

122.5-8 - Louisiana Appeal
(Part 1)
Boundaries of FRDistricts

TRANSFER

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MARCUS WALKER,
MANAGING DIRECTOR.
C. G. DUNN,
CASHIER.

NEW ORLEANS BRANCH

GOVERNOR'S OFFICE

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W. J. DAVIS, MOBILE, ALA.
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SOL WEXLER, NEW ORLEANS, LA.
JAS. E. ZUNTS, NEW ORLEANS, LA.

FEDERAL RESERVE BANK
OF ATLANTA.

(SIXTH FEDERAL RESERVE DISTRICT.)

NEW ORLEANS, LA.

December 31st/1915

122.58

Honorable Charles C. Hamlin, Governor,
Federal Reserve Board,
Washington, D. C.

Dear Sir:-

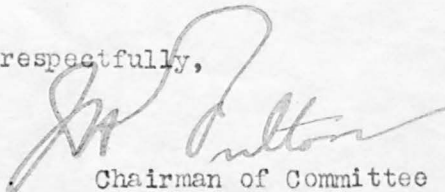
As requested in letter from H. Parker Willis,
Secretary, dated December 22nd, 1915, I hand you herein
brief of the New Orleans Branch of the Federal Reserve Bank
re transfer of the entire State of Louisiana to the SIXTH
RESERVE DISTRICT.

As suggested by him, I have forwarded a copy
of this brief to the Federal Reserve Bank at Dallas.

Attached to this brief, you will notice a copy
of a telegram which we sent to the Governor of the Federal
Reserve Bank at Dallas, asking him to forward to us a copy
of their brief; but, from his reply, they appear to be
waiting for our brief before making an answer.

I am also sending a copy of the enclosed brief
to each member of the Federal Reserve Board.

Yours respectfully,



Chairman of Committee

(ENC)

FEDERAL RESERVE BANK

NEW ORLEANS BRANCH

FEDERAL RESERVE BANK
OF ATLANTA.

(SIXTH FEDERAL RESERVE DISTRICT.)

NEW ORLEANS, LA.

December 31st/1915

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JAS. E. ZUNTS, NEW ORLEANS, LA.

file
JAN 3 1916
VIC-GOV OF LA
J. H. Fulton

Bank of New Orleans
#6

Copy sent to:-

- Hon. W. G. McAdoo,
- Hon. John Skelton Williams,
- Hon. Paul M. Warburg.
- Hon. W. P. G. Harding,
- Hon. Adolph C. Miller.

Honorable Charles C. Hamlin, Governor,
Federal Reserve Board,
Washington, D. C.

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I am also sending a copy of the enclosed brief
to each member of the Federal Reserve Board.

Yours respectfully,

(Signed) J. H. Fulton.

Chairman of Committee.

(encs)

TELEGRAM
FEDERAL RESERVE BOARD
WASHINGTON

FEDERAL RESERVE BOARD FILE
3-122-5-8

December 31, 1915.

Ja

E. O. Tenison,
Federal Reserve Bank,
Dallas, Texas.

Your telegram December twenty-ninth. Board has granted period of thirty days after receipt of brief for filing of reply.

WILLIS,
Secretary.

Willis

POSTAL TELEGRAPH - COMMERCIAL CABLES

CLARENCE H. MACKAY, PRESIDENT.

COUNTER No.
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TELEGRAM

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122.58

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

[DESIGN PATENT No. 40529]

2-576

Dallas, Texas. Dec. 29, 1915.

C O P Y

Marcus Walker, Esq.,

Mgr. Federal Reserve Bank, N.O., La.

Telegram received. In view of fact that ours will be a reply brief, which will not be prepared until after making study of yours, copy has not been forwarded.

R.L. Van Zandt, Governor.

POSTAL TELEGRAPH - COMMERCIAL CABLES

CLARENCE H. MACKAY, PRESIDENT

RECEIVED AT

NIGHT TELEGRAM

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24-18643

DESIGN PATENT NO. 70529

FEDERAL RESERVE BOARD
J 49
122-58
[Signature]

10lbmn 68 Collect NM GR 450a

FR Dallas Tex nec 29 15

Federal Reserve Board

Washn

New Orleans wires that they are having prepared a copy of their brief which will be forwarded to us when completed. Our counsel considers sixty days after receipt a reasonably short time in which to prepare and file reply brief and earnestly requests that limitation of January twenty first be extended, please advise preferably by wire of your action in this connection.

Tenison Agent

POSTAL TELEGRAPH - COMMERCIAL CABLES

CLARENCE H. MACKAY, PRESIDENT.

COUNTER No.
TIME FILED

M

TELEGRAM

CHECK

122.5-8

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

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

[DESIGN PATENT No. 40529]

2-576

New Orleans, La. December 29, 1915.

R.L. Van Zandt, Governor,
Federal Reserve Bank,
Dallas, Texas.

BOARD HAS REQUESTED US TO SEND DIRECT COPY OF BRIEF IN LOUISIANA BANK MATTER TO YOU. ARE HAVING THE SAME COPIED FOR FORWARDING. PLEASE ADVISE IF YOU HAVE FORWARDED US COPY OF YOURS ON SAME SUBJECT.

Marcus Walker--Manager

EX-OFFICIO MEMBERS
WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

NTS

FEDERAL RESERVE BOARD

WASHINGTON

CHARLES S. HAMLIN, GOVERNOR
FREDERIC A. DELANO, VICE GOVERNOR
PAUL M. WARBURG
W. P. G. HARDING
ADOLPH C. MILLER

H. PARKER WILLIS, SECRETARY
SHERMAN ALLEN, ASST. SECRETARY

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

December 29, 1915.

FEDERAL RESERVE BOARD FILE
122-58

MEMORANDUM FOR DR. WILLIS

The following is the result to date of our poll of the National banks in that part of Louisiana which is in District No. 11, as to whether or not they desire to be transferred to the New Orleans branch of number 6.

Total number of banks	26	26
Number desiring to be transferred		13
Number desiring not to be transferred		10
Number not voting		3
Total Capital and Surplus of banks desiring to be transferred		\$2,494,120.00
Total capital and surplus of banks which do not desire to be transferred		2,213,365.83
Total capital and surplus of banks which have not replied to Boards request		180,000.00

I have obtained from Mr. Harding's office and revised to date the map showing the location of the banks desiring transfer, those not desiring transfer, and those not replying. This map together with the papers accompanying the same I have returned to Mr. Harding's office.

Dr. M. J. J. J. J.

FEDERAL RESERVE BOARD FILE
3 1220 58/

re: Transfer

#11.

Jan

December 22, 1915.

*Pro. Louis MO
Mortgage for*

Sir:

For your information I enclose here-
with copy of a letter ^{12/22/15} just sent to Mr. John
Fulton of New Orleans,

Respectfully,

Secretary.

Mr. E. O. Tenison,
Chairman, Board of Directors,
Federal Reserve Bank of Dallas.

FEDERAL RESERVE BOARD FILE

3 122-581

HS

December 22, 1915.

Sir:

Your letter of December 18 addressed to Honorable
- W. P. G. Harding, was brought before the Federal Reserve
Board at its meeting yesterday, and I was instructed to say
that the Board would be happy to have your brief as soon
as convenient, and that it has officially voted to send a
copy thereof to the Federal Reserve Bank of Dallas. In
order to save time, may I ask that you will forward a copy
to the Bank at Dallas, sending us additional copies so that
we may transmit it officially in the usual course? The
Board has further agreed that reply briefs may be filed up
to January 21.

Respectfully,

Secretary.

Mr. John Fulton,
President, The Commercial National Bank,
New Orleans, La.

FEDERAL RESERVE BOARD FILE
3 122-58

12/21/15

-----B R I E F-----

NEW ORLEANS BRANCH ----- FEDERAL RESERVE BANK
RE TRANSFER OF
THE ENTIRE STATE OF
L O U I S I A N A
T O T H E
S I X T H R E S E R V E D I S T R I C T.

122.58

OFFICERS

H. SAUNDERS,
CHAIRMAN OF THE BOARD.
MARCUS WALKER,
MANAGING DIRECTOR.
C. G. DUNN,
CASHIER.

NEW ORLEANS BRANCH

FEDERAL RESERVE BANK
OF ATLANTA.

(SIXTH FEDERAL RESERVE DISTRICT.)

DIRECTORS

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SOL WEXLER, NEW ORLEANS, LA.
JAS. E. ZUNTS, NEW ORLEANS, LA.

NEW ORLEANS, LA.

December 21st/1915.

The Federal Reserve Board,
Washington, D. C.

The undersigned desire to and do hereby present to the Federal Reserve Board a statement of some of the reasons why the whole State of Louisiana should be attached to the SIXTH RESERVE DISTRICT instead of to the ELEVENTH RESERVE DISTRICT.

As at present divided, the State of Louisiana is apportioned between the SIXTH RESERVE DISTRICT tributary to the Branch Bank at New Orleans, and the ELEVENTH RESERVE DISTRICT tributary to the Bank at Dallas. This is an unnatural condition, as the whole State of Louisiana is, naturally, and has been for many years, tributary to New Orleans. That the division is unwise is most clearly shown by the attitude of the Banks in Louisiana which have been apportioned to the two Districts.

Turning first to those Banks which have been apportioned to the New Orleans District, we find them entirely satisfied with the disposition that has been made of them. On the other hand, the Banks situated in Louisiana which have been apportioned to the Dallas District are anything but satisfied. These are twenty-five in number; twenty out of these twenty-five have signed a petition addressed to your Honorable Body, in which they request that they be removed from the ELEVENTH DISTRICT and placed in the SIXTH or New Orleans District. The aggregate capital and surplus of the twenty Banks which have signed this petition amounts to \$3,926,000. Of the five remaining Banks, one (The Commercial National Bank of Shreveport) has not been included for the reason that since Mr. E. Kirby Smith, the President of the Bank, is a member of the Board of the Dallas Bank, it was thought it would be a source of embarrassment to him to suggest that his institution sign the petition, and we think it fair, therefore, that that institution be eliminated from the discussion and placed in the position of benevolent neutrality. The four remaining Banks which have not signed

(2)

have an aggregate capital and surplus of \$482,000.

We have, therefore, the overwhelming majority, both in number and amount, favorable to the transfer of all Louisiana Banks to the New Orleans District. The mere fact that twenty out of twenty-five Banks, of their own volition, have come forward and asked to be transferred to the New Orleans District, is, perhaps, as cogent an argument as could be presented to you in favor of the change. The men in charge of these Banks are, of course, the best judges of their own interests, and as they are practically unanimous in their belief that they should be placed in the New Orleans District, we think we may safely say that it is thereby established that the best interests of the Banks in question would be subserved by granting their request and removing them to the New Orleans District. Those Banks, however, have not been content to let their case rest upon the practical unanimity of their decision. They have been at some pains to give the reasons upon which these opinions have been based. Those reasons are as follows:

1st. During a long series of years the entire State of Louisiana has done its banking business and made the greater part of its banking, mercantile, financial and industrial connections through the Banks located in the City of New Orleans, which is at present in the **SIXTH DISTRICT**. In fact, so marked is and has been this financial leadership of New Orleans in the territory surrounding it and including, particularly, the territory in which these twenty-five Louisiana Banks are situated, that the banking laws of the State of Louisiana were highly developed at a very early period in American history, and were the models upon which the banking laws of the other parts of the Union were constructed.

2nd. The condition referred to in the foregoing paragraph is due to the fact that the State of Louisiana looks, to a large extent, to the City of New Orleans as a natural market for its produce and as a natural source of its supplies, and, therefore, it follows in the normal course of trade and business that the banking, mercantile, financial and industrial relations and connections of the State should be had through that City.

Developing this fact a little further, we call the Board's attention to the fact that the main business of the State of Louisiana consists in the producing and handling of rice, cotton, sugar and lumber. The rice produced in Louisiana, and particularly in that part of Louisiana which has now been insulated from New Orleans, is almost entirely produced with money secured through New Orleans. The natural result has been that the course of trade for this rice has followed the source from which the supplies come, and the rice itself moves to market to or through New Orleans.

(3)

This means that the rice farmers, millers and operators purchase their supplies almost entirely in New Orleans and do the bulk, if not all, of their business through that City. This condition has continued, notwithstanding the fact that the local Banks in the rice belt have been disassociated from New Orleans and been placed in the Dallas District. In fact, the only effect produced by associating these Banks with the Dallas District has been to work a hardship on the Banks disassociated from New Orleans and placed in an unnatural association with Dallas.

The same thing may be said, perhaps with greater force, in regard to the cotton industry. New Orleans is so well and favorably known as a port of cotton export, and the impetus given to that business by the close and intelligent attention which has of late years been given to the port facilities and warehouse facilities for cotton at New Orleans is also so well known, that it would be an act of supererogation on our part to call it to the attention of the Board here. The long established course of business and the intelligent and effective development of that business of late, have united in securing for New Orleans the entire cotton business of the State of Louisiana. Moreover, the New Orleans Cotton Exchange is the leading Spot Cotton Exchange in America, and certainly one of the two or three leading Exchanges in the world and, naturally, attracts business to that port. The fact of the matter is, that the struggle for trade between the Texas ports and the New Orleans port has (as the famous Shreveport case most clearly shows) been carried on, not in Louisiana territory at all, but entirely in Texas territory; the question at issue being, not whether all of Louisiana shall be tributary to New Orleans, - since that has been universally taken for granted, - but whether a considerable portion of the Panhandle of Texas should not be tributary to the Crescent City.

That the sugar industry of Louisiana is in a position similar to the position of the rice and cotton industries needs no demonstration. It has never been claimed that a single dollar of the sugar business of Louisiana is done other than in or through New Orleans. As we do not think that this will even be controverted, we simply mention it; at the same time, we desire to call to the Board's attention the fact that the sugar industry is a very large one, and that the banking business done in connection with the production and marketing of sugar is of enormous volume, the figures running into many millions. Moreover, the business is one which requires special knowledge and which can be handled successfully and to the advantage of the planter only by the banker who, from long and intimate association with that business, knows and appreciates fully its needs and requirements. In view of these facts, it has worked and will work a tremendous hardship on the Banks in the sugar district and on the sugar producers, manufacturers and sellers to assign them to a District Bank which has had absolutely no experience whatever in the sugar business, and the location of which is such that it will not

(4)

tend to give them this experience. Nor will an indefinite amount of time remedy this condition, for the natural course of sugar is to the East and (as the short experience of these Banks in this rich section of territory in the Dallas District has amply demonstrated) the fact that they are attached to that District does not have the effect of making them look to that District for their needs. Its entire effect consists in making it more difficult for the sugar planter to handle his business through the local Bank, and more difficult for the local Bank to handle this business with a Reserve Bank.

