

MEMORANDUM RELATIVE TO EXHIBITS SUBMITTED AT HEARING IN WASHINGTON FOR
PHILADELPHIA

	EXHIBIT NO.
Association of Credit Men, Philadelphia, - resolutions,	1.
Chamber of Commerce, Philadelphia, - resolutions,	2.
Clearing House, Philadelphia, - resolutions,	3.
Drug Exchange, - resolutions,	4.
Grocers' and Importers' Exchange, Philadelphia, - resolutions,	5.
Merchants' and Manufacturers' Association, Philadelphia, - resolutions,	6.
Pennsylvania Bankers Association, Group 3, - Returns from banks throughout Pennsylvania, addressed to Samuel McCracken, Chairman,	7.
Pennsylvania Bankers Association, Group 4. - Returns from banks throughout Pennsylvania, submitted by the Cashier of the West Branch National Bank, Williamsport, Pennsylvania,	8.

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TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

RESERVE BANK ORGANIZATION COMMITTEE.

Washington,

January 13, 1914.

TO **Francis B. Reeves, President,
Philadelphia Clearing House,
Philadelphia, Pa.**

**Committee will hear Philadelphia representatives Friday,
morning, ten o'clock, at office Secretary Treasury, Treasury Building.
Will be glad if you can furnish list of those who will appear in ad-
vance of meeting.**

**Secretary pro tem
Reserve Bank Organization Committee.**

OFFICIAL BUSINESS.
GOVERNMENT RATES.

OFFICIAL.

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR

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

DEPARTMENTAL STOCK FORM 2128.

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Reserve Bank Organization Committee

Washington,

January 10, 1914.

**Francis B. Reeves, President,
Philadelphia Clearing House,
Philadelphia, Pa.**

**Committee will hear Philadelphia representatives Friday
morning, January sixteenth.**

**Secretary pro tem
Reserve Bank Organization Committee.**

OFFICIAL BUSINESS.
COMMERCIAL RATES.
COLLECT.

OFFICIAL

2-6160

Departmental Stock Form 2129.

Philadelphia Clearing House Association

Philadelphia, January 12th. 1914.

Hon. M. C. Elliott, President pro tem,
Reserve Bank Organization Board,
Washington, D. C.

Dear Sir:-

Referring to your telegram addressed to our Clearing House President, I beg to advise that our Committee expects to appear before your Committee on behalf of Philadelphia on Friday morning, January 16th., at ten o'clock, as this was the hour we understood was arranged through Hon. A. Mitchell Palmer.

Yours very truly,


Chairman.

SIXTY-THIRD CONGRESS.

OSCAR W. UNDERWOOD, CHAIRMAN.	AUGUSTUS O. STANLEY.
CLAUDE KITCHIN.	CLEMENT C. DICKINSON.
HENRY T. RAINEY.	MICHAEL F. CONRY.
LINCOLN DIXON.	SERENO E. PAYNE.
CORDELL HULL.	JOSEPH W. FORDNEY.
WINFIELD S. HAMMOND.	AUGUSTUS P. GARDNER.
ANDREW J. PETERS.	J. HAMPTON MOORE.
A. MITCHELL PALMER.	SYDNEY ANDERSON.
TIMOTHY T. ANSBERRY.	WILLIAM R. GREEN.
JOHN N. GARNER.	VICTOR MURDOCK.
JAMES W. COLLIER.	NEVLE COLQUITT, CLERK.

File Hearings

COMMITTEE ON WAYS AND MEANS,
HOUSE OF REPRESENTATIVES,
WASHINGTON, D. C.

January 5th, 1914.

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

My dear Mr. Mc Adoo:- I am writing you to confirm the appointment already made and to say that the committee of Philadelphia bankers will be present at your office on Friday morning January 16th, at ten o'clock A.M. The Pittsburgh committee will be present in the afternoon of the same day.

Yours very truly,

A. Mitchell Palmer

E/L

Washington



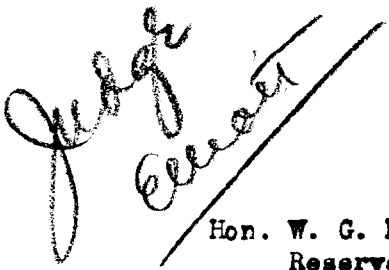
CAPITAL \$ 2,000,000

SURPLUS \$ 4,500,000

THE GIRARD NATIONAL BANK

PHILADELPHIA

FRANCIS B. REEVES, PRESIDENT
RICHARD L. AUSTIN, VICE PRESIDENT
T. E. WIEDERSHEIM, VICE PRESIDENT
JOSEPH WAYNE, JR., VICE PRESIDENT & CASHIER
CHARLES M. ASHTON, ASST. CASHIER
CHARLES F. WIGNALL, ASST. CASHIER




January 2, 1914.

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

Dear Sir:

Your favor of 29th December is at hand. Our Clearing House Association has appointed a Committee of five of their representatives, who will be pleased to accept your invitation to visit your city at a date to be agreed upon between yourself and them. I have no doubt they will present such written statements as you may desire.

Respectfully yours,


President,
PHILA. CLEARING HOUSE ASSN.

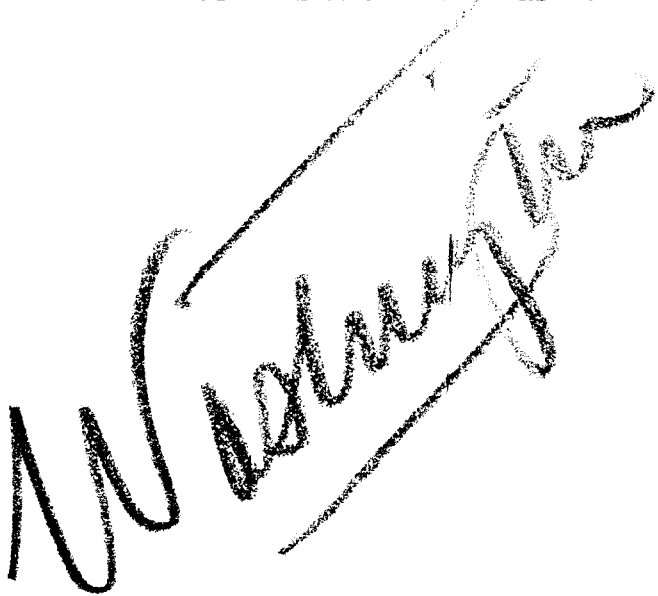


Exhibit A



PHILADELPHIA ASSOCIATION OF CREDIT MEN

INCORPORATED

OFFICE OF THE SECRETARY

1011 CHESTNUT STREET,

PHILADELPHIA,

January 12th, 1914.

PURPOSES

TO UNITE CREDIT MEN FOR THE PROPER PROTECTION OF MERCANTILE CREDIT.

FOR DIFFUSION OF IDEAS REGARDING THE PROPER GRANTING OF CREDIT.

TO INDUCE LEGISLATION FOR THE PROMOTION OF HONESTY IN BUSINESS.

TO OBTAIN IMPROVED SERVICE FROM MERCANTILE AGENCIES.

TO PROSECUTE FRAUDULENT FAILURES, WHERE DISHONESTY APPEARS EVIDENT.

TO PROMOTE THE INTERCHANGE OF CREDIT INFORMATION.

At a special meeting of the Board of Directors of the Philadelphia Association of Credit Men, held January 12th, the following Resolutions were unanimously adopted:

- CHAS. D. JOYCE, PRESIDENT
THE A. GOLBURN CO.
- H. D. MCCARTHY, VICE-PRESIDENT
TRADESMEN'S NATIONAL BANK
- FREAS BROWN SNYDER, TREASURER
FIRST NATIONAL BANK
- J. A. MCKEE, JR., SECRETARY
1011 CHESTNUT STREET

WHEREAS: The Federal Reserve Act requires the establishment of no less than eight Federal Reserve Banks throughout the country, and "That the districts shall be apportioned with due regard to the convenience and customary course of business and shall not necessarily be co-terminous with any State or States", be it therefore

DIRECTORS

- J. A. MCKEE,
MERCHANT & EVANS CO.
- CHAS. G. RAPP,
YOUNG, SMYTH, FIELD CO.
- G. L. LEVI,
SAM'L STERNBERGER CO.
- D. G. ENDY,
ARTMAN-TREICHLER CO.
- CHAS. H. WOLF,
MILLER, BAIN, BEYER & CO.
- A. W. PICKFORD,
GIRARD NATIONAL BANK
- DAVID S. LUDLUM,
THE AUTOCAR CO.
- LEONARD W. BROWN,
SHANE BROS. & WILSON CO.
- C. STANLEY FRENCH,
SAML. H. FRENCH & CO.
- H. E. MOODY,
ROYAL-ASCOT KNITTING MILLS
- ADOLPH AHRENS, JR.,
LIPPINCOTT, JOHNSON & CO.
- J. SPENCER BROCK,
FEISTER-OWEN PRESS INC.
- J. W. DANIELS,
ATLANTIC REFINING CO.
- C. L. MCCALLA,
HESS-BRIGHT MFG. CO.
- CHAS. T. TAYLOR,
WM. CRAMP & SONS, SHIP & ENGINE BLDG. CO.
- JOHN H. MCCrackEN,
HALPEN, GREEN & CO.
- W. K. HARDT,
FOURTH ST. NATL. BANK
- JOHN S. MCCAY,
WELSBACH COMPANY

RESOLVED: That Philadelphia with its large banking resources, ranking second only to New York City, its manufacturing pre-eminence, its wonderful commercial, mining, transportation and agricultural interests, we believe is entitled to be selected as a superior location for one of the Federal Reserve Banks; and be it further

RESOLVED: That inasmuch as the Secretary of the Treasury has stated that he prefers he should be visited only by delegations of bankers, that this Association will not seek any direct communication with the Organization Committee at Washington because it has full confidence that the representative bankers of this City will demonstrate to that Committee the justice of Philadelphia's claims and see that the needs of our city are properly cared for; and be it further

RESOLVED: That a copy of these Resolutions be sent to the Clearing House Association of Philadelphia and to the Press.

ack



PHILADELPHIA ASSOCIATION OF CREDIT MEN

INCORPORATED

OFFICE OF THE SECRETARY
1011 CHESTNUT STREET,

PHILADELPHIA.

January 12, 1914.

PURPOSES

- TO UNITE CREDIT MEN FOR THE PROPER PROTECTION OF MERCANTILE CREDIT.
- FOR DIFFUSION OF IDEAS REGARDING THE PROPER GRANTING OF CREDIT.
- TO INDUCE LEGISLATION FOR THE PROMOTION OF HONESTY IN BUSINESS.
- TO OBTAIN IMPROVED SERVICE FROM MERCANTILE AGENCIES.
- TO PROSECUTE FRAUDULENT FAILURES, WHERE DISHONESTY APPEARS EVIDENT.
- TO PROMOTE THE INTERCHANGE OF CREDIT INFORMATION.

- CHAS. D. JOYCE, PRESIDENT**
THE A. GOLBURN CO.
- H. D. MCCARTHY, VICE-PRESIDENT**
TRADESMEN'S NATIONAL BANK
- FREAB BROWN SNYDER, TREASURER**
FIRST NATIONAL BANK
- J. A. MCKEE, JR., SECRETARY**
1811 CHESTNUT STREET

DIRECTORS

- J. A. MCKEE,**
MERCHANT & EVANS CO.
- CHAS G. RAPP,**
YOUNG, SMYTH, FIELD CO
- G. L. LEVI,**
SAM'L STERNBERGER CO.
- D. G. ENDY,**
ARTMAN-TREICHLER CO
- CHAS. H. WOLF,**
MILLER, BAIN, BEYER & CO.
- A. W. PICKFORD,**
GIRARD NATIONAL BANK
- DAVID S. LUDLUM,**
THE AUTOCAR CO.
- LEONARD W. BROWN,**
SHANE BROS. & WILSON CO.
- C. STANLEY FRENCH,**
SAM'L H. FRENCH & CO.
- H. E. MOODY,**
ROYAL-ABBOT KNITTING MILLS
- ADOLPH AHRENS, JR.**
LIPPINCOTT, JOHNSON & CO.
- J. SPENCER BROCK,**
FEISTER-OWEN PRESS INC.
- J. W. DANIELS,**
ATLANTIC REFINING CO.
- C. L. MCCALLA,**
HESS-BRIGHT MFG. CO.
- CHAS. T. TAYLOR,**
WM. CRAMP & BONS, SHIP &
ENGINE BLDG. CO.
- JOHN H. MCCrackEN,**
HALPEN, GREEN & CO.
- W. K. HARDT,**
FOURTH ST. NATL. BANK
- JOHN S. McCAY,**
WELSBACH COMPANY

Mr. Levi L. Rue, Presdt.,
Phila. Natl. Bank,
Philadelphia, Pa.

Dear Sir:-

Following your good judgment, we are sending you copy of Resolutions passed by our Board of Directors in lieu of representation at Washington.

Very truly yours,

Secretary.

HOWARD B. FRENCH WALTER HORSTMANN
Vice-Presidents

(B)
Exhibit #2
CHARLES J. COHEN
President

B. KELLY #2
RICHARD L. AUSTIN
Treasurer

(2)

DIRECTORS

John E. Baird Harry B. French
Edward F. Beale Frank Gould
Charles M. Biddle L. G. Graff
Charles E. Cattell John E. Hanifen
Thomas Devlin Thos. B. Harbison
Powell Evans Wm. O. Hempstead
Samuel S. Fels E. C. Irvin
T. James Fernley J. T. Jackson
James Collins Jones



DIRECTORS

David P. Leas Francis B. Reeves, Jr.
Lewis J. Levick William B. Riley
H. K. Mulford Coleman Sellers, Jr.
William McAleer, Jr. Franklin Smedley
A. C. McGowin John C. Sullivan
J. A. McKee Charles Z. Tryon
Horace T. Potts Ira Vaughan
E. O. Roth Walter Wood

N. B. KELLY,
Freight Commissioner

MEMBER OF
CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA
NATIONAL HEADQUARTERS
RIGGS BUILDING, WASHINGTON, D. C.

January 10th, 1914

Mr. John C. Boyd,

Secretary, The Philadelphia Clearing House Association,

Philadelphia, Pa.

Dear Sir:

At the meeting of the Board of Directors of the Philadelphia Chamber of Commerce held Thursday evening January 8th, the following resolution was unanimously adopted:

It is the opinion of the Board of Directors of the Philadelphia Chamber of Commerce that Philadelphia is entitled to have a regional reserve bank. This city is the first in manufacturing, is the second in banking resources, is the third in population, and is one of the most important in the issue of commercial paper and in the holding of reserves for country banks. Philadelphia is the central and natural banking head of one of the most populous and richest sections in the United States. For these and other reasons a federal reserve bank should be located here if the plain mandate of the law is to be carried into effect. That passage of the law reading:

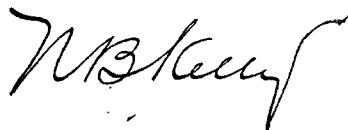
"That the districts shall be apportioned with due regard to the convenience and customary course of business and shall not necessarily be coterminous with any State or States."

should leave no question as to the legal necessity of establishing a federal reserve bank in our city.


The question of a federal reserve bank is not, in our opinion, merely a banking question, but is a question of financial interest that affects every class in the community. We have been informed, however, that the Secretary of the Treasury has stated that he prefers he should be visited only by delegations of bankers as he desires to come to a decision for the apportionment of federal reserve banks on the basis of banking facilities and necessities, and in view of this statement, the Philadelphia Chamber of Commerce will not take any action further than this expression of its opinion, because of the confidence it has that the representative bankers of this City will see to it that the necessities and the needs of our city are taken care of and that our just demands shall be accepted.

It is voted that a copy of this expression of opinion shall be sent to the Clearing House Association of Philadelphia and to the press.

Attest:



Secretary



President.

Exhibit #3

3

Philadelphia Clearing House Association

Philadelphia,

At a Special Meeting of the Philadelphia Clearing House Association, held Monday, December 29th, 1913,

ON MOTION- the following Preamble and Resolution was adopted:-

WHEREAS The Federal Reserve Act as passed by Congress and signed by the President on December 23rd. last, provides for the establishment of not less than eight nor more than twelve Federal Reserve Banks in "districts to be apportioned with due regard to the convenience and customary course of business". and

WHEREAS Philadelphia stands first in Manufacturing, second in Banking resources and third in Population of the great Cities of the United States, and

WHEREAS the Commonwealth of Pennsylvania, of which Philadelphia is the metropolis and the natural financial center, has a greater number of National Banks than any other State in the Union, and

WHEREAS the Banks of Philadelphia, by a broad and liberal policy, have made the City a financial center not only of Pennsylvania and States contiguous thereto, but also a channel through which the "customary course of business" of a vast section of the United States naturally flows.

therefore be it

RESOLVED, That if the broad purposes and spirit of the Act are to be fulfilled, a Federal Reserve Bank should be located in Philadelphia.

Philadelphia Clearing House Association
Philadelphia,

RESOLVED, that this subject be referred to the Clearing House Committee with full power to appoint a Committee of Five and take such other steps as may seem to them advisable to best present the claims of Philadelphia to the Organization Committee at Washington.

On motion, It was resolved that in the opinion of the Presidents or other executive officers of the National Banks represented at this meeting it is desirable for the banks to enter the new system.

Francis B. Peck
President.

Attest:

Geo. C. Boyd
Secretary.

Exhibit # 4

Philadelphia Drug Exchange
BOURSE BUILDING
PHILADELPHIA

(H)

Mr. Levi E. Rue, President,
Philadelphia National Bank.
Dear Sir:-

At a stated meeting of the Board of Directors of the Philadelphia Drug Exchange, held on January 14th, 1914, the following preamble and resolution were unanimously adopted:-

WHEREAS The Philadelphia Drug Exchange, composed of merchants and manufacturers in the drug and allied lines, views with deep interest the plans proposed for placing in operation the Federal Reserve Act recently passed by Congress, and

WHEREAS They thoroughly believe that Philadelphia, with its large banking resources, its preeminence in manufactures, and its extended commercial interests, is entitled to be selected as an eminently proper location for one of the Federal Reserve Banks to be created under this act, therefore be it

RESOLVED That the Secretary of the Treasury and his associates are respectfully but earnestly urged to give due consideration to the arguments which will be advanced by the representative bankers of this city, with the hope that this may result in the establishment of such a bank here, as suggested.

Very truly yours,

J. O. England
Secretary

2400-1-6-13

THE GROCERS' AND IMPORTERS' EXCHANGE
OF PHILADELPHIA,
PHILADELPHIA BOURSE

Exhibit # 5B

JOHN E. POORE, SECRETARY

Bell Telephone, Lombard 1434

Philadelphia, January 12, 1914.

Mr. John C. Boyd, Secretary,

The Philadelphia Clearing House Association,
Philadelphia, Pa.

Dear Sir:

At a meeting of the Board of Directors of the Grocers' and Importers' Exchange of Philadelphia, held January 7th, 1914, the following resolutions were unanimously adopted:--

WHEREAS, The Federal Reserve Act requires the establishment of no less than eight Federal Reserve Banks throughout the country and "That the districts shall be apportioned with due regard to the convenience and customary course of business and shall not necessarily be coterminous with any State or States," be it therefore

RESOLVED: That Philadelphia owing to its numerous superior qualifications as a business and banking centre, ranking first in manufacturing interests, second in banking resources and third in population, is in our opinion entitled to be selected as a location for one of the Federal Reserve Banks. Philadelphia is well known as the natural banking head of one of the most populous and affluent sections of the country, which fact should emphasize the justice of the establishment of a Federal Reserve Bank in this City, and be it further

RESOLVED: That as the Secretary of the Treasury has expressed a desire that he should be visited only by Delegations of Bankers, this Exchange, having full confidence in the ability of the representative Bankers of Philadelphia to ably demonstrate the superior claims of Philadelphia and urge that the needs and requirements of our City be given just consideration, will not take any further action as this time.

ack

RESOLVED: That a copy of these Resolutions be sent to the Clearing House Association of Philadelphia and to the Press.

ATTEST,

John E. Poore
Secretary.

Chas. Joyce
President.

Exhibit # 6

Officers

- D. T. FLEISHER *President*
- WM. H. WEIMER, JR. *First Vice-President*
- A. REED McINTIRE *Second Vice-President*
- MORRIS DANNENBAUM *Treasurer*
- C. W. SUMMERFIELD *Secretary*

MERCHANTS & MANUFACTURERS ASSOCIATION

**N. E. COR. THIRTEENTH AND MARKET STREETS
PHILADELPHIA**

6

Directors

- CALVIN M. SMYTH *Young, Smyth, Field Company*
- FRANK S. EVANS *Strawbridge & Clothier*
- WALTER WHETSTONE *Whetstone & Co., Inc.*
- EDWIN W. PURNELL *J. H. Welsh & Co.*
- GEORGE L. MITCHELL *Geo. L. Mitchell & Staff*
- ERNEST T. TRIGG *John Lucas & Co., Inc.*
- RICHARD J. FREEMAN *Pioneer Suspender Co.*
- MORRIS DANNENBAUM *L. Dannenbaum's Son & Co.*
- FRANK W. HUFF *Supplee Hardware Co.*
- J. H. CUMMINGS *John B. Stetson Co.*
- GEORGE T. LAING *Laing, Harrar & Chamberlin*
- D. V. BROWN *D. V. Brown*
- A. REED McINTIRE *McIntire, Magee & Brown Co.*
- MORGAN H. THOMAS *Garrett-Buchanan Co.*
- H. McLVAIN BIDDLE *Henry C. Biddle & Co.*
- JOSEPH H. HAINES *Haines, Jones & Cadbury Co.*
- IRVING KOHN *Kohn, Adler & Co.*
- D. T. FLEISHER *S. B. & B. W. Fleisher, Inc.*
- GEORGE ROMMEL *R. Blankenburg Co.*
- E. W. STRINGFIELD *Clyde Steamship Co.*
- W. H. WEIMER, JR. *Wetmer, Wright & Watkin Co.*

December 30, 1913.

The following Resolution was adopted by the Board of Directors of the MERCHANTS & MANUFACTURERS ASSOCIATION of Philadelphia:-

"WHEREAS, Federal Regional Reserve Banks are contemplated by officials of the United States Government, and

WHEREAS, the distribution of these Regional Banks apparently omits Philadelphia as a reserve city, and

WHEREAS, the importance of Philadelphia as a manufacturing and industrial centre, as well as its geographical location and large banking deposits, would point to this City as a logical place for a Regional Bank; therefore, be it

RESOLVED: That the MERCHANTS & MANUFACTURERS ASSOCIATION is unalterably opposed to having this City disregarded in this respect, and

That we call upon the President, Senators, Representatives, and officials of the government, as well as business men generally, to lend aid and influence toward having Philadelphia recognized as a Regional Reserve City, and to prevent the elimination of Philadelphia in this regard."

On behalf of the Board of Directors,
D. T. FLEISHER,
President.

Attest: C. W. SUMMERFIELD,
Secretary.

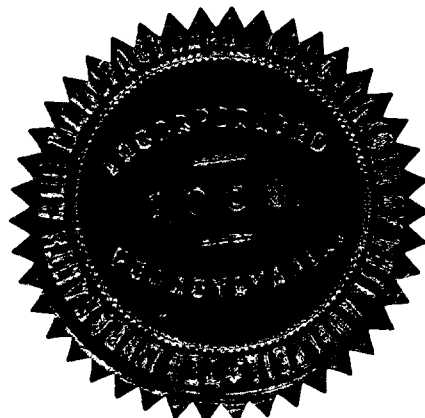


Exhibit No. ⁷
Hearing at *Washington*

Philadelphia

— *H* —

(7)

SECOND NATIONAL BANK
ALLENTOWN, PA.

EDWARD HARVEY, PRESIDENT. THOS. E. RITTER, VICE PRES.
C. H. MOYER, CASHIER.

January 12th 1913.

Mr. Samuel McCracken, Chairman,
Groupe Three, Penna. Bankers Asso.,
Wilkes Barre, Pa.

Made by
C. Smith
Printer PA

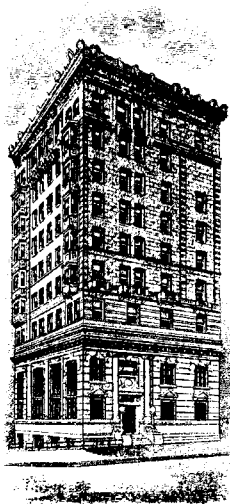
Dear Sir:

As I understand that a committee from Groupe 3 of the Pennsylvania Association intends to accompany a committee of Philadelphia Bankers to Washington, for the purpose of presenting the claim of the city of Philadelphia for a regional bank, I believe that an expression of opinion from the various banks in this vicinity might be of value to this committee.

We believe that a Reserve Bank should be located in Philadelphia for the reason that by far the larger volume of business of the banks in this locality has heretofore been transacted through Philadelphia and that it would not only be unfair to that city but an inconvenience to member banks to have all this business diverted to New York. Had the banks heretofore found it more convenient to have done their business through New York, there would probably not be at this time so strong a sentiment in favor of having Philadelphia appointed as a Reserve City and we trust that the efforts which are being made toward this end will result in the placing of a regional bank in Philadelphia.

Yours truly,

C. H. Moyer
Cashier.



ESTABLISHED 1855

THE ALLENTOWN NATIONAL BANK

CAPITAL \$ 1,000,000.00

REUBEN J. BUTZ, PRESIDENT
DR. C. D. SCHAEFFER, VICE PRESIDENT
JOHN F. WENNER, CASHIER
CHAS. S. DILCHER, ASST. CASHIER

ALLENTOWN, PA.

January 12, 1914

Mr. Samuel McCracken, Chairman

Group Three Pennsylvania Bankers Asso.

c/o Peoples Bank of Wilkes Barre,

Wilkes Barre, Pa.

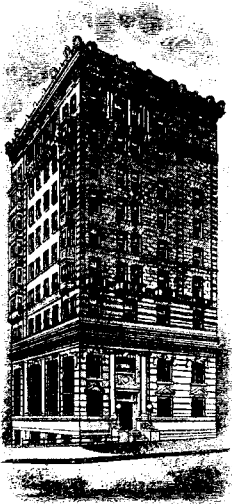
Dear Sir:

Information has reached us that on Friday January 16, 1914, a Committee of Philadelphia Bankers will appear before the Federal Reserve Board at Washington, D.C. to present the claim of the City of Philadelphia for a Regional Bank.

It seems to us to be desirable that every member Bank of the Pennsylvania Bankers Association should put itself on record as favorable to the establishment of a Federal Reserve Bank in the City of Philadelphia and we are, therefore, writing to you in order that the opinion of our Board of Directors in the matter may receive proper consideration.

We are decidedly of the opinion that it would be most inconvenient for Eastern Pennsylvania to be obliged to transact such business as it will have to do, with the Reserve Bank at either Washington D. C. or at Baltimore, Md.

From time immemorial our banking and commercial business has been transacted with either Philadelphia or New York, and mostly with the latter City. Both Washington and Baltimore are inconvenient of



ESTABLISHED 1855

THE ALLENTOWN NATIONAL BANK

CAPITAL \$ 1,000,000.00

REUBEN J. BUTZ, PRESIDENT
DR. C. D. SCHAEFFER, VICE PRESIDENT
JOHN F. WENNER, CASHIER
CHAS. S. DILCHER, ASST. CASHIER

ALLENTOWN, PA.

-2-

access to most of the Cities of Pennsylvania, whether by mail or common carrier.

We beg to advise you that we have heretofore written to the Hon. William McAdoo, Secretary of the Treasury, in accordance with the tenor of this letter and we have been advised that our letter is on file and will receive due consideration.

Yours truly,


Cashier

Merchants National Bank

CAPITAL \$200,000.00

SURPLUS \$250,000.00

THOS. F. DIEFENDERFER, PRESIDENT
THOS. J. KOCH, VICE PRESIDENT
FRANCIS O. RITTER, CASHIER
H. B. WAGNER, ASS'T CASHIER

Allentown, Penna. January 14, 1914.

Mr. Samuel McCracken, Cashier,
Peoples Bank of Wilkes-Barre,
Wilkes-Barre, Penna.

Dear Sir:-

In reply to your favor requesting our views regarding the location of a Regional Reserve Bank in Philadelphia, we beg leave to state that we have communicated our views a week or so past to the Fourth Street National Bank of Philadelphia, Penna.

Very truly yours,


Cashier.

R/G.

*E. Roberts
Presiding Officer*

NO. 8656

THE HERALD PRINTERY - LOUISVILLE, KY.



FIRST NATIONAL BANK

OFFICERS:

W. B. FOSS, M. D., PRESIDENT.
JOHN BOWDEN, VICE-PRESIDENT.
W. A. EDGAR, CASHIER

CAPITAL STOCK \$50,000.00
SURPLUS AND PROFITS \$40,000.00

ASHLEY, PENNA.,

Jan 12 1914

Samuel McCracken Esq
Wilkes Barre Penna

My Dear Sir -

We have long used Phila as
our center and will no doubt do so in the
new order of things. Our men here are in
favor of Philadelphia as a ^{regional} reserve
center rather than Balto or Washington

Yours respectfully
W. A. Edgar Cashier.

5202
UNITED STATES DEPOSITARY
The Athens National Bank
ATHENS, PENNA.

CAPITAL \$50,000
SURPLUS AND PROFITS 68,000

D. R. STEPHENS, PREST. L. W. EIGHMEY, FIRST V. PREST
N. F. WALKER, SECOND V. PREST. M. A. SLEEPER, CASHIER

Athens, Pa.

January, 12th, 1914.

Mr Samuel Mc Cracken,
Wilkes-Barre, Pa.

Dear Sir,- It is the opinion of this Bank that this territory and division as Group Three would be better served with a Regional Bank in Philadelphia, Pa. rather than Washington, D.C. or Baltimore Md. and We have already written the Hon. Wm G. McAdoo, requesting his personal influence to establish a Regional Bank, in Philadelphia, Pa.

We remain,

Very truly yours,

Athens National Bank,



Cashier.

Farmers National Bank
Athens, Penna.

JNO. A. MORLEY, PRESIDENT J. S. THURSTON, VICE PRESIDENT
W. T. PAGE, CASHIER

Mr. Samuel Ho Cracken,

Jan'y. 13th. 1914.

Chairman of Group Three,
of Pennsylvania,

Dear Sir:-

In reply to yours of the 10th inst. in regard to a Regional Bank in Philadelphia, will say that we would much prefer to have the Regional Bank for this district in either Philadelphia or New York, as we could receive far better mail service from either Philadelphia or New York than Washington or Baltimore, as letters mailed after banking hours in either Philadelphia or New York are received here before banking hours the next morning, where from Washington or Baltimore it would take just a day longer, which would be the case all through this section and would necessitate our doing at least part of our business with a correspondent in either Philadelphia or New York the same as we are doing now.

Trusting that this letter will be of some service to you as well as to the Federal Reserve Board, I beg to remain,

Yours very truly,

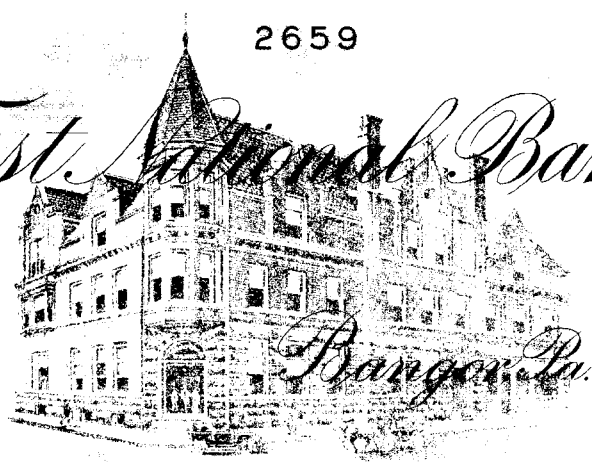


Cashier.

2659

First National Bank

J. E. Long, President
Dr. B. F. Dillard, Vice President
Oliver LaBar, Cashier



Capital \$180,000
Surplus \$190,000

January 13th, 1914.

Mr. Samuel McCracken, Cashier,
Peoples Bank of Wilkes-Barre,
Wilkes-Barre, Penna.

Dear Sir:-

In reply to your letter of January 10th, we would like to see Philadelphia selected as region for Reserve Bank, as we have many itens on Philadelphia and this has always served our interests more satisfactory than New York.

Very truly yours,
Oliver LaBar

Cashier.

SAFE DEPOSIT BOXES FOR RENT

6162

The Berwick National Bank,

CHARLES C. EVANS, PRESIDENT. F. FOWLER, VICE PRESIDENT
B. D. FREAS, CASHIER

BERWICK, PA. January 13"1914.

Mr. Sam'l Mc Cracken,
Chairman of Group Three,
Penna. Bankers Association, Wilkes-Barre, Pa.

Dear Sir;

We expect to become a member bank of the new Federal Reserve Act, and request that a Regional Reserve Bank be located at Philadelphia as the Resources and Business of the National Banks of Pennsylvania are close to ten percent of the total of all the National Banks of the United States outside of New York City, and Philadelphia has been and is the natural reserve center for nearly all the National Banks, State Banks, Savings Banks and Trust Companies of Pennsylvania.

If the Regional Reserve Bank for Philadelphia and Pennsylvania district is located at Baltimore or Washington, with a branch established at Philadelphia. The branch will likely be larger than the parent bank.

Yours very truly,


Cashier.

ABRAHAM S. SCHROPP, PRESIDENT.
J. S. KRAUSE, VICE-PRESIDENT.
W. B. MYERS, CASHIER.
THOS. F. KEIM, ASST. CASHIER.

NO. 138

The First National Bank,
BETHLEHEM, PA.

January 13, 1914.

Mr. Samuel McCracken, Chairman,
Group 3, Penna. Bankers,
Wilkes Barre, Penna.

My Dear Sir:

In reply to your letter of the tenth instant I take great pleasure in stating that we are most emphatically in favor of having Philadelphia appointed as the location for a Regional Reserve Bank, and to substantiate my assertion in this connection I have had an exhaustive memorandum made showing the business which this institution did with Philadelphia banks during the year 1913.

I am herewith enclosing you a separate memorandum pertaining to said business from which you will note that we sent to three banking institutions cash items amounting to \$12,190,239. Our collection items amounted to several hundred thousand dollars more.

We received from Philadelphia, as per the enclosed statement, cash items amounting to \$12,258,759. These cash items as received were only from our regular correspondents.

In addition to this we received frequently from Philadelphia institutions, not regular correspondents, items for collection which we estimate at possibly \$300,000. to \$400,000. These are made up of large items we get from the Kensington, Southark and banks of that nature, the items being of such magnitude that we presume they do not care to send them through the regular channels but prefer to send them direct and have a small exchange charge.

Hoping that the above figures may have some weight in the effort of the Philadelphia Committee to secure for their city the Regional Reserve Bank, and expressing I am sure not only this institution's best wishes for their success but the wishes for the other institutions of our city, I remain,

Respectfully yours,



Cashier.

T

ABRAHAM S. SCHROPP, PRESIDENT.
 J. S. KRAUSE, VICE-PRESIDENT.
 W. B. MYERS, CASHIER.
 THOS. F. KEIM, ASST. CASHIER.

NO. 138

The First National Bank,
 BETHLEHEM, PA.

	<u>DR</u>	<u>CR</u>
Corn Exchange	7,518,542.63	2,524,554.22
Market Street	3,136,938.69	898,095.47
First Philadelphia	1,534,758.16	1,535,865.86
Franklin		2,903,078.34
Girard		2,652,434.98
Central		1,014,299.40
Eighth		193,682.53
Third		183,827.59
Phila. Nat.		352,921.55
	<hr/> 12,190,239.48	<hr/> 12,258,759.94

THE SOUTH BETHLEHEM NATIONAL BANK

SOUTH BETHLEHEM, PA.

ADAM BRINKER,
PRESIDENT.
JOSEPH W. ADAMS,
VICE PRESIDENT.

OSMAN F. REINHARD,
CASHIER.
A. J. WELKER,
ASST. CASHIER.

JAN 12 1914

Mr. Samuel M. Cracken,
Chairman of Group Three, Penna. Bankers' Assn.,
Wilkes Barre, Pa.

Dear Sir:-

Replying to your favor of Jan'y. 10. 1914, in reference to a Regional Bank in Philadelphia, we beg to say that we are earnestly in favor of having such a bank located at Philadelphia, by reason of its being the third city in the United States, as well as its relations to the inland business centres. We trust that those who are actively interesting themselves in the matter will have their efforts rewarded by a decision that a Regional Bank will be located at Philadelphia.

Yours truly,

Osman F. Reinhard,
Cashier

Nº 664.

THE FIRST NATIONAL BANK

EDW. CLARKSON, PRESIDENT
E. W. MILLS, VICE PRESIDENT
R. A. JADWIN, 2ND VICE PRES & CASHIER

CAPITAL \$ 110,000.00 SURPLUS \$ 350,000.00

W. H. BRONSON, ASS'T CASHIER
F. G. WINTER, AUDITOR
E. B. MILLS, TELLER

CARBONDALE, PA.

January 12, 1914.

Mr. Samuel McCracken Cashier,
Peoples Bank,
Wilkes-Barre, Pa.

Dear Sir:-

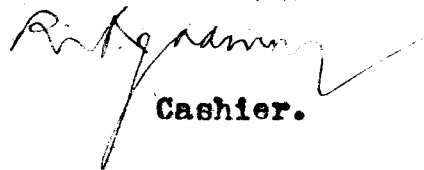
We have your letter of January 10th., relative to the effort being made to support the claims of Philadelphia for a Regional Reserve Bank as against the claims of Washington and Baltimore.

Some two weeks ago at the request of four or five of our correspondents in Philadelphia, we wrote letters of the character you now desire and have had acknowledgments from the officers to whom our letters favoring Philadelphia were written.

We presume that additional letters are superfluous, but shall be glad to write further about the matter if you will advise us at once.

With kindest regards, I remain,

Yours very truly,


Cashier.

ALFRED PASCOE
PRESIDENT

CLARENCE E. SPENCER
VICE PRESIDENT AND CASHIER

JAMES H. PAUL
ASS'T CASHIER

Carbondale Miners & Mechanics Savings Bank

CAPITAL, \$100,000.00

SURPLUS, \$370,000.00

Carbondale, Pa. January 13, 1914.

Samuel McCracken, Esq., Chairman,
Group Three,
Pennsylvania Bankers Ass'n.,

Dear Sir:-

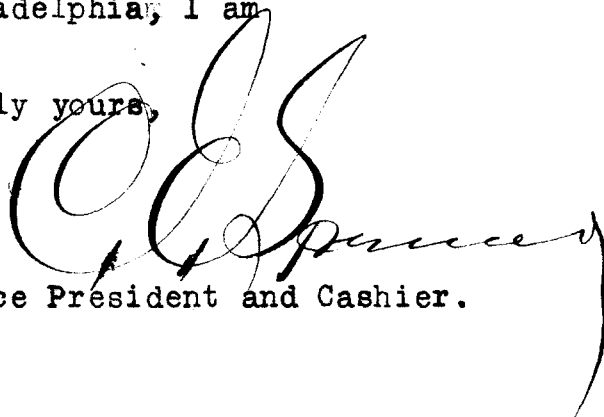
In our opinion, it is highly important that Philadelphia should be designated for a Regional Bank under the new Currency Act.

It does not seem possible that a City of the importance that Philadelphia is that it could be omitted in the designation of the different reserve locations.

Our business relations with both Washington and Baltimore are so limited that we should not feel that we could take them into consideration at all as compared with our own City.

Trusting you will use your best endeavors to bring about the designation of Philadelphia, I am

Very truly yours,



Vice President and Cashier.

C.E.S.-E.F.

E. M. Peck, President

Marcus Frieder, Vice President

J. F. Wheeler, Cashier

Pioneer Dime Bank

Capital and Surplus \$155,000.

Carbondale, Pa. **January
Thirteenth,
1914.**

Mr. Samuel McCracken,
Chairman, Group 3,
Pennsylvania Bankers Association,
Wilkes-Barre, Pa.

Dear Sir:

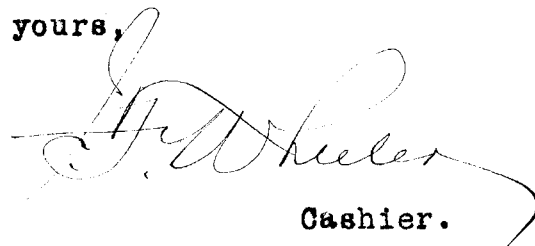
We have your circular letter of 10th instant regarding the location of a Regional Bank, under the new Currency Act, in the City of Philadelphia.

As you know ours is a State institution and it is improbable that we shall apply for membership in the new National Bank scheme but we are to a considerable extent interested in the location of a Regional Bank for the reason that nearly all our exchanges are made through National banks.

The merchants of Carbondale are large buyers in Philadelphia, in our opinion about 40% of the goods sold in Carbondale are purchased in that City. It is a natural trade centre for this section. Our merchants have little dealings with Baltimore, Md. and still less with Washington, D. C. It would be a great mistake on the part of those who are locating the Regional Banks to fail to place one in the City of Philadelphia.

We trust that this may be of service to you in your endeavor to secure the appointment of one of these banks for Philadelphia.

Very truly yours,


Cashier.

THE LEHIGH NATIONAL BANK OF CATASAUQUA, PA.

JAMES C. BEITEL, President.
RUFUS M. WINT, Vice President.
F. B. MAUSER, Vice President.
J. F. MOYER, Cashier.

CAPITAL \$125,000.

CATASAUQUA, PA..

Jan. 12th, 1914.

Mr. Samuel McCracken, Cashier,
People's Bank ,
Wilkes-Barre, Pa.

My Dear Sir:-

In reply to yours of January 10th I beg to state that I have already written to the authorities at Washington as well as to our congressman, asking them to use their influence for a Regional Bank in the City of Philadelphia. Our congressman, the Hon. John H. Rothermel, assures me that he will do all he can to have this done. I have also received a reply from the Secretary of the Reserve Bank organization committee, stating that my letter would receive consideration by the committee in determining the question.

I trust that the Committee will see the importance of establishing a Regional Bank in Philadelphia,

Very truly yours,



Cashier.

THE NATIONAL BANK OF CATASAUQUA

EDWIN THOMAS,
PRESIDENT.
H. H. RIEGEL,
VICE PRESIDENT.



FRANK M. HORN,
CASHIER.
H. V. SWARTZ,
ASS'T. CASHIER.

CATASAUQUA, PENNA.

January 12th, 1914.

Mr. Samuel McCracken,
Chairman of Group Three,
Pennsylvania Bankers Association,
Wilkes-Barre, Pa.

Dear Sir:-

Yours of the 10th instant received.
Of course, this Bank would like to see Philadelphia have a Regional Reserve Bank, as it would be very much more convenient for us to transact our business through a Bank in Philadelphia, than it would be through a Bank in Baltimore or Washington. We have written to our representatives in Congress, asking their aid to bring this to pass. I think there are many reasons, besides mere convenience, that would lead us to desire a Regional Reserve Bank in Philadelphia.

Yours truly,

A handwritten signature in cursive script, appearing to read 'Frank M. Horn', with a flourish underneath.

PRESIDENT
JAMES T. SWANK

CASHIER, ROBERT D. BARRON

VICE PRESIDENT
DR. HENRY T. TRUMBAUER

The First National Bank

OF COOPERSBURG.

Coopersburg, Pa., January 12th, 1914.

Mr. Samuel McCracken,

Chairman of Group
Penna., Bankers Assoc.,

Wilkes-Barre, Penna.,

Dear Sir:-

We take the opportunity of expressing our views on the "Regional Reserve Bank" question, which we think should be in Philadelphia, for the reason of believing that our service would be better by having a Regional Bank located at Philadelphia, than in either of the other two cities. Namely Washington, D.C. or Baltimore, Md.,

Respectfully yours,

W. L. Engelmann
Pres.

JOHN J. AITKEN, PRESIDENT.

THEO. H. WEILAND, VICE PRESIDENT.

ALFRED E. BREEN, CASHIER.

THE DICKSON CITY NATIONAL BANK
OF DICKSON CITY, PA.

CAPITAL STOCK, \$50,000.00.

DICKSON CITY, PA., January 12 1913.

Samuel McCracken, Esq., Cashier,
Peoples Bank,
Wilkes-Barre, Pa.

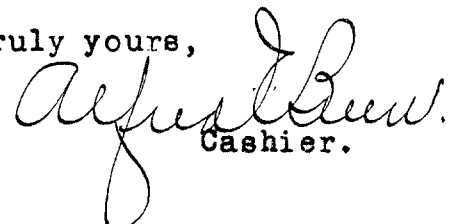
Dear Sir:-

We have your letter of the 10th inst and have noted what you say regarding Philadelphia as the city for a Regional Bank, for this section.

We are inclined to think the principal objection against Philadelphia is its nearness to New York. However, when we take into consideration the fact that the New York section will undoubtedly take in all of the New England States we think that the enormous capital represented by member banks would warrant two Regional Banks in this section of the country. After New York city Philadelphia is the largest financial center in this section and we believe it is the logical city to be appointed.

We wish you success in this matter and assure you we should be very glad to be a member of the Regional Bank of Philadelphia.

Very truly yours,


Cashier.

~~Robert E. James, President~~
Edward J. Fox, President

John Bacon, Treasurer



The Easton Trust Company
Authorized Capital \$250,000
Easton Penna

January 12, 1914.

Samuel McCracken, Esq.

Chairman, Group 3,

Wilkes Barre, Penna.

Dear Sir,

We are in receipt of yours of the 10th. inst. with reference to the claim of the City of Philadelphia for a Regional Bank.

The President of this Company has written to the Congressman from this District and also to Mr. Shanbacker of the Fourth Street National Bank in view of which there is little to add to what we have already said on the subject.

Very truly yours,

A handwritten signature in cursive script, appearing to read 'John Bacon', written in dark ink.

Assistant Treasurer.

5118

CAPITAL \$ 100,000. SURPLUS \$ 200,000.

THE NORTHAMPTON NATIONAL BANK

E. J. RICHARDS, PRESIDENT
W. J. KUEBLER, VICE PRESIDENT
JOHN H. NEUMEYER, CASHIER

EASTON, PA.

January-Twelfth
1914.

Mr. Samuel McCracken,
Chairman of Group Three,
Pennsylvania Bankers' Association,
Wilkes-Barre, Pa.

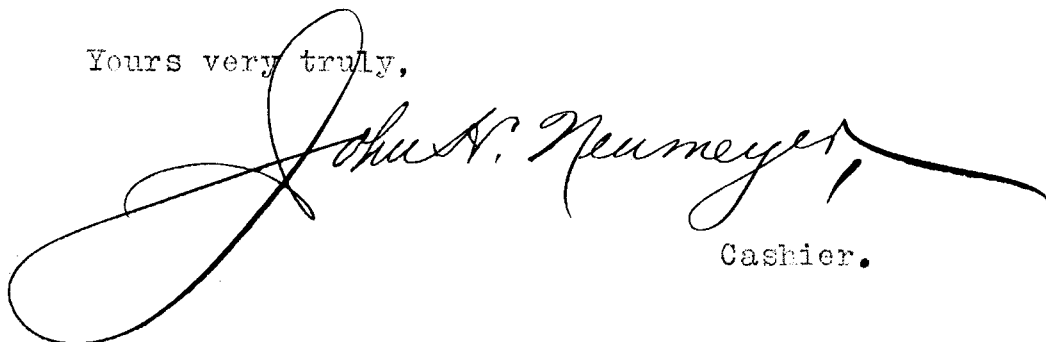
My dear Mr. McCracken:

In response to your letter of the 10th instant asking why we would prefer Philadelphia to Baltimore and Washington as a Regional Reserve Bank, I would say that Philadelphia now clears all checks for this district and is the natural and established financial center, the outgrowth of over a hundred years of business relations throughout the states of Pennsylvania, Delaware and Maryland, and Eastern and Southern New Jersey.

To disturb the channels of trade extending over so long a period of time, would be like changing the natural course of one of our mighty rivers and then transferring its tributaries to some other channel and, while such things are possible, yet is the cost and confusion worth the effort?

Philadelphia, while the third city in the Union in point of population, stands second only to New York as a financial and industrial center. Here was located the first United States Bank and here, also, is the home of the first National Bank under our present system, which facts themselves, tell its importance and have no doubt lent their influence in bringing about its present superiority over all competitors. There is no question that the business interests of the Country south and west of the New York Region and east of the Chicago Region can best be served by the selection of Philadelphia.

Yours very truly,



John H. Neumeyer

Cashier.

JHN/K



The Easton National Bank
Easton, Penna.

January 12, 1914.

CASHIER

Samuel McCracken, Esq., Chairman of Group Three,
 People's Bank of Wilkes-Barre,
 Wilkes-Barre, Pa.

Dear Mr. McCracken:

In reply to yours of January 10th, I wish to state that at the request of The Fourth Street National Bank, Philadelphia, I have taken up the matter of having Philadelphia appointed one of the cities for a Regional Bank with our Congressman, A. Mitchel Palmer, who is a warm friend of mine and who has written to me assuring me that he will be present at the meeting on Friday, January 16th, and urge to the best of his ability the appointment of Philadelphia for such a bank. Philadelphia is the natural clearing house for the banks of Pennsylvania and we do not think that Washington, D. C., or Baltimore would be convenient to the majority of the banks of Pennsylvania excepting probably a few in the Southern part. I trust that you will be the man who will go along with the Committee from Philadelphia to Washington and with them urge this appointment.

Trusting that you are in your usual good health and awaiting with pleasure prospects of seeing you in the near future, I remain

EGS:HLH

Very truly yours,

Henry G. Siegfried Cashier

The First National Bank

East Smithfield, Penna. January, 13, 1914.


W. R. CAMPBELL, PRESIDENT
R. W. CHILD, VICE-PRESIDENT
E. G. KINGSLEY, 2ND VICE-PRESIDENT
C. C. DICKINSON, CASHIER

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

Gentlemen:

We wish to signify our preference for a Federal Reserve Bank, to be established in the City of Philadelphia, Pa. believing that such location would best serve our interests.

Respectfully Yours.

 C. C. Dickinson Cashier

Nº 9130

The First National Bank

JOHN S. READ, PREST.

HORACE SEAMANS, VICE PREST.

J. H. LEWIS, CASHIER

Factoryville, Pa. Jan. 13th, 1914

Mr. Samuel McCracken, Cashier,
Peoples Bank of Wilkes-Barre,
Wilkes-Barre, Pa.

Dear Sir:-

In answer to yours of the 10th, would say, that I believe Philadelphia should have a **Regional Bank**, because of the central location for the large number of banks which it would serve and the large industries of the state.

Very truly yours,


Cashier.

H. C. KOONS, PRESIDENT.

WM. BIRKBECK, VICE PRESIDENT.

B. R. DAVIS, CASHIER.

G. A. SHIGO, ASST CASHIER.

Citizens Bank of Freeland.

Freeland, Pa., Jan. 13, 1914.

Mr. Samuel Mc Cracken,
Chairman of Group 3,
Penna. Bankers Ass'n.,
Wilkes Barre, Pa.

Dear Sir:

It has been brought to our attention that Philadelphia is desirous of having a Regional Reserve Bank, and in order to assist them in having their desires gratified, I believe it would be to the individual interest of all Pennsylvania Bankers to assist our brother Philadelphia Bankers to accomplish this object, as I believe if they are able to land one of these banks it will revert to our individual benefit. With this end in view I would suggest as one of the members of Group 3, that you as Chairman of this Group assist our Phila. Bankers as far as possible in securing for our State one of these banks, which I feel on account of our Banking strength and requirements we are entitled to.

