

Miss Elsie Rackstraw

139 E. Bradley Lane, Chevy Chase 15, Maryland

Sunday, March 14, 1954

Dear Miss Adams:

I am extremely sorry that your letter of March first has not been replied to before this.

The fact of the matter is the letter reached me only yesterday, Saturday, having been three forwarded to Florida, the first time while I was on my way back, the second time, through error at the Post Office, after I had returned here.

I hasten to offer apologies for neglecting to write you, as I planned to do, but personal matters have quite

Miss Elsie Rackstraw

139 E. Bradley Lane, Chevy Chase 15, Maryland

overwhelmed me, first the conditions at my  
bro. W's home and then a hurried call back  
here to attend to matters involving a project of  
the Sanitary Commission for a storm sewer in the  
area of my property. Believe me, I have been  
one busy and fatigued man, up to my ears  
in mud - tractors and bull-dozers - and  
in no frame of mind to undertake any work  
however pleasant it might be.

I hope you have not placed dependence  
on me to help with this job and that you have  
found someone by this time, since there seemed  
some urgency in getting it done.

Again with my apologies and with good  
wishes, I am  
Very sincerely yours  
Epic Rackstraw

RACKSTRAW, Elsie

March 1, 1954

Dear Miss Rackstraw:

When we talked over the telephone late in January, you thought you might be back in Washington by March, and, if so, that you could be interested in some work at the Library of Congress.

I have been hoping to get word from you, but I know that these things do get pushed off with a situation like the one you were facing. I hope, however, that you may be back in time to help us with this project. Would you be kind enough to let me know what your plans are for the month of March?

I do hope things are going better than you feared.

Sincerely yours,

Mildred Adams

Miss Elsie Rackstraw  
139 East Bradley Lane  
Chevy Chase  
Maryland

MA:km

June 17, 1955

Miss Beth Anway, Credit Manager  
The Hotel Radisson  
Minneapolis 2, Minnesota

Dear Miss Anway:

I am asked by Miss Adams to acknowledge your letter of June 15th. She is very grateful to you for clearing up the matter of the miscellaneous charges on her bill.

Miss Adams asked me to be sure to tell you that she enjoyed the Radisson very much and will certainly come again.

Very sincerely yours,

Research Assistant

IN MINNEAPOLIS 2



JUN 17 1955

COMMITTEE ON THE HISTORY  
OF THE  
FEDERAL RESERVE SYSTEM  
June 15, 1955

Mildred Adams  
Com. on the History of  
the Federal Reserve System  
Federal Reserve Bank  
333 Liberty St.  
New York, N.Y.

Dear Miss Adams:

This is in response to your letter of June 12th regarding miscellaneous charges shown on your folio 22207.

In checking our records we find that the four miscellaneous charges are telegrams sent to New York City. On the two telegrams sent June 8th, we have no information other than that they were sent to New York City. On June 9th, one wire was sent to the Hotel Muehlebach, Kansas City, Mo. - \$1.21; the other wire was to W. H. Kenyon in New York - \$1.60.

May we explain that had these wires been telephoned through our switchboard they would have been posted to your account as telegrams and so indicated. However, when a wire is sent at the Front Desk over the Telefax Machine, it is charged on a miscellaneous voucher and posted to the account as a miscellaneous charge.

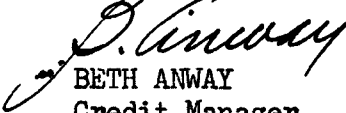
We are very sorry for the confusion caused by these postings and hope that our explanation will be satisfactory to your auditor.

Continued on Page 2.

Continued from Page 1. June 15, 1955

Thank you for your patronage. We hope that your stay at the Radisson was most enjoyable and that it will be our pleasure to welcome you here again soon.

Cordially yours,

  
BETH ANWAY  
Credit Manager

BA/js  
enc.

**THE FIRST NATIONAL BANK**  
OF MEMPHIS

**MEMPHIS, TENN.**

**RECEIVED**

NORFLEET TURNER  
PRESIDENT

April 11, 1955  
"Our 92nd Year"

APR 13 1955

COMMITTEE ON THE HISTORY  
OF THE  
FEDERAL RESERVE SYSTEM

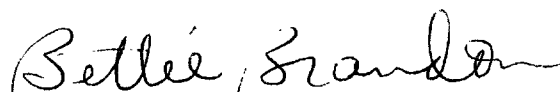
Mr. Donald B. Woodward, Secretary  
Committee on the History of the Federal Reserve System  
33 Liberty Street  
New York 45, New York

Dear Mr. Woodward:

Your letter of April 4, 1955, addressed to Mr. S. E. Ragland  
has been received.

Mr. Ragland passed away in November, 1949.

Yours very truly,



(Mrs.) Bettie Brandon  
Secretary to Mr. Turner

See correspondence file FEDERAL RESERVE BOARD



COMMITTEE ON THE HISTORY OF THE FEDERAL RESERVE SYSTEM  
33 Liberty Street, New York 45, New York  
Telephone: REctor 2-5700, Extension 286

August 31, 1954

Dear Dr. Reed:

The package of books followed close on the heels of your letter, and I send you warm thanks for both. We are proud to add your volumes to our growing library, and as for the bibliography, it will be put to work at once.

Also I am most grateful for permission to call on you on a "when in need" basis. Meanwhile, do keep turning this history project over in your mind. If we can get scholars like yourself thinking for us we will be able to move forward a little faster.

My thanks, and warm regards to you.

Most sincerely,

Mildred Adams  
Research Director

Dr. Harold L. Reed  
422 Cayuga Heights Road  
Ithaca, New York

P.S. I wrote Mrs. Robert E. Treman asking about her father-in-law's papers, but thus far have had no reply. If you hear anything about them, do let us know.

HAROLD L. REED  
422 CAYUGA HEIGHTS ROAD  
ITHACA, NEW YORK

August 21, 1954.

Miss Mildred Adams,  
Committee on History of the Federal Reserve System,  
33 Liberty St.,  
N. Y. C.

Dear Miss Adams, -

I am happy to note you  
survived the Schuyler Valley on your return  
trip.

Yesterday I forwarded some  
of my publications.

I shall always be at  
your call if there is any chore I  
can perform. I enjoyed very much meeting  
you and learning of your project.

I am not quite ready  
to undertake a major job, as I  
am still in process of recuperating  
from over 40 years teaching. But I  
may get tired "bumming" after while.

Since your new assistant

2.