The situation in regard to the lumber industry, while not quite so acute as the sugar situation, is still striking. The best evidence of the natural course of the trade of the lumber industries of Louisiana now attached to the Dallas District is to be derived from the fact that those very lumber industries, to a large extent, have concentrated their selling forces and selling headquarters in New Orleans. The Southern Cypress Manufacturers Association, which is the well known general advisory council of the cypress sellers of Louisiana, is located in New Orleans, as is also the Louisiana Red Cypress Company, a concern which handles the output of a very large number, if not a majority, of the Louisiana Cypress Mills. A similar organization of the pine people is also located in New Orleans. It seems anomalous to force these people, financially, in a direction which is diametrically opposed to that which they have normally assumed in their own trade development; to make them do their banking in Dallas and their business in New Orleans; to make them earn the money in New Orleans and deposit in Dallas; and to borrow in Dallas for business done in New Orleans.

Probably the most effective way of pointing the argument which we have set forth above is to give you succinctly the experience of one of the largest Banks attached to the Dallas District, and which experience appears in one of the letters attached hereto. That letter reads in part as follows:

"As we are located, we, naturally, do business with New Orleans, and do business with Dallas only in an "unnatural or out-of-the-way" way. Illustrating this, I may say the _____ Bank joined the Reserve Bank's Inter-collection System immediately upon its establishment in this District in order to be as helpful as possible in creating a natural flow of business.

This Bank has done through the Dallas office all of the business that it has been practical to do without unnecessary expense to itself and without inconvenience to its customers.

This Bank, during the period from January 1st, 1915, to October 31st, 1915, inclusive, sent to the

Federal Reserve Bank at Dallas 48 transit items of aggregate value \$185,930.48, and to its New Orleans correspondents 23,002 items of an aggregate value of \$4,801,221.61.

During the same period it drew against its account with the Federal Reserve Bank 32 drafts of aggregate value \$233,576.48, and upon its New Orleans correspondents 6,988 drafts of an aggregate value of \$4,815,566.31.

During that period it has shipped in currency from the Federal Reserve Bank aggregating \$76,000., and from its correspondents \$468,400., illustrating pointedly the natural trend of our business".

When the Board considers that the Bank, whose experience we have just set forth, is one of the largest Banks in the part of Louisiana which has been attached to Dallas, and that the Bank in question has ten branches in ten different towns or cities of Louisiana, it will more fully appreciate the force of the contention that we are making and the justice of the request which is made by these Banks,- that they be transferred into the New Orleans District.

3rd. The next reason advanced by the applicants for the change is that the general geographical situation of the State and the location of the transportation lines and facilities for speedy communication naturally suggest that they should be made tributary to New Orleans. It is a geographical fact too well known to need elaboration, that New Orleans is at the foot of the Mississippi Valley and the water routes all lead,- not to Rome,- but to New Orleans.

In the development of the country, the railroads, at an early date, naturally followed the water routes, and, therefore, the upbuilding of the railroad systems of Louisiana, naturally, were extended, with New Orleans as the hub. New Orleans, until it grew too large, was the capital of the State of Louisiana and has, since time was, been the commercial metropolis of that State. The result of all this was and is that New Orleans is a point to which access may be had quickly and often from any other point in the State of Louisiana. This means that the train service,- passenger, freight and express,- and the mail service into New Orleans, to and from the points at which the various petitioning Banks are located, is excellent and is incomparably quicker and more frequent than the train service, express service and mail service to those points from Dallas.

In this connection, we call your attention to the statement in the letter from one of the Lake Charles Banks attached, reading:

(6)

"The train service between this point and New Orleans is very convenient for our use, New Orleans being but 218 miles distant: We get all of our currency shipments from the City of New Orleans, as we find it more convenient and satisfactory in every respect".

To the letter from one of the Banks located in Opelousas, reading:

"Moreover, the New Orleans mail and express facilities are so much superior to those of Dallas that we do not expect to enlarge our dealings with the Federal Reserve System, unless we be transferred to the New Orleans Branch of the Atlanta Bank".

To the letter from one of the Banks located in Shreveport, reading:

"Our geographical location and transportation lines and facilities for obtaining currency and speedy communication, combined with the larger comparative proportion of our business, as stated above, make it desirable and advantageous to us to be affiliated with the Branch Bank at New Orleans, instead of the Bank at Dallas".

To the letter from the Bank located at Lake Providence, reading:

"The major part of our business is handled through New Orleans. The difference in time is twenty-four hours in favor of New Orleans, the majority of our cotton goes to New Orleans, and the fact that course of trade and the natural trend of this Bank's transactions would be through New Orleans".

To the letter from the Bank in Monroe, reading:

"In the early days, before the country became filled up with railroads, the navigable streams being the principal means of communication between distant points, the channels of trade were so firmly fixed and established between New Orleans and the surrounding territory, that it has never been materially changed or disturbed. We have practically no commercial intercourse on the lines running East and West. This is true with reference to towns and cities located very much closer to us than Dallas, Texas.

(7)

The amount of merchandise and commerce flowing to and fro between Dallas, Texas, and our own City of Monroe, La., is so small that it is not even worthy of making an estimate. This being true, the banking business, naturally following the trade route, is almost exclusively on a northern and southern course. If the entire business we handle, which could more conveniently be cleared through Dallas than through New Orleans, by sending to the Federal Reserve Bank at Dallas, was all put together for a period of one year, I do not think it would equal one average full day's business in our own Bank.

Our connection with Dallas has been of so little importance that we have never maintained a correspondent in their City.

The opening of the Federal Reserve Bank in Dallas and our being placed in that District has not made the slightest change in the routing of our business; that is to say, we are continuing to send the bulk of it to the City of New Orleans and the northern and eastern cities, rarely ever having occasion to send an item West".

Another very sure index of the course of trade is to be found in the exchange business done with the Banks at the various points and the two Banks, the one at Dallas and the one at New Orleans. The situation in this respect is strikingly illustrated by the figures quoted above from a Lake Providence Bank. These figures are borne out by similar figures from others of the petitioners. Thus we find another Lake Charles Bank giving its figures as follows:

"For the months of August, September and October, 1915, we had 107 items on Dallas, and during the same period we sent 3,043 items to the City of New Orleans".

One of the Opelousas Banks writes:

"The reason for making the request, as stated in a previous letter, is that we have no business connections whatever with Dallas, and the only business we have had with the Dallas Federal Reserve Bank is to pay the installments of capital stock called for and to remit the reserve deposits required under the law".

One of the Shreveport Banks writes:

"The natural trend of a large proportion of our business is towards New Orleans and not to Dallas, as evidenced by the large amount of items handled by us from January 1st, 1915,

(8)

to October, 1915, viz:-

New Orleans, \$5,831,115.90
Dallas, 2,451,233.57,

notwithstanding the fact that we joined the Federal Reserve Bank's Inter-collection System so as to give the Dallas Bank as much business as possible".

From the foregoing we respectfully submit, it will be apparent to your Honorable Board that the natural course and convenience of trade of that portion of Louisiana which is attached to the Dallas District is not westward and towards Dallas, but southward and eastward, towards and through New Orleans. If this be established, the case for New Orleans is complete, for the Federal Reserve Bank Act specifically provides that the Federal Reserve Districts shall be apportioned with due regard to the convenience and customary course of business within the United States and with foreign countries, and once we establish the fact that the customary course and convenience of all Louisiana Banks is through New Orleans, it necessarily follows that the Board will observe the requirements imposed upon it by the Act which created it and grant the petition of the large majority of the interested Banks, that all Louisiana be assigned to that District headed by the Branch Bank at New Orleans.

Respectfully submitted,

P. H. Saunders
Chairman New Orleans Branch
Federal Reserve Bank of Atlanta,

Marcus Waller

James M. Mott

Joe Walker

Amos B. Bush

W. J. Davis

J. M. Patton
Directors.

RECEIVED BOARD FILE
3722.58

La-711
12/20/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the First National Bank
(Name of bank)

of Miner La., Does not desire to
(Place) (~~Does~~ or does not)

be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

First National Bank
Arthur J. Gynny, Cashier
(Name and official title..)

Dated Dec 20th 1915

Remarks:

RECEIVED
FEDERAL RESERVE BOARD
DEC 28 1915

122.5-8

*The Commercial National Bank
of New Orleans.*

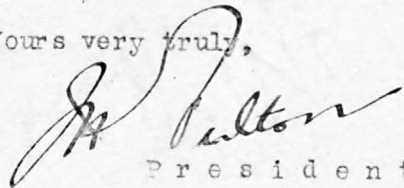
December 18th/1915

W. P. G. Harding, Esq.,
Federal Reserve Board,
Washington, D. C.

Dear Mr. Harding:-

Referring to your suggestion
the last time we had the pleasure of seeing you
here, we have our brief in the matter of the trans-
fer of the Louisiana Banks from the ELEVENTH DISTRICT
to the SIXTH DISTRICT completed, and I should be glad
to know if you wish us to forward this to you at the
present time.

Yours very truly,


P r e s i d e n t

*People's N.B.
New Iberia La.*

PCM.

FEDERAL RESERVE BOARD FILE
3/22 058

December 17, 1915.

Mr. Charles L. Provost,
Vice-President, People's National Bank,
New Iberia, La.

Dear Sir:-

Your letter of December 13th, stating that you are undecided as to the desirability of a transfer of your Bank from its affiliation with the Federal Reserve Bank of Dallas to the New Orleans Branch of the Federal Reserve Bank of Atlanta, is received.

The Federal Reserve Board has no printed matter in this connection and wrote to the banks as it did to you to determine their wishes in the matter.

There is enclosed for your information a copy of the Federal Reserve Act.

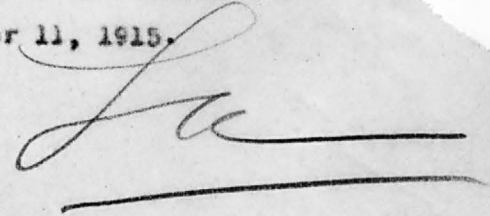
Very respectfully,

Secretary.

#11

FEDERAL RESERVE BOARD FILE
3 5122 • 5781

December 11, 1915.

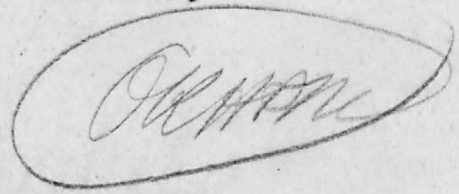


H. O. Tenison,
Federal Reserve Agent,
Dallas, Texas.

Your telegram tenth. Those Louisiana banks which have requested transfer Atlanta district have not yet filed brief. It is expected they will do so shortly. Copies will be sent you as soon as filed.

WILLIS.

Secretary.



Treasury Department

TELEGRAM

7

122.58

15:0 H 32govv collect

Dallas Tex declu

Fedral Reserve Board

Washn

please mail me at once copies of petition and brief
and all other documents filed by Louisiana Bankers asking for
transfer to Atlanta District answer

Tenison Agent

323p

RECEIVED
TREASURY DEPARTMENT
TELEGRAPH
OFFICE
1915

FILED
DEC 11 1915
TREASURY DEPARTMENT

FEDERAL RESERVE BOARD FILE
3522058

La 12/7/15

New Iberia National Bank

New Iberia, La.

DEC 7 1915
377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the *New Iberia Nat Bank* (Name of bank) of *New Iberia La.* (Place), *does not* (Does or does not) desire to be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

[Signature]
(Name and official title.)
Cashier

Dated DEC 7 1915

Remarks:



FEDERAL RESERVE BOARD FILE
3122058
12/6/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the Homer National Bank
(Name of bank)

of Homer Louisiana. _____ desire to
(Place) (Does or does not)

be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

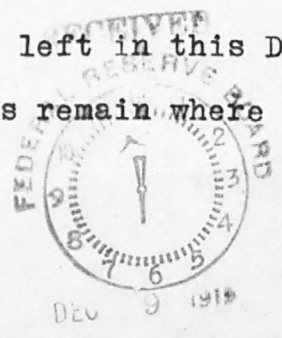
W. A. McHenry
(Name and official title.)

Cashier

Dated Dec 6th 1915/

Remarks:

The Homer National Bank of Homer La. beg to say that they have received very courteous treatment from the hands of the Officials of the Eleventh District Bank and has no reasons to ask for a change, and beg to be left in this District. and trust the Board will see fit to let us remain where we are.



122.5-8

12/6/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of
 Directors, I beg to advise that the The First National Bank
 (Name of bank)
 of Vicksburg, La. does desire to
 (Place) (Does or does not)

be transferred from the Eleventh Federal Reserve District to the New
 Orleans Branch of the Sixth Federal Reserve District.

K. L. Conway
 (Name and official title.)

Dated Dec 6th 1915 Vice President

Remarks:

Because, during the long series of years, the State of Louisiana has done its banking, mercantile, financial, and industrial connections through the banks located in the city of New Orleans which is at present in the sixth District, although the petitioning Bank is in the Eleventh District, and the general geographical situation of the State and the location of transportation lines and facilities for speedy communication likewise makes it advantageous for the petitioning bank to be attached to the New Orleans Branch. We feel that the division of a State made up, as is Louisiana, between two Districts is abnormal and detrimental to the best interests of that State.

T. E. FLOURNOY, PRESIDENT
I. BAER, VICE PRESIDENT

No 8654

OLIVER B. MORTON, CASHIER
F. D. GIBBS, ASST. CASHIER

122.5-8

The Ouachita National Bank of Monroe

CAPITAL \$ 200,000.00 SURPLUS \$ 100,000.00

Monroe, Louisiana

December 4, 1915.

Federal Reserve Board,
Washington, D. C.

Dear Sirs:

Through our New Orleans friends we are informed that you desire that we shall present to you the reasons that actuated us in petitioning that we be disconnected from the Federal Reserve District No. Eleven, with headquarters in Dallas, Texas, and transferred to the New Orleans Branch of the Federal Reserve District No. Six, with headquarters in Atlanta.

When the committee toured the United States gathering data upon which to base the forming of the various Federal Reserve Districts, our president attended the meeting held in the City of New Orleans, and with quite a number of others did everything in his power to have New Orleans selected as one of the Federal Reserve ^{Cities} Districts. We favored New Orleans for the reason that it has always been the center of the commercial district comprising North Louisiana and a vast territory in the adjoining states. In the early days before the country became filled up with railroads, the navigable streams being the principal means of communication, between distant points the channels of trade were so firmly fixed and established between New Orleans and the surrounding territory that it has never been materially changed or disturbed. We have practically no commercial intercourse on the lines running East and West. This is true with reference to towns and cities located very much closer to us than Dallas, Texas. The amount of merchan-

Federal Reserve Board, 2.

dise and commerce flowing to and fro between Dallas Texas and our own city of Monroe, Louisiana, is so small that it is not even worthy of making an estimate. This being true, the banking business naturally following the trade route is almost exclusively on a northern and southern course. If the entire business we handle which could be more conveniently cleared through Dallas than through New Orleans by sending to the Federal Reserve Bank at Dallas, was all put together for a period of one year, I do not think it would equal one average full day's business in our bank.

