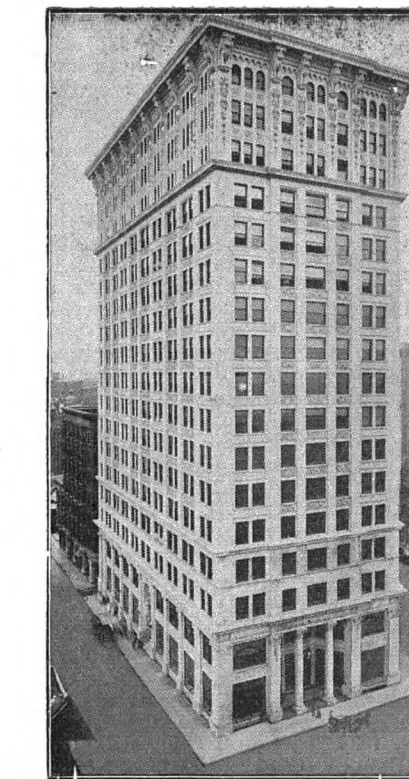
THIRD NATIONAL BANK
BUILDING



A GROUP OF ATLANTA OFFICE BUILDINGS



NEW MILLION DOLLAR POST OFFICE AND CUSTOM HOUSE



CANDLER BUILDING

LMM.

January 12, 1914.

Sir:

Will you please furnish this Committee a list of all banks having accounts with your bank and the amount of each balance on the date of receipt of this letter.

Respectfully,

Secretary pro tem,
Reserve Bank Organization Committee.

Cashier,
Fulton National Bank,
Atlanta, Ga.

WILLIAM J. BLALOCK, PRESIDENT.

ARTHUR B. SIMMS, V. PREST.
BOLLING H. JONES, V. PREST.

HENRY B. KENNEDY, CASHIER.
RYBURN G. CLAY, ASST. CASHIER.



THE FULTON NATIONAL BANK

OF ATLANTA.

UNITED STATES DEPOSITORY

CAPITAL \$ 500,000.00.

ATLANTA, GA.

January 14th, 1914.

Reserve Bank Organization Committee,
Washington, D. C.

Gentlemen:-

Complying with your request of the 12th inst., we beg to enclose you herewith a list of all the banks carrying accounts with us, and the amount of their balance at the close of business January 12th, 1914.

Respectfully,

A handwritten signature in cursive script, which appears to read 'Henry B. Kennedy'. The signature is written in dark ink and is positioned above the printed name 'Cashier.'.

Cashier.

ESTABLISHED 1880.



THE AMERICAN NATIONAL BANK OF ATLANTA

CAPITAL AND SURPLUS \$ 1,000,000.

WILLIAM L. PEEL, PRESIDENT.
ROBT. F. MADDOX, VICE PRES.
THOS. J. PEEPLES, CASHIER.
JAS. P. WINDSOR, ASST. CASHIER.
JAS. F. ALEXANDER, ASST. CASHIER.

ATLANTA, GA., January 14, 1914

Reserve Bank Organization Committee,
Washington, D.C.

Gentlemen:-

Complying with request in your letter of January 12th,
we hand you herewith a list of all the banks having accounts
with this bank, showing the amount standing to the credit or
debit of each one on our books at the close of business
January 13, 1914.

You will note that we have listed separately the banks
with credit balances from those with debit balances.

Yours truly,

Assistant Cashier.

Enc.

LIST OF BANK ACCOUNTS AND STATEMENT OF CREDIT BALANCES
 With
 THE AMERICAN NATIONAL BANK OF ATLANTA, GA.,
 At the close of business January 13, 1914.

Corn Exchange National Bank, Philadelphia, Pa.	x ✓	\$ 224.00
Bank of North America, Philadelphia, Pa.	✓	2,676.00
Citizens National Bank, Cincinnati, O.	x ✓	11,656.00
Commercial National Bank, New Orleans, La.	x ✓	74.00
Whitney-Central National Bank, New Orleans, La.	x ✓	10,422.00
Commercial National Bank, Washington, D. C.	x ✓	6,541.00
Citizens National Bank, Baltimore, Md.	x ✓	7,063.00
Byrom National Bank, Byromville, Ga.	x	14.00
Citizens National Bank, Macon, Ga.	x	3,153.00
First National Bank, Birmingham, Ala.	x ✓	302.00
First National Bank, Claxton, Ga.	x	319.00
First National Bank, Cornelia, Ga.	x	12,289.00
First National Bank, Richmond, Va.	x ✓	3,978.00
Florida National Bank, Gainesville, Fla.	x ✓	3,023.00
Lineville National Bank, Lineville, Ala.	x ✓	14,371.00
Peoples National Bank, Lynchburg, Va.	x ✓	807.00
Athens Savings Bank, Athens, Ga.		17,331.00
Bank of Acworth, Acworth, Ga.		7,847.00
Bank of Auburn, Auburn, Ga.		3,153.00
Bank of Ball Ground, Ball Ground, Ga.		7,118.00
Bank of Blairsville, Blairsville, Ga.		79.00
Bank of Bowersville, Bowersville, Ga.		6,096.00
Bank of Bremen, Bremen, Ga.		4,321.00
Bank of Canton, Canton, Ga.		25,038.00
Bank of Cartersville, Cartersville, Ga.		29,067.00
Bank of Cedartown, Cedartown, Ga.		4,713.00
Bank of Clayton, Clayton, Ga.		9,018.00
Bank of Colbert, Colbert, Ga.		2,235.00
Bank of Commerce, Americus, Ga.		15,324.00
Bank of Conyers, Conyers, Ga.		731.00
Bank of Culloden, Culloden, Ga.		30,298.00
Bank of East Point, East Point, Ga.		14,934.00
Bank of Flowery Branch, Flowery Branch, Ga.		523.00
Bank of Hapeville, Hapeville, Ga.		854.00
Bank of Kingston, Kingston, Ga.		180.00
Bank of Lula, Lula, Ga.		977.00
Bank of Manchester, Manchester, Ga.		27,387.00
Bank of Monroe, Monroe, Ga.		447.00
Bank of Newborn, Newborn, Ga.		5,160.00
Bank of Newton County, Covington, Ga.		4,863.00
Bank of Palmetto, Palmetto, Ga.		1,419.00
Bank of Penfield, Penfield, Ga.		382.00
Bank of Powder Springs, Powder Springs, Ga.		2,867.00
Bank of Raymond, Raymond, Ga.		1,258.00
Bank of Riverdale, Riverdale, Ga.		11,624.00
Bank of Woodstock, Woodstock, Ga.		16,938.00
Barnesville Bank, Barnesville, Ga.		5,307.00
Bartow Bank, Bartow, Ga.		3,286.00
Brand Banking Co., Lawrenceville, Ga.		46,523.00
Braselton Banking Co., Braselton, Ga.		7,773.00
Brodnax Banking Co., Walnut Grove, Ga.		2,655.00
Citizens Bank, Canon, Ga.		1,325.00
Citizens Bank, East Point, Ga.		13,264.00
Citizens Bank, Hahira, Ga.		472.00
Citizens Bank, Roswell, Ga.		2,891.00
Concord Banking Co., Concord, Ga.		20,307.00
Continental Trust Co., Baltimore, Md.	✓	14,541.00
Cornelia Bank, Cornelia, Ga.		1,207.00
Douglasville Banking Co., Douglasville, Ga.		3,637.00
Empire State Bank, Atlanta, Ga.		10,364.00
Farmers Banking Co., Waverly Hall, Ga.		25,448.00
Farmers & Merchants Bank, Byromville, Ga.		107.00
Farmers & Merchants Bank, Chipley, Ga.		10,729.00

LIST OF BANK ACCOUNTS AND STATEMENT OF CREDIT BALANCES
With
THE AMERICAN NATIONAL BANK OF ATLANTA, GA.,
At the close of business January 13, 1914.
(Continued)

Farmers & Merchants Bank, Cleveland, Ga.,	\$ 371.00
Farmers & Merchants Bank, McDonough, Ga.	2,818.00
Farmers State Bank, Temple, Ga.	1,025.00
Farmers State Bank, Sparks, Ga.	1,909.00
Georgia Railroad Bank, Augusta, Ga.	10,225.00
Georgia Saving Bank & Trust Co., Atlanta, Ga.	13,278.00
Greenville Banking Co., Greenville, Ga.	169.00
Haralson County Bank, Buchanan, Ga.	2,216.00
Hartwell Bank, Hartwell, Ga.	15,678.00
J. H. Hunt, Banker, Gainesville, Ga.	4,705.00
Luthersville Banking Co., Luthersville, Ga.	912.00
Merchants & Farmers Bank, Hogansville, Ga.	3,159.00
Milton County Bank, Alpharetta, Ga.	183.00
Monroe County Bank, Forsyth, Ga.	4,412.00
Moreland Banking Co., Moreland, Ga.	2,185.00
Odessa Bank, Odessadale, Ga.	5,226.00
Peoples Bank, Franklin, Ga.	2,640.00
Phoenix Bank, Columbus, Ga.	818.00
Plains Bank, Plains, Ga.	3,477.00
Planters Bank, Parrott, Ga.	1,679.00
Savings Bank of Griffin, Griffin, Ga.	146.00
Sullivan Bank & Trust Co., Montgomery, Ala.	3,101.00
Trust Company of Georgia, Atlanta, Ga.	2,782.00
Turin Banking Co., Turin, Ga.	1,807.00
Union Savings Bank, Atlanta, Ga.	1,277.00
Woolsey Bank, Woolsey, Ga.	5,070.00

Total	594,312.00

Handwritten notes:
 Total
 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.
 58

LIST OF BANK ACCOUNTS AND STATEMENT OF DEBIT BALANCES
With
THE AMERICAN NATIONAL BANK OF ATLANTA, GA.,
At the close of business January 13, 1914.

| | |
|---|---------------------|
| Citizens-Central National Bank, New York | \$ 12,015.00 |
| Mechanics & Metals National Bank, New York | 19,894.00 |
| National Park Bank, New York | 294,222.00 |
| Chase National Bank, New York | 7,162.00 |
| National Shawmut Bank, Boston, Mass. | 3,046.00 |
| Corn Exchange National Bank, Philadelphia, Pa. | 24,821.00 |
| Girard National Bank, Philadelphia, Pa. | 12,503.00 |
| Bank of North America, Philadelphia, Pa. | 17,167.00 |
| Continental & Commercial National Bank, Chicago, Ill. | 16,032.00 |
| Fort Dearborn National Bank, Chicago, Ill. | 13,567.00 |
| Citizens National Bank, Cincinnati, O. | 21,172.00 |
| Commercial National Bank, New Orleans, La. | 7,280.00 |
| Citizens National Bank, Baltimore, Md. | 27,308.00 |
| First National Bank, Charleston, S. C. | 32,020.00 |
| First National Bank, Charlotte, N. C. | 7,494.00 |
| First National Bank Chattanooga, Tenn. | 18,065.00 |
| Fourth & First National Bank, Nashville, Tenn. | 619.00 |
| Fulton National Bank, Atlanta, Ga. | 14,286.00 |
| Merchants National Bank, Raleigh, N. C. | 811.00 |
| Murchison National Bank, Wilmington, N. C. | 3,121.00 |
| Palmetto National Bank, Columbia, S. C. | 253.00 |
| Third National Bank, Atlanta, Ga. | 14,286.00 |
| Union National Bank, Louisville, Ky. | 3,072.00 |
| Checks in Transit | 78,074.00 |
| Due from Atlanta Clearing House | 143,222.00 |
| Central Bank & Trust Corporation, Atlanta, Ga. | 14,286.00 |
| Citizens & Southern Bank, Savannah, Ga. | 38,837.00 |
| Continental Trust Co., Baltimore, Md. | 17,021.00 |
| Germania Bank, Savannah, Ga. | 2,441.00 |
| Merchants Bank, Augusta, Ga. | 50.00 |
| Wachovia Bank & Trust Co., Winston-Salem, N. C. | 14,331.00 |
| Total | -----
878,527.00 |

LMM.

January 12, 1914.

Sir:

Will you please furnish this Committee a list of all banks having accounts with your bank and the amount of each balance on the date of receipt of this letter.

Respectfully,

Secretary pro tem,
Reserve Bank Organization Committee.

Cashier,
Third National Bank,
Atlanta, Ga.

5030.

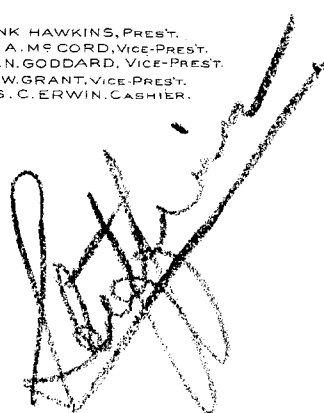
0
Erwin

The Third National Bank of Atlanta

FRANK HAWKINS, PRES.
JOS. A. M^CCORD, VICE-PRES.
JNO. N. GODDARD, VICE-PRES.
JNO. W. GRANT, VICE-PRES.
THOS. C. ERWIN, CASHIER.

Capital & Surplus \$1,700,000.

RALPH W. BYERS, ASST. CASHIER.
A. M. BERGSTROM, ASST. CASHIER.
W. B. SYMMERS, ASST. CASHIER.
A. J. HANSELL, ASST. CASHIER.



Atlanta, Ga., Jany. 14th 1914

The Reserve Bank Organization Committee
Washington, D.C.

Sirs;-

Complying with your instructions of the 12th inst., we enclose herewith list of all Banks having accounts with this Bank, and amount of balances on date of receipt of your letter.

This list does not include Reserve Banks, with whom we carry our balances.

Respectfully,



RWE/H

Assistant Cashier.

