

122.301 - Tennessee

Protests, Boundaries of FRDistricts

TRANSFER

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Linn,

September 11th, 1914.

Sir:

This office is in receipt of your letter of September 10th advising us that you failed to receive the copy of the procedure in appeals from the decision of the Reserve Bank Organization Committee.

We are sorry that through an inadvertence it should have failed to reach you. Enclosed herewith find duplicate copy.

Respectfully,

Secretary pro tem.

Hon. Joseph Byrns,  
House of Representatives,  
Washington, D. C.

SIXTY-THIRD CONGRESS.

JOHN J. FITZGERALD, N. Y., CHAIRMAN.	FREDERICK H. GILLETT, MASS.
SWAGAR SHERLEY, KY.	JAMES W. GOOD, IOWA.
CHARLES L. BARTLETT, QA.	FRANK W. MONDELL, WYO.
JOSEPH T. JOHNSON, S. C.	CHARLES R. DAVIS, MINN.
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GEORGE W. RAUCH, IND.	WILLIAM S. VARE, PA.
JOSEPH W. BYRNS, TENN.	WILLIAM H. HINEBAUGH, ILL.
THOMAS UPTON SIBSON, MISS.	
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GEORGE WHITE, OHIO.	
JAMES MCANDREWS, ILL.	
BRYAN F. MAHAN, CONN.	
WOODA N. CARR, PA.	

JAMES C. COURTS, CLERK.	} ASSISTANT CLERKS.
MARCELLUS C. SHEILD.	
WILLIAM A. RYAN.	

COMMITTEE ON APPROPRIATIONS,  
HOUSE OF REPRESENTATIVES,  
WASHINGTON, D. C.

September 10, 1914.

FEDERAL RESERVE BOARD FILE  
122301  
Jen...

Honorable M. C. Elliott,  
Reserve Board.

My dear sir:

I am in receipt of your favor of September 8th advising me that you are sending me a copy of the procedure in appeals, etc. By oversight this enclosure was omitted, and I will be glad if you will see that a copy is sent to me, as I wish to give the matter attention.

Yours very truly,

*Joseph W. Byrns*

ANSWERED  
SEP 11 1914

*Jym*

RECEIVED

SEP 10 1914

Res. Bank Org Committee

SEP 11 1914

ANSWERED

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FEDERAL RESERVE BOARD FILE

122-301

*Le...*

September 8, 1914.

My dear Congressman:

For your information and in further  
further response to your communication on  
the subject, enclosed find a copy of the  
procedure in appeals from the decision of the  
the Reserve Bank Organization Committee.

When the requirements set  
forth in the enclosure have been complied  
with, and a date set for the hearing in  
which you are interested, I shall take  
pleasure in seeing that you are promptly  
notified.

Very truly yours,

Secretary pro tem.

Hon. Joseph W. Byrnes,  
House of Representatives,  
Washington, D. C.

122.301  
Linn

August 25, 1914.

27

Sir:

Your letter of August 15th in which you state that the banks of Clarksville, Tennessee, are very anxious to be detached from the Atlanta district and be included in the St. Louis district, has been received and will be brought to the attention of the Board at one of its early meetings.

Respectfully,

Secretary Pro tem.

Honorable Joseph W. Byrns,  
House of Representatives,  
Washington, D. C.



JOHN J. FITZGERALD, N. Y., CHAIRMAN.	FREDERICK H. GILLETT, MASS.
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ROBERT N. PAGE, N. C.	WILLIAM M. CALDER, N. Y.
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COMMITTEE ON APPROPRIATIONS,  
HOUSE OF REPRESENTATIVES,  
WASHINGTON, D. C.

August 15, 1914.

FEDERAL RESERVE BOARD FILE  
122-301  
Lenn

Federal Reserve Board,  
Washington, D.C.

My dear sirs:

The Banks of Clarksville, Tennessee, are very anxious to be detached from the Atlanta Reserve Bank and be attached to the St. Louis Reserve Bank. This is exceedingly important to these banks for less than 1% of their business is south of Nashville. The natural course of trend of business is in the other direction. The capital of the two banks located at Clarksville is comparatively small, and their withdrawal from the Atlanta Reserve Bank will not serve to lessen its strength to any particular extent. I would be glad if you would notify me as to when representatives from Clarksville may be heard, for I presume they will desire to file printed brief and also have a personal hearing.