Our connection with Dallas has been of so little importance that we have never maintained a correspondent in their city.

The opening of the Federal Reserve Bank in Dallas and our being placed in that district has not made the slightest change in the routing of our business; that is to say, we are continuing to send the bulk of it to the city of New Orleans and the northern and eastern cities, rarely ever having occasion to send an item west.

Yours very truly,



President

TEF:LL

3122.5-8

fa-n

NTS

December 1, 1915.

Mr. Jos. A. Breaux,
Pres. New Iberia State Natl Bank,
New Iberia, La.

S I R:

On October 8th, last, a letter was addressed to you, a copy of which is handed you herewith, asking you to indicate upon the enclosed blank whether it would be the preference of your bank to be transferred to the New Orleans branch of District No. 6, or whether you prefer to remain attached to the Dallas district.

As no reply has been received it is probable the matter has been overlooked. The Board is desirous of having an expression from all of the national banks in Louisiana which are located in District No. 11, and will appreciate it if you will indicate the preference of your bank upon the enclosed blank and forward to the Board by return mail.

Respectfully,

Secretary.

Enclosure.

8

FEDERAL RESERVE BOARD FILE

122.581

HTS

December 1, 1915.

Mr. L. P. Wren,
Pres. First National Bank,
Minden, La.

S I R:

On October 8th, last, a letter was addressed to you, a copy of which is handed you herewith, asking you to indicate upon the enclosed blank whether it would be the preference of your bank to be transferred to the New Orleans branch of District No. 6, or whether you prefer to remain attached to the Dallas district.

As no reply has been received it is probable the matter has been overlooked. The Board is desirous of having an expression from all of the National banks in Louisiana which are located in District No. 11, and will appreciate it if you will indicate the preference of your bank upon the enclosed blank and forward to the Board by return mail.

Respectfully,

Secretary.

Enclosure.

2

NTS

FEDERAL RESERVE BOARD FILE

3-122-5381

December 1, 1915.

Mr. C. O. Ferguson,
President, Homer National Bank,
Homer, La.

S I R:

On October 8th, last, a letter was addressed to you, a copy of which is handed you herewith, asking you to indicate upon the enclosed blank whether it would be the preference of your bank to be transferred to the New Orleans branch of District No. 6, or whether you prefer to remain attached to the Dallas district.

As no reply has been received it is probable the matter has been overlooked. The Board is desirous of having an expression from all of the national banks in Louisiana which are located in District No. 11, and will appreciate it if you will indicate the preference of your bank upon the enclosed blank and forward to the Board by return mail.

Respectfully,

Secretary.

Enclosure.

J

NTS

FEDERAL RESERVE BOARD FILE

122.58

December 1, 1915.

Mr. A. I. Shaw,
President, First National Bank,
De Ridder, La.

S I R:

On October 8th, last, a letter was addressed to you, a copy of which is handed you herewith asking you to indicate upon the enclosed blank whether it would be the preference of your bank to be transferred to the New Orleans branch of district No. 6, or whether you prefer to remain attached to the Dallas district.

As no reply has been received it is probable the matter has been overlooked. The Board is desirous of having an expression from all of the national banks in Louisiana which are located in District No. 11, and will appreciate it if you will kindly indicate the preference of your bank upon the enclosed blank and forward to the Board by return mail.

Respectfully,

Secretary.

Enclosure.

NTS

FEDERAL RESERVE BOARD FILE

122-58

N December 1, 1915.

Mr. L. Kling,
Pres. Peoples Natl Bank,
New Iberia, La.

S I R:

On October 8th, last, a letter was addressed to you, a copy of which is handed you herewith, asking you to indicate upon the enclosed blank whether it would be the preference of your bank to be transferred to the New Orleans branch of District No. 6, or whether you prefer to remain attached to the Dallas district.

As no reply has been received it is probable the matter has been overlooked. The Board is desirous of having an expression from all of the national banks in Louisiana which are located in District No. 11, and will appreciate it if you will indicate the preference of your bank upon the enclosed blank and forward to the Board by return mail.

Respectfully,

Secretary.

Enclosure.

2

FEDERAL RESERVE BOARD

122 5-8

WTS

December 1, 1915.

Mr. A. Coreil,
Pres. First National Bank,
Ville Platte, La.

S I R:

On October 8th, last, a letter was addressed to you, a copy of which is handed you herewith, asking you to indicate upon the enclosed blank whether it would be the preference of your bank to be transferred to the New Orleans branch of District No. 6, or whether you prefer to remain remain attached to the Dallas district.

As no reply has been received it is probable the matter has been overlooked. The Board is desirous of having an expression from all of the national banks in Louisiana which are located in District No. 11, and will appreciate it if you will indicate the preference of your bank upon the enclosed blank and forward to the Board by return mail.

Respectfully,

Secretary.

Enclosure.

6858
The State National Bank
ORGANIZED JULY 1903
ALBERT ESTORGE, PRESIDENT
A. DAIGRE, VICE PRESIDENT
ED. L. ESTORGE, VICE PRES.
J. R. PERRY, CASHIER
W. C. SEGURA, ASST. CASHIER
CAPITAL \$ 100,000.00
SURPLUS \$ 30,000.00
NEW IBERIA, LA.

12258

Nov. 26, 1915.

Federal Reserve Board,
Washington, D.C.

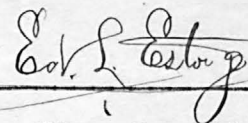
Gentlemen :-

We understand that you have under consideration the request of some twenty-two Banks in the State of Louisiana to be attached to the Branch of the Federal Reserve System at New Orleans, La.

We, as one of the signers of the petition, based our request on the fact that we are only one hundred and twenty five miles from New Orleans and have the advantage of several mail trains daily; and besides, have heretofore done most of our banking business through that city.

We trust that after due consideration our request will be granted, which we assure you would be a great convenience to us.

Respectfully yours,



Vice President.

ROBERT CHACHERE,
PRESIDENT.

JNO. P. SAVANT,
1ST VICE PRESIDENT.

A.W. DEJEAN,
2ND VICE PRESIDENT.

J.A. PERKINS,
CASHIER.

A.A. COMEAU,
ASST. CASHIER.



The Planters National Bank

Opelousas, La., II/26/15.

Mr. J.H. Fulton, President,
Commercial National Bank,
New Orleans, La.
Dear Sir:

In reply to yours of the 20th. inst., relative to our views in establishing a branch Regional Reserve Bank, at New Orleans, La., beg to state that it would be a capital idea, and one that would be of great relief to the banks of this vicinity in expiditing matters of business, which is of great importance to us.

The the situation stands at present, and to be as brief as possible in expressing myself, the service is very unsatisfactory, on account of the long delay in discounting paper. It takes fully five or six days, and as an experienced banker, you know too well that when a bank is in need of funds, its needs must be satisfied to day or to-morrow, and not in five or six days as the case is at present. In that length of time we may not be in need of the funds applied for.

Unless there is a decided change, I predict that ultimately the National Banks in the country will with draw from the system.

With best regards,

Very Truly Yours,

Robert Chacheré

President.

122:5-8

November 24, 1915.

MEMORANDUM FOR MR. HARDING

The following statement shows the aggregate capital and surplus of the National Banks in that part of Louisiana which is in district No. 11, which desire to be transferred to district No. 6, of those which do not desire to be transferred and of those which have not sent in replies.

The location of the assenting, non-assenting and of those which have failed to make replies are indicated on the map.

Total Capital and Surplus of banks desiring to be transferred	\$2,492,040.00
Total Capital and Surplus of those which do not desire to be transferred	1,472,365.83
Total Capital and Surplus of those which have not replied to the Board's request	921,000.00

122.5-8
file date 11/24/15

All of Louisiana now in the Dallas (11th Federal Reserve District) south of the north boundary line of Vernon, Rapides, and Avoyelles Parishes, be transferred to the Sixth Federal Reserve District and assigned to the territory allotted to the New Orleans Branch.

E. B. Dubucisson, President.
Chas. F. Bougnot, Vice President.

No. 6920s

A. Leon Dupre, Cashier.
Paul D. Pavy, Asst. Cashier.

122,58

The Opelousas National Bank

Capital \$50,000⁰⁰
Surplus \$50,000⁰⁰

CLARK & COY. BALVESTER

Opelousas La.

November 24, 1915.

Federal Reserve Board,

Washington, D. C.

Sirs :-

Referring to the request made by this bank to be transferred from the Dallas to the Atlanta Federal Reserve District, New Orleans Branch, the reason for making the request is that, as stated in a previous letter, we have no business connections whatever with Dallas. The only business that we have had with the Dallas Federal Reserve Bank has been to pay the installments of capital stock called for, and to remit the reserve deposits required under the law. Moreover, the New Orleans mail and express facilities are ^{so much} superior to those of Dallas that we do not expect to enlarge our dealings with the Federal Reserve system unless we be transferred to the New Orleans branch of the Atlanta bank.

Very respectfully,

E. B. Dubucisson
President.

E. B. D. = Ph = AR

122.5-8

H.C.DREW, PRESIDENT
 J.A.BEL, VICE PRES
 FRANK ROBERTS, VICE PRES
 S.ARTHUR KNAPP, CASHIER
 H.H.ROCK, ASST. CASHIER

CALCASIEU NATIONAL BANK

CAPITAL \$ 150,000.00
 SURPLUS \$ 100,000.00

LAKE CHARLES, LOUISIANA BRZ

November 24, 1915.

To the Chairman and Members of the
 Federal Reserve Board, at
 Washington, D. C.

Gentlemen:

Supplementing our letter of November 13, 1915, filed with your Board in connection with our petition for transfer from the Eleventh District to the Sixth Federal Reserve District, I beg to say, mention was made in that letter of the fact that we have under consideration ~~an~~ amalgamation with our allied institution, the Calcasieu Trust & Savings Bank, maintaining, in addition to the head office, offices in eight neighboring towns.

Since writing that letter, we have the approval of the Comptroller of the Currency to the plan of amalgamation, and expect to proceed promptly with the carrying out of the details; so that about March 1, 1916, we will maintain offices, employing capital, as follows:

Office at	Employing Capital	Average Deposits 1-1 to 10-25, 1915.
Lake Charles, La.	\$ 175,000.	\$ 3,258,008.
Jemmings, La.	100,000.	358,144.
Welsh, La.	60,000.	162,501.
Lake Arthur, La.	30,000.	88,481.
Oakdale, La.	30,000.	153,959.
Vinton, La.	30,000.	148,479.
Kinder, La.	25,000.	105,580.
DeQuincy, La.	25,000.	61,933.
Sulphur, La.	25,000.	99,276.
Lake Charles surplus,	<u>250,000.</u>	
	\$ 750,000.	\$ 4,436,361.00

This will give us eight additional Banks who would do business direct with the Federal Reserve Bank.

More than eighty per cent. of all of the transit items and more than eighty per cent. of all the drafts drawn on correspondents are sent to and drawn on New Orleans. With but one or two exceptions, they do not carry reserve city balances elsewhere than New Orleans and New York, and the proximity of New Orleans makes it almost compulsory that the greater portion of their business be handled through that point. Each point has direct mail and express service to New

UNITED STATES DEPOSIT

H.C.DREW, PRESIDENT

J.A.BEL, VICE PREST
FRANK ROBERTS, VICE PREST

S.ARTHUR KNAPP, CASHIER
H.H. ROCK, ASST. CASHIER

CALCASIEU NATIONAL BANK

CAPITAL \$ 150,000⁰⁰
SURPLUS \$ 100,000⁰⁰

LAKE CHARLES, LOUISIANA 2

November 24, 1915.

F.R.B. - -2.

Orleans, enabling them to deliver items there and receive returns at every point over night.

I do not have the actual figures at hand, but I am advised by the Managers at the eight different branches that they do not think they average one transaction with Dallas a month.

The desire to change would be based only on the greater convenience of doing business through the natural channels, rather than in a round-about way.

Respectfully,



Vice President.

122,58

CAPITAL \$100,000.00

5023

N. P. MOSS, President.
~~J. G. PARKERSON, Vice-Pres.~~
S. R. PARKERSON, Cashier.
F. V. MOUTON, Asst. Cashier.
JOE E. MOUTON, Asst. Cashier.
F. DEMANADE, Vice-Pres.

SURPLUS \$100,000.00

THE FIRST NATIONAL BANK OF LAFAYETTE.

Lafayette, Louisiana,

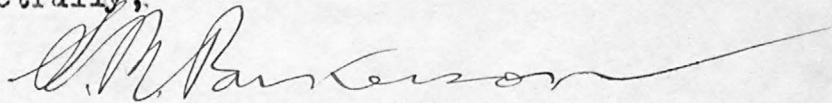
Nov. 24, 1915.

Federal Reserve Board,
Washington, D. C.

Sirs:--

We desire to be transferred from the ELEVENTH district to the New Orleans Branch of the SIXTH district because practically all of the business of this section of country is done with New Orleans, and it would be almost impossible for us to handle an account in Dallas to any advantage. The disparity in the mail service alone, which is so much in favor of New Orleans, in our case, means a great deal in the handling of an account, and it would be impracticable for us to route our business through Dallas, which is eventually contemplated.

Respectfully,



Cashier.

EX-OFFICIO MEMBERS

WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

FEDERAL RESERVE BOARD
WASHINGTON

CHARLES S. HAMLIN, GOVERNOR
FREDERIC A. DELANO, VICE GOVERNOR
PAUL M. WARBURG
W. P. G. HARDING
ADOLPH C. MILLER

H. PARKER WILLIS, SECRETARY
SHERMAN ALLEN, ASST. SECRETARY

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

122.5-8

November 24, 1915.

MEMORANDUM FOR MR. HARDING

The following statement shows the aggregate capital and surplus of the National Banks in that part of Louisiana which is in district No. 11, which desire to be transferred to district No. 6, of those which do not desire to be transferred and of those which have not sent in replies.

The location of the assenting, non-assenting and of those which have failed to make replies are indicated on the map.

Total Capital and Surplus of banks desiring to be transferred	\$2,492,040.00
Total Capital and Surplus of those which do not desire to be transferred	1,472,365.83
Total Capital and Surplus of those which have not replied to the Board's request	921,000.00

W. M. Inley

J. S. GUENARD, PREST.
E. J. HAMLEY, V-PREST.

H. STEIN, CASHIER
KATIE SULLIVAN, ASST. CASH.



The First National Bank

OF LAKE PROVIDENCE, LA.

122,58

LAKE PROVIDENCE, LA.