List of Accounts & Balances at close of business Jan -13-1914

IN ACCOUNT CURRENT WITH THE

THIRD NATIONAL BANK OF ATLANTA, GEORGIA

Dr. PLEASE EXAMINE PROMPTLY AND REPORT Cr.

Table with columns: Location, Bank Name, Debit Balance, Credit Balance. Includes entries for various cities like ANNISTON, ALA., BALTIMORE, MD., BIRMINGHAM, ALA., etc.

Handwritten notes: 11/13/14, 42030.32

IN ACCOUNT
CURRENT
WITH THE

THIRD NATIONAL BANK

OF ATLANTA, GEORGIA

Dr. PLEASE EXAMINE PROMPTLY AND REPORT Cr.

| | | | | | DEBIT-BAL | CREDIT BAL |
|----------------------|--------------------------|---|---|---|-----------|------------|
| NATIONAL BANKS | | | | | | |
| RICHMOND, VA. | First National Bank | | | | 10,141.94 | |
| ROME, Ga. | First National Bank | x | | | | 33,493.43 |
| ST. PETERSBURG, FLA. | First National Bank | | x | ✓ | | 3,586.17 |
| TIFTON, GA. | National Bank of Tifton, | x | | | | 4,122.49 |
| TUCCOA, GA. | First National Bank | x | | | | 3,277.20 |
| WASHINGTON, D.C. | Riggs National Bank | | x | ✓ | | 9,818.20 |
| WAYNESBORO, GA. | First National Bank | x | | | | 5,583.77 |
| WEST POINT, GA. | First National Bank | x | | | | 4,393.18 |
| WILMINGTON, N.C. | Murchison Natl. Bank | | | | 420.20 | |
| | | | | | | 306,304.76 |

*20 nbs in Ga
* " " Ala
" " " Man
" " " Conn
" " " Miss
" " " Tenn
" " " Ky
" " " Cal
" " " Ill
" " " D.C.*

33

IN ACCOUNT
CURRENT
WITH THE

THIRD NATIONAL BANK

OF ATLANTA, GEORGIA

Dr.

PLEASE EXAMINE PROMPTLY AND REPORT

Cr.

| S T A T E B A N K . | | DEBIT BAL | CREDIT BAL |
|---------------------|---------------------------|-----------|------------|
| AUGUSTA, GA. | Georgia Railroad Bank | | 15.70 |
| BOWDON, GA. | Bank of Bowdon | | 4838.61 |
| BROXTON, GA. | Broxton Banking Co. | | 326.98 |
| BRUNSWICK, GA. | Glynn County Bank | | 6828.29 |
| CARROLLTON, GA. | Peoples Bank | | 9155.55 |
| CHATTANOOGA, TENN. | American T & Bkg. Co. ✓ | | 12780.72 |
| GEDARTOWN, GA. | Commercial Bank | | 11139.57 |
| CLERMONT, GA. | Clermont Banking Co. | | 1697.81 |
| CONCORD, GA. | Concord Banking Co. | | 16036.31 |
| CONYERS, GA. | Bank of Rockdale | | 54431.80 |
| DALTON, GA. | C.L. Hardwick & Co. | | 554.93 |
| DOERUN, GA. | Farmers Bank | | 332.86 |
| DULUTH, GA. | Bank of Duluth | | 4320.75 |
| ELBERTON, GA. | Elberton Loan & Sav. Bank | | 6799.31 |
| ETON, GA. | Bank of Eton | | 1396.13 |
| FAYETTEVILLE, GA. | Farm. & Merch. Bank | | 3503.05 |
| FLOVILLA, GA. | Bank of Flovilla | | 2038.73 |
| FORSYTH, GA. | Bank of Forsyth | | 8039.33 |
| GAINESVILLE, GA. | Farmers & Merchants Bank | | 3319.76 |
| GILLSVILLE, GA. | Bank of Gillsville | | 3292.92 |
| HAMILTON, GA. | Bank of Harris County | | 3046.73 |
| HAZLEHURST, GA. | Citizens Bank | | 123.93 |
| JACKSON, GA. | Jackson Banking Co. | | 1395.14 |
| JEFFERSON, GA. | Jefferson Banking Co. | | 10631.85 |
| JESUP, GA. | Jesup Banking Co. | | 353.86 |
| JUNCTION CITY, GA. | Farmers & Merchants Bank | | 1416.39 |
| LEXINGTON, GA. | Bank of Lexington | | 2091.94 |
| LOVEJOY, GA. | Lovejoy Banking Co. | | 3583.68 |
| LUMPKIN, GA. | Bank of Lumpkin | | 545.16 |
| MAYSVILLE, GA. | Bank of Maysville | | 1864.69 |
| MC DONOUGH, GA. | Bank of Henry County | | 6571.76 |
| MEMPHIS, TENN. | Security Bank & Tr. Co. ✓ | 1703.78 | |
| MONROE, GA. | Farmers Bank | | 2170.96 |
| NASHVILLE, TENN. | Nashville Trust Co. ✓ | | 5813.68 |
| NEW ORLEANS, LA. | Manal-La. Bk. & Tr. Co. | 6118.93 | |
| " | " | | 4567.14 |
| " | " | | 4567.14 |

10 14 17 17 15
19 50 26 10 2

IN ACCOUNT CURRENT WITH THE

THIRD NATIONAL BANK OF ATLANTA, GEORGIA

Dr.

PLEASE EXAMINE PROMPTLY AND REPORT

Cr.

| | | | DEBIT BAL | CREDIT BAL |
|------------------------------|---------------------------|---|-----------|------------|
| S T A T E B A N K S . | | | | |
| NEW YORK | Broadway Trust Co. | ✓ | 2127.80 | |
| " " | Brown Bros. & Company | ✓ | 3955.59 | |
| OCILLA, GA. | Citizens Bank | | | 10.00 |
| OF ANDO, FLA. | State Bank of Orlando | | | 7449.73 |
| QUITMAN, GA. | Bank of Quitman | | | 1981.08 |
| ROCKMART, GA. | Rockmart Bank | | | 10728.22 |
| SAVANNAH, GA. | Savannah Bank & Tr. Co. | | 12667.65 | |
| SENOIA, GA. | Farmers Bank & Trust Co. | | | 14860.19 |
| SOCIAL CIRCLE, GA. | Walton County Bank | | | 43.14 |
| STATESBORO, GA. | Sea Island Bank | | | 5923.54 |
| TAMPA, FLA. | Citizens Bank & Trust Co. | ✓ | | 5771.79 |
| THOMASTON, GA. | Upton Banking & Tr. Co. | | | 2954.02 |
| THOMASVILLE, GA. | Citizens Bank & Tr. Co. | | | 10304.58 |
| THOMSON, GA. | Bank of Thomson | | | 4720.16 |
| VAIDEN, MISS. | Vaiden Bank | ✓ | | 46971.59 |
| WARRENTON, GA. | Citizens Bank | | | 10268.63 |
| WASHINGTON, GA. | Washington Exchange Bank | | | 2974.81 |
| " " | " L. & Bkg. Co. | | | 11296.80 |
| WATKINSVILLE, GA. | Oconee County Bank | | | 3424.44 |
| WESTMINSTER, S.C. | Westminster Bank | ✓ | | 2533.99 |
| WHITESBURG, GA. | Whitesburg Banking Co. | | | 8043.65 |
| WINDER, GA. | Winder Banking Co. | | | 565.84 |
| WINSTON-SALEM, N.C. | Wachovia B & T. Co. | | 18101.81 | |
| WOODBURY, GA. | Peoples Bank | | | 1955.08 |

48 - in Ga
 3 - in Tenn
 1 - in Va
 1 - in Miss
 1 - in N.C.
 1 - in S.C.

64989.9
 152781.28

Treasury Department

8WU MO.41 Blue

TELEGRAM

GH ATLANTA Ga Feb 11 1914

**Reserve Bank Organization Committee,
Treasury Department, Washington, D.C.**

Your letter sixth to Savannah Clearing Association. Savannah's claims will be presented by Joseph F Gray, M B Lane, W W Osborne and possibly one other. Kindly wire me here care Georgian Terrace if possible, date and hour of Savannah hearing —

Joseph F Gray

1133am

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

RESERVE BANK ORGANIZATION COMMITTEE

Washington,

February 12th, 1914.

TO

**Joseph F. Gray,
Georgian Terrace,
Atlanta, Georgia.**

**Committee will be glad to hear representatives of Savannah
Saturday morning- hearings begin ten A. M.**

OFFICIAL

**Secretary,
Reserve Bank Organization Committee.**

OFFICIAL BUSINESS.

GOVERNMENT RATES.

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR

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

DEPARTMENTAL STOCK FORM 2128.

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Washington,

RESERVE BANK ORGANIZATION COMMITTEE

February 12, 1914.

TO Joseph F. Gray,
~~XXXXXXXXXXXXXXXXXXXX~~
Georgian Terrace,
Atlanta, Georgia.

Have notified Committee Savannah will be heard Saturday,
fourteenth, A.M.

Secretary,
Reserve Bank Organization Committee.

OFFICIAL BUSINESS.
GOVERNMENT PRINTING OFFICE.

OFFICIAL.

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR _____

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

DEPARTMENTAL STOCK FORM 2128.

1142

WESTERN UNION

NIGHT TELEGRAM

THEO. N. VAIL, PRESIDENT

RECEIVED AT
339ANSZ 35 GR NIGHT

ATLANTA GA DEC 26 1913 10

BYRON R NEWTON ASSISTANT SECRETARY TREASURY WASHINGTON DC

THE COURT ROOM IN THIS BUILDING WILL BE AVAILABLE FOR THE PURPOSE
STATED IN YOUR TELEGRAM AT ANY TIME DURING THE NEXT
THIRTY DAYS

SEAL, ACTING CUSTODIAN.

1009PM

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Washington,

COPY.

TO Supervising Architect
Washington, D.C.

ATLANTA Ga Jan 29 1914

Court of Appeals room will be available on date mentioned for bank hearing. Can also arrange for the large court room if desired.

BLALOCK

1256 pm

OFFICIAL BUSINESS.
GOVERNMENT RATES.

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR

2-6827

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

DEPARTMENTAL STOCK FORM 2128

L.M.

January 12, 1914.

Sir:

Will you please furnish this committee a list of all banks having accounts with your bank and the amount of each balance on the date of receipt of this letter.

Respectfully,

Secretary pro tem,
Reserve Bank Organization Committee.

Cashier,
Lowry National Bank,
Atlanta, Ga.

ROBERT J. LOWRY,
PRESIDENT.
THOMAS D. MEADOR,
VICE-PRESIDENT.
JOSEPH T. ORME,
VICE-PRESIDENT.

Capital \$1,000,000.00
Surplus \$1,000,000.00

HENRY W. DAVIS,
CASHIER.
E. A. BANCER, JR.,
ASST. CASHIER.
H. WARNER MARTIN,
ASST. CASHIER.

5318

The Lowry National Bank
of Atlanta.

DESIGNATED DEPOSITARY OF THE UNITED STATES

Atlanta, Ga.

January 15, 1914.

Mr. M. C. Elliott, Secretary pro tem,
Reserve Bank Organization Committee,
Washington, D. C.,

Sir:-

In accordance with your letter of January
12th, we are enclosing, herewith, a list of the banks
having accounts with this bank, showing the balance to
the credit of each on January 14th, 1914, the date of
receipt of your letter.

Respectfully,

Enc.
K.

H. Warner Martin
Assistant Cashier.

OMC

February 10th, 1914.

My dear Mr. Secretary:

Arrangements have been made to hold the Committee's hearings in the Court of Appeals room, Atlanta, Georgia, February 13th and 14th, beginning at 10 A. M.

National Bank Examiner T. C. Dunlap has been requested to meet the Committee and assist in arrangements for the hearings. Representatives in the following named cities have been notified, and requests made that they send list of those desiring to be heard to Mr. Dunlap, who will submit them to you :

| | |
|--------------------|--------------------|
| Chattanooga, Tenn. | Birmingham, Ala. |
| Atlanta, Ga. | Montgomery, Ala. |
| Savannah, Ga. | Jacksonville, Fla. |
| Columbia, S. C. | Charleston, S. C. |

Trusting these arrangements will facilitate the work of the Committee.

Respectfully,

Honorable William G. Mc Adoo,
Secretary of the Treasury,
Georgian Terrace Hotel,
Atlanta, Georgia.

OMC

February 28th, 1914.

Sir:

On behalf of the Committee, I beg to thank you for your letter of February 14th enclosing a diagram showing why a Federal Reserve Bank should be located in Atlanta, and to advise you that the same will be considered by the Committee when determining these questions.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Mr. Joel Hunt,
Hurt Building,
Atlanta, Georgia.

JOEL HURT
HURT BUILDING
ATLANTA, GA.

3

February 14, 1914.

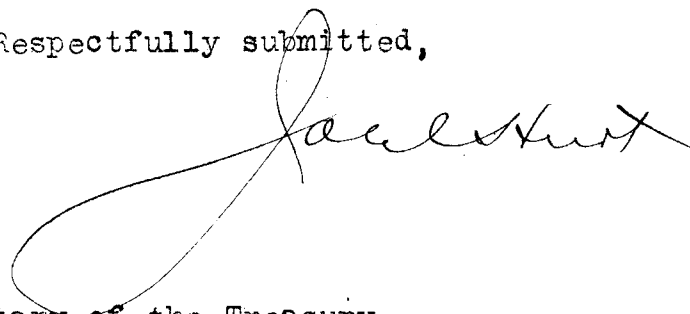
The Honorable Organization Committee
For Regional Banks.

The enclosed diagram shows why a Regional Bank should
be located in Atlanta.

The small disc shows its location with reference to
important neighboring cities within three hundred miles, the
distance and direction accurately given.