Hoping that our efforts individually and as an Association will greatly assist Philadelphia in securing a Regional Reserve Bank, I am,

Yours very truly,
M. E. Kaller Cashier.

No. 6175.

First National Bank

Capital fully paid \$ 75,000.

A. OSWALD, PRESIDENT.
G. S. CHRISTIAN, VICE PRESIDENT.
J. G. BELL, CASHIER.
M. J. BOYLE, ASST. CASHIER.
J. M. VIRUSKY, BOOKKEEPER.

Freeland, Pa.

January 12, 1914.

Mr. Samuel McCracken, Chairman,
Group Three P. B. A.
Wilkes-Barre, Pa.

Dear Sir;--

I am in receipt of your letter of the 10th, in reference to having one of the Regional Banks located at Philadelphia, and in reply beg to say I have been doing all in my power for Philadelphia.

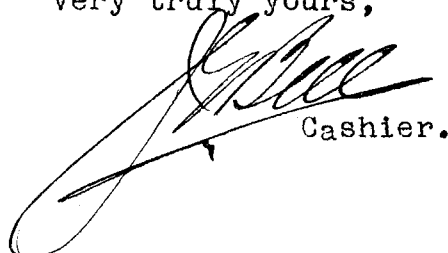
I certainly think Philadelphia should have a Regional Bank and there are many good reasons for such thinking.

In the first place this bank, as well as a number of other Pennsylvania Banks with which I am acquainted, clears practically all of thier foreign items through Philadelphia, and to say the least, the same have been well taken care of. Another thing, there are many more large, and especially small, financial institutions surrounding Philadelphia than Baltimore, and this in itself should carry weight.

I think the Committee from Philadelphia should be able to present a very strong argument and sincerely hope they may be successful in landing a Regional Bank for their City. It would not be a bad thing for you to take the trip with them.

With very kind wishes, I am

Very truly yours,


Cashier.

ALVAN MARKLE
PRESIDENT

C. W. KLINE
VICE PRES. & TRUST OFFICER

C. J. KIRSCHNER
VICE PRES. & CASHIER.



MARKLE BANKING & TRUST COMPANY

HAZLETON, PA.

ORIGINAL CHARTER
1867

CAPITAL
\$100,000

SURPLUS
\$400,000

January 12th, 1913.

Mr. Samuel McCracken,
Chairman Group Three,
Peoples Bank,
Wilkes Barre, Pa.

My Dear Mr. McCracken:-

In reply to yours of the 10th inst, would say that we certainly do feel that the interests of our Bank as well as the other Banks in Group Three would be far better served by a Regional Bank in Philadelphia than in either of the cities of Baltimore or Washington.

This is especially ^{so in our} case because of the fact that we are a State Institution and have always done the bulk of our business with Philadelphia Banks where our best friends operated.

Inasmuch as we hope to be able to join the Federal Reserve Association, even though we are a State Institution, we sincerely trust that Philadelphia will be selected as one of the cities having a Regional Bank.

Yours very truly,

Markle Banking & Trust Co,

by

Cashier.

A. W. DRAKE, PRESIDENT C. C. HELLER, VICE-PRESIDENT
HARRY OLEWINE, SECRETARY M. G. SHENNAN, TREASURER

PEOPLES SAVINGS & TRUST COMPANY

CAPITAL AND SURPLUS \$150,000.00

HAZLETON, PA.

January 13th,

1914.

Mr. Samuel McCracken, Chairman,

Group 3, Penna. Bankers Assn.,


Wilkes-Barre, Penna.

Dear Mr. McCracken:-

As a member of Group 3, we desire to go on record in favor of the appointment of Philadelphia for a regional reserve Bank. On examination of our business, it develops that we get \$10. for exchange on Philadelphia for every dollar on New York or any other point, and as a collection center, our Philadelphia Banks handle with satisfaction the bulk of our business. There can be no doubt that Philadelphia would be much more satisfactory as a reserve city to this region than any other point could possibly be, and we trust you will use your best efforts to aid the Philadelphia Bankers, and you have our authority to use this letter in any way you may see fit.

With best regards, I am,

Very truly yours,


Treasurer.

CAPITAL \$50,000

SURPLUS \$10,000

THE HAWLEY BANK

HAWLEY, PENNA.

PRESIDENT, THOMAS F. MANGAN VICE PRESIDENT, WALTER J. KEESLER
CASHIER, CHAS. S. HOUCK

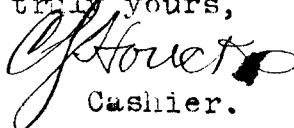
January 12 1914

Mr. Samuel McCracken, Cashier,
Peoples Bank,
Wilkes-Barre, Pa.

Dear sir:-

As requested in your letter of the 10th we are enclosing a letter to you urging the claims of Philadelphia as a regional reserve. We have already written Mr. McAdoo as requested by our correspondent in Philadelphia and if you consider that sufficient you need not use the enclosed.

Very truly yours,


Cashier.

CAPITAL \$50,000

SURPLUS \$10,000

THE HAWLEY BANK

HAWLEY, PENNA.

PRESIDENT, THOMAS F. MANGAN VICE PRESIDENT, WALTER J. KEEBLER
 CASHIER, CHAS. S. HOUCK

January 12, 1914

Mr. Samuel McCracken,
 Chairman Group 3, Penn'a Bankers Assn,
 Wilkes-Barre, Pa.

Dear sir:-

We most heartily commend the efforts of the bankers and business men of Philadelphia and the territory adjacent thereto in their efforts to procure for the City a Regional Reserve Bank under the new currency and banking act. Though not a question of sentiment, we cannot entirely ignore the fact that Philadelphia finances and financiers have borne a prominent part in the development of this country both prior to, and since, the establishment of the present United States Government. Respecting total banking assets it stands third-second if we include its large Trust Fund and third in point of population. Since New York City put into effect the collection charge on out of town items this business found a natural outlet through Philadelphia which has handled it in a most satisfactory manner, and with liberality as well. To divert this to other sources would result in disrupting its present agreeable and natural flow and cause much inconvenience to those banks which now handle their business through that City. Quite naturally other cities are urging their claims with much vigor and doubtless the Committee will find the question of locating the several banks a difficult problem to solve with satisfaction to all, but we believe that if it will consider

CAPITAL \$50,000

SURPLUS \$10,000

THE HAWLEY BANK

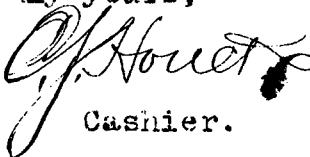
HAWLEY, PENNA.

PRESIDENT, THOMAS F. MANGAN VICE PRESIDENT, WALTER J. KEESLER
CASHIER, CHAS. S. HOUCK

Sheet 2

the customary course of this class of business together with the situation of Philadelphia geographically, financially and in point of past experience in banking and finance they must weigh very heavily in its favor.

Very truly yours,


Cashier.

Dr. L. P. Cooke, President.

V. A. Decker, Cashier.

The First National Bank of Hawley
Hawley, Pennsylvania

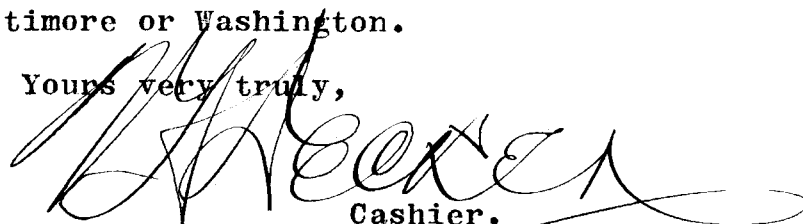
January 12, 1914

Mr. Samuel McCracken, Chairman,
Group III, Pennsylvania Bankers Association,
Wilkes Barre, Pennsylvania.

Dear Mr. McCracken:-

I have your letter anent the movement in favor of a Philadelphia Regional Resrve Bank. Geographically we belong to New York City and prefer to be attached to that city. Of course we shall be very glad to see Philadelphia given one of these banks and believe that its business entitles it to one before either Baltimore or Washington.

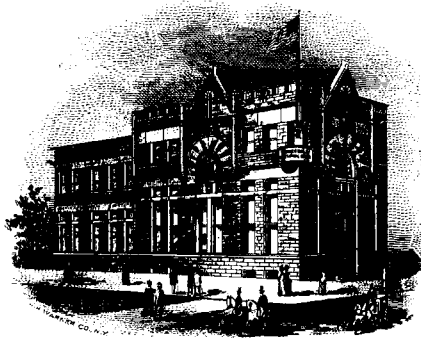
Yours very truly,


Cashier.

HENRY Z. RUSSELL, President.
ANDREW THOMPSON, Vice President.

No. 644.

LEWIS A. HOWELL, Cashier.
A. C. LINDSAY, Asst. Cashier.



Honorsdale, Pa. Jan. 12, 1914. 191

Samuel McCracken, Esq.,
Chairman Group Three, Penn. Bankers Association,
Wilkes Barre, Pa.

Dear Sir:-

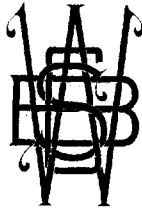
We are in receipt of your letter of the 10th. inst., and replying beg to state that we have already gone on record as favoring the selection of Philadelphia for one of the Reserve Banks.

As we understand, one of the functions of the Reserve Bank, is the collection of foreign items, and we don't believe there is any City in the United States whose Bankers could be as valuable as Philadelphia in the solution of that problem. A Reserve Bank located there, would be given the benefit of their experience, and transit systems, and we all know its going to be some job for the Reserve Bank to handle that business.

Very sincerely yours,

L. A. Howell
Cashier.

LAH/GM



WAYNE COUNTY SAVINGS BANK

W. B. HOLMES, PRESIDENT.
A. T. SEARLE, VICE PRESIDENT
H. S. SALMON, CASHIER.
W. J. WARD, ASST. CASHIER.

HONESDALE, PA.,
January 12th 1914.

Samuel McCracken, Chairman,
Group 3 Penna. Bankers Ass'n.
WilkesBarre, Pa.

My Dear Mr. McCracken;-

I beg to acknowledge receipt of your circular letter of the 10th inst. and in reply beg to inform you that at the request of several of our Philadelphia correspondents I have already written a letter to the Hon. Wm. G. McAdoo, Secretary of the Treasury, with reference to the subject of your letter.

I have endeavored to condense my letter to Mr. McAdoo as much as possible and take pleasure in giving you copy of its principal points;-

" I desire to call your attention to the advisability of locating one of the Federal Reserve Banks in the city of Philadelphia. It would seem as if the metropolis of the great State of Pennsylvania was entitled to this and that her claims are so clear as not to require any argument. Philadelphia has always been noted as a city of conservatism. She is the third largest of our cities and is only outranked in Banking Resources and Deposits by New York and Chicago.

We have always found it to our advantage to keep part of our reserves in that city."

Trusting the above will serve your purpose.

With kind regards and wishing you a Prosperous New Year, I am

Very truly yours,


Cashier.

Geo. G. Ross, Cashier.

M. F. Kemmerer, President.

J. P. Smith, Assistant Cashier.

THE
Mauch Chunk National Bank

CAPITAL \$ 250,000

SURPLUS AND PROFITS \$220,000.

Mauch Chunk, Pa., 12 January 1914.

Mr. Samuel McCracken, Cashier

Peoples Bank of Wilkes Barre,
Wilkes Barre, Pa.

My dear Mr. McCracken:

I am in receipt of your favor of January tenth in reference to an expression of opinion of members comprising Group 3 Pennsylvania Bankers' Association, in regard to the designation of Philadelphia as a place for a Regional Reserve Bank, and, in reply would say that I have already written letters to Secretary McAdoo and to the Congressman from our District, recommending the appointment of Philadelphia, and calling attention to her claims, and have given my reasons. I think that this reference to the matter will be sufficient. However, if you desire a separate letter to that effect, I shall be glad to write one.

Yours very truly,



Cashier.

IGR/E.

CAPITAL \$50,000.
FIRST NATIONAL BANK
MESHOPPEN, PA.

C. G. BROWN, PRESIDENT J. N. B. JENNINGS, VICE PRES.
J. G. HAHN, CASHIER

Meshoppen, Pa. Jan 12th 1914.

Samuel McCracken, Esq., Cashier,
Peoples Bank,
Wilkes Barre, Pa.

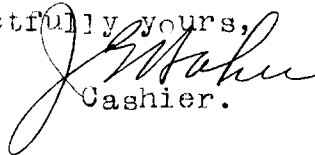
Dear Sir:-

In response to your favor of 10th will say that we have already written to the Hon. W. D. B. Ainey, our congressman, Hon. Boies Penrose and Hon. Wm. McAdoo, expressing ourselves strongly in favor of Philadelphia as a location for one of the Regional Banks.

These letters they have all acknowledged and it would seem that any further communications from us would be ~~superfluous.~~ ^{superfluous.}

However our preference is for Philadelphia.

Very respectfully yours,


Cashier.

J. C. SCHAAD
PRESIDENT
G. M. WHIPPLE
VICE PRESIDENT
ARTHUR MINER
CASHIER

CAPITAL \$25,000

NO. 9552

SAFE DEPOSIT BOXES FOR RENT

THE FIRST NATIONAL BANK

MILDRED, PA.

January 13th, 1914.

Mr. Samuel McCracken,
Chairman Group Three,
Wilkes Barre, Pa.

Dear Mr. McCracken:-

Since our organization our business has been carried on through the Philadelphia banks, we have received at all times prompt and courteous treatment.

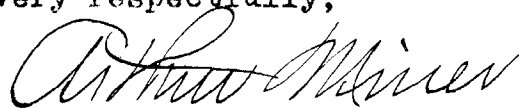
Philadelphia, of all the large cities, has been the only one to grant the free collection of our out-of-town checks and its policy in other respects has been broad and liberal.

Our relations, which have been established have proved satisfactory and advantageous.

The City occupies third place both in bank Resources and in total deposits, and we think is certainly entitled to have a Federal Bank located there.

If one is not located there our reserves will in time have to be placed in other cities, causing confusion and inconvenience. Therefore we respectfully urge the committee ^{to} choose Philadelphia as a city for the location of a Federal Reserve Bank.

Yours very respectfully,


Cashier.

THE FARMERS NATIONAL BANK

MONTROSE, PA.

W. J. BAKER, Prest. W. A. TITSWORTH, Vice-Prest.
C. F. PROSS, Cashier.

MONTROSE, PA. Jan. 12, 1914

Mr. Samuel McCracken, Cashier,
Peoples Bank, Wilkes Barre, Pa.

Dear Sir:-

Replying to yours of the 10th inst. regarding the question of the location of a federal reserve bank at Philadelphia has been received and we beg to advise you that we would consider it very unfortunate for this state, if Philadelphia should not secure one of the original reserve banks. We have already written a personal letter to the Secretary of the Treasury stating our position in the matter and stand ready to act in any way to assist in securing the same. If the Committee of Group 3 decide on any action in which we can take part kindly have them advise us and we will be glad to co-operate with them.

Yours very truly,



Cashier.

H. L. Beach, President.

H. F. Manger, Vice President.

Wm. H. Warner, Cashier.

No. 2223

United States Government Depository

The First National Bank

ESTABLISHED 1875.

Capital \$50,000.00.

Surplus & Profits over \$160,000.00.

Montrose, Pa.

Jan. 13 1914.

Sam'l McCracken Esq.

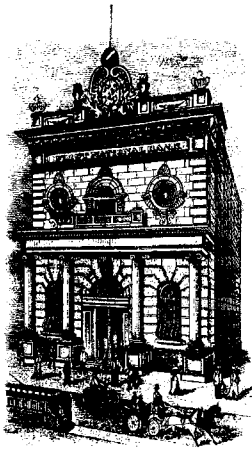
Chairman Group 3 Penn'a Bankers Assoc.

Wilkes-Barre Penn'a

Dear sir:-

Answering your letter of the 10th inst. I wish to say that we are heartily in favor of the establishment of a Regional Reserve Bank in Philadelphia, and you have our warrant to so state our position in regard to the matter, and to employ such means as you may be able to make the seconding of Philadelphia's application strong and unmistakable. We think the position that Philadelphia has occupied as a reserve city to such a large extent, and the very large business interests of th city itself and the state and other sections naturally tributary to it ought to count in its favor-- and even the contention that it is near New York might be construed in its favor as the two could co-ordinate when necessary with facility. This is important to be considered in connection with the understood position of the Committee, not to support New York's claim that they should be given larger share than any other regional bank in reserves to accommodate the needs of their section. We are glad that you are interesting yourself as our presiding officer in this matter I have submitted this matter to our stockholders' meeting to-day, and this position was assented to without the formality of a vote.

Wishing the enterprise success, I am, Very truly, *W. H. Warner* Cshsr.



JOHN SMOULTER, President.

BRINTON JACKSON, Vice-President.

H. D. FLANAGAN, Cashier.

No 3955.

First National Bank

OF NANTICOKE, PA.

CAPITAL \$ 100,000.

SURPLUS, \$300,000.

NANTICOKE, PA.

Jan. 13, 1914.

Mr. Samuel McCracken,

Chairman Group 3, Pennsylvania Bankers Assn.,

Wilkes-Barre, Pa.

Dear Sir:-

Regarding the location of a regional reserve bank, we beg to advise that there is not much difference in mail facilities as between New York and Philadelphia, but we most assuredly do not want to be joined to either Baltimore or Washington as they are outside of this district as to mail facilities, as to general trade business, as well as in other respects; while as respects Philadelphia, the banking business, general merchandise and general corporate affairs are very closely allied to this section and a quite general reciprocal knowledge of the conditions and needs of each section exists which has brought about a personal friendship and close understanding between the people of Philadelphia and this section.

Yours very truly,

H. D. Flanagan
Cashier.

HDF/HBW

8973

THE FIRST NATIONAL BANK
OF
NEW ALBANY, PA.

CDW

January 12th, 1914.

Samuel McCracken, Esq., Chairman,
Group 3, Penna. Bankers Association,
Wilkes-Barre, Pennsylvania.

Dear Sir:-

We most heartily favor the establishment of a
Regional Reserve Bank in Philadelphia.

Merely as a matter of service to the banks in
this and the neighboring districts of the State, we believe
that the city is entitled to such consideration. We can
reach Philadelphia by mail in from one to two days less time
than either New York, Baltimore, Washington or Pittsburgh.
It is the logical point for us to look for our reserve cor-
respondents not only because of its geographical situation,
but also from the fact that the city occupies third place
in banking resources in the United States, and has always been
identified intimately with the banking history of the nation,
occupying as it once did, foremost place financially.

The logical point for our business were Philadelphia
not designated for a Regional Reserve Bank, would be New
York instead of the other three cities mentioned. We cannot,
however, find any good and sufficient reason for not giving
a Regional Reserve Bank to Philadelphia under the circumstances.

8973

THE FIRST NATIONAL BANK
OF
NEW ALBANY, PA.

Samuel McCracken, Esq., Chm.-2.

We heartily wish your committee success in the matter,
and we are

Yours very truly,

THE FIRST NATIONAL BANK OF NEW ALBANY, Pa.

J. B. Cruesley
Cashier.

W. H. Tingley, President
F. J. Gere, Cashier

No. 8960

W. M. VanCott, Vice-Pres.
C. D. Dayton, Vice-Pres.

The Grange National Bank

OF SUSQUEHANNA COUNTY

New Milford, Pa.

Jan. 13, 1914.

Samuel McCracken, Esq.,
Chairman of Group Three,
Pennsylvania Bankers Association,
Wilkes-Barre, Pa.

Dear Sir :-

Yours with reference to location of Regional Reserve Bank, is at hand, and we beg to state that it is our belief that one of them should be located at Philadelphia, Pa., for the reason, as we believe, that it can be a greater service to a greater number of member banks than either Washington, D.C., Baltimore, Md., or any of the other Cities that might be eligible, not excepting "New York".

We hold this conviction from the fact that the Banks of Philadelphia have for many years rendered our country banks greater service, in the line of collections at par, as well as general service, than any city of which we have knowledge.

We think that the long established and liberal service rendered to a very large clientele of banks by the banks of the City of Philadelphia have made this City especially adaptable for one of the "Clearinghouse", or "Regional Bank" centres.

We trust that you will use whatever influence you may to bring about the designation of the City of Philadelphia as one of the locations of Regional Reserve Bank.

Very truly yours,

F. J. Gere Cashier.

P. N. Remmel
President

P. J. Laubach
Vice Pres.

W. D. Landis
Secretary

Chas. H. Benner
Treasurer



The Allen Trust Company

of Northampton

Capital, Surplus and Undivided Profits \$140,000

Northampton, Pa., 1/13/14.

Mr. Samuel McCracken,
Chairman of Group Three,
Wilkes-Barre, Pa.,

Dear Sir: -

Referring to yours of 10th inst. regarding the appointment of Philadelphia as a regional reserve centre in preference to Baltimore or Washington would state that on account of the unique position Philad'a enjoys in being one of the largest financial and commercial cities in the country, its geographical location and consequent advantages as a clearing point, should prove strong arguments in favor of Philad'a being entitled to a Regional Reserve Bank.

We believe the diversified interests of the country can be best served by a broadened capital, and the proper distribution to the large business centres.

We also believe the appointment of Baltimore or Washington in preference to Philad'a would tend to strenghten the position of New York., which cannot avoid becoming a strong financial centre on account of its natural facilities.

We trust your Committee will succeed in impressing the Federal Reserve Board with the necessity of a Regional Reserve Bank for this section.

Very Truly Yours,

Chas. H. Benner
Treas.

CITIZENS BANK

FRANK J. SCOUTON, PRESIDENT.
FRED N. CHASE, VICE-PRESIDENT.
J. WILLIAM WALL, CASHIER.

PARSONS, PA. Jan 14, 1914

Mr Samuel McCracken.

Chairman of Group Three

Wilkes, Barre, Pa.

Dear Sir;-

Your favor of the 10th at hand, and in connection therewith desire to advise that we would greatly prefer to see Philadelphia selected as the City for a Regional Bank, because of its importance as a collection center, and of its standing in the Banking World.

Very truly yours

J. William Wall
Cashier

J. D. PECK, PRESIDENT
F. H. HEMELRIGHT, VICE-PRESIDENT
H. N. BARRETT, CASHIER

No. 7785

CAPITAL, \$50,000

The Berkville National Bank

Berkville, Pa., 1-12-14

Mr. Samuel McCracken, Cashier,
Chairman of Group Three,
Wilkes-Barre, Penna.

Dear Sir;-

In reply to yours of 10th. inst. as to what city a Regional Bank would best serve us and this section, I unhesitatingly say that Philadelphia, in my judgment, would be best for us.

I hope and trust that the Committee from Group Three with the efforts that our Philadelphia Bankers are putting forth will be successful in persuading the Government, at Washington, D.C., to place one of the Regional Banks at Philadelphia, I am

Very truly yours,



Cashier

Plead Philadelphia's Cause.

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Strong arguments why this city should be selected as one of the reserve centers are contained in the letters being sent by bankers in neighboring towns to the officials at Washington. Extracts from some of these letters are of more than passing interest.

William H. Oyer, cashier of the Pen Argyl National Bank, Pen Argyl, Pa., writes: "This city (Philadelphia) has long proven itself to be the natural reserve city for all of the banks in this region. They collect at least ninety per cent. of our out-of-town collections and we believe the ded advantages this city possesses d make it eminently fitted for a reserve bank."

NO. 7710

The Pen Argyl National Bank

OFFICERS
J.H. WERNER, PRESIDENT
JOHN S. JACKSON, VICE PRES.
WILLIAM H. OYER, CASHIER

Pen Argyl, Pa.

Jan. 13, 1914.

Mr. Saml. W. McCracken,
Cashier Peoples Bank,
WilkesBarre, Pa.

Dear Sir:-

I have already written to the Reserve Bank
Organization Committee recommending Philadelphia for
a reserve Bank.

Enclosed find clipping from Philadelphia Press
which expresses our views.

Yours truly,

 Cashier.

WHO:MTR.

JOSEPH C. REAP, PRES. WILLIAM L. FOSTER, VICE PRES.

W. L. FOSTER, CASHIER.

Miners' Savings Bank,
PITTSBURGH, PA.

January 12, 1914.

Mr. Samuel Mc Cracken, Chairman,
Group Three, Pennsylvania State Bankers Asso.,

Dear Sir:-

As member of the Pennsylvania State Bankers Association
and also of Group 3, we are very much in favor of having the
City of Philadelphia named for a Regional Bank.

We carry on an average of \$ 125,000.00 in Philadelphia Banks,
and have never found them wanting when called on for financial aid.

We feel that the Federal Reserve Board can hardly do otherwise
than name Philadelphia as a Reserve City, knowing the financial
worth of its combined banks and better still the combined capital
and standing of the banks that they serve so well.

We are glad to assist at any time in promoting the claims of
Philadelphia.

Very truly yours,

W. L. Foster Cashier

Nº 707

First National Bank
Plymouth, Pa.

EDWIN DAVENPORT, PREST. HENRY LEES, VICE PREST.
A. K. DE WITT, CASHIER.

Plymouth, Pa. Jan. 12 '14.

Mr. Samuel McCracken, Asst. Cashier,
Peoples Bank,
Wilkes-Barre, Pa.

Dear Sir:

In reply to your s of the 10th inst. would say, that a short while ago we expressed our views in the matter to the Fourth Street National Bank of Philadelphia, which was favorable to appointing that city one of the Federal Reserve Cities. Also at their request we wrote the Secretary of the Treasury at Washington recommending Philadelphia to his consideration and pointing out the advantages that city possessed over some of its near sister Cities, who are seeking the designation.

Yours very truly,



Cashier.

M. L. PERRIN,
President.
A. C. SHOEMAKER,
Vice President.
W. H. McMILLAN,
Cashier.
T. F. MULLIN,
Assistant Cashier.

PEOPLES UNION SAVINGS BANK
OF PITTSBURGH, PA.
2 NORTH MAIN STREET

Jan. 13, 1914.

Samuel McCracken,
Chairman of Group Three.,
Wilkes-Barre Pa.

Dear Sir:-

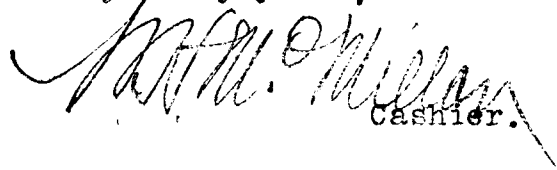
I understand that on Friday, Jan. 16th, a committee of Penna. Bankers will visit Washington in the interest of the City of Philadelphia for a Regional Bank.

I wish to add our influence in the interest of Philadelphia, which City appeals to us, first because it is in our own State and second because we find that most of our business with outside banks is done through Philadelphia and their service has been very satisfactory. In many respects we get better service than New York affords.

The distance from either City is practically the same but we find that our business grows in the direction of Philadelphia and I am glad to add this in their behalf.

With best wishes, I am,

Very truly yours,


Cashier.

5666
60-638

FIRST NATIONAL BANK
SAYRE, PA.

W. A. WILBUR, PRESIDENT
R. F. PAGE, CASHIER

W. T. GOODNOW, VICE PRESIDENT
H. L. BOLICH, VICE PRESIDENT

Sayre, Pa. January 13th., 1914

Mr. Samuel Mc Cracken, Chairman of Group Three,
Pennsylvania Bankers Association,
Wilkes Barre, Pa.

Sir,- In connection with the placing of the Regional Bank for this district by the Organization Committee or the Federal Reserve Board, I beg to say that we would prefer by all means to be either in the New York or Philadelphia district. New York being our first choice and Philadelphia next.

We should under no circumstances like to be obliged to be connected with a Regional Bank at Boston, Baltimore or Washington, as the transportation of the mails with these points is not to be compared with the facilities to and from New York and Philadelphia.

We believe that Philadelphia should have a Regional Bank, but that this end of Pennsylvania should be in the New York section.

Very truly yours,

 Cashier

F. E. LYFORD, President
W. R. RAYMOND, Vice President

L. W. DORSETT, Cashier
P. F. FINCH, Assistant Cashier

NO. 5684

The National Bank of Sayre

Sayre, Pa. Jan. 12, 1914.

Mr Samuel McCracken,
Chairman of Group Three,
Pennsylvania Bankers Assoc.

Dear Sir;

Regarding a Regional Bank in the City of
Philadelphia;

I feel that a city of the size and importance
of Philadelphia, both financially and as to population
should by all means have a Regional Bank.

Philadelphia has for a number of years been
handling the business of country bankers that apparently
New York did not want, and now that they are asking for
some little help from us in the way of influence, I feel
that we should come to their assistance.

I know that the interests of the bankers in this
section would be a great deal better served by having this
bank in Philadelphia, than either in Baltimore or Washington.

The restrictions that are to be placed upon us are
so many that we should at least have some little consider-
ation as to the location of ~~at least~~ this Bank.

Yours very truly,


Cashier.

Scranton, Pa., January 14, 1914.

To
Hon. William G. McAdoo, Chairman,
Organization Committee, Regional Reserve Banks,
Washington, D. C.

Sir:

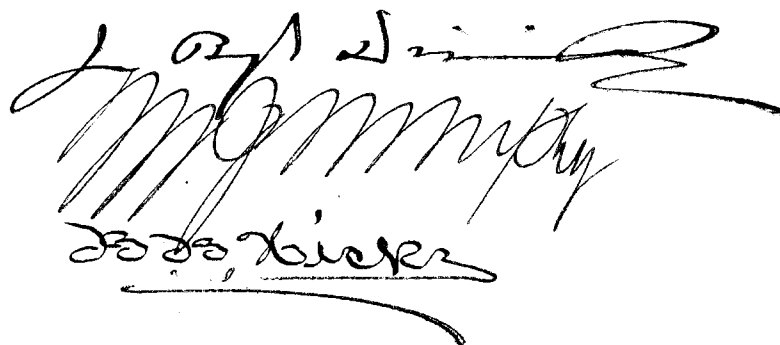
The undersigned Committee, representing the Scranton Clearing House of the City of Scranton, beg to submit herewith a Resolution unanimously passed at a meeting of said Clearing House held this day, January 14th, 1914; said Resolution being as follows:

"RESOLVED, That in the unanimous opinion of the Clearing House of Scranton, the convenience and customary course of business of Scranton would be best served and less interfered with through the inclusion of Scranton in the regional reserve district tributary to the City of New York, but if State lines are to be regarded, then the Clearing House would unhesitatingly and unqualifiedly favor Philadelphia."

Your Committee would further submit that the provisions of the Act, namely "That the District shall be apportioned with due regard to the convenience and customary course of business" clearly justifies the request of the Scranton Clearing House that Scranton shall be included in the District supposedly to be served by New York City. The request is based upon no thought or desire of increasing any preponderating influence of New York City, but simply upon the ground that New York is the only proposed regional reserve city that could serve Scranton without interference both with the convenience and the existing customary course of Scranton's banking and general business relations - Scranton being within three and one-half hours of rail communication with New York, with almost perfect transportation facilities - while from Philadelphia, the next nearest proposed city, we are five and one-half hours, with facilities as compared with New York, very much less satisfactory, even more unsatisfactory than is indicated by the difference in time.

As between Philadelphia, Baltimore and Washington, Philadelphia would, of course, be the first choice of Scranton, as with either of the latter two cities, Scranton could not have thirty-six hour communication, such as now exists with New York.

Your Committee beg further to submit that the importance of Scranton as a banking center, it being not only the third city of the State, but having annual bank clearings of over \$160,000,000.00, clearly entitle it to the consideration so clearly set forth and unequivocally promised in the Act establishing Federal Reserve Banks.



Joseph P. Kamp

The Peoples National Bank.

SCRANTON, PA.

CYRUS D. JONES, PRESIDENT.

THOMAS SPRAGUE, VICE PRESIDENT, C. S. WOOLWORTH, VICE PRESIDENT.

GEORGE T. DUNHAM, CASHIER.

January 12, 1914.

Mr. Samuel McCracken, Cashier,

Peoples Bank,

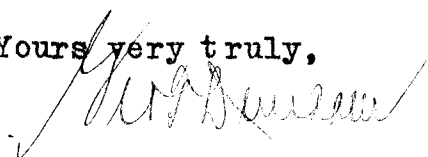
Wilkes-Barre,

Pa.

Dear Sir:-

In reply to yours of the 10th instant would say, that I have already written to the Secretary of the Treasury at the request of some of our Philadelphia friends. We are in favor of the designation of Philadelphia for a Regional Reserve Bank as against Baltimore or Washington. I believe that Philadelphia can serve the southern section as well as Baltimore and I do not believe that Washington should have one of the Reserve Banks, as it has never been a banking center, and would make one additional and unnecessary change from the present actual course of business. It also seems to me that the great State of Pennsylvania is entitled to this recognition, on account of its industrial importance, and that Philadelphia being the leading city of the state, should be chosen as the location, for one of the Reserve Banks.

Yours very truly,



Cashier.

JOHN H. BROOKS
GEORGE G. BROOKS
THOMAS R. BROOKS
J. EDWIN WEISSENFLUH

BROOKS & Co.
BANKERS

MEMBERS NEW YORK STOCK EXCHANGE

SCRANTON, PA.
423 SPRUCE STREET
WILKES BARRÉ, PA.
MINERS BANK B'LD'G
GROUND FLOOR


SCRANTON, PA., JANUARY 12, 1914.

Samuel McCracken, Esq.,
Chairman Group Three,
Wilkes-Barre, Pa.

My dear Sir:

It seems to us, as a member of Group Three, of the Pennsylvania Bankers' Association, that it would be very much to our advantage and a matter of considerable more convenience to have a Regional Bank located in Philadelphia, Pa., rather than in Washington or Baltimore; and we sincerely trust that the Federal Board will select Philadelphia as the location for a Regional Bank, assuming, of course, that we (Scranton) are to be in the zone covered by a Regional Bank in one of these three cities.

Very truly yours,



JHB/LAC

D. G. ROMBACH
INVESTMENT SECURITIES
CONNELL BUILDING
SCRANTON PA.

January 12, 1914


Samuel McCracken, Esq., Cashier,
Peoplos Bank,
Wilkes-Barre, Pa.

Dear Mr. McCracken:

Replying to your letter of January 10th, my preference as a location for a regional reserve center for this section, would be the city of Philadelphia for the reason that a greater percentage of our business is with, or tributary to, Philadelphia.

The selection of Baltimore or Washington as a reserve center for this section would place the banks of northeastern Pennsylvania to a very decided disadvantage owing to the slow mail facilities.

Very truly yours,



R/A

The Merchants and Mechanics Bank
SCRANTON, PA.

CAPITAL \$ 250,000.00 SURPLUS \$ 600,000.00

A. J. CASEY, PRESIDENT
C. W. GUNSTER, CASHIER

THOMAS E. JONES, VICE PRESIDENT
GEORGE O. SHARPS, ASSISTANT CASHIER

January 12-1914

Mr. Samuel McCracken, Esq. Chairman,
Group Three, Penna. Bankers Ass'n,
c/o Peoples Bank, Wilkes Barre, Pa.

Dear Sir:

Your favor of the 10th inst. relating to the claim of the City of Philadelphia, for a Regional Bank, received.

Our President has already written, both to the Secretary of the Treasury and our Member of Congress, at Washington, D. C. asking to have the City of Philadelphia designated as one of the Federal Reserve Cities.

We enclose a copy of the Letter which he wrote to the Secretary of the Treasury.

We have also written and sent copies of our letters relating to the same to the Girard National Bank, Philadelphia, and the Fourth Street National Bank, Philadelphia, Pa..

Yours respectfully,



CASHIER.

THE Merchants AND Mechanics Bank

SCRANTON, PA.

CAPITAL \$ 250,000.00 SURPLUS \$ 600,000.00

A. J. CASEY, PRESIDENT
C. W. GUNSTER, CASHIER

THOMAS E. JONES, VICE PRESIDENT
GEORGE O. SHARPS, ASSISTANT CASHIER

C-C-P-Y

December 29-1913

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

Dear Sir:

Referring to the Federal Reserve Act, which has now become a law and which authorizes the organization of Federal Reserve Banks throughout the United States, we beg that you may give your favorable consideration of the establishment of one of these Federal banks in the City of Philadelphia.

Among the various reasons which can be given in favor of this request are the facts that Philadelphia has always been considered one of the most conservative and staid business and financial centres of the nation, with bank resources of over one billion dollars, besides being the chief city in the richest and most influential State of the Union.

Hoping for your favorable consideration in this matter,

I am,

Yours very truly,

A. J. Casey,

President.

CRL

Nº 8737.

UNITED STATES DEPOSITORY

UNION NATIONAL BANK OF SCRANTON

CAPITAL \$ 500.000.

W. L. CONNELL, PRESIDENT
F. W. WOLLERTON, VICE PRESIDENT
W. W. McCULLOCH, CASHIER

SCRANTON, PA. January 13, 1914

Mr. Samuel McCracken, Cashier,
People's Bank,
Wilkes-Barre, Pa.

Dear Sir:

Answering your favor of the 10th inst.,
regarding a Federal Reserve Bank at Philadelphia, we
are of the opinion that Philadelphia is entitled to
every consideration as a Federal Reserve City.

In view of the fact that the Act reads:
"That the Districts shall be apportioned with due re-
gard to the convenience and customary course of busi-
ness", Philadelphia would be a logical place for the
establishment of a Federal Reserve Bank.

Very truly yours,



Cashier

C. E. CHITTENDEN
PRESIDENT

JOHN E. ROCHE, VICE-PRESIDENT
WOLF SEIDMAN, VICE-PRESIDENT

KENNETH R. BURNETT
CASHIER

Directors

MAX BLUME
D. J. CAMPBELL
C. E. CHITTENDEN
M. DINNER
FREDERICK GLATZ
ROBERT J. HAAG
HERMAN HAGEN
JEROME LEVERICH

THE PINE BROOK BANK
827 CAPOUSE AVENUE

Directors

JAMES F. MITCHELL
SECRETARY
H. S. ROBINSON
JOHN E. ROCHE
H. C. RUTHERFORD
WOLF SEIDMAN
MARTIN P. WALSH
JOSEPH F. WEIR

SCRANTON, PA., January 12, 1914.

Samuel McCracken, Chairman
Group 3 Pennsylvania Bankers Assoc.,
Wilkes-Barre, Pa.

Dear Sir:

Referring to your letter of January 10th we wish to say:

We believe that Philadelphia is the most logical of the three cities mentioned for the Regional Reserve Bank.

First - because for years it has been the Clearing-house for the country banks, in this part of the East.

Second - because Pennsylvania as a state occupies the second if not the first place with regard to Deposits, Capital invested and Bank Assets in the United States and Philadelphia is much more directly connected, both as regards geographical location and transportation facilities with the vast resources of the state than either Washington or Baltimore.

We believe that Philadelphia occupies ~~the~~ position like the hub of the wheel with its numerous railroads radiating in all directions and the fact that it is such a railroad center, will make it an ideal location for a Regional Bank.

Trusting that the Committee may meet with success on their mission, we beg to remain

Yours very truly,

Kenneth R. Burnett
Cashier.

NO. 2293

THOMAS KERN, PRESIDENT

J. W. GRIFFITH, VICE PRESIDENT

WILLIAM H. GISH, CASHIER

The National Bank of Platington

Platington, Pa. Jan 12 1914

Wm. C. Conroy Esq
Curler

Dear Sir

I enclose you
a copy of my letter to Mr
W. M. Conroy - Secy of Treas Washington
D.C. - which is on file here.
Will show answer for you:

Yours very truly
Wm. C. Conroy

Copy

NO. 2293

THOMAS KERN, PRESIDENT

I. W. GRIFFITH, VICE PRESIDENT

WILLIAM H. GISH, CASHIER

The National Bank of Flatington

Flatington, Pa. Dec. 27, 1915.191

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

Dear Sir:-

We join in the request that Philadelphia be selected as one of the cities for the location of one of the Federal Reserve Banks under the new law.

Philadelphia by reason of its importance is one of the places naturally to be selected. It is the closest of the big cities to the large interests in the State of Pennsylvania and neighboring states and is third in banking resources and deposits. Patriotic pride would choose it by reason of its pre-eminence in the nation's history and to pass it by will be grievous disappointment to millions who use it as their centre for banking and general business.

Respectfully yours,

Wm H Gish
Cashier.

C. D. WALLACE
President

R. H. KINTNER
Vice President

B. S. JACOBY, Cashier
C. B. KELLER, Jr., Asst. Cashier

The Stroudsburg National Bank

—No. 3632—

Capital, \$100,000.00
Surplus, \$300,000.00

Stroudsburg, Pa., Jan 12th 1914

Samuel McBraken

My dear Sir

In reply to yours of Jan 10th would say that in my opinion and with all with whom I have talked on this subject in this neighborhood all say Philadelphia ought to have one of the Regional Banks.

I had a talk with our Congressman W. M. Palmer a few minutes ago & he says he has already and will continue to do all he can for Phil. and will be in Washington on the day of the hearing.

I am yours truly
B. S. Jacoby
Cashier

Security Trust Company of Stroudsburg

CAPITAL FULLY PAID, \$125,000.00

P. R. JOHNSON, PRESIDENT
J. A. SINGER, VICE PRESIDENT
V. D. SERFAS, VICE PRESIDENT
IRANK B. MICHAELS, TREASURER
G. F. SHIFFER, TELLER

STROUDSBURG, PA., Jan. 13, 1914.

Mr. Samuel G. McCracken,
Wilkes Barre, Pa.

Dear Sir:

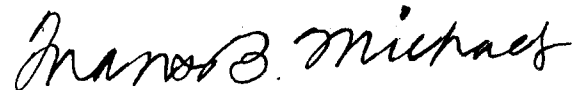
In answer to your recent letter, we desire to say that we are decidedly in favor of a Regional Bank being located in the city of Philadelphia.

We do not reach this conclusion simply because Philadelphia is rapidly becoming one of our largest and strongest industrial and banking centers, but more especially because of the splendid banking facilities generally and collection facilities specifically that the banking institutions of this city have offered and maintained during the past.

It is our firm conviction that a Regional Bank located there would serve the interest of the banks in our group much better than either of the other places mentioned.

With best wishes for your success in accomplishing this, we are,

Very truly yours,



Treasurer.

835

WYOMING NATIONAL BANK.

TUNKHANNOCK, PA.

F. L. SITSER,
PRES'T.

R. E. BILLINGS,
VICE PRES'T.

S. W. EYSENBACH, CASHIER.

TUNKHANNOCK, PA. *Jan. 12, 1914*

*James M. Crockett Chairman
Group 3 Pa. Banks*

Dear Sir:

*It is our opinion that
Philadelph. should have a
Regional Bank, if for no
other reason than the fact of
its being such a large manufg.
banking center makes it a
matter of necessity and justice
to the City of Philad. It is hardly
necessary for us to advance any
other arguments, as they will
be amply & ably furnished by
the proposed Committee.*

Very truly yours

*S. W. Eysebach
Cashier*

NO 6108

First National Bank

WEATHERLY, PA.

ELMER WARNER, PRES. CHAS. F. BRETNEY, CASHIER.

Weatherly, Pa.,

Jan. 12, 1914.

Mr. Samuel McCracken, Cashier,
Peoples Bank,
Wilkes-Barre, Pa.

Dear Sir,

In reply to your letter of the 10th inst. We would like to see Philadelphia a Federal Reserve City and be included in their territory.

The business relations between this town and Philadelphia are closely related and our information on credits from the Philadelphia Banks prove very satisfactory.

Our Officers and Directors visit Philadelphia frequently and secure any information from our reserve banks they desire.

Let it be known that we would be highly pleased to see Philadelphia named as one of the Reserve Cities, I am

Yours truly,

Chas. F. Bretney
Cashier.

Second National Bank

WILKES-BARRE, PA.

ABRAM NESBITT, PREST. F. M. KIRBY, VICE PREST.
T. H. ATHERTON, VICE PREST. E. W. MULLIGAN, CASHIER

~~W. F. BILLINGS, ASST. CASH.~~

January 12, 1914.


Mr. Samuel McCracken, Cashier,
People's Bank.

Dear sir:-

Your letter of the 10th inst. received.

Referring to the request of the Philadelphia Bankers, say that I thoroughly approve of the establishment of the Regional Reserve Bank, in the City of Philadelphia, and believe the committee's request should receive favorable consideration.

Very truly yours,

 CASHIER.

William S. McLean, Pres.
H. H. Ashley, Vice Pres.

Chas. P. Hunt, 2nd Vice Pres.

Francis Douglas, Cashier.
F. W. Innes, Asst. Cashier.

National Bank No. 30.
2736.

THE FIRST NATIONAL BANK

CAPITAL \$ 375,000.

Wilkes-Barre, Pa., Jan. 12, 1914

Samuel McCracken, Cashier,
Peoples Bank,
Wilkes-Barre, Pa.

Dear Sir:

In reply to yours of the 10th inst. would say that as Phila. is one of the large money centers of the United States and as there is no question that the Banks in Group III would be better served by a Regional bank located in that city, we would be in favor of your sending a representative of our Group to Washington to further the claims of Phila. as one of the Regional Reserve cities.

Yours truly,

Francis Douglas
Cashier.

FRED THEIS, PRESIDENT
JOHN T. LENAHAN, VICE PRESIDENT

W. B. SCHAEFFER, TREASURER
G. M. MILLER, ASSISTANT TREASURER

OLIN F. HARVEY, JR.,
TRUST OFFICER

WYOMING VALLEY TRUST COMPANY

DIRECTORS

FRED THEIS
R. J. FLICK
CYRUS STRAW
E. W. DAVIS
GUY W. MOORE
C. E. STEGMAIER

CAPITAL AND SURPLUS—ONE MILLION DOLLARS

OPEN SATURDAY EVENINGS

UNITED STATES GOVERNMENT DEPOSITORY FOR POSTAL SAVINGS

DIRECTORS

I. S. LONG
D. S. WILLIAMS
JOHN T. LENAHAN
B. R. JONES
J. N. THOMPSON

WILKES-BARRE, PA., Jan. 12, 1914.

Mr. Samuel McCracken,
Chairman Group Three,
Wilkes-Barre, Pa.

Dear Sir:-

Replying to your favor of the 10th inst. We advise that we are of the opinion that Philadelphia should be favored with our support in their efforts to secure a Regional Reserve Bank.

On December 26th last our Institution addressed the Hon. W. G. McAdoo, Secretary of the Treasury, and the Congressman of our district with reference to this matter.

We trust you will, as representative of Group Three, do all you can in this direction.

Yours very truly,


Treasurer

Wilkes-Barre Deposit and Savings Bank,

WILKES-BARRE, PA.

WOODWARD LEAVENWORTH, PRESIDENT.

M. GAERTNER, VICE PRESIDENT.

J. C. BELL, CASHIER.

January, 14, 1914.

Mr. Samuel McCracken
Chairman of Group three,
Wilkes-Barre, Pa.,

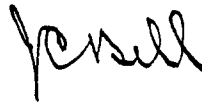
Dear Sir;

I beg to ask you, as Chairman of our group,
to use your best efforts in securing the appointment of
Philadelphia as one of the Reserve Centers.

As between Washington, Baltimore & Philadelphia,
I strongly advocate a Regional Bank in Philadelphia.

Sincerely yours,

Cashier.



A. L. Williams,
President.

No. 9235.

William J. Ruff
Cashier.

Capital, \$400,000.00

Surplus, \$100,000.00

The Luzerne County National Bank 60-62

Wilkes-Barre, Pa.

January 14, 1914.

Mr. Samuel McCracken,
Chairman of Group Three,
Pennsylvania Bankers Association,
City.

Dear Sir:-

In answer to your favor of January 10, 1914, we wish to advise you that the Luzerne County National Bank is very decidedly in favor of having the Federal Reserve Board select the City of Philadelphia for a Regional Reserve Bank.

In the handling of our very active commercial business we have found that the City of Philadelphia has always played a very active part. There would be very few times when it would be necessary for us to use a Regional Bank in either Baltimore or Washington.

The City of Philadelphia has had a very active part in the financial history of the United States since the time of the thirteen colonies. It is also the third largest city in the United States at the present time.

We sincerely hope that your Committee may be able to influence the Regional Board to locate a bank at Philadelphia.

Very truly yours,

Wm. J. Ruff
Cashier

WM. J. FOWLER, PRESIDENT.

JESSE B. SCHOOLEY, VICE-PRESIDENT.

F. D. COOPER, CASHIER.



NO 8517

The First National Bank

CAPITAL STOCK \$50,000.00 SURPLUS FUND \$40,000.00

WYOMING, PA., Jan. 13, 1914

Mr. Samuel McCracken, Cashier,
Peoples Bank,
Wilkes Barre, Pa.

Dear Sir:--

Replying to yours of the 10th inst. asking our views in regard to the establishment of a Regional Reserve Bank at Phila. Pa. would say that we heartily favor this plan and desire to give it our support.

We have been unusually well served by the banks in Phila. in the past and feel that they understand the needs of this community far better than the banks in Washington D. C. or Baltimore M. D.

The collection of checks and other cash items would be greatly facilitated by our becoming members of the Phila. Reserve Bank as letters will pass to and fro within 24 hours at all times, which would not be the case should the Regional Bank be located in either of the other cities named.

Hoping for success in your endeavors for old Phila. I am,

Very truly yours,

A handwritten signature in cursive script, reading "F. D. Cooper". The signature is written in dark ink and is positioned above the typed name of the cashier.

Cashier.

№ 39

First National Bank

TOWANDA, PA.

CAPITAL \$125,000 SURPLUS \$125,000

E. F. KIZER, PRESIDENT

W. E. LANE, CASHIER

January 13, 1914.

Mr. Samuel McCracken,
Chairman Group III Pennsylvania
Bankers Association,
Wilkes-Barre, Pa.

Dear sir:-

I understand a Committee of Philadelphia Bankers will appear before the Federal Reserve Board at Washington, D. C., on Friday, January 16, 1914, to present the claim of the City of Philadelphia for a Regional Reserve Bank.

Our Board of Directors have authorized me to write you that they heartily approve of this action and think one of these Regional Reserve Banks should be located in Philadelphia for the following reasons, viz: It is the natural reserve center for this section of the country, being easier of access than New York or Baltimore; it has a greater number of out of town bank accounts than any Eastern City except New York, and its banks have been more liberal in their treatment of country banks in collecting items on out of the way and foreign cities than those of any other Eastern City in this section; it stands third as a banking center in amount of deposits of National Banks not to mention the great amount of special deposits held by its Trust Companies; it is the third largest city in the United States and by reason of its great manufacturing interests, geographical

№ 39

First National Bank

TOWANDA, PA.


CAPITAL \$125,000 SURPLUS \$125,000

E. F. KIZER, PRESIDENT

W. E. LANE, CASHIER

situation and the populous territory adjacent and tributary thereto is entitled to one of these Regional Reserve Banks.

Yours truly,

A handwritten signature in cursive script, appearing to read "W. E. Lane". The signature is written in dark ink and is positioned to the right of the typed name "W. E. Lane".

Cashier.

The Citizens National Bank

SLATINGTON, PA.

G. T. OPLINGER, PRES. J. L. FOOTE, VICE PRES.
H. H. MISSON, CASHIER

Slatington, Pa. Jan^y. 14, 1914.

Mr. Samuel McCracken, Chairman

Group Three,

Wilkes Barre, Penna.