November,
Twenty-third,
Nineteen-
Fifteen

Federal Reserve Board,
Washington D C
Gentlemen;-

In petitioning your office to
attach this bank to the Branch of the
Federal Reserve System at New Orleans La
we respectfully submit the following;-

The major part of our business is
handled through New Orleans, the difference in
time is 24 hours in favor of New Orleans and
a majority of our cotton goes to New Orleans, the
fact that course of trade and the natural trend
of this banks' transactions would be through
New Orleans.

Very truly yours,

C a s h i e r

THE FIRST NATIONAL BANK

CAPITAL \$ 50,000.00
 SURPLUS AND PROFITS OVER \$50,000.00

H. PATOUT, President
 GEO. J. LABAU, 1st Vice Pres.
 ST. PAUL BOURGEOIS, 2nd Vice Pres.
 ARTHUR WOLFORD, Cashier
 OSWELL PATOUT, Asst. Cashier

JEANERETTE, LA. November 23rd 1915

To the Federal Reserve Board.

Washington, D. C.

Gentlemen:-

May we take the liberty of again addressing you on the subject of transferring us from the 11th to the New Orleans Branch of the 6th Federal Reserve District, We respectfully appeal to you for this relief and offer a few reasons.

1st. Because, during the long series of years, the State of Louisiana has done its banking business and made greater part of its banking, financial, mercantile, and industrial connections through the Banks located in the City of New Orleans, which is at present in the 6th District, although the petitioning banks are now in the 11th District.

2nd. This condition was due to the fact that the state of Louisiana looks, to a large extent, to the City of New Orleans as a natural market for its produce and as a natural source of its supply, and, therefore, it follows in the normal course of business that the Banking, mercantile, financial and industrial relations and connections of the state should be had through that City.

In anticipation of hearing from you favorably at an early date we beg to remain.

Yours very truly.

Arthur Wolford
 Cashier.

FIRST NATIONAL BANKCAPITAL \$ 100,000⁰⁰SURPLUS \$ 200,000⁰⁰L. J. HAKENYOS, VICE PRES.
GUS GEHR, VICE PRES.

J. A. BENTLEY, PRESIDENT

W. D. HILL, CASHIER
T. P. WHEADON, ASST. CASHIER

ALEXANDRIA, LA. Nov. 23, 1915.

Federal Reserve Board,
Washington, D. C.

Sirs:-

We have been requested to write and give you our reasons, which actuated our signing the petition, requesting you to attach our Bank to the Branch of the Federal Reserve Bank system at New Orleans, La.

The principal reason that we advance for desiring this change is, that we have no business with Dallas, whatever, and since the Federal Reserve system was inaugurated, our account with the Federal Reserve Bank at Dallas, has consisted only of the deposit of reserve that we are required to carry by law. We have never sent them any transit items, or collections of any kind.

On the other hand, New Orleans to us is the financial center of the South, this being due to the fact that our section of the State looks to the City of New Orleans as a natural market for it's produce, and a natural source of it's supply, and it therefore follows, that in the natural course of business, that the Banking, mercantile, financial and industrial relations and connections of the State, should be through that City.

The natural trend of our business is towards New

№ 5021

FIRST NATIONAL BANK

CAPITAL \$100,000⁰⁰

SURPLUS \$200,000⁰⁰

L. J. HAKENYOS, VICE PRES.
GUS GEHR, VICE PRES.

J. A. BENTLEY, PRESIDENT

W. D. HILL, CASHIER
T. P. WHEADON, ASST. CASHIER

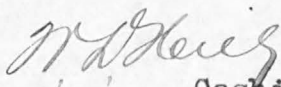
ALEXANDRIA, LA.

#2 F. R. B

Orleans, and not Dallas, and if we are compelled to carry an account in Dallas, it is not only burdensome, but expensive as well.

We earnestly urge that we be disassociated from the Eleventh District, and put into the New Orleans Branch of the Sixth District.

Yours truly,


Cashier.

H/R



THE FIRST NATIONAL BANK OF LAKE CHARLES

THE OLDEST BANK IN SOUTHWESTERN LOUISIANA
UNITED STATES DEPOSITARY

LAKE CHARLES, LA. Nov. 22nd., 1915.

Federal Reserve Board,
Washington, D.C.

Gentlemen:

Referring to our request to be changed to the 6th. Federal Reserve District, in which it is proposed to establish a branch in the city of New Orleans, La. We give the following reasons for desiring this change:

First; Approximately one third of our business is transacted with the city of New Orleans, in which city we are carrying accounts with two separate banks.

Second: Our business did not feel the need of an account in Dallas, Texas, prior to nor since the establishment of the Federal Reserve Bank of Dallas.

The trend of our business is not west but east and north. For the months of August, September and October, 1915, we had 107 items on Dallas and during the same period we sent 3043 items to the city of New Orleans. The train service between this point and New Orleans is very convenient for our use, New Orleans being but 218 miles distant. We get all of our currency shipments from the city of New Orleans, as we find it more convenient and satisfactory in every respect.

We have practically no demand for exchange upon any point in Texas, and any remittance we may have to make to Texas points, may be covered by St. Louis or New York exchange.

In our opinion, it will be to our advantage to

THE FIRST NATIONAL BANK OF LAKE CHARLESTHE OLDEST BANK IN SOUTHWESTERN LOUISIANA
UNITED STATES DEPOSITARY

LAKE CHARLES, LA. Nov. 22nd., 1915.

#2

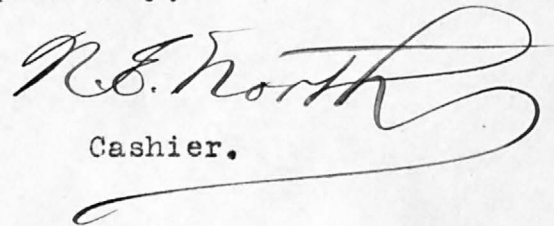
Federal Reserve Board

be associated with the Federal Reserve Branch of New Orleans in practically every transaction we may have to make with the Federal Reserve Bank.

We find it awkward to have an account in Dallas, as it reverses the natural trend of our business.

Sincerely hoping that your Board can grant our request, I am,

Very respectfully,



Cashier.

THE *First National Bank of Shreveport, La.*
United States Depository
Fiscal Agent of the
State of Louisiana, and Parish of Caddo

122.5-8

CAPITAL \$500,000.00
SURPLUS \$ 175,000.00

November-22nd-1915.

To the Honorable Members of the
Federal Reserve Board,
Washington, D.C.

Gentlemen:-

Our reason for desiring to be transferred from the Eleventh (Dallas) District to the Sixth (Atlanta) District so as to be connected to the District of the New Orleans branch are primarily, that the natural trend of a large proportion of our business is towards New Orleans and not to Dallas, as evidenced by the amount of items handled by us from January 1st, 1915, to October, 1915, viz:-

New Orleans -	\$5,831,115.90
Dallas -	2,451,233.57

notwithstanding the fact that we joined the Reserve Banks' Inter-Collection System so as to give the Dallas Bank as much business as possible.

Secondly, our experience for the past twenty years or more is that with the exception of four months in the year, from first of September to first of January, we could not transfer funds out of Texas to any other point outside of their State except by paying a premium for the exchange.

Our geographical location and transportation lines and facilities for obtaining currency and speedy communication combined with

THE *First National Bank of Shreveport, La.*

United States Depository

Fiscal Agent of the

State of Louisiana, and Parish of Caddo

122,5-8

CAPITAL \$500,000.00
SURPLUS \$ 175,000.00

the larger comparative proportion of our business as stated above make it desirable and advantageous to us to be affiliated with the Branch Bank at New Orleans instead of the bank at Dallas.

Furthermore, considering the number of years that this section has done the greater part of its banking and mercantile business through the City of New Orleans, whereas during the same time it has done only a negligible amount through Dallas, it is only natural, irrespective of any other reasons, that we should wish to be attached to the Sixth District.

Hoping that you will give this your favorable consideration, we remain,

Respectfully yours,

Andrew Quebrer

President.

FEDERAL RESERVE BOARD
WASHINGTON

November 19th, 1915.

My dear Mr. Harding:-

This report was referred by the Board to the Committee on Redistricting. You and Mr. Warburg have been watching this matter and I think will be somewhat disappointed by the fact that only twenty out of twenty-six banks have sent in their replies, thirteen of whom desire to be transferred, while seven desire to remain.

I would suggest that you have an analysis made to show the aggregate capital and surplus of the assenting banks; likewise of the non-assenting, and those who have failed to make any reply; also the location of the assenting and non-assenting banks might be shown on the map.

Yours very truly,

Hon. Wm. P. G. Harding.



NTS

122.5-8

FEDERAL RESERVE BOARD

November 18, 1915.

MEMORANDUM FOR DR. WILLIS

*filed date
order*

Attached hereto you will find the replies of the National banks in Louisiana to the request of the Board for an expression as to whether or not they desire to be transferred from District No. 11 to the New Orleans Branch of District No. 6. Only one reply has been received since November 6. Our request was sent out on October 8.

There are 26 national banks in this portion of Louisiana, 20 of which have replied to the Board's request. 13 desire to be transferred and 7 desire to remain in District No. 11.

Attached is a map of Louisiana on which I have marked the locations of the banks which have been heard from, indicating by a red circle those which desire to be transferred and by a black "X" those which do not. Those not replying are marked with a red square.

D. M. Sulley

12258

file date 3/11/16

LOUISIANA



Dist. No. 6

No. of banks in Louisiana in Dist. No. 11	—	26
No. which have expressed preference as to being transferred to New Orleans Branch of Dist. No. 6	—	23
No. desiring to be transferred	—	13
No. desiring not to be transferred	—	7
Location of those desiring transfer marked		0
" " " not " " " "		X

Location of those not replying, marked

*Calcasieu
Nat'l Bank*

FEDERAL RESERVE BOARD FILE
35722.5-8

La L

November 16, 1916.

Mr. Frank Roberts,
Vice-Pres., Calcasieu Nat'l Bank,
Lake Charles, Louisiana.

S i r :

Your letter of November 13, stating that it is the unanimous desire of the officers and directors of your bank that it be transferred to the Sixth Federal Reserve District and giving the reasons therefor, is received, and I will take pleasure in bringing the same to the attention of the Board.

Respectfully,

Secretary.

l

J. A. BEL, VICE PREST
FRANK ROBERTS, VICE PREST

H. C. DREW, PRESIDENT

S. ARTHUR KNAPP, CASHIER
H. H. ROCK, ASST. CASHIER

CALCASIEU NATIONAL BANK

CAPITAL \$ 150,000.00
SURPLUS \$ 100,000.00

LAKE CHARLES, LOUISIANA FRZ

FEDERAL RESERVE BOARD FILE
122-5-8

November 13, 1915.

*Recd Nov 16
and add La-L*

Chairman and Members of the
Federal Reserve Board,
Washington, D. C.

Gentlemen:

This Bank is now a member of the Eleventh Federal Reserve District. It is the unanimous wish of its Officers and Directors to be transferred to the Sixth District, owing to the fact that New Orleans is the natural center with which this Bank transacts the major portion of its business.

In support of this statement, I may say, this Bank has at all times done all of the business through the Dallas Bank that it has been practical to do in a natural way. It joined the inter-collection system immediately upon the establishment of the system, and has made use of the Dallas Bank at all times in so far as it has been practical to do so without incurring unnecessary expense or without inconveniencing its customers.

This Bank, during the period from January 1, 1915, to October 31, 1915, inclusive, sent to the Federal Reserve Bank at Dallas,

	48	
transit items of an aggregate value of		\$ 185,930.48
and with its New Orleans correspondents	23002	
items of an aggregate value of		4,801,221.61.

During the same period, it drew against its account with the Federal Reserve Bank	32	
drafts of an aggregate value of		233,576.48
and upon its New Orleans correspondents	6988	
drafts of an aggregate value of		4,815,566.31.

During that period it has shipped currency in from the Federal Reserve Bank,	76,000.00
and from its correspondents,	468,400.00

Illustrating pointedly the natural trend of our business.

In point of mail service, there are three through mail trains a day each way between Lake Charles and New Orleans. There is one direct mail each way each day to Dallas. Mail deposited in the Post Office at Lake Charles prior to 10 P. M. is in New Orleans the following morning. Mail destined for Dallas deposited after 2 P. M. does not reach Dallas in time for business until the second day.

J. ABEL, VICE PRES
FRANK ROBERTS, VICE PRES

H. C. DREW, PRESIDENT

S. ARTHUR KNAPP, CASHIER
H. H. ROCK, ASST. CASHIER

CALCASIEU NATIONAL BANK

CAPITAL \$ 150,000.00
SURPLUS \$ 100,000.00

LAKE CHARLES, LOUISIANA, FRZ

November 13, 1915.

F. R. B. - -2.

The principal agricultural industry is the growing of rice, for which New Orleans is the chief market.

We have under consideration with the office of the Comptroller of the Currency the consolidation of the Calcasieu National Bank and its allied institution, the Calcasieu Trust & Savings Bank, which latter institution operates eight branches in addition to the office maintained at Lake Charles. At this time no one of these eight branches does any business with Dallas, unless it might be the receipt and remittance for an occasional cash letter; while each of the branches carries active accounts, with principal balances, with New Orleans Banks.

Respectfully requesting your careful consideration of the greater convenience to us from every standpoint from being placed in position to do business at New Orleans, our natural point, I am,

Very respectfully,



Vice President.

J. A. BEL, VICE PRES
FRANK ROBERTS, VICE PRES

H. C. DREW, PRESIDENT

S. ARTHUR KNAPP, CASHIER
H. H. ROCK, ASST. CASHIER


12258

CALCASIEU NATIONAL BANK

CAPITAL \$ 150,000.00
SURPLUS \$ 100,000.00

LAKE CHARLES, LOUISIANA, FRZ

November 10, 1915.



Mr. J. H. Fulton,
New Orleans, La.

Dear Mr. Fulton:

I beg to acknowledge receipt of your two favors of the 9th inst. I will delay for a few days my trip to Washington, awaiting your receipt of further information from Mr. Harding. We desire to have the Comptroller's Office consider our plan of consolidation and give us a reply on it in time to call a Stockholders' meeting not later than December 29th, to take the action in connection with our proposed change in event we desire to carry out that plan. As we have to give thirty days notice by publication, we cannot long delay taking the matter up with the Comptroller.

I note that you are getting up your arguments in the matter, and it has occurred to me that possibly the following might be of some benefit to you. If so, you are at liberty to make use of the information:

In the October 23rd issue of the "American Banker" there was an editorial headed "Currency Act's Neglected Features", from which I quote:

"Secretary H. Parker Willis, of the Federal Reserve Board, speaking before the New York Chapter of the American Institute of Banking, in New York, this week, discussed "Some Neglected Features of the Federal Reserve Act".

"Mr. Willis held that the Reserve Banks, in order to be of the greatest service to their customers, must be regularly dealt with by them and that this involved the regular use of the deposit accounts of the member banks with the Reserve Banks and the free flow of funds from member Banks into the Reserve institutions."