The diagram containing the horizontal lines shows
the elevations of the several cities, including Atlanta, above
tide, the elevation and location of each city being placed on
this diagram.

Respectfully submitted,



JH-GCS

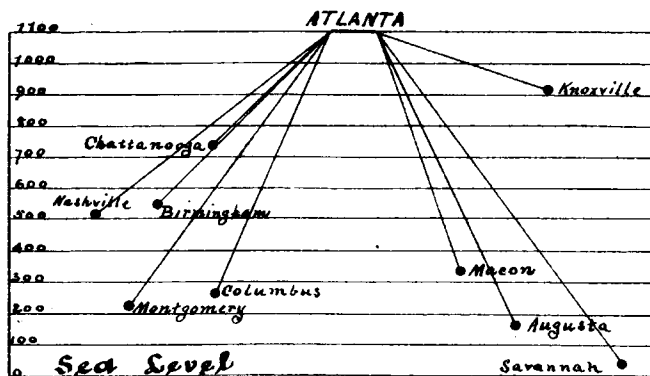
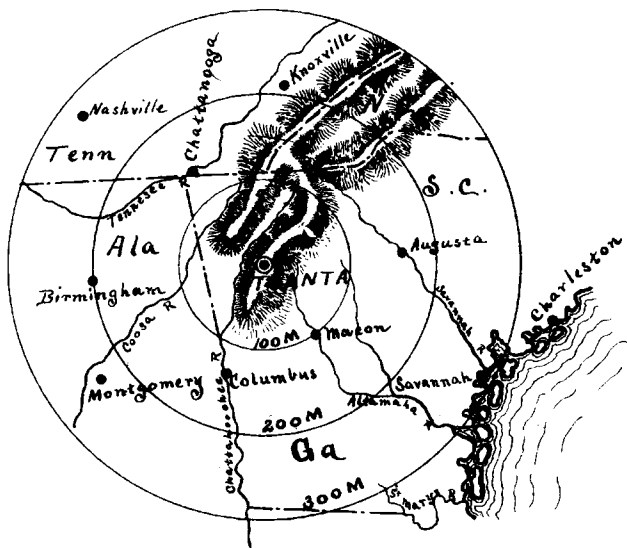
Enclosure.

✓ Hon. Wm. G. McAdoo, Secretary of the Treasury,
Hon. David F. Houston, Secretary of Agriculture,
Hon. John Skelton Williams, Comptroller of Currency.

ANSWERED

FEB 2 1914





Map
 Showing Relative Position of
 Atlanta,
 To Cities within a radius of 300 miles
 also
 Heights above Sea Level

CORWIN McDOWELL,
PRESIDENT

A.C. JOHNSON,
FIRST VICE-PRESIDENT

ALLAN FORBES,
SECRETARY & TREASURER

GUY A. HAM
GENERAL COUNSEL



NEW ENGLAND CASUALTY COMPANY

INCORPORATED UNDER MASSACHUSETTS LAWS 1901

PAID UP CAPITAL ONE MILLION DOLLARS

SPRATLIN, HARRINGTON & THOMAS
GENERAL AGENTS
311-313 TRUST CO. OF GEORGIA BLDG.

ATLANTA, GA., Feb. 13, 1914.

Regional Bank Committee,
Atlanta, Ga.

Gentlemen:-

Inclosed is telegraphic endorsement of Atlanta for a regional bank from Mr. Corwin McDowell, President of the New England Casualty Company.

The New England Casualty Company has only recently entered the Southern Field after operating thirteen years throughout the East and West. It is a Company of \$2,500,000.00 assets. Its directorate is composed of men representing big New England interests, as shown on attached list.

This endorsement coming from a strong Massachusetts corporation, having interests throughout the Country, impresses us as being a distinct compliment to Atlanta, and is forwarded you for such use as you see fit.

Wishing you much success in your efforts, we are,

Yours very truly
SPRATLIN, HARRINGTON & THOMAS.

W. Harrington
General Manager.

WEH/L

ERNEST L. RHODES CO. INC.

ERNEST L. RHODES, PRES.
A. CLAUDE JONES, V-PRES.
J. L. BALDWIN, SEC. & MGR.
J. CUNNINGHAM, TREAS.

Importers and Manufacturers of

MILLINERY

Bell Long Distance Phone Main 1409

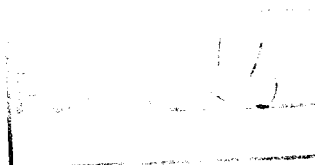
67-69 SOUTH PRYOR ST.

OFFICES
PARIS, 28 RUE D'HAUTEVILLE
NEW YORK, 698 BROADWAY

CABLE ADDRESSES:
EARNRHODES ATLANTAGA
CARUPANO-PARIS

ATLANTA, GA., 1/17/14.

Organization Committee,
Regional Reserve Bank,
Washington, D. C.



Gentlemen:

We trust you will see your way clear to establish in Atlanta one of the eight Regional Reserve Banks, for Atlanta is the gate-way of the South and the core of the apple of the Southeast. No other section in the United States, as you well know from last census records, has improved so rapidly in wealth in the past five years. Again, inside of ten hours, with Atlanta as the center, you can cover a radius of three to four hundred miles of territory. It gives you the most tremendous sweep to be had from any city in coming in contact with another city.

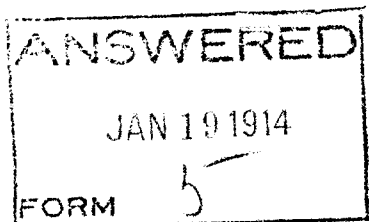
And again, the writer believes it is destined to be the great working base for the United States Government for its army post for soldiers, with the finest climate in the Southeast. We believe that should you come to analyze a great bank clearance, and will look over the situation for all great mercantile and manufacturing companies in the United States maintaining offices here, you will realize that Atlanta is the ideal spot for same.

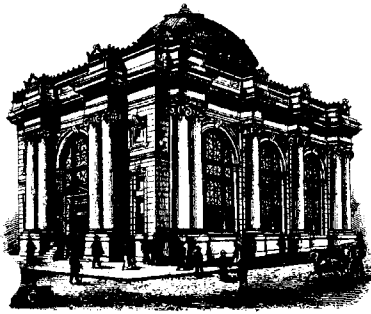
Thanking you in advance for the courtesy of reading this, I remain,

Yours very truly,

ELR*C.

ERNEST L. RHODES CO.,
E. L. Rhodes





GEORGIA RAILROAD BANK

AUGUSTA, GA.

JACOB PHINIZY,
PRESIDENT
WM. A. LATIMER,
VICE-PRESIDENT
RUFUS H. BROWN,
CASHIER
SAMUEL MARTIN,
ASST. CASHIER

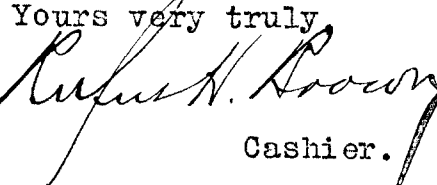
Monday
February Ninth
1914.

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

Dear Sir:-

Having endorsed Atlanta, Georgia, as our first preference for the location of a Regional Reserve Bank in this district, we take pleasure in suggesting the City of Richmond, Virginia, as a second choice.

We beg to remain,

Yours very truly

Cashier.

RHB-G.

ALBERT S. HATCH, PRESIDENT.
WM. H. BARRETT, VICE-PRESIDENT.

E. E. ROSBOROUGH, CASHIER.
B. H. ELLISON, ASST. CASHIER.

CAPITAL AND SURPLUS \$500,000.00

Merchants Bank

Augusta, Ga.

February 9, 1914.

Form 25

Mr. Wm. G. McAdoo, Secretary of Treasury,
Washington, D. C.

Dear Sir:-

We hereby beg leave to
express our preference for Atlanta, Ga,
first, and Richmond, Va, as second choice,
for the location of one of the Regional
Reserve Banks.

(5)

Very respectfully,

A. S. Hatch
President,

ash;k
ANSWERED
FEB 11 1914
FORM 5 *MM*

Blakely, Ga.

Jan 28/14

Form 25

The Organization Committee,
Regional Reserve Banks,

Sirs, Allow me to express myself in regard to the location of the Regional Bank of the South-east states.

Atlanta is beyond question the most central point of the Southeast. Atlanta with its many mail trains pouring in from all parts of the States every few hours makes it possible to reach the city from any part of the Southeast states just in a few hours. Business people from all parts of the states flock to the Gateway

ANSWERED

JAN 31 1914

FORM 25

BRUNSWICK, GA. Feb, 2nd. 1914.

ANSWERED
FEB 4 1914
M
FORM 5 *ERS*

TO DAVENPORT PRINTING COMPANY, DR.

PROMPT ATTENTION GIVEN ALL KINDS OF JOB PRINTING

1428 1-2 NEWCASTLE STREET

UP STAIRS

PHONE 782

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

Dear Sir: =

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice is Atlanta and our second choice Richmond.

All Bills Payable on Delivery of Work.

Respectfully submitted:

Davenport Printing Co

Form 25

INVOICES MUST BE ACCOMPANIED BY BILL OF LADING WITH THROUGH FREIGHT RATE INSERTED

T. A. Acree Company

DEALERS IN

**Dry Goods, Notions, Shoes, Hats, Groceries
Farm Supplies, Hardware, Etc.**

Camilla, Ga. Jan 23rd 1914

Organization Committee, Regional Bank

Washington, Ga.

Gentlemen :-:

Knowing that only a few Cities will be favored with the location of One of your Regional Reserve Banks and believing that it will be a great benefit to the City and the surrounding Country, we write you for your consideration in behalf of ATLANTA, GEORGIA. The Capital of the Empire state of the Sueth.

Thanking you for your consideration in this.

We are Yours very truly

RMF

T. A. ACREE COMPANY

LS

ANSWERED
JAN 26 1914
FORM LS

mgm.

W. D. PITTARD, PRES.

G. W. BATTLE, V. PRES.

R. B. ROLLINS, CASHIER

Bank of Cassville

CASSVILLE, GA.

1/23/14.

Committee of Organization
Regional Reserve Banking
System, Washington, D.C.

Handwritten initials: CRB

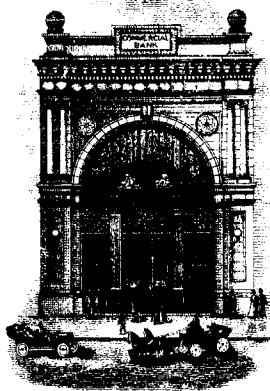
Gentlemen:-

Feeling that the vast Commercial interest of the southeastern States require ~~the~~ location of one of the Regional Reserve Banks in this section and believing that the city of Atlanta, Ga., on account of its location and financial resources more nearly meets the needs of an ideal location than any other city in the section, I earnestly request your honorable body to locate one of the Regional Reserve Banks in Atlanta.

ANSWERED
JAN 26 1914
DR
FORM

Respectively,

W. D. Pittard



THE COMMERCIAL BANK

OF CEDARTOWN.

CAPITAL, \$100,000.00

SURPLUS AND PROFITS, \$115,000.00

R. O. PITTS, PRESIDENT C. W. SMITH, VICE-PREST.
E. L. HENDERSON, CASHIER

GEDARTOWN, GA. Jan 14 1914

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

ANSWERED
JAN 16 1914
P

Form 23

Dear Sir:-

This bank wishes to go on record as favoring Atlanta, Georgia, for the location of the Regional bank that will serve this section.

Owing to the geographical location and the fact that Atlanta is the distributing point for the South, makes Atlanta eminently situated for the location of one of these banks.

Yours very truly,

R. O. Pitts
President.

J. M. WYNNE
DRY GOODS, CLOTHING, SHOES
HATS AND MILLINERY

HW

COCHRAN, GA., Jan 23rd 191⁴
P. O. Box 118

Organization Committee
Regional Reserve Bank
Washington, D. C.

Gentlemen:-

I am writing you only to say that I would like to see a Regional Reserve Bank located in the City of Atlanta Georgia, and the reason is explained in the enclosed folder better than I know how to write you.

I know Atlanta will suit this immediate section better than any other City and I think it is the best place in the South to locate a Regional Reserve Bank.

Yours very truly,

J. M. Wynne

ANSWERED
JAN 26 1914
FORM *LS*

m g. m.

3937.

**THIRD NATIONAL BANK,
COLUMBUS, GA.**

Atlanta

January 5, 1914.

Honorable Secretary of the Treasury,
Honorable Secretary of Agriculture,
Honorable Comptroller of the Currency,
The Reserve Bank Organization Committee,
Washington, D. C.

Sirs:

Form 59

I have the honor of enclosing herewith, copy of a resolution passed unanimously at the meeting of the Columbus Clearing House Association, held this day, indicating the preference of all the Banks composing that Association, for Atlanta, Georgia, to be selected as the location of one of the regional reserve banks.

It is the intention of the Banks of Columbus to lay the matter of accepting the conditions of the Federal Reserve Bank before their shareholders at the annual meetings to be held in January. It is confidently believed that every National Bank here will become a member, and some of the State Banks likewise.

And I am,

Very respectfully,

Wm. J. Stone

President Columbus Clearing
House Association.

WHEREAS, the Sixty-Third Congress of the United States passed an Act known as the "Federal Reserve Act", creating not less than eight nor more than twelve regional banks, to be located in Federal Reserve cities; and

WHEREAS, the location of these regional banks is left entirely with the Reserve Banking Organization Committee, and which Committee will naturally be guided largely by the wishes of the Banks and the people to be served;

NOW, THEREFORE, be it resolved by the undersigned Banks, composing the Columbus Clearing House Association of Columbus, Georgia, that they most respectfully ask of the Reserve Banking Organization Committee the location of one of the Federal Regional Banks at ATLANTA, GEORGIA, that it may properly, efficiently and quickly serve the territory adjacent thereto.