HAROLD L. REED  
422 CAYUGA HEIGHTS ROAD  
ITHACA, NEW YORK

will begin work <sup>soon</sup> I will make only a few reading suggestions for her. To confine the list to about a half dozen books I would suggest:

- 1) E. W. Kemmerer: The ABC of the F. R. System. (Suggest she start with one of the early editions)
- 2) H. P. Willis: The Federal Reserve. Doubleday, N. Y. 1915. (This is a small volume and I wouldn't give her one of Ot. Parker's Tomea in the beginning).
- 3) Harold P. Raed: The Development of Federal Reserve Policy
- 4) Harding: An Adventure in the Formative Period of the Federal Reserve System ~~The Critical Period~~
- 5) Burgess: The Reserve Banks and the Money Market
6. Goldswainer: "The Federal Reserve System in Operation".

The names of publishers and dates of publication

HAROLD L. REED  
422 CAYUGA HEIGHTS ROAD  
ITHACA, NEW YORK

of the above, together with other references, are given in the List of References cited in my Money, Currency and Banking.

Please do not hesitate to let me know if there is anything I can do.

Sincerely,  
Harold L. Reed

August 19, 1954

Dear Dr. Reed:

The inevitable result of as stimulating a visit as you were good enough to grant me yesterday is that questions keep emerging which should have been asked while I had the chance. Failing that, may I ask them in this delayed form.

It goes without saying that we are in the course of our work accumulating various bibliographies, both of published and unpublished material. In that process, and watching the card files grow, I am wondering what an experienced teacher like you would consider the essential minimum which should be read as the basis for a study project of the kind we have under way.

The question is sharpened by the fact that I am about to take on a new assistant who studied economics at Vassar and Radcliffe, but not money and banking. Being an intelligent young person, she wants to do some basic reading before she begins work here in September. I can start her off with the Board's own pamphlet, Purposes and Functions of the Federal Reserve System, but it hardly seems adequate, and so much is hidden behind its smooth sentences that it gives an illusion of completeness which may mislead.

However, her needs merely point up the problem of a basic bibliography, which has been haunting me for some time. Any aid you can give us on this will be greatly appreciated.

Meanwhile may I thank you again for your kindness in acting as guide, consultant and advisor. I will report the result of our conversations to the Committee, and I have no doubt that as a result you will find attempts at assault made on your cherished leisure. We greatly value your interest in this project, and we will welcome any suggestions you see fit to make.

Very sincerely yours,

Mildred Adams

Professor Harold L. Reed  
422 Cayuga Heights Road  
Ithaca, New York

HAROLD L. REED  
422 CAYUGA HEIGHTS ROAD  
ITHACA, NEW YORK

Aug. 13, 1954

Miss Katharina Mc Kinstry,  
33 Liberty St.,  
N.Y.C.

Dear Miss Mc Kinstry,

I have your letter  
and will look up Miss Adams  
at the Statler Club Wednesday,  
Aug. 18, at 9<sup>30</sup> A.M. as you suggest.

The Manager informs  
me that Miss Adams' day room  
request will be granted.

Sincerely yours  
Harold L. Reed

VIA AIRMAIL

August 10, 1954

Dear Professor Reed:

Miss Adams is very pleased to have your prompt and generous response to our request for an appointment with you.

She wishes me to thank you for your suggestion of a meeting place on campus, and would like to arrange to see you at the Statler Club on Wednesday, August 18th. She plans to come to Ithaca on the overnight train and should (if we are successful in our request today for a room reservation) be installed at the Inn by breakfast time. I would suggest, if this is convenient for you, that an early appointment, say around 9:30 a.m., unless we hear from you to the contrary, may be most convenient. She may while she is in Ithaca wish to look up some persons now or formerly affiliated with the New York Reserve Bank, and will, I think, want to return to New York in the late afternoon or on the overnight train.

Sincerely yours,

Research Assistant

Professor Harold L. Reed  
422 Cayuga Heights Road  
Ithaca, New York

km

HAROLD L. REED  
422 CAYUGA HEIGHTS ROAD  
ITHACA, NEW YORK

August 5, 1954.

Miss Katherine Mc Kinstry,  
Committee on the History of the Federal Reserve System,  
New York 45.  
33 Liberty St..

Dear Miss McKinstry, -

I should be happy to discuss Miss Adams' program of research in re the Federal Reserve System whenever it is convenient for her. My own preference as to time would be some day in the week beginning August 16. (I think there was some error in your letter as to the dates on which particular days fall). I would suggest 10 A. M. and, since my home is a little removed, would think Statler Inn would be a convenient and agreeable place.

If Miss Adams will select any date between August 16 and August 20 I will make it a point to call on that date in the general



HAROLD L. REED  
422 CAYUGA HEIGHTS ROAD  
ITHACA, NEW YORK

lounge at 10 A. M. It may be  
that Miss Adams would like a  
room for her personal use during  
the day at the Statter Club. If she  
will write the Statter Club, Cornell  
Campus, Ithaca, N. Y. I have no  
doubt she would be able to obtain  
a room.

I shall await your  
reply.

Sincerely yours,  
Harold L. Reed.

August 3, 1954

Dear Professor Reed:

It has come to the attention of several members of the above Committee that you formally retired from the Cornell faculty last June. They have suggested to Miss Adams, Research Director for the Committee that she should try to arrange an appointment with you at an early date to discuss the program of research on the history of the Reserve System upon which she is currently engaged under a grant from the Rockefeller Foundation. The Committee feels that in the light of your own long study of Reserve problems you might have a special interest in this program of research and that your counsel would be invaluable to Miss Adams.

Miss Adams has asked me to send you this note to find out your present whereabouts and suggests, if you find it possible to arrange a definite appointment in Ithaca at this time, that she could come up to see you either on Wednesday or Thursday of next week (August 14-15) or on the following Monday or Tuesday (August 19-20). Would you be good enough to let us know whether you are willing to see Miss Adams, and, if so, what your preference is as to a meeting date and place?

Sincerely yours,

Research Assistant

Professor Harold L. Reed  
c/o Department of Economics  
Cornell University  
Ithaca, New York

km

COMPO PARKWAY • WESTPORT • CONNECTICUT

Friday

Dear Kay--

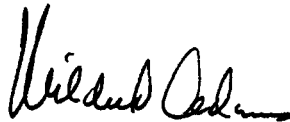
Would you write one of your very nice letters to Dr. Harold Reed at Cornell, asking if I might come up to see him Wednesday the 11th or Thursday the ~~11th~~ 12th to discuss certain problems which this Committee faces.