As we are located, we naturally do business with New Orleans, and do business with Dallas only in an "unnatural or out of the way" way. Illustrating this, I may say, the Calcasieu National Bank joined the Reserve Bank's "Inter-collection system" immediately upon its establishment in this District, in order to be as helpful as possible in creating a natural flow of business.

J. A. BEL, VICE PRES
FRANK ROBERTS, VICE PRES

H. C. DREW, PRESIDENT

S. ARTHUR KNAPP, CASHIER
H. H. ROCK, ASST. CASHIER

CALCASIEU NATIONAL BANK

CAPITAL \$ 150,000.00
SURPLUS \$ 100,000.00

LAKE CHARLES, LOUISIANA, LA. 70502

November 10, 1915.

J. H. F. - -2.

This Bank has done through the Dallas office all of the business that it has been practical to do without unnecessary expense to itself and without inconvenience to its customers.

This Bank, during the period from January 1, 1915, to October 31, 1915, inclusive, sent to the Federal Reserve Bank at Dallas 48 transit items of aggregate value \$ 185,930.48 and with its New Orleans correspondents 23002 items of an aggregate value of 4,801,221.61.

During the same period, it drew against its account with the Federal Reserve Bank 32 drafts of aggregate value of \$ 233,576.48 and upon its New Orleans correspondents 6988 drafts of an aggregate value of 4,815,566.31

During that period, it has shipped in ~~currency~~ currency from the Federal Reserve Bank aggregating 76,000.00 and from its correspondents 468,400.00,

Illustrating pointedly the natural trend of our business.

Of course, there are many other arguments along the line of the saving of time because of shorter distance and more frequent train service, there being three through trains a day each way from here to New Orleans, and one to Dallas. Mail deposited in the Post Office here at ten o'clock at night is in New Orleans the next morning, and if deposited after two in the afternoon, does not reach Dallas until the second morning.

Our principal agricultural industry is the growing of rice, for which New Orleans is the chief market.

There is scarcely a day that some one or more of our Directors or Officers are not in New Orleans on business; while probably there is not one a year in Dallas for the same purpose.

If our plans of consolidation with our ^{affiliated} other institution, the Calcasieu Trust & Savings Bank, are carried out, it would add eight points, in addition to Lake Charles, which would do

UNITED STATES DEPOSIT

J. A. BEL, VICE PRES
FRANK ROBERTS, VICE PRES

H. C. DREW, PRESIDENT

S. ARTHUR KNAPP, CASHIER
H. H. ROCK, ASST. CASHIER

CALCASIEU NATIONAL BANK

CAPITAL \$ 150,000.00
SURPLUS \$ 100,000.00

LAKE CHARLES, LOUISIANA BR

November 10, 1915.

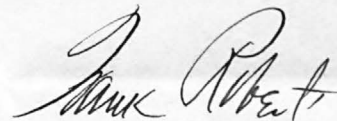
J. H. F. - -3.

business with the Federal Reserve Bank. At this time, no one of the eight branches does any business with Dallas, unless it might be the receipt and remittance for an occasional cash letter; while all of them carry active accounts, with their principal balances, with New Orleans Banks.

Dallas houses distribute some farm machinery in this territory. Aside from that one item, there is no other line sold through this section from Dallas; while our people buy in all general lines very largely from New Orleans manufacturers and wholesalers.

Thanking you to let me hear from you when you receive Mr. Harding's letter, I am,

Yours very truly,



Vice President.

FEDERAL RESERVE BOARD
3-122-58
11/3/15

Lake Providence La Nov 3rd 1915

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the First National Bank (Name of bank) of ✓ Lake Providence La (Place), does (Does or does not) desire to be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

J. Stein *cashier*
(Name and official title.)

Dated Nov 3rd 1915

Remarks:

East Carroll County



FEDERAL RESERVE BOARD
3-122-5-8
10/29/15
2-0

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the Planter National Bank (Name of bank) of Opelousas, La. (Place) does (Does or does not) desire to be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

Robert Churcher Post
(Name and official title.)

Dated 10-29-15

Remarks:

\$65000 Cap. etc



FEDERAL RESERVE BOARD FILE
3122-58
Bank
10/25/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the First National Bank (Name of bank) of Lafayette, La. (Place), does (Does or does not) desire to be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

A. R. Ranserson Cashier
(Name and official title.)

Dated Oct. 25, 1915

Remarks:

2,4000 ap!



FEDERAL RESERVE BOARD FILE
3 122 58

10/25/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the First National Bank
(Name of bank)

of Alexandria, La., - does - desire to
(Place) (Does or does not)

be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

W. H. King, Cashier
(Name and official title.)

Dated Oct 25, 1915.

Remarks:

350 000 Cap



FEDERAL RESERVE BOARD FILE
3-122 5-8
La-M
10/20/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the First National Bank (Name of bank) of Morgan City, La. (Place) does not (Does or does not) desire to

be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

R.R. Hood Cashier (Name and official title.)

Dated Oct 20-15

Remarks:



FEDERAL RESERVE BOARD FILE
3-122-58
10/20/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the First National Bank (Name of bank) of Jeanerette La, (Place) Does (Does ~~or does not~~) desire to be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

The First National Bank of Jeanerette,
Arthur Walford Cashier.
(Name and official title.)

Dated OCT 20 1915

Remarks: 105000

Decided at a Board meeting this day. Answer deferred awaiting this meeting. We would appreciate the transfer as a favor. Arthur Walford Cashier.



FEDERAL RESERVE BOARD FILE
3122.5-8
10-22-15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the State National Bank (Name of bank) of New Iberia, La. (Place), does (Does or does not) desire to be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

[Signature]
(Name and official title.)
Carlier

Dated Oct. 22nd. 1915.

Remarks:

The commercial and financial business of this section flows naturally to New Orleans. We look to the East and the West for our needs.

[Signature]
Carlier

138000

RECEIVED
FEDERAL RESERVE BOARD
OCT 22 1915

FEDERAL RESERVE BOARD FILE
-122-58
N-C

file date 10/18/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of
Directors, I beg to advise that the THE FIRST NATIONAL BANK
of Acadia Parish at Crowley
(Name of bank)
of Crowley La does not desire to
(Place) (Does or does not)

be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

W.L. Trimble, Pres.
(Name and official title.)

Dated _____

Remarks:



FEDERAL RESERVE BOARD FILE
3122-58
10/18/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the First National Bank,
(Name of bank)

of Arcadia, La. (Place), Does Not (Does or does not) desire to

be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

Lin. George
(Name and official title.)

Dated Oct/18/15

Remarks: We believe we can be better taken care of in the parent bank at Dallas than to be transferred to N. O. and had much rather remain where we are,



FEDERAL RESERVE BOARD FILE

122.058

October 18, 1915.

Dear Sir:-

I acknowledge receipt of your letter
of the 15th instant expressing your wish
to continue as a member of the Federal Re-
serve Bank of Dallas. I will take pleasure
in bringing your letter to the attention of
the Board.

Very truly yours,

Mr. M. A. McCutchen, Cashier,
American National Bank,
Shreveport, La.

FEDERAL RESERVE BOARD FILE
122.5-8

10/16/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the First National Bank (Name of bank) of Lake Charles, La. (Place), Does (Does ~~or does not~~) desire to

be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

FIRST NATIONAL BANK,
By M. E. North (Name and official title.)
CASHIER

Dated Oct. 16th 1915

Remarks:

The trend of our business is East and North. Our interests will be better served by an account in New Orleans, St. Louis or New York, than is done by Dallas.

150,000



FEDERAL RESERVE BOARD FILE
3-122-581
10/16/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, ^{10/18/15} and by authority of its Board of Directors, I beg to advise that the First National Bank (Name of bank) of Winnfield La. (Place), Does (Does or does not) desire to

be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

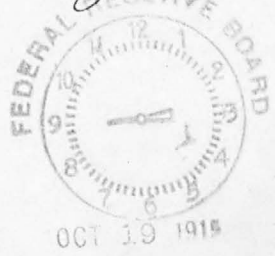
A. H. Bryan Cashier
(Name and official title.)

Dated 10/16-1915

Remarks:

We have recently applied for 15 shares in Dallas Bank. but have not yet had a report from them. only having been organized since August 12th
A.H.B.

25000



The First National Bank

OF ACADIA PARISH AT CROWLEY

10700

CAPITAL . . . \$50,000.00
SURPLUS . . . \$12,500.00

Crowley, La.

FEDERAL RESERVE BOARD FILE
122-58

OFFICERS

W. L. TRIMBLE, . . . President
P. J. CHAPPUIS,
Vice President and Cashier
D. W. THIBODEUAX, Ass't Cashier
CLEM. J. SAMSON, Ass't Cashier

DIRECTORS

W. L. TRIMBLE
P. J. CHAPPUIS
GEO. B. THOMSON
C. J. FREELAND
J. B. FOLEY
J. S. MAUBOULES
T. T. ATTEBERRY

October 16, 1915.

Federal Reserve Board,
Washington, D. C.

Gentlemen:-

In reply to your letter of the 8th instant, relative to our desires as to whether we wish to be transferred from the Eleventh Reserve District, to the Sixth Reserve District, will say that at the time we signed the petition, several months ago, making this request, we were under the impression that it would be much to our advantage for the change to be made. After considering the matter from every standpoint, we have decided that possibly it would be best for the Eleventh District to remain as it is until the new branch system has been in working order for longer than at present.

Facilities given us thru the Dallas Reserve Bank have always been satisfactory, and we are always inclined to let, "good enough alone" unless we can see a direct improvement by making the change.

Trusting that you will keep this information confidential, as intimated in your letter, for we do not wish to appear antagonistic to the new branch in any way, I am

Yours very truly,

W. L. Trimble

WLT.s.

President.

RECEIVED
FEDERAL RESERVE BOARD
OCT 16 1915

FEDERAL RESERVE BOARD FILE
353.58

2-27-15
10/15/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the Quincy National Bank (Name of bank) of Monroe La (Place), does (Does or does not) desire to

be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

[Signature]
(Name and official title.)

Dated Monroe La President

Remarks: act 15/1915



S. W. SMITH, PRESIDENT
 J. C. TRICHEL, ACTIVE VICE-PRESIDENT
 J. M. TUCKER, VICE-PRESIDENT

MICHAEL BERNSTEIN, VICE-PRESIDENT
 M. A. McCUTCHEEN, VICE-PRESIDENT AND CASHIER
 S. E. SMITH, ASSISTANT CASHIER

AMERICAN NATIONAL BANK

CAPITAL \$ 150,000.00. SURPLUS AND PROFITS \$ 40,000.00.

SHREVEPORT, LA.,

October 15th, 1915.

FEDERAL RESERVE BOARD FILE
 312258
 24-8

Hon. H. Parke Willis, Sec'y.,
 Federal Reserve Board,
 Washington, D. C.

Dear Sir:-

Replying to your favor of the 8th inst.,
 we enclose herewith the request of Board Of Directors
 that the Federal Reserve Board not make any change,
 we preferring to remain connected with the Dallas
 Federal Reserve Bank.

We believe that our business would be a
 great deal more facilitated by holding membership in
 the 11th district, rather than in the 6th, by reason
 of the short distance and the fact that Shreveport and
 Louisiana have been represented on the Board Of Directors,
 of the Dallas Board, and that they are now familiar with
 the business, and have handled the same to our entire
 satisfaction.

We would regret very much being moved, although
 we feel kindly toward New Orleans.

Respectfully,

Michael McCutchen

Cashier.

MAMcC-n.





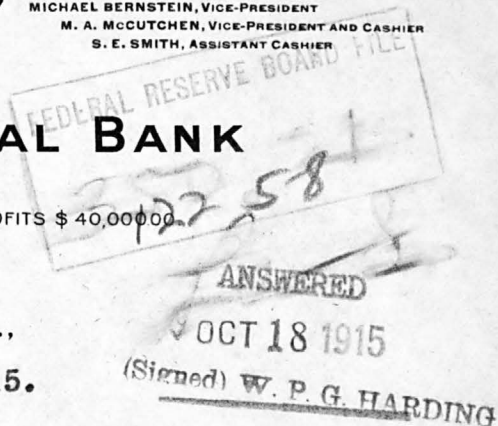
S. W. SMITH, PRESIDENT
 J. C. TRICHEL, ACTIVE VICE-PRESIDENT
 J. M. TUCKER, VICE-PRESIDENT

MICHAEL BERNSTEIN, VICE-PRESIDENT
 M. A. MCCUTCHEN, VICE-PRESIDENT AND CASHIER
 S. E. SMITH, ASSISTANT CASHIER

AMERICAN NATIONAL BANK

CAPITAL \$ 150,000.00. SURPLUS AND PROFITS \$ 40,000.00

SHREVEPORT, LA.,
 October 15th, 1915.



Hon. W. P. G. Harding,
 Federal Reserve Board,
 Washington, D. C.

Dear Sir:-

We would regret very much being moved from the 11th District to the 6th. The Federal Reserve Bank, at Dallas, has handled our business in a satisfactory manner. We have had a Director on the Board, from our city, Mr. E. K. Smith.

The Dallas Bank has gained knowledge of the business, familiarizing themselves with the people of the Section of Louisiana, belonging to the 11th District, and have rendered, as far as we know, every assistance that they possibly could under their rules. We do not believe that there has been a complaint against the Dallas Bank, and we feel that we would be better served, under the existing circumstances, by remaining in the 11th District.

We are not fighting New Orleans, and do not wish them to feel hard against us.

I sincerely trust that you will use your influence to have Shreveport, at least, retained as at present.

Respectfully,

Cashier.

MAMcC-n.

FEDERAL RESERVE BOARD FILE
122.58

✓
10/15/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the American National Bank (Name of bank) of Shreveport La (Place), Does not (Does or does not) desire to

be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

Walter W. Litchner Cashier
(Name and official title.)

Dated Oct 15th 1915

Remarks:



T. E. FLOURNOY, PRESIDENT
I. BAER, VICE PRESIDENT

Nº 8654

OLIVER B. MORTON, CASHIER
F. D. GIBBS, ASST. CASHIER

THE Quachita National Bank of Monroe

CAPITAL \$200,000.00 SURPLUS \$100,000.00

Monroe, Louisiana

October 14, 1915.

FEDERAL RESERVE BOARD FILE

122-58

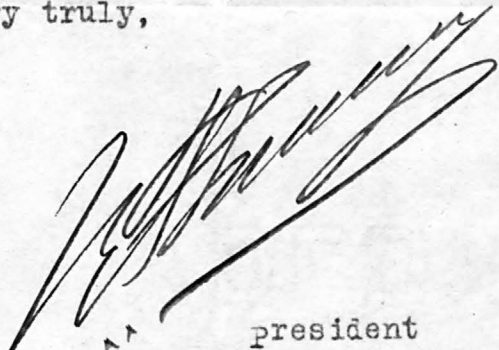
Federal Reserve Board,
Washington, D. C.