Hoping that this can be accorded them at an early date, I am,

Yours very truly,  
*Joseph W. Byrns.*

ANSWERED  
AUG 27 1914  
FORM *HLM*

122-301  
Lenn

August 14, 1914.

Sir:

On behalf of the Organization Committee receipt is acknowledged of your letter of August 12, addressed to the Federal Reserve Board, making application to be detached from the Federal Reserve Bank of Atlanta and attached to the Federal Reserve Bank of St. Louis. This matter has been placed with others intended for consideration of the Federal Reserve Board at an early date.

Respectfully,

Secretary.

Mr. Archer Howell, President,  
Clarksville, National Bank,  
Clarksville, Tennessee.

CLARKSVILLE NATIONAL BANK  
 CAPITAL \$100,000  
 CLARKSVILLE, TENN.  
 ARCHER HOWELL, PREST E. B. TRAHERN, VICE PREST  
 R. E. ATKINS, CASHIER

FEDERAL RESERVE BOARD FILE  
 122-301  
 15

August, 12th, 1914.

To The Federal Reserve Board,  
 Washington, D. C.

Gentlemen:-

We hereby make application to be detached from  
 the Atlanta Reserve Bank and attached to the St. Louis  
 Reserve Bank, for the following reasons:-

1st- The trend of our business is unmistakably  
 northward and less than 1% of our business is south of  
 NASHVILLE, TENN.

2nd- Louisville was our first-choice for the lo-  
 cation of a FEDERAL RESERVE BANK on account of its fa-  
 miliarity with the needs and customs of this section  
 and particularly with that portion of the business re-  
 sulting in the handling of our tobacco crop.

3rd- St. Louis was our second-choice. Since the  
 selection of St. Louis as the location for a FEDERAL  
 RESERVE BANK., The St. Louis Clearing House has sug-  
 gested that a St. Louis Branch Bank be located at  
 LOUISVILLE.

4th- Either ST. LOUIS or LOUISVILLE are within  
 a 12 hour run on the train to this point, such being  
 the case, the business transactions originating in  
 either of the Cities will reach the other City the fol-  
 lowing morning.

5th- This bank has recently made application and  
 has been accepted as a member of the NATIONAL CURRENCY  
 ASSOCIATION of LOUISVILLE, KENTUCKY.

6th- Our business trend is unquestionably north-  
 ward- LOUISVILLE, St. LOUIS and NEW YORK

YOURS VERY TRULY,

*Archer Howell*

ANSWERED

AUG 15 1914

*Archer Howell*  
 PRESIDENT.



ADDRESS REPLY TO  
RESERVE BANK ORGANIZATION COMMITTEE  
TREASURY DEPARTMENT  
WASHINGTON, D. C.

RESERVE BANK ORGANIZATION COMMITTEE

WASHINGTON, D. C.

FEDERAL RESERVE BOARD FILE  
122-301

*[Handwritten initials]*

April 16th, 1914.

*[Handwritten signature]*

Sir:

On behalf of the Organization Committee I beg to advise that, in designating the Federal Reserve cities and in determining the geographical limits of the Districts to be served, the Committee gave careful consideration to the business convenience and welfare of the entire country, and all factors, including the local interests of each bank, were studied and fully weighed.

The certificate designating these Districts has been filed with the Comptroller of the Currency, and the Committee can not now legally make any changes in the Districts as defined.

Respectfully,

*[Handwritten signature]*

Secretary,  
Reserve Bank Organization Committee.

Mr. James J. Johnson,  
Hotel Archer,  
Harriman, Tenn.

*Returned undelivered  
5/5/14*

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# THE FIRST NATIONAL BANK OF CLARKSVILLE

DESIGNATED DEPOSITORY OF THE UNITED STATES.

FEDERAL RESERVE BOARD FILE  
122-301

WESLEY DIRANE, PRESIDENT.  
J. J. CONROY, VICE PRESIDENT.  
F. T. HODGSON, VICE PRESIDENT.  
CHARLES W. BAILEY, CASHIER.

CLARKSVILLE, TENN.,

April 6th, 1914

Tenn.