That in the opinion of the Columbus Clearing House Association and the Banks composing the same, Atlanta is the most logical location for this Bank for the following reasons:

1. The great accessibility which Atlanta has on account of being served by very many Railroads, and quick and numerous trains.
2. Its rapid and substantial growth, large population and increasing tax values.
3. Its increasing bank clearings, which far exceed those of any other city in this immediate vicinity.

- 2 -

4. The size of the National Banks located at this point, and the willingness of each to qualify under the Banking and Currency Act passed by the Sixty-Third Congress.

Especially would Atlanta be the most accessible place to Columbus, Georgia, on account of the number of trains, quick time in transit, and the large and increasing business that is constantly being done between the two cities.

The subscribing Banks, each of which will soon have a meeting of the shareholders, expect to lay before said shareholders, through their officers, the advisability of becoming members of the Federal Reserve Regional Bank.

NATIONAL BANK OF COLUMBUS.

THIRD NATIONAL BANK.

FOURTH NATIONAL BANK.

MERCHANTS & MECHANICS BANK.

PHOENIX BANK.

COLUMBUS SAVINGS BANK.

HOME SAVINGS BANK.

PHENIX-GIRARD BANK.

BANK OF PHENIX CITY.

P. W. SHEPPARD

L. L. DAVIS

J. M. NIX

R. L. BLACK

SHEPPARD-DAVIS-NIX & COMPANY

General Merchandise

High Grade Fertilizers

We Sell
Buggies
Waggon
And Farm
Implements

We Buy
Cotton
Seed And
Other Farm
Products

Commerce, Ga., Jan. 22, 1914.

Organization Committee,
Regional Reserve Bank,
Washington, D.C.

Form 25

ANSWERED
JAN 23 1914
FORM J. M. NIX

Gentlemen:-

We wish to urge you to select Atlanta, Georgia as the location for a Regional Bank. Atlanta is beyond doubt the leading city of our new Southland. As you gentlemen fully realize our section has advanced more within the past decade than any other section of our Union, and further you know that other sections of our country has been more favored by legislation during the reign of our opposing political party; Now we as citizens of the South feel that it would be your intention to give us any assistance that would be legitimate. Atlanta is the gateway of our finances and has done more to advance our section than any other city.

Thanking you for your kindly consideration and trusting you in this matter, we beg to remain,

Most respectfully,
SHEPPARD DAVIS NIX & CO.
General supply merchants.

LLD/C

J.J. LANGFORD,

C. H. LANGFORD

C. H. LANGFORD,

DEALERS IN

C. H. Langford & Sons

DRY GOODS, CLOTHING,
NOTIONS, SHOES,
HATS, CAPS,
VISIONS ETC.

Cents furnishings.

DE.
FURNITURE AND FERTILIZERS.

WHOLESALE & RETAIL.

COTTON FACTORS.
TELEPHONE N°14.

GEORGE BARNARD RECORD, ST. LOUIS, MO.

Conyers, Ga. 2/11/14.

25

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

Dear Sir:-

In the matter of selecting a location for Federal Reserve Bank to serve this district, my first choice is Atlanta and my second choice is Richmond.

Respectfully submitted,

C. H. Langford

ANSWERED
FEB 13 1914
FORM 574



R. B. VAUGHN & CO.

CONYERS, GA.

REPRESENTING

National
TAILORING CO.
CHICAGO,



I'm a Bird of a Tailor

HIGH GRADE —
GUARANTEED PERFECT —
MADE TO MEASURE —
MENS OUTER GARMENTS

THE HOUSE THAT GIVES
"MORE POWER TO YOUR DOLLAR"

Conyers, Ga Jan 27-14

Form 5

Organization Com. Regional Reserve Bank,
Washington, D.C.
Gentlemen—

ANSWERED
JAN 23 1914
FORM 5 TGM

Atlanta, Ga. is almost the
Central City of the Southeastern States,
Very large R.R. Center, Bank Chicago
for 1913 next to the largest,
Paper Post Receipts the largest of all
A. C. Cities. In our estimation Atlanta
is the ideal location.

Trusting and believing you will
consider no other City but Atlanta, Ga.
Yours truly,
R. B. Vaughn & Co.

H. L. TURNER, CASHIER

E. DAVIS, PRESIDENT

W. F. MEEK, VICE-PRESIDENT



Commercial - Savings Bank

CAPITAL STOCK, \$25,000.00

Dallas, Georgia,

Jan. 23, 1914.

Form 25

Organization Committee,
Regional Reserve Bank,
Washington, D.C.

Gentlemen:-

As a citizen and engaged in the mercantile business, with other pursuits, I am in a position to appreciate the advantages which it is hoped will be derived from the organization and establishment of these banks.

Believing, as I do, that Atlanta, Ga., is the most logical point at which one of these banks can best serve the south-east section, ~~the~~ it being so situated as to be most accessible and and convenient to the largest and most active business patronage, ~~it~~ you will be serving the needs sought in the bill to consider the above cities' claims in my opinion.

Yours very truly,

ANSWERED
JAN 26 1914.
FORM 25
n g m.

BELL TELEPHONE—ELBERTON, GA., 307-3

T. J. HEWELL, JR.

DEALER IN

GENERAL MERCHANDISE

MANUFACTURER OF GUANO AND COTTON BUYER

Dewy Rose, Ga. I-22-11

Organization Committee, Regional Reserve Bank,

Washington, D.C.

5

Gentlemen:-

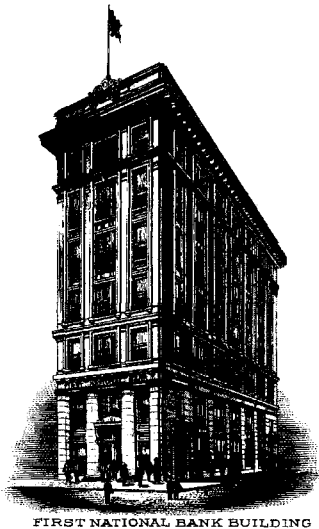
Feeling that your committee will find it advisable to locate a Regional Reserve Bank in the Southeastern States, I wish to urge upon you the selection of Atlanta as the logical location of this bank, as that city is best suited to serve this section as a financial center.

yours very truly,

T. J. Hewell Jr.

ANSWERED
JAN 4 1914
FORM *CS*

m g m.



FIRST NATIONAL BANK BUILDING

W. B. RICE, VICE-PRESIDENT
W. S. PHILLIPS, VICE-PRESIDENT

F. G. CORKER, PRESIDENT

A. W. GARRETT, CASHIER
B. M. LEWIS, ASST. CASHIER

UNITED STATES DEPOSITORY

6374

**THE FIRST NATIONAL BANK
OF DUBLIN.**

CAPITAL STOCK \$200,000.00

SURPLUS \$100,000.00

DUBLIN, GEORGIA

Jan. 26th. 1914

Organization Committee,
Regional Reserve Bank
Washington, D. C.

ANSWERED
JAN 28 1914
FORM 2574

Dear Sirs:-

I have already endorsed Atlanta for designation for one of the Regional Banks. If you should find that you cannot designate Atlanta, my second choice would be Richmond, Va. I believe that next to Atlanta Richmond is entitled to it for this section.

Yours very truly,

President.

T. G. GREENE, PRESIDENT.

W. H. HEARN, VICE PRESIDENT.

L. M. PENNINGTON, Sec'y & TREAS.

HEARN & GREENE HARDWARE CO.

(INCORPORATED)

Hardware
Furniture
Vehicles
Implements

Eatonton, Ga. Jan. 22nd, 1914.

Organization Committee, Reginal Reserve Bank,
Washington, D. C.,

Form 25

Gentlemen:

After carefully surveying the south-eastern territory from every standpoint, looking to the location of one of the Reginal Reserve Banks in this territory, I candidly believe the government could not select a better point to locate one of these banks than Atlanta, Georgia.

No City in the south-eastern territory has grown so rapidly and substantially as has Atlanta, and no point, in my judgment, would reach as many ~~people~~ and serve the needs that these banks are intended for, so well as this City. It is second in all this section in bank clearings, to say nothing of its geographical location and the natural services it could and would render to the public at large. If the territory is carefully surveyed and the bank to be located in this territory is located on the merits of the loc^ution, I feel satisfied the committee will select Atlanta as the point. I have traveled largely over this territory and lived in it all of my life, and am sure no mistake could be made in the location of this bank at Atlanta.

I trust the committee will weigh this letter with care, and let it carry with it the influence a business man deserves.

Yours respectfully,

ANSWERED
JAN 24 1914
FORM 25-1000

G/A

Wm. R. BOWEN,
PRESIDENT & TREASURER

E. T. JAMES,
VICE-PRESIDENT

GEO. P. MORRIS,
SECRETARY

J. A. MURPHY,
MANAGER

Empire Mercantile Company

DEPARTMENT STORE

WHOLESALE AND RETAIL DEALERS IN

DRY GOODS, CLOTHING, HATS, SHOES, LADIES READY-TO-WEAR AND GROCERIES

Fitzgerald, Ga., January 26, 1914.

RECORDED
JAN 28 1914
FORM *LS-M*

LS

Organization Committee,

Regional Reserve Bank,

Washington, D.C.

Dear Sirs:-

We are anxious to have one of the Regional Reserve Banks that will be located throughout the United States, located in Atlanta.

We believe and know that this place is the most logical one for the Southeast and that upon a thorough investigation we believe you will be convinced that this statement is true.

Atlanta's growth has been most wonderful and rapid, its population increasing from 89,832 ~~to~~ 154,839 in the last ten years. Its bank clearings have grown from \$60,753,911 in 1893 to \$725,604,192 in 1913, which shows a most wonderful development in resources and by far the largest bank clearings in this territory.

We, knowing these great advantages Atlanta has over any other place in this section of the Country, take much pleasure in endorsing it for the place for one of the Regional Reserve Banks and ask the kind consideration of its proposition by you.

Yours very truly,

EMPIRE MERCANTILE COMPANY

By *W. R. Bowen*
President

Forsyth, Ga. Jan. 23, 1914.

MISS S. RUSHIN & COMPANY- MILLINERY.

Organization Committee,
Regional Reserve Bank,
Washington, D. C.

Form 25

Gentlemen:-

Appreciating the great advantage to the South and especially to Georgia to have one of the Regional Reserve Banks located in Atlanta, I write to urge the establishment of such a bank and hope Atlanta will be fortunate enough to secure one of these banks.

Hoping that you will use your utmost endeavor to secure the bank for Atlanta I am,

ANSWERED
JAN 26 1914
FORM 25

Yours very truly,

m g m

MRS. J. W. GRIMSLEY

Millinery and Notions

FORT GAINES, GA.

Form 25

Jan. 20, 1914.

Committee on Regional Reserve Banks,
Washington
D.C.

JAN 22 1914
~~Secretary~~

I wish to name and recommend Atlanta, Ga. as my choice for a Regional Reserve Bank for this section, and hope very much that you, in your wisdom, will see fit to make this appointment for the reason that Atlanta is the most central point for this section, and as to cities is second to none.

Hoping that you will give this your consideration in the same earnest spirit in which it is written.

Respectfully,
Mrs. J. W. Grimsley

CASH STORE
REYNOLDS, GA.

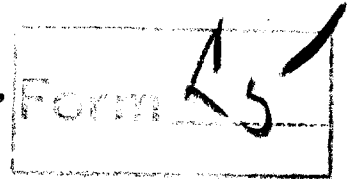
STORE OF MANY DEPT'S
FORT VALLEY, GA.

R. S. BRASWELL,

DEALER IN

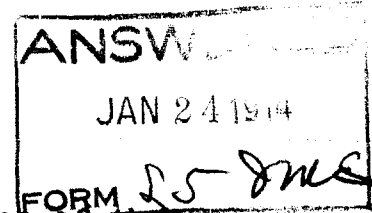
Foreign and Domestic Dry Goods, Hats,
Notions, Shoes, Clothing, Floor
Coverings, Suits and Wraps

Address all Communications to Fort Valley



Fort Valley, Ga., Jan. 22, 1914.

Regional Committee, Regional Bank,
Washington, D. C.



Gentlemen;

Supposing it your desire to hear the wishes of the people in placing the Regional Reserve Bank and hoping that I may be instrumental in helping you to place it at the point where it will be most convenient to the most people of the Southern States.

I beg that you place this Bank in Atlanta, Ga. and base my argument on the following grounds.

First, Because Atlanta is most centrally located, which I think should be the most important in consideration.

Second, Its money reserve has grown more rapidly than any City in the South, at present time stands second to the largest reserve of any of our Cities.

Third, Atlanta is not only a large City but it is the most rapid growing City in the South, the total value of all improvements of the Southern Cities of 1912 shows that Atlanta exceeds them all.

Last ly, Georgia the Empire State of the South yields more Cotton to the acre than any State in the Union.

I feel sure that you cannot but admitt that Atlanta is the place for the Regional Bank.

I trust that you will hear my appeal. I beg to remain,

Yours truly, *R. S. Braswell*

J. E. JACOBS

S. H. JACOBS

J. E. Jacobs & Company

—Dealers In—

Dry Goods, Notions, Clothing, Shoes, Groceries
General Merchandise

FURNITURE, HARNESS and HARDWARE
Standard Brand Fertilizers Cotton Buyers

Grayson, Ga., Jan 27 1914

Organization Com Regional Reserve Bank
Washington D.C.
Dear Sirs,

I wish to add my
name to petitioners for Atlanta
as location for one of the
Regional Banks.