Dear Sirs:

8

In response to your request of October 18th I beg to hand you herewith a request from this bank, duly signed by me as president, making application to have our connection with the Eleventh Federal Reserve District transferred to the New Orleans Branch of the Sixth Federal Reserve District.

Yours very truly,



TEF:LL

president



FEDERAL RESERVE BOARD FILE
3-122-05-8
10/12/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the First National Bank (Name of bank) of Abbeville La. (Place), does (Does or does not) desire to be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

J. A. Greer
(Name and official title.)
Pres.

Dated Oct. 12th 1915

Remarks:

\$105,000



FEDERAL RESERVE BOARD FILE
122-581

10/12/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the Communal National Bank (Name of bank) of Shreveport La. (Place), does not (Does or does not) desire to

be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

[Signature]
(Name and official title.)
President

Dated Oct 12th 1915.

Remarks:

It would work a hardship on us to be transferred to New Orleans



FEDERAL RESERVE BOARD
322.5-8
10/11/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the First National Bank,
(Name of bank)
of Eunice, Eunice, La.
(Place) does not desire to
(Does or does not)
be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

Louis Wray, President
(Name and official title.)

Dated October 11th, 1915.

Remarks:

Our relations with Dallas have been of sub a pleasant nature and the service has been so prompt and efficient that we do not care to break away.

\$46,000.



FEDERAL RESERVE BOARD FILE
3122.5-8
29-8
10/11/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the Fish National (Name of bank) of Bilse and Lu, Does Not (Place) (Does or does not) desire to be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

A. B. Fortman
(Name and official title.)

Dated Oct 11/1915

Remarks:



RECEIVED FEDERAL RESERVE BOARD FILE
122.58
10/11/15
FEDERAL RESERVE BOARD
OCT 18 1915

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the Opelousas National Bank (Name of bank) of Opelousas, La. (Place), does (Does or does not) desire to be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

\$130,000

E. P. Dubuison
(Name and official title)

Dated Oct. 11th 1915

President

Remarks:

We have no business relations whatever with Dallas. If we were to remain in the Dallas district, we would derive no benefit from the Federal Reserve system except such as is common to all.

10/11/15

E. P. Dubuison
President

FEDERAL RESERVE BOARD FILE
122-58
10/11/15

377

TO THE FEDERAL RESERVE BOARD:

In response to your request, and by authority of its Board of Directors, I beg to advise that the First National Bank (Name of bank) of Shreveport La (Place), Does (Does or does not) desire to

be transferred from the Eleventh Federal Reserve District to the New Orleans Branch of the Sixth Federal Reserve District.

Andrew Quebbs President
(Name and official title.)

Dated Oct 11th 1915

Remarks:

The reason for our desiring to be transferred is that the trend of our business is towards New Orleans and not to Dallas, and that the volume of our business is at least ten to one in favor of New Orleans. Also that in the transferring of funds to and from the East to the South, it is to our advantage to have our funds located in New Orleans instead of Dallas.

Andrew Quebbs



FEDERAL RESERVE BOARD FILE

12122-58

October 9, 1915.

Dear Mr. Hosmer:-

Your letter of the 2nd instant was duly received and your comments upon the proposed transfer of ~~Louisiana~~ banks are noted. A committee has been appointed to make careful investigation of the matter and report before the Board takes any action.

Very truly yours,

Mr. L. P. Hosmer,
Shreveport Clearing House Assoc.,
Shreveport, La.

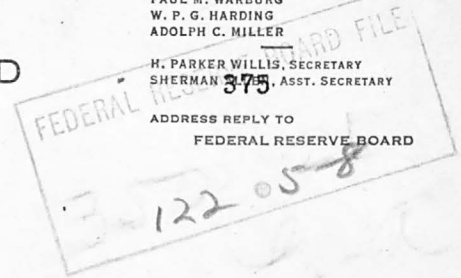
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H. PARKER WILLIS, SECRETARY
SHERMAN 375, ASST. SECRETARY

FEDERAL RESERVE BOARD
WASHINGTON



X October 8, 1915.
Mimeo 375

My dear Sir:

Some months ago petitions were filed with the Federal Reserve Board by twenty-seven banks in Louisiana for the purpose of securing the transfer of the territory in which these banks were situated from the Eleventh (Dallas) District to the Sixth (Atlanta) District. It was the understanding that these banks desired to be attached to the branch at New Orleans which had not then been organized but which was in contemplation. Recently request has been made of this Board to consider and dispose of these petitions.

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If you desire to give the Board the benefit of the expression of your views in connection with the suggested transfer, the Board will be glad to receive it.

Respectfully,

Secretary.

Mr. J. N. Greene,
President, First National Bank,
Abbeville, Louisiana.

Carded

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FEDERAL RESERVE BOARD FILE
122-58

FEDERAL RESERVE BOARD
WASHINGTON

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

October 8, 1915.

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Respectfully,

Secretary.

Mr. J. A. Bentley,
President, First National Bank,
Alexandria, Louisiana.

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SECRETARY OF THE TREASURY
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Respectfully,

Secretary.

Mr. W. L. Trimble,
President, First National Bank,
Arcadia Parish at Crowley, Louisiana.

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FEDERAL RESERVE BOARD

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Respectfully,

Secretary.

Mr. L. M. Tooke,
President, First National Bank,
Arcadia, Louisiana.

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FEDERAL RESERVE BOARD
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ADDRESS REPLY TO
FEDERAL RESERVE BOARD

FEDERAL RESERVE BOARD FILE
October 8, 1915.
12258

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Secretary.

Mr. A. I. Shaw,
President, First National Bank,
De Ridder, Louisiana.

EX-OFFICIO MEMBERS

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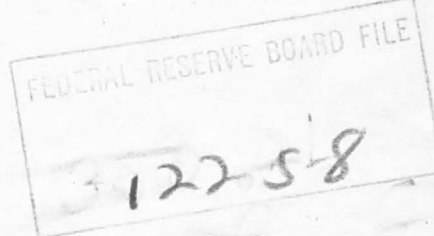
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FEDERAL RESERVE BOARD

WASHINGTON

ADDRESS REPLY TO
FEDERAL RESERVE BOARD



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Respectfully,

Secretary.

Mr. L. Meyer,
Pres. First National Bank
Eunice, La.

EX-OFFICIO MEMBERS

WILLIAM G. MCADOO
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ADDRESS REPLY TO
FEDERAL RESERVE BOARD

October 8, 1915.

122-58

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Respectfully,

H. Parker Willis
Secretary.

Mr. A. B. Horton,
Pres. First National Bank,
Gibbsland, La.

Ex-Officio Members

WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
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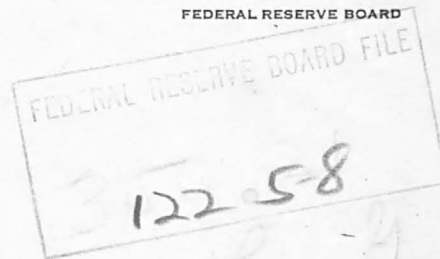
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FEDERAL RESERVE BOARD
WASHINGTON

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ADDRESS REPLY TO
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Mr. A. B. Horton,
Pres. First National Bank,
Gibbsland, La.

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WILLIAM G. MCADOO
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JOHN SKELTON WILLIAMS
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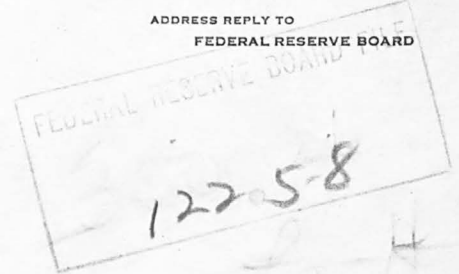
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Respectfully,

Secretary.

Mr. C. O. Ferguson,
Pres. Homer National Bank,
Homer, La.

EX-OFFICIO MEMBERS
WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
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JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

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FEDERAL RESERVE BOARD
WASHINGTON

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W. F. G. HARDING
ADOLPH C. MILLER

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SHERMAN ASST. SECRETARY

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

October 8, 1915.

FEDERAL RESERVE BOARD FILE
3122.5-8

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Respectfully,

Secretary.

Mr. H. Patout,
Pres. First National Bank,
Jeanerette, La.

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H. PARKER WILLIS, SECRETARY
SHERMAN 375 ASST. SECRETARY

FEDERAL RESERVE BOARD

WASHINGTON

ADDRESS REPLY TO FILE
FEDERAL RESERVE BOARD

NTS

October 8, 1915.

FEDERAL RESERVE BOARD
122 5-8

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Secretary.

Mr. N. P. Moss,
Pres. First National Bank,
Lafayette, La.

EX-OFFICIO MEMBERS

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SECRETARY OF THE TREASURY
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FEDERAL RESERVE BOARD
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SHERMAN 375, ASST. SECRETARY

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

October 8, 1915.

FEDERAL RESERVE BOARD
12258

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Respectfully,

Secretary.

Mr. H. C. Drew,
Pres. Calcasieu National Bank,
Lake Charles, La.

EX-OFFICIO MEMBERS

WILLIAM G. MCADOO
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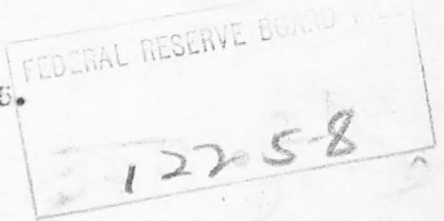
FEDERAL RESERVE BOARD
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SHERMAN 875, ASST. SECRETARY

ADDRESS REPLY TO
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October 8, 1915.



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Respectfully,

Secretary.

Mr. George Lock,
Pres. First Natl Bank,
Lake Charles, La.

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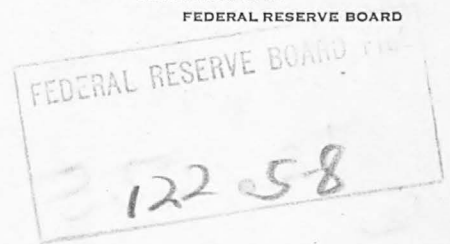
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Secretary.

Mr. J. S. Guenard,
President, First National Bank,
Lake Providence La.

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FEDERAL RESERVE BOARD

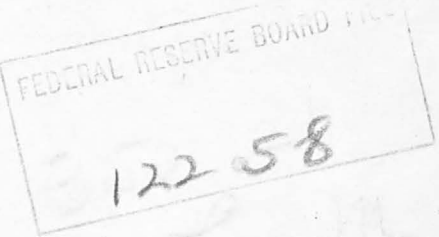
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If you desire to give the Board the benefit of the expression of your views in connection with the suggested transfer, the Board will be glad to receive it.

Respectfully,

Secretary.

Mr. L. P. Wren,
Pres. First National Bank,
Minden, La.

EX-OFFICIO MEMBERS
WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

FEDERAL RESERVE BOARD

WASHINGTON

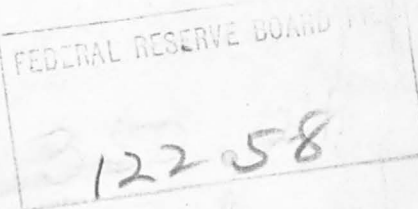
CHARLES S. HAMLIN, GOVERNOR
FREDERIC A. DELANO, VICE GOVERNOR
PAUL M. WARBURG
W. P. G. HARDING
ADOLPH C. MILLER

H. PARKER WILLIS, SECRETARY
SHERMAN W. HAY, ASST. SECRETARY

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

NTS

October 8, 1915.



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Respectfully,

Secretary.

Mr. J. F. Prohaska,
Pres. First Natl. Bank,
Morgan City, La.

EX-OFFICIO MEMBERS

WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

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PAUL M. WARBURG
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ADOLPH C. MILLER
H. PARKER WILLIS, SECRETARY
SHERMAN ³⁷⁵ ASST. SECRETARY

FEDERAL RESERVE BOARD

WASHINGTON

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

NTS

October 8, 1915.

FEDERAL RESERVE BOARD FILE
312258
L-11

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Respectfully,

Secretary.

Mr. L. Kling,
Pres. Peoples National Bank,
New Iberia, La.

EX-OFFICIO MEMBERS

WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

NTS

FEDERAL RESERVE BOARD
WASHINGTON

CHARLES S. HAMLIN, GOVERNOR
FREDERIC A. DELANO, VICE GOVERNOR
PAUL M. WARBURG
W. P. G. HARDING
ADOLPH C. MILLER
H. PARKER WILLIS, SECRETARY
SHERMAN 375, ASST. SECRETARY

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

October 8, 1915.

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Respectfully,

Secretary.

Mr. A. Estorge,
Pres. State Natl Bank,
New Iberia, La.

FEDERAL RESERVE BOARD
122-58
FILE

EX-OFFICIO MEMBERS

WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

FEDERAL RESERVE BOARD

WASHINGTON

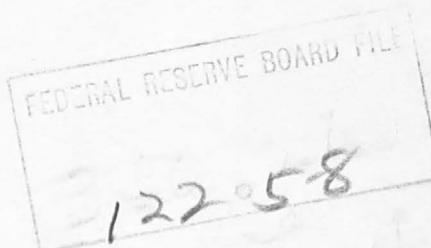
CHARLES S. HAMLIN, GOVERNOR
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W. P. G. HARDING
ADOLPH C. MILLER

H. PARKER WILLIS, SECRETARY
SHERMAN 375, ASST. SECRETARY

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

NTS

October 8, 1915.



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Respectfully,

Secretary.

Mr. John A. Breaux,
President, New Iberia Natl Bank,
New Iberia, La.

EX-OFFICIO MEMBERS
WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

FEDERAL RESERVE BOARD
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ADOLPH C. MILLER

H. PARKER WILLIS, SECRETARY
SHERMAN 3475, ASST. SECRETARY

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

NTS

October 8, 1915.

122.58

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Respectfully,

H. Parker Willis

Secretary.

Mr. J. F. Prohaska,
Pres. First Natl. Bank,
Morgan City, La.



Mr Willis: We will place the matter before our board at its next regular meeting. I do not think the transfer agreeable. It will be decided by the board however. J. R. Hood

Cashier 10/15

EX-OFFICIO MEMBERS

WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

NTS

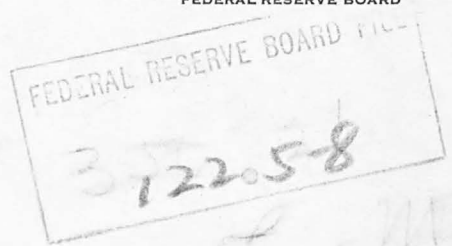
FEDERAL RESERVE BOARD
WASHINGTON

CHARLES S. HAMLIN, GOVERNOR
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W. P. G. HARDING
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SHERMAN 375 ASST. SECRETARY

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

October 8, 1915.