The genesis of the request is, of course, the letter from Donald Woodward suggesting that I see Reed and sound him out, and then report to the Executive Committee on both Reed and Wood. Sproul suggested Reed at one time, and Don seems to think we'd better carry through on it, at least this far.

You might suggest that if no other date is possible, an equivalent date in the next week (that is the 19th or 20th) might do. He may, of course, be on vacation.

I am enclosing letters of thanks for Lois to copy so that I can sign them the first thing Tuesday morning and send them out. They ought to be dated on Tuesday, and sent airmail.

Thanks much



WESTERN HISTORICAL MANUSCRIPTS COLLECTION

305 GENERAL LIBRARY  
UNIVERSITY OF MISSOURI  
COLUMBIA, MISSOURI

RECEIVED

January 17, 1955

JAN 20 1955

COMMITTED ON THE HISTORY  
OF THE  
FEDERAL RESERVE SYSTEM

Miss Mildred Adams, Research Director  
Committee on The History of The Federal Reserve System  
33 Liberty Street  
New York 45, N. Y.

Dear Miss Adams:

Although I regret having to do so, again I must report failure to uncover any material on the Federal Reserve System. We have a few Collections of bank's papers, but they are all of a local nature. In one collection there is a small amount of correspondence with the District Bank in St. Louis, but it is of a routine and official nature.

As to the papers of persons who were instrumental in the affairs of the Federal Reserve System; we unfortunately do not have any of those either. We have been in correspondence with Mrs. James Reed concerning the late Senator's papers and have good hopes of getting them, but as yet we have not succeeded. I have no knowledge of any papers of Rolla Wells, however there is a good chance that they are in the hands of the Missouri Historical Society of St. Louis and I would assume that if his papers were deposited anywhere the Society there would have them.

I am very sorry that it has not been possible for us to assist you more in this matter. If there is any way in which we can be of service we will be glad to help. If we should receive any useful material in the near future I shall promptly let you know.

Sincerely yours,

*John A. Galloway*  
John A. Galloway

JAG/jp

**This document is protected by copyright and has been removed.**

Author(s):

Article Title: George W. Reily, 83, A Banker 62 Years

Journal Title: *New York Times*

Volume Number:

Issue Number:

Date: June 6, 1954

Page Numbers:

March 28, 1956

Dear Mr. Reyburn:

In going through notes on things left undone, I find that I meant to nudge your elbow in January on the subject of further letters to your grandson, Lt. Sam Hilbert. You wrote him a most interesting one in July 1955, and sent us a copy which we treasure, but we seem not to have received further installments.

As that letter ends in 1911, leaving many interesting years of your own activity still to be recounted, I am hoping that you have gone ahead with these informal memoirs. Anything we can send you which will stir or amplify your memory we will forward with pleasure.

Most cordially yours,

Mildred Adams

Mr. Sam Reyburn  
3 Sunset Apt.  
1127 N. Gulfstream Avenue  
Sarasota, Florida

July 19, 1955

Mr. Samuel Reyburn  
c/o Mrs. Frederick Abbott  
Cherry Street  
Katonah, New York

Dear Mr. Reyburn:

The copy, dated July 14th, of your letter of reminiscences written to your grandson, Lt. Sam Hilbert, reached us yesterday. I read it with great interest, and shall be looking forward to a second installment in the near future. We are setting up a file for Reyburn archives, and we hope it will grow fat with general memories of finance and financiers, as well as with specific ones that concern your connection with the Federal Reserve Bank of New York.

If, at the same time, I say that we hope you will not come to town until the heat moderates, you will understand it is only to spare you the impact of these hot canyons. I shall be delighted to see you whenever it is convenient for you.

Meanwhile my thanks for the first chapter in what we know will be a fascinating series.

Very sincerely yours,

Mildred Adams

July 15, 1955

Mr. Samuel W. Reyburn  
c/o Mrs, Frederick Abbott  
Cherry Street  
Katonah, New York

Dear Mr. Reyburn:

My assistant tells me that you have finished the first chapter and are sending it in. She also says that you will be in New York on Monday or Tuesday, and may come into this office.

We will look eagerly for the manuscript and for your presence. I shall be here Monday morning until 12, Monday afternoon after 3, and all Tuesday except for a business lunch which will take a couple of hours out of the middle of the day,

Very sincerely yours,

Mildred Adams



July 6, 1955

Dear Mr. Reyburn:

The tales you told this noon of banking and bankers were so valuable that I am writing to ask for more of them as soon as possible. I came into the room too late to hear how you first met Benjamin Strong, though from something you said I wonder if it was while he was at the Bankers' Trust Company and soon after you organized the Union Trust Company of Little Rock.

After that, there are a great many other questions I'd like to ask, but I'm sure you will answer some of them in the memoirs you are going to write for your grandson and for us. We will be hoping to see them at an early date; as a token of our keen interest, I am taking the liberty of asking Goldsmiths to send you a set of long yellow pads so that you will have your shosen paper immediately at hand. We hope these will persuade you to write freely and fully, with all the picturesque detail put in to explain and balance the action. What we want most to know is what never gets into books - the things that move men to try this course of action or neglect that.

It was a great pleasure to meet you and to listen to you. I hope we may have further conversations as the memoirs grow.

Very sincerely yours,

Mildred Adams

Mr. Sam Reyburn  
c/o Mrs. Frederick E. Abbott  
Cherry Street  
Katonah, New York

June 1, 1955

Dear Mr. Reyburn:

Your daughter, Mrs. Abbott, has informed my office that the happy event of a daughter's marriage brought you to New York earlier than you had expected. She added that you have returned to Florida but will come north again near the end of June.

We have therefore assumed that you would want us to cancel your luncheon appointment on June 9th with Mr. Sproul. Mr. Sproul is planning his vacation for August; I shall be here through June and July. If you could give us some indication of convenient dates, perhaps we can arrange an appointment for the end of June or early July.

I am looking forward to hearing your memories of the "Currency Panic of 1907" as well as of early Federal Reserve problems.

Very sincerely yours,

Mildred Adams

Mr. Sam Reyburn  
3 Sunset Apt.  
1127 N. Gulfstream Ave.  
Sarasota, Florida

c.c. - Mr. Sproul

March 21, 1955

Dear Mr. Reyburn:

It was a pleasure to read your letters of March 14th, with their assurance that we can count on you for memories when you come north. Your letter to Mr. Sproul, which he sent to this office, gives us an idea of your June schedule. I wonder if, in view of Mr. Sproul's invitation to lunch with him and the present directors on a Thursday, you might like to note June 9th as a possible day for lunching with him and talking with me.