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ANSWERED  
SEP 4 1914  
FORM 65 - G.M.

Federal Reserve Organization Committee,  
Washington, D.C.

Gentlemen:-

We earnestly request that you include in District No. 8, all of West and Middle Tennessee; and if your Board in its wisdom cannot see fit to include all of that territory, we hope you will find it feasible to include in the St. Louis territory, the tobacco growing section of Tennessee.

To require us to do business with Atlanta, would be to disorganize the long trend of business for this great agricultural product, and would very much embarrass and disorganize our system.

We beg to enclose herewith a map showing in red lines that part of Tennessee to which we refer.

Very truly yours,

*Wesley Dirane*  
President

ANSWERED  
APR 11 1914  
FORM 40

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2720

CLARKSVILLE NATIONAL BANK

CAPITAL \$100,000

CLARKSVILLE, TENN.

ARCHER HOWELL, PRES'T E. B. TRAHERN, VICE PRES'T  
R. E. ATKINS, CASHIER

April, 6th, 1914.

FEDERAL RESERVE BOARD FILE  
122.301

*Gen. Tenn. C*

To the Federal Bank  
Organization Committee.  
Washington, D. C.

Gentlemen:-

We hereby make application to be detached from the six District Reserve Bank- Atlanta- and to be attached to the eighth District Reserve Bank- St. Louis, Mo., for the following reasons:-

- 1st- 95 % of our business is northward.
- 2nd- Less than 1 % of our business is south of Nashville, Tenn.
- 3rd- We believe that your committee make a serious mistake in

ANSWERED

SEP 4 1914

FORM 65-*GM.*

attaching any part of West- Tennessee and Middle Tennessee to the Atlanta District.

This is the largest dark tobacco market in the world and should, by all means, be in the same district to which Louisville, Ky., is a part.

5th- If Louisville, Ky., is designated as a point for the location of a Branch for the St. Louis Bank, as has been suggested by St. Louis Clearing House, then, and in such an event it would be greatly to our advantage to be identified with the eighth DISTRICT RESERVE BANK- St. Louis.

Yours very truly,

THE CLARKSVILLE NATIONAL BANK,

CLARKSVILLE, TENNESSEE.

*Archer Howell* President

ANSWERED  
APR 11 1914  
FORM 40

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Capital \$100,000.00

# Northern Bank of Tennessee

ESTABLISHED 1854

STERLING FORT, PRESIDENT  
F. N. SMITH, VICE PRES.  
JOHN HURST, 2ND. VICE PRES.  
H.P. PICKERING, CASHIER  
LOGAN C. DAVIS, ASST. CASHIER

ANSWERED  
SEP 4 1914  
FORM 65-GM.

FEDERAL RESERVE BOARD FILE  
122-301  
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Clarksville, Tenn.

April, 6th, 1914.

To the Federal Bank  
Organization Committee,  
Washington. D. C.

Gentlemen:-

With the other banks located in this section and particularly as one of the banks located in Clarksville, Tenn., we protest against this section being attached to the Federal Reserve Bank of Atlanta, Ga.

Ninety-five per-cent of our business is north-ward and a very small proportion south of Nashville, Tenn.

We feel that a serious mistake has been made in attaching the Clarksville, Tenn., banks to the Atlanta Reserve Bank.

This is the largest dark tobacco market in the world and it should be, by all means, attached to the same district to which Louisville, Ky., is attached.

We respectfully request that this section be attached to the St. Louis District.

Yours truly,

ANSWERED  
APR 11 1914  
FORM 40

*Sterling Fort*  
President.



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# First Trust & Savings Bank

CAPITAL \$ 50,000

CLARKSVILLE, TENN.

C.B. LYLE, President      C.C. BROWN, Vice Pres.  
EMORY KIMBROUGH, Cashier.

FEDERAL RESERVE BOARD FILE  
122-301

Apr 6 1914.

*Tenn. Tenn*

ANSWERED  
APR 11 1914  
FORM 40

Federal Bank Organization Committee;

Washington D C.

Gentlemen:-

Along with other banks in this territory, we, as being to an extent affected, wish to enter a formal protest against putting Clarksville Tenn, in Atlanta's territory.

The argument against giving us to Atlanta is that it is a rare thing that we ever have any business in this territory South of Nashville, most of it drifting to St-Louis and Cincinnati.