Dear Sir:-

Replying to your letter of the 10th inst., beg to advise you that this Bank has urged that a Regional Reserve Bank be located in Philadelphia and our letter is on file with the Committee at Washington, D.C., receipt of which has been acknowledged.

Yours very truly,

H. H. Misson,

Cashier.

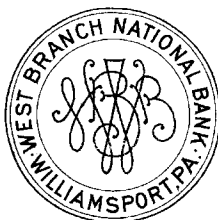
Exhibit No. 8
Hearing at Washington.

Philadelphia.

ALLEN P. PERLEY, PRESIDENT

W. H. PAINTER, CASHIER

CAPITAL
~~\$ 300,000.00~~
\$ 400,000.00



SURPLUS
~~\$ 1000,000~~
\$ 1,375,000.00

(8)

Williamsport, Pa., Jan. 19th, 1914.

hi

Hon. Secretary of the Treasury,

Washington, D. C.

Allen P. Perley

Sir:

In my letter to you of the 14th, I enclosed to you 69 returns from Group 4, Pennsylvania Bankers' Association, in regard to having a Federal Reserve Bank in Philadelphia.

I now enclose two additional bringing the number up to 71 out of the 74.

Yours very truly,

W. H. Painter
CASHIER.

ENC.

N.

Judge Elliott

ANSWERED
JAN 21 1914
FORM 5 *J. M.*

8

Reuben

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*Columbia County National Bank
by A. J. Harris Cashier.*

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*First National Bank
Shrewsbury Pa.
Frank Edw. Cashier*

*Bloomington Pa
Jan 5 1914*

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*Respectfully
A. Miller on Behalf
James H. Davis
Bloomington, Pa*

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Jan. 3, 1917

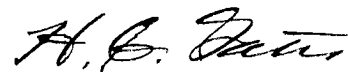
Bloomington National Bank
By Deborah Post

Canton, Pa. January 5, 1914.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

THE FARMERS NATIONAL BANK,

A handwritten signature in cursive script, appearing to read "H. G. Davis".

Cashier

JAN 7- 1914

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

THE FIRST NATIONAL BANK, CLAYTON, PA.

CASHIER.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

First National Bank of Philadelphia Pa.
JMM active
Cashier

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

M. J. M. Clure,
Cashier
First National Bank
Danville, Pa

JAN 5 1914

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Danville Nat'l Bank
M. G. Youngman
Cashier

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

First National Bank of Galeton,

Rudley Humphrey
Cashier. 1

JAN - 9 1914

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*First National Bank
Lancaster, Pa.
Edu. J. Lawl
Cashier*

Merndon Pa
January 5/1914

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Yours truly
J. D. Wepner
First National Bank
Merndon Pa

To the Chairman Group 4:

1/17/44

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*The First Bank of Jersey Shore
Marshall
Cashier*

JAN 5 - 1914

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

THE JERSEY SHORE TRUST CO.

Matthew C. Reynolds
Treas

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Knoxville Banking Co

Frank H. Smith Chairman

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

John S. Kemer
Chairman
Group 4

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

JAN-6 1914

LEWISBURG TRUST & SAFE DEPOSIT CO.;
LEWISBURG, PA.

Daniel F. Green, Treas

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*Very truly
yours,
John W. Packer
Cashier*

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*Lois Harbo Pa
Jen 8/14*

CLINTON TRUST CO.
Lois Harbo
Treasurer.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*We most heartily endorse
the above. By all means Philada
should be selected as location
of Federal Reserve Bank*

First National Bank,

Lock Haven, Pa.

R. Kintzney Casner

JAN 5 1914

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

The Lock Haven Trust & Safe Deposit Co.

Geo. C. Clark
Pres.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Loganton National Bank
1/5/14 *W. G. Morris Cashier*

Jan 5 1914

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

As we are doing all we can to have bank located in Phila. There should be some recourse if we do not get a bank in Phila

*Trust National Bank
McClure Pa*

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

By all means. Yea, verily.

**FARMERS BANK,
MIFFLINBURG, PA.**

H. H. Wolf Cashier

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

FIRST NATIONAL BANK
MANSFIELD, PA.

W. W. Allen Baskin

Mansfield, Pa. Jan. 5, 1914.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

We have taken the pains to get in correspondence with our representatives at Washington and others of influence and are doing all in our power to assist Philadelphia in this fight believing that it is of vital importance to every bank in this state to bring this about.

Very respectfully,
Grange National Bank,

By *M. D. Acosta* Cashier.

GUARANTEE TRUST & SAFE DEPOSIT CO.
MT. CARMEL, PA.

To the Chairman Group 4:

JAN 5 1976

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

J. E. Basten, President
A. C. Basten, Treasurer

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Yours truly
Geo. G. Thompson
cash.
1st National Bank -
Middleburg - Pa.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Milton Trust and Safe Deposit Company.

F. Keener
Treas.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*First National Bank
Wilton Pa.
C. H. Wickert
President.*

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

The Mellon National Bank
H. W. [Signature] Pres.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*First National Bank
Mountoursville, Pa
John H. Sherman
Cashier*

Montgomery Pa, Jan. 12. 1914

To the Chairman Group 4:

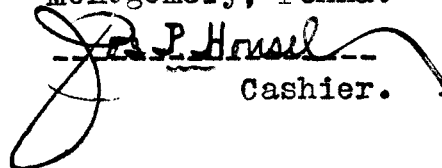
It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

James and Citizens Nat. Bank
Montgomery Penna
Lewis P. Schrock Cashier

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

First National Bank,
Montgomery, Penna.


Cashier.

Montgomery, Pa., Jany. 5, 1914

Muncy, Pa., January, 10, 1914.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Respectfully,

Citizens National Bank

S. S. Buffington

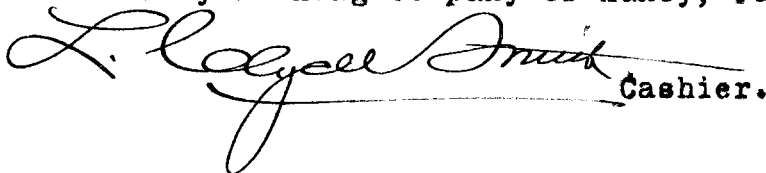
Cashier

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

The Muncy Banking Company of Muncy, Pa.

Muncy, Pa. Jan., 9 , 1914.

Cashier.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

C M Enos
Just now back
M. Allen

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Mill Hall State Bank

*By Clarence D. ...
East*

Jan 5 - 1914

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Bank of Newberry
A. R. McLean
Cashier

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

FIRST NATIONAL BANK,

NEW BERLIN, PA.

James A. Calver, Cashier

JAMES MURPHY, PRESIDENT
W. B. REILLEY, CASHIER

GEO. L. MILLER, VICE PRESIDENT
F. J. BRUNETT, ASS'T CASHIER

FIRST NATIONAL BANK
RENOVO, PA.

CAPITAL AND SURPLUS \$100,000

Mr. W. H. Painter -

Chairman of group of

Pa. Bankers Ass'n.

Dear Sir: It gives me pleasure to join with other members Penna Bankers Association in advocating Philadelphia as a location for a Federal Reserve Bank. Even tho such a bank be located in New York City, proximity considered, Philadelphia also should be selected. Density of population tributary to and the great volume of Philadelphia's manufactured products, and the wide area reached by them, assures an ample field for a Federal Reserve Bank at Philadelphia without in the least encroaching on or in any manner conflicting with business of other Federal Reserve Banks that may be located on the Atlantic seaboard. It should be a simple act of fair play, justice and reciprocity on the part of the Powers that be to recognize Philadelphia's claims and fitness and grant the request for a Federal Reserve Bank to be located in that city, which has ever given its best, in men and treasure, to the nation in time of need and stress - and favor millions of American citizens who prefer to bank in Philadelphia -

W. B. Reiley, Cashier.

PENNSYLVANIA BANKERS ASSOCIATION GROUP FOUR

Members of Group 4, Penna. Bankers' Association:

The officers of Group 4 being convinced of the desirability of Philadelphia as a location for one of the Federal Reserve Banks, and wishing to secure from the individual members of the group an expression of opinion, and believing the best interests of the Banking Fraternity of Pennsylvania will be conserved by this appointment, ask you to fill in the attached blank with any comments you desire to make.

W. H. Painter, Secretary.

John G. Reading, President

Executive Committee

Horace P. Glover, Mifflinburg

James B. Graham, Williamsport

W. D. Husted, Mansfield

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

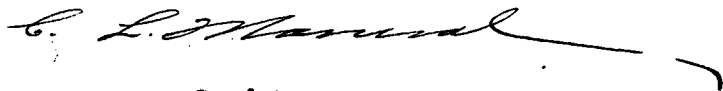
To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Respectfully yours,

First National Bank,

Ralston, Pa.

A handwritten signature in cursive script, appearing to read "C. L. Marshall", written in dark ink. The signature is fluid and extends across the width of the text area below it.

Cashier.

**First National Bank,
Renovo, Pa.**

JAN 19 1914

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*Vernon
W. P. Reilly,
Cashier*

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

**THE FIRST NATIONAL BANK
SHINGLEHOUSE, PA.**

J. C. Gault
Cashier

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Swineford
JAN 5 1914

FIRST NATIONAL BANK,
SWINEFORD, PA.

J. R. Kuegel

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

FARMERS NATIONAL BANK,
SELINGSGROVE, PA.

R. C. Halter, Cashier

Delius Inone Pa
July 5 1914

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

We have used
Phila for 50 years
past as our main
reserve banking point
& hope to see Phila
selected -

Resly
Roscoe C. North

ROSCOE C. NORTH, CASHIER,
FIRST NATIONAL BANK,
SELINS GROVE, PENNA.

SUNBURY TRUST & SAFE DEPOSIT CO.,
SUNBURY, PA.

January 5, 1947

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

None terms of the banking business through the section of the state is transacted through Philadelphia Banks, we have always been able to procure quicker and more satisfactory business arrangements through the Philadelphia Banks than could be had from the NY City correspondents. We heartily concur in the proposed action of the members of Group No 4, in their efforts to secure the location of one of the Regional Banks in Philadelphia since cheerfully cooperate in any way that may be suggested to achieve this result.

*Sunbury Trust & Safe Deposit Co.
Alfred B. Brown, President*

Sunbury Pa. Jan. 5th 1914

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Sunbury Nat. Bank
E. P. Hunter

To the Chairman Group 4:

JAN 5 - 1914

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

THE FIRST NATIONAL BANK.
OF SUNBURY, PA.

W. T. Woods
Banker

THE NATIONAL BANK
OF CHAMOKIN, PA.

Jan'y. 5/19/24

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Very Respectfully

E. Q. Huber, Cashier

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

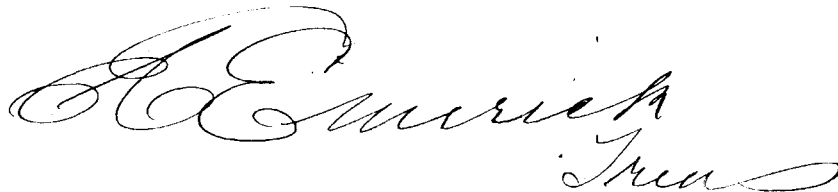
THE GUARANTEE TRUST & SAFE DEPOSIT CO.
SHAMOKIN, PA.

*By Henry L. Dean,
President*

*Shamokin, Pa.
Jan. 10 - 1915*

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.



H. E. Merriam
Treas.

Truett

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*A. C. Fisher Cashier
First Natl. Bank
Inverton, Pa.*

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*The Grange National Bank
J. H. Blackwell, Chr.*

*Woy Pa
Jan 5th 1914.*

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*First National Bank,
Troy, Pa.
W. M. Deaman Cashier*

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

WESTFIELD, PA.
Farmers & Traders National Bank

Farmers & Traders National Bank

WESTFIELD, PA.
J. P. Taylor

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*First Nat Bank of
Willsboro P.*

W. D. VanKary Pres.

July 5 1914

Watsontown, Pa, Jan. 5, 1914

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Farmers National Bank,
E. D. Deitrick
Cashier

Watsontown, Pa., Jan. 6 "1914,

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Watsontown National Bank
J. E. Kirk, President

attest - F. S. Kerr, Secy,

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

JAN -3 1914

Savings Institution of the City of Williamsport,
In the County of Lycoming.

R. J. Fowle

JAN 6 1914

To the Chairman Group 4:

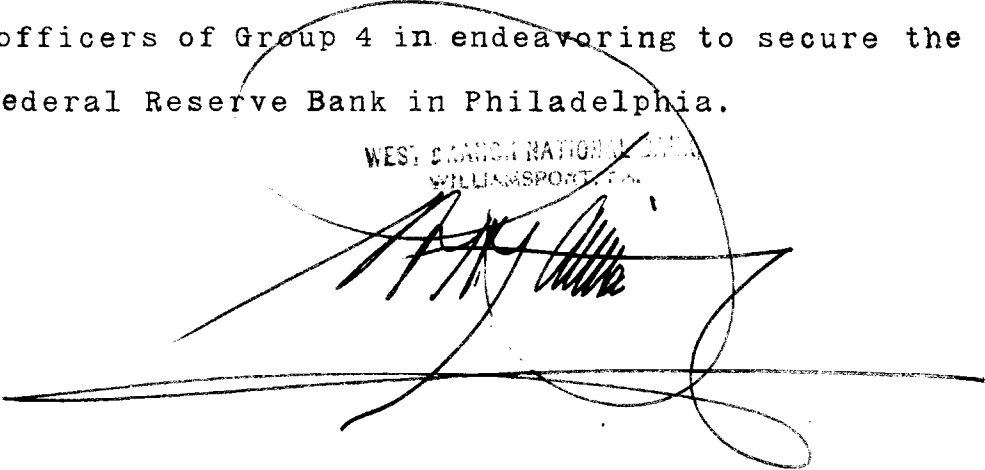
It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Williamsport Nat. Bank.
James C. Lawson
Cashier

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

WEST BRANCH NATIONAL BANK
WILLIAMSPORT, PA.

A handwritten signature in dark ink is written over the bank's name. Below the signature is a large, circular scribble made with a dark line, which overlaps the signature and extends downwards across the page.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Swearing National Bank
Deliquisport
Jan. 6, 1914

H. C. Buebe
vice President

Gas Heim
Cashier

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

First National Bank
of Williamsport Pa
By William J. Beebe
Pres.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Wm. C. ...

*The ... that New York ... much
well for us,*

Wm. C. ...

July 11/4

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*Citizens State Bank
Per Chas. H. Heiskamp, Pres.*

Tigo Pa

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

TIOGA COUNTY SAVINGS & TRUST CO.

E. J. Bennett
TREASURER

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Second choice Pittsburgh



To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

Northern Central Trust Co.
Cleveland R. Taylor
Treas.

Edwards P.

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in Philadelphia, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

*We have taken no part with Phila
or Pittsburg our preference would be to
be placed with New York.*

*J. A. W. E. K.
Cashier*

Caudonports

To the Chairman Group 4:

It is the belief of this Bank that the interests of the Banks of Pennsylvania will best be served by the location of a Federal Reserve Bank in ^{Pittsburgh}~~Philadelphia~~, and we approve of the action of the officers of Group 4 in endeavoring to secure the location of a Federal Reserve Bank in Philadelphia.

I feel as above

*Harvey
Cushner*

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

LMM.

RESERVE BANK ORGANIZATION COMMITTEE
WASHINGTON, D. C.

January 7, 1914.

Sir:

Phila I am directed by the Committee to advise you that your communication making recommendation as to the location of a Federal Reserve Bank, to be established, has been received and filed, and will be considered by the Committee in determining this question.

Respectfully,



Secretary pro tem,
Reserve Bank Organization Committee.

Mr. Geo. H. Flenagan, Cashier,
The Wyoming National Bank,
Wilkes-Barre, Pa.

Deep



PHILADELPHIA ASSOCIATION OF CREDIT MEN

INCORPORATED

OFFICE OF THE SECRETARY
1011 CHESTNUT STREET,

PHILADELPHIA.

PURPOSES

TO UNITE CREDIT MEN FOR THE PROPER PROTECTION OF MERCANTILE CREDIT.

FOR DIFFUSION OF IDEAS REGARDING THE PROPER GRANTING OF CREDIT.

TO INDUCE LEGISLATION FOR THE PROMOTION OF HONESTY IN BUSINESS.

TO OBTAIN IMPROVED SERVICE FROM MERCANTILE AGENCIES.

TO PROSECUTE FRAUDULENT FAILURES, WHERE DISHONESTY APPEARS EVIDENT.

TO PROMOTE THE INTERCHANGE OF CREDIT INFORMATION.

January 12, 1914.

At a special meeting of the Board of Directors of the Philadelphia Association of Credit Men, held January 12th, the following Resolutions were unanimously adopted:

- CHAS. D. JOYCE, PRESIDENT
THE A. GOLBURN CO.
- H. D. MCCARTHY, VICE-PRESIDENT
TRADESMEN'S NATIONAL BANK
- FREAS BROWN SNYDER, TREASURER
FIRST NATIONAL BANK
- J. A. MCKEE, JR., SECRETARY
1011 CHESTNUT STREET

DIRECTORS

- J. A. MCKEE,
MERCHANT & EVANS CO.
- CHAS. G. RAPP,
YOUNG, SMYTH, FIELD CO
- G. L. LEVI,
SAM'L STERNBERGER CO.
- D. G. ENDY,
ARTMAN-TREICHLER CO
- CHAS. H. WOLF,
MILLER, BAIN, BEYER & CO.
- A. W. PICKFORD,
GIRARD NATIONAL BANK
- DAVID S. LUDLUM,
THE AUTOGAR CO.
- LEONARD W. BROWN,
SHANE BROS. & WILSON CO.
- C. STANLEY FRENCH,
SAM'L H. FRENCH & CO.
- H. E. MOODY,
ROYAL-ASCOT KNITTING MILLS
- ADOLPH AHRENS, JR.
LIPPINCOTT, JOHNSON & CO.
- J. SPENCER BROCK,
FEISTER-OWEN PRESS INC.
- J. W. DANIELS,
ATLANTIC REFINING CO.
- C. L. MCCALLA,
HESS-BRIGHT MFG. CO.
- CHAS. T. TAYLOR,
WM. CRAMP & SONS, SHIP &
ENGINE BLDG. CO.
- JOHN H. MCCRACKEN,
HALPEN, GREEN & CO.
- W. K. HARDT,
FOURTH ST. NATL. BANK
- JOHN S. MCCAY,
WELSBACH COMPANY

WHEREAS: The Federal Reserve Act requires the establishment of no less than eight Federal Reserve Banks throughout the country and "That the districts shall be apportioned with due regard to the convenience and customary course of business and shall not necessarily be co-terminous with any State of States", be it therefore

RESOLVED: That Philadelphia with its large banking resources, ranking second only to New York City, its manufacturing pre-eminence, its wonderful commercial, mining, transportation and agricultural interests, we believe is entitled to be selected as a superior location for one of the Federal Reserve Banks; and be it further

RESOLVED: That inasmuch as the Secretary of the Treasury has stated that he prefers he should be visited only by delegations of bankers, that this Association will not seek any direct communication with the Organization Committee at Washington because it has full confidence that the representative bankers of this City will demonstrate to that Committee the justice of Philadelphia's claims and see that the needs of our city are properly cared for; and be it further

RESOLVED: That a copy of these Resolutions be sent to the Clearing House Association of Philadelphia and to the Press.

Handwritten signature

Handwritten initials and number

- PHILADELPHIA -
RESERVE BANK RECOMMENDATIONS

Handwritten initials

H. A. RICHARDSON,
PRESIDENT.

No. 1567.

J. S. COLLINS,
CASHIER.

*The First National Bank
of Dover, Delaware.*

December 27, 1913.

Hon. William G. McAdoo,
Chairman, Federal Reserve Organization Committee,
Washington, D. C.

Dear Sir:

Our Bank is decidedly in favor of the selection of Philadelphia as a location for one of the Regional Banks. For the first twenty years of the existence of this Bank we did a large part of our business with New York, but for the last thirty years our Bank business has been largely and almost entirely done with Philadelphia and we have only carried an account with New York for the purpose of being able to furnish New York Exchange which is frequently called for. We had an account for a few years with Baltimore, but found it practically useless, and we have for the last twenty years done at least 90% of our exchange business with Philadelphia and with very satisfactory results. Considering the size and importance of Philadelphia as a Bank center we think it would be a mistake to not include it as a Regional Reserve City. It is geographically splendidly located and easily accessible to all points between Trenton, New Jersey, and North Carolina, and it seems to us very much preferable to either Baltimore or Washington.

Very truly yours,

ANSWERED
JAN 6 1914
FORM 15

J. S. Collins
Cashier.

Form 15

W.M. HAZEL,
PRESIDENT.

A.M. DALY,
ATTORNEY.

ELMER OUTTEN,
CASHIER.

Phila

*The Peoples Guarantee & Trust Company,
Dover, Delaware.*

Dec. 27, 1913.

The Committee for Organizing Regional Banks
and Selecting the Reserve Cities,
Washington, D. C.

Dear Sirs:

We feel that the business interest of Philadelphia and contiguous territory is entitled to, and would be best served, if one of the Regional Reserve Banks should be located in Philadelphia.

We especially feel that it would be to our institutions interest if this could be done.

Hoping that you may see the importance that we attach to this subject and that you will select Philadelphia, in which to locate one of the Reserve Banks.

We remain,

Yours truly,

Elmer Outten,

Cashier.

ANSWERED
JAN 3 1914
T. D. W.
FORM

Form L5

F. L. HARDESTY, PRESIDENT

JOHN HEYD, VICE-PRESIDENT

J. H. WHITAKER, CASHIER

No. 9132

FIRST NATIONAL BANK

FELTON, DELAWARE, 13th - 1914. 191

ORGANIZATION COMMITTEE OF FEDERAL RESERVE BANKS

WASHINGTON, D. C.

Form 15

GENTLEMEN:-

We would suggest that you give PHILADELPHIA one of the REGIONAL BANKS and would ask that NEW JERSEY and DELAWARE be included in the district to be served by this bank. As the most of our business is done with PENNSYLVANIA and NEW JERSEY we are naturally anxious to see PHILADELPHIA made a center for the banking interests of this section.

Trusting that you will give the above due consideration, I remain

Yours respectfully,

J. H. Whitaker
Cashier.

EVERETT HICKMAN, PRESIDENT

ROBERT WILGUS, VICE-PRESIDENT

CHARLES R. DAVIS, CASHIER

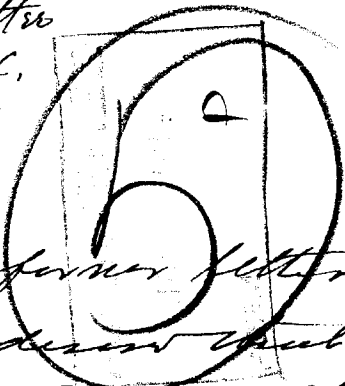
8918

CAPITAL, \$25,000

The First National Bank of Frankford.

FRANKFORD, DEL. *Jan. 12, 14*

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



Gentlemen:— In a former letter to your committee
we expressed a desire that one of the Reserve
Banks be located at Philadelphia supplementally
our former letter, we wish to say that we
deem it highly important to the interests
of Delaware that the state be included
in the Philadelphia Banks District.

*Very truly
C. R. Davis*

EVERETT HICKMAN, PRESIDENT

ROBERT WILGUS, VICE-PRESIDENT

CHARLES R. DAVIS, CASHIER

8918

CAPITAL, \$25,000

The First National Bank of Frankford.

FRANKFORD, DEL.

See 26th 1913

Phila

*The Secy of the Treasury Secy Agriculture
and Comptroller of the Currency
Committee for Organizing Regional Banks,
Washington D.C.*

ANSWERED
FORM *LS*

Form *LS*

Gentlemen:-
In view of the passage of the Banking and
currency law, we would like to recommend to your
favorable consideration the selecting of Philadelphia
for one of the Regional Reserve Banks.
The business of our bank has been transferred
through Phila exclusively as many banking
institutions and this region have been + in
view of its commanding position as a Banking
center, we believe that the business interests

of a ~~single~~ ^{single} region require the establishment
of Philadelphia as one of the Regional
Reserve Centers.

Trusting that the just claims of Philadelphia
will be favorably considered.

Yours truly,
A. R. Harris
John

OFFICE OF PRIVATE SECRETARY
TO SECRETARY OF THE TREASURY
1913 DEC 29 AM 11 17

L. L. LAYTON, PRESIDENT.

GEO. W. JONES, CASHIER.

CAPITAL, \$30,000.
SURPLUS, \$15,000.

G. ROLAND MESSICK, ASST. CASHIER.

First National Bank

GEORGETOWN, DELAWARE.

Jan'y 8, 1914.

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

ANSWERED
JAN 10 1914
DLR
L5
FORM

FILED L5

Sir:

The First National Bank of Georgetown, Georgetown, Delaware, would most respectfully urge upon you the advisability of locating one of the Reserve Banks in the City of Philadelphia. The position of that city in the financial world is established as shown by its Banking transactions. It is an established money centre, and to remove the usual deposits from that city, which would be required if no Reserve Bank was established at that point, would seriously disturb the established movement of money, and disturb, if not end, financial associations of a confidential nature, which have grown up as the result of years of intimate business associations between Banks. The removal of the large reserve deposits now carried in Philadelphia must necessarily affect the loaning capacity of those Banks, to the consequent detriment of business there and the territory intimately associated with that city through its business ramifications. The established system of Bank collections would be disturbed to the inconvenience of all concerned.

This part of this State does all of its business practically, through Philadelphia, and for the above stated reasons is vitally interested in having Philadelphia continued as a Reserve centre. While we realize that we are a very small part of this great country, we respectfully submit that above reasons which apply to us here, apply generally. To disturb the established money centres by undertaking to move them is to court disaster.

Respectfully,

L. L. Layton
Pres.

RECEIVED
JAN 10 1914
MA & WAL AVE

W. P. ORR, JR. PRESIDENT

THOS. C. HORSEY, VICE PRESIDENT

H. K. GREENE, CASHIER

CAPITAL \$150,000.



The Sussex Trust Company.

Plwa

Laurel, Delaware, December twenty-seventh,
Nineteen hundred, thirteen.

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

Sir:-

We wish to present to you and the Federal Reserve Board, yet to be created, what we deem to be a very important matter. We shall aim to do this in as few words as is possible.

We believe it to be of the greatest importance that you should realize the necessity of the establishment of a Reserve Bank in the city of Philadelphia.

This city occupies a commanding position with reference to all business of this section, and there can be no doubt that our banks would suffer great inconvenience and delay in the event of compulsory clearance through other cities.

Thanking you for your attention to this matter, we remain,

Very truly yours,

H. K. Greene Cashier.

ANSWERED
JAN 6 1914
FORM - *LC*

Form *15*

WM. P. ORR, JR., PRES.

THOS. C. HORSEY, VICE PRES.

THOS. R. INGRAM, TRUST OFFICER.

CAPITAL \$ 60,000.00.

SURPLUS AND PROFITS \$125,000.00.

UNITED STATES DEPOSITARY

THE SUSSEX TRUST COMPANY

LEWES, DELAWARE,

Jan 13th, 1914

Hon. W. G. McAdoo,
Secretary of Treasury

Regional Bank Location.

Honored sir:-

We ~~am~~ desire to add to our former letter requesting that a Regional Bank be located at Philadelphia, that Delaware be included in the Philadelphia District.

Please do not tag us on to New York or ~~Philadelphia~~ Baltimore. It would be a handicap in many ways especially that of rapid connections. Philadelphia can give us the best service far and away ahead of either of the other cities, and time saving is a great factor in the transmission of our reserve and clearing business.

Trusting that the committee will give us the benefit of the bank located in Philadelphia,

Respectfully yours,

Thos R Ingram
Cashier.

ANSWERED
JAN 16 1914
FORM 25

WM. P. ORR, JR. PRES.

THOS. C. HORSEY, VICE PRES.

THOS. R. INGRAM, TRUST OFFICER.

CAPITAL \$ 60,000.00.

SURPLUS AND PROFITS \$125,000.00.

UNITED STATES DEPOSITARY

THE SUSSEX TRUST COMPANY

LEWES, DELAWARE,

Dec 30th 1913

Hon. Wm. S. McAdoo,

Secretary of the Treasury,

Washington, D. C.

Dear sir:

We would urge upon you the importance to this Delmarvia peninsula of the location of one of the Regional Banks under the new system at Philadelphia. This peninsula lying between the two bays covers quite a scope of territory and by reference to its geographical location you will readily see that the perfectly natural drift of its business is to Philadelphia. We can get the best dispatch of our business at this point as for one things our trains are direct; there is no transfers of mails, they reach that city in a few hours after leaving our banking houses. Again it is economical in many little ways for us to send our business to Philadelphia. We have always kept our reserve in that city, and in our opinion the establishment of one of the Regional Banks there would be right and proper. Philadelphia is the centre of a large scope of our country—Pennsylvania, Northern Maryland, this peninsula comprising Delaware, Eastern Shore of Maryland and the Virginia counties on this side of Chesapeake Bay; central and southern Jersey—all just naturally send their business to Philadelphia because of its location, and the Regional Bank in Philadelphia would serve the best purposes of the new system from a geographical standpoint, not mentioning the large ability of that city from a financial standpoint.

Respectfully yours,

Thos R Ingram
Cashier.

REC'D
DEC 31 1914
CASH
\$5.00

*Would that you for copy
of currency law,*

Joseph Biggs, President

(1181.)

Jno. S. Crouch, Cashier.

Citizens' National Bank

MIDDLETOWN, DEL.

Middletown, Del., Jan 5, 1914. *190*

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

Dear Sir:-

We respectfully request that you will favor Philadelphia as one of the regional reserve banks. It will be a great convenience to the banks on this peninsula, including the Eastern shore of Maryland two counties of Virginia and the State of Delaware. The banks in this district use Philadelphia as their reserve agency.

Very Respectfully,

Jno S Crouch
Cashier

ANSWERED
JAN 7 1914
FORM

Form 6 5

GEORGE L. TOWNSEND, PRES.

JAS. D. DAVIS JR. CASHIER

THOMAS C. CRUIKSHANK, V. PRES.

3018

DIRECTORS

GEORGE L. TOWNSEND,
THOMAS C. CRUIKSHANK,
J. FRANK ELIASON
JEFFERSON B. FOARD
CHAS. H. SALMON.

Peoples National Bank

CAPITAL \$ 80,000. SURPLUS \$ 40,000.

DIRECTORS

FRED BRADY
RICHARD T. CANN
FRANK R. POOL
JOHN F. ERNEST
EDWARD HART.

Middletown, Del. January 2nd. 1914

Committee for Organizing Regional Banks,
Washington D. C.

Gentlemen:

In view of the large amount of business this Institution has long conducted through Philadelphia banks, we wish to emphasize the importance of naming Philadelphia as a reserve City, which would be a mutual advantage to our community.

Yours truly,

*Jas. D. Davis Jr.
Cashier*

Form 25

ANSWERED

JAN 5 1914

FORM 25

R. H. WILLIAMS, PRESIDENT.

2340

J. B. SMITH, CASHIER.

CAPITAL 30,800. - SURPLUS AND PROFITS, \$170,000.

The First National Bank,
MILFORD, DEL.

Phila

Dec 27 1913

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

ANSWERED
DEC 3 1914
FORM

Sir:-
We respectfully urge the
claim of Philadelphia
as the location for a
Federal Reserve Bank.
The location of
a Reserve Bank in Philadelphia
would be of great
service to the banks
and the community.
It is hardly necessary
to call your attention
to the position of Philadelphia
as a financial ^{in U.S.} point
of bank resources and deposits.

Respectfully
Yours,
[Signature]

H. A. HOUSTON,
P. S. SHOCKLEY,
VICE-PRESIDENTS.

J. R. GODWIN,
PRESIDENT.

J. C. ELLIS,
TRUST OFFICER
W. BLAINE ATKINS,
ASST. TRUST OFFICER.

MILLSBORO TRUST AND SAFE DEPOSIT COMPANY

CAPITAL, \$28,000

MILLSBORO, DEL.

DEC 27 1913

191

*To the Committee for Organizing Re-
gional Banks and Selecting the Reserve
Cities, Washington, D.C.*

*Sirs: It would respectfully ask that
you select Philadelphia, Pa., as one of
the Reserve Cities, inasmuch as it is
an important financial center,
and it is the natural reserve center for
this section of country and the Dela-
ware-Maryland-Virginia Peninsula in
general. We ourselves have long con-
ducted our out of town business through
that city and have found it a disadvan-
geous to do so; therefore we feel en-
titled to prefer this, our earnest request.*

Respectfully,

*J. C. Ellis
Trust Officer*

ANSWERED
JAN 7 1914
FORM

Form 2

H. A. HOUSTON,
P. S. SHOCKLEY,
VICE-PRESIDENTS.

J. R. GODWIN,
PRESIDENT.

J. C. ELLIS,
TRUST OFFICER
W. BLAINE ATKINS,
ASST. TRUST OFFICER.

MILLSBORO TRUST AND SAFE DEPOSIT COMPANY

CAPITAL, \$28,000

MILLSBORO, DEL.

JAN 14 1914

191

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

Gentlemen:

In addition to our former petition that a Federal Reserve Bank be established at Philadelphia, we hereby respectfully request that the State of Delaware be included in the Philadelphia District.

Respectfully,

*J. C. Ellis,
Trust Officer*

Form *21*

CAPITAL \$75,000.
SURPLUS 40,000.

1281

DANIEL W. CORBIT, PR. ST.
MERRITT N. WILLIAMS, VICE PRESIDENT.
JOSEPH G. BROWN, CASHIER.

New Castle County National Bank of Odessa.

Odessa, Del., Jan. 8th, 1914.

Hon. W.G. McAdoo, Chairman of the Reserve Bank
Organization Committee:-

Washington, D.C. *LS*

Dear Sir:-

The Board of Directors of the
New Castle County National Bank of Odessa, Del.
at its annual meeting, yesterday, **unanimously**
voiced their sentiments in passing the following
Resolution:- that we respectfully recommend
to the Reserve Bank Organization Committee, the
great importance of placing one of the Regional
Reserve Banks in the City of Philadelphia.

This Bank, ever since it became a
National Bank in 1865, has held its reserve
with the Philadelphia, National Bank, any change
therefore would seriously interfere with our well
established custom and in like manner would
disturb all the other National Banks of this
Peninsula.

Respectfully yours,

D. W. Corbit, President

ANSWERED
JAN 10 1914
LS

CAPITAL \$ 50,000.

SURPLUS \$ 125,000.

Phila

The First National Bank of Seaford
Seaford, Delaware

P. L. CANNON, PRESIDENT G. W. EMERY, VICE PRESIDENT
D. J. FOOKS, VICE PRESIDENT H. W. BAKER, VICE PRESIDENT
MADISON WILLIN, CASHIER
GEO. H. SHIPLEY, ASS'T CASHIER

December 30th, 1913.

Form A

Hon. W. G. McAdoo,
Secretary of The Treasury,
Washington, B. C.

Honorable sir:-

Insomuch as practically all our items on banks beyond Wilmington, Del., are collected through the Philadelphia Banks to us it seems a most important matter that Philadelphia should be favored with the location of one of the Regional Federal Reserve Banks. This being more or less true of the banks of this Del-Mar. Peninsula may we not beg of your committee that the said city be given your most careful consideration and if possible favorable decision. For us to be put so far distant as New York or Washington from the Reserve Bank would of necessity compel a much less general use of such institution hence the request that Philadelphia may have every possible chance.

Respectfully

P. L. Cannon, Pres.

J. E. Dutton Secy.

ANSWERED
JAN 7 1914
FORM

J. J. ROSS, PRESIDENT.

W. H. STEVENS, VICE-PRESIDENT.

CLARENCE DONOHO, CASHIER.

3893.

Sussex National Bank

CAPITAL PAID UP \$50,000.

SURPLUS \$23,000.

SEAFORD, DELAWARE. January 13, 1914.

To the RESERVE BANK ORGANIZATION COMMITTEE,
Washington, D. C.

Dear Sirs :--I enclose herewith resolution adopted by the Board of Directors at its regular meeting held to-day. I am further instructed by the Board to request that a Regional Reserve Bank be located in Philadelphia and that Delaware be included in the Philadelphia Bank's District.

Yours very respectfully,

Clarence Donoho, Cashier.

Form *AS*

RECEIVED
JAN 13 1914

2336

W. O. HOFFECKER, PRESIDENT

S. G. WILDS, CASHIER

THE FRUIT GROWERS NATIONAL BANK

SMYRNA, DEL.

Smyrna, Del., Jan. 1, 1914.

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

ANSWERED
JAN 5 1914
FORM

Dear Sir:

At a meeting of the Board of Directors of the Fruit Growers National Bank of this town, held on Tuesday December 30, the Board unanimously instructed me, the President of this Bank, to write you respectfully urging the selection of Philadelphia as one of the cities in which to establish a Federal Reserve Bank. Philadelphia is so readily accessible to us, and is the large city with which the people on this peninsula, especially those living on the Eastern side thereof, have commercial relations.

From the organization of this Bank to the present time, Philadelphia is the city in which we have kept our reserve and through our reserve agents in that city, have collected our foreign checks, and we are sure that there are many banks on this peninsula whose experience is similar to ours.

It will be most inconvenient for us to be obliged to keep our reserve either in New York or Baltimore, and because of the size and importance of Philadelphia in the commercial world, we hope very much you can see your way clear to select this city as one of the cities in which to establish a Federal Reserve Bank.

Very truly yours,

The Fruit Growers National Bank.

President.

STATE OF DELAWARE
EXECUTIVE DEPARTMENT
DOVER



Wilmington, Del., Jan. 19th, 1914.

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

To Mr. McAdoo

My dear Mr. Secretary:-

As Chairman of the Executive Committee of State Bankers' Association, of the State of Delaware, and on behalf of the entire banking fraternity of our State, I herewith enclose resolution passed by the Board of Directors of the Chamber of Commerce of the city of Wilmington, which I neglected to file with you when we had audience with you and Secretary Houston last Friday, at which time you were kind enough to suggest that I forward same to you by mail.

With renewed evidence of my high esteem, I beg leave to remain,

Very cordially yours,

Governor State of Delaware.

Dictated, written and mailed in Wilmington.

Encl.

CHAMBER OF COMMERCE
WILMINGTON, DEL.

January 14, 1914.

Delaware State Bankers' Association,

C I T Y.

Sirs:-

This is to certify that at a meeting of the Board of Directors of the Chamber of Commerce, held upon the 13th instant, a motion was adopted recommending that the Secretary of the Treasury select Philadelphia for the location of a regional reserve bank under the provisions of the Owen Glass Currency Bill recently passed by the National Congress.

Yours very truly,


President.

Attest.



Secretary.

CHAMBER OF COMMERCE
WILMINGTON, DEL.

January 15, 1914.

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

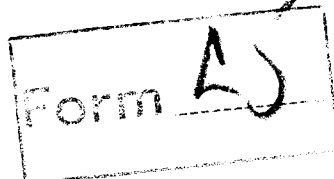
Sir:

This is to certify that at a meeting of the Board of Directors of the Chamber of Commerce, held upon the 13th instant, a motion was adopted recommending that the Secretary of the Treasury select Philadelphia for the location of a regional reserve bank under the provisions of the Owen Glass Currency Bill recently passed by the National Congress.

Attest:



Secretary.



Bookmarker at Wil del 11-14
 Please pin me down as strongly
 urging the location of a Regional
 Bank at St. Louis a logically
 correct point, the Region
 of South Jersey. Best of luck Mary
 Louise You call for it
 Sincerely Francis E. Gallagher

ANSWERED
 1914
 FORM

MAIL & FREIGHT DIVISION
TREASURY DEPARTMENT

1914 JAN 6 AM 8 3

Form



THIS SIDE OF CARD IS FOR ADDRESS ONLY



*Reserve Bank Organization
Committee
Washington
D.C.*

J. ERNEST SMITH
PRESIDENT AND GENERAL COUNSEL

HARRY W. DAVIS
VICE-PRESIDENT AND SECRETARY

WILLIAM G. TAYLOR
VICE-PRESIDENT AND TREASURER

DELAWARE TRUST COMPANY

N. E. CORNER NINTH AND MARKET STS.

CAPITAL PAID IN, \$100,000 SURPLUS, \$120,000

BANKING DEPARTMENT

WILMINGTON, DELAWARE December 26, 1913.

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

B

Dear Sir:-

The New Currency Act having become a law, we write to urge the naming of Philadelphia as one of the Federal Reserve Cities, in the interests of this section of the country. As you are aware, the Bank and Trust Company resources of Philadelphia total Seven Hundred Sixty Million Dollars, and very many more Millions are tributary to Philadelphia. We believe it is essential to the interests of Delaware and the Delmarvia Peninsula that Philadelphia should be designated as a Federal Reserve City.

Trusting that your investigations may prove our conclusion a correct one, we are

Very truly yours,



Treasurer.

Dict. WGT-IRB

Form 15

Phila

WILMINGTON TRUST COMPANY

PRESIDENT'S OFFICE

Wilmington, Del., Dec. 27, 1913.

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

Sir:-

The bankers of Philadelphia are extremely anxious that that city may receive full recognition in the selection of Federal Reserve Cities.

We recognize that Philadelphia and New York are very near together and that it may be difficult to so regionally divide the country as to enable Philadelphia to be appointed as a Federal Reserve City. On the other hand, Philadelphia is a very great city; the resources of its banks and trust companies total over \$750,000,000. and many more millions of dollars of deposits are naturally tributary to Philadelphia, the State of Delaware being so included, and nearly all of the banks in this State keeping reserve accounts in that city and having close business relations with the citizens of that community.

We are writing simply to call your attention to the claims of Philadelphia to be appointed as one of such reserve cities, and believe it would prove to the interest of our State should such selection be made.

Yours respectfully,

James P. Winchester
President.

LS

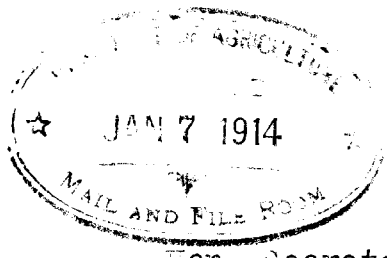
THE FAIRMEN COMPANY, BALTIMORE.

Jen

3395.



Wilmington, Del., January 6, 1914.



Hon. Secretary of Agriculture,
Washington, D. C.
Dear Sir:---

Now that the new Currency Act has become a Law the selection of Federal Reserve Cities will be in order, and it is greatly to be regretted that New York and Philadelphia are in so close proximity as to give rise to the thought of eliminating either one or the other in being the choice of a Reserve City.

What we of Delaware want and much desire to see (and we believe we voice the sentiment of the entire state of Delaware and Peninsula), is the selection of Philadelphia as a Federal Reserve City; a city of great manufacturing enterprises and vast resources, approximating nearly one billion dollars with bank deposits of three hundred million dollars, which justly entitles it to a first place among the great cities of this country.

The selection of Philadelphia would be a boon to hundreds of Banks adjacent in Pennsylvania, New Jersey, Delaware and the Eastern Shore of Maryland, as it stands in the same relation as a D. P. O. (Distributing Post Office), -- a veritable Clearing House for the Banks of these districts, and to ignore or eliminate that City, would work disadvantageously to us all.

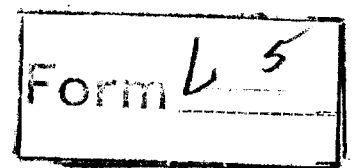
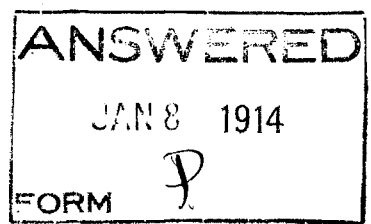
We all want Philadelphia named for a Federal Reserve City and respectfully ask your co-operation and support in the furtherance of our request.

Very truly yours,

H. P. Gurnford

Cashier.

HPR/KIP.



THE FEDERAL RESERVE BANK OF ST. LOUIS

3395.



62-6

62-6

Wilmington, Del., January 6, 1914.

Form 25

[Handwritten signature]

Hon. Comptroller of the Currency,
Washington, D. C.

Dear Sir:---

Now that the new Currency Act has become a Law the selection of Federal Reserve Cities will be in order, and it is greatly to be regretted that New York and Philadelphia are in so close proximity as to give rise to the thought of eliminating either one or the other in being the choice of a Reserve City.

What we of Delaware want and much desire to see (and we believe we voice the sentiment of the entire state of Delaware and Peninsula), is the selection of Philadelphia as a Federal Reserve City; a city of great manufacturing enterprises and vast resources, approximating nearly one billion dollars with bank deposits of three hundred million dollars, which justly entitles it to a first place among the great cities of this country.

The selection of Philadelphia would be a boon to hundreds of Banks adjacent in Pennsylvania, New Jersey, Delaware and the Eastern Shore of Maryland, as it stands in the same relation as a D. P. O. (Distributing Post Office), -- a veritable Clearing House for the Banks of these districts, and to ignore or eliminate that City, would work disadvantageously to us all.

We all want Philadelphia named for a Federal Reserve City and respectfully ask your co-operation and support in the furtherance of our request.

Very truly yours,

[Handwritten signature: H. G. Gurnford]

Cashier.

HPR/KMP.

ANSWERED
JAN 7 1914
FORM 25 Lm

THE FALEEN COMPANY, BALTIMORE.

3395.



Wilmington, Del., January 6th, 1914.

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

Dear Sir:---

Now that the new Currency Act has become a Law the selection of Federal Reserve Cities will be in order, and it is greatly to be regretted that New York and Philadelphia are in so close proximity as to give rise to the thought of eliminating either one or the other in being the choice of a Reserve City.

What we of Delaware want and much desire to see (and we believe we voice the sentiment of the entire state of Delaware and Peninsula), is the selection of Philadelphia as a Federal Reserve City; a city of great manufacturing enterprises and vast resources, approximating nearly one billion dollars with bank deposits of three hundred million dollars, which justly entitles it to a first place among the great cities of this country.

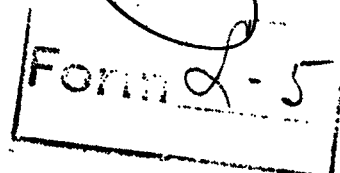
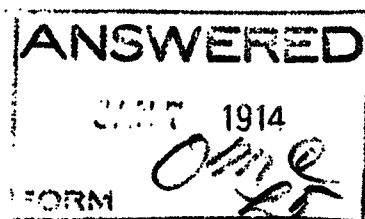
The selection of Philadelphia would be a boon to hundreds of Banks adjacent in Pennsylvania, New Jersey, Delaware and the Eastern Shore of Maryland, as it stands in the same relation as a D. P. O. (Distributing Post Office), -- a veritable Clearing House for the Banks of these districts, and to ignore or eliminate that City, would work disadvantageously to us all.

We all want Philadelphia named for a Federal Reserve City and respectfully ask your co-operation and support in the furtherance of our request.

Very truly yours,

H. J. Gunford
Cashier.

RPR/K.P.



RM

Phila

February 5, 1914.

Sir:-

I beg to acknowledge the receipt of your favor of the 26th ultimo advocating Philadelphia as a proper location of a Federal reserve bank to serve Delaware.

I shall take pleasure in calling the matter to the attention of the Committee upon its return from the West when it takes this matter up for consideration.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Hon. Franklin Brockson,
House of Representatives.

FRANKLIN BROCKSON
AT LARGE, DELAWARE.

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

(4)

January 28th 1914.

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

ANSWERED
FEB 5 1914

Ed.

Gentlemen:

My constituents much desire that a Federal Reserve Bank be located in the city of Philadelphia Pennsylvania. The citizens of Delaware transact more business, both banking and commercial, in Philadelphia than they transact in any other city, outside of our State.

I submit that the millions of dollars deposited in the banks and the millions of dollars used to carry on the manufacturing business and other commercial enterprises in Philadelphia and vicinity show that there will be great need for a Federal Reserve Bank in that city.

In behalf of the citizens of Delaware I respectfully urge and request that a Federal Reserve Bank be located in the city of Philadelphia, Pennsylvania.

Very respectfully,

Franklin Brockson,

Rec'd by
C. L. Smith
Encls. 100
N.J.

Atlantic City Chamber of Commerce

BARTLETT BUILDING

ATLANTIC CITY, N. J.

JOSEPH A. McNAMEE, PRESIDENT
W. BLAIR STEWART, M.D., FIRST VICE-PRES.
EDWARD A. WILSON, SECOND VICE-PRES.
CLEMENT J. ADAMS, THIRD VICE-PRES.
BENJ. BACHARACH, TREASURER
W. B. DILL, SECRETARY
ELI H. CHANDLER, SOLICITOR

TRUSTEES
S. OJSERKIS
CHARLES M. SPEIDEL
EDWARD S. LEE
HOWARD R. CLOUD
JOHN T. FRENCH

FORM 25

January 26, 1914.

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

Dear Sir:

Enclosed herewith is copy of resolutions adopted by the Chamber of Commerce at a meeting held January 23, 1914, endorsing Philadelphia as a point to be selected for a regional bank.

Very truly,

Joseph A. McNamee
President.

McN-HK

RECEIVED
JAN 27 1914
FORM 25 M

At a meeting of the Chamber of Commerce of Atlantic City, held on January 23, 1914, the following Preamble and Resolution were adopted:-

WHEREAS the Federal Reserve Organization Committee in Washington is considering the location of not less than eight nor more than twelve Federal Reserve Banks to be placed in different cities of the United States with "due regard to the convenience and customary course of business", and

WHEREAS the City of Philadelphia, the metropolis of Pennsylvania and the great business centre for Southern New Jersey, by its great banking resources, varied manufacturing and business interests and unusual railroad facilities is the natural location for a Federal Reserve Bank, be it therefore

RESOLVED, That we most respectfully urge the Organization Committee to give favorable consideration to the application of Philadelphia for one of the Federal Reserve Banks.

RESOLVED, That a copy of these resolutions be forwarded to the Organization Board acting under the Federal Reserve Act.

Atlantic City Chamber of Commerce
By Joseph A. McManus
President,

Attest

W. B. Will Secretary

CAPITAL, \$100,000.00
SURPLUS AND NET PROFITS, \$140,000.00

ALLEN B. ENDICOTT, PRESIDENT
THOMPSON IRVIN, VICE-PRESIDENT
J. M. AIKMAN, CASHIER

UNION NATIONAL BANK

OF ATLANTIC CITY, N. J.

ATLANTIC CITY, N. J., Dec. 27th, 1913.

Philadelphia

Secretary of the Treasury,
Washington, D. C.

Dear Sir:

Philadelphia is such a large business centre and so strong financially, that it would seem a proper City to designate as one of the Federal Reserve Cities. We strongly recommend this.

Yours very truly,

Allen B. Endicott
President.

LS

The Chelsea National Bank

CAPITAL \$ 100,000.00

J. B. THOMPSON, PRES.
W. F. SHAW, VICE PRES.
P. N. BESSOR, CASHIER.

Atlantic City, N. J.

Jan. 7, 1914.

Hon. W. G. McAdoo, Secretary of the Treasury.

Washington, D. C.

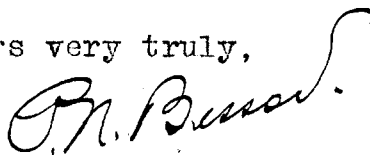
Dear Sir:

In reference to the new currency bill recently made a law providing not less than eight or more than 12 Federal Reserve Banks.