Any date made three months in advance is, of course, tentative and subject to change. Thursday, June 9th, may not suit your convenience in the least, and if not, it can readily be shifted. If, rather than coming to the city, you would prefer that I come to Katonah, I will do that with pleasure.

You ask about the framework we have set up for this history -- thus far, and until that misty person we call The Historian has been appointed, we have only the System's chronological skeleton. Within that skeleton, we take all we can get. Early in this project it became clear that we must learn something about the banking conditions which the Federal Reserve Act was intended to reform, so we did a small amount of research into the workings of the National Monetary Commission which was set up under Senator Aldrich. That took us back to 1911.

COMMITTEE ON THE HISTORY OF THE FEDERAL RESERVE SYSTEM

You are the first person who has offered us banking memories going back as far as 1901, and the offer is highly appreciated. I would be most grateful if you would, as you say, "get the rust out of" those early memories. It would be very helpful to know how that Currency Panic of 1907, and the subsequent moratorium, looked from your vantage point. Also, I would welcome your memories of the various attitudes of bankers toward banking reforms as presented by Senator Aldrich and as presented by Mr. Glass.

All this covers a couple of decades before you came to the New York Bank. If you can also give us time and talking strength to retrace memories of bank action during the Stock Market crash of 1929 and the Banking Holiday of 1933, we will be doubly grateful, but it is the earlier memories which will be unique.

We shall be looking forward to June with the most lively expectation. Perhaps you will hold two or three days for us, not merely one.

Very sincerely yours,

Mildred Adams

Mr. Sam W. Reyburn  
3 Sunset Apartments  
1127 N. Gulfstream Avenue  
Sarasota, Florida

c.c. - Mr. Sproul

*Miss Adams*

FEDERAL RESERVE BANK OF NEW YORK

NEW YORK 45, NEW YORK

March 17, 1955

Mr. Sam W. Reyburn,  
3 Sunset Apt.,  
1127 No. Gulfstream Avenue,  
Sarasota, Florida.

Dear Mr. Reyburn:

It was good of you to take the trouble to write to me as you did in your letter of March 14. This letter serves as confirmation, if confirmation was necessary, that we should interview you in our pursuit of information concerning the history of the Federal Reserve System. Miss Adams will be getting in touch with you to arrange an appointment or appointments when you are in this vicinity next June.

At the same time, if you are ever in New York City on a Thursday, why don't you have lunch with me and some of our present directors. We should all be glad to see you.

With best regards,

Yours sincerely,

ALLAN SPROUL  
Allan Sproul

AS:ES

3 Sunset Apt. REYBURN, Sam W.  
1127 N. Gulfstream Ave.  
Sarasota, Florida

RECEIVED

March 14th 55,

MAR 17 1955

Dear Miss (or Mrs) Mildred:

COMMITTEE ON THE HISTORY  
OF THE  
FEDERAL RESERVE SYSTEM

Your letter of 10th inst. is most interesting and of course I'll do anything I can to help in recording a history of The Federal Reserve System.

By this mail I have written Mr Sproul and I am assuming you will see that letter. Having no stenag and ~~making~~ a hand wrought letter is a chore to write and a bore to read. I'll not repeat here what I said there.

No doubt you, as Research Director, will soon have a Syllabus or an abstract of the lines to be followed in preparing or seeking the desired material, and if one can be sent me, it will help by confining my recollections to those points you may wish recalled —

With the best of good wishes for the "Cause" and for you Sincerely

Sam W. Reyburn

Mildred Adams, Research Director,  
Committee on H.F. R.S.,  
33 Liberty Street,  
New York 45, N.Y.

COPY

3 Sunset Apt.  
1127 N. Gulfstream Ave.  
Sarasota, Florida

March 14th, 1955

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With the best of good wishes for the "Cause" and for you

Sincerely

Samuel W. Reyburn

Mildred Adams, Research Director  
Committee on H. F. R. S.  
33 Liberty Street  
New York 45, N. Y.

REYBURN, Sam <sup>W. Adams</sup>

3 Sunset Apt.

1127 N. Gulfstream Ave.

Sarasota, Florida

Mar 14th '55.

RECEIVED

Van.

MAR 17 1955

A. S.

ANSWERED  
ATTENDED TO

Mr. Allan Sprout, Chunn,  
33 Liberty Street,  
New York 45, N.Y.

Dear Mr. Sprout:

The interesting letter has been received from Medred Adams. I expect to be in New York, that is Cherry Street Katonah, telephone 4-0031, by noon Friday, May 27th.

A grand daughter graduates at Rosemoory June 2nd and a grand-son June 3rd and then another grand-daughter graduates at Bedesley June 11th to 13th - Can see you on Mex(?) Adams June 6th to 10th or June 14th to 17th both inclusive.

Will be available by appointment during some of the weeks later in the summer.

It seems to me that there should in the beginning of such a history one or two chapters of background as to Mrs. Parkins Low. Skelton, of course, but interesting and a co-writer. He became a Director and was on the



of a National Bank  
Executive Committee, early in the  
Century 1901 on 2 - and was in daily  
touch with its business until I came  
to N.Y. in July 1914. Also I was a ~~Director~~  
Director of the Trust Company Section  
of the American Bankers Association from  
Sept 1906 - to 1909 - incl - then on its Com  
on Regulation for two years and then ~~again~~  
again a Director from 1911 to 1914 -  
was decty of the Clearing House Commit-  
tee at Little Rock, in charge of issuing  
Clearing House Certificates in that  
90 days of a limited moratorium in  
Oct 1907 to Feb 1908. It was after  
that so called "Currency Panic" (but  
a more descriptive term might be  
"Deep age of Deposits") that the Campaign  
for a New Federal Bank Law began  
under the political leadership of  
Senator Aldrich.

If your History does include  
these back periods let me know  
so I can oil ~~me~~ up and get the  
rust out of the memories of those  
last years of the Golden Victorian Century

After the Aldrich bill failed to pass and Wilson was elected Pres. the ~~same~~ work for change in the law was continued under what was known as the "Crown-Glass Bill," which on passage Nov. December(?) 1913 became the Federal Reserve Act.