Atlanta is outgrowing
all other southern cities and
is the nearest city by average
distance to all the territory
between Virginia and the
Mississippi River,

Yours Resph
J E Jacobs

25

ANSWERED
JAN 30 1914
FORM 2-10-14

B. B. BROWN, PRESIDENT

C. A. BUISE, SECRETARY

B. B. Brown Co.

(INCORPORATED)

DEALERS IN

HORSES AND MULES, BUGGIES, WAGONS
AND HARNESS
FORD AUTOMOBILES AND SUPPLIES

121-123-125 W. TAYLOR STREET

GRIFFIN, GA., Feb. 3, 1914. 1914

Regional Reserve Bank Commission,
Washington, D.C.

Gentlemen:-

I write you by way of suggestion of the advisability and also the desirability in my mind of placing a Regional Reserve Bank in the city of Atlanta.

Such a bank would be the means of avoiding every possibility of panics such as those we have suffered from in past years.

I represented one of the largest wholesale dry-goods concerns in the city of Atlanta for twenty-seven years, and have traveled all over this section of our country-and I think Atlanta the best city to its population on earth, and consider it by all means the place for one of these banks.

I hope the Committee will see in the Georgia Capital the fit place for a Reserve bank of the kind.

Yours very truly,

J. D. Rivers

ANSWERED
FEB 5 1914
FORM *Tom*
5

[Handwritten signature]

Hawkinsville, Ga., January 24, 1914.

Organization Committee,
Regional Reserve Bank,
Washington, D. C.

Gentlemen:

In locating a Regional Reserve Bank in the City of Atlanta you will confer a great favor upon the people of this surrounding territory.

I have for forty years joined in the host of people making the City of Atlanta headquarters of commercial trading, and experience in this line plainly shows me the Bank would prove a great benefit to the entire surrounding territory, and I most earnestly urge your committee to so vote the City of Atlanta.

Yours very truly,

B/Mc.

[Handwritten signature]

ANSWERED
JAN 26 1914
FORM *LS*

mgm

A. S. HAYS
DEALER IN
GENERAL MERCHANDISE
SHOES, DRY GOODS, NOTIONS AND GROCERIES

HAYSTON, GA. January 26, 1914.

Organization Committee,
Regional Reserve Bank,
Washington, D.C.

Gentlemen:

I am very anxious to see one of the Regional Reserve Banks located in Atlanta, which I believe is certainly the city for a Reserve Bank in the Southeast.

Atlanta is not only the largest city in this section, but it is the center of trade for all products, headquarters for railroads, telegraph, telephone, and insurance companies.

In selecting a city nearest the center of population, trade, and prosperity for a Regional Reserve bank for the Southeastern States, then Atlanta is the City.

Yours very truly,

A. S. Hays
ANSWERED
JAN 28 1914
FORM 237M

FOR [Handwritten initials]

5709

**THE FIRST NATIONAL BANK
JACKSON, GA.**

J. H. CARMICHAEL, PREST.
C. T. BEAUCHAMP, CASHIER

A. HOMER CARMICHAEL, VICE PREST.
W. PITTS NEWTON, ASST. CASHIER

Feb. 6th 1914.

The Reserve Bank Organization Committee,
Washington, D.C.

Gentlemen:-

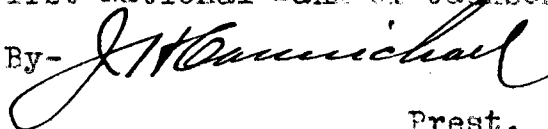
We hand you herewith Resolution of acceptance properly filled out and signed by our cashier, and we will be glad to become a member of the Federal Reserve System.

We wish to heartily endorse Atlanta, Ga. as the place for the Regional Bank to be located for this District. We believe there is no other City so centrally located or accessible for this section as the City of Atlanta, and we hope that your good Committee will make their decision in favor of the Greater Atlanta.

Yours truly,

First National Bank of Jackson,

By-



Prest.

USE SHEPPERSON'S CODE 1878 EDITION

J. H. CARMICHAEL, PRES. G. E. MALLET, V. PRES. A. F. WHITNEY, SECTY. & TREAS.

Carmichael-Mallet Company

Jackson's Largest Department Store

WHOLESALE & RETAIL

F. S. CARMICHAEL
GENERAL MANAGER

Jackson, Ga. January- 27th- 1914.

Organization Committee, Regional Bank.

Washington, D. C.

Gentlemen;-

Form *LS*

Please allow us to enter our endorsement for Atlanta, Ga. as the most suitable city for one of the REGIONAL BANKS, soon to be established.

In our opinion there is no city in the southeastern states that is as centrally located, as well qualified, and as deserving as the city of Atlanta for on of these banks.

It is useless for us to numerate the advantages Atlanta has over other cities in this matter, no doubt this has been numerated already many, many times by others that have written you in regard to Atlanta's being the place for this bank.

Hoping you will place one of these institutions in this great city, Atlanta. We are.

Very truly yours,

Carmichael Mallet Co.

By: *F. S. Carmichael*
manager

ANSWERED
JAN 31 1914
LS
FORM

Jerup ya.

Feb. 5 1914

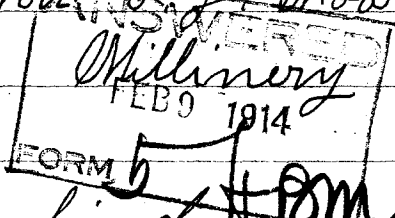
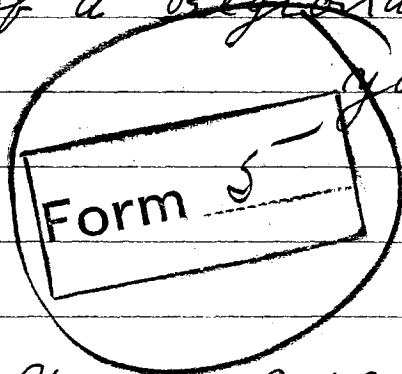
Organization Committee
Regional Reserve Bank
Washington D.C.


Dear Sirs.

The normal course of
my business is towards
and with atlanta and I
favor it for the location
of a Regional Reserve Bank

yours Respt.

Wm. F. J. Moore.



you may find ~~it~~ 
Bating with the R. G. Lumm Co.

WESTERN UNION TELEGRAM



THEO. N. VAIL, PRESIDENT

1914 JAN 8 PM 1 43

Atlanta

406

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

124AN V 77 9 EX

LAGRANGE GA JAN 8 14

HON WM G MCADOO SECY OF TREASURY WASHN DC

ANSWERED
FORM 1914
X

STRONGLY URGE ESTABLISHMENT REGIONAL RESERVE BANK FOR THIS SECTION AT ATLANTA. IT IS OUR NATURAL BUSINESS AND GEOGRAPHICAL CENTRE AND

ALL INTERESTS OF OUR SECTION WILL BE BEST SERVED BY LOCATION OF THE BANK IN ATLANTA. BELIEVE SENTIMENT THROUGHOUT THE

RADIUS TO BE SERVED BY REGIONAL BANK FOR THIS TERRITORY PRACTICALLY UNANIMOUS IN FAVORING ATLANTA AS THE PROPER MOST CONVENIENT

AND BEST LOCATION FOR THE REGIONAL RESERVE BANK.

LAGRANGE BANKING & TRUST CO
LAGRANGE NAT BANK BANK OF LAGRANGE, LAGRANGE SAVINGS

BANK 114 PM

JOSEPH N. SHIRLEY

—DEALER IN—

GENERAL MERCHANDISE.

LAVONIA, GA., Jan 26th 1914

Organization Committee Federal Reserve
Bank Washington D. C.

Gentlemen I am in favor of
Atlanta receiving a Federal Bank
and think it is entitled to one
as it is so situated as to be of
the greatest ^{value} to all this section
of the Country as all eyes seem
to be on Atlanta as the coming
City of the South

Yours truly
Joe. N. Shirley

25

ANSWERED
JAN 28 1914
FORM 10 - M

THE LAVONIA TIMES

AND GAUGE

RUSH BURTON, EDITOR, OWNER AND MANAGER.

Lavonia Standard Gauge Established May 25, 1895

Times and Gauge Consolidated September 1, 1910.

Lavonia Times Established July 28, 1905

Published Weekly

CIRCULATION JAN. 7, 1914--1904

AVERAGE CIRCULATION FOR 1913 OVER 1600

Subscription Price \$1.00 a Year

PRINTING

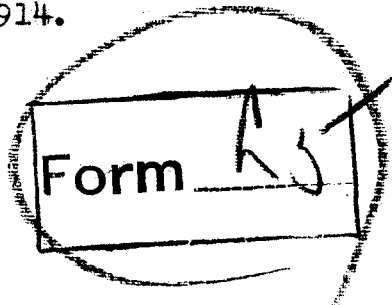
PUBLISHING

BINDING

EMBOSSING

LAVONIA, GA Feb, 11, th, 1914.

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

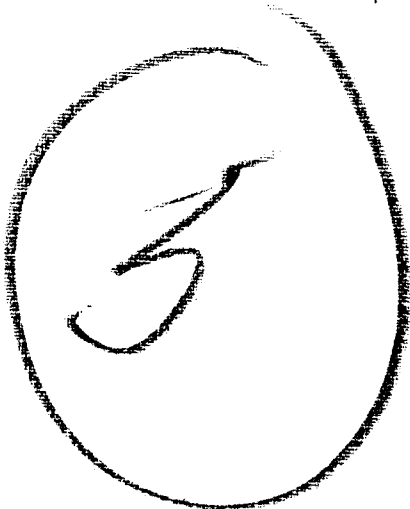


Dear Sir:-

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice is Atlanta and our second choice is Richmond.

Respectfully submitted:

Rush Burton



ANSWERED
EB 13 1914
FORM 5 mm

177-LS

ANSWERED
JAN 28 1914
FORM 2507

Lawrenceville Ga Jan 24 - 1914
Organization Com. Regional Reserve Banks
Washington D C.

Gentlemen:

The question which seems uppermost in the minds of the business dements of this Country at present, is the establishment of Regional Reserve Banks, and I am writing to ask you to consider well the claims of Atlanta Ga. as the most desirable City for the location of one of these banks.

From a geographical & Commercial stand point her claims are not exaggerated or over estimated. Having risen from chace, a half Century ago, to her present gigantic proportions Atlanta deserves to be recognized not only as "The Gate City" but "The metropolis of the South West" as well. Thanking you in advance for any consideration you may give Atlanta for this cause

I am very Respectfully

Miss, Mittie Melton

J. H. McGee

Style, Quality, Service

**Dry Goods, Clothing, Shoes
And Millinery**

Lawrenceville, Georgia

Jan. 19, 1914

Form *LS*

Organization Committee, Regional reserve Bank,
Washington, D. C.

Gentlemen:

As a business man of Georgia, I am writing to ask that you locate one of the Regional Reserve Banks in Atlanta. Atlanta is a great and growing city, and I will very much appreciate it if you will locate one of these banks there.

Yours truly,

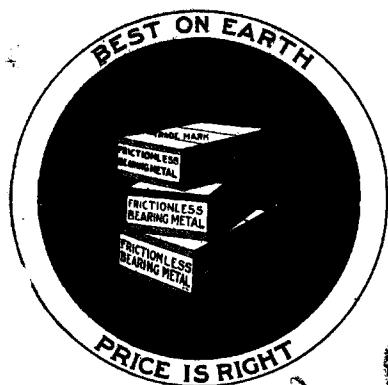
J. H. McGee

JHM/C

ANSWERED

JAN 21 1914

J. L. M.



J. C. JOHNSON & SONS

Wholesale and Retail Dealers in

GENERAL MERCHANDISE AND COTTON BUYERS

Lithonia, Ga., Feb. 9, 1914

5

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

Dear Sir:

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice is Atlanta and our second choice is Richmond.

Respectfully Submitted:
J. C. Johnson & Sons

ANSWERED
FEB 13 1914
FORM 5 *M*

R. H. TRIBBLE

W. M. TRIBBLE

R. M. TRIBBLE

R. H. TRIBBLE & SONS

DEALERS IN

**GENERAL MERCHANDISE, DOMESTIC COAL, COTTON SEED HULLS
AND MEAL AND HIGH GRADE FERTILIZERS**

HIGHEST MARKET PRICE PAID FOR COUNTRY PRODUCE

COTTON AND COTTON SEED BUYERS

Lithonia, Ga.,

Jan 22nd 1914

To The Organization Committee of
the Regional Reserve Banks

Washington D C
Gentlemen: as relates to a
suitable location for one of the
reserve banks you desire to
call your attention to the city
of Atlanta Ga as being a
suitable place to locate it being
centrally located for one of the
South eastern Banks -
we know of no other city
where you can serve more
people from and that is so centrally
located.



Thanking you in
advance for a favorable
consideration we beg to remain
Respectfully

R. H. Tribble & Sons
P. R. H.

ANSWERED
JAN 24 1914
FORM 25
m g m.

R. F. BURDEN, PRESIDENT

A. J. COLBERT, VICE-PRES.

T. J. STEWART, Sec. & TREAS.



CONTRACT SUPPLIES
A SPECIALTY.

DIRECTORS:
R. F. BURDEN,
A. J. COLBERT,
A. A. COLEMAN.

350-356 THIRD ST.

N. Y. OFFICE 20 W. 22ND ST.

Macon, Ga., Jan. 22, 1914.

Organization Committee Regional Bank,
Washington, D. C.

Gentlemen:-

We strongly favor ~~Atlanta~~
as the best site for a Regional Bank for the
Southeastern States. Measured by every
token and particularly its resources, con-
venience and acceptability we believe Atlanta
will commend itself to your favorable consid-
eration.

Very respectfully,

BURDEN, SMITH & CO.,

Per *R. F. Burden* Pres

RFB/WL.