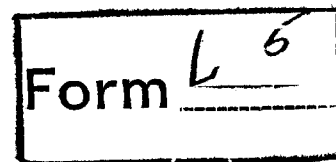
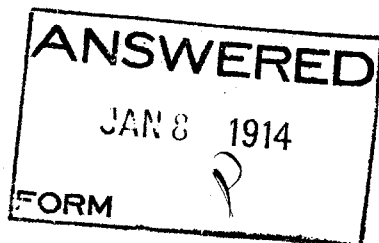
We would respectfully urge that you use your influence in having Philadelphia named as a Reserve Bank city. We think that, owing to its geographical location and standing as it does the third city of the United States in population and also in banking, it is important and practically necessary to have a Reserve Bank located there.

Assuring you of our willingness to be with you in this movement, we beg to remain

Yours very truly,



Cashier.



GUARANTEE TRUST COMPANY

CARLTON GODFREY, PRESIDENT
HENRY W. LEEDS, FIRST VICE PRESIDENT
DANIEL S. WHITE, SECOND VICE PRESIDENT
HERMAN M. SYPPERD, THIRD VICE PRESIDENT & TRUST OFFICER
CHARLES H. JEFFRIES, SECRETARY & TREASURER.

CAPITAL \$ 600,000.
SURPLUS \$ 330,000.

ATLANTIC CITY, N.J.

1/6/14

Hon. Wm. G. McAdoo,

Secretary of the Treasury,
Washington, D. C.

ANSWERED
JAN 8 1914
FORM *L L*

My dear Sir:

I am writing to urge that one of the Regional Reserve Banks under the Federal System be located in Philadelphia. Nearly all of the financial transactions between Atlantic City and other cities have always been conducted through Philadelphia because the banking institutions of this City have found, from actual experience, running through a long period of years, that the large Philadelphia Banks acting as reserve depositories, have excellent management.

The prevailing interest rates in Philadelphia have been much more uniform than in many other cities of the same size; also Atlantic City is from 60 to 75 minutes from Philadelphia by train and the real protection which this nearness of location gives to the Banks of Atlantic City, as well as the uniform courtesies and accommodations which they have extended to our Banks and the facilities which they have furnished us in collecting our outside items promptly and upon proper terms, are sufficient reasons to cause this institution, as well as all other Banks in Atlantic City to earnestly urge that a Regional Bank be established in Philadelphia.

Form *L 5*

GUARANTEE TRUST COMPANY

CARLTON GODFREY, PRESIDENT
HENRY W. LEEDS, FIRST VICE PRESIDENT
DANIEL S. WHITE, SECOND VICE PRESIDENT
HERMAN M. SYPHERD, THIRD VICE PRESIDENT & TRUST OFFICER
CHARLES H. JEFFRIES, SECRETARY & TREASURER.

CAPITAL \$ 600,000.
SURPLUS \$ 330,000.

ATLANTIC CITY, N.J.

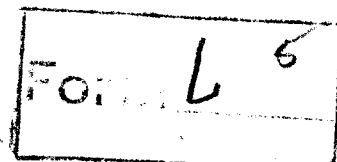
#2

We consider it very important to our interests that this be done.

The Banking Institutions of Atlantic City have an aggregate capital of \$1,600,000.00, a surplus and undivided profits slightly more than \$2,000,000.00 and average deposits of more than \$11,000,000.00.

Very respectfully,

Carlton Godfrey
President.



CHAS. A. SPAULDING
PRESIDENT

E. E. HUTCHINSON
CASHIER

Farmers National Bank

Allentown, N. J.

Phila

Allentown, N. J., Dec. 29, 1913.

The Committee for the Organization of Regional Banks,
Washington, D. C.

Gentlemen:

La 25-

On behalf of The Farmers National Bank, of Allentown, N. J., I would solicit your favorable consideration to Philadelphia, Pa., as a city for the location of one of the Regional Banks, as we find it most convenient, as well as a number of other banks in this state, to transact a great portion of our business through Philadelphia.

Believing and trusting in your favorable consideration of same, I remain

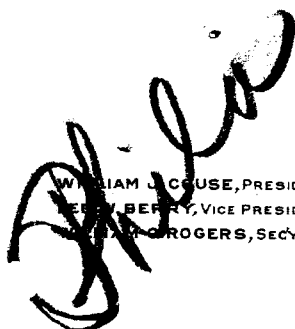
Yours truly,

E. E. Hutchinson

Cashier.

E 25

ASBURY PARK TRUST COMPANY



WILLIAM J. CAUSE, PRESIDENT
BERRY BERRY, VICE PRESIDENT
W. C. ROGERS, SECY-TREAS.

ASBURY PARK, N. J.

December 29th 1913.

La Ls

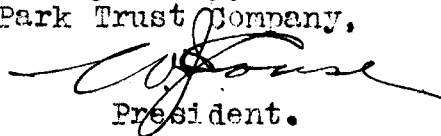
Dear Sir:-

We respectfully submit to the Reserve Bank Organization Committee the advantages of locating one of the Regional Reserve Banks in Philadelphia. That City has served a very large territory in the banking field and the banks there have always collected at par the checks of their correspondents. It would seem from past experience that this is a logical reserve center.

We believe that the great number of banks which have always done business with the Philadelphia institutions would feel that it would be a decided benefit, owing to the importance of Philadelphia's position in this respect, to have a Regional Reserve Bank maintained at that point.

Our Institution since its organization has always carried a reserve account in Philadelphia, and this is the case with a great many banks in this vicinity. The banking institutions there have built up a very large business in collecting items all over the United States, and have taken such good care of their clients in every respect that we believe it would add to the success of the new reserve system if one of the Regional Banks were located in that City.

Yours very truly,
Asbury Park Trust Company,



President.

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

Form *LS*

No. 6673
The Seacoast National Bank
Ashbury Park, N.J.

JAMES M. RALSTON, PRESIDENT
JAMES F. ACKERMAN, VICE-PRESIDENT
WILLIAM A. BERRY, CASHIER

T. H. BERINGER, JR., ASST CASHIER
J. ASHLEY BROWN, ASST CASHIER
L. M. RAWSON, ASST CASHIER

Jan. 2, 1914.

RECEIVED
JAN 10 1914

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

Dear sir:

Our Directors, at their last meeting, considered the matter of a regional bank being established in the City of Philadelphia. They were unanimous in the opinion that Philadelphia should have one of the banks, as their total banking resources are \$1,065,000,000, with a total deposit in national banks of \$281,000,000.

Form 25

Philadelphia has done a great deal for the country banks in the way of collection of checks, and we think that they are entitled to this consideration.

Very truly yours,

SEACOAST NATIONAL BANK

W.A. Berry
Cashier.

WAB-P

Phila

Asbury Park and Ocean Grove Bank

HENRY C. WINSOR, PRESIDENT.
C. C. CLAYTON, VICE PRES.
E. E. DAYTON, CASHIER.
H. A. WATSON, ASST. CASH.
F. M. MILLER, ASST. CASH.

Asbury Park, N.J. Dec. 27, 1913.

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

Dear Sir,- I wish to call your attention to the importance of establishing a Regional Reserve Bank at Philadelphia. It will be of very great importance to the country banks to have one at this point, as they have rendered valuable service in collecting the checks and drafts of country banks for many years without charge and we hope you will see your way clear to locate one of the banks in Philadelphia.

Yours truly,

H. C. Winsor, Pres't.

ANSWERED
JAN 1 1914
Wife L

L5



THE FIRST NATIONAL BANK

PRESIDENT
EZRA PARKER,
FIRST VICE-PRESIDENT
GEO. W. HOLLINGSWORTH,
SECOND VICE-PRESIDENT
DANIEL S. HOLMES,
CASHIER
ALPHONSE W. KELLEY.

OF BARNEGAT, N.J., December 27, 1913.

To the Committee for the Organization
of Regional Reserve Banks & Selection
Reserve Cities.
Washington, D C

La L5

Sirs:

We write you to urge that you consider Philadelphia, Penn. as a proper place for the designation of one of the Regional Reserve Cities.

Aside from the fact that through our financial history, this city has been a leader, being the birthplace of the First National Bank, and headquarters for financing some of our greatest war loans, it also ranks third today in amount of bank deposits, which we think shows its importance financially.

It occupies an important position centrally located for the country banks of New Jersey, Delaware, Maryland and Pennsylvania, and our greater bulk of business has always been transacted through these cities.

We trust that you will place Philadelphia, Penn, on the list of the cities having Regional Reserve Banks.

Very respectfully

Alphonse W. Kelley
VICE PRESIDENT.

CASHIER.

Form *L5*

Mechanics Trust Company of New Jersey.

De Witt Van Buskirk, President.
Christian B. Zabriske, Vice President.
Frederic C. Carl, Vice President.
Chas. S. Noe, Chairman of the Board & Trust Officer.
William R. Weller, Treasurer.
Alec. Weller, Secretary.

Bayonne, N. J. December 29th, 1913.

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

La S. ... **LS**

Dear Sir:

As the time is not now far off when the Treasury Department must designate in which Cities of the Union, the Federal Reserve banks shall be placed, we beg to call your attention to the position which the banks of Philadelphia have long occupied as Clearing Houses, so to speak, for the checks of the country banks throughout the eastern states.

Philadelphia has for years granted the free collection of checks to its out-of-town correspondents, charging for this collection service only in isolated instances, on points where Clearing House agreements compelled a remittance to Philadelphia banks at a fixed discount for collection charges. Indeed, the policy of the Philadelphia banks has long been far broader and much more liberal ^{than} any of the other eastern cities that have been competing for this business. Furthermore, Philadelphia gives precedence only to New York and Chicago in the total volume of its bank resources and in the total deposits of its banks.

In view of all these facts, we feel that Philadelphia is clearly entitled to a Federal bank, and we respectfully request the establishment of a reserve bank in that city.

Very truly yours,
J. L. Earl Vice President.

GEO. E. ROGERS F. S. HUTCHINSON
PRESIDENT VICE PRES.



ROBERT G. POOLE, CASHIER.
EDWARD VORHEES, ASST. CASHIER

Form 20

Dec. 30., 1913

ANSWERED
DEC 31 1914
FORM

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

Sir:-

If not inconsistent with your views in the matter, we would favor the establishment of one of the Federal Reserve Banks in Philadelphia.

Philadelphia banks have always served banks of this community in the very best manner possible, and anything we can do to improve their interests, feel that we are advancing our own position.

Yours truly,

Robert G. Poole
Cashier.

The Bridgeton
National Bank

J. M. Trenchard, President
B. W. Minch, Vice President.
S. W. Hitchner, Cashier.

Phila

BRIDGETON, N. J.,

December 29, 1913

To the Committee for Organizing Regional Banks,
Washington, D. C.

Gentlemen:-

We are very much interested in having one of the Regional Reserve Banks located in Philadelphia, as that is the natural reserve center for our Bank.

Our organization dates back to 1883, or thirty years and in that time the bulk of our reserves have been handled in Philadelphia, where we get our accommodation quickly.

In taking up the various cities I find that Philadelphia stands third in National Bank Deposits, notwithstanding Trust Companies having over \$800,000,000. special deposits on account of Estate and Trust Funds. We would very much appreciate seeing a Regional Reserve Bank located there.

Very respectfully,

Samuel Hitchner

Cashier.

LS

Shelton

FARMERS AND MERCHANTS NATIONAL BANK
BRIDGETON, NEW JERSEY
CAPITAL \$150,000.00

REUBEN C. HUNT, PRESIDENT J. F. JOHNSON, VICE PRESIDENT
ARCHER PLATT, CASHIER H. L. WOODRUFF, VICE PRESIDENT

December 29, 1913

ANSWERED
DEC 30 1913
La 25

Hon. William G. McAdoo,
Washington, D. C.

Dear Sir:

The needs and conveniences of the Banks in the territory adjacent to the city of Philadelphia, Pa. respectfully request that you establish a Federal Reserve Bank in that city.

Philadelphia is the greatest manufacturing city in the United States and its banking resources run up to a billion dollars, and from every reasonable standpoint you may view the situation, Philadelphia is entitled to a Reserve Bank and I trust you will so decide.

Very respectfully yours,

Reuben C. Hunt
President

RCH/FMW

Form ~~12~~

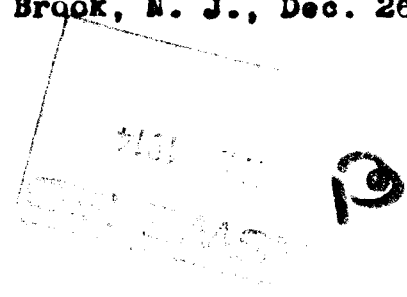
NO. 8512

E.H. RADEL, PRESIDENT P.E. APGAR, } VICE PRESIDENTS R.H. BROKAW, CASHIER
M.F. WIRTZ, }

Bound Brook National Bank
BOUND BROOK, N. J.

Bound Brook, N. J., Dec. 26, 1913.

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



Dear Sir:

In view of the early installation of the new currency bill just past by the authorities at Washington, that you try, in consideration with your ideas and plans, to have a federal reserve bank established in Philadelphia. The reason for this request is, that Philadelphia has been a very accessible and satisfactory point for a large number of country banks to make their clearing. The banks in that city being inclined to do everything within thier power and consistent with good banking, to accommodate the country banks by taking items on every point in the United States and Canada. This bank has had considerable experience along this line, and ~~are~~ obliged to appreciate, very much, the importance of having a reserve bank established in that city.

Believeing that you will give this matter carefull investigation and grant this request, which will doubtless come from a large number of other national banks throughout this section, I remain,

Very truly yours,

RH Brokaw
Cashier

Form - LS

J. BINGHAM WOODWARD, PRESIDENT.

WALTER H. ARMSTRONG, CASHIER.

WALTER ROBBINS, ASST. CASHIER.

BORDENTOWN BANKING COMPANY

CAPITAL STOCK \$ 73,750.00 SURPLUS & PROFITS \$ 115,000.00

BORDENTOWN, N. J. January 6, 1914.

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

Dear Sir:

Referring to the provisions of the new currency bill providing for the establishment of "Federal Reserve Banks", kindly permit us to speak a good word for Philadelphia. At least 75% of the business done in this part of New Jersey is Philadelphia business. The Banks there have been so broad and liberal in their policies, and have put themselves in such close touch with the business interest here, that we feel it would be seriously detrimental to our interest should Philadelphia not be selected for one of the "Federal Reserve Banks".

Very truly yours,

W. H. Armstrong

Cashier.

ANSWERED

186
LHR
25

Feb 25

ESTABLISHED 1873.

Alexander C. Wood,
President.

William S. Scull,
Vice President.
Ephraim Tomlinson,
2nd Vice President & Trust Officer.

Joseph Lippincott,
Secy & Treasurer.

Camden Safe Deposit & Trust Co.

220-226 Federal St.

Camden, N.J. January 2nd, 1914

AUTHORIZED TO ACT AS EXECUTOR,
ADMINISTRATOR, GUARDIAN
TRUSTEE, ETC.

BOXES TO RENT IN BURGLAR
PROOF VAULTS.

ANSWERED

HON. W. G. McAdoo,

Secretary of the Treasury,
Washington, D. C.

1914
LS

LS

Dear Sir:

In view of the proposed selection of Federal Reserve Cities, we write to urge that Philadelphia be one of these. We of middle and southern New Jersey, as well as the States of Pennsylvania, Delaware and Maryland, are much interested in this selection, as most of our banking connections are with Philadelphia.

As you have doubtless been furnished with the figures as to the banking, manufacturing and commercial interests of Philadelphia and Pennsylvania, we will not enter into that, but wish to emphasize the importance of Camden -- with its great shipbuilding and manufacturing establishments -- whose products go all over the world -- we are inseparably associated with Philadelphia, and think it of the utmost importance to the interests of this section of the country, with its vast resources and business, that Philadelphia be one of the Regional Centres.

We, therefore, without going into detail, cannot too strongly urge that Philadelphia be selected for one of the Regional Banks.

Respectfully, *Alex C. Wood*
President.

REPORT OF THE CONDITION
OF THE
CAMDEN SAFE DEPOSIT
AND
TRUST COMPANY

AT THE CLOSE OF BUSINESS

October 21, 1913

RESOURCES

Bonds and Mortgages.....	\$2,049,484.51
Stocks and Bonds.....	2,856,484.39
Time Loans on Collaterals.....	230,600.00
Demand Loans on Collaterals..	1,307,155.80
Notes and Bills Purchased.....	859,268.56
Due from Banks, etc.....	344,498.36
Cash on Hand.....	249,247.60
Banking House, Furniture and Fixtures.	75,000.00
Other Real Estate.....	27,903.06
Other Assets	62,696.56
Total.....	\$8,062,338.84

LIABILITIES

Capital Stock Paid in.....	\$500,000.00
Surplus Fund	700,000.00
Undivided Profits (net).....	102,384.08
Deposits.	6,759,954.76
Total.....	\$8,062,338.84

Accounts invited from Individuals, Cor-
porations and Associations.

* * *

THREE PER CENT. interest allowed on
time deposits. Subject to fourteen days'
notice to withdraw.

* * *

TWO PER CENT. interest on deposits
subject to check without notice on average
balance of \$200 and upward.

* * *

Boxes to rent in Burglar and Fire Proof
Vaults with Time Locks.



This Company is authorized to Act as
Executor, Administrator, Trustee or Guard-
ian, and will Collect Incomes.

* * *

Wills received and kept without charge.

* * *

Financial Agent for Individuals and Cor-
porations.

* * *

Trustees of Corporation Mortgages.

* * *

Register and Transfer Agent.

BOARD OF DIRECTORS



- WILLIAM S. SCULL
- ALEXANDER C. WOOD
- GEORGE REYNOLDS
- JOSEPH H. GASKILL
- WILLIAM JOYCE SEWELL
- EDMUND E. READ, JR.
- WILLIAM J. BRADLEY
- GEORGE J. BERGEN
- JOSEPH W. COOPER
- EPHRAIM TOMLINSON
- GEORGE W. JESSUP
- EDWARD L. FARR
- J. DAYTON VORHEES

Camden Safe Deposit
and Trust Company

224 Federal Street, - - Camden, N. J.

Established 1873

STATEMENT

October 21, 1913

Capital,	\$500,000.00
Surplus (Earned),	700,000.00
Undivided Profits,	102,384.08

The within statement does not include

TRUST FUNDS

which are kept separate and distinct from
the Assets of this Company

- ALEXANDER C. WOOD *President*
- WILLIAM S. SCULL *Vice-President*
- EPHRAIM TOMLINSON
Second Vice-President and Trust Officer
- JOSEPH LIPPINCOTT, *Secretary and Treasurer*
- GEORGE J. BERGEN *Solicitor*

ESTABLISHED 1873.

Alexander C. Wood,
President.

William S. Soull,
Vice President.

Joseph Lippincott,
Secy & Treasurer.

Ephraim Tomlinson,
2nd Vice President & Trust Officer.

Camden Safe Deposit & Trust Co.

220-226 Federal St.

AUTHORIZED TO ACT AS EXECUTOR,
ADMINISTRATOR, GUARDIAN
TRUSTEE, ETC.

Camden, N.J.

January 2nd, 1914

BOXES TO RENT IN BURGLAR
PROOF VAULTS.

Hon. William Hughes,
United States Senate,
Washington, D. C.

Form 23

Dear Sir:

In view of the proposed selection of Federal Reserve Cities, we write to urge that Philadelphia be one of these. We of middle and southern New Jersey, as well as the States of Pennsylvania, Delaware and Maryland, are much interested in this selection, as most of our banking connections are with Philadelphia.

As you have doubtless been furnished with the figures as to the banking, manufacturing and commercial interests of Philadelphia and Pennsylvania, we will not enter into that, but wish to emphasize the importance of Camden -- with its great shipbuilding and manufacturing establishments -- whose products go all over the world -- we are inseparably associated with Philadelphia, and think it of the utmost importance to the interests of this section of the country, with its vast resources and business, that Philadelphia be one of the Regional Centres.

ANSWERED
JAN 7 1914
FORM

We, therefore, without going into detail, cannot too strongly urge that Philadelphia be selected for one of the Regional Banks, and hope our New Jersey representatives will use their best efforts to this end.

Respectfully,

President.

W/P.

ESTABLISHED 1873.

Alexander C. Wood,
President.

William S. Scull,
Vice President.

Joseph Lippincott,
Secy & Treasurer.

Ephraim Tomlinson,
2nd Vice President & Trust Officer.

Camden Safe Deposit & Trust Co.

220-226 Federal St.

Camden, N.J.

January 2nd, 1914

AUTHORIZED TO ACT AS EXECUTOR,
ADMINISTRATOR, GUARDIAN
TRUSTEE, ETC.

BOXES TO RENT IN BURGLAR
PROOF VAULTS.

The Committee for Organization,
Federal Reserve Banks, c/o Treasury Dept.,
Washington, D. C.

Gentlemen:

In view of the proposed selection of Federal Reserve Cities, we write to urge that Philadelphia be one of these. We of middle and southern New Jersey, as well as the States of Pennsylvania, Delaware and Maryland, are much interested in this selection, as most of our banking connections are with Philadelphia.

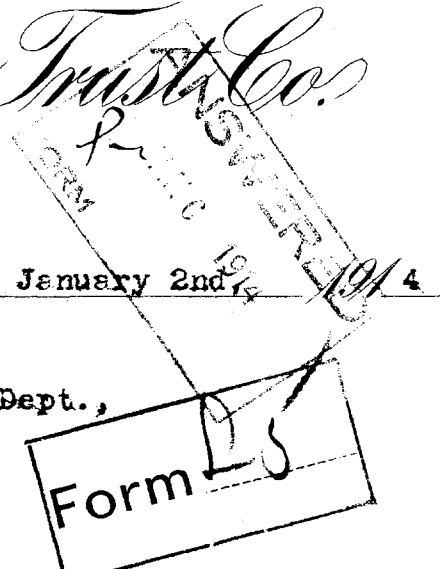
As you have doubtless been furnished with the figures as to the banking, manufacturing and commercial interests of Philadelphia and Pennsylvania, we will not enter into that, but wish to emphasize the importance of Camden-- with its great shipbuilding and manufacturing establishments -- whose products go all over the world -- we are inseparably associated with Philadelphia, and think it of the utmost importance to the interests of this section of the country, with its vast resources and business, that Philadelphia be one of the Regional Centres.

We, therefore, without going into detail, cannot too strongly urge that Philadelphia be selected for one of the Regional Banks.

Respectfully,

Alexander C. Wood
President

W/P.



Joshua E. Borton
President

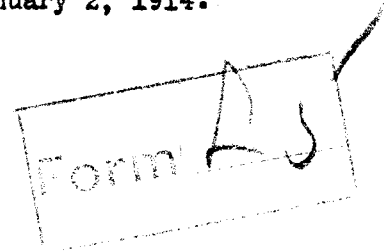
Howard M. Potter
Trust Officer

C. H. Polhemus
Secy & Treas.

Security Trust Company
N. E. Cor. Market and Third Sts.

Camden, N. J.

January 2, 1914.



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

Dear Sir:-

In selecting the Cities in which Federal Reserve Banks shall be organized we trust that you will give due consideration to the claim of Philadelphia as a City in which one of such Banks shall be located.

It is not necessary for me to call your attention to the standing of Philadelphia as a banking center. A Federal Reserve Bank located there would not only be of benefit to the Banking Institutions of Philadelphia, but to the numerous Banks located in Cities and Towns near that City.

Trusting that Philadelphia may receive the favorable consideration it deserves, we are

Very sincerely yours,

C. H. Polhemus
Treasurer.

ANDYER

30

LS L

CHAS. A. REYNOLDS
PRESIDENT
E. H. ROBINSON
SECRETARY & TREASURER

GEORGE A. FREY
FIRST VICE PRESIDENT
WM. G. MOORE
SECOND VICE PRESIDENT

MERCHANTS TRUST COMPANY

20 BROADWAY

CAMDEN, NEW JERSEY

Dec. 31, 1913.

The
Committee for Organizing Regional
Banks and Selecting the Reserve Cities,
Washington, D. C.

Form *LJ*

Sirs:-

We would thank you to add our name to the list of Banks who favor Philadelphia as a City in which should be located one of the Reserve Banks to be established under the new system of banking recently passed by Congress.

We have had long and satisfactory dealings with the different Banks in Philadelphia and we believe that Philadelphia is the logical outlet for the entire business of New Jersey, South of Trenton.

The writer knows that this is the feeling of a large number of bankers in this immediate vicinity and for these and many other reasons we respectfully ask that Philadelphia be allotted one Reserve Bank under the new system.

Yours very truly,

MERCHANTS TRUST COMPANY.

E. H. Robinson
Treasurer.

EHR/EME.

ANSWERED
DEC 31 1914
FORM *L5*

HEULINGS LIPPINCOTT, President.
ISRAEL ROBERTS, Vice President.
A.D. AMBRUSTER, Cashier.

1812-1865

THE NATIONAL STATE BANK OF CAMDEN

Camden, N.J.

December 30, 1913.

Phila

Form 25

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

Dear Sirs:

From present indications, we regret to learn that, at this time, Philadelphia is not being considered as the location for one of the Federal Reserve Banks.

You, no doubt, have already received numerous representations as to the desirability of selecting Philadelphia as a Federal Reserve City.

This Bank respectfully urges the claims of the City of Philadelphia. The business relations between the two cities are so close, that we venture to make her claims our own.

Respectfully,

A. D. Ambruster

Cashier.

ANSWERED
JAN 7 1914
FORM 2-5 omc

HEULINGS LIPPINCOTT, President.
ISRAEL ROBERTS, Vice President.
A.D. AMBRUSTER, Cashier.

1812-1865

THE NATIONAL STATE BANK OF CAMDEN

Camden, N.J.

December 30, 1913.

Honorable William Hughes,
United States Senate,
Washington, D. C.

Form 25

ANSWERED
JAN 1 1914
P. 7
R. J.

Dear Sir:

From present indications, we regret to learn that, at this time, Philadelphia is not being considered as the location for one of the Federal Reserve Banks.

You, no doubt, have already received numerous representations as to the desirability of selecting Philadelphia as a Federal Reserve City.

This Bank respectfully urges the claims of the City of Philadelphia. The business relations between the two cities are so close, that we venture to make her claims our own.

Respectfully,

A. D. Ambruster

Cashier.

HEULINGS LIPPINCOTT, President.
ISRAEL ROBERTS, Vice President.
A.D.AMBRUSTER, Cashier.

1812-1865

THE NATIONAL STATE BANK OF CAMDEN

Camden, N.J. December 30, 1913.

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

Form 25

Dear Sir:

From present indications, we regret to learn that, at this time, Philadelphia is not being considered as the location for one of the Federal Reserve Banks.

You, no doubt, have already received numerous representations as to the desirability of selecting Philadelphia as a Federal Reserve City.

This Bank respectfully urges the claims of the City of Philadelphia. The business relations between the two cities are so close, that we venture to make her claims our own.

Respectfully,

A. D. Ambruster

Cashier.

ANSWERED
JAN 8 1914
FORM

PRESIDENT
W. L. STEVENS

VICE-PRESIDENTS
JOSEPH H. HANES
~~GEORGE H. REEVES~~
HENRY H. ELDRIDGE

E. J. JERRELL, CASHIER
~~HENRY H. ELDRIDGE~~
H. H. NEEDLES, ASS'T CASHIER
~~EVERETT J. JERRELL~~

The Merchants National Bank

OF CAPE MAY.

Cape May, N. J., January 16th, 1914 *1914*

Reserve Bank Organization Committee
Washington, D. C.

Form 20

Gentlemen:-

We desire to lend our support to the effort that is being put forth to have you select Philadelphia as one of the cities in which a Federal Reserve Bank will be located. We feel that the best interests of this entire locality would be best served by making such a selection and that South Jersey should be included in the Philadelphia District. Kindly consider this our ^A earnest request that a Federal Reserve Bank be located in the city above named and that New Jersey be included in the district.

Yours very truly,

E. J. Jerrell
Cashier.

JAN 17 1914
125

The Collingswood National Bank
Collingswood, N. J.

Form *LS*

Collingswood, N.J., Jan. 2, 1914.

Committee for Organizing Regional Banks and Selecting the Reserve Cities:-

Gentlemen:-

We, as a National Bank, located in the fastest growing, and one of the most thrifty suburban communities located in the southern part of New Jersey, desire to call your attention to the importance of the location of a Regional Reserve Bank in the city of Philadelphia, Penna.

The entire lower section of New Jersey, as well as the other surrounding states, are practically in the same district as Philadelphia, even if Philadelphia be in another state, and if the new law is to be of the greatest possible advantage to the financial community here, Philadelphia's claim should be, not only acknowledged, but granted, as we regard as of the utmost importance that the third largest city in the banking circles of this country should be recognized by the establishment of one of the Reserve Banks there.

We have always been closely allied with this city of our adjoining state and the various banking institutions there have always cheerfully responded to any request we have made upon them either for advice or assistance, giving the advice freely, and granting assistance to the utmost legal limit.

Hoping to hear soon that this petition has not only been considered, but granted, we remain

Yours truly,

David A. Rash

Cashier.

Edw. S. Shudon

President.

ANSWERED
JAN 7 1914
FORM *LS* *LSM*

The Collingswood National Bank Collingswood, N. J.

Collingswood, N.J., Dec. 27, 1913.

Committee for Organizing Regional Banks and Selecting the Reserve Cities:-
Gentlemen:-

We, as a National Bank, located in the fastest growing, and one of the most thrifty suburban communities located in the southern part of New Jersey, desire to call your attention to the importance of the location of a Regional Reserve Bank in the city of Philadelphia, Penna.

The entire lower section of New Jersey, as well as the other surrounding states, are practically in the same district as Philadelphia, even if Philadelphia be in another state, and if the new law is to be of the greatest possible advantage to the financial community here, Philadelphia's claim should be, not only acknowledged, but granted, as we regard as of the utmost importance that the third largest city in banking circles of this country should be recognized by the establishment of one of the Reserve Banks there.

We have always been closely allied with this city of our adjoining state and the various banking institutions there have always cheerfully responded to any request we have made upon them either for advice or assistance, giving the advice freely, and granting assistance to the utmost legal limit.

Hoping to hear soon that this petition has not only been considered, but granted, we remain

ANSWERED
JAN 6 1914
L
FORM 15

Yours truly,

Collingswood National Bank.

David S. Rank

Cashier.

Edw. S. Hudson

President.

Form 15

THE ELIZABETHPORT BANKING CO.

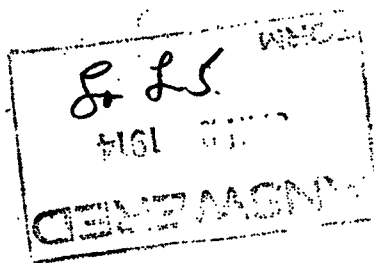
A. HEIDENREICH, PRESIDENT.
P. H. GILHOOLY, VICE PRESIDENT.
CHAS. D. DOCTOR, CASHIER.



ELIZABETH, N. J.

December the twenty-ninth,
Nineteen hundred and
thirteen.

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



Dear Sir:-

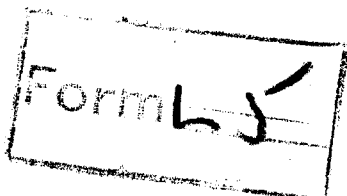
We are taking the liberty of writing you in the belief that it would be advantageous to the Banks throughout this State if you would establish a Federal Reserve Bank in the City of Philadelphia.

As we are one of many institutions throughout New Jersey having business relations with Philadelphia, we realize that it would be most beneficial, if you would organize a Federal Reserve Bank in that locality.

Very truly yours,

Chas Doctor
CASHIER.

CDD/EML

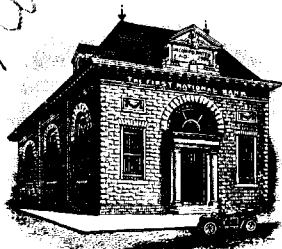


Review

SAMUEL P. FOSTER, PRESIDENT

DR. J. V. CONOVER, VICE PRESIDENT

JASPER B. WAINWRIGHT, CASHIER



THE FIRST NATIONAL BANK

No. 6707.

CAPITAL STOCK \$ 50,000.

Elmwood, N. J. Dec. 27 1913

To The Committee for organization of Regional Banks
Washington D. C.

Gentlemen:

Permit me to urge upon you the importance of locating one of the Regional Banks in Philadelphia. For many years this bank has had reserve agents in Philadelphia, New York, Pittsburg, Boston and Chicago, but our records show that Philadelphia is the natural clearing house for most of our collections. We are sending to Philadelphia nearly \$2,000,000 a year almost exclusively in collection items, and it seems to me the agricultural and industrial interests of this part of the state would suffer without a regional bank in Philadelphia. Our business which would naturally go to Baltimore for instance, is almost nothing, and while in crop moving season we have large collections in our other reserve banks named, the bulk of the year's business centres at Philadelphia in a natural normal way, and I presume we are representative of hundreds of other banks. We trust you will select Philadelphia as one of the most important, second only in importance to New York, as a Regional Bank location.

Very truly

Pres

S. P. Foster Pres.

L5

ANSWERED
DEC 28 1913

The Egg Harbor Commercial Bank

ROBERT OHNMEISS, PRESIDENT
A. G. VAUTRINOT, CASHIER

E. A. SCHMIDT, VICE-PRESIDENT
~~CHARLES GAGT~~, 2ND VICE-PRESIDENT
ALBERT C. STEPHANY

EGG HARBOR CITY, N. J.

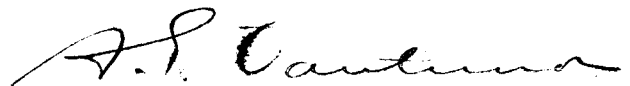
Jan. 14, 1914.

Organization Committee,
New Federal Reserve Bank,
Washington, D. C.

Gentlemen:-

We would like to request your honorable body to locate
a Regional Bank at ~~Philadelphia~~ and include this section of New
Jersey in that district as it is the most convenient point for us.

Respectfully,



Cashier.

Form *AS*

RECEIVED
JAN 16 1914

THE FIRST NATIONAL BANK

GLASSBORO, N. J.

O. W. SYNNOTT, PRESIDENT. C. E. SYNNOTT, VICE PRESIDENT.
P. K. DU BOIS, CASHIER.

[Handwritten signature]

Dec 29, 1913

Mr. William McAdoo
Secretary of the Treasury
Washington D.C.

Sir
Philadelphia is the
notional financial center for
South Jersey Banks, we would
therefore request that a branch
be located there

Very truly
Yours
[Signature]

LS-

WORKS ESTABLISHED 1836.

BATEMAN MANUFACTURING COMPANY.

IRON AGE

FARM, GARDEN AND ORCHARD IMPLEMENTS



Grenloch, N.J.

Jan. 13th, 1914.

BRANCH OFFICES:
 BURNHAM, MAINE.
 SPRINGFIELD, MASS.
 CANASTOTA, N.Y.
 ELMIRA, N.Y.
 ORRVILLE, OHIO.
 LANSING, MICH.

DISTRIBUTING HOUSES:
 PALATKA, FLA.
 DETROIT, MICH.
 MILWAUKEE, WISC.
 PEORIA, ILL.
 DES MOINES, IOWA.
 MINNEAPOLIS, MINN.
 DALLAS, TEXAS.
 DENVER, COLO.
 SALT LAKE CITY, UTAH.
 STOCKTON, CAL.
 LOS ANGELES, CAL.
 PORTLAND, ORE.
 SPOKANE, WASH.
 NEW WESTMINSTER, B.C.

FRANK BATEMAN
 President.
 E. S. BATEMAN
 Vice President.
 FRED H. BATEMAN
 Secy Treas & Genl Mgr.

Cable Address "BATEMAN"
 WESTERN UNION
 TELEGRAPHIC CODE.
 LONG DISTANCE TELEPHONE.

HOME OFFICE AND
 FACTORY:
 GRENLOCH, NEW JERSEY,
 U. S. A.

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

Respected Sir:-

Form *AS*
 1914

As manufacturers of long standing, - over three quarters of a century, - and in the immediate suburbs of the City of Philadelphia, we feel impelled to put in as strong a plea as it is possible for us to make, in favor of the selection of Philadelphia as one of the Federal Reserve Cities.

When we consider its size, - the third city of the Country, - its importance in the field of manufactures; its Bank and Trust reserves, of nearly Eight Hundred Million and many more millions tributary; its saving fund deposits of about Two Hundred Million - principally the savings of wage earners; noting all this the thought seems almost appalling that Philadelphia should be left from the list of Reserve Cities.

Thoughtful men do not forget, either, the important part Philadelphia has played in the matter of financing the Government at critical times. The writer, an aged man, recalls vividly the work accomplished by Jay Cooke during our Civil War, while the School children of the U.S. are taught of the aid given the Government by Robert Morris and Stephen Girard.

As business men, with our banking facilities centred in Philadelphia, we plead for that City as a Reserve City and that we may not be obliged to look to New York in such matters.

Trusting we may be successful, we are,

Very respectfully,

Bateman Mfg. Co.,

Frank Bateman

President.

FB/HK.



Phila

NO 1259

The Hackettstown National Bank
HACKETTSTOWN, N.J.

SMYMOUR R. SMITH, PRESIDENT
ST. LOUIS SMITH, VICE PRESIDENT
HENRY W. WHIPPLE, CASHIER

December 29, 1913.

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

La L5

Dear sir:

We note in the daily press that your Committee is arranging to have public hearings relative to the Cities where the Federal Reserve Banks will be located. We desire to call your attention to the City of Philadelphia and trust that you will be enabled to locate a Federal Bank in that City. As you are well aware Philadelphia stands third in total banking resources in this country, and their policy has always been a very liberal one towards their correspondents and customers.

Trusting you will give this City your earnest consideration, and with best wishes for the success of the new currency bill, we are,

Very truly yours,

Henry W. Whipple
Cashier.

Form *L5*

ROBERT A. COLE, PRESIDENT
M. T. WELSH, CASHIER

W. G. SUTPHIN, VICE-PRESIDENT
J. MILLER WELSH, ASST. CASHIER

THE PEOPLES NATIONAL BANK
OF HACKETTSTOWN, N. J.

January 5, 1914.

191

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

My dear Sir:

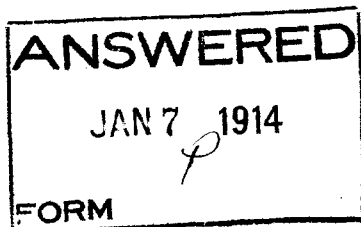
As you are one of the Committee in the establishment of the Regional Reserve Banks, we beg to ask you to consider favorably the placing of one in the City of Philadelphia, Pa.

The Banks of that City have served the Banks of this section well in the collection of out of town checks and their policy has been liberal. It makes a convenient point to keep a reserve and will continue to be of great service, if a Reserve Bank is located there.

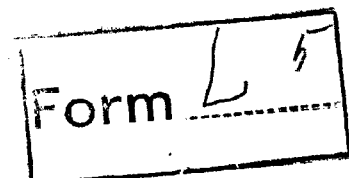
We earnestly hope your Committee will see the importance of this, and act accordingly.

We remain,

Very respectfully,



M. T. Welsh
Cashier.



HOWARD H. EVAUL, VICE-PRESIDENT

W. M. NASH, CASHIER

HADDON HEIGHTS NATIONAL BANK

HADDON HEIGHTS, N. J.

Open 30 1915

Phila
William G. McCADOO, Esq.,
Secretary of the Treasury,
Washington, D. C.
Dear Sir:

As the time is fast drawing near when it will be necessary to select the various locations for the Reserve Banks under the new system, we would like to urge upon you and your associates on the organizing committee the advisability of selecting Philadelphia as one of the locations.

While Philadelphia would seem to be very close to New York, yet, at the same time, Philadelphia has always seemed to serve a territory all its own and I am sure some of us would feel the loss very keenly if Philadelphia should be omitted from the list of Reserve Centers. Nearly all the Banks in South Jersey have done all thier reserve business, or at least a very great portion of it, through Philadelphia, and, while they might become accustomed to a change, they would certainly not feel at home any where else.

No doubt Philadelphia's claims will be placed before you from a great many different sources and we trust that this city will receive your serious consideration.

ANSWERED
JAN 7 1914
FORM Lt-ome

Very truly yours,

W. M. Nash
Cashier.

NO. 5333

Phila

The First National Bank
of High Bridge, N.J.

FOSTER M. VOORHEES, President
J. H. ROSE, Vice-President
JOHN R. APGAR, Vice-President
H. L. STAPLES, Cashier

HIGH BRIDGE, N. J., December, 27th 1913

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

Sir:

In regard to the establishment of regional banks, we respectfully request that the City of Philadelphia be designated as one of the cities wherein should be established such a bank.

This we think, should be done not only because the bank resources of the city exceed one billion dollars, but because of the large number of country banks whose interest would be served by such designation.

Respectfully yours,

H. L. Staples
Cashier.

ANSWERED
DEC 30 1914
FORM

Form 15

WILLIAM P. TAYLOR, Pres.

JAMES B. HUDSON, Vice Pres.

JOHN HULSART, Cashier

No. 9213

MANASQUAN NATIONAL BANK

Manasquan, N.J. Jan 5, 1914.

ANSWERED
FORM

The Reserve Bank, Organization 1914 Committee,
Treasury Department,
Washington, D. C.

Form 6 5

Gentlemen:-

As a National Bank, we are directly interested in the establishment of a Regional Reserve Bank at Philadelphia, Pa. We have been keeping part of our reserve in the Corn Exchange National Bank there, and clearing through that bank our checks over the entire country. They have always been most courteous and considerate in serving us in every possible way. We shall be glad to be included in a region with Philadelphia as its center.

Yours very respectfully
John Hulsart
Cashier.

PRESIDENT
CHARLES D. MAKEPEACE

VICE-PRESIDENTS
GEORGE JONAS GEO. W. JACKSON

CASHIER
MELL R. MORSE

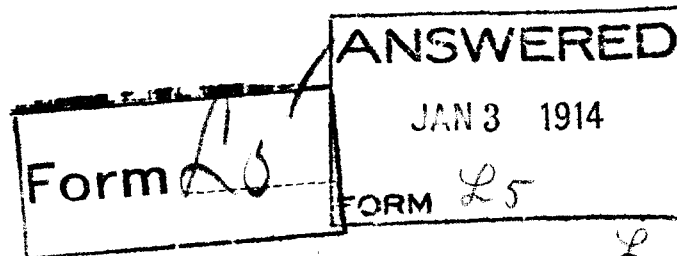
CAPITAL, \$25,000

The First National Bank

OF MAYS LANDING

Mays Landing, N. J. December 31, 1913

Committee for Organizing
Regional Banks and Selecting
the Reserve Cities.
Washington, D. C.



Gentlemen:

In selecting the locations for the new Regional Banks it is our earnest hope that Philadelphia will be chosen by you as one of the cities.

It is the natural reserve center for ourselves and our neighbors in a large radius. This is the simplest and soundest and only reason for this request. It would not be sent you did we feel that we are asking anything so personally selfish as to create an unusual or unnatural condition. We do not ask that you build up something artificially in this neighborhood for our benefit which by no business law belongs here; that you bestow credit where credit should not be. Rather, do we urge that you counsel minutely before depriving us of something, discriminatingly, to our injury.

This is a banking measure. The comparative banking figures are of course with you. Repetition would likely be burdensome. We cannot do our banking as well or as easily if assigned to a section whose probable reserve center is other than Philadelphia.

With cordial good wishes for success in your efforts.

Charles D. Makepeace
President

1191

BURLINGTON COUNTY NATIONAL BANK OF MEDFORD.

MEDFORD, NEW JERSEY.

HENRY P. THORN, PRESIDENT. EDW. B. REEVE, CASHIER.

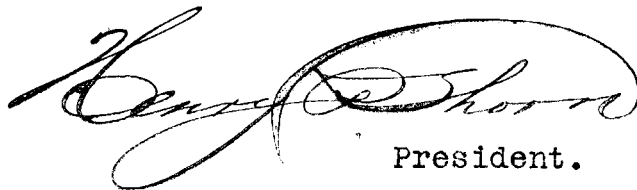
December 24, 1913

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

LS

Dear Sir:-

The new currency bill having passed, our desire is that Philadelphia be designated as one of the Central Reserve Cities, anything you will do to that end will be highly appreciated by our board of directors.



Henry P. Thorn
President.

1191

BURLINGTON COUNTY NATIONAL BANK OF MEDFORD,
MEDFORD, NEW JERSEY.

HENRY P. THORN, PRESIDENT. EDW. B. REEVE, CASHIER.

Jan. 16th. 1914.

Reserve Bank Orgaization Committee,
Treasury Dept., Washington, D. C.

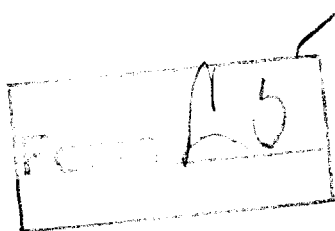
Dear Sirs;

In addition to the enclosed resolution, the following motion was made and carried; The Cashier request your Committee that a Federal Reserve Bank be established at Philadelphia, Penna., and that Southerh New Jersey be placed in the district so established.

Yours very truly



Cashier.



1191
BURLINGTON COUNTY NATIONAL BANK OF MEDFORD,
MEDFORD, NEW JERSEY.
HENRY P. THORN, PRESIDENT. EDW. B. REEVE, CASHIER.

FORM 25

December 24, 1913

Hon. William Hughes,
Paterson, N. J.

Dear Senator:-

The new currency bill having passed, our desire is that Philadelphia be designated as one of the central reserve cities, anything you will do to assist to that end will be highly appreciated by our board of directors.

Yours very truly,

Henry P. Thorn
President.

ANSWERED
JAN 20 1914
FORM

Compliments of the Season.

ELMER D. BUMP, PRES.
IRA P. SHARP, 1ST. VICE PRES.
CHAS. HAMBURGER, 2ND. VICE PRES.
ALFRED CHALMERS, CASHIER

The First National Bank of Minotola

DIRECTORS
CLEMENT W. SHOEMAKER
DAVID C. APPELGATE
WILLIAM H. CONNERS
JOHN J. CANEPA
SAMUEL SANTAGATA

Phila

Minotola, N. J., Dec. 27, 1913. 191

Secretary of the Treasury,
Washington, D.C.

Dear Sir:-

We are very much interested in having one of the
Regional Reserve Banks in Philadelphia, as it would certainly be
for the interest of this section.

Philadelphia is the third largest Banking center in
the country, and it will be a severe hardship on a large number
if this is not done.

We therefore petition your Honorable body to consider
this matter seriously.

Yours truly,

W A

Alfred Chalmers

Cashier.

L5

ELMER D. BUMP, PRES.
IRA P. SHARP, 1st. VICE PRES.
CHAS. HAMBURGER, 2ND. VICE PRES.
ALFRED CHALMERS, CASHIER

The First National Bank of Minotola

DIRECTORS
CLEMENT W. SHOEMAKER
DAVID C. APPELGATE
WILLIAM H. CONNERS
JOHN J. CANEPA
SAMUEL SANTAGATA

Philadelphia

Minotola, N. J., Dec. 27, 1913. 191

Secretary of Agriculture,
Washington, D.C.

Dear Sir:-

We are very much interested in having one of the Regional Reserve Banks located in Philadelphia, as it would certainly be for the interest of this section.

Philadelphia is the third largest Banking center in the country, and it will be a severe hardship on a large number if this is not done.

We therefore petition your Honorable body to consider this matter seriously.

Yours truly,

Alfred Chalmers

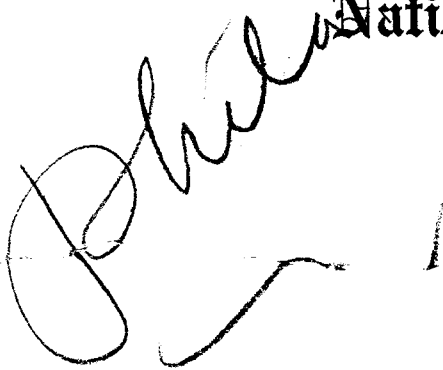
Cashier.

Form LS

ELMER D. BUMP, PRES.
IRA P. SHARP, 1st. VICE PRES.
CHAS. HAMBURGER, 2nd. VICE PRES.
ALFRED CHALMERS, CASHIER

The First National Bank of Minotola

DIRECTORS
CLEMENT W. SHOEMAKER
DAVID C. APPELGATE
WILLIAM H. CONNERS
JOHN J. CANEPA
SAMUEL SANTAGATA



Minotola, N. J., Dec. 27, 1913. 191

Office Comptroller
Feb 29 1913
OF CURRENCY.

Comptroller of the Currency,
Washington, D.C.

Dear Sir:-

We are very much interested in having one of the Regional Reserve Banks located in Philadelphia, as it would certainly be for the interest of this section of the country.

Philadelphia is the third largest Banking center in the country and it will be a severe hardship on a large number if this is not done.

We therefore petition your Honorable body to consider this matter seriously.

Yours truly,



Cashier.

Form LS

ANSWERED
JAN 2 1914

R.W.B.

THE FIRST NATIONAL BANK

MONTCLAIR, NEW JERSEY

CAPITAL \$100,000 SURPLUS \$ 50,000

UNION N. BETHELL, PRESIDENT
FREDERICK W. FULLE, VICE PRESIDENT
LOUIS V. HUBBARD, VICE PRESIDENT
ALFRED T. GIBBS, CASHIER

December 27th., 1913.

Committee for Organizing Regional Banks and
Selecting the Reserve Cities,
Washington, D. C.

Gentlemen:-

In regard to the Reserve Cities, our friends in Philadelphia are anxious to have that city so designated, and as this Bank has carried accounts for its convenience ^{there} ever since its starting in business, we believe that they have just claims for recognition, in view of the excellent service they have rendered practically all the Banks in this vicinity and we trust that you will give their claims proper consideration.

Yours very truly,

A. T. Gibbs

Cashier.

Form *LS*

ANSWERED
JAN 6 1914
LS

WM. R. LIPPINCOTT, PRESIDENT
J. C. HOPKINS, VICE-PRESIDENT
WILLIAM W. C. JONES, CASHIER
I. LIPPINCOTT, ASSISTANT CASHIER

CAPITAL \$50,000.00
SURPLUS \$125,000.00



Moorestown National Bank ⁵⁵/₃₄₅

Moorestown, N. J. December 26th, 1913.

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

Dear Sir:-

As the Federal Reserve Act which has now become a law authorizing that not less than eight Federal Reserve banks be organized in the cities of the United States, and as Philadelphia has always been regarded as one of the most conservative and constructive cities in this nation, we would most respectfully request that you use your good influence with the organizing body so that Philadelphia may have a Federal Reserve bank.

We believe that Philadelphia and vicinity are entitled to have one of these banks, as statistics show that the banking resources of Philadelphia district are over \$1,000,000,000.

Moorestown is practically a suburban town of Philadelphia of 3600 inhabitants with bank deposits amounting to over \$2,000,000.

With best wishes of the season, we are,

Very truly,

Cashier.

WWS-B.

Form L5

Founded 1814

JOSEPH J. WHITE, PRESIDENT

JOHN E. DARNELL, VICE PRESIDENT

JNO. B. DAVIS, SECY & TREAS.

The Farmers' Trust Company

Mount Holly, N. J.