We much prefer St-Louis, as it is very convenient to us, and the banks, through past experience, know the needs ~~the~~ of the tobacco industry of this section which is our staple.

Very truly yours,

First Trust & Savings Bank,

Clarksville, Tenn,

*Emory Kimbrough* Cashier.

ANSWERED  
SEP 4 1914  
FORM 65-*GM*



COMMERCIAL TRAVELERS  
SPECIALLY SOLICITED

# HOTEL ARCHER

F. V. ARCHER, PROP'R

NEW BRICK HOTEL.  
RUNNING HOT AND COLD WATER  
THE PLACE TO STOP WHEN IN HARRIMAN

HARRIMAN, TENN.

FEDERAL RESERVE BOARD FILE  
Office of the Comptroller  
1914  
1914  
1914

*Years*

RESPECTFULLY REFERRED  
FOR CONSIDERATION  
TO THE  
FEDERAL RESERVE BOARD

APR 23 1914  
JENN 4/14/14

Hon Woodrow Wilson

President U. S. Washington D. C.

Dear Sir Please read this without fail

I am writing you a few lines just to let you know the feeling of the People down in this Country, on the picking of the Regional Bank for Cleveland Ohio. The Business People of Ohio Indiana & Kentucky wanted Cincinnati Ohio to have, as it is the very heart of District # 4 and Cleveland is out of the way, at the extreme North end of the Territory, but the influence of a few Politicians of Cleveland was all that <sup>they</sup> needed to give them the Bank, but the appeal of the Business World of 5 States did not have a chance against a few Politician's of Cleveland Ohio. What will be the result, Governor Cox will be defeated for reelection in Ohio this Fall, when the People resent the



# HOTEL ARCHER

F. V. ARCHER, PROP'R

NEW BRICK HOTEL. PRIVATE BATHS  
RUNNING HOT AND COLD WATER  
THE PLACE TO STOP WHEN IN HARRIMAN

COMMERCIAL TRAVELERS  
SPECIALLY SOLICITED

HARRIMAN, TENN. 191

above, and at the next Presidential  
Election, you will find Ohio  
Indiana & Kentucky counted in  
the Republican Column's. I am  
a Democrat, but the People in the  
middle west are very bitter, and our  
party is a going to lose out, on  
account of snap judgement, and  
not fair play. Please save this  
Letter and watch the result of the  
Fall Election, and you find the  
above will come true. Governor Cox  
is defeated, as sure as the Sun  
rises and sets

Yours Respectfully  
James J. Johnson

APR 17 1914

FORM 40



122-30

350.

**NASHVILLE BANNER,** *Team*

**A BAD ARRANGEMENT.**

Whatever disposition might have been made of the regional banks would have caused some dissatisfaction. That was a foregone conclusion and was doubtless anticipated. Such complaints would necessarily come from disappointed cities that had entered actively into the contest, and would be more or less without reasonable foundation. But Nashville feels that it has very substantial grounds for protest on the score of the place given it in the regional distribution.

Nashville didn't ask to be favored as the location of one of the reserve banks, but it had the right to expect that its financial and commercial interests would be considered in the drawing of regional lines.

Nashville would make no complaint if it had been placed in the district of which St. Louis is the center, but it is little less than an outrage to make it financially dependent on Atlanta.

This is not said because of commercial rivalry or jealousy of any kind that may exist between two Southern cities of very nearly the same size and importance, but because Nashville should not be made dependent on Atlanta territory—the extent and trend of trade does not justify it.

Nashville, in so far as competition with Atlanta goes for the commerce and trade of the South, even the southern section immediately tributary to Atlanta, largely exceeds that of Atlanta, and when it comes to the trade of Alabama, Florida and Mississippi, the business of Atlanta is a mere bagatelle as compared to that of Nashville.

In the need for money to move crops and assist the manufacturing industry of the sections, Nashville far surpasses Atlanta, and can in no sense be rightfully made dependent upon Atlanta.

Nashville sells more of farm and manufactured products to Atlanta and the section immediately adjacent to Atlanta in ten days than Atlanta sells in Nashville or territory immediately adjacent in twelve months.