5

ANSWERED
JAN 24 1914
FORM 25

n g m.

R. L. McKENNEY, President and Editor

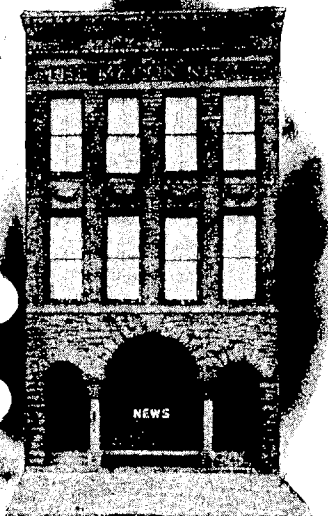
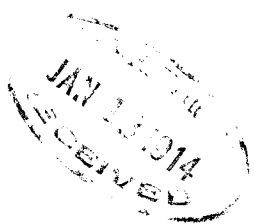
T. J. SIMMONS, Managing Editor

L. J. KILBURN, Secretary

THE MACON NEWS

PUBLISHED EVERY AFTERNOON EXCEPT SUNDAY

Member American N. Pub. Assn.



OFFICE OF
PRESIDENT AND EDITOR

MACON, GA.,

January Tenth,
Nineteen Fourteen.

Form *W*

ACK'D JAN 12 1914
Tess
LAK

ANSWERED
JAN 15 1914
Post 21

To His Excellency,
Hon. Woodrow Wilson,
President of The United States,
Washington, D.C.,

My dear Mr. Wilson:-

I desire to congratulate you upon your success in putting through the Currency Bill.

I am very anxious for one of the regional banks to be located in Georgia and, in all probability, if it is located in our state, it will go to Atlanta.

My purpose in writing you is to present the name of Mr. L.P. Hillyer as a director for same who would come under "Class A". Mr. Hillyer is the 1st Vice-President of the American National Bank of our city, and is the active Vice-President of that institution, He is a man 51 years of age and has been engaged in active bank service since he was 19 years old. It was he who organized the American National Bank, the largest bank now in our city, in 1891. For 20 years he was Secretary of the Georgia Bankers' Association and is now the ~~President~~ President of the same organization. He was a member of the Executive Council of the American Bankers' Association last year and has also served as a Vice-President of the ^{American} Georgia Bankers' Association. He is personally known to Mr. John Skelton Williams, who, I understand, is slated for Comptroller of Currency.

In addition to the above facts, I desire to say that I have known him personally for more than 30 years, and believe him to be thoroughly qualified to fill the position satisfactorily to all parties concerned. His experience with the smaller banks throughout Georgia and the South, as well as the larger banks also, gives him an insight to the banking business of the South which would mean a great deal towards rendering excellent service, should he be so fortunate as to secure the directorship referred to above.

Thanking you in advance for such assistance as you may render towards securing his appointment and with highest personal regards, I am,

Cordially yours,

R. L. McKenney

RLMcK.H

POU GROCERY COMPANY

DEALERS IN

FANCY AND FAMILY GROCERIES

STAPLE DRY GOODS--FARM SUPPLIES

KENNESAW AND COWETA GUANO

'PHONE 115

MADISON, GA

Jan 22 1914

*Organization Committee
Regional Reserve Bank,
Washington, D. C.
Gentlemen,*

5

*There is a place
in the Southeastern States,
more desirable, and better
located than Atlanta Ga.
for establishing a Regional
Reserve Bank, our Bankers
and all of our property
owners urge the same.
Atlanta, Ga. is the only logical
point, every thing points to
Atlanta Ga.*

ANSWERED
JAN 24 1914
FORM 25

*Yours truly,
Pou Grocery Co.*

m g m

W. G. BIGGERS

DEALER IN

GROCERIES, FURNITURE AND GENERAL MERCHANDISE
CLOTHING AND GENTS FURNISHINGS
LADIES SUITS AND JACKETS

Form *AS*

MANSFIELD, GA., Jan. 22nd., 1914. 191

Organization Committee,

Regional Reserve Bank, Washington, D.C.

Gentlemen:-

I have gone deeply into the statistics of our Southern cities and am of the opinion that Atlanta, Ga. will be the proper place to locate a Regional Reserve Bank and will thank you to give this point due consideration.

Yours Very truly,

W. G. Biggers

ANSWERED
JAN 23 1914
FORM *5 N. G. M.*

Adams Bros. & Hurst

GENERAL MERCHANDISE

MANUFACTURERS OF
HIGH-GRADE FERTILIZERS

BRANCH HOUSE AT BROUGHTON

MANSFIELD, GA.

1/22/1914

Form 45

Organization Committee, Regional Reserve Bank,
Washington, ~~DC~~ D.C.

ANSWERED
JAN 23 1914
FORM 5 N.G.M.

Gentlemen:-Having watched with much interest the proceedings of our Law-Makers in Washington D.C., and believing that they are working according to their good Conscience.

One of the best laws recently passed, in organizing a better banking system, which tends to distribute money, where it will do good to the masses, and as YOU have the honor of locating these Regional Reserve Banks, trust that you will see that one of our "Greatest Southern Cities" ATLANTA. GEORGIA, will share with the others in getting one of these "BANKS".

Being more centrally located, and feel sure the records of her GROWTH in ^{the} last ten years, will "GIVE HER THE BEST SITE FOR A REGIONAL BANK FOR THE SOUTHEASTERN STATES."

THANKING YOU IN ADVANCE FOR A FAVORABLE CONSIDERATION.

Yours very truly

Adams Bros & Hurst

by E.W.Adams

AS

OFFICERS:
M.M. SESSIOS, PRES.
J.T. ANDERSON, V. PRES.
A.V. COFFEL, JOU. V. PRES.
R.W. NORTHUTT, TREAS.
H.R. McCLATCHEY, Secy.

Chamber of Commerce Marietta, Ga.

DIRECTORS:
B.G. BRUMBY
T.W. READ
J.J. BLACK
M.L. McNEEL
E.P. DOBBS
J.M. FOWLER

Marietta Ga. Jan 12 - 1914

Whereas, the sixty third congress of the United States passed an act known as the "Federal Reserve Act" creating not less than eight nor more than twelve regional banks to be located in the federal reserve cities: and

Whereas, the location of these regional banks is left entirely with the reserve banking organization, committee will naturely be guided largely by the wishes of the banks and the people served.

Now, therefore, be it resolved by the undersigned banks, that they most respectfully ask of the reserve banking organization committee the location of one of the federal regional banks at Atlanta Ga., that it may properly, efficiently and quickly serve the territory therto.

That in the opinion of the undersigned Atlanta is the most logical location for this bank for the following reasons:

1. Atlanta is the largest city in the southeast.
2. The great accessibility which Atlanta has on account of being served by very many railroads, and quick and numerous trains.
3. Its rapid and substantial growth, large population and increasing tax values.
4. Its increasing bank clearings, which far exceed those of any other city in the Southeast.
5. The size of the national banks located at this point and the willingness of each to qualify under the banking act passed by the sixty third congress.

(signed)

sd First National Bank of Marietta *By J.E. Mizany Pres*

sd Marietta Trust & Banking Co.

sd Merchant & Farmers Bank *By Geo. A. Larrison Cashier*

sd Larrison Fagn & Trust Co. *By Matthew M. Larrison Pres*

AN 1 REO
JAN 21 1914
FORM 5 *R.L.M.*

[Handwritten mark]

OFFICERS:
M.M. SESSIONS, PRES.
J.T. ANDERSON, V. PRES.
A.V. CONTELLI, V. PRES.
R.W. WORTHOUTT, TREAS.
H.R. MCCLATCHEY, SECY.

Chamber of Commerce Marietta, Ga.

DIRECTORS:
B.G. BRUMBY
T.W. READ
J. J. BLACK
M.L. MCNEEL
E.P. DOBBS
J.M. FOWLER

Marietta Ga Jan 17 - 1917

Whereas, the sixty third Congress of the United States passed an act known as the "Federal Reserve Act", creating not less than eight nor more than twelve regional banks to be located in the federal reserve cities; and,

Whereas, the location of these regional banks is left entirely with the reserve banking organization committee, which committee will naturally be guided largely by the wishes of the banks and the people to be served; and

Whereas Atlanta will be presented and whereas the banks of Marietta have unanimously endorsed Atlanta as the logical place for one of the regional banks, now,

Therefore be it resolved that the Chamber of Commerce of Marietta representing the other business interests of the City endorse the action and resolutions of the Marietta Banks and earnestly request that the organization committee select Atlanta for the reasons stated by the banks of Marietta, and we most heartily endorse the resolution passed by the Atlanta Chamber of Commerce, of Atlanta, and the Atlanta Clearing House, giving good and sufficient reasons therein.

The above is a true copy of the resolution passed this date.

(Signed)

~~CHAMBER OF COMMERCE~~-----

A.V. Contelli-----1st Vice-President.

H.R. McClatchey-----Secretary.

Maconville, Ga.

Jan 23 - 1914

Organization Committee,
Regional Reserve
Banks, Washington D.C.

There are too many reasons to mention any one of the Regional Reserve Banks, should be located in

5

ANSWERED
JAN 24 1914
FORM 25
783

There is not a big concern in the United

Meigs George
1/27/1914

Organizations Committee,
Regional Reserve Banks,
Washington D.C.

Form 26

Gentlemen:

We desire to urge of you the locating of the Regional Reserve Bank of Southeast U.S. in Atlanta. Atlanta is beyond a doubt the leading city of said section. She leads all her sister cities as a financial center. She is the insurance center, the official railway headquarters, the telegraph and telephone headquarters, and the manufacturers agents headquarters of this section. It appears to us that Atlanta is most logical location.

ANSWERED
JAN 30 1914
FORM 3-10-14

Trust it shall be your pleasure to grant her said Regional Reserve Bank of Southeast U.S.

Sincerely
L. L. Pileher

J. M. RACKLEY

JEWELER AND GUNSMITH

FORM 25

MILLEN, GA. Jan 23rd 1914

Regional Reserve Bank Committee
Washington D. C.

Gents:

Allow me in behalf
of the Southeast; that I may
ask of you to locate one of
your Regional Reserve banks
in Atlanta Ga.

Trusting you
will give them your valued
consideration.

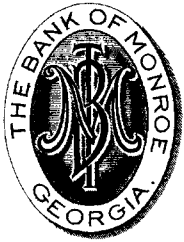
Very Respect
"Mrs" Lola O. Rackley

ANSWERED
JAN 26 1914
FORM 25

n g m

B. S. WALKER, PRESIDENT.

J. R. RADFORD, CASHIER.



THE BANK OF MONROE

CAPITAL \$100,000.00
SURPLUS & PROFITS \$80,000.00
OLDEST BANK IN WALTON COUNTY

MONROE, GA., Jan 12, 1914.

Atlanta Clearing House Ass'n,
Atlanta, Ga.

Gentlemen:

The undersigned banks of Monroe, Ga heartily endorse Atlanta's claim for one of the Federal Reserve BANKS.

The fact that Atlanta is now the largest city in the South-east and that it is still rapidly increasing in population, that it is already the commercial center of the entire section in which it is located, and that it has superior railroad facilities, give to it such advantages that we feel sure that the Organization Committee will not ignore them in making their selection of a location of one of the Reserve banks for this part of the country.

Yours very truly,

BANK OF MONROE

by J. R. Radford Cashier

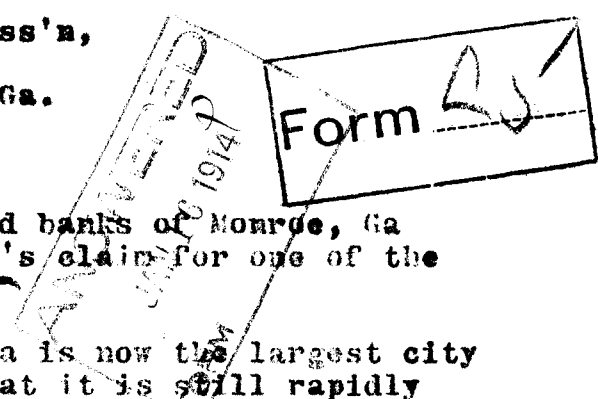
The FARMERS BANK

by A. D. Dobbey Cashier

UNION BANKING COMPANY

by _____ Cashier.

Copy to Organization Committee,
Washington, D. C.



Wt City Ga Jan 23 1914

F. Regional Bank Community

R 5

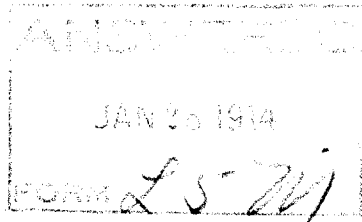
Washington D.C.

We think Ga People would like very much for you to establish one of your Regional Reserve Bank in the City of Atlanta Ga as this City is the great central trading point for most any business

ANSWERED
JAN 26 1914
FORM 25

n g m.

Yours truly
J. P. Johnson



Mountville, Georgia.
Jan. 26th, 1914.

Organization Committee,
Regional Reserve Bank,
Washington, D.C.

A small rectangular box containing the handwritten initials "LS".

Gentlemen:-

I want to add my name to the many thousands
that are pulling for Atlanta as the Regional Reserve
Bank center.

I feel that Atlanta is in better position
to serve the South-eastern States than any other
City in that territory.

Yours truly,

A handwritten signature in cursive script that reads "Bryant Fuller".

BF:C.

B. T. THOMPSON, PRESIDENT
M. F. COLE, VICE PRESIDENT

T. M. GOODRUM, CASHIER.
ASST. CASHIER

E. T. OWENS,

NEWNAN BANKING COMPANY

NEWNAN, GEORGIA.