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Respectfully,

Secretary.

Mr. T. E. Flourney,
Pres. Ouachita Natl Bank,
Monroe, La.

EX-OFFICIO MEMBERS

WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
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ADOLPH C. MILLER

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SHERMAN 375, ASST. SECRETARY

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

FEDERAL RESERVE BOARD FILE
3-12205-8
2-0

October 8, 1915.

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Respectfully,

Secretary.

Mr. Robert Chachere,
President, Planters National Bank,
Opelousas, La.

EX-OFFICIO MEMBERS

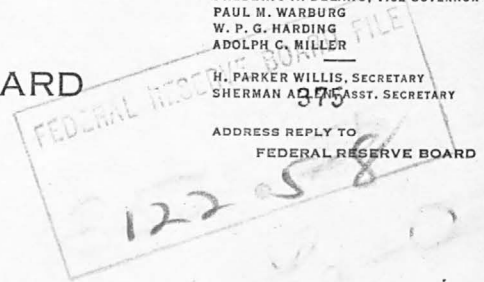
WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

CHARLES S. HAMLIN, GOVERNOR
FREDERIC A. DELANO, VICE GOVERNOR
PAUL M. WARBURG
W. P. G. HARDING
ADOLPH C. MILLER

H. PARKER WILLIS, SECRETARY
SHERMAN ADAMS, ASST. SECRETARY

FEDERAL RESERVE BOARD

WASHINGTON



October 8, 1915.

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Respectfully,

Secretary.

Mr. E. B. Dubuisson,
President, Opelousas National Bank,
Opelousas, Louisiana.

EX-OFFICIO MEMBERS
WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

FEDERAL RESERVE BOARD
WASHINGTON

CHARLES S. HAMLIN, GOVERNOR
FREDERIC A. DELANO, VICE GOVERNOR
PAUL M. WARBURG
W. P. G. HARDING
ADOLPH C. MILLER

H. PARKER WILLIS, SECRETARY
SHERMAN 379, ASST. SECRETARY

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

FEDERAL RESERVE BOARD FILE
379
122.5-8

October 8, 1915.

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Respectfully,

Secretary.

Mr. S. W. Smith,
President, American National Bank,
Shreveport, La.

EX-OFFICIO MEMBERS

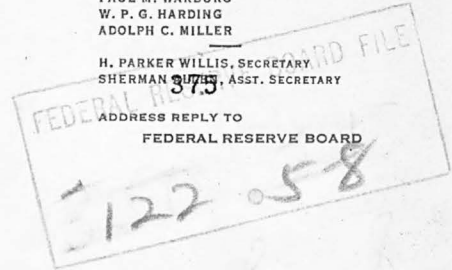
WILLIAM G. MCADOO
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FEDERAL RESERVE BOARD
WASHINGTON

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PAUL M. WARBURG
W. P. G. HARDING
ADOLPH C. MILLER

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ADDRESS REPLY TO
FEDERAL RESERVE BOARD



October 8, 1915.

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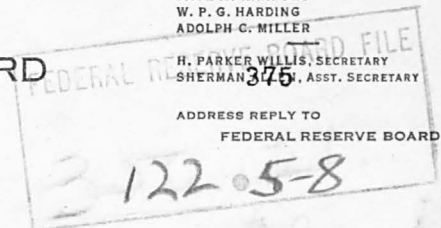
Mr. E. K. Smith,
President, Commercial National Bank,
Shreveport, La.

EX-OFFICIO MEMBERS

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SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

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ADOLPH G. MILLER
H. PARKER WILLIS, SECRETARY
SHERMAN H. H. ASST. SECRETARY

FEDERAL RESERVE BOARD
WASHINGTON



ADDRESS REPLY TO
FEDERAL RESERVE BOARD

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Secretary.

Mr. A. Querbes,
President, First National Bank,
Shreveport, La.

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WILLIAM G. MCADOO
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CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

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W. P. G. HARDING
ADOLPH C. MILLER

H. PARKER WILLIS, SECRETARY
SHERMAN W. LEE, ASST. SECRETARY

ADDRESS REPLY TO
FEDERAL RESERVE BOARD

FEDERAL RESERVE BOARD FILE
375
3722-58

October 8, 1915.

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Respectfully,

Secretary.

Mr. A. Corell,
President, First National Bank,
Ville Platte, La.

EX-OFFICIO MEMBERS

WILLIAM G. MCADOO
SECRETARY OF THE TREASURY
CHAIRMAN
JOHN SKELTON WILLIAMS
COMPTROLLER OF THE CURRENCY

FEDERAL RESERVE BOARD

WASHINGTON

CHARLES S. HAMLIN, GOVERNOR
FREDERIC A. DELANO, VICE GOVERNOR
PAUL M. WARBURG
W. P. G. HARDING
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H. PARKER WILLIS, SECRETARY
SHERMAN ALLEN, ASST. SECRETARY

375

ADDRESS REPLY TO

FEDERAL RESERVE BOARD

FEDERAL RESERVE BOARD FILE
1225-8
October 8, 1915.

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Respectfully,

Secretary.

Mr. M. M. Fisher,
President, First National Bank,
Winnfield, La.

No. 287

Date October 6, 1915.

F E D E R A L R E S E R V E B O A R D


MEMORANDUM

For Mr. Warburg

At a meeting of the Federal Reserve Board on

October 6, the following matter
(as Chairman, Committee on
was referred to you (as member, " "
(as

In conjunction with Mr. Harding and the Secretary
of the Board, the preparation and transmission of a
letter to certain banks in Louisiana asking for trans-
fer from the Dallas to the Atlanta District, request-
ing an expression of opinion as to the proposed
transfer.


Secretary.

Please return this memorandum with copy of
documents resulting from action taken, if any.

Date Oct 8th

Documents Report attached
Warburg

OFFICE OF MR. WARBURG,
FEDERAL RESERVE BOARD.

Referred to the Secretary of the Federal Reserve Board

For—

Acknowledgment

Action of the Board

Preparation of reply and return for signature

Investigation and report

Previous correspondence

Filing

If you agree with this draft
please edit it and then
pass on to Mr. Harding
Curt.

Draft of letter to all banks in Louisiana

122.5-8

10/8/15

President. _____ National Bank,
_____ Louisiana.

My dear Sir:

Some months ago petitions were filed with the Federal Reserve Board by twenty-seven banks in Louisiana for the purpose of securing the transfer of the territory in which these banks were situated from the Eleventh (Dallas) District to the Sixth (Atlanta) District. It was the understanding that these banks desired to be attached to the branch at New Orleans which had not then been organized but which was in contemplation. Recently request has been made of this Board to consider and dispose of these petitions.

The Board requests you kindly to indicate upon the inclosed blank whether it would be the preference of your bank to be transferred to the District of the New Orleans branch or whether you prefer to remain attached to the Dallas District. Prompt return of the blank would be appreciated by the Board.

Past experience has shown ~~that~~ in canvasses made by ^{several} both Federal Reserve Banks, that ^{some} member banks have hesitated to give any but equivocal expressions of their views. ~~In some cases they have tried to please both parties,~~ so that not unfrequently they have been claimed by both sides.

In order to secure absolutely authentic expressions, the Board has decided upon canvassing the District direct and assures you that your vote in the matter will be treated with strict confidence.

If you desire to give the Board the benefit of the expression of your views in connection with the ^{suggested transfer} ~~problem in hand~~, the Board will be glad to receive it.

Respectfully,

Secretary.

Draft of letter to all banks in Louisiana.

President, _____ National Bank,
" _____ Louisiana.

My dear Sir:

Some months ago petitions were filed with the Federal Reserve Board by twenty-seven banks in Louisiana for the purpose of securing the transfer of the territory in which these banks were situated from the Eleventh (Dallas) District to the Sixth (Atlanta) District. It was the understanding that these banks desired to be attached to the branch at New Orleans which had not then been organized but which was in contemplation. Recently request has been made of the Board to consider and dispose of these petitions.

In dealing with this matter the Board would appreciate a frank expression of your opinion concerning the advisability of taking the action proposed; viz, transferring practically all that part of Louisiana now in the Dallas District to the Atlanta District. Your judgment in the matter would assist in forming a correct opinion and whatever you may say will be regarded as in confidence. Past experience has shown that in such cases of transfer there are many considerations not likely to be fully set forth in the semi-public documents relating to the matter and that member banks are frequently able to throw valuable light on the situation if they can do so with the assurance such information will be solely for the use of the Federal Reserve Board.

May we count upon receiving an early answer to this letter at such length as you may feel disposed.

Respectfully,

Secretary.

122.5-8

FEDERAL RESERVE BOARD

WASHINGTON

October 6, 1915.

MEMORANDUM FOR THE BOARD.

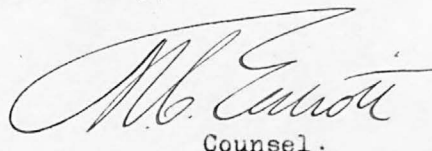
Attached are petitions of twenty-two banks located in the western part of Louisiana, requesting to be transferred from the Dallas to the Atlanta district.

These petitions represent twenty-two out of twenty-seven national banks located in that part of Louisiana belonging to the Dallas district.

No regulation relating to the "readjustment" of districts has as yet been formulated by the Board, but the attached petitions are in proper form and represent more than the two-thirds required by regulation governing procedure of appeal from the decision of the Organization Committee.

These petitions were apparently filed subsequent to and supplement those found in the general files last week and submitted to the Board on October 4, these petitions being discovered only yesterday in the files of one of the members of the Board.

Respectfully,



Counsel.

FEDERAL RESERVE BOARD FILE

Hand file

La

122-5-8

To The Federal Reserve Board,

Washington, D. C.

The petition of the undersigned member banks, being more than two-thirds of the member banks in that part of the State of Louisiana now included in the Eleventh Federal Reserve District,

With respect shows:

That it is the unanimous belief of petitioners that the entire State of Louisiana should be included within the Sixth Federal Reserve District for the following reasons, to wit:-

- (1) During a long series of years the entire State of Louisiana has done its banking business and made the greater part of its banking, mercantile, financial and industrial connections through the banks and industries located in the City of New Orleans, which is at present in said Sixth District:
- (2) This condition is due to the fact that the State of Louisiana looks, to a large extent, to the City of New Orleans as a natural market for its produce and as a natural source of its supplies, and, therefore, it follows in the normal course of trade and business that the banking, mercantile, financial and industrial relations and connections of the State should be had through that City;
- (3) The general geographical situation of the State and the location of transportation lines and facilities for speedy communication likewise contributes to this condition;
- (4) Moreover, a portion of the State of Louisiana is already in the Sixth District and the division of a State made up, as is Louisiana, between two Districts, is abnormal and detrimental to the best interests of that State;
- (5) Petitioners represent that New Orleans is the natural, usual and convenient port of export and import for commodities moving into and out of all points in Louisiana;
- (6) Petitioners are advised and believe that a strong effort was made to establish at New Orleans a composite branch bank, that is to

say, a branch bank composed of a branch from the Sixth District and a branch from the Eleventh District, but petitioners are advised and believe that the relief which such a composite branch would have afforded has been refused, and that the branch bank which may be established in New Orleans will be a branch bank of the Sixth Federal Reserve District only.

(7) Petitioners set forth that the Federal Reserve Act provides that the Federal Reserve Districts shall be apportioned with due regard to the convenience and customary course of business within the United States and with foreign countries, and show that the convenience and customary course of business of that portion of the State of Louisiana not now included in the Sixth District requires the transfer of said portion of the State into the said Sixth District.

WHEREFORE, Petitioners pray that that portion of the State of Louisiana now included in the Eleventh District be, with all convenient speed and after due hearing and proceedings had, transferred to the Sixth Federal Reserve District. And for general relief.

New Iberia National Bank

A. J. Kennedy
Cashier

Union National Bank
Monroe, La.

H. J. Adams
Cashier

New First National Bank
of Ville Platte, La.

Ben L. Duvivier

State National Bank of New Iberia La.
per Geo. L. Goye Vice President

Proper Nail, Branch New Iberia
per Chas. D. Crowl
vice President

over

*not for
file*

FEDERAL RESERVE BOARD FILE

122 5-8

file

file 3/10/11

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

The petition of the undersigned member banks, being more than two-thirds of the member banks in that part of the State of Louisiana now included in the Eleventh Federal Reserve District,

With respect shows:

That it is the unanimous belief of petitioners that the entire State of Louisiana should be included within the Sixth Federal Reserve District for the following reasons, to wit:

- (1) During a long series of years the entire State of Louisiana has done its banking business and made the greater part of its banking, mercantile, financial and industrial connections through the banks and industries located in the City of New Orleans, which is at present in said Sixth District;
- (2) This condition is due to the fact that the State of Louisiana looks, to a large extent, to the City of New Orleans as a natural market for its produce and as a natural source of its supplies, and, therefore, it follows in the normal course of trade and business that the banking, mercantile, financial and industrial relations and connections of the State should be had through that City;
- (3) The general geographical situation of the State and location of transportation lines and facilities for speedy communication likewise contributes to this condition;
- (4) Moreover, a portion of the State of Louisiana is already in the Sixth District and the division of a State made up, as is Louisiana, between two Districts, is abnormal and detrimental to the best interests of that State;
- (5) Petitioners represent that New Orleans is the natural, usual and convenient port of export and import for commodities moving into and out of all points of Louisiana;

(6) Petitioners are advised and believe that a strong effort was made to establish at New Orleans a composite branch, that is to say, a branch bank composed of a branch from the Sixth District and a branch from the Eleventh District, but petitioners are advised and believe that the relief which such a composite branch would have afforded has been refused, and that the branch bank which may be established in New Orleans will be a branch bank of the Sixth Federal Reserve District only.

(7) Petitioners set forth that the Federal Reserve Act provides that the Federal Reserve Districts shall be apportioned with due regard to the convenience and customary course of business within the United States and with foreign countries, and show that the convenience and customary course of business of that portion of the State of Louisiana not now included in the Sixth District requires the transfer of said portion of the State into the said Sixth District.

Wherefore, Petitioners pray that that portion of the State of Louisiana now included in the Eleventh District be, with all convenient speed and after due hearings and proceedings had, transferred to the Sixth Federal Reserve District. And for general relief.

First National Bank of Shreveport La
By Andrew Quebec
President

Calcasieu National Bank
per Frank Roberts, Jr

First National Bank of Lake Charles, Lake Charles, La
By N.E. North, V.P. & Cashier

The Dupre National Bank of Monroe La
By J.E. ...
President

State Mill Bank of Jennings, Jennings, La
By C. Daudou, Pres

First National Bank of Acadia Parish at Crowley, Crowley La
By W.L. Trumble, Pres.