The whole plan of the committee, in so far as it relates to Nashville and places Nashville in the Atlanta group, is wrong, a wrong radically wrong, and should be changed.

A "prominent local banker" is quoted as saying:

Had the committee figured for years it could not have worked out a scheme so detrimental to Nashville. New Orleans, for instance, is in the Atlanta territory, and this is nothing short of a disgrace. The trend of our trade is North and South as straight as the crow flies, and to put us away over East is the worst possible arrangement. We were willing to be put with Cincinnati, Louisville, St. Louis or any of the cities that can take care of us, but I am assured Atlanta cannot.

New Orleans has been foully dealt with in this arrangement. It has more than twice the population of Atlanta. Its importance as a seaport at the mouth of the Mississippi River and its prospects in connection with the Panama Canal all entitle it to be one of the reserve bank centers. It is a shame to make it dependent on Atlanta, an inland city, far to the East.

If Nashville remains in the Atlanta district and Memphis in the St. Louis District, as the plan provided by the committee arranges, it will give Memphis a decided advantage over Nashville which would be unjust.

It behooves Nashville to put in a pronounced and determined objection to the disposal the committee has made. There is no objection here to Atlanta being made a reserve center, but let it take care of the region of which it is properly the center.

It cannot properly take care of Nashville.

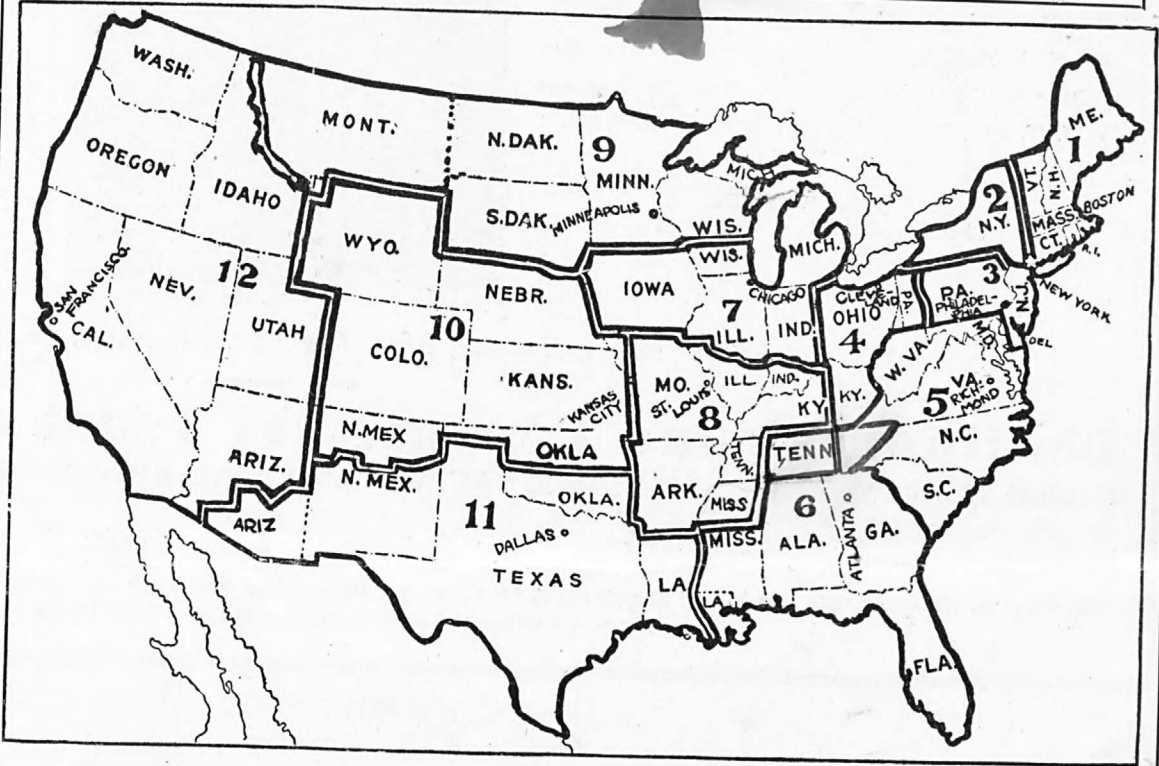
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# Map of Twelve Federal Reserve Districts





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