I studied both the Aldrich bill and the Crown-Glass bill and suggested changes in the latter through Congressmen from my own and other States and called on Congressman Glass several times seeking changes. Senator Owen was blind and as a result Congressman Glass was much more active in meeting and discussing the bill with representatives of Banks and the Public. He was looked upon as the important representative of the President. In one of my appeals for a change he seemed to agree with me (I said seemed) but said the President would not approve.

Write me if these suggestions seem interesting - Sincerely

Sam'l W. Keybrun

C O P Y

3 Sunset Apt.  
1127 N. Gulfstream Ave.  
Sarasota, Florida

March 14, 1955

Mr. Allan Sproul, Chmn.  
33 Liberty Street  
New York 45, N. Y.

Dear Mr. Sproul:

The interesting letter has been received from Mildred Adams. I expect to be in New York, that is Cherry Street, Katonah, telephone 4 - 0031, by noon Friday, May 27th. A grand-daughter graduates at Rosemary June 2nd and a grand-son June 3rd and then another grand-daughter graduates at Wellesley June 11th to 13th - Can see you or Miss (?) Adams June 6th to 10th or June 14th to 17th both inclusive. Will be available by appointment during some of the weeks later in the summer.

It seems to me that there should be, in the beginning of such a history, one or two chapters of background as to U. S. Banking Laws. Sketchy, of course, but interesting and accurate. I became a Director and was on the Executive Committee of a National Bank early in the century - 1901 or 2 - and was in daily touch with its business until I came to N. Y. in July 1914. Also I was a Director of the Trust Company Section of the American Bankers Association from Sept. 1906 to 1909 incl. - then on its Com. on Legislation for two years and then again a Director from 1911 to 1914. Was Secty. of the Clearing House Committee at Little Rock, in charge of issuing Clearing House Certificates in that 90 days of a limited moratorium in Oct. 1907 to Feby. 1908. It was after that so called "Currency Panic," (but a more descriptive term might be "Seepage of Deposits") - that the campaign for a new Federal Bank Law began under the political leadership of Senator Aldrich.

If your History does include these back periods, let me know so I can oil 'em up and get the rust out of the memories of those last years of the Golden Victorian Century. After the Aldrich bill failed to pass and Wilson was elected Presd., the work for change in the law was continued under what was known as the "Owen-Glass Bill," which on passage in December (?) 1913 became the Federal Reserve Act.

I studied both the Aldrich bill and the Owen-Glass bill and sought changes in the latter through congressmen from my own and other States and called on Congressman Glass several times seeking changes. Senator Owen was blind, and as a result Congressman Glass was much more active in meeting and discussing the bill with representatives of Banks and the Public. He was looked upon as the important representative of the President. In one of my appeals for a change he seemed to agree with me (I said "seemed") but said the President would not approve.

Write me if these suggestions seem interesting -

Sincerely

Sam W. Reyburn

March 10, 1955

Dear Mr. Reyburn:

I am writing at the suggestion of Mr. Allan Sproul who has asked me to bring to your attention the history project on which we are now engaged and to seek your cooperation for it.

The project was started in the belief that the time had come for a new look at the long course of Federal Reserve history. Too many of the men who created the System were no longer available to tell historians what really happened on disputed points. Even their papers were dispersed and in certain instances destroyed. Before the losses mounted higher, it was felt that a real effort should be made to record memories and locate correspondence and other papers that might be of value to the historian.

About a year ago the staff assembled by this Committee, with the aid of a small grant from the Rockefeller Foundation, began to interview people who had played an important part in the System's foundation and development, and to locate and catalogue information and material which might be valuable to the historian.

The pilot project was so successful that in June the Rockefeller Foundation made us

a five-year grant to further the Committee's work. We have been, since July, 1954, working with the assurance that we had time in which to continue the program of collecting memories and papers from the men who have made the System what it is.

If our records are correct, you were a director of the Federal Reserve Bank of New York from 1925 to the end of 1933. This means that you were active there in the latter years of Benjamin Strong's lifetime, and that you would be able to tell us not only about the latter days of his dealings with European central banks, but also about the bank's activities at the time of the Stock Market crash of 1929 and the banking holiday of 1933.

All three of these are, of course, extremely interesting periods from the point of view of anyone working with the history of the Federal Reserve System. We are hoping, therefore, that when you come back to New York in the spring you will consent to one or two interviews on these matters. It would be of the greatest help to get your point of view on certain details, and to know how certain key incidents looked from where you saw them.

If you could let us know when you expect to return to New York, we would like to put these interviews on our schedule at a moment which would be convenient for you. The Committee in general, and Mr. Sproul in particular, would want me to thank you for your kind consideration of this request.

Very sincerely yours,

Mildred Adams

Mr. Sam Reyburn  
Sunset Apartments  
Sarasota, Florida

**This document is protected by copyright and has been removed.**

Author(s):

Article Title: Charles Rhoads, Long a Banker, 83: Civic Leader in Philadelphia Is Dead -  
Indian Affairs Commissioner, 1929-33

Journal Title: *New York Times*

Volume Number:

Issue Number:

Date: January 4, 1956

Page Numbers:

**This document is protected by copyright and has been removed.**

Author(s):

Article Title: Retired Banker Recollects days in Wilson's Life: Charles J. Rhoads, Now in His 84th Year, Saw Him Often at Home

Journal Title: *Main Line Times*

Volume Number: 26

Issue Number: 4

Date: December 1, 1955

Page Numbers: 17

RECEIVED

ITHAN MILL FARM  
BRENNAUER, PENNSYLVANIA

July 8, 1955

JUL 11 1955

COMMITTEE ON THE HISTORY  
OF THE  
FEDERAL RESERVE SYSTEM

Dear Miss Adams,  
Your gracious  
note prompts me  
to tell you how much  
I enjoyed your visit  
and how I look forward  
to reading the History  
of the Federal Reserve  
System. As I told you  
my connection with  
the early days was the  
most interesting.



of my business life.  
With my best wishes  
for you & the History

Very sincerely  
Charley J Rhoads

July 1, 1955

Dear Mr. Rhoads:

May I send you my warm thanks for a most delightful day with you. Your memories of the first days of the Federal Reserve Bank of Philadelphia, and how it felt to become a central banker by sudden appointment, were vivid and valuable. They add some hitherto missing pieces to the complex mosaic which we are in the process of putting together.