Jan'y, 8, 1914.

The Reserve Bank Organization Committee,

Washington, D. C.

Sirs:-

Enclosed you will find the resolution unanimously adopted by the Newnan Clearing House Association expressing the preference of all our banks for Atlanta Georgia as one of the Regional Reserve Banks.

I feel sure that it is the intention of our four banks to apply for membership in the Federal Reserve Bank.

Respectfully, *A. H. H. H.*

President of
Newnan Clearing House Association.

Form *D*
ANSWERED
JAN 12 1914
E. T. OWENS

B. T. THOMPSON, PRESIDENT
M. F. COLE, VICE PRESIDENT

T. M. GOODRUM, CASHIER.
[REDACTED] ASST. CASHIER.
E. T. OWENS,

NEWMAN BANKING COMPANY
NEWMAN, GEORGIA.

RESOLUTION.

Resolved by the Newman Clearing House Association, composed of the following banks,

- The First National Bank,
- The Coweta National Bank,
- The Manufacturers National Bank,
- The Newman Banking Company,

that the Reserve Bank Organization Committee be respectfully requested to select ATLANTA Georgia as one of the sites for a Federal Reserve Bank, as this city is centrally located and will conveniently serve a large territory of the Southern States.

Atlanta is the terminal of several of our largest rail-roads and on account of its transportation facilities it is the commercial and banking centre of an extensive territory embracing Georgia and parts of all adjoining states.

We feel that its bank clearings, post office receipts and commercial importance entitle it to the location of one of the Federal Reserve Banks.

The above resolution was adopted January the eighth nineteen hundred and fourteen.

NEWMAN CLEARING HOUSE ASSOCIATION,

By, 
President.

D. W. BOONE, PRES. & GEN. MGR.

T. STACY CAPERS, SEC. & TREAS.

BOONE-CAPERS COMPANY

INCORPORATED

Dry Goods, Notions, Shoes

HATS, FURNISHINGS, LADIES' READY-TO-WEAR
CLOTHING AND MILLINERY

Newnan, Ga.

1/19/14

FORM 25

FORM

Organization Committee, Regional, Reserve, Bank,
Washington,
D. C.

Gentlemen;-

We wish to join the great number who are now making an effort to locate a Regional Bank in the city of Atlanta Ga. In our opinion a bank located in Atlanta will conserve the interests of a greater number of people than if located in any other city in the South East.

Atlanta is a live, up to date, city, growing rapidly and is thoroughly abreast with the times. Atlanta is correctly styled as the New York of the South. She has more office buildings than any other city her size. Most every manufacturing concern of any note in the North or East is represented in Atlanta. It has the second largest mule market in this country, and the automobile distributing point of the South, and has other advantages too numerous to mention.

We trust that due consideration will be given the efforts which are being put forth to locate the above mentioned bank in Atlanta.

Yours very truly,

Boone Capers Co.

By *D. W. Boone*

ANSWERED
JAN 21 1914
FORM *S. H. M.*



Deraney Bros.

Dealers In

**Dry Goods, Notions, Shoes,
Hats, Caps, Etc.**

Ladies Ready-to-Wear Garments



Newnan, Ga., 1/21 1914

Gentlemen

Form 15

We the undersigned wish to cast our vote in favor of one of the Regional Reserve Banks in Atlanta Ga, as it has the best Commercial standing of any city in the South, also the banking faculty is of the best, the surrounding country is large and has a very good standing Atlanta is the coming City of the South, and I don't think you could find a better location for one of the banks, hoping you will look favorable on this request

ANSWERED
JAN 23 1914
FORM 57-9 m

Yours truly
Deraney Bros.



Sims' Sanitary Market

Wholesale and Retail Dealer in
BEEF, PORK, MUTTON, FISH AND OYSTERS
GAME IN SEASON

Newnan, Ga. January 21 1914 191

Organization Committee
Regional Reserve Bank.
Washington D.C.

Form 15

Gentlemen:

Please allow me to impress upon your
honorable body the desirability of locating one the Reserve banks
in Atlanta Ga.

I beleive Atlanta to be the logical location for such a bank
and trust you will see fit to place one there.

Yours very truly

ANSWERED
JAN 23 1914
FORM

A. A. & T. E. JOHNSON, GENERAL MERCHANDISE

NORCROSS, GA., Jan 26th 1914

To Organization Committee Regional Reserve Bank,
Washington, D. C.

Gentlemen:-

In reference to the location of the Regional Bank, we of the Southeast believe that Atlanta, Ga. is the center of principal business already, and as time rolls on bids fair to gain in importance, and since these Regional banks will be permanent institutions the location of them should be carefully looked after in the interest of future commercial transactions as well as the present, hence your careful attention is called to Atlanta's advantages in the location of one of these Banks.

Very Respectfully,

A. A. Johnson

Form 25

ANSWERED
JAN 28 1914
FORM 25-74

FURNITURE
SOLD
ON EASY
PAYMENTS

EVERYTHING
SOLD
AT A REASON-
ABLE PRICE

J. M. REYNOLDS

DEALER IN

GENERAL MERCHANDISE

NORMAN PARK, GA.

ANSWERED
JAN 23 1914
5 ngm
JAN 21 1914

191

Organization Committee, Regional Reserve Bank,

Washington, D.C.

JAN 23 1914

Gentlemen;

FORM

Form 25

Believing that the whole of the south-

eastern territory can best be served from the city of Atlanta Ga, I am constrained to add my mite to appeal that is being made for the establishment of one of the regional reserve Banks in that City, Although I am more than two hundred miles from Atlanta, mail is exchanged both ways with Atlanta between the close of banks in the evening and the opening the next day, this is true of all of southwest Georgia. Feeling sure that the advantages of Atlanta as a reserve center will be duly considered, I am Respectfully.

J. M. Reynolds

Acts Like Magic - We Sell It



M. to the Comittay
at Washington D.C.

BOUGHT OF



Portland, Ga.

I set to give you my opinion of the Bank & no Atlanta is one of the best city to locate the Bank first it can reach more people more rapidly Atlanta is the capital of Georgia & a safe place for all thing telephone insurance, & all thing & certanly hope one of those Bank could be located in Atlanta
J. Brown

The Egg Question is Solved by Using Magic Poultry Tonic.

J. Brown

H.E. KELLEY,
PRESIDENT

B. T. HAYNES,
VICE-PRES.

B. F. HALE,
CASHIER

No. 9636

CAPITAL STOCK \$100,000
SURPLUS \$25,000

DIRECTORS:

R. F. COX H. E. KELLEY
THOS. FAHY IKE MAY
B. T. HAYNES J. H. TAYLOR
T. J. TREADAWAY

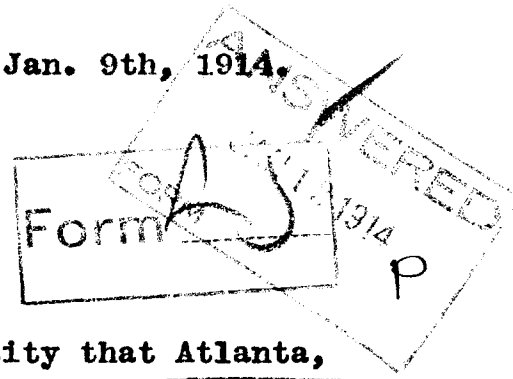
THE CHEROKEE NATIONAL BANK

OF ROME



ROME, GA. Jan. 9th, 1914.

The Reserve Bank Organization Committee,
Washington, B.C.



Gentlemen:--

It appearing to the Banks of this city that Atlanta, Ga. is the logical city from a geographical and commercial standpoint, it is the desire of this Association to urge the appointment of that city as the location for one of the Regional Reserve Banks, and in accord with that view this Association has passed resolutions, copy of which are herewith enclosed, which are submitted for your careful consideration.

Very respectfully,

THE ROME CLERAING HOUSE ASSOCIATION,

By H. O. Teece Sec'y.

K/JVL.

January 8th, 1914.

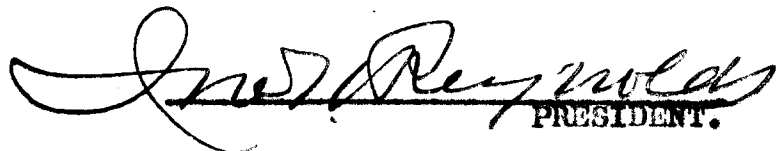
THE ROME CLEARING HOUSE, AT ROME, GA., IN REGULAR MEETING
ASSEMBLED.

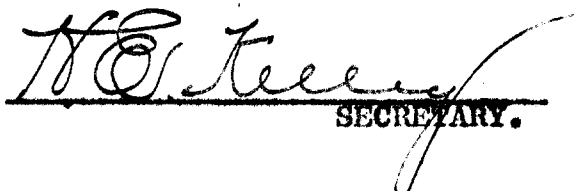
The following resolution was offered and adopted:

WHEREAS, It appearing to the Banks of this Association that the establishment of one of the Regional Reserve Banks should be located in this section in order to supply facilities for the very large agricultural, manufacturing, commercial and mining interests, of which this immediate section is practically the center;

AND WHEREAS, It appears that Atlanta, Ga. is more favorably located geographically and from a commercial standpoint than any of the other cities in the Southeastern territory and that, in our opinion, this is the logical point for the establishment of one of the said Banks.

THEREFORE, BE IT RESOLVED, That the Organization Committee of the National Reserve Bank be requested and urged to locate one of the Regional Reserve Banks in the city of Atlanta, Georgia.


PRESIDENT.


SECRETARY.

J. W. Jordan

W. L. Jordan

JORDAN BROTHERS

DEALERS IN

General Merchandise
CLOTHING, SHOES, HATS, ETC.

Royston, Ga., Jan. 21st, 1914. 191

Organization Committee, Regional Reserve Banks,
Washington, D. C.

Gentlemen:-

Form 25

As we see the great pull that Atlanta Georgia is making for a Regional Reserve Bank to be located there we are writing you in their behalf as we fully believe in our minds that Atlanta is the greatest City in the south-eastern section. And not only the greatest City but the greatest insurance City of the south, and as she is located in the best section of Georgia which ranks second in the great cotton world, and we think the Regional Reserve Bank if located in Atlanta would be a great out let and furnisher to the south.

Yours very truly,



JAN 23 1914
JRM

WESTERN UNION



TELEGRAM

THEO. N. VAIL, PRESIDENT

DEC 30 PM 7 08

889

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

172AM HY 35 1 EXA

SAVANNAH GA DEC 30 1913

ANSWERED
DEC 31 1913
L 6 - De
FORM

THE SECY OF THE TREASURY

WASHINGTON DC

THE SAVANNAH CLEARING HOUSE ASSOCIATION THE TRADE BODIES AND THE CITY OF SAVANNAH CORDIALLY INVITE YOUR COMMITTEE TO MEET IN THIS CITY WHEN CONSIDERING THE LOCATION OF A REGIONAL RESERVE BANK FOR THIS DISTRICT

SIGO MYERS 7PM

Attorney b

EXECUTIVE COMM. 2

SIGO MYERS, Chairman
RICHARD J. DAVANT
MILLS B. LANE
W. F. McCAULEY
LEOPOLD ADLER
JACOB S. COLLINS
JOSEPH HULL
HENRY BLUN
THOS. PURSE, Committee Secretary

SAVANNAH CLEARING ASSOCIATION

SAVANNAH, GA.

December 30, 1913.

The Secretary of the Treasury,
Washington, D. C.

Sir:

Confirming our telegram of today, reading:

"The Savannah Clearing Association, the trade bodies and the City of Savannah cordially invite your Committee to meet in this city when considering the location of a regional reserve bank for this district."

Realizing the importance of your holding your meetings in a city centrally located, in each reserve district, and knowing that in this district, Savannah is the nearest point to its center of any of the cities likely to be selected for consideration, and knowing that owing to its vast commercial importance, and to the fact that it supplies most of the funds necessary to move the enormous crops grown in this section, and having in the Savannah Custom House a building admirably adapted to your Committee's needs, we cordially invite your Committee to meet in this city.

Should it become expedient to hold the session in Washington, we will esteem it a favor to appear before your Committee in that city.

Very Respectfully,

R. J. Davant
Mayor of Savannah, Ga.

NATIONAL BANK OF SAVANNAH

By *[Signature]* Prest.

SAVANNAH BANK & TRUST CO.

By *W. F. McCauley* Prest.

CITIZENS TRUST CO.

By *Chas. J. Fulton* Prest.

SAVANNAH TRUST CO.

By *W. W. McKel* Prest.

EXCHANGE BANK

By *Wm. W. Osborne* Prest.

HIBERNIA BANK

By *M. A. Byrne* Prest.

CITIZENS & SOUTHERN BANK

By *[Signature]* Prest.

GERMANIA BANK

By *[Signature]* Prest.

CHATHAM BANK

By *[Signature]* Prest.

COMMERCIAL BANK

By *[Signature]* Prest.

GEORGIA STATE SAVINGS ASSOCIATION

By *C. W. Bell* Vice Prest.

MERCHANTS NATIONAL BANK

By *[Signature]* Prest

EXECUTIVE COMMITTEE

SIGO MYERS, Chairman
RICHARD J. DAVANT
MILLS B. LANE
W. F. McCAULEY
LEOPOLD ADLER
JACOB S. COLLINS
JOSEPH HULL
HENRY BLUM
THOS. PURSE, Committee Secretary

SAVANNAH CLEARING ASSOCIATION

SAVANNAH, GA.

ORGETHORPE SAVINGS & TRUST CO.

By *William Purse* *Curran*
Pres.

PEOPLES BANK

By *Sam M. O'Brien* Pres

CHATHAM REAL ESTATE & IMPROVEMENT CO.