BOXES TO RENT IN BURGLAR
PROOF VAULTS

WILLS WRITTEN AND CARED FOR
FREE OF CHARGE

Office Comptroller

JAN 20 1914

OF CURRENCY
AUTHORIZED TO ACT AS EXECUTOR
ADMINISTRATOR, GUARDIAN
TRUSTEE, ETC.

Form 20

January 9, 1914.

Comptroller of the Currency,

Washington, D. C.

Dear Sir:

Facts are lodged in Washington officially showing beyond doubt to what cities the banks should go. All the world knows the combined capital and surplus of the Pennsylvania banks is over \$252,000,000, while Delaware, Maryland, Virginia, North and South Carolina, Georgia and Florida is only \$113,000,000. Combined capital and surplus of Trust Companies of Pennsylvania is \$223,000,000; in the seven States mentioned is only \$35,000,000.

Pennsylvania banks alone would create a Federal reserve bank under the provision of the law with \$15,000,000 of capital stock. The seven States of the South altogether create a Federal bank with only \$7,000,000 of capital stock. There are only two cities in the United States exceed Philadelphia in its total banking resources.

If districts are apportioned with due regard to the convenience and customary course of business, Philadelphia will not be overlooked as it is the natural reserve centre for many millions.

We have been doing business for nearly 100 years, and we have cleared many millions of dollars through Philadelphia, while New York City is also one of our near reserve cities. The largest percentage of our business is through Philadelphia, which is about 95%.

Trusting you will give this your favorable consideration and name Philadelphia as one of the reserve centres,

Yours very truly,

J. B. Davis
Treas.

JBD/H

ANSWERED
JAN 12 1914
LR
25
FORM

Founded 1814

JOSEPH J. WHITE, PRESIDENT

JOHN E. DARNELL, VICE PRESIDENT

JNO. B. DAVIS, SEC'Y & TREAS.

The Farmers' Trust Company

Mount Holly, N. J.

BOXES TO RENT IN BURGLAR
PROOF VAULTS

WILLS WRITTEN AND CARED FOR
FREE OF CHARGE

AUTHORIZED TO ACT AS EXECUTOR
ADMINISTRATOR, GUARDIAN
TRUSTEE, ETC.

January 9, 1914.

Secretary of the Treasury,
Washington, D. C.

Form L5

Dear Sir:

Facts are lodged in Washington officially showing beyond doubt to what cities the banks should go. All the world knows the combined capital and surplus of the Pennsylvania banks is over \$252,000,000, while Delaware, Maryland, Virginia, North and South Carolina, Georgia and Florida is only \$113,000,000. Combined capital and surplus of Trust Companies of Pennsylvania is \$223,000,000; in the seven States mentioned is only \$35,000,000.

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We have been doing business for nearly 100 years, and we have cleared many millions of dollars through Philadelphia, while New York City is also one of our near reserve cities. The largest percentage of our business is through Philadelphia, which is about 95%.

Trusting you will give this your favorable consideration and name Philadelphia as one of the reserve centres,

ANSWERED
JAN 12 1914
FORM L-5

Yours very truly,

J. B. Davis
Treas.

JBD/H

JM

Founded 1814

JOSEPH J. WHITE, PRESIDENT

JOHN E. DARNELL, VICE PRESIDENT

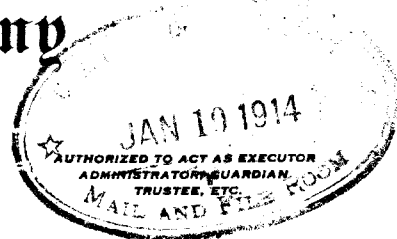
JNO. B. DAVIS, SECY & TREAS.

The Farmers' Trust Company

Mount Holly, N. J.

BOXES TO RENT IN BURGLAR
PROOF VAULTS

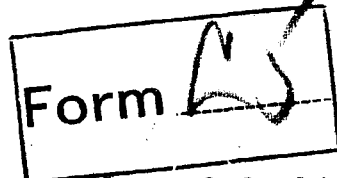
WILLS WRITTEN AND CARED FOR
FREE OF CHARGE



January 9, 1914.

Secretary of the Agriculture,

Washington, D. C.



Dear Sir:

Facts are lodged in Washington officially showing beyond doubt to what cities the banks should go. All the world knows the combined capital and surplus of the Pennsylvania banks is over \$252,000,000, while Delaware, Maryland, Virginia, North and South Carolina, Georgia and Florida is only \$113,000,000. Combined capital and surplus of Trust Companies of Pennsylvania is \$223,000,000; in the seven States mentioned is only \$35,000,000.

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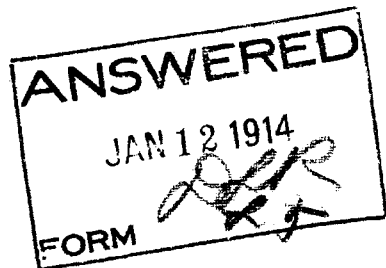
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Trusting you will give this your favorable consideration and name Philadelphia as one of the reserve centres,

Yours very truly,

J. B. Davis
Treas.

JBD/H



BENJ. F. HOWELL, Prest.
T. E. SCHANCK, Cashier.

CAPITAL \$ 100,000.
SURPLUS \$ 125,000.

PEOPLES NATIONAL BANK

NEW BRUNSWICK, N.J. Dec. 27th, 1913.

Phila

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

B

Dear Sirs:--

We would very much like to have Philadelphia, selected as a location for one of the new Regional Banks. A very large part of the business of the banks of this State pass through ^{that} City.

I hope you will give this your earnest consideration.

Yours truly,

T. E. Schanck
Cashier.

Form *LS*

[Handwritten signature]

HENRY G. PARKER,
PRESIDENT.

CAPITAL \$ 250,000.
SURPLUS AND UNDIVIDED PROFITS (EARNED)
\$ 425,000.

LYLE VAN NUIS,
CASHIER.

NATIONAL BANK OF NEW JERSEY

NEW BRUNSWICK, Dec. 27th, 1913.

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

Dear Sir :-

In connection with the selection of the location for the Federal Reserve banks, permit me to call your attention to the claim of Philadelphia for one of such designations.

The banks of said city have performed a real service for several years back in the free collection of cheques for their out of town correspondents and its policies have, in all respects, been broad and liberal. The city and its environs produce a very large amount of business by reason of its industries and transportation interests and we believe that it would be very helpful in the establishment of the new Currency and Banking Bill, to have one of the Reserve banks located in the city of Philadelphia.

Respectfully yours,
[Handwritten signature]
President.

HGP/EAB

Form *LS* ANSWERED
JAN 7 1914
FORM *LS-ONE*

IVINS J. DAVIS, PR T.

GEO. F. COMPTON, CASHIER

The First National Bank

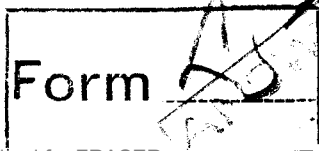
New Egypt, B. C. Jan 14 1914

In the
Committee for Organizing Regional Banks
Washington D. C.
Minutes.

This bank is in favor of having a
Regional Bank located in
Philadelphia, and to have this
section of New Jersey included in
the Philadelphia Bank's district.

We favor this because of the
advantages of our business trans-
actions, which otherwise might
be diverted into other and various
directions.

Very Respectfully
Geo F Compton
Cashier



First National Bank

Form 20

L.M. GRESSE President
R.B. STITES Vice President
W. SCOTT HAND Cashier
J. FITHIAN TATEM Solicitor

Ocean City N.J.

Dec 31, 1913

The Reserve Bank
Organization Committee,
Washington, D. C.
Gentlemen:-

We desire to call your attention to the advisability of having one of your Regional Reserve Banks located in Philadelphia, Pa. which is a natural reserve center, and has been for a long time.

Philadelphia is so situated that geographically it is the logical "blearing House" for practically the whole New Jersey Coast with its Summer Population of millions, and the consequent enormous number of checks handled by the numerous Resorts.

For illustration it is not an uncommon thing for our Bank in summer to handle in a single day, checks on banks in every State in the Union, as well as Canada.

You can thus readily see what it means to New Jersey to have a Reserve Bank in Philadelphia.

Hoping you can grant our request we remain

Yours very truly
W Scott Hand,
Cashier

ANSWERED
JAN 3 1914
JFK
FORM 25

CAPITAL, \$100,000.00
SURPLUS, \$30,000.00

UNITED STATES POSTAL SAVINGS
DEPOSITORY

WILLIAM E. MASSEY, President
HENRY D. MOORE, Vice President
LESLIE S. LUDLAM, Vice President
and Title Officer
C. R. STILWELL, Sec. and Treas.
J. FITHIAN TATEM, Solicitor

OCEAN CITY TITLE AND TRUST COMPANY

OCEAN CITY, N. J., Jan. 7, 1914.

Hon. William G. McAdoo,
Secretary to the Treasurer of U. S.,
Treasury, Washington, D. C.

Dear Sir: We understand there is some discussion relative to a Federal Reserve Bank being placed in the City of Philadelphia.

Inasmuch as this is our best reserve City, and we depend on them entirely for our accommodations in every way, we are very desirous that a Federal Reserve Bank be stationed in that City. If said City should be overlooked, it would be a great inconvenience to us to have to depend on either New York or Baltimore for the accommodation we require, as the length of time demanded for receiving any such accommodation would be more than double the present arrangement.

We trust you will take our letter into deep consideration, along with many others which you will probably receive.

Thanking you for any courtesy you may show us, we are

Very respectfully yours,

Treasurer.

ANSWERED
JAN 10 1914
P

CRS/C

First National Bank

L.M. CRESSE President
R.B. STITES Vice President
W. SCOTT HAND Cashier
J. FITHIAN TATEM Solicitor

Ocean City N.J.

Form AS

Jan 14/14

Reserve Bank Organization Committee
Washington, D.C.

Gentlemen:

We have before respectfully
requested your committee to locate a Regional
Bank at Philadelphia.

Our presumption was that with-
out doubt if such location was made the
State of New Jersey, or at least the Central
and Southern portions thereof would be in-
cluded in the Philadelphia Bank's District.

We sincerely hope that your Com-
mittee will give due consideration to the
diverting of the business of this section
through such unusual channel as sending
it to New York, and can see your way
clear to not only locate a Regional Bank
at Philadelphia, but that such Bank's
District should include New Jersey, or at
least Central New Jersey and Southern
New Jersey, which handles an immense
volume of Seashore business and an
immense number of checks.

Thanking you, we remain

Yours very truly
W Scott Hand
Cashier

ANSWERED
JAN 15 1914
FORM

JOHN W. GRIGGS, PRESIDENT.
JOHN S. COOKE, VICE PRES.

CAPITAL \$ 300,000.
SURPLUS AND
UNDIVIDED PROFITS
(EARNED) \$ 400,000.

ELMER Z. HALSTED, CASHIER.
DANIEL H. MURRAY, ASST. CASH.



THE PATERSON NATIONAL BANK

OF PATERSON, NEW JERSEY,

PATERSON, N.J. 12/29/15

Honorable William L. McAdoo,

Secretary of the Treasury,

Washington, D. C.

Sir:

We wish to bring to your attention the fact that the banks in Philadelphia, Pennsylvania have been, to banks located as we are a great help, and the service that they have rendered to us has been both broad and liberal. The ease and quickness in which they have handled this vast volume of business throughout the country has been very highly appreciated by us and all other banks of our class. I think that Philadelphia has done more to facilitate the direct and prompt handling of collections than any other city in the United States and we would very much like to see them rewarded for the work that they have done for the past eight or ten years at a very small margin of profit by having a Regional Reserve Bank located in their city.

Of course, we presume that a Regional Bank will be placed in New York City that being more convenient for us. Our desire to have one in Philadelphia is with the hope that one will be in each of these cities.

Yours very respectfully,

Form 15

Elmer Z. Halsted
Cashier.

BENJ. G. PAUL, PRESIDENT.

RICHARD RICHARDS, Vice Pres.

C. B. STACKHOUSE, CASHIER.

NO 5981

THE FIRST NATIONAL BANK

OF PAULSBORO.

Phila

PAULSBORO, N.J.

Dec 29-1914

*Hon William G. McAdoo
Sec. of the Treasury U.S.
Dear Sir,*

We feel that an account of Philadelphia being a great business center, and an account of its financial strength and its past record is entitled to a Federal Reserve Bank, and we earnestly request that you use your influence and effort to have one of the Federal Reserve Banks established in that city.

Thanking you for whatever you may do in this respect, I am,

Yours truly

*C. B. Stackhouse
Cashier*

LS

ANSWERED
DEC 30 1914
FORM

UNITED STATES DEPOSITORY.

5215

*The First National Bank,
Perth Amboy, N.J.*

HAMILTON F. KEAN, PRESIDENT.
HARRY CONARD, CASHIER.
JOHN M. O'TOOLE, ASST. CASHIER.

Dec. 27, 1913.

Phila

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

Dear Sir:-

The banks of the City of Philadelphia are very anxious that that City should be considered, when locating the Regional Reserve Banks, to which, no doubt, at the proper time, your Committee will give the proper attention.

A good deal of our business is payable at Philadelphia, or near-by places, and it would be somewhat of advantage to us if, when considering the locations, Philadelphia would receive favorable consideration.

Yours very truly,

Harry Conard
Cashier.

6000 25

PHILLIPSBURG NATIONAL BANK

JNO. A. BACHMAN, PRESIDENT.
J. L. LOMERSON, CASHIER.
R. C. BACHMAN, ASST. CASHIER.

NO. 1239

CAPITAL \$ 200,000
SURPLUS \$ 300,000

PHILLIPSBURG, N.J.

[Handwritten signature]

1 Dec 27 1913.

Dear Sir:-

Being so closely identified with the banks of Philadelphia, we are deeply interested in having one of the Regional Reserve Banks located in that City, which stands third in amount of deposits.

We trust that the Committee for Organizing Regional Banks and Selecting the Reserve Cities will consider the importance of Philadelphia, and see its way clear to establish such a bank there.

Yours very truly

[Signature]
Jno. A. Bachman
Pres.

Honorable
Secretary of the Treasury
Washington, D.C.

G.W. CARR, President.

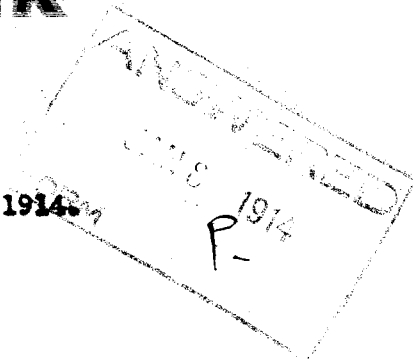
J.M. McCOWAN, Vice President

WADSWORTH CRESSE, Cashier.

PITMAN NATIONAL BANK

Pitman, N.J.

Jan. 6, 1914



Committee for Organizing Regional Banks,

Washington, D. C.

Gentlemen:-

We take the liberty of addressing you relative to the selection of Philadelphia as a Reserve City.

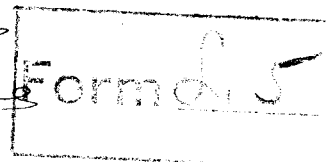
We feel that "The laborer is worthy of his hire", and we believe that you feel the same. It would therefore seem that considering the eminent financial position acquired by this centre from the very beginning of banking in this country, you would be warranted in giving to this community the benefit of a Reserve City.

Owing to the vast number of manufacturing industries located there, the section hereabouts is literally flooded with items which must be cleared through Philadelphia, and our experience teaches us that any other channel of exchange would work a great hardship on the business of this section.

Yours very truly,

Wadsworth Cresse

Cashier.



E. B. BRADFORD, PRESIDENT

LEVI ROBBINS, VICE-PRESIDENT

L. ROBBINS, JR., CASHIER

10036

THE FIRST NATIONAL BANK

CAPITAL, \$25,000
SURPLUS, \$5,000

PORT NORRIS, N. J., December 27 1913

ACCOUNTS SOLICITED
COLLECTIONS SPECIALTY
FOREIGN EXCHANGE

To the

Committee for Organizing Regional Banks,
Washington, D.C.

ANSWERED
DEC 31 1913
L-5-12a

Gentlemen;-

In selecting the locations for the Regional Reserve Banks, we earnestly hope that Philadelphia will be favored by you for one location.

It has proven very advantageous to us to have our reserve in Philadelphia as it is the natural reserve center for this bank and as that city is third in size as to its banking resources and net deposits of the United States, we feel that this very important city should not be omitted.

Respectfully,

Levi Robbins Jr.
Cashier.

Form 5

Phila

The First National Bank

RIDGEWOOD, N.J.

F. E. PALMER, PREST. P. G. ZABRISKIE, VICE PREST.
L. F. SPENCER, CASHIER A. F. HALL, ASST. CASHIER
CORNELIUS DOREMUS, COUNSEL

Dec. 27, 1913.

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

Sir:

This Bank has for many years collected substantially all its items payable in the United States, except the nearby towns of New Jersey and such as are par in New York City, through its Philadelphia correspondent, and the result has been exceedingly satisfactory. It will therefore be most gratifying to us if the designating powers shall find it consistent with their views to establish one of the Federal Reserve Banks in that city.

Aside from our own convenience it is our firm conviction that the great city of Philadelphia is well entitled to such recognition, as one of the most important business centres in the country. It is our earnest hope that this old cradle of Liberty will be chosen as one of the Reserve Cities.

Respectfully,

L. F. Spencer

Form L5

ANSWERED
DEC 27 1913
L M B
L5

W. T. HILLIARD,
PRESIDENT

BIDDLE HILES,
CASHIER

City National Bank of Salem

No. 3922

Handwritten initials

Salem, N. J., December 26, 1913.

ANSWERED
JAN 6 1914
FORM L L

Hon. William G. Mc Adoo,
Secretary of Treasury,
Washington, D. C.

It would be a very great accommodation to this bank if we could have one of the Federal Reserve Banks established in the City of Philadelphia. We have done business with the Girard National Bank, of that City, for many years and have had all our wants supplied in a very satisfactory manner, and it is much more convenient for us to have our correspondent at Philadelphia, only 37 miles away than it would be to be obliged to go to New York, involving a trip of over 100 each way.

Hoping that you may see your way clear to granting our request, we are

Yours very truly,

W. T. Hilliard

Pres't. City National
Bank of Salem.

Form L5

WESTERN UNION TELEGRAM



THEO. N. VAIL, PRESIDENT

[Handwritten signature]

608

[Handwritten scribble]

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN
185 NY 134

SALEM NJ 24

HON SE
SECRETARY OF THE TREASURY

B

[Handwritten scribbles]

WASHINGTON DC

WE EARNESTLY REQUEST YOUR FRIENDLY AID IN HAVING PHILADELPHIA
DESIGNATED ONE OF THE FEDERAL RESERVE CITIES AS LARGE MANUFACTURING
AND CULTURAL AND OTHER INTERESTS COULD THUS BE BETTER SERVED WE TRUST
IN YOUR FAVORABLE CONSIDERATION

SALEM NATIONAL BANKING CO.

2456

THE FIRST NATIONAL BANK
OF SPRING LAKE, N.J.

O. H. BROWN, PRESIDENT
F. F. SCHOCK, CASHIER

E. V. PATTERSON, VICE PRES.
C. H. CRAIG, ASST. CASHIER

ANSWERED
DEC 30 1913
P

Dec 30th 1913.

Senator Hughes.

Washington

Form 20

Dear Sir:

The new currency act provides the selection of certain cities to be designated as Federal Reserve cities and I am writing you to request that you urge the selection of Philadelphia as one of them. Thanking you

Yours respectfully
F. F. Schock

3878

First National Bank

South Amboy, N. J.

December 29, 1913.

Harry C. Perrine,
PRESIDENT
R. C. Stephenson,
CASHIER

Committee for organizing Regional Banks,
Washington, D. C.

RECEIVED
JAN 12 1914
J. L. S.

Sirs:-

When selecting the location of the Regional Reserve Banks we trust you will consider locating one in the city of Philadelphia, Pa.

That city has for a long time collected items payable all over the Country for the Jersey Banks and has always been ready to assist them in any way consistent with good banking.

We believe it will be to our advantage of to have one/the Regional Banks located in that City.

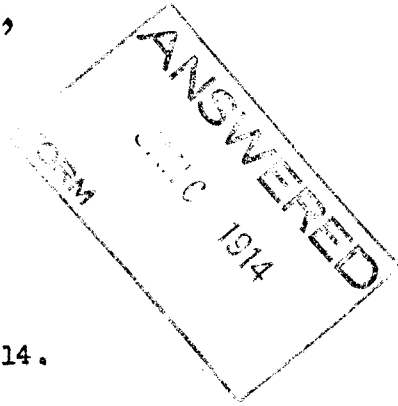
Yours respectfully,

R. C. Stephenson
Cashier.

Form *15*

WILLIAM HUGHES, N. J., CHAIRMAN.
THOMAS S. MARTIN, VA.
BENJAMIN R. TILLMAN, S. C.
ASLE J. GRONNA, N. DAK.
WILLIAM P. DILLINGHAM, VT.
JAMES J. O'BYRNE, CLERK.

United States Senate,
COMMITTEE ON
EXPENDITURES IN THE NAVY DEPARTMENT.



January 2, 1914.

My dear Mr. McAdoo:

I beg to enclose herewith two letters
from National Banks in the State of New Jersey,
urging the selection of the City of Philadelphia
for one of the federal reserve banks.

Very respectfully,

The Honorable,

the Secretary of the Treasury.

Enc.

OCEAN COUNTY TRUST COMPANY

CAPITAL - - \$100,000.00

GEO. H. HOLMAN, PRESIDENT
ABM. C. B. HAVENS, FIRST VICE PRESIDENT
B. E. ENO, SECOND VICE PRESIDENT
WILLIAM F. SIMMONS, TREASURER
I. W. CARMICHAEL, COUNSEL AND TRUST OFFICER

TOMS RIVER, N. J., December, 29th. 1913.

Organization Committee of Federal
Reserve Act.
Washington D. C.

Dear Sirs.

We wish to be recorded as recoccurring the City of Philadelphia, as one of the Cities for the establishment of one of the Federal Reserve Banks, and hope you can consider it favorably.

Yours Truly.

Ocean County Trust Company.

Geo. H. Holman,
President.

FORM *LS*

ANSWERED
JAN 7 1914
FORM *P-5* one

Trenton Trust & Safe Deposit Co.

BARKER GUMMERE, PRESIDENT.
WASHINGTON A. ROEBLING, VICE PRESIDENT.
BARKER G. HAMILTON, SECRETARY & TREASURER.

NELSON L. PETTY, TRUST OFFICER.
H. ARTHUR SMITH, CASHIER.
HOWARD F. TOMLINSON, ASST. CASHIER.

Trenton, N. J.

December 30, 1913.

Philadelphia

To
Committee for Organizing Regional Banks and
Selecting of Reserve Cities,

Washington, D. C.

[Handwritten initials]

Honorable Sirs:

May we speak a word in behalf of the advantages of the City of Philadelphia for the location of a Regional Reserve Bank in that City? The bulk of our out-of-town business has been handled by Philadelphia institutions for many years. In that city we have maintained the largest part of our reserve accounts. It is of particular advantage to us because of its location, as we find it necessary to send a messenger to our correspondent on an average of at least three times a week. We trust that when your Committee considers the merits of the different cities under consideration that you will find it advantageous to locate one of the banks at Philadelphia.

Very truly yours,

H. A. Smith

Cashier.

ANSWERED
JAN 7 1914
FORM 65-ome

CAPITAL \$ 500,000

SURPLUS \$ 500,000

THE TRENTON BANKING COMPANY

CHARTERED 1804

TRENTON, N.J.

JOHN A. CAMPBELL, PRESIDENT

HENRY W. GREEN, V. PRES.

ROBERT W. HOWELL, CASHIER

FOSTER C. GRIFFITH, V. PRES.

IRA FROST, ASST. CASHIER

10

Dec. 26, 1913.

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

Dear Sir:

As a New Jersey bank having had relations with Philadelphia financial institutions for more than one hundred years, we are naturally interested in the banking facilities of that city, and we beg leave to say that we should be very happy to have Philadelphia designated a Federal Reserve city.

Philadelphia, as one of our greatest and most conservative banking centers, is, we feel, entitled to possess a Federal Reserve Bank, and we would respectfully ask that you grant it serious consideration in this connection.

Respectfully yours,

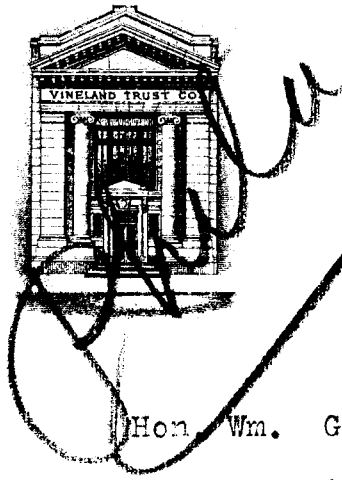
Robert W. Howell Cashier

Form LS

ROYAL P. TULLER, VICE PRES.
HERBERT C. BARTLETT, VICE-PRES.

WILLIAM CHAMBERS, PRESIDENT.

J. PIERSON REED, SECY & TREAS.
L. NEWCOMB, ATTORNEY.



VINELAND TRUST COMPANY

VINELAND, N.J. Dec. 30, 1913.

Form 25

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

Dear Sir:

I take the liberty of urging upon you the establishing of a Federal Reserve Bank in Philadelphia, calling to your attention the fact that Philadelphia stands third with the cities of the United States in its banking resources. South Jersey depends upon Philadelphia for its accommodation as well as a very large territory adjacent to Philadelphia in Pennsylvania, Central and North Jersey, Delaware and Maryland. The well known conservatism and ability of the banking fraternity of Philadelphia, we feel is entitled to the utmost consideration and we therefore urge upon you the consideration of that City in your selection of a location for regional banks.

Trusting you will see your way clear to designate Philadelphia as a regional reserve center, I remain

Respectfully yours

ANSWERED
DEC 31 1914
65 omc

WC-ELF

Pres.

PHILIP P. BAKER, PRES.
BENJ. F. LADD, VICE PRES.
GEORGE DAVIDSON, CASHIER

S. C. PARKER, ASST. CASHIER
HARRY G. WALLS, ASST. CASHIER

The Tradesmens Bank

VINELAND, N. J.

Dec. 30, 1913.

Phila

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

Phila

Dear Sir:-

We would respectfully add our recommendation
that Philadelphia be appointed a Regional
Reserve Bank, believing this would help
particularly South Jersey.

Very truly yours,

Geo. Davidson

Cashier.

MS.

ANSWERED
JAN 7 1914
FORM 6-5 omc

Phila

MYRON J. KIMBALL, PRESIDENT
A. K. RICHMAN, VICE PRESIDENT

2918

CHARLES LAFFERTY, CASHIER
EDGAR S. ALE, ASST. CASHIER

THE *Vineland National Bank*

UNITED STATES DEPOSITORY

Vineland, N. J.

Dec. 27, 1913.

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

Honored Sir:-

We believe it would be for the good and tend toward the success of the new Currency System, if Philadelphia is made one of the Regional Reserve Cities, and we respectfully ask you to use your influence in having it so designated.

Yours respectfully,

Charles Lafferty

C.L

Cashier.

25

ANSWERED
DEC 28 1914
FORM *25*

W. S. CONNER, PRES IT

DAVID O. WATKINS, VICE PRESIDENT

CHAS. O. CORSON, CASHIER

W. S. Conner

FIRST NATIONAL BANK

WESTVILLE, N. J.

Dec. 29, 1913
Committee for Organizing Regional Banks
Nashville, Tenn.

ANSWERED
JAN 6 1914
FORM *J. L.*

Form *L5*

Gentleman,

As this institution has its reserve agent in New York and Phila. with nearly all business going through Phila as one interested in new currency bill and regional banks we wish the committee to know that a regional bank located in Phila. will be a great advantage to us. Thanking you for your support in this matter.

yours very truly
Charles O. Corson, Cashier

The First National Bank

Williamstown, New Jersey

January 3rd. 1914.

Committee for Organizing Regional Banks,
Washington,
N. C.

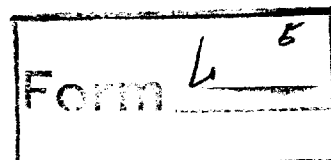
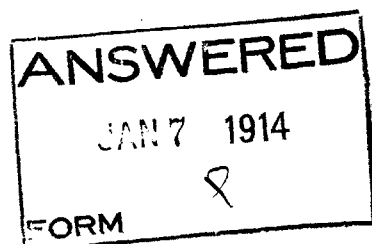
Gentlemen,

In view of the fact that 80% of the checks which are deposited with us are on banks in or near Philadelphia and that we must collect these items at the earliest possible moment it will be a very great inconvenience to us if Philadelphia is not chosen as a Reserve City.

Very truly yours,

Frank P. Hall

Cashier.



Made by
Smith
State, Pa.
Pa.

CABLE ADDRESS
"DEXTRO" PHILADELPHIA.

OFFICES

NEW YORK, 100 JOHN ST.
 CHICAGO, 222-224 W. LAKE ST.
 WASHINGTON, 1111 14TH ST. N.W.
 PITTSBURGH, 209 THIRD AVE.
 MILWAUKEE, 613 CASWELL BLOCK
 MINNEAPOLIS, 427-429 WASHINGTON AVE. N.
 LONDON, CAXTON HOUSE, WESTMINSTER, S.W.

CAPITAL \$ 2,000,000 00

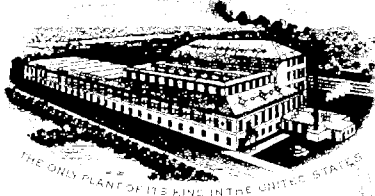
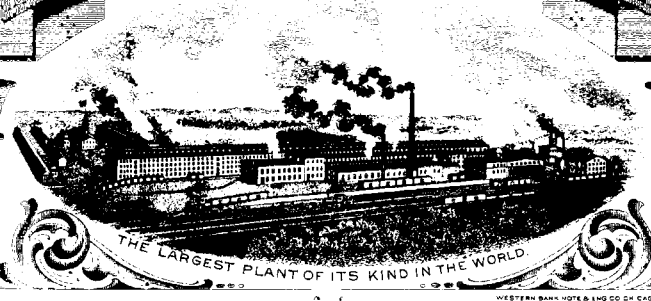
CODES
WESTERN UNION
UNIVERSAL EDITION
OFFICES

BOSTON, 186 PURCHASE ST.
 ST. LOUIS, 215 CHESTNUT ST.
 BUFFALO, 17 TERRACE
 PHILADELPHIA, NORTH AMERICAN BLDG.
 CINCINNATI, 528 MAIN ST.
 CLEVELAND, 1387 W. NINTH ST.

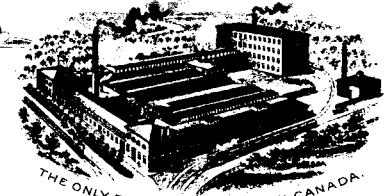
KEASBEY & MATTISON COMPANY

MANUFACTURERS OF
MAGNESIA
FELTS, PIPE AND BOILER COVERINGS.

MANUFACTURERS OF
ASBESTOS
BOILER CEMENTS AND AIR CELL COVERINGS.

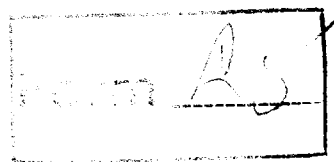


HEADQUARTERS FOR
 ASBESTOS SHEATHING, PAPER, MILLBOARDS &c.
 AND FIRE-PROOF COVERINGS OF EVERY DESCRIPTION
 ASBESTOS MANUFACTURES GENERALLY



AMBLER, PENNA., U.S.A. January 14th, 1914.

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



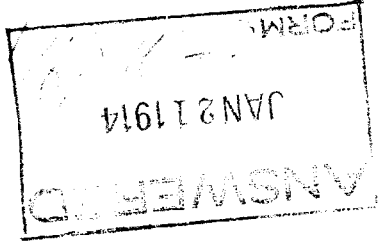
Dear Sir:

At the annual meeting of the stockholders of our Corporation held this day, the Secretary of our meeting was unanimously directed to send to you the enclosed letter as voicing our stockholders opinion as to the proper selection of at least one of the Regional Banks. May we beg of you to give this letter your usual courteous attention and oblige

Yours respectfully,

HVE/M.

KEASBEY & MATTISON CO.,
 Secretary.



Estimates limited to thirty days' acceptance. Prices subject to change without notice.

CABLE ADDRESS
"DEXTRO" PHILADELPHIA.

OFFICES

NEW YORK, 100 JOHN ST.	CHICAGO, 222-224 W. LAKE ST.
WASHINGTON, 1111 14TH ST. N.W.	PITTSBURGH, 209 THIRD AVE.
MILWAUKEE, 613 CASWELL BLOCK	MINNEAPOLIS, 427-429 WASHINGTON AVE. N.
LONDON, CAXTON HOUSE, WESTMINSTER, S.W.	

CAPITAL \$2,000,000,000

CODES
WESTERN UNION
UNIVERSAL EDITION
OFFICES

BOSTON, 186 PURCHASE ST.	St. LOUIS, 215 CHESTNUT ST.
BUFFALO, 17 TERRACE	PHILADELPHIA, NORTH AMERICAN BLDG.
CINCINNATI, 528 MAIN ST.	CLEVELAND, 1387 W. NINTH ST.



MANUFACTURERS OF

MAGNESIA

MANUFACTURERS OF

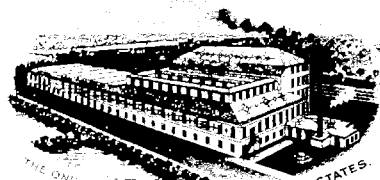
ASBESTOS

FELTS, PIPE AND BOILER

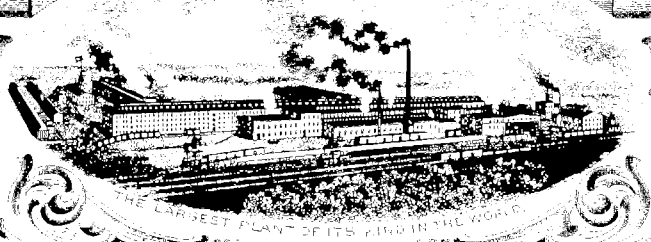
BOILER CEMENTS AND AIR CELL

COVERINGS.

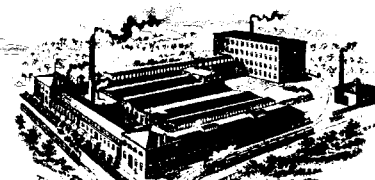
COVERINGS.



THE ONLY PLANT OF ITS KIND IN THE UNITED STATES.



LARGEST PLANT OF ITS KIND IN THE WORLD.



THE ONLY PLANT OF ITS KIND IN CANADA.

HEADQUARTERS FOR
ASBESTOS SHEATHING, PAPER, MILLBOARDS &c.
AND FIRE-PROOF COVERINGS OF EVERY DESCRIPTION
ASBESTOS MANUFACTURES GENERALLY

AMBLER, PENNA., U.S.A. January 14th, 1914.

To the

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

Dear Sir:-

We understand from our careful reading of the recently enacted "Currency Act" into Law that it was created and passed with the special object in view of preventing the undue concentration of the Nations deposits in the larger Banks of New York City and thus automatically placing a source of concentrated money power in the hands of a small coterie of bankers who use it through their financial genius suggesting to them the widespread and effective system of interlocking directorates, through which they virtually laid the entire country under tribute for their own personal enrichment at the expense of the whole people! That this was really the result of this money concentration was clearly shown by the report of the Pujo Committee which although well known to us personally, laid the pertinent facts bare to the contemplation of the Public. We regard to Pujo report as largely contributing to the passage of the "Currency Act", necessary as some sort of Act was, to get away from our antiquated currency laws -- which everyone realized had been long out-

grown by the necessities of modern business.

In order to give vitality to this Act, how is it possible to do otherwise than select Philadelphia as one of the first selected "Regional Bank" Cities, as a matter of the most ordinary justice and equity? To associate Philadelphia with New York renders the whole Act a laughing stock to the international financial world and very clearly shows that New York has "put one over" on the Secretary of the Treasury and his associates, to whom has been given the mandate of putting the Act into operation, as intended by Congress and our President.

Philadelphia is the most substantial American City on this Continent. Everybody knows that! Its Bank clearings show less variation than other cities. It is the very first manufacturing city in this Country if we omit such "manufactures" as sweat shop clothing and similar articles. It is the second or third city in the Country in its ownership of real Capital and first in its real creative importance; in its skilled artisans, its thrifty citizens and householders.

Well! There is no use in going on to say what Philadelphia is, as it dominates the whole manufacturing industry of the United States. Everybody knows that! As we who are assembled here today are interested in our home city because of its real intrinsic worth, we beg of you to resist to the utmost the machinations of our sister cities, ignobly competing for this prize which without party feeling should be selected upon account of merit alone, in point of which Philadelphia must necessarily stand second or third upon the list of cities selected by Secretary McAdoo. We naturally look to you to use your utmost endeavor to secure a Regional Bank for Philadelphia, and we blush with mortification, that we ask you to help to do this, for as a real man with that innate sense of justice common to all real men, you cannot do otherwise than resist to the very last any endeavor to take the Regional Bank away from this section. To do this would be a crime.

Yours respectfully,

Joseph P. Mohr
Joseph P. Mohr
Secretary

HVE/M.

CABLE ADDRESS
"DEXTRO" PHILADELPHIA.

OFFICES

NEW YORK, 100 JOHN ST.	CHICAGO, 222-224 W. LAKE ST.
WASHINGTON, 1111 14TH ST. N.W.	PITTSBURGH, 209 THIRD AVE.
MILWAUKEE, 613 CASWELL BLOCK	MINNEAPOLIS, 427-429 WASHINGTON AVE. N.
LONDON, CAXTON HOUSE, WESTMINSTER, S.W.	

CAPITAL \$2,000,000.00

CODES
WESTERN UNION
UNIVERSAL EDITION
OFFICES

BOSTON, 186 PURCHASE ST.	ST. LOUIS, 215 CHESTNUT ST.
BUFFALO, 17 TERRACE	PHILADELPHIA, NORTH AMERICAN BLDG.
CINCINNATI, 528 MAIN ST.	CLEVELAND, 1387 W. NINTH ST.

KEASBEY & MATTISON COMPANY

MANUFACTURERS OF

MAGNESIA

FELTS, PIPE AND BOILER

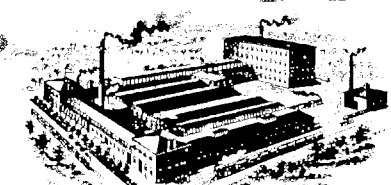
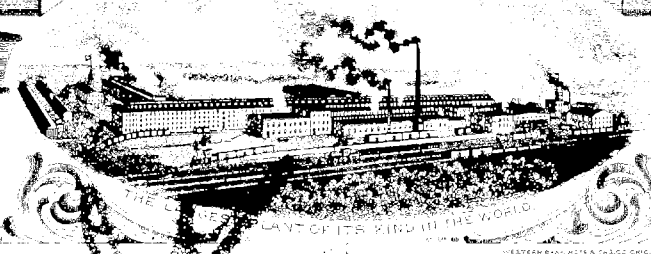
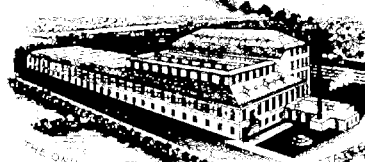
COVERINGS.

MANUFACTURERS OF

ASBESTOS

BOILER CEMENTS AND AIR CELL

COVERINGS.



HEADQUARTERS FOR
ASBESTOS SHEATHING, PAPER, MILLBOARDS &c.
AND FIRE-PROOF COVERINGS OF EVERY DESCRIPTION
ASBESTOS MANUFACTURES GENERALLY

AMBLER, PENNA., U.S.A. January 14th, 1914.

To the
Hon D. F. Houston,
Secretary of Agriculture,
Washington, D.C.

Form 65

Dear Sir:

At the annual meeting of the stockholders of our Corporation held this day, the Secretary of our meeting was unanimously directed to send to you the enclosed letter as voicing our stockholders opinion as to the proper section of at least one of the Regional Banks. May we beg of you to give this letter your usual courteous attention, and oblige,

Yours respectfully,

HVE/M.

KEASBEY & MATTISON CO.,
John Mattison
Secretary.

Philadelphia
ANSWERED
JAN 23 1914
FORM 25.74

I wish

Estimates limited to thirty days' acceptance. Prices subject to change without notice.

CABLE ADDRESS
"DEXTRO" PHILADELPHIA.

OFFICES

NEW YORK, 100 JOHN ST.	CHICAGO, 222-224 W. LAKE ST.
WASHINGTON, 1111 14TH ST. N.W.	PITTSBURGH, 209 THIRD AVE.
MILWAUKEE, 613 CASWELL BLOCK	MINNEAPOLIS, 427-429 WASHINGTON AVE. N.
LONDON, CAXTON HOUSE, WESTMINSTER, S.W.	

CAPITAL \$2,000,000.00

CODES
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KEASBEY & MATTISON COMPANY

MANUFACTURERS OF

MAGNESIA

MANUFACTURERS OF

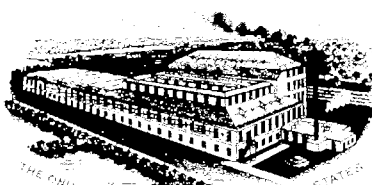
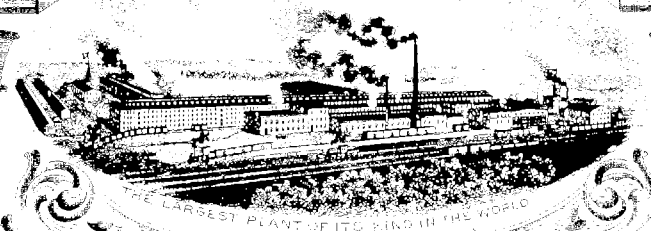
ASBESTOS

FELTS, PIPE AND BOILER

BOILER CEMENTS AND AIR CELL

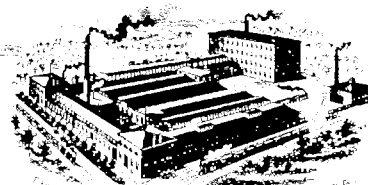
COVERINGS.

COVERINGS.



THE ONLY PLANT OF ITS KIND IN THE UNITED STATES

HEADQUARTERS FOR
ASBESTOS SHEATHING, PAPER, MILLBOARDS &c.
AND FIRE-PROOF COVERINGS OF EVERY DESCRIPTION
ASBESTOS MANUFACTURES GENERALLY



THE ONLY PLANT OF ITS KIND IN CANADA

AMBLER, PENNA., U.S.A. January 14th, 1914.

To the
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Secretary of Agriculture,
Washington, D. C.

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Yours respectfully,

 ROBERT E. McADOO, Secretary.

HVE/M.

W. P. ALBRIGHT, PRES. INT.

P. W. WEIDMAN, VICE PRES.

H. H. DIEHM, CASHIER.

The Akron National Bank,

AKRON, PA. Jan. 7, 1914.

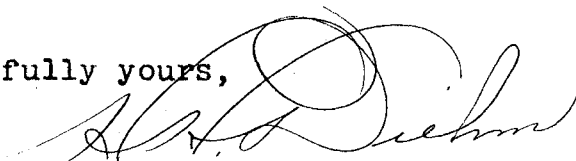
Regional Reserve Bank Organization Committee,
Washington, D. C.

Gentlemen:-

We beg to call your attention to the importance of having a Regional Reserve Bank located in Philadelphia. That this city is centrally located in one of the richest sections of the United States, is proven by the fact that it ranks third in the United States in banking resources, third in the amount of deposits and has a greater number of out of town bank accounts than any other city in the United States except New York and probably Chicago. Philadelphia is one of the oldest financial centers of the United States and has proven itself to be the natural reserve center for the entire state of Pennsylvania, which ranks second in resources.

Trusting that these facts will not be overlooked by this committee and that it will be guided by its best judgment in the matter, we are,

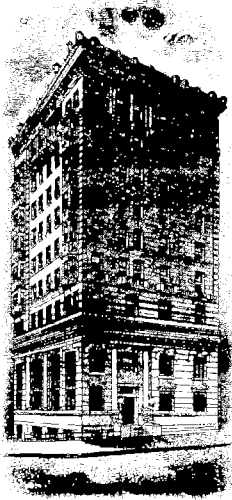
Respectfully yours,



Cashier.

ANSWERED
JAN 8 1914
FORM

Form L 5



ESTABLISHED 1855

THE ALLENTOWN NATIONAL BANK

CAPITAL \$ 1,000,000.00

REUBEN J. BUTZ, PRESIDENT
DR. C. D. SCHAEFFER, VICE PRESIDENT
JOHN F. WENNER, CASHIER
CHAS. S. DILCHER, ASST. CASHIER

ALLENTOWN, PA.

January 3, 1914

ANSWERED
JAN 7 1914
L. M. M.
FORM 2 J

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

Dear Sir:

The Allentown National Bank respectfully requests the organization of a Federal Reserve Bank in the City of Philadelphia and State of Pennsylvania, and we beg to concisely state our reasons for making such a request.

Philadelphia has always been, and will ever be, the natural place for the transaction of the commercial, and especially the banking, business of our community.

It would be exceedingly inconvenient to be compelled to transact such business, as we will have to do with the Regional Bank, either with New York, or with Baltimore, -especially is this true with regard to the last named City by reason of the fact that the means of communication whether through the mails, or by common carrier, are indirect and would require such a length of time as to hamper and delay business transactions.

Form L 5

It is our understanding that the Federal Reserve Board desires to be advised of the views of the Institutions which will compose the member Banks and for that reason we have taken the liberty of addressing you.

Very truly yours,

Reuben J. Butz
President

SECOND NATIONAL BANK
ALLENTOWN, PA.

EDWARD HARVEY, PRESIDENT. THOS. E. RITTER, VICE PRES.
C. H. MOYER, CASHIER.

25

January 7th 1914.

Hon. Wm. G. Mc Adoo, Chairman,
Federal Reserve Board,
Washington, D. C.

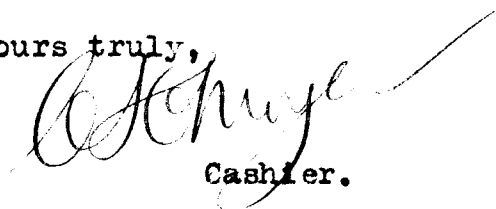
Dear Sir:

In deciding upon the location of the various
Legal Reserve Banks, we feel it would be a decided advantage
to the banks in this vicinity if a Reserve Bank were located
in Philadelphia. The reason for suggesting this is that the
banks have for years been doing their larger volume of busi-
ness through Philadelphia and it would be inconvenient to
divert all this business to New York City.

Had the banks found it more convenient to have
done their business through New York heretofore, they would
not at this time feel that Philadelphia should be named as
a Reserve City.

Trusting your Board will give this request due
consideration, I beg to remain,

Yours truly,



Cashier.

WRM.

ANDREW KREIDER, PRES. ET.

C. V. HENRY, VICE PRESIDENT.

GEO. W. STINE, CASHIER.

2384

Annville National Bank

ANNVILLE, PA.



Dec 27 1913

Phila
To the

*Hon Secretary of the Treasury
Washington D. C.*

La 25

Dear Sir

*Would be pleased to have
our nearby City of Philadelphia be
given a Federal Reserve Bank
if you find it proper to do so
we will certainly appreciate it if
granted*

*Yours Respy
Geo. W. Stine
Cashier*

LS

FRANK K. MILLER, PRESIDENT
JOHN W. CLAGHORN, CASHIER

9905

H. WILSON MOORHOUSE, V. PRES.
ROLLIN NORRIS, VICE-PRESIDENT

CAPITAL, \$50,000.00
THE ARDMORE NATIONAL BANK
MEMBERS AMERICAN AND PENNSYLVANIA BANKERS ASSOCIATION

UNITED STATES DEPOSITORY, POSTAL SAVINGS FUNDS

ARDMORE, MONTGOMERY CO., PA.

Dec. 26, 1913.

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

13

Dear Sir:-

The Officers of the Ardmore National Bank wish to endorse your consideration of Philadelphia, as one of the Federal Reserve Cities, and hope that in the enactment of the new Currency Bill, Philadelphia will be favored by your selection, as one of the eight or more cities to be named.

We assure you we will appreciate anything you can do for us in this matter.

Yours very truly,

John W. Claghorn
Cashier.

Form LS

E. B. JERMYN, PRESIDENT.

J. J. KEARNEY, VICE PRESIDENT.

L. S. PARSONS, CASHIER.

THE ARCHBALD BANK

ESTABLISHED 1909.



Philadelphia
CAPITAL \$50,000.
SURPLUS ~~\$40,000.~~
\$18,000

Archbald, Pa., Dec. 27, 1913.

Secretary of the Treasury,
Washington, D.C.

La P

Dear Sir:-

I would respectfully and urgently request that your influence be used toward designating Philadelphia as one of the Reserve Cities under the new currency act.

I believe that as a business center and because of its financial strength and its record; because of its liberal treatment of other banks; its convenience to the large number of banks in this section of Pennsylvania it should be so designated and I beg to assure you that anything you may do in the direction indicated will be sincerely appreciated.

Very respectfully,

Cashier.

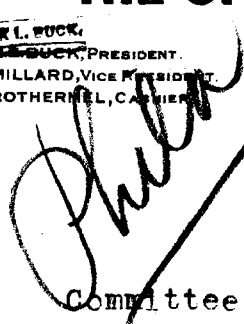
P.A.

Form *LS*

CAPITAL \$60,000
SURPLUS AND UNDIVIDED PROFITS \$160,000.

THE CITIZENS NATIONAL BANK

FRANK L. ROCK,
PRESIDENT.
O. B. MILLARD, Vice President.
W. S. ROTHERMEL, Cashier.



ASHLAND, PENNA.

December 29, 1913.

Committee for Organization,

Federal Reserve Banks,

Care of the Secretary of the Treasury,

Washington, D. C.

ANSWERED
DEC 30 1913

Gentlemen:

We respectfully request your consideration as to the selection of the City of Philadelphia, for the location of one of the Federal Reserve Banks.

Respectfully,



Cashier.

Form 15

J. D. McCONNELL, PRES. T.

GEORGE FLUEHR, VICE PRESIDENT

GEO. F. RENTZ, CASHIER.

CAPITAL \$100,000.

UNITED STATES DEPOSITARY

THE ASHLAND NATIONAL BANK

ASHLAND, PA., December 26th, 1913,

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

Sir:- The Ashland National Bank of Ashland, Pa. most respectfully requests favorable consideration of the City of Philadelphia, Pa., as one of the desirable places in which to establish a Federal Reserve Bank as provided for in the Currency bill,

Almost all of the business of the country banks in the State of Pennsylvania and adjoining States is and has been done through the various Philadelphia Banks and we feel that the establishing of one of the Federal Banks in this City would be a great advantage to the said country banks as well as to the Government at large,

We might add that the relations which the various country banks have had with the Philadelphia Banks have been a source of profit and pleasure and we hope that in the establishing of the various Reserve Banks the City of Philadelphia will be favorably considered, it being well adapted on account of its diversified interests to serve all parties with satisfaction and to good advantage.

Very truly yours

Geo. F. Rentz

Cashier.

Form 45

THOMAS J. PHILIPS, PRESIDENT.