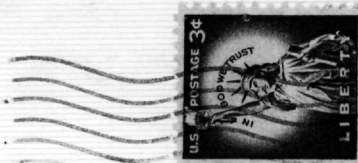
As for the hospitality of Ithan Mill Farm and its master, that will long remain a cherished memory. The yew drive and the lovely old house, the chain of gardens and the wonderful food formed a very rare prelude to good and valuable talk.

I am reporting your kindness to this Committee, and they will want me to thank you in their name as well as on my own account.

Very sincerely yours,

Mildred Adams

Mr. Charles Rhoads  
Ithan Mill Farm  
Bryn Mawr, Pennsylvania



ITHAN MILL FARM  
 BRYN MAWR, PENNSYLVANIA  
 June 22<sup>nd</sup>

Miss Mildred Adams  
 33 Liberty St.  
 New York 45  
 N.Y.

Dear Miss Adams,  
 I am very glad to have your letter indicating the kind of information you seek & I will try to refresh my memory. It is most kind of you to make the journey here & look forward to meeting

1955 JUN 24 AM 8:47  
 ITHAN MILL FARM  
 BRYN MAWR, PENNSYLVANIA  
 MAIL DIVISION  
 F.R.B. OF ST. LOUIS

you at Bryn Mawr  
Station on Wed,  
June 29<sup>th</sup> at 12.38 P.M.

Very sincerely  
Charles J. Rhoads

Miss Mildred Adams

**RECEIVED**

JUN 24 1955

**COMMITTEE ON THE HISTORY  
OF THE  
FEDERAL RESERVE SYSTEM**

June 21, 1955

Dear Mr. Rhoads:

When I talked to you last Friday, I promised to send you an informal skeleton of the period in which I would be asking questions so that you might refresh your memory on these things.

According to our records you were with the Girard Trust Company in Philadelphia from 1893 until 1914. Then being vice president, you resigned to become the first Governor of the Federal Reserve Bank of Philadelphia, and you continued in that capacity for four years, from 1914 to 1918.

The Federal Reserve Act was passed in December of 1913 under the joint urging of Carter Glass of Virginia and Senator Owen. I would like to know anything you can remember as to your own attitude and that of your associates toward the Act at the time it was passed. If you were a Republican, you may very well have preferred to have had the so-called Aldrich Bill passed in 1912, which would have provided a more closely centralized system. Anything you can remember about this controversy will be of assistance.

The twelve Federal Reserve Banks were officially opened on November 16, 1914. World War I was then three months old. I have been told in some of the banks that the actual opening

of the big front door was something of an anticlimax and that the expected rush to send in money on the part of the national banks, which were compelled to join, did not eventuate. I would like to know what you remember of the early happenings in Philadelphia.

Check collection, I believe, started first in 1915. The first Liberty Loan was announced in April of 1917, and the second one began October 1st. The others followed in due season.

I also find a notation that in 1918 Philadelphia bought a building for \$600,000, having, in common with the other banks, found its first quarters completely inadequate for its needs.

With the exception of your early attitudes toward the discussion of the Federal Reserve System, I would probably confine my questions to the four years, 1914 through 1918. Your closest associate in the Bank was, I assume, Mr. Richard L. Austin, Chairman of the Board and Federal Reserve Agent. I would like to know something about the relationship between the two of you, as in some of the Banks there was an obvious confusion as to which officer, the Governor or the Chairman, ran the Bank.

I hope that these somewhat sketchy dates and items will call the period back to mind. Anything that you can tell me of what you remember will be of great interest to us.

I am looking forward to our conversation next week eagerly, and I do want you to know that I am very grateful for your kindness in giving me this opportunity.

Very sincerely yours,

Mildred Adams

Mr. Charles J. Rhoads  
Ithan Mill Farm  
Bryn Mawr, Pennsylvania

June 17, 1955

Dear Mr. Rhoads:

It is kind of you to shift, at the last moment, our appointment from the 22nd to the 29th. Only necessity would have made me ask this.

As I told you over the phone, I will follow on the 29th the time-table you suggested for the 22nd, thus accepting your kind invitation for luncheon.

On Monday we will send you a small skeleton set of questions I shall want to be asking.

Again my thanks for your kindness -

Most sincerely yours,

Mildred Adams

Mr. Charles J. Rhoads  
Ithan Mill Farm  
Bryn Mawr, Pennsylvania

June 13, 1955

Charles J. Rhoads Esq.  
Ithan Mill Farm  
Bryn Mawr, Pennsylvania

Dear Mr. Rhoads:

I have been asked by Miss Adams, who is away on a business trip, to answer your letter of June 8th. Your arrangements for an appointment on Wednesday, June 22nd, are most thoughtful and Miss Adams will be delighted to come to Bryn Mawr on that date. She will leave New York at 10:30 a.m. as you suggest and will arrive at Bryn Mawr at 12:38. She is looking forward with great interest to meeting you.

Very sincerely yours,

Ellen C. Singer  
Research Assistant





Miss Mildred Adams  
 33 Liberty St.  
 New York (45)  
 N.Y.

**RECEIVED** ITHAN MILL FARM  
 BRYN MAWR, PENNSYLVANIA June 8<sup>th</sup>

JUN 9 1955  
 COMMITTEE ON THE HISTORY  
 OF THE  
 FEDERAL RESERVE SYSTEM

Dear Miss Adams  
 In reply to your  
 note I am free on  
 Wed. June 22<sup>nd</sup> <sup>9<sup>th</sup></sup> and  
 shall be glad to have  
 you lunch with me  
 at my home that day  
 about one o'clock.  
 If you take the 10.30 a.m.  
 daylight from New  
 York you should

RECEIVED

JUN 9 AM 8 08

MAIL DIVISION  
 F. R. B. OF NEW YORK

BRYN MAWR, PENNSYLVANIA  
 ITHAN MILL FARM

arrive at 30<sup>th</sup> St. Sta  
Phila at 12.07 where  
you change to a Bryn  
Mawr local leaving  
at 12.18 & due at Bryn  
Mawr at 12.38 where  
I will meet you & bring  
you to my home. I am  
not at all sure it will  
pay you to make this  
journey as I have no  
records only memories  
of those early days but  
I shall be glad to talk  
with you in any event.

For your return trip  
train leave Phila  
every hour & my man  
would drive you to the  
30<sup>th</sup> St. Sta. Phila.

Very sincerely

Charles F. Rhoads

Miss Mildred Adams

June 6, 1955

Charles J. Rhoads Esq.  
Ithan Mill Farm  
Bryn Mawr, Pennsylvania

Dear Mr. Rhoads:

Early in May you were kind enough to say that you would see me after the middle of June, and I am wondering if your calendar is now free enough so that we could arrive at a date which would be mutually possible.