By *W. H. Finney* Secy. & Treas

February 6, 1914.

Sir:

The Reserve Bank Organization Committee will be glad to hear representatives from Savannah at its hearings to be held in the Court of Appeals room at Atlanta, Georgia, February 13 and 14 beginning at 10 A. M.

Kindly furnish me list of those who desire to be heard, mailing duplicate to National Bank Examiner T. C. Dunlap, 58 Sutherland Drive, Kirkwood, Atlanta, Georgia.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Chairman,
Savannah Clearing Association,
Savannah, Ga.

TREASURY DEPARTMENT TELEGRAM.

WHERE WRITTEN:

Washington,
February 10, 1914.



Handwritten signature: Fred E. ...

Sigo Myers,

Savannah, Ga.

**Telegram received. Savannah's case should be presented in Atlanta
at hearings there Friday and Saturday.**

J. S. Williams

OFFICIAL BUSINESS.
GOVERNMENT RATES.

Official

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR _____

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

DEPARTMENTAL STOCK FORM 2128.

WESTERN UNION DAY LETTER



1000

THEO. N. VAIL, PRESIDENT

RECEIVED AT

130AM TN 32 BLUE

RECEIVED FEB 10 45

SAVANNAH GA FEB 10 1914

HON JOHN SKELTON WILLIAMS

COMPTROLLER OF THE CURRENCY WASHINGTON DC

AS I CORRECTLY INFORMED BY CONGRESSMAN EDWARDS THAT YOU HAVE

ARRANGED OUR HEARING TO FOLLOW ATLANTA HEARING FRIDAY OR SATURDAY

NEXT I HOPE TO HAVE THE PLEASURE OF MEETING YOU THERE ANSWER

SIGO MYLRS

641PM

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Washington,

RESERVE BANK ORGANIZATION COMMITTEE

February 12, 1914.

To

Sigo Myers,
Savannah, Georgia.

Have notified Committee Savannah will be heard Saturday,
fourteenth, A.M.

Secretary,
Reserve Bank Organization Committee.

OFFICIAL BUSINESS.
GOVERNMENT RATES.

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR

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

DEPARTMENTAL STOCK FORM 2128.

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Washington,

RESERVE BANK ORGANIZATION COMMITTEE

February 12th, 1914.

TO

**Sigo Myers,
Savannah, Georgia.**

**Committee will be glad to hear representatives of
Savannah Saturday morning- hearings begin ten A.M.**

**Secretary,
Reserve Bank Organization Committee.**

OFFICIAL BUSINESS.
GOVERNMENT RATES.

OFFICIAL

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR _____

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

DEPARTMENTAL STOCK FORM 2128.

B. H. DAVIS.

Southern Bell Phone No. 1.

L. C. DAVIS.

DAVIS & DAVIS

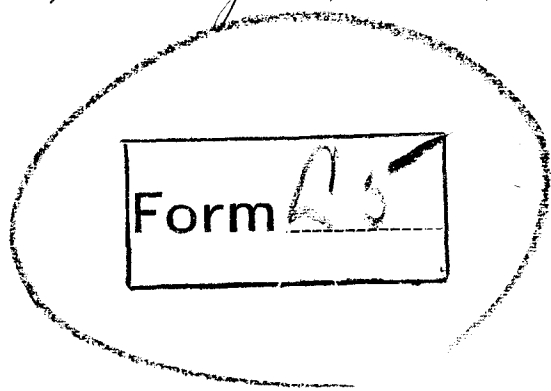
GENERAL MERCHANDISE

Dry Goods, Notions, Clothing, Boots, Shoes, Hats, Caps, Fertilizers and Coal.
WE STORE COTTON AND BUY COTTON SEED.

HEAVY FEED STUFF A SPECIALTY.

Stone Mountain, Ga., *Feb'y 11,* 191*4*

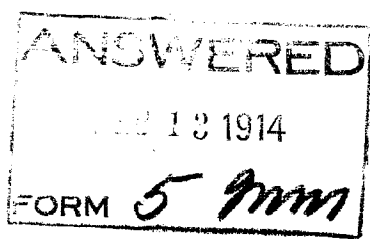
*Hon. Wm. G. McAdoo,
Secretary of the Treasury,
Washington, D. C.,*



Dear Sir:

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice is Atlanta and our second choice is Richmond.

*Respectfully Submitted:
Davis & Davis*



A Corporation Chartered under the Laws of Georgia, December 24, 1892. Commenced Business January 1, 1893.

WEAVER MERCHANDISE CO.

Capital Paid In \$20,000.00

THE BIG DEPARTMENT STORE, CENTER ST.

SALES AGENTS FOR

| | | |
|---|---|---|
| Liberty Mills Flour—Made From Soft Winter Wheat.
—DEALERS IN—
Fancy Groceries, Grain, Feed Stuff, Etc.
Crockery and Glassware. | Studebaker Farm Wagons and Harness.
Kingman Stalk Cutters.
Oliver Chilled Plows.
Keen Kutter Tools and Cutlery.
Majestic Ranges.
H. Wetter Stoves and Ranges.
Devco's Paints and Varnishes. | Queen Quality Shoes and Hosiery.
Crossett Shoes.
Buster Brown Shoes for Children.
White's Home and Hand Made Shoes.
Isaac Hamburger & Sons Clothing.
—DEALERS IN
Millinery, Fancy and Staple Dry Goods. |
|---|---|---|

All Car Load Shipments to Reach Here Over M. & B. Railway as its Storage Room is Located on this road---With B. L. Naming Freight Rate.

Thomaston, Ga., Jan. 20th, 1914.

Organization Committee,
 Regional Reserve Bk.
 Washington, D. C.

Gentlemen:

We want to **express** to you the desirability of locating one of your Regional Banks in ~~Atlanta~~, Ga. We feel that Atlanta is the best site for a Regional ~~Bank~~ in the South, not excepting any city. Atlanta is the nearest city by average distance to all the territory between Virginia and the Missisipi river. With that territory a Regional Bank at Atlanta can reach more people, more products of the farm and factor, more banks and more banking capital between the close of banks one day and their opening the next morning than it could if located in any other city of the South.

Atlanta is the financial centre, the insurance centre, the official Railway headquarters, telegraph and telephone headquarters, and headquarters for more manufacturers agents than any other city in the South. Its business equipment is by far the best, as evidenced by its massive groups of office buildings, the like of which is not seen anywhere else in the South. Atlanta has grown in leaps and bounds for the last few years, and is always looking out for the betterment of its city and surroundings. We feel that Atlanta is entitled to this great institution. The whole South should feel good over this great city. Consider Atlanta above all in placing this bank.

Hoping that you may see fit to consider this favorably, we are

Yours very truly,

WEAVER MDSE. CO.

By T. B. D. Weaver

TADW-JFF.

Form *LS*

ANSWERED
 JAN 23 1914
 FORM *T.G.M.*

TELEPHONE, LOCAL, 23

OFFICE OF

THE VIDALIA ADVANCE

A. B. CARGILE, PROPRIETOR

TOOMBS COUNTY'S LIVE WIRE

VIDALIA, GA., Feb, 4th, 1914.

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

Dear Sir=

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice is Atlanta and our second choice is Richmond.

Respectfully submitted:

A. B. Cargile

Form *25*

ANSWERED
FEB 6 1914
FORM *S-M*

JO M. MOORE, PRES.

J. HENRY POPE, VICE PRES.

MERCHANTS AND PLANTERS BANK

GEORGE HARPER, CASHIER

VILLA RICA, GA. Jan. 15, 1914.

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

Dear Sir;

We heartily endorse Atlanta, Ga., as the place for the Regional Bank for the South East. We believe that this section can be best served from Atlanta, standing as it does as the great distributing point for the South. We believe that no better argument in favor of Atlanta could be offered than the tremendous increase in its Bank clearings.

Very truly yours,

Merchants & Planters Bank,

George Harper
Cashier.

Circulation 1000
Only Paper in Warren County

The Warrenton Clipper

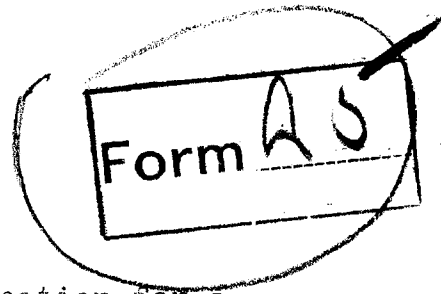
A Weekly Newspaper Established 1843
Incorporated 1909

All Home Print
Commercial Job Printing

E. E. Lee, Editor

Warrenton, Georgia Feb 7, 1914.

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



Dear Sir: In the matter of selecting a location for a Federal Reserve Bank to serve this district, our first choice is Atlanta and our second choice is Richmond.

Respectfully submitted:

The Warrenton Clipper,

E. E. Lee
By _____
Editor

ANSWERED
FEB 9 1914
FORM 5 M

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 **381**

INDEPENDENT COMPETITIVE PROGRESSIVE

249AG.CD. 127. N.L. 4 Ex.

Washington, Ga., Jan. 8th, 1914.

Hon. W. G. McAdoo,
Chairman, Washn, D. C.

Stone

The Clearing House Association of this city composed of all the banks therein have this afternoon in meeting assembled unanimously adopted the following resolution:

WHEREAS the Federal Reserve Act makes it necessary to have Regional Banks in their respective districts and,

WHEREAS we are of the opinion that Atlanta is the logical location for one of these banks, therefore be it,

RESOLVED, That we do hereby earnestly advocate and desire for the benefit of a very large and prosperous section of our county that the Reserve Bank Organization Committee select Atlanta as the location of one of the Reserve Banks.

RESOLVED FURTHER, That this resolution be forwarded to the Committee by wire and a copy be sent to the Atlanta Clearing House Association.

F. H. Ficklin, President, Alex. Irvin, Secy.



No. 4963

First National Bank of Waycross

CAPITAL \$200,000.00

L. J. COOPER, President.
P. N. HARLEY, Vice Pres.
J. W. BELLINGER, Cashier.

Waycross, Ga.

January the Ninth,
Nineteen-Fourteen.

Form *AS*

ANSWERED
JAN 10 1914
FORM

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

Dear Sir:-

I send herewith copy of Resolution passed by our Board of Directors requesting that your Organization Committee locate one of the Regional Reserve Banks in Georgia.

I trust at the proper time, you will be able to give it your most favorable consideration.

Yours very truly,

L. J. Cooper
President.

Photo & Drawing Co. Atlanta, Ga.



No. 4963

First National Bank of Waycross

L.J. COOPER, President.
P.N. HARLEY, Vice Pres.
J.W. BELLINGER, Cashier.

CAPITAL \$200,000.00

Waycross, Ga.

January 10th, 1914.

Form

RECEIVED
JAN 12 1914
R

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

Dear Sir:-

At a regular meeting of the Board of Directors of the First National Bank, of Waycross, held on the 9th inst. a resolution was unanimously adopted requesting your Organization Committee to locate one of the Federal Reserve Banks in Georgia.

Of course you know the conditions existing and under the circumstances we could not very well ask that the Bank be located in one Georgia city as against another but we do most respectfully ask that one of the Banks be located in our State.

We believe that our location is the best for serving the Southeastern territory and, we trust you and your committee will agree with us in making your final selection.

Yours very truly,

L.J. Cooper
President.

R E S O L V E D, BY THE BOARD OF DIRECTORS OF
THE FIRST NATIONAL BANK OF WAYCROSS, in regular meeting convened,
That we not only strongly favor the location of a Regional
Reserve Bank under the new Banking and Currency Law, for the
Southeastern Territory of the United States, in some Georgia
City, but finally believe the geographical position of this State
in reference to said territory justly entitles it to have such
Regional Reserve Bank located within its borders.

RESOLVED FURTHER, That a copy of this Resolution be
furnished the Secretary of the Treasury and to the Clearing
House Associations of Atlanta and Savannah.

-----o-----

THIS IS ~~TO~~ CERTIFY, That the
foregoing is a true copy of Resolution adopted at the regular
meeting of the Board of Directors of the First National Bank of
Waycross on January 9, 1914.

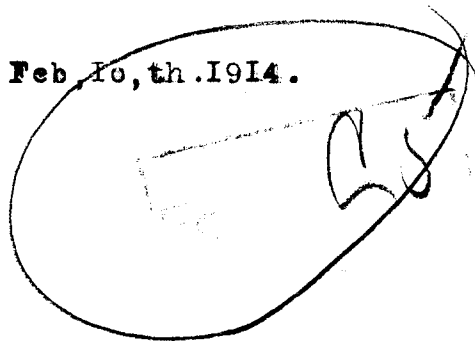


C a s h i e r.

THE WINDER NEWS

WINDER, GEORGIA.
P. O. BOX 8.

Feb. 10, th. 1914.



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

Dear Sir:-

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice is Atlanta and our second choice is Richmond.

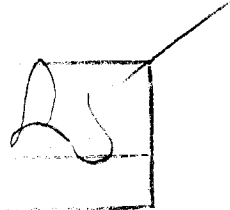
Respectfully submitted;

RECEIVED
FEB 11 1914
FORM 5 My

The Winder News
By R O Ross

R. P. MINTER, PRES E. J. SNEAD, CASHIER J. T. BURCH, V.-PRES

WOOLSEY BANK



Woolsey, Ga., Jan. 17, 1914

Hon. W. H. McCadro Secy of the Res.
Washington D. C.

Dear Sir:-

We wish to endorse Atlanta, Ga. as an ideal location for one of the Regional Branches. We believe the South can best be served from Atlanta.

Owing to its geographical position and the fact that this is the distributing point for the South, we believe Atlanta is eminently an ideal place for the Federal Reserve Bank to serve this section.

Yours very truly
E. J. Snead
Cashier