First National Bank of Jeanerette, Jeanerette La
By H. Paton
President

The First National Bank
Lafayette La
by A. Clemanade
Vice President

The First National Bank of Eunice La
By Louis Maje, President.

The First National Bank of Morgan City La.
By J. P. Prohaska - President.

The First National Bank of Minden, La.
By L. P. Wren. President

The First National Bank of Gibsland La.
By W. B. Hortonman. Pres.

SHREVEPORT CLEARING HOUSE ASSOCIATION

122.5-8

DEPARTMENT OF EXAMINATION
L. P. HOSMER
EXAMINER

SHREVEPORT, LA.

October 2, 1915

ANSWERED
OCT 9 1915

Hon. W. P. G. HARDING,

Washington, D.C.

My dear Mr. Harding:-

It appears from a clipping enclosed that Mr. L. M. Poole of New Orleans wishes to place North Louisiana in the Atlanta District, of course I have no idea that this will be done until you have thoroughly investigated the situation. The banks in this section are delighted with the service of the Dallas Federal Reserve Bank, this section of Louisiana has never been very close to New Orleans in a business way, competition being very keen between the two cities, while Shreveport is about 20 miles from the Texas line.

If any change is to be made, would think the banks in Mississippi that are now in the Eighth District, or that is a part of them, could be transferred to the Sixth and do business through the New Orleans branch, as I made a trip through that part of Mississippi in June, and they were all dissatisfied with the service they were receiving from the St. Louis banks and not a single one of the banks that I examined at that time were inclined to do any business with

INQUIRIES MADE BY THIS OFFICE BEARING UPON THE ASSETS OR THE AFFAIRS OF BANKS, HAVE TO DO WITH THE CUSTOMARY EXAMINATIONS MADE FROM TIME TO TIME, OF EVERY INSTITUTION CONNECTED WITH THE SHREVEPORT CLEARING HOUSE ASSOCIATION.

SHREVEPORT CLEARING HOUSE ASSOCIATION

DEPARTMENT OF EXAMINATION
L. P. HOSMER
EXAMINER

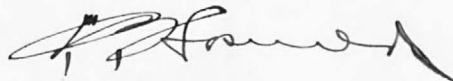
SHREVEPORT, LA.

the St. Louis bank, every one had a kick of some kind, while the banks that I have examined in the 11th and 6th Districts were well pleased with the service rendered by their Reserve Banks.

I was recently in Dallas and had the pleasure of meeting the directors and officers of the Federal Reserve Bank, being there on the day of their regular monthly meeting, they certainly have a very strong Board and one can readily see why this bank is making headway.

With warm personal regards and very best wishes,

Sincerely yours,



10/9

INQUIRIES MADE BY THIS OFFICE BEARING UPON THE ASSETS OR THE AFFAIRS OF BANKS, HAVE TO DO WITH THE CUSTOMARY EXAMINATIONS MADE FROM TIME TO TIME, OF EVERY INSTITUTION CONNECTED WITH THE SHREVEPORT CLEARING HOUSE ASSOCIATION.

PLAN TO CHANGE BANK DISTRICT

N. O. Wants North Louisiana Attached to Branch Bank.

Washington, Sept. 30.—L. M. Poole, of New Orleans, suggested to the federal reserve board today that part of Northern Louisiana, now in the Dallas reserve district, be shifted to the Atlanta district so banks in the territory will do business through the New Orleans branch of the Atlanta bank, when it is established. The question was not discussed by the board, but was referred to counsel and will be taken up later.

✓ 122.5-8

FEDERAL RESERVE BOARD

WASHINGTON

October 2, 1915.

MEMORANDUM FOR THE BOARD.

At a meeting of the Board on September 30 the question of the status of the petitions of certain Louisiana banks to be transferred from the Dallas to the Atlanta district was referred to this office.

On May 22, 1915, a letter was written to Mr. Harding by the President of the Commercial National Bank of New Orleans, enclosing the petitions of twenty-two out of the twenty-seven banks located in that part of Louisiana which belongs to the Dallas district, requesting that they be transferred to the Atlanta district.

It has been possible, after a thorough search, to find only nine of the twenty-two petitions referred to in Mr. Fulton's letter, there being no record whatever in any of the files of the other thirteen petitions.

The attached papers, so far as they go, are in proper form, and if the other thirteen petitions should be located, the request for a transfer of the western half of Louisiana to the Atlanta Bank would seem to be in full accord with the requirements of Regulation No. 1 setting forth the procedure of any appeals from the decision of the Reserve Bank Organization Committee.

It is to be noted in this connection, however, that on May 7 Mr. H. V. Whipple, President of the Merchants' National Bank of New Haven, Connecticut, filed a petition signed by the member banks located in the southwestern part of the state of Connecticut to be transferred from the Boston to the New York district. On May 21 the Board advised Mr. Whipple that it could not consistently continue the hearing on review of the decision of the Organization Committee for a further period but that under the power to readjust the Board might further consider that petition if in the light of experience obtained from the operation of the system it might seem advisable to make further alterations in the various districts.

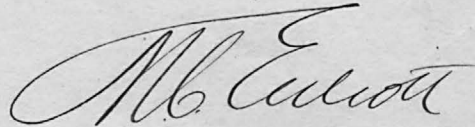
10-4-15

#2

There would seem to be no difference in the nature of these two appeals, and the Board, if it decides to undertake the readjustment of the sixth and eleventh districts, will no doubt receive many other petitions from various parts of the country in addition to reopening the petition of the Connecticut banks already on file.

The Board has not yet determined whether the same procedure in the matter of hearings will be followed in exercising its power to "readjust from time to time" the districts created and it is accordingly suggested that before fixing any date for hearing this petition it might consider the question of adopting regulations on this subject.

Respectfully,

A handwritten signature in cursive script, appearing to read "M. E. Elliott".

Counsel.

122.5-8
9/30/15

No. 267 Date Sept, 30, 1915.^{272.}

FEDERAL RESERVE BOARD

MEMORANDUM

For Mr. Elliott

At a meeting of the Federal Reserve Board on
Sept. 30, the following matter
(~~as Chairman, Committee on~~
was referred to you (as member, " "
(as Counsel

The petition and other documents in the case of
the Louisiana banks applying for transfer to the
Sixth Federal Reserve District (Atlanta), the same to
be reported on as early as possible, in order that
the Board may consider the subject at the meeting on
Monday, October 4.

A. P. ...
Secretary.

Please return this memorandum with copy of
documents resulting from action taken, if any.

Date Oct 4, 15.
Documents Memo for Bid + file from Genl Files.
Signature McElliott

No 8677

122.5-8

FIRST NATIONAL BANK OF EUNICE,**EUNICE, LA., June 1st, 1915.**

Mr. R. L. VanZandt, Governor,
Federal Reserve Bank,
Dallas, Texas.

Dear Mr. Van Zandt:-

I am in receipt of your letter of the 4th, inst. enclosing credit memo-randums for the proceeds of notes notes discounted with you aggregating \$10,810.60, which were sent to you in our letter of the 2nd, inst.

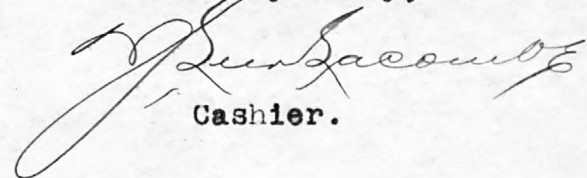
While acknowledging receipt of this letter I cannot refrain from expressing my appreciation for the prompt and efficient manner in which this matter as well as others are handled by your institution.

Your very able letter of May 26th, has been received, read and discussed at a Board of Directors meeting and our Board are in perfect accord with the explanations as contained in the letter.

Our Mr. Mayer remembered of having signed the petition in question without any thought except that it would be to our advantage to be affiliated with a New Orleans Federal Bank, however after thinking the matter over and thoroughly weighing situation we are of the opinion that we could not better the situation one bit, as our various experiences have shown us by practical demonstration that we could have no prompter service than the splendid service your good Bank is giving.

With every kind assurance, we beg to remain,

Yours very truly,


Cashier.

(4)

1225-8

THE FIRST NATIONAL BANK OF DE RIDDER

DE RIDDER, LOUISIANA, May 29th., 1915.

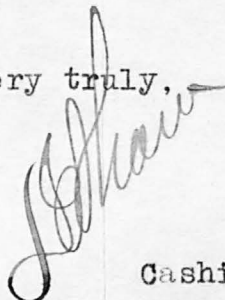
Mr. R. L. Vanzandt, Govenor,
Federal Reserve Bank,
Dallas, Texas.

Dear Mr. Van Zandt:

Replying to your letter of the 26th. inst.,
in regard to petion to include this portion of Louisiana
in the Atlanta district, beg to advise that this
petition was sent to us some time ago from The Commercial
National Bank, New Orleans, La. and we returned same
unsigned, advising them that we were very well satisfied
with our present connection with The Federal Reserve
Bank, Dallas, Texas.

Thanking you for past favors and assuring you
that we do not wish to be "divorced" from your good bank,
we are,

Yours very truly,



Cashier.

S. W. SMITH, PRESIDENT
J. C. TRICHEL, ACTIVE VICE-PRESIDENT
J. M. TUCKER, VICE-PRESIDENT

MICHAEL BERNSTEIN, VICE-PRESIDENT
M. A. MCCUTCHEN, VICE-PRESIDENT AND CASHIER
S. E. SMITH, ASSISTANT CASHIER



14

AMERICAN NATIONAL BANK

122.58

CAPITAL \$ 150,000.00. SURPLUS AND PROFITS \$ 50,000.00.

SHREVEPORT, LA., Jan., 18, 1915,

Extract from minutes of a regular meeting of Directors of American National Bank of Shreveport, Louisiana, held at the bank, Tuesday, Oct., 12th, 1915.

Resolved: That it is the opinion of the Board that it will be better to retain our connection with the Federal Reserve Bank of Dallas in District, 11, and the Cashier is instructed to communicate the preference to Federal Reserve Board at Washington.

I certify that the above is a true extract from the minutes of the meeting of Directors of American National Bank, held Oct., 12, 1915.



Michael McCutchen Cashier
&
Sect.

122.5-8

DAY TELEGRAM LETTER
FEDERAL RESERVE BOARD
WASHINGTON

January 5, 1915.

R. L. Van Zant, Governor,
Federal Reserve Bank,
Dallas, Texas.

In reply to inquiry from Board following fourteen banks in western Louisiana request transfer to Sixth district: Calcasieu of Lake Charles, First of Lake Providence, Planters of Opelousas, First of Lafayette, First of Alexandria, State National of New Iberia, First of Jeanette, First of Winfield, First of Lake Charles, Opelousas of Opelousas, Ouachita of Monroe, First of Shreveport, First of Abbeville, First of Villa Platte. Following ten request that no transfer be made: American of Shreveport, First of Gibsland, First of Eunice, Commercial of Shreveport, First of Crowley, First of Arcadia, First of Morgan City, First of Minden, Homer of Homer, New Iberia of New Iberia. Remaining two banks not heard from.

WILLIS, Secretary.

OFFICIAL BUSINESS
GOVERNMENT RATES
CHARGE FEDERAL RESERVE BOARD

*Board agreed
to keep these
names private
Hence unwilling
to send the
above.
HFW*

Treasury Department

122.5-8

TELEGRAM

27:0 H 35 collect govv

Fr Dallas Tex Jan 4

Federal Reserve Board

Washn

Brief of NewOrleans branch bank just recd but no copy
of original petition and signatures thereto unable to intelligently proceed
with reply until recd can you furnish answer

Vanzandt gov

4p

RECEIVED
JAN 4 1916
Federal Reserve Board

REC'D IN FILES SECTION

APR 25 1950 *ml*

122.5-8

ml

HALL, MONROE & LEMANN,

LAW OFFICES.

PHONE M.149. CABLE "RONCAL"

HIBERNIA BANK BUILDING.

J. BLANC MONROE.
MONTE M. LEMANN.
WATTS K. LEVERICH.
JOSEPH W. MONTGOMERY.
ST. JOHN PERRET

P.O. BOX 444

NEW ORLEANS.

November 16, 1914.

Hon. M. C. Elliott, Counsel,
Federal Reserve Board,
Washington, D.C.

Dear Sir:-

We acknowledge receipt of and thank you for
your courteous favor of the 13th inst., with its enclos-
ure. We shall doubtless let you hear from us fur-
ther in regard to the matter within the next fortnight.

Yours truly,

Monte M. Lemann

JBM-K

ml

REC'D - FILES SECTION
APR 25 1950 *ml*
122,58
ml

November 13th, 1914.

Messrs. Hall, Monroe & Lemann,
Hibernia Bank Building,
New Orleans, La.

Gentlemen:-

In reply to yours of November 6th, I am enclosing herewith Regulation Number 1 of the Federal Reserve Board which prescribes the method of procedure in appeals from the decision of the Organization Committee and which will no doubt give you the information desired.

Owing to the congestion of work incident to the opening of the several Federal reserve banks, the Federal Reserve Board has found it impracticable to hear any appeals prior to the formal opening of the Federal reserve banks.

It is my understanding, however, that the Board will arrange for oral argument in those cases in which either side desires to present its case orally as soon as a convenient time can be fixed and those forwarding appeals will be duly notified of any hearings to be held, which hearings will be held in the City of Washington.

Respectfully,

Enclosure.

Counsel.

1 /

HALL, MONROE & LEMANN.
LAW OFFICES.
PHONE M.149. CABLE "RONCAL"
HIBERNIA BANK BUILDING.

J. BLANC MONROE.
MONTE M. LEMANN.
WATTS K. LEVERICH.
JOSEPH W. MONTGOMERY.
ST. JOHN PERRET

P.O. BOX 444
NEW ORLEANS.

REC'D IN FILES SECTION
APR 25 1950 *ml*
122,558 *ml*

November 6th-1914.

Hon. M. C. Elliott, Counsel,
Federal Reserve Board,
Washington, D.C.

Dear Sir:-

We have been requested by the parties in interest locally to secure from you the following information in regard to the protest heretofore made by New Orleans against the failure of the Organization Committee to select New Orleans as a Federal Reserve city, and the favorable decision of that Committee in the cases of Dallas, Texas and Atlanta, Ga., namely:

(1) Is the protest of the City of New Orleans heretofore filed in proper form to be considered and heard by the Federal Reserve Board and to preserve the rights of the City of New Orleans in the premises?

(2) If said protest is not in the proper form, what is the proper form?

(3) Has any time been prescribed by the Federal Reserve Board within which protests of this character must be filed with it?

(4) When will protests of this character, if formally correct, be heard by the Federal Reserve Board?

(5) Where will such hearings be had?

Thanking you for your attention to the matter at as early a date as your convenience will allow, we are,

JBM-K

Yours very truly,

Monte M. Lemann