Tuesday or Wednesday, the 21st or 22nd of June, look clear; so do corresponding days (the 28th or 29th) in the following week. If none of those is possible, I would suggest the 6th or 7th of July.

I shall be looking forward to seeing you on one of these days.

Most sincerely yours,

Mildred Adams

ITHAN MILL FARM  
BRYN MAWR, PENNSYLVANIA

May 7, 1955

Dear Miss Adams

I shall be very  
glad to see you after  
the middle of June  
when I like you have  
fewer engagements.  
I hope you understand  
that all I can contribute  
are rather hazy recollect-  
ions of people and  
conferences forty years  
ago. If you will send  
me word when you

are free to come to  
Bryn Mawr, naming  
several possible days  
I will name a day  
for you to visit Bryn  
Mawr & lunch at my  
home -

Very sincerely  
Charley J. Rhoads

Miss Mildred Adams  
33 Liberty St. New York

May 4, 1955

Dear Mr. Rhoads:

Mr. Woodward has handed me your good letter of April 9th, and I am delighted to read that you will be willing to talk with me about the early days of the Federal Reserve System, and your service with the Federal Reserve Bank of Philadelphia.

It is such a short distance from New York to Philadelphia that I would come to Bryn Mawr almost at your convenience. Unfortunately the month of May, and the first ten days of June, are planned for several visits outside the New York area, but if you are to be in Bryn Mawr around the middle of June, perhaps you would let me come then.

Thanks so much for your courtesy in this. I am looking forward to seeing so distinguished an early director of the Philadelphia Bank.

Most sincerely yours,

Mildred Adams

Mr. C. J. Rhoads  
Ithan Mill Farm  
Bryn Mawr, Pennsylvania

RECEIVED

ITHAN MILL FARM  
BRYN MAWR, PENNSYLVANIA

Apr. 9<sup>th</sup> 1955 ✓

APR 11 1955

Mr. Donald B. Woodward

COMMITTEE ON THE HISTORY  
OF THE  
FEDERAL RESERVE SYSTEM

Secy. Com. on History of  
the Federal Reserve System

Dear Mr. Woodward,

I am delighted to  
learn of the work of your  
Committee and wish to  
cooperate, - unfortunately  
I have no letters, diaries  
etc. relating to my  
three years connection  
with the Federal Reserve  
Bank of Phila. I assume

ITHAN MILL FARM  
BRYN MAWR, PENNSYLVANIA

you have already  
examined the files of  
the Phila. Reserve Bank.  
It was a most interesting  
experience for me, a  
central banking system  
was a new idea for our  
country. I recall with  
pleasure the work long  
conferences in Washington  
of the first Governors of  
the 12 Federal Reserve  
Banks, and also our  
meetings with the



ITHAN MILL FARM  
BRYN MAWR, PENNSYLVANIA

members of the Federal  
Reserve Board. I shall  
be glad to talk with  
Miss Adams if it will  
help. With best wishes  
for your undertaking  
I am,

Very sincerely yours  
Charles J. Rhoads

See under WRITERS, (PROPOSED)  
correspondence folder

RIEFLER, Winfield

See special section in correspondence file of MARTIN, William McC. Jr.

ROBERTS, Geo. B.

GEORGE BASSETT ROBERTS  
55 WALL STREET  
NEW YORK 15, N.Y.

May 17, 1954

Dear Miss Adams:

I return herewith the report on the proposed history of the Federal Reserve System which you sent me, and which I have read with interest.

Sincerely yours,

A handwritten signature in cursive script, appearing to read "Geo. B. Roberts".

Miss Mildred Adams, Research Director  
Committee on the History of the Federal  
Reserve System  
33 Liberty Street  
New York 45, New York

May 13, 1954

Dear Mr. Roberts:

Mr. Donald Woodward has asked me to send you a copy of the report of the pilot project which this Committee is carrying on and a copy of the Committee's proposal to the Rockefeller Foundation for a further grant. You will find both documents in the folder which is enclosed with this letter. This is an office copy and we would be grateful if you will return it when you are finished with it.

Very sincerely yours,

Mildred Adams

Enc.

Mr. George Roberts  
National City Bank of New York  
55 Wall Street  
New York, New York

March 11, 1955

Dear Mr. Rogers:

It was most kind of you to have so thorough a search made in your files for material bearing on whatever effect the Federal Reserve System might have had on the Canadian Banking System. We are very grateful for the list of articles and for your suggestions as to where we can find back copies of The Canadian Banker.

The Committee members would want me to thank you in their name for your generous cooperation.

Very sincerely yours,

Mildred Adams

Mr. A. W. Rogers, Secretary  
The Canadian Bankers' Association  
901 Bleury Street  
Montreal, Canada

# The Canadian Bankers' Association

Montreal,

December 31, 1954.

Miss Mildred Adams,  
Research Director,  
Committee on The History of  
The Federal Reserve System,  
33 Liberty Street,  
New York 45, N. Y.

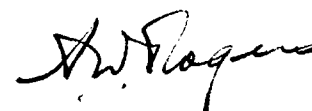
Dear Miss Adams:

## United States Federal Reserve System

We have your letter of December 29 asking for information relating to the implication of the Federal Reserve System on the Canadian Banking System.

As I did not join our Association until 1931, I have no personal knowledge of what our files may contain, but as the opportunity is afforded, I shall inspect our minutes and files that are available here, and let you know what we find. Unfortunately, many of our older files are in storage in a bank basement in Toronto, and are not readily available to us, so it will probably be necessary to report our findings on the piecemeal basis.

Yours very truly,



Secretary.

t

December 29, 1954

Dear Mr. Rogers:

We are writing you at the suggestion of Mr. K. W. Taylor, Deputy Minister of Finance, with whom we have had correspondence concerning the work in which this Committee is engaged. Mr. Taylor tells me that the Canadian Bankers' Association was established in 1900 and is the normal channel of communication between the chartered banks and the Government. He suggests that you may have in your files material relating to the impact of the Federal Reserve System, which, as you know, was established in 1913, on the Canadian banking system.

We are searching for all the light we can get on the history of the Federal Reserve System, and most particularly, we are seeking documents and memories bearing on its early days. We would treasure any references which your files may show relating to contacts, interests, or influences between the banking communities of the two countries with regard to the then new System.