W. S. HASTINGS, VICE PRESIDENT.

HORACE L. SKILES, CASHER

No. 7056

The Atglen National Bank

CAPITAL. \$40,000
SHAREHOLDERS' LIABILITY. \$40,000

ORGANIZED, NOV. 24, 1903.
ARTERED, DEC. 6, 1903.
COMMENCED BUSINESS, DEC. 21, 1903.

Atglen, Pa., DEC 27 1913 191

Pa. 10

Hon William G. McAdoo

L5

Secretary of the Treasury,
Washington D.C.

Sir ANSWERED
DEC 1914
FORM

I take the liberty of
addressing you to urge the
location of a Federal Reserve
Bank in Philadelphia Pa.

From an historical stand-
point, from a business
stand-point and a Banking
stand-point Philadelphia
claim is second to none.

The banks there are most
conservative, and yet have
always been most accomodating

THOMAS J. PHILIPS, PRESIDENT.

W. S. HASTINGS, VICE PRESIDENT.

HORACE L. SKILES, CASHIER

No. 7056

The Atglen National Bank

CAPITAL. \$40,000

SHAREHOLDERS' LIABILITY. \$40,000

ORGANIZED, NOV. 24, 1903.

CHARTERED, DEC. 6, 1903.

COMMENCED BUSINESS, DEC. 21, 1903.

2

Atglen, Pa.,

191

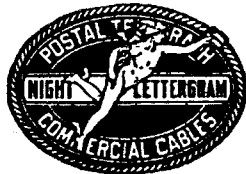
and liberal in their services rendered to country banks.

We feel that the large business interests, and banking capital of Phil^a should be sufficient claim for the location of such a Reserve Bank, and in addition the banking interest within a radius of two or three hundred miles of Philadelphia, represent ~~two~~ more banking establishments and larger banking capital than any other like territory in the United States.

ANSWERED
DEC 11 1914

Trusting that you will give the City of Pottsville your favorable consideration we are yours sincerely
Horace L. Skiles Cash

POSTAL TELEGRAPH-CABLE COMPANY



NIGHT LETTERGRAM

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

RECEIVED AT

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1148 CP

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383

M. 69 P 27 34 EXTRA NL

ATHENS PA DEC 26 13

HON WM G MCADOO

WASHN DC

ANSWERED
JUNE 1914
19

464

CONSIDERING PHILADELPHIA A VERY IMPORTANT AND CONVENIENT

CITY WE REQUEST THAT YOU USE YOUR INFLUENCE IN MAKING

IT ONE OF FEDERAL RESERVE CITIES.

Form LS

ATHENS NATL BANK

M. A. SLEEPER CASHIER

SOLOMAN J. PUSEY, PRES.

J. HOWARD BROSIUS, CASH.

The National Bank of Anndale

Anndale, Pa.

December 29, 1913.

Phila

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

La R 5

Dear Sir:-

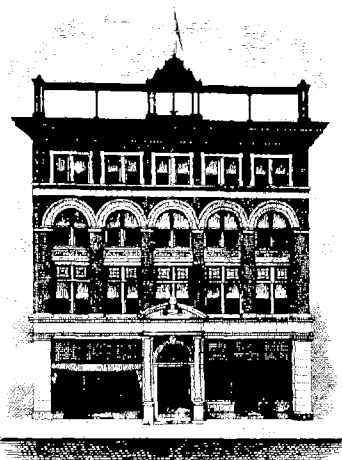
We believe the Regional Reserve Banks should perform for the member banks all the services now performed by Reserve Agents. As they are to hold all the reserve of the member bank, not held in their own vault, and without interest, they should, in our opinion, be able to give full reserve agent service. If they do not the member banks will be required to keep as now a deposit with their city correspondent in order to have their collections made.

As Philadelphia is the third largest city in financial importance we believe it important that this city be designated for a Reserve Bank even if it should require that the full number of Reserve Banks authorized be organized. We believe this to be true, especially if the Reserve Banks are to perform clearing and collection business.

Yours very truly,

[Signature]
Cashier.

Form *LS*



THOS BOLGER,
VICE PRESIDENT.
WM. H. SMITH,
SECRETARY.

A. A. SEEM, M. D.
PRESIDENT.

GEO. H. WISE,
TREAS.
W. A. SMITH,
ASST. TREAS.

The Bangor Trust Company

Bangor, Pa. December
Twenty-Ninth
Nineteen
Thirteen.

ANSWERED
JAN 1 1914

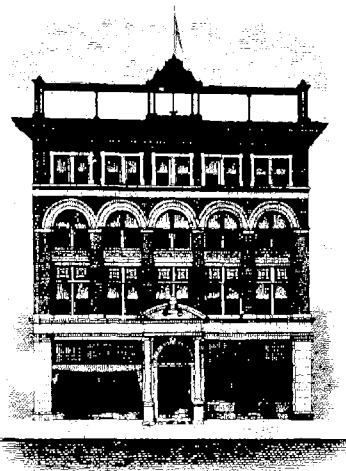
Hon. William G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

We are led to understand from newspaper and other sources that there is a question about the establishment of a Federal Reserve Bank in Philadelphia.

We desire to urge upon you the advisability of considering Philadelphia for a Reserve Institution. Pennsylvania Banks generally have been accorded the best of treatment at the hands of the Philadelphia Banks, and I believe that numerous correspondents throughout the United States will attest to the correctness of the above statement.

Our items have always been collected at par, which saves us money and facilitates our exchanges, and for courtesy and general treatment we could ask no better. Speaking for ourselves, we would much prefer the establishment of a reserve bank in Philadelphia than New York City.



THOS. BOLGER,
VICE PRESIDENT.
WM. H. SMITH,
SECRETARY.

A. A. SEEM, M.D.,
PRESIDENT.

GEO. H. WISE,
TREASURER.
W. A. SMITH,
ASST. TREASURER.

The Bangor Trust Company

Bangor, Pa.

Hon. W. G. McAdoo (2)

I trust that you will give the matter your full and thoughtful consideration, and I believe that if Philadelphia is selected as a Reserve Bank City that such a decision on your part will be found to be eminently satisfactory to the country at large.

Very respectfully yours,

Geo. H. Wise
Treasurer.

WM. BRAY, P. nt.

CHAS. N. MILLER, V. President.

ANDREW EYER, Cashier.

4513.

The Merchants National Bank.

Our Bank Note Co. St. Louis.

Bangor, Pa., January 8, 1914.

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

Form 25

Dear Sir:-

Philadelphia as a business center and because of its financial ~~strata~~^{state} and record, is entitled to a federal reserve bank. We shall greatly appreciate it if you will recommend this City as one of the Federal Reserve Cities. Philadelphia has always been regarded as one of the most conservative and constructive Cities and is entitled to have one with banking resources of \$1,000,000.00 ~~warrant~~.

Very respectfully yours,

Merchants National Bank.

Wm May
President.

Andrew Eyer
Cashier.

ANSWERED
JAN 10 1914
FORM 25

THE FIRST NATIONAL BANK OF BALLY

G. W. MELOHER, PRESIDENT
A. H. WELER, VICE PRESIDENT
S. B. LATSHAW, VICE PRESIDENT
WILLARD K. WISE, CASHIER

BALLY, PA., Dec. 31, 1913. 191

Committee for Organizing Banks,
Washington, D.C.

Gentlemen:-

We notice by the newspapers
that there is some doubt of Phila. getting
one of the Regional Reserve Banks.

We would ask that you give
careful attention to the needs of the
country banks of Penna. of which we are one
note their deposits and clearings, and
remember that most of us have to look
to Phila. for prompt and efficient service.

Very truly,

W. K. Wise
Cashier.

Form *L 6*

ANSWERED

JAN 3 1914

FORM *L 5*

L

A. A. ULSH
President

J. H. DRESE
Vice President

J. F. SN
er

5777

FIRST NATIONAL BANK

of Beaver Springs, Penna.

DEC 24 1913

Beaver Springs, Pa., 191

Dear William G. McAdoo
Secretary of U.S.

Dear sir:-

We ask you to kindly designate Philadelphia as a location of a Federal Reserve Bank. The business through this part of the country can be best taken care of in Philada. and believing that Phila is one of the large centers largely surrounded by business interests covering a great territory.

Thanking you to look into this matter.

We are very truly
Yours
J. H. Dreese

Form 1-5

PRESIDENT
GEO. L. RUSSELL

VICE PRESIDENT
JOHN B. FLOYD

CASHIER
A. C. HELFRICK

5306

The Belleville National Bank

Belleville, Pa., 12/24/13. _____ *191* _____

Secretary of the Treasury,
Washington, D. C.
Dear Sir:-

In the naming Federal Reserve Cities, which you will do shortly, I would respectfully urge that among others you name Philadelphia as one, as I think the banks of this section of the U. S. would be pleased to have Philadelphia named as one of the Federal Reserve Cities, and as we all believe it is the Department's desire to serve the people, we would ask that you give Phila due consideration.

Yours truly,



cashier.

B

25

CHARLES M. McCURDY,
PRESIDENT.

JAS. K. BARNHART,
CASHIER.

The First National Bank

BELLEFONTE, PA.

CAPITAL \$100,000.

SURPLUS \$125,000.

Jan. 2, 1914.

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

ANSWERED
JAN 2 1914
J. K. Barnhart

Sir:-

We respectfully urge that one of the Federal Reserve Banks be located in Philadelphia. The importance of that city as a bank center and particularly as a collection center is known to you. The business of a large and important section cannot be done elsewhere without a loss and inconvenience to a large number of banks. Philadelphia is a natural center for all the region east of the Alleghenies, embracing middle and southern Pennsylvania and adjacent country, and we hope you will give favorable consideration to its claims.

Form 25

Yours respectfully,

Charles M. McCurdy
President.

NO. 10128

The Farmers National Bank

CAPITAL, SURPLUS AND PROFITS, \$59,000.00

JOHN REED, PRESIDENT.
JOS. T. FLEMING, VICE PRESIDENT.
F. W. WARNER, CASHIER.

BELLEVILLE, PA. Dec. 24th, 1913.

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

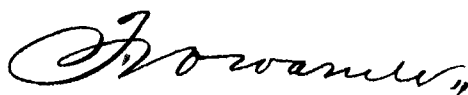
Dear Sir:-

Now that the new currency bill has become a law, we wish to suggest the name of Philadelphia, which we trust you will consider in your designation of Federal Reserve Cities.

It is not necessary to recall the many occasions on which Philadelphians have rendered valuable services to our Government. We believe that Philadelphia, as a great business center and because of its financial strength and its record, is entitled to a Federal Reserve Bank.

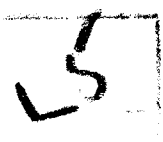
We trust you will give Philadelphia favorable consideration.

Very truly yours,



Cashier.

L-5



Phila

M. JACKSON CRISPIN, PRESIDENT S. C. JAYNE, CASHIER
NO 568
THE FIRST NATIONAL BANK
CAPITAL \$75,000. SURPLUS FUND \$100,000
BERWICK, PA.

December, 27, 1913.

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

Sir;-

The board of Directors of The First National Bank of Berwick, Penna., unanmosuly and respectfully request that Philadelphia be desidnated as a loca- tion for a Federal Reserve Bank.

We are more closely allid^s with and much better served by that city than we can be by any other.

Respectfully,

S. C. Jayne Cashier.

For L5

5211

Bloomsburg National Bank.

BLOOMSBURG, PA.

A.Z. SCHOCH, PRESIDENT. PAUL E. WIRT, VICE PRESIDENT.
WM. H. HIDLAY, CASHIER.

December 29th, 1913.

Phila

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

Pa L5

Dear Sir:-

Permit us to add our appeal to you for
the designation of Philadelphia as a Federal Reserve
Bank under the New Currency Act.

We fully believe that the leading city of
this great Commonwealth, with its large financial and
Commercial interests, deserve, at the hands of your
Commission, recognition for the service and convenience
of the very large territory which it serves.

Very respectfully yours,

A. Z. Schoch

AZS/B

President.

Form *L5*

CAPITAL \$60,000 SURPLUS AND
C.M.CREVELING, PRES. UNDIVIDED PROFITS \$100,000.00
M.MILLEISEN, CASHIER

The Farmers National Bank,
Bloomsburg, Pa.

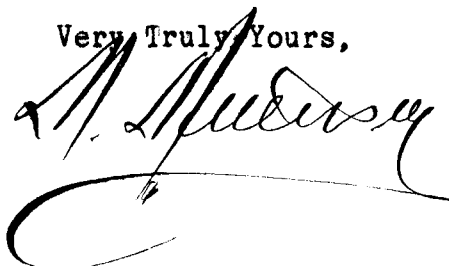
Jan. 5, 1914.

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

Dear Sir:-

We beg to go on record as favoring the establishment of one of the new regional reserve banks in the City of Philadelphia, and our reason for favoring the same is on account of the close business relations that exist between our section of the country and the City of Philadelphia ; and we feel that for banks particularly in this region the best service would be given, and hope the Organization Committee may see their way clear to establish a bank at Philadelphia.

Very Truly Yours,



Cashier.

MM-DM.

ANSWERED
JAN 7 1914
FORM 65 MB

FORM 65

No. 8329

Bridgeport National Bank

OF BRIDGEPORT, PA.

CAPITAL \$ 75,000.00.

C.H. MANN, M.D., PRESIDENT.
JOHN HAMPTON,
ISAAC A. SMITH,
EDWARD B. CONARD, } VICEPRESIDENTS.
W.H. KNEEDLER, CASHIER.

Bridgeport, Pa.

January 2, 1914.

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

Dear Sir:

I beg to call your attention to some facts which point to Philadelphia as one of the logical cities to be designated as one of the eight Federal Reserve Cities under the new Currency Act passed by Congress, and which became a law on December twenty-third.

Philadelphia is the third city in population, counting that population actually resident within the corporate limits of the city, and with the contiguous territory, lying in Pennsylvania and New Jersey, numbers upwards of two million souls, who transact their business in and with the city, and live within it or within the contiguous territory which is tributary to the city proper.

In the matter of manufactures, the importance of the city is high, its manufactured products embracing all classes of goods, from the smallest to the greatest, and finding their destination in practically all parts of the civilized world.

The banking business of Philadelphia is the third in point of volume, in the entire country, the total banking resources being well over a billion dollars, and the deposits in banks and trust companies closely approaching three hundred millions.

I represent a financial institution, one of hundreds which are tributary to the City of Philadelphia, and whose interests make an almost imperative demand for the establishment of this city as one of the Federal Reserve Cities.

I would, therefore, respectfully urge upon you the claims of that city, and request you to use every effort you can to the end of its choice as one of these Reserve Cities.

Respectfully yours,

W. H. Kneedler

Form 65

ANSWERED
JAN 8 1914
FORM

Cashier,
Bridgeport National Bank.

No. 8329

Bridgeport National Bank

OF BRIDGEPORT, PA.

CAPITAL \$ 75,000.00.

C.H. MANN, M.D., PRESIDENT.
 JOHN HAMPTON,
 ISAAC A. SMITH,
 EDWARD B. CONARD,
 W.H. KNEEDLER, CASHIER.

VICE-PRESIDENTS.

Bridgeport, Pa.

January 8, 1914.

ANSWERED
 JAN 10 1914
 FORM 5-17

Form 25

Committee for Organization,
 % Secretary of Treasury,
 Washington, D. C.

Gentlemen:

I beg to call your attention to some facts which point to Philadelphia as one of the logical cities to be designated as one of the eight Federal Reserve Cities under the new Currency Act passed by Congress, and which became a law on December twenty-third.

Philadelphia is the third city in population, counting that population actually resident within the corporate limits of the city, and with the contiguous territory lying in Pennsylvania and New Jersey, numbers upwards of two millions souls, who transact their business in and with the city, and live within it or within the contiguous territory which is tributary to the city proper.

In the matter of manufactures, the importance of the city is high. Its manufactured products embracing all classes of goods from the smallest to the greatest and finding their destination in practically all parts of the civilized world.

The banking business of Philadelphia is the third in point of volume in the entire country, the total banking resources being well over a billion of dollars and the deposits in banks and trust companies closely approaching three hundred millions.

I represent a financial institution, one of hundreds which are tributary to the City of Philadelphia and whose interests make an almost imperative demand for the establishment of this city as one of the Federal Reserve Cities.

I would, therefore, respectfully urge upon you the claims of that city and request you to use every effort you can to the end of its choice as one of these Reserve Cities.

Respectfully yours,



Cashier.
 Bridgeport National Bank

DR. A. V. WALTERS, PRESIDENT

W. M. ZOOK, VICE-PRESIDENT

JACOB H. WOLF, CASHIER

The Brownstown National Bank

Brownstown, Pa.,

12-29-13

Hon. Wm. G. McAdoo,
Sec. of The Treas.
Washington, D.C.

RECEIVED
1914
P.

Dear Sir:-

Since the Federal Reserve Act, which has now become a law, authorizes that Federal Reserve Banks shall be organized in at least eight, nor more than twelve cities in this Country, and as Philadelphia has always been one of the conservative cities of the nation, we feel that Philadelphia would be entitled to one of The Federal Reserve Banks.

Yours truly,

Brownstown National Bank.

J. H. Wolf Cashier

L. S.

CAPITAL, \$50,000

3766

SUI US, \$50,000

THE BRYN MAWR NATIONAL BANK

60-847

JESSE B. MATLACK, PRESIDENT
W. H. RAMSEY, VICE-PRESIDENT
J. W. MATLACK, CASHIER

BRYN MAWR, PA.

Dec 24/13

L5

*Secretary of the Treasury
Washington D.C.*

My dear Sir:-

L5

*May we ask you to
use your efforts in making
Philadelphia a Federal Reserve
City, otherwise she will
lose her pretyge as one
of the leading business
centers in our belief.*

*Very truly yours
J. Matlack*

BENJ. J. TAYLOR, PRESIDENT.

THOS. SCOTT, ASST. CASHIER.

CHAS. E. SCOTT, CASHIER.

Farmers National Bank of Bucks County

Bristol, Pa.

12/24/1913

Form L5

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

Dear Sir:

It is a matter of importance to country banks in Pennsylvania, and especially to us - only twenty miles from that city - that a Federal Reserve Bank should be established in Philadelphia, and I hope you may see your way clear to advocate such selection.

With deposits to-day of over \$1,200,000. we don't want to be dependant on facilities to be afforded in another State.

Respectfully
 Chas. E. Scott Cashier

Nº 664.

THE FIRST NATIONAL BANK

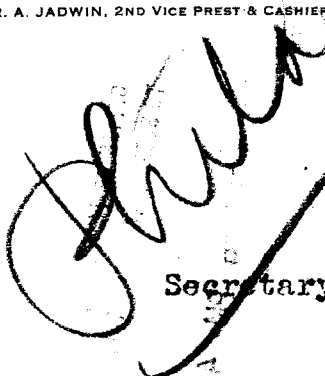
EDW. CLARKSON, PRESIDENT
E. W. MILLS, VICE PRESIDENT
R. A. JADWIN, 2ND VICE PRES & CASHIER

CAPITAL \$100,000.00 SURPLUS \$350,000.00

W. H. BRONSON, ASS'T CASHIER
F. G. WINTER, AUDITOR
E. B. MILLS, TELLER

CARBONDALE, PA.

Dec. 27, 1913.



Secretary of Agriculture,
Washington, D. C.

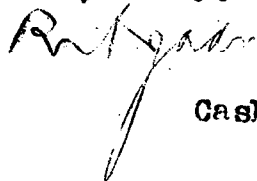
Dear Sir:-

We beg to bring to your attention the strong and natural claims of Philadelphia for one of the Federal Reserve Banks about to be organized.

For many years the Philadelphia Banks have done a very large business, particularly with the Country banks in the States of Pennsylvania; New York, New Jersey and Delaware, and their facilities have been so excellent and their terms so reasonable that they have been particularly useful to the Country banks of the States mentioned.

We unhesitatingly express our preference for Philadelphia as a location for one of the new Reserve Banks, and believe that hundreds of other Country banks in this section will agree with us.

Yours very truly,



Cashier.

ANSWERED
DEC 29 1913
FORM

Form 45

U. S. DEPT OF AGRICULTURE
RECEIVED
DEC 29 1913
MAIL AND FILE ROOM

No 664.

THE FIRST NATIONAL BANK

EDW. CLARKSON, PRESIDENT
E. W. MILLS, VICE PRESIDENT
R. A. JADWIN, 2ND VICE PRES & CASHIER

CAPITAL \$ 110,000.00 SURPLUS \$ 350,000.00

W. H. BRONSON, ASS'T CASHIER
F. G. WINTER, AUDITOR
E. B. MILLS, TELLER

CARBONDALE, PA.

Dec. 27, 1913.

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

Dear Sir:-

We beg to bring to your attention the strong and natural claims of Philadelphia for one of the Federal Reserve Banks about to be organized.

For many years the Philadelphia banks have done a very large business, particularly with the Country banks in the States of Pennsylvania, New York, New Jersey and Delaware, and their facilities have been so excellent and their terms so reasonable that they have been particularly useful to the Country banks of the States mentioned.

We unhesitatingly express our preference for Philadelphia as a location for one of the new Reserve Banks, and believe that hundreds of other Country banks in this section will agree with us.

Yours very truly,

Edw. Clarkson

Form 5

ANSWERED
JAN 6 1914
FORM 5
Cashier.



Catasauqua, Pa.,
December 24th, 1913.

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

Dear Sir:-

It would greatly add to the convenience of the large banking interests in this locality if Philadelphia were made a Federal Reserve City, and we trust that you will consider this claim carefully.

Any consideration given to our wishes will be appreciated by -

Very respectfully yours,

A handwritten signature in cursive script, appearing to read "Chauncey M. Horn".

L5

THE LEHIGH NATIONAL BANK OF CATASAUQUA, PA.

JAMES C. BEITEL, President.
RUFUS M. WINT, Vice President.
F. B. MAUSER, Vice President.
J. F. MOYER, Cashier.

CAPITAL \$125,000.

CATASAUQUA, PA..

Dec. 24th, 1913.

LS

R

Secretary of the Treasury,
Washington, D. C.

Honored Sir:-

We would most urgently request you to use your influence in having the City of Philadelphia designated as one of the Federal Reserve Cities. We trust you will see the importance in having this great business center made one of the reserve cities.

Very respectfully,



Cashier.

Form LS

T. M. NELSON, PRESIDENT
DR. R. W. RAMSEY, VICE PRESIDENT
A. BUCHANAN, 2ND VICE PRESIDENT
FRANK A. ZIMMERMAN, SECY AND TREAS.
WILLIAM ALEXANDER, TRUST OFFICER
J. A. STRITE, SOLICITOR

CAPITAL . . . \$200,000.00
SURPLUS & PROFITS, \$200,000.00

Phila

CHAMBERSBURG TRUST COMPANY
CHAMBERSBURG, PA.

Chambersburg, Pa., Dec. 27th 1913,

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

Form 25

Dear Sir:-

We wish to join the banks of Pennsylvania in expressing our disapproval of the evident intention to overlook Philadelphia in locating the Federal Reserve Banks, as provided for in the new Federal Reserve Act.

A very large percentage of the banking throughout this vicinity is transacted through Philadelphia. Most of our farm produce is shipped to Philadelphia, and the shippers receive checks on that city. If these checks were collected through New York much time would be lost, and some one would be obliged to handle the items once more than would be necessary in case they could be sent to Philadelphia for collection.

Our mail and express service is much better to and from Philadelphia than to and from New York. Our merchants buy nearly all goods in Philadelphia, and for many other reasons of which you no doubt have been advised, we strongly favor a Federal Reserve Bank in Philadelphia.

With the information we now have at hand we would hesitate to become a member of a Reserve Bank unless

ANSWERED
DEC 29 1914
FORM 25

Hon. W. G. McA.

2,

it were located in Philadelphia.

Yours very truly,

CHAMBERSBURG TRUST COMPANY,

Frank Zimmerman
Treasurer.

Form _____

OFFICE OF THE SECRETARY OF THE TREASURY

Brown ~~Dear~~ Lehel penham Dr DEO 309

He is Sec. Ser. Ray Jordan in 1913
 1913 DEO 31 AM 3:20
 Mandemill of force for Philadelphia's
 rights - just a repetition of the Supreme
 Court deal that the Invisible Government
 Form
 The railroads had planned you before - then to
 conciliate the mass of us "the people" that a stock
 holder shake so contemptuously of to murder, this
 excellent game is played - they you give
 Philadelphia rights regardless of the papers that they.
 No matter how convenient is respectability -
 no wonder we hate the farce of its markets.

And so now or later the deal of the full
truth shall be known - by just
a regular bank of Lydack - with a
back of ~~Harvard~~ and is Philadelphia
of they who think to drive water up stream -
of hold back progress here any longer will
make up and find their mistake - the "mass" of
people are a slow moving body time - but
the storm is terrible when it
I may I am going Philadelphia
due - Her rights. Sincerely yours,
Bronson.

JOHN J. BUCKLEY, PRESIDENT.

EDWARD C. BURTON, VICE PRESIDENT.

D. E. CASEY, CASHIER.

CAPITAL \$ 100,000.

THE PENNSYLVANIA NATIONAL BANK

Phil

CHESTER, PA.

December 30th, 1913.

FORM *LS*

Honorable Wm. G. Mc Adoo,
Secretary of the Treasury,
Washington, D. C.

Honorable and Dear Sir:-

We sincerely trust you may find it possible
to locate a Federal Reserve Bank in the City of Philadelphia.
We beg to assure you that such a decision would be
very much appreciated by the banking interests in
this City and County.

Very respectfully,

THE PENNSYLVANIA NATIONAL BANK,

John J. Buckley

President.

ANSWERED
JAN 7 1914
FORM *LS one*

Phila

**CAMBRIDGE TRUST COMPANY
CHESTER · PENNSYLVANIA**

GARNETT PENDLETON, *President*
IRWIN D. WOOD, *1st Vice President*
ELWOOD TYSON, *2nd Vice President*
WILLIAM A. DYER, *Treasurer*
WILLIAM S. BLAKELEY, JR., *Asst. Title Officer*
D. R. FAITH, *Asst. Treasurer*
JOSEPH H. HINKSON, *Solicitor*

December 27, 1913.

Hon. William G. McAfee,

Secretary of the Treasury of the United States,

Washington, D. C.

Dear Sir:-

As the Committee for Organization under the recently enacted currency law, are soon to designate the Federal Reserve Banks, we respectfully recommend to your consideration the City of Philadelphia as the location for one of the Reserve Banks. We make this request not only because of our local and business attachment to the City of Philadelphia, but because it is one of the greatest collection centers in this Country; has a greater number of out of town bank accounts than any other City save New York and possibly Chicago; and stands third in total Bank Resources and in amount of deposits, its Bank Resources reaching One billion dollars. Philadelphia has always been regarded as one of the most conservative and constructive Cities of this Nation.

Respectfully yours,

Cambridge Trust Company.

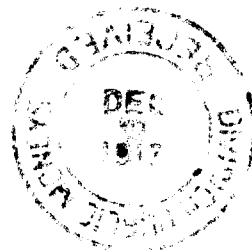
Garnett Pendleton
President.

GP/KB.

B

LS

No. 2904.



W. B. Black
Chester National Bank,
W. B. Black, President.
S. H. Seeds, Cashier.
Chester, Penna.

December 27, 1913.

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

Sir:

La 25

We hope to accept the provisions of the Currency Bill, now become a law and in that line would ask your favorable consideration of the claims of the City of Philadelphia for selection as a reserve City.

Chester with six Banking Institutions and business running up in the Millions has close financial relations with that City, also many other Cities and Towns in our State are tributary to Philadelphia, whose Bank and Trust Company resources are between Seven and Eight Hundred Millions of Dollars.

We feel that our business under the New Act can be carried on more satisfactorily and profitably, to your Department and ourselves, with a reserve City in an easily accessible locality with intimate relations, than with a distant point where new connections would have to be established.

Trusting you will give the matter favorable consideration.

Very respectfully yours,

S. H. Seeds
Cashier.

LS

MAHLON B. KENT,
PRESIDENT.

CYRUS G. BARR,
VICE PRESIDENT.

ROY H. PASSMORE,
CASHIER.

THE CHRISTIANA NATIONAL BANK

No. 7078.

CHRISTIANA, PA.

Form 25

Philadelphia

December 30th. 1913

Committee for Organization,
Under New Currency Act,
c/o Secretary of the Treasury.
Washington D C.

Gentlemen,

We desire to call your attention to the fact that Philadelphia is one of the greatest Collection centers in the in the country and in consideration of this fact believe it will be for the best interest of all Banking Institutions of this section of the United States to have located in that City one of the Federal Reserve Banks and we are sure we voice the sentiment of all Banks tributary to that City.

Hoping this will receive your favorable consideration, We are

Very truly yours,

The Christiana National Bank

M B Kent

Pres.

ANSWERED
DEC 31 1914
FORM 25

J. Milton Lutz
President

Nelson Kershaw
Vice President

E. E. Barry
Cashier

Phila *The First National Bank*
of Clifton Heights
Clifton Heights, Pa.

December 27th, 1913.

Secretary of the Treasury,

Washington, D. C.

Dear Sir:-

Our bank is located within fifty miles of Philadelphia and we feel it would be little short of a calamity not to select Philadelphia as a location for one of the Regional Reserve Banks. Almost all items we receive outside of our own neighbors are on Philadelphia and a glance at her resources as a banking center is convincing evidence of the necessity for its favorable consideration. We therefore, urge upon you your favorable consideration.

W.

Very truly yours,

E. E. Barry
Cashier.

[Form 45]

J. Milton Lutz
President

Nelson Kershaw
Vice President

E. E. Barry
Cashier

Philadelphia
The First National Bank
of Clifton Heights
Clifton Heights, Pa.

December 27th, 1913.

Secretary of Agriculture,
Washington, D. C.

Dear Sir:-

Our bank is located within fifty miles of Philadelphia and we feel it would be little short of a calamity not to select Philadelphia as a location for one of the Regional Reserve Banks. Almost all items we receive outside of our own neighbors are on Philadelphia and a glance at her resources as a banking center is convincing evidence of the necessity for its favorable consideration. We therefore, urge upon you your favorable consideration.

Very truly yours,

E. E. Barry
Cashier.

LS

Handwritten signature/initials

The National Bank of Coatesville,
Coatesville, Pa.

WM. P. WORTH, *PRES.*
W. S. HARLAN, *VICE PRES.*

M. W. POWNALL, *CASHIER*
E. H. DOAN, *ASST. CASHIER.*

RECEIVED
DEC 29 1913
La 25

December 29, 1913.

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

Dear Sir:-

We earnestly urge the selection of Philadelphia as one of the Federal Reserve Banks. In view of its enormous commercial and manufacturing interests and its large bank and trust company resources, we regard the City of Philadelphia fully entitled as being named one of the Federal Reserve Cities.

Your favorable consideration in this matter will be much appreciated by this bank.

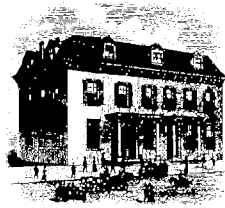
Very truly yours,

M. W. Pownall
Cashier.

Form *LS*

Henry J. Branson,
President.
William H. Gibbons,
Vice President.
Hugh E. Stone,
Cashier.

Phila



Chartered 1857.

The National Bank of Chester Valley

COATESVILLE, PA.

December 27, 1913.

No. 575.
THE SECOND
Oldest Bank in Chester County
CAPITAL, \$ 200,000.00.
SURPLUS, \$ 250,000.00.

Secretary of the Treasury,
Washington, D. C.

Honorable Sir:-

Having two active Reserve Banks in Philadelphia at present, we would request your consideration of the City of Philadelphia for a Regional Reserve Bank.

Such a Bank there would no doubt be of great advantage to us and the many Banks in this Community.

We are 40 miles from Philadelphia and visit our Reserve Banks as much as twice and three times a week.

Hoping you will give the matter your careful consideration, we are

Yours very truly,

H. J. Branson

President.

ANSWERED
JAN 3 1914
FORM

LS

A. D. FETTEROLF, PRESIDENT

M. B. LINDERMAN, VICE-PRESIDENT

W. D. RENNINGER, CASHIER

CAPITAL \$ 50,000.00.

COLLEGEVILLE NATIONAL BANK
COLLEGEVILLE, PA.

Dec. 29, 1913.

Phila

Committee for Organizing Regional Banks
And Selecting Reserve Cities,
Washington, D. C.

Go 85

Gentlemen:-

May we be permitted to call your attention to
to the importance of selecting the City of Philadelphia as
one of the places for a regional Bank under the new Currency
Law.

Our own, as well as all of the Banks of eastern
Pennsylvania have long conducted our business through
Philadelphia.

Again, it is not necessary to remind you of the position
of Philadelphia as a Banking centre, as the fact is too well
known to your honorable committee.

Yours truly,

Collegeville National Bank,

A. D. Fetterolf, President.

Form *LS*

ESTABLISHED 1883

J. ELLWOOD LEE, PRESIDENT.
J. W. JOHNSON, VICE PRESIDENT.
ALBERT A. GARTHWAITE, TREASURER.
SAMUEL WRIGHT, SECRETARY.
M. OB. HALLOWELL, ASST. SECRETARY.

LEE Tire & Rubber Co.

LEE AUTOMOBILE TIRES AND TUBES



LEE
PUNCTURE PROOF
TIRES



NO
MORE
PUNCTURES

"SMILES AT MILES"

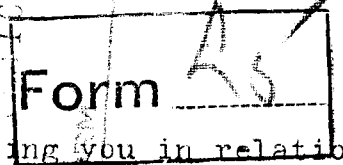
General Rubber Sundries

PRESIDENT'S OFFICE

Philadelphia, Pa. U.S.A.

January 13, 1914.

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



My dear Sir:

We take the liberty of addressing you in relation to a matter of much interest to the business people of Philadelphia and vicinity, and that is, the selection of that city to have one of the Regional Banks.

Philadelphia is not only the second city in the Union in size, but also in financial importance, and she leads in the manufacturing line. She has figured in the financial history of her country from the start in a liberal and at the same time creditable way, and surely she is entitled to consideration in the selection of Federal Reserve Cities.

If it is the desire of the Administration to divorce banking credit from the so-called "Money Trust," it is hard to understand how that Administration can possibly overlook the claims of Philadelphia in her desire to have a strong Regional Bank centred there, so that she shall be placed in an independent position and enabled not only to serve her enormous home demand, but likewise to serve the thickly populated country districts immediately adjacent.

We trust that you will see the wisdom of not passing Philadelphia by in the selection of Federal Reserve Cities, as she is justly entitled to such recognition from every standpoint.

Very truly yours,

Lee Tire & Rubber Company

J. Ellwood Lee President.

W.

NO. 2078.

ELBRIDGE MCFARLAND, PRESIDENT
JOHN PUGH, VICE PRESIDENT.
W. D. ZIMMERMAN, CASHIER.

CAPITAL, \$150,000.

SURPLUS, \$100,000.

THE FIRST NATIONAL BANK

CONSHOHOCKEN, PA. December 26, 1913 191

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

B

Sir: -

Being in thorough accord with the sentiment that obviously prevails throughout this state, and believing that the placing of a Federal Reserve Bank in the city of Philadelphia is warranted by every consideration of fitness, justice and good service, we wish earnestly to invoke favorable action on the part of your Organization Committee when the time for such action shall have arrived.

Respectfully,

W. D. Zimmerman
Cashier.

Form 4-5

4479.

Citizens' National Bank,

J. J. DESMOND, PRES.
JAMES L. WEST, V. PRES.
G. H. BARLOW, CASHIER.
H. W. PARKER, A. CASH.

Corry, Pa. Dec. 26, 1913.

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

Dear Sir:-

We beg to add our recommendation to the claims
of Philadelphia for the location of a Federal Reserve Bank
in said city.

Yours very truly,

G. H. Barlow,
Cash.

LS

PRESIDENT
CHAS. F. BECK

VICE-PRESIDENT
W. P. HEFFNER

CASHIER
E. D. MEIXELL

The First National Bank

OF CRESSONA

Cressona, Pa., Dec. 30th, 1913.

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

Dear Sir:

In the designation of Federal Reserve Cities this bank, in common with, we believe, all the banks in this section, is especially desirous that Philadelphia shall be named as one.

The familiarity of Philadelphia banks with the conditions, needs and character of the management of the very large number of banks in Pennsylvania, New Jersey, Delaware, Maryland and other neighboring states, would seem to make highly desirable the designation of Philadelphia.

We believe that both our own interests and those of the general public would be highly profited by such designation.

Yours very truly,



C a s h i e r .

26
ANSWERED
DEC 31 1914
FORM

Phila

The
Curtwensville National Bank
Curtwensville, Pa.

12/27/13

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

Dear Sir,-

You are about to designate regional banks under the new Banking Law. I hope you will see your way clear to designate Philadelphia as one of these points. The bulk of our business is with Philadelphia banks, and I am quite sure that most of the banks in this region have more to do in a banking way with Philadelphia than any other point.

Very truly,

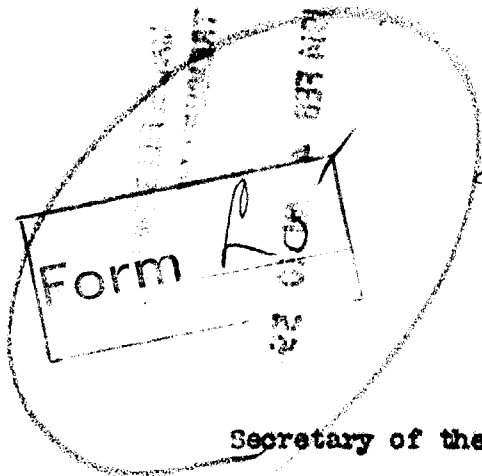
Anthony Stile

Cashier.

AH/R

Form LS

B



Central National Bank
Columbia Pa
July 3-1914

Secretary of the Treasury,

Washington, D. C.

Dear Sir:

We beg to go on record as favoring the establishment of one of the new regional reserve banks in the City of Philadelphia, and our reason for favoring the same is on account of the close business relations that exist between our section of the country and the City of Philadelphia, and we feel that for banks particularly in this region the best service would be given and hope the Organization Committee may see their way clear to establish a bank at Philadelphia.

Very truly yours,

J. A. Zeonnen Cashier

RECEIVED
5 1914
L. S. M.

L - 5
FIRST NATIONAL BANK
DANVILLE, PA.

P -
Danville, Penna., December 24th, 1913.

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

Dear Sir:-

Speaking for the six score or more of shareholders of this bank, and for business men with whom I have talked in this community, I take the liberty of addressing you in behalf of the location in Philadelphia of one of the regional banks authorized by the Currency Act. Philadelphia is the commercial and financial metropolis of this great Commonwealth, of Delaware and a large portion of New Jersey, as well as the reserve bank center for hundreds of banks outside of the territory named.

Pennsylvania alone represents say one-twelfth of the population of the States of the Union. A State having within it's borders a large percentage of the invested capital of the entire country; with industrials and enterprises giving employment to men beyond that of any other State and more than a goodly number of States combined. It's National Banks, I believe, outnumber those of any other State. Their natural center is Philadelphia, which city has been the social, financial and commercial metropolis of the greater portion of the State since before the memory of any one now living. To change these relations would be a shock to the feelings of the great majority of shareholders of the national banks of our State, as well as to it's **business men.**

Philadelphia stands officially (by the census returns) as the third city of the United States, but with it's large suburban population outside the city limits (notably Camden, N. J.) is a close second, and as regards solid substantial wealth, is entitled to a **very high grade.** It has, proportionately, more American citizens

Danville, Penna., December 24th, 1913.

Hon. W. W. McAdams
Sheet #2.

RECEIVED
FEDERAL RESERVE BANK
ST. LOUIS
DEC 27 1913

than any other city of our country, and is aptly termed "The American City." Its banks and trust companies are eminently of the substantial and conservative kind; old, rich and well tried through a series of generations has, I believe, by far a smaller percentage of persons engaged in the business of promoting and inviting investments in doubtful securities.

Sentimentally - It is the city of the Nation's birth, with it's Carpenter's Hall, it's Independence Hall, it's Liberty Bell; was the home of Robert Morris, Nicholas Biddle and others who in a large degree financed our infant country during the Revolutionary War, as well as of J. Cooke and others of Philadelphia who were prominent in the same way during our Civil War, but you know all this, and I am perhaps too lengthy, but will only add that if all the business interests of this Commonwealth could be heard, they would cry out "Do not leave out Philadelphia".

With regards for you personally and officially, I am,

Yours truly,

J. H. Grier
President.

Wm. J. Baldy, President.

M. G. Youngman, Cashier.

Frank Jameson, Asst Cashier.

The Danville National Bank

Capital \$200,000.

Danville, Pa., Dec. 30th, 1913.

**Mr. Wm. McAdoo,
Sec'y of the Treasury,
Washington, D. C.**

RS
RECEIVED
Dec 31 1913

Dear Sir:-

Permit me to urge in the strongest manner possible, the location of one of the Federal Reserve Banks in the City of Philadelphia. As a collecting center it has few equals, and it's out of town bank accounts can only be excelled by two Cities. While in reserves and deposits it is only excelled by New York City and Chicago. Surrounded by Cities and Towns of large population and vast industrial plants handling millions of money and employing an army of workers, as well as a large and prosperous agricultural district, this City that has played so wonderful a part in the history of our Country should certainly be honored by one of our new Federal Reserve Banks.

Respectfully yours,

Wm. J. Baldy
President.

M. G. HESS,
PRESIDENT.
A. W. MARBURGER,
VICE PRESIDENT.
ALVIN W. MENTZER,
CASHIER.

THE DENVER NATIONAL BANK

DENVER, PA.

ANSWERED
2 JAN 16 1914
Form AS
January 14, 1914.

To the Secretary of the Treasury,
Secretary of Agriculture,
Comptroller of the Currency,

Gentlemen:-

Permit us to impress on your minds the importance of having a Regional Reserve Bank located in Philadelphia. Our institution with Resources of over \$ 600,000, has been chiefly clearing through Philadelphia and New York. The clearing in Philadelphia amounting to about 80 percent of our total clearings. This point alone demonstrates the importance of ^{Philad}a reserve center for our institution and customers. To be tied on to New York or some other city will not only be very inconvenient to us, but also of a great disadvantage.

We trust and hope that you will give Philadelphia a favorable consideration, we remain,

Respectfully yours,

Alvin W. Mentzer
Cashier

NO 2397

THE DILLSBURG NATIONAL BANK

DILLSBURG, PA.

Dillsburg, Pa. December 29, 1913.

J.H. DICK, PRESIDENT.
A.H. WILLIAMS, VICE PRES.
D.W. BENTZEL, CASHIER.

Pa R 5

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

Dear Sir:-

I herewith beg to write you in behalf of Philadelphia,
as a suitable and convenient city for a Regional Reserve Bank, our
banking relations extending over a period of 40 years, with this city
leads us to believe that the very large banking interests of this
section of the country will be served best if Philadelphia is thus
designated, we shall appreciate your selection as above,

LS

Respectfully yours,



Cashier.

Treasury Department

TELEGRAM

1WU R 13pd

Dillsburg Pa Dec 27 1913

Secty of the Treasury

Washn DC

In selecting location for federal reserve bank we asked
that you consider Philadelphia

Farmers and Merchants Bank

940am

ST. LOUIS
DEPT.
DEC
27
1913
TELEGRAM
OFFICE

19

Form LS

PRESIDENT
DR. J. M. GROSS

VICE-PRESIDENTS
H. P. JULIUS
M. L. SMITH
C. D. HOFFMAN

CASHIER
R. O. LAUER

The Dover National Bank

Phila

Dover, Pa., December 27th, 1913 *190*

Committee for Organizing Regional Banks
and Selecting the Reserve Cities.

Washington, D. C.

Gentlemen:

We, the Dover National Bank at Dover, Pa. wish to appeal to you to select the City of Philadelphia as one of the Reserve cities. Our bank, since its opening March 23rd, 1909, has done the major part of its business through our Philadelphia correspondent.

We had a New York correspondent but quit that as Philadelphia gave us better and quicker service, hence our appeal.

Very truly,

R. O. Lauer

Cashier.

25

J. H. GLYMANS, President

J. F. WALKER, Vice-President

J. M. HAZLETT, Cashier

CITIZENS BANK OF DRY RUN

Committee on Reserve Banks, Dry Run, Pa. Jan. 3. 1914.

Washington, D.C.

Gentlemen, - We trust you will appoint Phila. as one of the Regional Reserve Centers, as practically all of our business is conducted through that City, and it would be a great advantage to our institution to have a Reserve Center located there.

ANSWERED
JAN 1914
J. M. M.
FORM

Yours very truly, J. M. Hazlett
Cashier

Form L 5

Rule

THE DUNCANNON NATIONAL BANK.
GEORGE PENNELL, PRESIDENT. P. F. DUNCAN, CASHIER.
DUNCANNON, PA.

DEC 27 1913

Hon. William G. M. Adoo
Sec. of Treasury.
Washington D.C.

Dear Sir:-

Our banking re-
lations are almost
entirely with Phila
delphia and believe our
interests would be best
served by a Federal
Reserve Bank located
in Phila.

ANSWERED
JAN 6 1914
FORM 25

We earnestly recom-
mend Phila for your
consideration in the
selection of Federal Reserve
Cities. Trusting for favor-
able consideration.

Form 5

Yours truly
P. F. Duncan
Cash

No. 450-

First National Bank

Dushore, Pa.

Capital \$50,000 Surplus \$25,000

S. D. STERIGERE, PRES.

J. D. REESER, VICE PRES.

M. D. SWARTS, CASHIER

[Handwritten signature]

Form LS

Dushore, Penn'a., 12/29/'13.

Secretary of the Treasury,

Washington, D.C.

Sir:

We beg to recommend Philadelphia as a Reserve City and ask that a Federal Reserve Bank be established there.

A major portion of our business is transacted through the Philadelphia Banks.

Most of our reserve fund is deposited with the Philadelphia Banks.

Philadelphia is centrally located and financially strong.

Thanking you for considering our recommendation, we are,

Respectfully yours,

The First National Bank of Dushore,

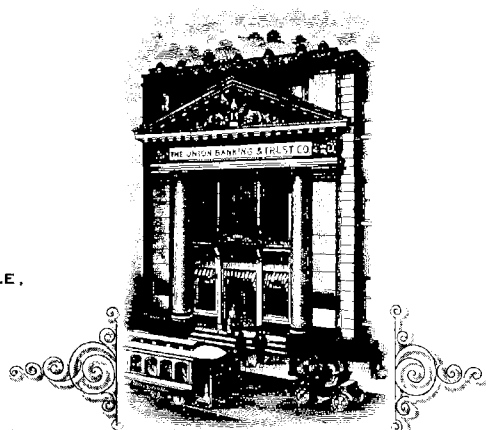
[Handwritten signature]
Cashier.

[Handwritten initials]

[Handwritten initials]

Phila

A. R. VANTASSEL, A. T. SPRANKLE,
PRESIDENT. VICE PRES.
B. M. MARLIN,
SECTY & TREAS.



CAPITAL \$ 125,000.00
SURPLUS \$ 125,000.00

The Union Banking & Trust Co. 60-417
of Du Bois, Pa.

Du Bois, Pa. DEC 27 1913

Committee for Organization
Federal Reserve Banks,
Washington, D. C.

Dear Sir:-

We wish to file our request that your board approve
the City of Philadelphia, Pa. as one of the Cities in which
we would urge you to establish a Federal Reserve Bank.

Yours very truly,

Secy. & Treas.

B

Form *LS*

F. L. FLUCK, President

CAPITAL STOCK \$50,000.

E. E. ERB, Cashier

Perkiomen National Bank

Form 25

Shelton

East Greenville, Pa., Dec. 29 1903

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

Dear Sir,

We consider it very important that Philadelphia, Pa. should be named for a Federal Reserve Bank.

Our territory here is Agriculture + Industrial. We would be in a bad position to take care of the banking facilities, if we were to go outside the State or to Pittsburg for a Reserve Bank.

Copying the matter will be given your earliest consideration.

Yours Respectfully
F. L. Fluck
President.

ANSWERED
JAN 7 1914
P

~~Robert E. Foxman, President~~
Edward J. Fox, President

John Bacon, Treasurer



The Easton Trust Company
Authorized Capital \$250,000
Easton, Penna

December 26, 1913.

Dear Sir,

I write on behalf of The Easton Trust Company to urge that if it is possible, after due consideration of all interests, to establish a Federal Reserve Bank in Philadelphia, we will be very much gratified.

10

Our relations to the Banking Institutions in Philadelphia are very close and it will be a very great convenience to this Institution to have such a Reserve Bank established near us. Independent of that, Philadelphia being a great commercial center as it seems to me, is entitled to have recognition of that fact by the establishment of this Bank.

I trust therefore, you will be able to comply with the requests of the Banking Communities in this region in establishing the Bank in Philadelphia.

Yours very truly,

Edward J. Fox
President.

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

LS

5118

CAPITAL \$ 100,000. SURPLUS \$ 200,000.

THE NORTHAMPTON NATIONAL BANK

E. J. RICHARDS, PRESIDENT
W. J. KUEBLER, VICE PRESIDENT
JOHN F. NEUMEYER, CASHIER EASTON, PA.

December
Twenty-Fourth
1913.

ANSWERED
DEC 26 1914

LS
P.

Handwritten notes and stamps on the left side of the letterhead, including "AC 11 11 1913" and other illegible markings.

Hon. Mr. McAdoo,
The Secretary of the Treasury,
Washington, D. C.

Dear Sir:

We feel that Philadelphia's financial importance and large industrial interests, entitle it to be designated as one of the Federal Reserve Cities.

We believe that we cannot too strongly urge its selection and trust that you will see your way clear to so include it when defining the Regions of the new System.

Yours very truly,

E. J. Richards
President.

EJR/K

Form *LS*

HON. T. Y. HOFFMAN, PRES.

J. S. SCHOONOVER, VICE PRES.

J. N. GISH, CASHIER.

THE MONROE COUNTY NATIONAL BANK

East Stroudsburg, Pa.

Dec. 30th 1913.

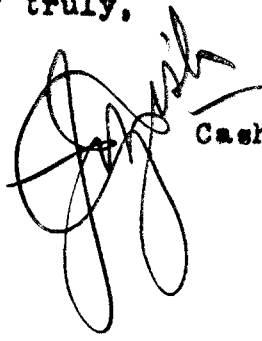
Secretary of The Treasury,
Washington, D.C.

Form 23

Dear Sir;

In the designating of cities as
Federal Reserves we believe it would be
to the interest of the banks of this
section if Philadelphia were named
and our Board at the meeting today
passed a resolution to that effect.

Very truly,



Cashier.

ANSWERED
DEC 31 1914
FORM 23

A. G. HEISEY
PRESIDENT

ALLEN A. COBLE
VICE-PRESIDENT

J. H. ESHLEMAN
CASHIER

Elizabethtown Exchange Bank

Elizabethtown, Pa., Dec 24, 1913

Secretary of the Treasury ^{Esq., Cashier.}

Dear Sir:

In view of the fact that the new currency bill has become a law we beg to say that we frankly believe that Philadelphia should be designated as a Federal Reserve City - it being the second largest city in the U.S. and the largest city in this State which State is entitled to some recognition in the working out of the present or prospective financial policy. In view of these actual facts we beg that you shall so consider this matter in designating Reserve Cities.

Very Truly yours
J. H. Eshleman Cashier

L5
L5
D.

ELIZABETHTOWN
Exchange Bank
Elizabethtown, Pa.

A. G. Heisey, President
ALLEN A. COBLE, Vice President
J. H. ESHELMAN, Cashier

DIRECTORS

A. G. Heisey
Allen A. Coble
Jos. G. Heisey
Dr. H. K. Blough
Henry E. Landis
H. J. Gish
Dr. A. M. Kalbach
J. H. Buch
Geo. D. Boggs
E. E. Hernley
B. H. Greider

REPORT OF THE CON. OF THE ELIZABETHTOWN EXCHANGE BANK

Of Elizabethtown, South Market Street, of Lancaster County, Pennsylvania, at the close of business, Nov. 1, 1913.

RESOURCES.

Reserve fund:		
Cash, specie and notes.	\$27,755 00	
Due from approved reserve agents.	26,234 80	
Legal securities at par.	8,000 00	61,989 80
Nickels and cents		485 74
Checks and cash items.		1,563 50
Due from Banks and Trust Companies, not reserve.		2,786 35
Assets held free, viz:		
Bills discounted: Upon		
one name.	\$16,965 00	
Bills discounted: Upon		
two or more names.	275,515 12	292,480 12
Time loans with collateral		6,445 00
Bonds, Stocks, etc., Schedule D.		59,915 00
Mortgages and Judgments of record, Schedule D-2,		15,250 00
Overdrafts,		88 82
Book value of reserve securities above par.		160 00
Total		\$441,164 33

LIABILITIES.

Capital Stock paid in	50,000 00	
Surplus Fund	50,000 00	
Undivided Profits, less expenses and taxes paid,		24,069 25
Individual deposits, subject to check,	\$107,403 96	
Demand Certificates of Deposit.	741 23	
Time Certificates of Deposit,	194,589 59	
Deposits, Municipal.	7,450 42	310,185 20
Due to Banks and Trust Cos. etc., not reserve		6,361 43
Dividends unpaid		129 00
Miscellaneous liabilities.		419 45
Total		\$441,164 33

State of Pennsylvania, County of Lancaster, ss:
I, J. H. Eshelman, Cashier of the above named Bank, do solemnly affirm that the above statement is true to the best of my knowledge and belief.
J. H. ESHELMAN, Cashier.

Subscribed and affirmed to before me this 7th day of Nov , 1913.

SAMUEL B. KIEFER, Notary Public.

My commission expires March 10th, 1917.

CORRECT—Attest:

JOS. G. HEISEY, } GEO. D. BOGGS, } H. K. BLOUGH, }	Directors.
--	------------

W. S. SMITH, PRESIDENT.

A. N. RUTT, VICE-PRESIDENT.

AARON H. MARTIN, CASHIER.

The Elizabethtown National Bank

U. S. DEPOSITORY

ELIZABETHTOWN, PA., Jan. 8 1914 19

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

Dear sir;-

Would you kindly send us another card containing Resolution of

Acceptance.

We think Philadelphia would be entitled to a federal Reserve Bank

Respectfully,

A. H. Martin

Cashier.

and enc. white card

Form L5

ANSWERED
JAN 12 1914
FORM
AMP
L5

C. A. MARTIN, PRESIDENT

J. E. VAN GORDER, VICE PRESIDENT

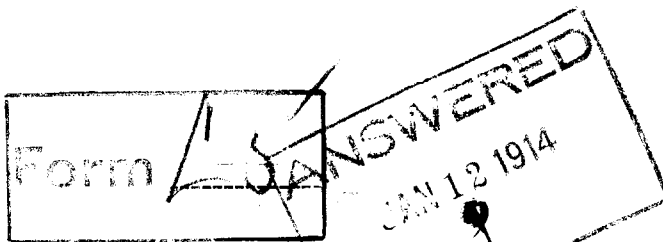
JOHN G. COBLER, CASHIER

PEOPLES NATIONAL BANK

ELLWOOD CITY, PA.,

January 9, 1914

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



Dear Sir:

*We would earnestly request that
you favorably consider the City of Philadelphia
Pa, when you make your selection
of Federal Reserve Banks.*

*Very truly,
John G. Cobler
Cashier*



The Emaus National Bank

UNITED STATES DEPOSITARY.
CAPITAL AND SURPLUS \$100,000.00

M. J. BACKENSTOE, President.
R. LORENTZ MILLER, Cashier.

Emaus, Pa. Dec. 24th, 1913.

Secretary of the Treasury, U. S. A.,
Washington, D. C.

Dear Sir:-

Now that the new currency act will shortly be in force, and which, by the way, we see with pleasure, we beg you to use every effort to have Philadelphia designated as one of the Federal Reserve Cities.

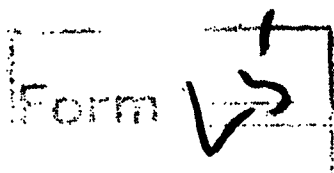
We are willing, of course, to submit to whatever the final decision may be on this important point, but we are certain that if Philadelphia is eliminated it will seriously interfere with our facilities for doing business.

Trusting that your Department will give this matter whatever attention the subject may deserve, and thanking you for the same in advance, we are,

Most respectfully yours,

THE EMAUS NATIONAL BANK

M. J. Backenstoe
President



dB

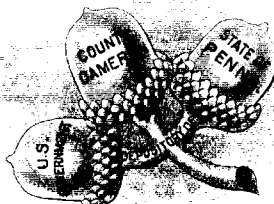
NO. 3255

CAPITAL \$100,000.
SURPLUS \$100,000.
ESTABLISHED 1884

HON. B.W. GREEN, PRES.
HON. JOSIAH HOWARD, V. PRES.
T.B. LLOYD, CASHIER.

THE FIRST NATIONAL BANK

EMPHORIA, PA.



Dec. 27, 1913.

[Handwritten signature]

Hon. Secretary Treasury,
Washington, D. C.

Sir:

We should be pleased to have you select Philadelphia as one of the Federal Reserve Cities. Its present standing and its past record in the financial affairs of our Government ought to have great weight with the Organization Committee in doing so.

Respectfully,

[Handwritten signature: T.B. Lloyd]

Cashier.

Form *L-5*

ANSWERED
JAN 2 1914
FORM

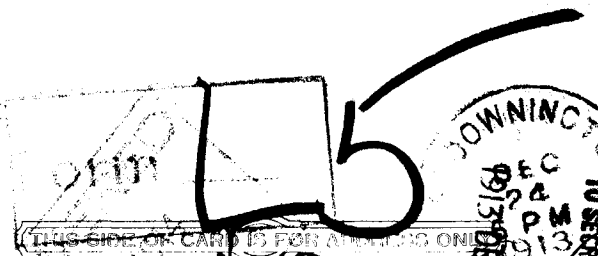
The Downingtown National Bank

EAST DOWNTOWN, PA., *17. 24.* 191*3*

Yours of the _____ inst. received with stated enclosures.

We take the liberty of urging the importance of having Philadelphia Penna designated as one of Federal Reserve Cities under the new Currency bill and with thanks for your attention am yours truly

THOMAS W. DOWNING, Cashier.



Washington

To the
 Hon Secretary of the Treasury

DOWNING TOWNSHIP
 MO. 63042
 1913 OCT 26 AM 10 58
 OFFICE OF PRIVATE SECRETARY
 TO SECRETARY OF THE TREASURY

DM

DEC 27 1913

The Downingtown National Bank

EAST DOWNINGTOWN, PA., *112. 27* 1913

Yours of the **FORM 15** inst. received with stated enclosures.

This Bank is desirous of urging upon your body the importance of the designation **ANSWERED** *Canada* *1814* *one* *of the Federal Reserve Banks under the new currency act.*

Very, truly

THOMAS W. DOWNING, Cashier.

THIS SIDE OF CARD IS FOR ADDRESS ONLY

ST. LOUIS, MO.
DEC 27 PM 9 13



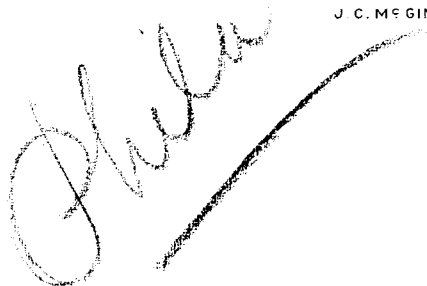
54
WASHINGTON D.C.
The New Currency Law
To the Honorable the Committee
for Organization

OFFICE OF PRIVATE SECRETARY
OF THE SECRETARY OF THE TREASURY

J. C. MCGINNIS, PRESIDENT

J. K. BERK, VICE PRES

ROBT. G. GARRETT, CASHIER



First National Bank

No. 7860

Truckville, Pa.

December 27, 1913.

Commission on Selecting Reserve Cities,
c/o Secretary of the Treasury,
Washington, D. C.

Gentlemen:-

LS

As one of the institutions that have been doing business exclusively with reserve agents in Philadelphia, we would like to call your attention to the inconvenience and additional expense that would be entailed if we would be obliged to deal with a reserve agency in New York or any other distant city.

When this bank was organized we established a reserve agency in New York, but found, before we were doing business six months, that it would be necessary for us to have said agency in Philadelphia; and after doing business with the two agencies for an additional six months, we abandoned the New York reserve as being entirely useless to us.

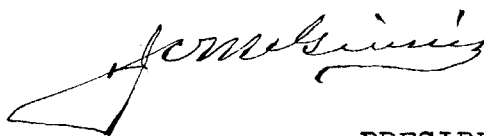
The more reserve agencies we have, the greater amount will be required to maintain them, and at a corresponding greater expense.

The business of our merchants is transacted with Philadelphia wholesale houses almost exclusively, and we can see many ways in which the elimination of Philadelphia as a Regional Reserve City would militate against us. We need not call your attention to the banking resources and the deposits of not only the National Banks, but the State Banks and Trust Companies, of Philadelphia, as compared with other cities, because that is a matter of record.

Philadelphia is easy of access; it can be reached, business transacted, and a return made the same day. This cannot be accomplished with New York. There will be many occasions when personal interviews or service by messenger will be needed, and if the convenience of the public is to be taken into consideration in the establishing of the Regional Reserve Banks, then, there is every reason why New York should be eliminated in favor of Philadelphia.

The writer has very strong views on this question and believes, if the public interests are to be the controlling influences in the fixing of the locations of the Regional Banks, that Philadelphia has, by far, greater advantages for this purpose, than has the city of New York.

Yours very truly,



PRESIDENT.

LS

JCM/M.

CAPITAL \$100,000

SURPLUS \$150,000

First National Bank

~~D. C. WINTER, President~~

SAML M. BUSHMAN, *Pres*
Cashier

J. ELMER MUSSELMAN, *Cashier*

Gettysburg, Pa. Jany. 2nd, 1914.

T

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

Form 15

My dear sir:-

The imminent enactment of the new currency bill brings before bankers the question of the designation of the Federal Reserve Cities.

Philadelphia, as a business center and because of its financial strength and its record, is entitled to a Federal Reserve Bank. As we believe it would be to our interest to have Philadelphia designated as one of the Federal Reserve Cities, we would appreciate it very much if you would kindly comply with the above, as we have been doing business with the Philadelphia Banks for the past fifty years.

Thanking you in advance for anything you may do for us, I am,

Very truly yours,

Samuel M. Bushman

President.

ANSWERED
JAN 5 1914
FORM

CAPITAL \$100,000

SURPLUS \$150,000

First National Bank

D. G. MINTNER, *President.*

SAML M. BUSHMAN, *Cashier.* *Resd.*

J. ELMER MUSSELMAN, *Asst. Cashier.*

Gettysburg, Pa.

Jan 5th, 1914.

Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

We beg to go on record as favoring the establishment of one of the regional reserve banks in the City of Philadelphia, and our reason for favoring the same is on account of the close business relations that exist between our section of the country and the City of Philadelphia, and we feel that for banks particularly in this region the best service would be given and hope the Organization Committee may see their way clear to establish a bank at Philadelphia.

Very truly yours,

Sam M Bushman

Form 5

ANSWERED
JAN 7 1914
FORM *Form 5*

PRESIDENT
JULIUS E. NACHOD

VICE-PRESIDENTS
FRANK X. RENNINGER
GEORGE N. WHITAKER

CASHIER
G. C. RITTENHOUSE

The Glenside National Bank

DIRECTORS

LOUIS R. DUTTON	JULIUS E. NACHOD
JAY C. EVANS	J. ERNEST NACHOD
WILLIAM TURNER FOWLES	FRITZ QUITTNER
WILLIAM FRAZIER HARRISON	FRANK X. RENNINGER
MICHAEL E. HAUSER	GUS STOEFFLER
AMOS H. HORTING	G. N. WHITAKER

Glenside, Pa., December 30, 1913.

To The Honorable Committee for the Organization
of Regional Reserve Banks,

Washington, D. C.

Sirs:

Form *LS*

The currency bill provides for not less than eight nor more than twelve reserve banks. We in Philadelphia and country banks like the Glenside National Bank who do their business through the Philadelphia banks deem it of the greatest importance that Philadelphia be named as one of the cities to have a reserve bank. The Glenside National Bank which is situated in Glenside a suburb of Philadelphia has most of its depositors doing business in Philadelphia and living here. The prosperity of the Glenside National Bank is very closely connected with the prosperity of Philadelphia and we therefore most earnestly and respectfully request that Philadelphia be named as one of the cities to have a federal reserve bank. Philadelphia is one of the largest collection centres of the United States and stands third in its banking reserves with all of the cities of the United States. Should Philadelphia not be named as a reserve city the banking capital of Philadelphia would be taken from the Philadelphia banks and transferred to some other city. The currency act also provides that all our reserve except such as we keep in cash at the bank shall be deposited with the Regional Bank. How many million that would take out of the Philadelphia banks is difficult just now to calculate but it will be many millions. Philadelphia is one of the largest manufacturing centres in the United States. If a reserve bank is not placed near the country banks contributing now to Philadelphia it will cause considerable confusion, inconvenience and expense. We therefore most earnestly urge upon your honorable body to name Philadelphia as a reserve centre which represents considerable trade and banking capital.

Trusting you will give ear to our just appeal, we are

Very truly yours,

Julius E. Nachod
President.

JEN/P

ANSWERED
JAN 5 1914
FORM *LS* *L*

5601.

A. Fortenbaugh, President.

G. W. D. Enders, Vice President.

Isaac Lyter, Cashier.

Halifax National Bank

Capital, \$25,000.

Deposits, \$200,000.

Surplus and Profits, \$37,850.

Halifax, Pa., _____ 191

Halifax, Pa. Dec 26 1913

1713 N. 2nd STREET

Hon William G. McAdoo
 Secty of the US Treasury
 Washington DC
 Sir for the many good reasons
 existing which will be presented to
 you we hope that a Federal
 Reserve Bank will be established
 in Philadelphia. Very truly
 Yours
 A. Fortenbaugh

L5

B

Donald McCormick, President. Robert McCormick, Secretary and Treasurer. Joseph A. Grieshaber, Assistant Treasurer.

Dauphin Deposit Trust Company

Handwritten signature

Harrisburg, Pa., Dec. 29, 1913.

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

La 25

Dear Sir::

We are writing to urge the selection of Philadelphia as one of the points for a Federal Reserve Bank. Philadelphia is the natural reserve city for a large section of the country, including Harrisburg, and in point of deposits should easily secure the position. Its proximity to New York should not affect its availability.

Trusting that you will see your way to support Philadelphia's claims, I am,

dm.h Yours truly,

Handwritten signature

President

25

THE FIRST NATIONAL BANK OF HARRISBURG,
HARRISBURG, PA.

Secretary of the Treasury,

Washington, D. C.

Dear Sir:

We beg to go on record as favoring the establishment of one of the new regional reserve banks in the City of Philadelphia, and our reason for favoring the same is on account of the close business relations that exist between our section of the country and the City of Philadelphia, and we feel that for banks particularly in this region the best service would be given and hope the Organization Committee may see their way clear to establish a bank at Philadelphia.

Very truly yours,

Samuel M. ...
President

ANSWERED
JUL 7 1914
FORM

Form L 5

D. L. JAUSS, PRESIDENT JAMES BRADY, VICE PRES. & CASHIER
E. J. GLANCEY, ASST. CASHIER

FIRST NATIONAL BANK

HARRISBURG, PA.

Dec. 26, 1913.

19

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

Sir,--

We heartily endorse the action of the Philadelphia Banks in requesting that a Federal Reserve Bank be established in their City. Pennsylvania certainly ought to be recognized and there is no question but that Philadelphia is the proper place to put it-- in our opinion.

Respectfully,


President.

LS

EDWIN C. THOMPSON, PRESIDENT

SPENCER F. BARBER, VICE-PRESIDENT

CLAYTON G. MILLER, CASHIER

DIRECTORS
SPENCER F. BARBER
JOSEPH C. ESHLEMAN
J. NEWTON HERB
CHARLES H. HOFFMAN
FRANK K. KITZMILLER
JOHN H. MILHENNY
EDWIN C. THOMPSON

CITIZENS BANK

HARRISBURG, PA.

CAPITAL . \$50,000
SURPLUS . \$10,000

December 26, 1913.

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

Dear Sir:-

On account of its past record as a financial and business center, we believe that Philadelphia is entitled to, and should be designated as one of the Federal Reserve Cities under the law which has just been passed.

We will appreciate if you will use your influence and lend your support in this direction.

Yours very truly,


Cashier.

13

Form LS

DANIEL A. BURKEY, First President.
DAVID S. WOLFE, Second President.

SOLON D. BAUSHER, President.
CAPITAL \$50,000.00
SURPLUS \$120,000.00

J. JEROME MILLER, Cashier.
CHAS. D. BURKEY, Assistant Cashier.

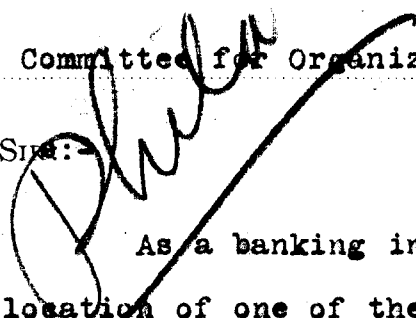
HAMBURG SAVINGS BANK

HAMBURG, PA., December 29, 1913., 191

Hon. Committee for Organization of Federal Reserve Banks,

Washington, D. C.,

DEAR SIR:



La 25

As a banking institution we are vitally interested in the location of one of the Regional Reserve Banks, under the lately enacted currency law, in such city as may prove convenient for our business purposes. We are doing business in Eastern Pennsylvania, in one of the most populous manufacturing sections of the country, and within convenient distance of one of the great financial centres of the country, namely the city of Philadelphia, in the banking institutions of which city we carry an average deposit of \$50,000., and through whom we make the great bulk of our collection items.

The selection of the city of Philadelphia for the location of one of the Reserve Banks will be a decided advantage to hundreds of banking institutions, including our own, doing a vast amount of business, and we trust that in the final disposition of these several Regional Reserve Banks, the city of Philadelphia may have favorable consideration at the hands of your Committee.

Very respectfully,

HAMBURG SAVINGS BANK
by



Cashier.

Form LS

PRESIDENT
JOSEPH S. HEPNER

VICE PRESIDENTS
JACOB E. NAFTZINGER
GEORGE B. MILLER
A. A. BAYER

CASHIER
H. RAYMOND SHOLLENBERGER

The First National Bank

Phila

Hamburg, Pa. December 27th, 1913

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

B

Dear Sir:

We note that the new Federal Reserve Act authorizes that Federal Reserve Banks shall be organized in at least eight cities and on behalf of our bank we would like to state that it would be to our benefit in very many ways to see Philadelphia have one of these organizations. Philadelphia serves us in a manner that New York is in no position to serve and if a reserve centre is not established in Philadelphia we would be placed to a great disadvantage. We will be pleased to give our reasons in detail and at length if occasion requires but for the present we are satisfied to urge our claim to Philadelphia with the hope that you will consider the wishes of country banks.

Yours truly,

H. Raymond Shollenberger
Cashier.

Form *LS*

J. D. ZOUCK, PRESIDENT

G. D. GITT, VICE-PRES.

NO 187.

W. D. CARVER, CASHIER.

The First National Bank of Hanover.

CAPITAL \$ 200,000.00

Hanover, Pa.

January 7, 1914.

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

Dear Sir:-

It is the unanimous opinion of the Board of Directors of the First National Bank, Hanover, Pa., that the city of Philadelphia should be designated as the location of one of the Regional Reserve banks, believing that Philadelphia's location geographically, its position from the standpoint of population, banking capital and deposits as well as the fact that it is first in point of manufacturing, entitles it to the honor of being chosen a Reserve Center.

Respectfully,



Cashier.

ANSWERED
JAN 8 1914
FORM *LSR*

FC. *LS*

SHEPPARD & MYERS CO.
MAKERS OF
THE HANOVER SHOE
HANOVER, PA.

RECEIVED
JAN 12 1914
P

12 January '14.

Hon. William McAdoo,
Washington, D.C.

Dear Sir:

We would like to see Philadelphia selected as one of the Federal Reserve Cities, and feel that from the viewpoint of finance, manufacture, population and location it is surely entitled to selection. The importance of the Quaker City in the matters mentioned above is well known, so it is unnecessary to go into details in support of the contention. Trusting that you will see fit to urge the selection of Philadelphia as a Federal Reserve City, we are,

Yours truly,

CNM/S.

SHEPPARD & MYERS CO.
A

INCORPORATED 1835

R. M. WIERT, PRESIDENT
JOHN J. SCHMIDT, VICE PRESIDENT

P. WINEBRENNER, TREASURER

CAPITAL \$ 50,000.00.
SURPLUS \$ 300,000.00.

THE HANOVER SAVING FUND SOCIETY

HANOVER, PA. Dec. 30th, 1913

Form 25

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

Dear Sir,-

We beg to ask your consideration to the following in the interest of Philadelphia, Pa. as a Federal Reserve City.

We scarcely think we need mention in detail the importance of this City in this connection. The resources of its Banks and Trust Companies total in the hundred of millions, and the past conservative policy of the Philadelphia Banks at all times, we think, speaks for itself. They have always showed in times of panic and distress, every fairness to their people and interior Institutions. Their annual clearings of eight thousand millions, and serving a Community of nearly two millions of people, in addition to its vast commercial and manufacturing interests, we think should entitle them to every consideration.

Anything that you may do for them in your good judgment and Office, we feel must reflect credit to yourself and a good to the People.

Very truly yours,

PW/R.

TREASURER.

ANSWERED
JAN 7 1914
FORM

INCORPORATED 1835

R. M. WIRT, PRESIDENT
JOHN J. SCHMIDT, VICE PRESIDENT

P. WINEBRENNER, TREASURER

CAPITAL \$ 50,000.00.
SURPLUS \$ 300,000.00.

THE HANOVER SAVING FUND SOCIETY

HANOVER, PA. Dec. 30th, 1913.

Hon. Secretary of Agriculture,
Washington, D. C.

Form *LD*

Dear Sir,-

We beg to ask your consideration to the following in the interest of Philadelphia, Pa. as a Federal Reserve City.

We scarcely think we need mention in detail the importance of this City on this connection. The resources of its Banks and Trust Companies totak in the hundred of millions, and the past conservative policy of the Philadelphia Banks at all times, we think, speaks for itself. They have always showed in times of panic and distress, every fairness to their people and Interior Institutions. Their Annual clearings of eight thousand millions, and serving a Community of nearly two millions of people, in addition to its vast Commercial and Manufacturing interests, we think should entitle them to every consideration.

ANSWERED
JAN 3 1914
FORM 25

Anything that you may do for them in your good judgment and office, we feel must reflect credit to yourself, and a good to the People.

Very truly yours,

PW/R.

P. Winebrenner
TREASURER.

0

INCORPORATED 1835

R. M. WIRT, PRESIDENT
JOHN J. SCHMIDT, VICE PRESIDENT

CAPITAL \$ 50,000.00.
SURPLUS \$ 300,000.00.

AS

P. WINEBRENNER, TREASURER

THE HANOVER SAVING FUND SOCIETY

HANOVER, PA. Dec. 30th, 1913.

Hon. Controller of the Currency,
Washington, D. C.

11104

Dear Sir,-

We beg to ask your consideration to the following in the interest of Philadelphia, Pa. as a Federal Reserve City.

We scarcely think we need mention in detail the importance of this City in this connection. The resources of its Banks and Trust Companies total in the hundred of millions, and the past conservative policy of the Philadelphia Banks at all times, we think speaks for itself. They have always showed in times of panic or distress, every fairness to their people and Interior Institutions. Their Annual clearings of eight thousand millions, and serving a Community of nearly two millions of People, in addition to its vast Commercial and Manufacturing interests, we think should entitle them to every consideration.

11104

Anything that you may do for them in your good judgment and Office, we feel must reflect credit to self and a good to the People.

Very truly yours,

PW/R.

P. Winebrenner TREASURER.

ANSWERED
JAN 3 1914
FORM 7-5

O. E. C. ROBINSON
PRESIDENT

PENROSE ROBINSON
VICE PRESIDENT

WM. F. WILSON
CASHIER

CAPITAL \$52,000
SURPLUS AND UNDIVIDED PROFITS (earned) over \$100,000
No. 2253.

Phila

Hatboro National Bank,

HATBORO, PENNA.

Dec. 27, 1913.

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

Dear Sir:

We wish to urge upon you the importance of making Philadelphia, Pennsylvania, one of the Federal Reserve cities of the United States, as provided under the new currency Bill signed by the President on December 23rd.

Philadelphia occupies the third place in comparative importance, both in Bank Resources and in total Deposits. It has the facilities and location to accommodate the Banks of Pennsylvania, which naturally turn to it as a center for Banking business.

We therefore respectfully urge upon you the importance of Philadelphia in this connection.

Very respectfully,

HATBORO NATIONAL BANK,

O. E. C. Robinson
President

Form *5*

ANSWERED
JAN 6 1914
FORM *Ls L*

CAPITAL \$50,000

SURPLUS \$10,000

THE HAWLEY BANK

HAWLEY, PENNA.

Form *LS*

PRESIDENT, THOMAS F. MANGAN VICE PRESIDENT, WALTER J. KEESLER
CASHIER, CHARLES S. HOUCK

December 29, 1913

Philadelphia
TELEPHONE

Hon Wm. G. McAdoo, Sec. Treas.,
Washington, D. C.

Dear sir:-

We are addressing you in the interest of Philadelphia as a Reserve City under the provisions of the Federal Reserve Act recently passed by Congress. The financial history of the City needs little comment. It is only necessary to make mention of the fact that Philadelphia finances and financiers have been prominently identified with the growth and history of this country since its inception and predates the founding of the present United States Government. You are also aware that the city stands third in respect to the amount of total assets-its large Trust Funds not included. Since New York put into effect the exchange charge Philadelphia has been the collecting point for nearly all Eastern sections and for many of the West and Northwest. To deny Philadelphia a Federal Reserve Bank would be to destroy or at least disrupt the present satisfactory collection arrangements and a consequent demoralization of banking facilities. We

more urge upon the Committee favorable consideration of the city as a Federal Reserve.

Very truly yours,

Charles S. Houck
Cashier.

ANSWERED
JAN 7 1914
FORM *P*

Secretary of the Treasury.
Washington, D. C.

Hazleton, Pa.
JAN 8 - 1914

Dear Sir:

We beg to go on record as favoring the establishment of one of the new regional reserve banks in the City of Philadelphia, and our reason for favoring the same is on account of the close business relations that exist between our section of the country and the City of Philadelphia, and we feel that for banks particularly in this region the best service would be given and hope the Organization Committee may see their way clear to establish a bank at Philadelphia.

Very truly yours,

*The Hazleton National Bank
By A. M. Eby, Cashier*

ANSWERED
JAN 10 1914
ALR
R 5
CRM

R 5

Shupe

CAPITAL, \$100,000. SURPLUS, \$75,000.

**The First National Bank,
OF HOLLIDAYSBURG, PA.**

J. L. HARTMAN, PRESIDENT. J. G. SHOPE, CASHIER.

To the Honorable, The Secretary
of the United States Treasury, Washington, D. C., *La L 5*

Dear Sir;-

I am delighted to learn through the daily papers that the Committee for organizing Regional Reserve Banks under the late Act of Congress has consented to accord the Representatives of Philadelphia a hearing in your City sometime in January.

It is our earnest desire that you give this matter your serious consideration for the following reasons - FIRST: that Philadelphia is the third City in the United States in Resources and Deposits; SECOND: that it is the reserve center for more country Banks than any other City except New York and Chicago; THIRD: that it is safe to state that two-thirds of all the business of Eastern Pennsylvania, New Jersey, Delaware and Maryland is transacted through Philadelphia Banks; and FOURTH- that certainly the great State of Pennsylvania with all its natural resources, its manufactures and wealth is entitled to recognition by your Honorable body.

Permit me to say, for our own institution that in my fourteen years experience, and with positive assurance, more than three fifths of all our business has been with Philadelphia and we sincerely hope and trust that you will find it expedient and for the general welfare and best interests of our country to give our good old Quaker City one of these Reserve Banks and to this aim and object your earnest consideration and efforts will be very much appreciated by us.

Very respectfully yours,

J. G. Shupe
.....Cashier.

Form *5*



WAYNE COUNTY SAVINGS BANK

W. B. HOLMES, PRESIDENT.
A. T. SEARLE, VICE PRESIDENT.
H. S. SALMON, CASHIER.
W. J. WARD, ASST. CASHIER.

HONESDALE, PA.,
January 10"1914.

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

Form AS

Dear Sir;-

I desire to call your attention to the advisability of locating one of the Federal Reserve Banks in the city of Philadelphia.

It would seem as if the metropolis of the great State of Pennsylvania was entitled to this and that her claims are so clear as not to require any argument.

Philadelphia Has always been noted as a city of conservatism. She is the third largest of our cities, and is only outranked in Banking Resources and Deposits by New York and Chicago.

We have always found it to our advantage to keep part of our reserves in that city.

Very truly yours,

Cashier.

ANSWERED
JAN 12 1914
FORM



REPORT OF THE CONDITION
OF THE
WAYNE COUNTY SAVINGS BANK,
HONESDALE, PA.,
AT THE CLOSE OF BUSINESS, NOV. 1, 1913.

STATEMENT TO THE COMMISSIONER OF BANKING.

<u>RESOURCES.</u>	<u>LIABILITIES.</u>
Loans, - - - - -	Capital Stock, - - - - - \$ 200,000.00
Real Estate, - - - - -	Surplus, - - - - - 325,000.00
Investment Securities, - - - - -	Undivided Profits, - - - - - 58,521.70— 583,521.70
Cash, - - - - - \$ 50,827.30	Deposits, - - - - - 2,474,142.10
Due from Banks, - - - - - 124,261.78	Due to Banks, - - - - - 5,559.93
New York City Bonds	
(Legal Reserve) - - - - - 45,000.00— 220,089.08	
Overdrafts - - - - - 39.44	
<u>\$3,063,223.73</u>	<u>\$3,063,223.73</u>

STATE OF PENNSYLVANIA : COUNTY OF WAYNE, SS.

I, H. S. Salmon, Cashier of the above named Bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. H. S. SALMON, Cashier.

Subscribed and sworn to before me, Nov. 7, 1913.

R. A. SMITH, Notary Public.

Correct—Attest : A. T. SEARLE,
 E. W. GAMMELL, } Directors.
 J. W. FARLEY,



This year completes the Forty-Second
since the founding of the

Wayne County Savings Bank

Many banks have come and gone during
that period.

PATRONIZE one that has **WITHSTOOD** the
TEST of **TIME**.



SAFE DEPOSIT BOXES FOR RENT

DIRECTORS:

W. B. HOLMES,
A. T. SEARLE,
H. J. CONGER,
F. P. KIMBLE,
W. F. SUYDAM,
H. S. SALMON,
T. B. CLARK,
C. J. SMITH,
J. W. FARLEY,
E. W. GAMMELL.



Interest Allowed on Savings Deposit

From the **FIRST** of every month on deposits
made on or before the **TENTH** of
the month.

ABSOLUTE SECURITY TO DEPOSITORS.

1871 = 1913

AN HONORABLE RECORD OF 42 YEARS.

WAYNE COUNTY SAVINGS BANK

HONESDALE, PA.

Established November 1, 1871.

Capital	- - -	\$200,000.00
Surplus	- - -	325,000.00
Undivided Profits	-	58,521.00
Total Capital	-	\$583,521.00

NOVEMBER 1, 1913.

OFFICERS:

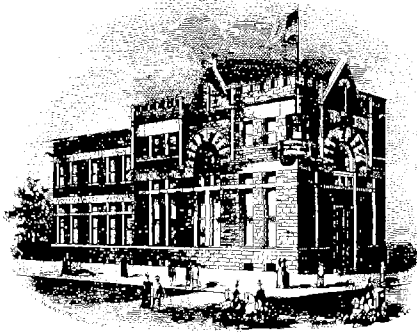
W. B. HOLMES,	PRESIDENT
A. T. SEARLE,	VICE PRESIDENT
H. S. SALMON,	CASHIER
W. J. WARD,	ASSISTANT CASHIER

THE BANK THE PEOPLE USE.

HENRY Z. RUSSELL, President.
ANDREW THOMPSON, Vice-President.

No. 644.

LEWIS A. HOWELL, Cashier.
A. C. LINDSAY, Asst. Cashier.



Honorsdale, Pa. Jan 7, 1914. 191

Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

We beg to go on record as favoring the establishment of one of the new regional reserve banks in the City of Philadelphia, and our reason for favoring the same is on account of the close business relations that exist between our section of the country and the City of Philadelphia, and we feel that for banks particulary in this region the best service would be given and hope the Organization Committee may see their way clear to establish a bank in Philadelphia.

Very truly yours,

L. A. Howell
Cashier.

R. R. J.

M. W. PALMER
PRESIDENT

J. W. BISBEE
VICE PRESIDENT

F. E. MOORE
VICE PRESIDENT

L. A. LEWIS
CASHIER

Hop Bottom National Bank

No. 9647

Capital, \$25,000.00

Surplus, \$10,000.00

HOP BOTTOM, PENN'A

January 1, 1914.

Reserve Bank,

Organization Committee,

Washington, D. C.

Form A

Hon. Sirs:- We beg the liberty of writing you soliciting your careful and serious consideration of Philadelphia as a location for a Regional Reserve Bank. Our officers and directors are much in favor of Philadelphia as a location for one of these banks.

We think the great state of Pennsylvania with its large population, its extensive natural wealth and agricultural resources and its vast financial prominence, should have a Reserve Bank.

As Philadelphia is the natural, and as the trend of banking business has demonstrated, the logical banking center of the state, it is our opinion the city should be chosen for one of the banks in question. Philadelphia not only serves her own state but reaches vast interests outside the state.

It is our conviction that Philadelphia banking interests have been and are at present of more service in extending banking facilities to the rural districts and to the farmer than those of any other city mentioned as a Reserve Center. Along this line they have carried the burden of collecting at par all checks received by them from the country banks and this alone has been a great assistance to the country banker. The interest that is being taken by

Philadelphia banks in agricultural development demonstrates they

ANSWERED
JAN 5 1914
FORM 75 L

M. W. PALMER
PRESIDENT

J. W. BISBEE
VICE PRESIDENT

F. E. MOORHEAD
VICE PRESIDENT

L. A. LEWIS
CASHIER

Hop Bottom National Bank

No. 9647

Capital, \$25,000.00

Surplus, \$10,000.00

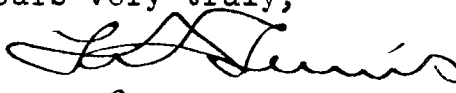
HOP BOTTOM, PENN'A

are alive to the needs of a growing nation and are always ready to render assistance in the best possible way.

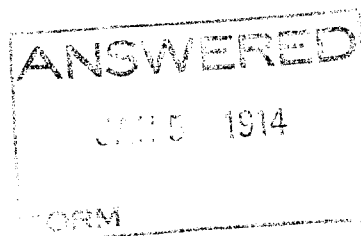
With the great amount of banking business that has been going to Philadelphia for a good many years past we feel the selection of this city would make it possible for the business to continue along the same convenient channel, thereby making the change to the new system much less complicated for a large number of banks.

Thanking you in advance for your consideration of this matter, I am

Yours very truly,



Cashier.



L. W. BEYER, President
JAS. H. MINDS, Vice-President,
GEO. W. GANOE, Cashier.

6695

CAPITAL, \$50,000
SURPLUS, \$80,000
UNDIVIDED PROFITS \$10,000

First National Bank

Houtzdale, Pa., Dec. 31 1913

Hon. William G. McAdoo

Secretary of the Treasury
Washington D. C.

ANSWERED
JAN 1 1914
T.M.L.

Sir:-

I am instructed by the Board of Directors of this Bank to write to you urging the designation of Philadelphia for the location of one of the Federal Reserve Banks authorized by the Glass-Owen Currency Bill.

Philadelphia shares with New York City in the business of the states of New York, Pennsylvania, New Jersey, Delaware, Maryland, Virginia and West Virginia, more nearly rivals New York City than any other eastern city, drafts drawn on Philadelphia are accepted by our correspondents as readily as on New York City, it seems to us that to establish a reserve bank in New York City and deny a like bank to Philadelphia will increase the prestige of the one at the expense of the other and more and more centralize funds in New York.

Philadelphia has always been our principal depository, some of our neighbors doing nearly all their business there, we would dislike very much to have to make any change.

Our postal arrangements are good and should it become necessary to personally transact business with our eastern correspondent we find our railroad connections all that can be desired.

We trust your Committee may see the way clear to make Philadelphia the place of one of the Federal Reserve Banks.

Respectfully

Geo. W. Ganoe Cashier

Phila

NO. 8924

JAMES K. BOAK, PRESIDENT

H.G. VAN DEVENDER, CASHIER.



OF LYCOMING COUNTY

CAPITAL \$ 50,000.

HUGHESVILLE, PA.

December 29th 1913.

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

Ja JS

Sir:-

In the selection of cities for the location of Regional Reserve Banks, recently authorized by act of Congress, we respectfully request your favorable consideration of Philadelphia.

This city has become in recent years, a general clearing house for possibly two thirds of the banks in Pennsylvania, and is so centrally located that it is a natural centre of adjoining states.

We feel justified in asking most favorable consideration and designating this city as one of the points for the establishment of a Federal Reserve Bank, and trust it will merit your unqualified approval.

Respectfully,

James K. Boak President
J. H. Fague V. President
D. E. Riess, Vice President

Form 15

H. G. Van Devender
Cashier

W. C. Frantz, Pres.

Frank A. Reeder, Cashier

3902

First National Bank,

HUGHESVILLE, PA. December 24th 1913

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

Dear Sir:-

WE BEG TO URGE UPON YOU THE IMPORTANCE OF NAMING PHILADELPHIA AS ONE OF THE FEDERAL RESERVE CITIES, UNDER THE RECENTLY ENACTED CURRENCY BILL. THE CITY'S IMPORTANCE, THE THIRD IN POINT OF SIZE IN THE UNION, AS WELL AS HER EXTENSIVE COMMERCIAL AND MANUFACTURING INTERESTS, HER POSITION IN ONE OF THE MOST IMPORTANT STATES IN EVERY DEPARTMENT, ALL ARGUE IN FAVOR OF THE APPOINTMENT. WE PENNSYLVANIANS WILL BE DELIGHTED TO LEARN OF HER BEING NAMED.

VERY TRULY,

W. C. Frantz

PRESIDENT.

[Faint stamp]

LS P

LS

ALLEN K. WALTON, PREST.

W.C. BAKER, M.D. VICE PREST.

HARRY M. HORST, CASHIER

THE FARMERS BANK OF HUMMELSTOWN

CAPITAL \$50,000

HUMMELSTOWN, Pa.

Dec. 27, 1913

Phila

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

Dear sir:

We address you as a member of the Committee for Organizing Regional Banks and Reserve Cities, and would respectfully pray, that in selecting reserve cities you would consider Philadelphia, Pa. as a point where a reserve center be established. The Banking interests of Philadelphia, Pa. and the surrounding territory are the financial interests of several million people and the resources amount to practically a billion of dollars.

Philadelphia has served this territory very well for more than fifty years and while we are but one comparatively small bank located near Philadelphia, Pa. we know that we have transacted a vast volume of business with the Philadelphia banks and it is quite natural for us to turn thither, not because of our established custom alone, but on account of ready access by means of rapid and sure communication facilities with this point.

Thanking you in advance for your kind consideration we beg to remain

Very truly yours,

Harry M. Horst

Cashier.

ANSWERED
DEC 28 1914
FORM

FORM 25

CAPITAL, \$22,000.

SURPLUS, \$190,000.

FARMERS BANK OF INDIANA

HARRY W. WILSON, PRESIDENT.
JOHN B. TAYLOR, VICE PRESIDENT.
JOHN G. ST. CLAIR, CASHIER.

INDIANA, PA. July 2nd 1914

ANSWERED
J. 1914
John B. Taylor

Hon Wm G. McAdoo,
Treasurer of the U. S.
Washington, D. C.
Dear Sir:-

We believe that it would be very much to the advantage and benefit of the citizens of Pennsylvania to have both Philadelphia and Pittsburg have Federal Reserve Banks located in these cities, we certainly think that the amount of business done at both these city's not only for the-themselves but for the greater part of Pennsylvania should entitle them to have Federal Banks located there.

They both handle an immense amount of business for the banks throughout the state for which they do not make any charge, and we think they should be granted the benefit of these Federal Banks that they may serve us in a satisfactory way. Trusting that you may be able to grant this I beg to remain,

Yours very respectfully

John B. Taylor
Vice President

W

JOHN THOMAS,
PRESIDENT

HON. A. V. BARKER,
1ST VICE-PRESIDENT

WM. C. KRIEGER,
SECRETARY AND TREASURER

JOHN D. ROBERTS,
VICE-PRES. AND TRUST OFFICER

INCORPORATED 1900

THE JOHNSTOWN TRUST COMPANY

CAPITAL \$200,000

SURPLUS \$200,000

JOHNSTOWN, PA., Dec. 26, 1913.

Hon. Wm. A. MoAdoo,
Secretary of the Treasury,
Washington, D. C.

Dear Sir:

In the selection of Federal Reserve Cities, we trust that you will give the city of Philadelphia of this State your earnest consideration, as we do considerable business with banks in that city.

Yours very truly,

Wm. C. Krieger
Treas.

Form L5

19

Phila

No 2249

JENKINTOWN NATIONAL BANK

CAPITAL \$ 100.000 SURPLUS \$ 100.000

HENRY W. HALLOWELL, PRESIDENT GEO. T. NICE, VICE PRESIDENT
JOHN S. GAYLEY, CASHIER

JENKINTOWN, PA. Decr. 27th 1913.

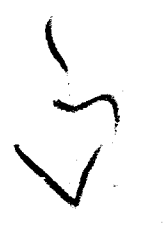
Hon. William G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

Dear Sir:

The splended service rendered to country banks by the banks in Philadelphia impels to address a request to you that you arrange for the location of a Federal Reserve Bank in Philadelphia. Philadelphia was the only large city in the country that collected our foreign items free, and they also very liberal in their service in every other respect. The facilities they placed at our disposal have been appreciated by all country banks, and we, therefore join with others in urging you to organise a federal Reserve Bank in Philadelphia. It seems to us that the importance of Philadelphia as a financial centre entitles it to the favorable consideration of your committee. If our Reserves will have to be carried in other cities in will lead to inconvenience and confusion.

Yours very truly,

J. S. Gayley
Cashier.

Form 

3

ROBT. MCCLEOUGH, PRES.
W. L. WILSON, VICE PRES.

CAPITAL \$125,000.00
SURPLUS & PROFITS } \$100,000.00

JNO. W. LEVEGOOD, TREAS.
ROBT. SEBRING, SECY.

THE JERSEY SHORE TRUST COMPANY

SUCCESSORS TO

THE JERSEY SHORE BANKING COMPANY

JERSEY SHORE, PA.

Dec. 24, 1913.

Secretary of the Treasury,

Washington, D. C.

A. S. P.

Dear Sir;-

If not inconsistent with your views in the matter, we would very much like you to favor the designation of Philadelphia as one of the federal reserve cities under the new Act just signed.

Thanking you in advance, we are,

Yours very truly,

Form *LS*

COMPLIMENTARY OF THE SEASON

John Levegood
Treas.

J. W. L. . . . C. B.

UNITED STATES DEPARTMENT OF THE TREASURY

J. HARRIS MCKINNEY, PRESIDENT.

J. G. CALVERT, VICE PRESIDENT.

H. G. RORABAUGH, CASHIER.

JOHN T. HYATT, VICE PRESIDENT.

A. L. MORRISON, ASST. CASHIER.



THE NATIONAL BANK OF JERSEY SHORE

JERSEY SHORE, PA. Dec. 30, 1913

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

Form L5

Dear Sir:

We feel that under the new currency law it would be greatly to the advantage of banks located in this section to have a federal reserve bank located in Philadelphia, and wish at this time to place ourselves on

ANSWERED
JAN 7 1914

of the establishment of a bank in

that city. 1914
FORM L5-ome

Very truly yours,

H. G. Rorabaugh
Cashier.

JAN 7 1914

FORM

No. 2526

The National Bank of Kennett Square

Capital \$100,000. Surplus & Profits \$125,000.

E. B. DARLINGTON, PRESIDENT
E. R. GREEN, VICE PRESIDENT
D. DUER PHILIPS, CASHIER
M. P. DARLINGTON, ASST. CASHIER

Kennett Square, Pa. 12-24-13

Secretary of the Treasury
Washington D. C.

L. P. LaF
DEC 11 1913
CIVIL

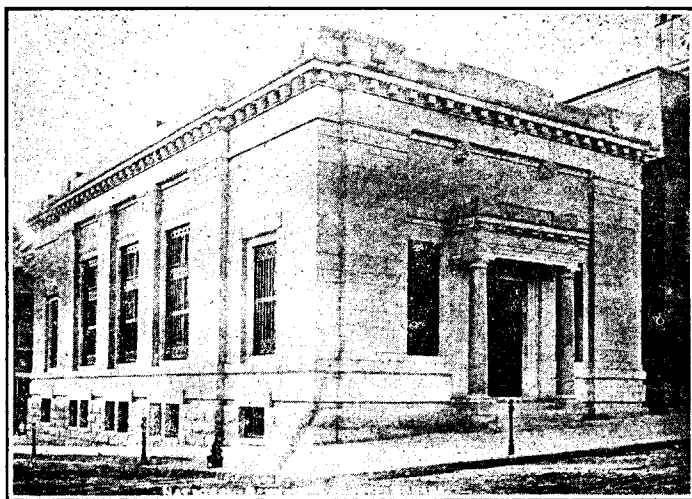
Dear Sir

We are exceedingly anxious that a Federal Reserve Bank shall be located in Philadelphia. It would be a very great inconvenience to this part of the state to have it located elsewhere. Trusting you will see it as we do I am

Very respt.

D. Duer Philips Cashier
Natl. Bank of Kennett Square Pa.

Form 65



The National Bank of Kennett Square

Organized March 2d, 1881.

LOCK BOXES FREE TO DEPOSITORS.

WE SOLICIT YOUR ACCOUNT.

Report of the condition of the
NATIONAL BANK OF KENNETT SQUARE

at the close of business, Oct. 21st, 1913.

RESOURCES,

Loans and Discounts,	-	\$ 553,075	52
Overdrafts, secured and unsecured,	-	62	05
U. S. Bonds to secure circulation,	-	100,000	00
Bonds, Securities, etc,	-	96,056	25
Banking house, Furniture, and Fixtures,	-	40,000	00
Due from National Banks (not reserve agents)	-	4,374	45
Due from State and Private Banks and Bank- ers, Trust Companies and Savings Banks	-	9,975	03
Due from approved Reserve Agents,	-	52,417	04
Checks and other cash items,	-	3,197	60
Notes of other National Banks,	-	430	00
Fractional Paper Currency, Nickels and Cents	-	360	94
Specie,	-	45,668	80
Redemption fund with U. S. Treasurer, (5 per cent of circulation)	-	5,000	00
Total,	-	\$910,617	68

LIABILITIES.

Capital stock paid in,	-	\$100,000	00	✓
Surplus fund,	-	100,000	00	✓
Undivided Profits, less expenses and taxes paid	-	31,976	85	✓
National Bank Notes outstanding,	-	95,200	00	✓
Due to other National Banks,	-	1,686	38	✓
Due to Trust Companies and Savings Banks	-	1,258	46	✓
Dividends Unpaid	-	6	00	✓
Individual Deposits subject to check,	-	540,317	05	✓
Certified checks,	-	106	50	✓
Cashier's Checks outstanding,	-	66	44	✓
Bills payable, including certificates of deposit for money borrowed	-	40,000	00	✓
Total,	-	\$910,617	68	

State of Penna.. County of Chester, ss:

I, D. Duer Philips, Cashier of the above-named bank,
do solemnly affirm that the above statement is true to the
best of my knowledge and belief.

D. DUER PHILIPS, Cashier.

Subscribed and affirmed to before me this 27th day
of Oct. 1913. S. P. Green, Notary Public.

Correct—Attest:

P. M. Pyle

Milton Mendenhall

Geo. P. Reardon

Directors.

OFFICERS

President, Edward B. Darlington

Cashier, D. Duer Philips

Assistant Cashier, Morton P. Darlington

DIRECTORS

Edward B. Darlington

Ellwood R. Green

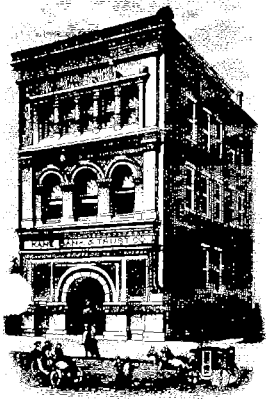
Milton Mendenhall

Pennock M. Pyle

T. Ellwood Marshall

Edward W. Alexander

George P. Reardon



W. P. Weston,
PRESIDENT.

B. N. McCoy,
VICE-PRESIDENT.

L. H. ... Jr.,
TREASURER.

W. A. Longshore,
ASST. TREAS.

Bank and Trust Company

CAPITAL \$ 125,000.00.
SURPLUS \$ 50,000.00.

Phila., Pa. January 16th 1914

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

Dear Sir:-

The banking business of the State of Pennsylvania and adjacent territory would be greatly facilitated by the establishment in the City of Philadelphia of a Federal Reserve Bank.

It has long been regarded as one of the conservative banking centers of the east and this Bank, in common with others in the State, would be gratified if it is so designated by the Reserve Board Organisation Committee.

Very truly yours,

W. P. Weston

President.

A. C. KEENEY, PRESIDENT

W. L. CLIFFORD, VICE PRESIDENT

J. B. DONOVAN, CASHIER

CAPITAL \$25,000

SURPLUS ^{10,000.} ~~\$8,000~~

The Grange National Bank

OF WYOMING COUNTY

LACEYVILLE, PENNA. Dec. 27th, 1913.

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

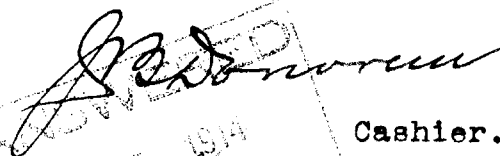
Dear Sir:-

The City of Philadelphia banks have been of such service to us in the operation of our business in the past years that we take this opportunity to address you in behalf of the City of Philadelphia as one of the most conservative and constructive Cities of the nation.

Philadelphia is the great business centre, for the country banks of Pennsylvania, and a great part of New York State, and because of its financial strength, and its conservative record, is entitled to a Federal Reserve Bank, and we believe it would be to the interest of the banks and business people of Pennsylvania, to have Philadelphia designated as one of the Federal Reserve Cities, and ask that A Federal Reserve Bank be established in Philadelphia.