In addition to expressing gratitude for your aid in this, I would like to take this occasion to send you the best of greetings for the New Year.

Very sincerely yours,

Mildred Adams

Mr. A. W. Rogers, Q. C., Secretary  
Canadian Bankers' Association  
901 Bleury Street  
Montreal, Canada



See under DRAPER, Ernest

See under **KAHN, Herman**

**RECEIVED**

FIFTY-TWO WALL STREET  
NEW YORK 5

NOV 4 1955

November 3, 1955

COMMITTEE ON THE HISTORY  
OF THE  
FEDERAL RESERVE SYSTEM

Miss Mildred Adams  
Committee on the History of the  
Federal Reserve System  
33 Liberty Street  
New York 45, New York

Dear Miss Adams:

I have your letter of November  
2nd. All my father's <sup>public</sup> papers, including his  
speeches and lectures, were deposited after  
his death with the Library of Congress where  
they are indexed and available for use by  
qualified scholars.

Sincerely yours,

Elihu Root, Jr.

November 2, 1955

Dear Mr. Root:

We wrote you in March to make inquiry on a subject of importance to this Committee. We now understand that you were in Florida at that time and the letter may never have reached you. I am therefore taking the liberty of repeating the question.

This Committee, financed by a Rockefeller Foundation grant and working in cooperation with the Brookings Institution, has for the last year been collecting information about the papers of men who were active in the early days of the Federal Reserve System. During the period when monetary reform was under discussion in the Senate, your distinguished father made several highly important speeches.

We are eager to know more of his point of view and his activities in the formative days of the Federal Reserve System than can be obtained from secondary sources. Could you tell us where the papers of Mr. Elihu Root, Sr. are deposited and whether they are available for study by qualified scholars? We would be particularly interested in that section which covers the first fifteen years of the 20th century and includes his service in the United States Senate.

We will be grateful for any information you can send us on this matter.

Very sincerely yours,

Mildred Adams

Mr. Elihu Root, Jr.  
52 Wall Street  
New York, N. Y.

March 3, 1955

Dear Mr. Root:

This Committee, financed by a Rockefeller Foundation grant and working in cooperation with the Brookings Institution, has for the last year been collecting information about the papers of men who were active in the early days of the Federal Reserve System. Inevitably we are reaching back to the Pujo investigations, and recently we have repeatedly come across references to your distinguished father.

Could you tell us where the papers of Mr. Elihu Root, Sr. are deposited and whether they are available for study by qualified scholars? We would be particularly interested in that section which covers the first fifteen years of the 20th century and includes his service in the United States Senate.

We will be grateful for any information you can send us on this matter.

Very sincerely yours,

Mildred Adams

Mr. Elihu Root, Jr.  
36 Sutton Place South  
New York, N. Y.

ROTHWELL, C. Easton

Director, Hoover Institute and Library  
Stanford University

See under HOOVER LIBRARY.

May 1, 1956

Dear Mr. Rounds:

It is good of you to go over this transcript and fill in the holes. Had we been more experienced with the recorder, and with the relationship between the recorder and certain types of voices, had we had a more sensitive microphone able to carry that nice soft voice of yours, we would have done better.

If you can get this back to us with the spaces filled in before you go to Maine, we will be ever grateful.

Most sincerely yours,

Mildred Adams

Mr. Leslie Rounds  
32 Washington Square West  
New York City, N. Y.

Enc.

March 29, 1955

Leslie R. Rounds Esq.  
32 Washington Square  
New York 11, N.Y.

Dear Mr. Rounds:

Miss Adams left this morning to visit the Federal Reserve Banks in Dallas and San Francisco. Her trip will last two weeks and she will return to the office on April twelfth. I know she will be most disappointed to miss you this week but will hope to work out an appointment when she returns.

May I telephone you on April twelfth, after Miss Adams returns, in hopes of making an appointment for the end of that week.

Very sincerely yours,

Mrs. Singer  
Research Assistant



**RECEIVED****MAR 23 1955**LESLIE R. ROUNDS  
32 WASHINGTON SQUARE  
NEW YORK 11, N. Y.**COMMITTEE ON THE HISTORY  
OF THE  
FEDERAL RESERVE SYSTEM**

March 27th 1955.

Dear Miss Adams:

Your letter of the 23rd was here when I returned from Washington Friday evening. I shall be very glad to be helpful to whatever extent I can. Perhaps we can best arrange it if I give you my schedule through April so far as I can at this time.

For this coming week I expect to be in New York the first three days i.e. March 28, 29 & 30. The following week, Apr. 4th I expect to be here all the week but I have a committee meeting at U.N. which will take all my time the first three i.e. Apr. 4, 5 & 6. Will be in New York most of the week of Apr. 11. possibly all of it.

With the possible exception of Apr. 18th I shall be in Washington the entire two weeks ending April 30th.

The week of May 2nd I expect to have to be in Washington at least a couple of days but I do not yet know which days, but think I could see you on one or two days that week. We hope to go to Maine about May 12th.

If you are to be away all of the week of April 11th perhaps sometime in these next three days (Mar. 28 to 30th) would be most convenient for me if they are also for you. Perhaps you would telephone me when it would be convenient for you. My phone is GR 7-1794.

With kindest regards,

Sincerely,

Miss Mildred Adams  
Federal Reserve Bank of N.Y.  
New York 45, N. Y.

March 23, 1955

Dear Mr. Rounds:

In going over memoranda made last year when you were kind enough to play an early and important part in our interview list, I realize that my questions merely scratched the surface of your vast knowledge of the New York Bank's early days. We very much need not only more of your time, but also a more adequate way of recording your memories than pencilled notes.

Mr. Sproul, with whom I discussed the problem, tells me that you are almost through with the work you have been doing on rubber plants and suggests that it would be well to get in touch with you before you go to Maine. I am therefore wondering if it would be possible for you to come in for a couple of hours on two separate days around the middle of April. We can then borrow a tape recorder from the public relations people and really do justice to your wonderful memory for the benefit of this history project.

I do hope this plan may be possible for you. My own plans take me to the West Coast in early April, but I will be back by the 15th and eager to talk with you.

Very sincerely yours,

Mildred Adams

Mr. Leslie Rounds  
32 Washington Square  
New York, N. Y.

RUDELL, Richard  
Supervisor, Records Section  
Ford Motor Company Archives  
3000 Schaefer Road  
Dearborn, Michigan

See under AMERICAN ARCHIVIST correspondence

See under UNTERMEYER, Samuel (Papers)