Respectively yours,


" President.


Cashier..

75

RECEIVED
FEB 14 1914
707
J

Henry W. Watson
President

Henry Palmer
Vice President

Horace G. Mitchell
Cashier

3063

Pls. The Peoples National Bank of Langhorne
Capital \$50,000

Langhorne, Pa. Dec. 26, 1913.

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

My dear Sir:-

We earnestly solicit your support and influence not only on behalf of the banks of Philadelphia but ourselves and neighboring banks in having Philadelphia, Pa. designated as a Federal Reserve City.

Philadelphia standing third of all cities of the United States in banking resources with its diversified manufacturing industries and the population of the city proper and its near environment is close to Two Million souls, we therefore feel that Philadelphia is entitled to a Regional Bank and trust you will see likewise when the time comes for making your selections.

Sincerely Yours,

Horace G. Mitchell
Cashier.

113
✓

ANSWERED
DEC 27 1914
FEB 5 1916

Henry C. Perry
President

Henry Palmer
Vice President

Horace G. Mitchell
Cashier

3063

Phila
The People's National Bank of Langhorne
Capital \$50,000

Langhorne, Pa. December 24th 1913

^{8.25}
Hon. William G. McAdoo.

Sec. of the Treasury

Dear Sir:

The Directors of our bank thank me,
in expressing the sincere wish that you will designate
Philadelphia as one of the Federal Reserve Cities - We feel
that the recommendations of our banks, should receive
your serious consideration.

Very truly yours
Henry N. Dalton
President

LS

PRESIDENT
AMOS H. HOFFMAN

VICE-PRESIDENTS
SAMUEL N. ROOT
HARVEY W. MINNICH
ELIAS F. NOLT

CASHIER
J. N. SUMMY

The First National Bank

OF LANDISVILLE.

CAPITAL \$ 50,000.00

OPENED FOR BUSINESS JAN. 1909.

Landisville, Pa., January 16, 1914.

ANSWERED
JAN 21 1914
FORM L.S. [Signature]

Hon. Committee,
For organizing Regional Reserve Banks,
Treasury Department, Washington, D. C.

Form L.S.

Dear Sirs:-

The Landisville Bank respectfully asks that you select Philadelphia for location of one of the Regional Reserve Banks.

Besides Philadelphia's commanding importance as a financial center we mention as reasons for our preference.-

That we have since our organization done our clearing of outside business through Philadelphia institutions.

Philadelphia is the natural business center for this community. We are as a community, intimately acquainted with its Bankers, Traders, Business Houses, and Professional Men. The products of our farms and factories are marketed at Philadelphia. Our merchants buy their goods there. Philadelphia is our harbor for export and Port of entry. Our business, both outgoing and incoming is settled in Philadelphia exchange.

We are close to Philadelphia on account of quick mail service and direct telegraph and telephone service. Our railroads and even our highways go straight to Philadelphia.

Any other city would be foreign to us and inconvenient. We earnestly ask that Philadelphia be designated as one of the cities for a Regional Reserve Bank.

First National Bank of Landisville.

J. N. Summy
Cashier.

A. H. Hoffman
President.

CAPITAL \$ 100.0

Nº 430.

PLUS AND PROFITS \$ 193.000.

The First National Bank



A. C. GODSHALL, *President.*
J. S. GELLER, *Vice President.*
E. R. MUSSELMAN, *Cashier.*

Lansdale, Pa.

Dec. 26, 1913.

10 -

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

Dear Sir:

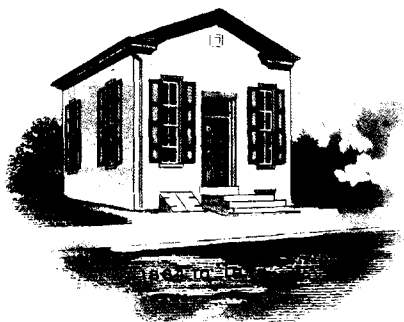
In the selection of the location of the Federal Reserve Banks, may I ask you to favorably consider Philadelphia? I need not tell you of the importance of Philadelphia as a banking center as this is too patent a fact. But what interest the First National Bank of Lansdale may have in this matter is caused by the splendid banking facilities that Philadelphia has always afforded us and while we are ready to accept the New Currency bill, we feel that Philadelphia should merit recognition at your hands.

Respectfully yours,

E. R. Musselman

Cashier.

Form 15



THE
FIRST NATIONAL BANK
LANSDALE, PA.



FIRST NATIONAL BANK
Lansdale, Pa.

FIRST NATIONAL BANK
Lansdale, Pa.

State Depository *Borough Depository*
United States Depository for Postal Savings Funds

STATEMENT

At Close of Business, Dec. 11, 1913

OFFICERS

A. C. GODSHALL, PRESIDENT.
J. S. GELLER, VICE PRESIDENT.
E. R. MUSSELMAN, CASHIER.

DIRECTORS

A. C. GODSHALL Lansdale, Pa.
J. S. GELLER Lansdale, Pa.
A. B. KRIEBEL Kulpsville, Pa.
J. A. HENDRICKS Perkasio, Pa.
L. O. KRATZ Hatfield, Pa.
S. A. METZ Skippack, Pa.
WM. D. HEEBNER Lansdale, Pa.
W. H. ROSENBERRY Lansdale, Pa.
AMOS H. SCHULTZ Worcester, Pa.
JOHN SWARTLEY Chalfont, Pa.
IRWIN G. LUKENS North Wales, Pa.

A Few Facts

49 years of continuous service.
Only three Presidents in its history.
Only three Cashiers in its history.
Paid \$343,000.00 in dividends.
Earned a Surplus of \$200,000.00.

RESOURCES

Loans and Investments	- -	\$1,067,101.53
U. S. Bonds	- - - -	100,000.00
Real Estate and Fixtures	- -	37,000.00
Cash and Reserve	- - - -	158,678.34
Due from Banks	- - - -	11,635.20
		<u>\$1,374,415.07</u>

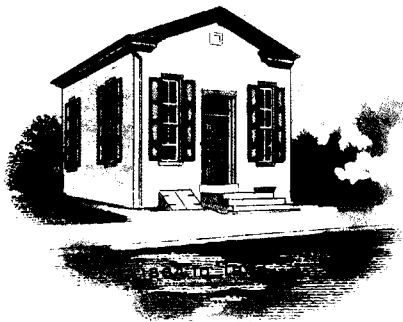
LIABILITIES

Capital Stock	- - - -	\$100,000.00
Surplus and Profits	- - - -	216,122.02
Circulation	- - - -	98,600.00
Due to Banks	- - - -	26,748.41
Deposits	- - - -	932,944.64
		<u>\$1,374,415.07</u>

Organized, Equipped and Conducted

for

SERVICE



THE
FIRST NATIONAL BANK
LANSDALE, Pa.



Phila

The Conestoga National Bank
Lancaster, Pa.

UNITED STATES DEPOSITORY
R. H. BRUBAKER, PRESIDENT A. K. HOSTETTER, CASHIER
P. W. HIESTAND, VICE PRESIDENT A. H. LANDIS, ASST. CASHIER

December, 27, 1913.

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

Dear Sir:-

If I am not too presumptuous, may I ask for a fair consideration in the selection of Federal Reserve Cities, to consider the advisability of establishing one of the Regional Reserve Banks in Philadelphia, Pa. We hardly think it necessary to mention in detail the importance of Philadelphia in this connection. The resources of the banks and trust companies of Philadelphia amounts to over \$760,000,000.00, and with tributary points to Philadelphia the amount is very much greater.

The clearings of Philadelphia are Eight thousand million dollars, the population is about two millions, and the commercial and manufacturing interests of great magnitude, and consists of almost anything from a match stick to a battleship.

The business that the Lancaster Banks have conducted through the Philadelphia Banks, for many years, has been immense, and we think it would be a great disadvantage to us to send that part of our business to any other city.

Thanking you in advance for any attention you may see fit to give Philadelphia, in this matter, I remain

Yours truly,

A. K. Hostetter
Cashier.

ANSWERED
DEC 28 1914
[Handwritten initials]

LS

The Guaranty Trust Company

36-38 NORTH DUKE STREET

LANCASTER, PA.

CAPITAL, \$300,000.00

Dec. 27, 1913.

M. ALEXANDER,
PRESIDENT
L. B. FERR,
VICE PRESIDENT
EDW. A. GARVIN,
TREASURER

Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

We are much interested in the selection of Philadelphia as one of the Regional Reserve Banks.

Lancaster has been keeping a large part of its balance with Philadelphia for many years and has made most of its collections of foreign items through its Banks.

The banking resources of almost a billion dollars entitles Philadelphia to consideration; and the fact that it is so handy makes the county Banks feel that they would be losing an old friend should it not be included in the number of Reserve Cities.

Respectfully yours,

Treasurer.

ANSWERED

LS

The Lancaster Trust Company

JNO. HERTZLER, PRESIDENT.
JOHN D. SKILES, VICE PRESIDENT.
HERBERT C. MILLER, TREASURER.
C. S. MELLINGER, ASS'T. TREAS.
JNO. L. RUTH, TRUST OFFICER.
I. H. SEITZ, REAL ESTATE OFFICER.

CAPITAL \$ 250,000.

SURPLUS \$ 900,000.

Lancaster, Pennsylvania, December 24, 1913.

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

RECEIVED
DEC 25 1913
LS

Dear Sir:-

The enactment of the new Currency Bill brings before us the question of the designation of the Federal reserve cities. We speak in behalf of Philadelphia, as being an importation location for a Federal reserve Bank. The business center and the financial strength of its Institutions, we believe makes this City a proper field. We therefore hope that Philadelphia will be selected for one of the regional Banks.

We are

Yours very truly,

Jno. Hertzler
President.

Form LS

~~JOHN D. SKILES, PRESIDENT~~
JOHN C. CARTER, PRESIDENT

2634

~~JNO. G. CARTER, CASHIER~~
IRA H. BARE, CASHIER.

THE FULTON NATIONAL BANK

OF LANCASTER, PA.

Lancaster, Pa., December 26, 1913.

B

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

Dear Sir:

We would desire, and consider well deserved,
the selection of Philadelphia as one of the
Federal Reserve Bank cities.

You have the details.

Yours very truly,



Cashier.

Form LS

George Foster White
President, Treasurer & Trust Officer
W. Lane Verlinden
Vice President

Morgan Bunting Secretary
Lewis Lawrence Smith
2nd Vice President & Solicitor

White

The Lansdowne & Darby Saving Fund & Trust Co.

Capital \$125,000 Full Paid.

Lansdowne, Pa.

Dec. 27, 1913.

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

Dear Sir:

We sincerely hope that in the location of the Regional Banks, under the new Bank Law, you will decide to place one of these Banks at Philadelphia.

We believe that Philadelphia is third^{City} in the United States in regard to the number of country banks using this center as a depository, and we shall look with great satisfaction on your decision in this matter in favor of this suggestion.

Yours very truly,

George Foster White
President

LS

GEORGE B. COLBY, PRESIDENT

CHARLES F. WOODWARD, VICE-PRESIDENT

W. H. WESTBROOK, CASHIER

DIRECTORS

H. P. RUSLING
A. T. PORTER
JESSE L. HOWE
GEO. B. COLBY
DR. E. G. TREAT
J. T. KING
IRA L. PRICE

THE FIRST NATIONAL BANK

Lawrenceville, Tioga Co., Pa.

No. 9702

DIRECTORS

G. F. WOODWARD
W. H. WESTBROOK
E. W. CLOSE
D. A. HARRISON
E. P. GILLET
E. J. HALL

December 26.1913

Hon. William G. McAdoo, Sec of Treas.

Washington, D.C.

10

My Dear Sir:-

We would be very much pleased to have one of the Federal Reserve Banks located in Phila, Pa. That would be the best location for this region as mail leaving Lawrenceville, Pa. at 8 P.M. arrives in Phila, at banking hours the next morning and letters mailed in Phila, at night arrive here at 10-30. All of the banks through this section have a deposit in Phila, Pa. We get just as good service there as could be.

Respectfully,

W. H. Westbrook Cashier.

Form 45

LEMOYNE TRUST COMPANY

CHARTERED NOV. 4, 1910

LEMOYNE, PENNSYLVANIA.

ROBERT L. MYERS, PRESIDENT
J. W. BOWMAN, M. D., VICE PRESIDENT
W. K. KLUSH, TREASURER
I. W. APPLER, SECRETARY

CAPITAL
\$125,000.00
SURPLUS
\$30,000.00

December 31, 1913.

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

Form 25 ✓

Dear Sir:

We would like very much to have a Federal Reserve Bank established in Philadelphia, and we are hopeful that the financial and commercial conditions of this State and its metropolis will command your favorable consideration for Philadelphia.

Yours very truly,

Robert L. Myers
President.

ANSWERED
JAN 5 1914
FORM
90125

THE VALLEY NATIONAL BANK
OF LEBANON, PENNA

Phila

Lebanon, Pa. Dec. 29, 1913.

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

ANSWERED
JAN 2 1914
La IS

Dear Sir:-

In establishing Federal Reserve Banks,
in accordance with the Act recently passed, we believe
it will be against the welfare of the whole country
not to place a Regional Bank in Philadelphia, Pa.

It has been one of the Financial Centres of the
Country, regarded as one of the most Conservative
and Constructive Cities of the United States, and
with the number of National Banks tributary thereto,
requires that convenience.

We trust you may see your way clear to select
Philadelphia as one of the cities.

Yours very truly,

A. B. Carmany
Cashier.

Form 2

B. DAWSON COLEMAN Ident

EDWARD R. COLEMAN, Vice President

D. J. LEOPOLD, Cashier

THE FIRST NATIONAL BANK

CAPITAL	-	-	\$ 50,000.00
SURPLUS AND PROFITS			350,000.00
DEPOSITS	-	-	1,500,000.00

Lebanon, Pa.,

December 24, 1913.

Secretary of the U. S. Treasury,
Washington, D. C.

Dear Sir:-

Owing to that fact that Philadelphia is a business center and is possessed of large financial strength, we feel that you would be conserving the best interests of a large section by using your influence in having Philadelphia designated as one of the Federal Reserve Cities.

Your efforts in this direction will be greatly appreciated.

Yours very truly,

D. J. Leopold
Cashier.

L/FMT.

Form **LS**

LS

CHARLES Z. WEISS, PRESID

4955.

D. T. WERNER, CASHIER.

CAPITAL \$ 100,000.

People's National Bank

Lebanon, Pa. January 5, 1914.

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

Gentlemen:-

We are very much interested in having one of the
Regional Reserve Banks located in Philadelphia, Pa.

For many years we have been transacting our out of
town business through Philadelphia, and we believe that it is
the natural reserve center for eastern Pennsylvania, rich in
agriculture, mining and various industries.

We also firmly believe that no other city could
take Philadelphia's position in this respect if we may be al-
lowed to judge by the comparative resources of the banks of
the different cities that are being considered. Philadelphia
stands third in the amount of deposits.

On account of the close proximity of Philadelphia
to this section of Pennsylvania, rich in its resources, it
will be of decided advantage to many banking institutions to
have the above mentioned city handle their out of town busi-
ness.

We believe that we voice the sentiment of all the
National Banks in eastern Pennsylvania, that Philadelphia should
have one of these Reserve Banks.

ANSWERED
JAN 7 1914
FORM

CHARLES Z. WEISS, PRESIDENT

1914.

D. T. WERNER, CASHIER.

CAPITAL \$ 100,000.

People's National Bank

- 2 -

Lebanon, Pa. January 5, 1914.

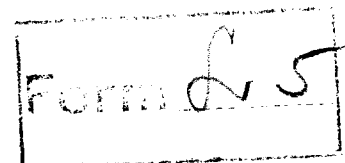
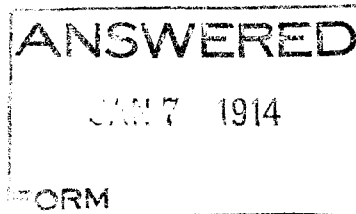
To The Reserve Bank Organization Committee:-

Trusting that your honorable Committee will give this your earnest consideration and see your way clear to locate a Reserve Bank in the City of Brotherly Love.

Yours respectfully,

D. T. Werner,

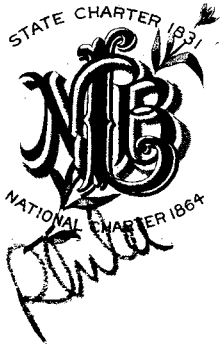
Cashier.



THOMAS L. BECKER, President.

HOWARD C. SHIRK, Vice President.

FRANK S. BECKER, Cashier.



LEBANON NATIONAL BANK

Lebanon, Pa., December 27, 1913. 191

Committee for Organization,
 c/o Secretary of the Treasury,
 Washington, D. C.

Gentlemen:

Our banking relations with Philadelphia are more satisfactory and advantageous than with any other city and it would be greatly to our interest to have it selected for the location of one of the Federal Reserve Banks under the new Currency Law.

ANSWERED
 JAN 6 1914
 FORM *LS*

Yours truly,

Frank S. Becker
 Cashier.

Form *L-5*

GEORGE L. RUSSELL

ESTABLISHED 1849

WILLIAM RUSSELL & SON,
BANKERS.

Phila

LEWISTOWN, PA. December 27, 1913.

Hon, William G. McAdoo,
Sec. of Treas. Washington, D. C.

Dear Sir:

ANSWERED
JAN 6 1914
L
FORM

From our present relationship and personal knowledge of the banking facilities and conditions of the city of Philadelphia we are very desirous therefore urging you to establish a Federal Reserve Bank in the above named city.

Yours very truly,

W. Russell & Son

Form 5

1579

MIFFLIN COUNTY NATIONAL BANK
LEWISTOWN, PA.

S. B. WEBER, PRESIDENT
WILLIAM P. WOODS, CASHIER
E. S. PARKER, ASST. CASHIER

December 25th. 1913

Secretary of the Treasury.

Washington, D. C..

Dear Sir;

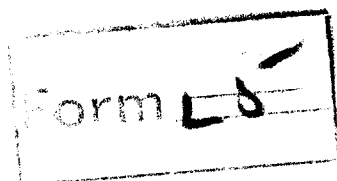
In locating the Reserve Banks, we hope you will see your way clear to favor Philadelphia as a city suited in every way. The volume of business, and its accessibility will certainly appeal to your better judgment.

We beg to advise you at this time that we expect to join the Regional Reserve Association for this district.

Thanking you for your consideration, I am,

Yours respt..

William Woods Cashier.



No. 6531

H. B. KENNEL, PRESIDENT

C. J. KISTLER, VICE-PRES.

A. F. SMITH, CASHIER

Citizens National Bank

CAPITAL \$ 100,000. SURPLUS \$ 80,000.

Philadelphia, Pa. Feb. 5th, 1914.

Form 25

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

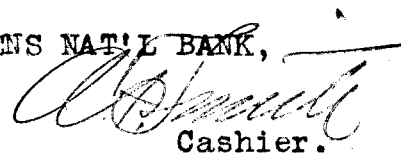
Gentlemen:-

In reference to the Federal Reserve Act, which was passed Dec. 23-1913, wish to say that since the greater portion of our business goes through the Philadelphia Banks, we, therefore, wish to recommend Philadelphia for first choice for the Federal Reserve Bank and New York City second choice.

Trusting the Federal Reserve Committee will see fit to designate Philadelphia for this District, we are,

Yours very truly,

CITIZENS NAT'L BANK,



Cashier.

AFS/BCP

ANSWERED
FEB 6 1914
FORM 25-M

THE LOCK HAVEN
TRUST AND SAFE DEPOSIT COMPANY

LOCK HAVEN, PENNA.

JACOB SCOTT, PRESIDENT

J. HOGAN FURST, SEC'Y & TREAS.

JOHN C. CLARK, ASST SEC'Y & TREAS.

L. M. HAYES, TRUST OFFICER.

Philadelphia

December 29, 1913.

To
The Committee on Organization of Federal Reserve Banks,
Washington, D. C.

Gentlemen:

In the selection of cities ^{for} the Federal Reserve Banks, about to be created under the Currency Law just enacted, we earnestly request that the many advantages offered by the City of Philadelphia, Pa., shall receive due consideration. First, it is the oldest banking city in the union, and has, from the start, always been one of the leading financial centres, and, today, the second in importance in our country. Again, it being one of the leading business centres, and owing to the strength of its many financial institutions, and the vast correspondence they have with the banks located, we may say, in every city and town in our own country, not taking into consideration its connections with institutions of foreign countries, make it the leading collection centre, and, as such, the greatest benefit to the banks throughout the entire country.

Owing to the years of labor spent, and cost incurred, by the banks of Philadelphia, to enable them to offer the many advantages they now have, is of such great importance to the banking business in general, that a refusal to grant them a Reserve Bank would be nothing short of a crime, not only to the people of Philadelphia, but to the whole country.

Therefore, for the benefit, and in behalf, of the banks and the people of the eastern portion of our country especially, we earnestly request that you select the City of Philadelphia as a location for a Federal Reserve Bank.

Very truly yours,

Jacob Scott President

File L3

Miners Deposit Bank

CAPITAL, - - - \$50,000.00
SURPLUS, - - - \$80,000.00

ISAAC MOSSOP, PRESIDENT
F. H. VOSS, CASHIER

Lykens, Pa. January 5, 1913

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

Dear Sir:

We take this opportunity of writing you reference to a Federal Reserve Bank, being located in Philadelphia, and wish to say that we have been using Philadelphia as our reserve for the past forty two years, and we would ask you kindly to use your influence in having the above named City selected for a Federal Bank, as we feel that our interests would be best served by so doing.

Your co-operation in this matter will be greatly appreciated.

Yours very truly,



IM/AB

ANSWERED
JAN 7 1914
P
FORM

Form L 5

CHARTERED IN 1864

THE FIRST NATIONAL BANK

OF MAHANOEY CITY PENNA.

EDWARD S. SILLIMAN, PRES.
GEORGE W. DENNIS, V. PRES.
JNO. W. PHILLIPS, CASHIER

MAHANOEY CITY, PA.



December,
Thirtieth,
Nineteen,
Thirteen.

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

Gentlemen:--

At a regular meeting of the Board of Directors of this Bank, held on above date, the following resolution was unanimously adopted:--

Whereas:--The Federal Reserve Act as passed by Congress and signed by the President on December 23rd last, provides for the establishment of not less than eight nor more than twelve Federal Reserve Banks in Districts to be approved and apportioned with due regard to the convenience and course of business, and

Whereas:-- The Commonwealth of Pennsylvania, of which the City of Philadelphia is the metropolis and the natural centre, has a greater number of National Banks than any other State in the Union, and

Whereas, Philadelphia stands first in manufacturing, second in banking resources and third in population of the great Cities of the United States, and

Whereas, The banks of Philadelphia, by a broad and liberal policy, have made this City a financial centre not only for Pennsylvania and States contiguous thereto, but also a channel through which the customary course of business of a vast section of the United States naturally flows,

Therefore be it resolved, That if the broad purposes and spirit of the act are to be fulfilled, a Federal Reserve Bank should be located in Philadelphia, and we hereby petition the Organization Committee to consider the appeal of the Country Banks of Pennsylvania, by selecting the City of Philadelphia for said Federal Reserve Bank.

ANSWERED
JAN 7 1914
FORM

Form 4 5

Very respectfully,

Edward S. Silliman
President

Jno. W. Phillips
Cashier.

D. M. GRAHAM, PRESIDENT
CHAS. L. ADAMS, VICE PRESIDENT

DANIEL F. GUINAN,
SECRETARY AND TREASURER

MERCHANTS BANKING TRUST CO.

DIRECTORS:
LEON ECKERT
WM. J. RYNKIEWICZ
J. G. HORNSBY

CAPITAL, SURPLUS AND PROFITS, \$210,000

DIRECTORS:
MICHAEL GAVULA
A. DANISZEWICZ
WM. J. MILES

MAHANAY CITY, PA., 12/27/13. 191

Hon. W. R. McAdoo, Chairman,
Organizing Committee,
Washington, D. C.

B

Dear Sir:-

I beg to impress upon you the necessity of a Regional Bank in Philadelphia. The great anthracite coal region does its business largely through Philadelphia. The numerous manufactures of the City itself, the industrial activity of the adjacent states; the comparative wealth of City and surroundings are sufficient reasons to justify the hopes of a highly useful regional bank located at Philadelphia.

The writer is one of those who believe that your committee should select the maximum number of regional banks permissible under the law, twelve, that the usefulness of the new Currency system would have greater opportunity to diffuse itself, and that these banks could themselves get closer to the public and small banking institutions. With that thought in mind I believe Philadelphia is financially and industrially so located that it can do much good as a regional bank.

Very truly yours,

D. F. Guinan
Treasurer

Form 5

THE GRANGE NATIONAL BANK
UNITED STATES DEPOSITORY
OF MANSFIELD, PA.

Philadelphia

December 27, 1913.

[Faint rectangular stamp]

Mr. William McAdoo,
Sec'y. of the Treasury,
Washington, D. C.

La R 5

My dear Sir:-

The Directors of this bank believe it is of vital importance to the ^{Penn} bankers' interests, that Philadelphia be designated as one of the "Federal Reserve Cities" under the new Currency Act, and we ask that you give this your careful consideration and trust that you will endeavor to bring this about.

As soon as blanks are prepared, on which to make application for banks to join the association, will you be kind enough to forward us copies for inspection.

Very respectfully yours,

W. D. Hueter Cashier.

Form *LS*

Ira G. Potts, Cashier.

M. S. Kemmerer, President.

P. P. Smith, Assistant Cashier.

THE
Mauch Chunk National Bank

CAPITAL \$ 250,000

SURPLUS AND PROFITS \$ 220,000.

Mauch Chunk, Pa.,

24 December 1913.

Secretary of the Treasury,

Washington,

D.C.

Dear Sir: .

19

In reference to the designation of Federal Reserve Cities under the new Currency Act, we would recommend Philadelphia as one of the cities which should receive favorable consideration in view of its financial strength and its past record. We believe it is entitled to a Federal Reserve Bank.

We trust that due consideration will be given to their claims.

Yours very truly,



IGR/E

Cashier.

Form *LS*

A. B. MOSSER, PRES.
B. W. MCCRACKEN, VICE PRES.

\$ 50,000 00 CAPITAL STOCK

H. N. WIDDOWSON, CASHIER
W. B. CLARK, ASST CASHIER

7610

THE
MAHAFFEY NATIONAL BANK

MAHAFFEY, PA. Dec. 30, 1913.

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

ANSWERED
DEC 31 1914
Form 15

Dear Sir:

We are very anxious that a Federal Reserve Bank be established in Philadelphia, and would ask you to give this site your favorable consideration, as we feel that it is one of the central financial cities, and would be of great advantage to all the banks in this section.

Trusting for your co-operation, we remain,

Very truly yours,

H. N. Widdowson
Cashier.

HNW-BW

B. F. HIESTAND, PRESIDENT
JOSEPH MILLER, VICE PRESIDENT
CAPITAL \$ 50,000.
STOCKHOLDERS INDIVIDUALLY LIABLE FOR ALL DEPOSITS

J. L. BRANDT, CASHIER
J. NISSLEY BRANDT, ASSISTANT CASHIER
SURPLUS \$ 188,000.

EXCHANGE BANK OF MARIETTA

(ESTABLISHED 1874)

MARIETTA, PENNA.

December 27th, 1913.

Plata

Hon. William G. McAdoo,
Sec'y of the Treasury,

Washington, D.C.

Dear sir:-

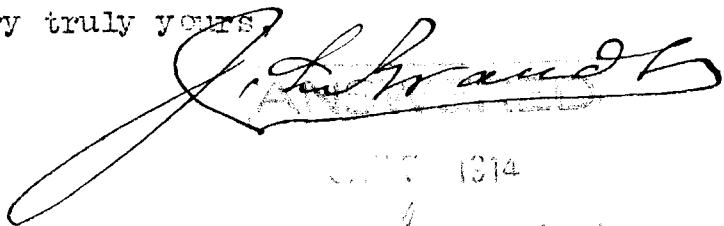
We respectfully urge the establishment of a FEDERAL RESERVE BANK in the city of PHILADELPHIA.--- Not, necessarily, for the convenience of that city alone, but for the convenience of the unusual number of banks in the surrounding territory.

LANCASTER COUNTY, PA.-- alone,-- the county in which we are located, has 48 banks, the combined assets of which are over \$48,000,000. Other localities within the same radius of 50 miles from Philadelphia, can possibly show banking operations equal to or almost as great as Lancaster County.

Surely, Philadelphia, the third city in size and financial rank, could not, consistently, be deprived of one of the Federal Reserve Banks.

With sincere hope for your favorable decision, we remain,

Very truly yours,



Cashier.

ms
15

DEC 27 1914
J. L. Brandt

S. F. HAUCK, PRES.

E. A. BURNETT, VICE PRES.

T. J. SCHOLL, CASHIER

Plaker

No. 326

SECOND NATIONAL BANK

MECHANICSBURG, PA.

December 27, 1913.

Committee for Organization,
Care, Secretary of Treasury,
Washington, D.C.

Sirs:-

We respectfully write you in behalf of the location of one of the authorized Regional Reserve Banks in the city of Philadelphia.

In this connection we would state that this bank has for half a century been carrying the major portion of its reserve funds with banks located in Philadelphia, which banks have in turn rendered uniform satisfactory services in every department of reserve relations. In fact, in common with thousands of other country bankers adjacent to Philadelphia, thru long years of business relations we have established thru the medium of these banks channels for the handling of all our financial transactions on points in the outside business world, and we believe it will work hardship to the very large number of country banks who now rely upon Philadelphia institutions, if that city is not designated as a location for one of the new reserve banks.

We earnestly request your most careful consideration of the industrial, commercial, and banking interest of Philadelphia, and the claims of the thousands of country bankers who are clients of Philadelphia institutions, and trust you may see your way clear to select that city as a location.

Respectfully submitted,

T. J. Scholl
Cashier.

ANSWERED
DEC 28 1914
FORM 25

LS

No. 380.

Martin Mummola,
President.
Chas. Eberly,
Cashier.
M. L. Dick,
Assistant Cashier.

First National Bank
Mechanicsburg, Pa.

December, 24th., 1913.

ANSWERED
T-6
DEC 26 1914

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

Dear Sir:-

The recent enactment of the currency bill brings before the bankers of the various communities of our country the question of the designation of the Federal Reserve Cities.

We earnestly believe, without prejudice or favor, because of its financial strength and past record of service ^{to} the country districts, and union at large, Philadelphia is entitled to a Federal Reserve Bank, and trust that in designating the Federal Reserve Cities, Philadelphia will be given your earnest consideration.

Very truly yours,

Chas. Eberly
Cashier.

Form L5

Phila

CAPITAL \$50,000.
FIRST NATIONAL BANK
MESHOPPEN, PA.

C. G. BROWN, PRESIDENT J. N. B. JENNINGS, VICE PRES.
J. G. HAHN, CASHIER

Form 201

Meshoppen, Pa. Dec 29th 1913.

Hon. William C. McAdoo,

Secretary of the Treasury,

Washington, D.C.

Dear Sir:-

As life long residents of the grand old state of Pennsylvania, and have had long and pleasant relations with the bankers of Philadelphia, we would urge the selection of Philadelphia as one of the cities for location of Federal Bank.

Most respectfully yours,

J. G. Hahn
Cashier.

ANSWERED
JAN 7 1914
FORM 2

JOHN STEIGER, PRESIDENT HENRY SPANGLER, VICE-PRESIDENT W. D. BOYD, CASHIER

The Farmers Bank

MERCERSBURG, PA. Dec, 29 1913.

Phila

Form *L*

Controller of Currency,
Washington, D. C.

My Dear Sir,

We understand that you are on the committee for organizing Regional banks and selecting the Reserve cities.

We are very much interested in having Philadelphia selected as one of the Reserve cities as it is a business centre and owing to its financial strength, its record of ranking third in bank deposits, we believe it would be to our mutual interest to have Philadelphia named as one of the Reserve cities.

After many years of very satisfactory dealing with the Corn Exchange National bank Philadelphia we most heartily recommend that bank for your careful consideration.

Thanking you in advance for any courtesies you may extend to our Philadelphia Friends.

Very truly yours,

W. D. Boyd

Cashier.

ANSWERED
JAN 7 1914
FORM *P*

JOHN STEIGER, PRESIDENT HENRY SPANGLER, VICE-PRESIDENT W. D. BOYD, CASHIER

The Farmers Bank

MERCERSBURG, PA. Dec, 26, 1913.

Phila

Secretary Of The Treasury,
Washington, D. C.

My Dear Sir,

The imminent enactment of the New Currency bill brings before bankers the question of the designation of the Federal Reserve city.

Philadelphia as a business centre, and because of its financial strength, and its records is entitled to a Federal Reserve bank.

As we believe it would be to our interest to have Philadelphia designated as one of the Federal Reserve cities we most heartily recommend the Fourth Street National bank of Philadelphia, as being worthy of your consideration, and any courtesies you may extend to them, will be very much appreciated by the writer.

Very truly yours,

W. D. Boyd
Cashier.

Form L5

P. H. Johnston, President

Capital Stock \$25,000

F. P. Brewer, Cashier

The First National Bank
Mercersburg, Pa.

Dec, 26, 1913.

Dear Sirs;

We would request, if consistent, that you make or establish
A Federal Reserve Bank in the City of Philadelphia,

Yours,

F. P. Brewer
cashier

Form L5

10

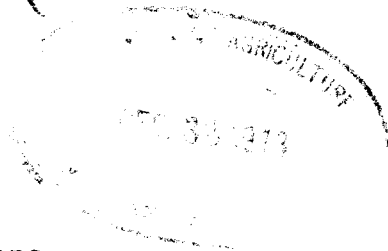
JOHN STEIGER, PRESIDENT HENRY SPANGLER, VICE-PRESIDENT W. D. BOYD, CASHIER

The Farmers Bank

MERCERSBURG, PA.

Dec, 29, 1913.

Phila
Secretary Of Agriculture,
Washington, D. C.



La R 5

My Dear Sir,

We understand that you are on the committee for organizing Regional banks and selecting the reserve cities.

We are very much interested in having Philadelphia selected as one of the Reserve cities as it is a business centre and owing to its financial strength, and its record of ranking third in the bank deposits, we believe it would be to our mutual interest, to have Philadelphia named as one of the Reserve cities.

After many years of very satisfactory dealing with the Corn Exchange National bank of Philadelphia and also with the Fourth Street National bank of the same city we most heartily recommend these banks for your careful consideration.

Thanking you in advance for any courtesies you may extend to our Philadelphia Friends.

Very truly yours,

Form *LS*

W. D. Boyd
Cashier.

JOHN STEIGER, PRESIDENT

HENRY SPANGLER, VICE-PRESIDENT

W. D. BOYD, CASHIER

The Farmers Bank

MERCERSBURG, PA. Dec, 29, 1913.

Phila

Secretary Of The Treasury,
Washington, D. C.

La R 5

My Dear Sir,

We understand that you are on the committee for organizing Regional Banks and selecting the Reserve cities.

We are very much interested in having Philadelphia selected as one of the reserve cities as it is a business centre and owing to its financial strength and its record of ranking third in bank deposits, we believe it would be to our mutual interest to have Philadelphia named as one of the Reserve cities.

After many years of very satisfactory dealing with the Corn Exchange National bank and also with the Fourth Street National bank we most heartily recommend those banks for your careful consideration.

Thanking you in advance for any courtesies you may extend to our Philadelphia Friends.

Very truly yours,

W. D. Boyd
Cashier.

Form *LS*

Phila

DIRECTORS

W. ROGER FRONEFIELD
PRESIDENT

J. LORD RIGBY
VICE PRESIDENT

W. ROGER FRONEFIELD

WILLIAM B. MILLER
CASHIER

ISAAC BRIGGS

JESSE R. BAKER

H. H. HEYBURN

J. LORD RIGBY

JOSEPH E. QUINBY

EVANS HARVEY

The Charter National Bank

(No. 3666)

OF MEDIA, PA.

December 27, 1913.

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

Dear Sir:-

We would respectfully request that in the selection of cities for Regional Reserve Banks, you would earnestly consider the City of Philadelphia, Pennsylvania. We not only urge this from the standpoint of our own institution, which ever since its organization has transacted almost all of its out of town business through Philadelphia, it being our natural reserve center, and we feel that the great volume of business that exists in this section of the country could be best handled through a Regional Reserve Bank located there.

We feel sure that it would be of great advantage to this bank to have Philadelphia as our reserve center.

Trusting that you may see the great necessity of giving this section of the country a Regional Reserve Bank in Philadelphia, I am,

Respectfully yours,

W. B. Miller

Form *LS*

Cashier
ANSWERED
JAN 6 1914
FORM *LS*

C. H. DICKERMAN, President

GEO. C. CHAPIN, Cashier

CHARTERED 1864

The First National Bank

253

Milton, Pa.

Dec. 26th 1913.

Hon. Wm. G. McAdoo,

Secretary of the Treasury, Washington, D. C.

Dear Sir:-

In our opinion it would be a great mistake not to give Philadelphia a Federal Reserve Bank.

The importance of Pennsylvania and Philadelphia is well known. We trust that no narrow sectional feeling will prevail in a matter of such importance, but that the common good will be considered.

Yours respectfully,

President.

LS

Pluse

D. D. ROYER, President.
A. E. BARTGES, Vice Pres.

A. WALTER, Cashier.
S. W. GRAMLEY, Asst. Cashier.

The Millheim Banking Co. 1914
ESTABLISHED 1872
Millheim, Pa.

ANSWERED
JAN 7 1914
ANSWERED
FORM

*Dear Mr. Adams
Washington D.C.*

Dear Sir

*As a matter of State policy
we should to see Phil has a Regional Bank as a matter
of business convenience it doesn't matter much to us.
We still wish to commend your course in offering and
giving financial aid to the business of the country which
found for trouble is threatened.*

*We wish to say emphatically Congress and the Adminis-
tration should give the country a rest.*

*In many and continuous blows against anything
that may have large size and volume business
will ultimately bring and disaster generally.*

*No repetition of Samson pulling the hair of his own
head and his business is a good thing to do.*

*Yours truly
A. Walter Cashier*

Form L 5
25-072

A. DOUDEN, PRESIDENT.

WM. DOUDEN, Vice Pres.

~~H. J. JOHNSON, VICE PRES.~~

J. W. HOFFMAN, CASHIER.

CAPITAL \$50,000

2252

SURPLUS & PROFITS
\$ 75,000

The First National Bank,

Millersburg, Pa. 1/5 1890

Gentlemen

*Man belonging you
resolution adopted at
our regular board meet
ing this A.M.*

ANSWERED
JAN 7 1914
FORM 8-5 JB

*Very truly Yours
J. W. Hoffman
Cashier*

*We also recommend
Pleas address to your
consideration and location
of one of the remaining banks
JWA*

J. C. SCHAAD
PRESIDENT
G. M. WHIPPLE
VICE PRESIDENT
ARTHUR MINER
CASHIER

CAPITAL 25,000

NO. 9552

SAFE DEPOSIT BOXES FOR RENT

THE FIRST NATIONAL BANK

MILDRED, PA.

January 13th, 1914.

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

ANSWERED
JAN 16 1914
2

Form 25

Dear Sir:-

Under the new Currency bill you are authorized to choose a certain number of Cities for the location of Federal Reserve Banks.

We believe the City of Philadelphia, will be more convenient and advantageous than any other city. Our business relations which have long been established, have proved mutually satisfactory.

Her Banks above all others have granted the free collections of all of our out-of-town checks, and their policies in other respects have been broad and liberal. Should we be compelled to transfer our reserves and business to other cities, would cause confusion and inconvenience

Therefore, we pray your honor that you establish one of the Federal Reserve banks at Philadelphia, Pa

Yours very respectfully,

Arthur Miner
Cashier.

S. CAMERON YOUNG, PRESIDENT.

M. H. GINGRICH, CASHIER

THE FARMERS BANK OF MIDDLETOWN

CAPITAL \$50,000.00
SURPLUS \$100,000.00

MIDDLETOWN, PA.,

Dec. 29, 1913.

[Handwritten signature]
Hon. William G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

LS

Dear Sir:-

The Federal Banking Bill having been passed I would suggest that you give the City of Philadelphia due consideration in the placing the Federal Reserve Banks. In my opinion Philadelphia should have one of these Banks for many reasons of which I will only give you a few.

Philadelphia is situated in a large and rich agricultural district and is the Reserve Banking Town for parctically all the banks in Easteren Pennsylvania. It is the natural outlet for the exporting of the Iron, Steel, and Coal products of Pennsylvania. It is in itself a great industrial center and in my opinion very much in need of a Regional bank.

Hoping you will think favorably of Philadelphia and place a Federal Reserve Bank in that City, I am,

Very truly yours,
M. H. Gingrich
Cashier.

LS

WM. HERTZLER, PRESIDENT.

EZRA C. DOTY, CASHIER.

C. W. MAYER, 1ST ASST. CASHIER.

R. W. DOTY, 2ND ASST. CASHIER.

4039

FIRST NATIONAL BANK
OF MIFFLINTOWN,

MIFFLINTOWN, PA. Dec. 26th, 1913

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

Dear Sir:

We hope that a Federal Reserve Bank will be established in Philadelphia, PA. It seems to us that both Pennsylvania and Philadelphia are entitled to this consideration. Pennsylvania is one of the leading states in wealth & population and importance and Philadelphia is one of the leading cities in the country, and besides Philadelphia has been one of the most conservative cities, and we believe that had business been conducted in other centers as here there would have been less need of the plan now formulated.

Respectrully

Ezra C. Doty
Cashier

19

1000 L5

JACOB G. KUNKEL
PRESIDENT

JACOB BRUAN
VICE-PRESIDENT

DANIEL B. HARTMAN
CASHIER

THE UNION NATIONAL BANK

Phila

MT. WOLF, PA., Dec. 24, 1913.

Regional Bank Com.
Washington, D.C.

Jan 2 1914
L5

Hon. Gentlemen: I notice by the most recent reports that Phila. is not to have a Regional Bank under the new currency bill. In my opinion Phila. should be among the number to have a Regional Bank, being the third city in size as to its Banking Resources and also as to the net Deposits of the Nat. Banks.

We do more business with our bank in Phila. than any reserve bank we deal with, and I presume the same is true of other country banks. This city is well located, in fact, better than any other city for our business, and is very convenient of access, on account of its railroad facilities.

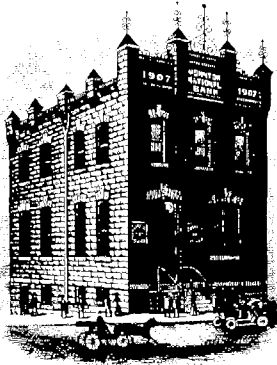
Hoping you will, by all means, not overlook this city. I remain

Respectfully Yours
D. B. Hartman Cashier

PRESIDENT
GEORGE H. LEININGER.

CASHIER
AUGUSTUS M. BROWN

VICE-PRESIDENT
JAMES I. GOUGLER



MOHNTON NATIONAL BANK

Mohnton, Pa., Jan. 6th, 1914.

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

Sir:-

I wish to add our name to the request to establish a Federal reserve Bank at Philadelphia Pa. I am in the business over 30 years and had dealings with nearly all large cities; and from the Phila. Banks we always recieved the most liberal treatment.

And from its prominence ,historical and otherwise it should recognized.

We rather feel that Phila. is often sidetracked where it should be recognized ,where favors are showered on other places not so favorably located.

Trusting you will give this a favorable consideration for the reasons stated I remain very respectfully yours,

Aug M Brown

Cashier.

ANSWERED
JAN 7 1914
FORM *one*

25



THE FIRST NATIONAL BANK

MONTOURSVILLE, PA. Jany 5. 1914.

We the undersigned Directors of the First National Bank, Montoursville Pa. desire to register our wish, that Philadelphia, Penna; be made a point for the establishment of a regional reserve bank, believeing that it is so situated that it can well serve a large territory.

Respectfully.

Albert Weaver
John H. Sherman
D. A. Weaver
Geo. E. Shaffer
B. A. Weaver
Le E. Bennett

Directors.



THE FIRST NATIONAL BANK

MONTOURSVILLE, PA. Dec 26 1913.

The Hon Secretary Of Treasury,
Washington D. C.

10

Dear Sir:-

As the larger part of our outside business is conducted through the National Bank's in Philadelphia, We feel that Philadelphia should be made a Federal reserve City. I believe the larger part of Bank's in the central part of Pennsylvania handle the most of their business through Philadelphia, drawing nearly everything through them, as we do.

Respectfully,

John H. Sherman
Cashier.

E- L5

THE FARMERS NATIONAL BANK

MONTROSE, PA.

W. J. BAKER, Prest. W. A. TITSWORTH, Vice-Prest.
C. F. PROSS, Cashier.

Phila

MONTROSE, PA. Dec. 27, 1913

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

Dear Sir:-

We would urge your careful consideration as to
the advisability of establishing a federal reserve bank
at Philadelphia.

Heartily endorsing the good work the administration
is doing, I am,

Yours very truly,

C. F. Pross Cashier.

ANSWERED
JAN 3 1914
T. P. W
FORM

LS

THOMAS J. BROWN, PRESIDENT

ACOB S. CARMANY, V. PRESIDENT

M. M. BRUBAKER, CASHIER

R. FELLEBAUM, ASST. CASHIER

667
U. S. DEPOSITORY

Phila

THE FIRST NATIONAL BANK

CAPITAL PAID, \$100,000.00 SURPLUS & PROFITS, \$95,000.00

MOUNT JOY, PA., Dec. 27, 1913.

The Honorable,
The Secretary Of the Treasury,
Washington, D. C.

Dear Sir:-

Permit us to add our name to the list of those who would urge the selection of Philadelphia as a Federal Reserve City under the new currency law. Both its financial and industrial importance would seem to us to require that it be made one of the centers of the new system.

Respectfully,

THE FIRST NATIONAL BANK OF MOUNT JOY, PA.

by

Thos. J. Brown
President.

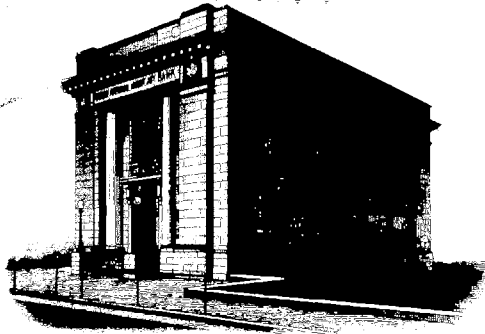
H.C.SCHOCK, PRESIDENT.
E.LONGENECKER, VICE PRES.

No. 1516

HARRY N. NISSLY, CASHIER.
I.S.LONGENECKER, CASHIER EMERITUS.

The Union National Mount Joy Bank

CAPITAL \$100,000



Office Deposits
SURPLUS & PROFITS
\$155,000
OF CURRENCY

Mount Joy, Pa.

Dec. 27 1913

Comptroller of
Currency

Dear Sir,

If possible we would
very much desire to have you
select Phila. as a place for one
of the Regional Reserve Banks,
we have been doing nearly all
of our banking business in
Phila. it being the business
centre of this section.

Yours
H. N. Nissly
cashier

Form 65

JOHN M. FROELICH, PRESIDENT

C. C. SEITZ, VICE PRESIDENT

C. H. GABLE, CASHIER

THE MOUNTVILLE NATIONAL BANK

MOUNTVILLE, PA. Dec. 24, 1913.

LS
B

Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

As eastern Pennsylvania and particularly Lancaster County is one of the richest banking sections in the United States, we would greatly appreciate if you would use your influence in having Philadelphia designated as one of the Federal Reserve Cities.

We trust that you will appreciate our position and have Philadelphia so designated,

With compliments of the season, I am,

Very truly,



Cashier.

LS

plwa

1902

J. E. BASTRESS, PRESIDENT J. F. SCHNEIDER, VICE PRESIDENT A. L. BASTRESS, TREASURER

GUARANTEE TRUST & SAFE DEPOSIT CO.

CAPITAL \$125,000.00 SURPLUS \$ 80,000.00

MOUNT CARMEL, PENNA.

December 27, 1913.

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

B

Dear Sir:-

Referring to the proposed location of Federal Banks, we respectfully submit that we earnestly desire that one Federal Bank be located in the city of Philadelphia, Pa.

We have several correspondents in Philadelphia among the National Banks, with whom we are in daily communications and it is of great importance to us that our Reserve be kept in Philadelphia, where it has been of so much advantage to us.

Yours truly,

A. L. Bastress

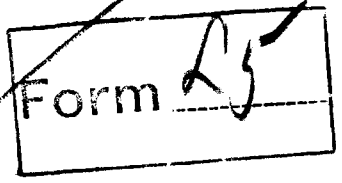
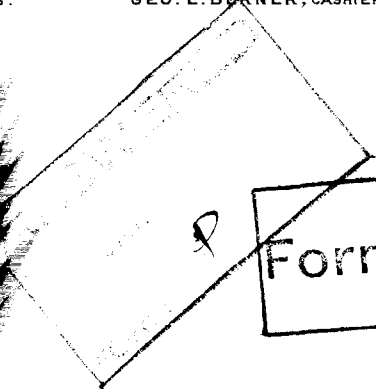
Treasurer.

Form *LB*

THOS. M. RIGHER, PRES.

DAVID CAMP, VICE PRES.
NO. 8393

GEO. E. BERNER, CASHIER



MOUNT CARMEL, PA. January, 15 1914

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

Dear Sirs:-

Enclosed you will find Resolution of acceptance of the Federal Reserve Act.

The Directors of this Bank have requested me to ask your Committee to give your **SERIOUS** consideration to the City of Philadelphia, Pa. as one of the Reserve Bank Cities.

Philadelphia is the natural Banking centre for a large section of Pennsylvania, and we think a Reserve Bank located in Philadelphia would be a great deal more satisfactory to us and this section than New York. And our unbiased opinion is that the **SPIRIT** of this new law will be carried out to a much better advantage by having one of the Banks in Philadelphia, than any other city.

Very truly yours.

Geo. E. Berner
Cashier.

1902

J. E. BASTRESS, PRESIDENT

J. F. SCHNEIDER, VICE PRESIDENT

A. L. BASTRESS, TREASURER

GUARANTEE TRUST & SAFE DEPOSIT CO.

CAPITAL \$125,000.00 SURPLUS \$80,000.00

MOUNT CARMEL, PENNA.

RECEIVED
DEC 27 1913
U.S. DEPT. OF THE TREASURY

December 27, 1913.

Hon. Comptroller of the Currency,
Washington, D. C.

Dear Sir:-

Referring to the selection of Cities for Regional Reserve Banks, we respectfully request and earnestly desire that one of such banks be located in the city of Philadelphia, Pa.

We are in daily correspondence with a number of the Phila. Pa. National Banks, and it is of great importance to us that our Reserve be kept in Philadelphia, where it has been of so much convenience and advantage to us.

We therefore particularly wish that your Committee select Philadelphia as one of the Regional Reserve Banks.

Yours truly,

A. L. Bastress

Treasurer.

3m
V5

The Second National Bank,

Established 1801

R. F. BABP, PRESIDENT.
J. J. MAUS, VICE PRESIDENT.
A. E. FRANTZ, CASHIER.

Capital \$50,000
Surplus \$50,000

Nazareth, Pa., December 29th 1913.

Mr. W. A. McADOO,

Washington, D. C.

Dear Sir.

Inasmuch as Philadelphia is one of the largest cities in financial importance we think it should be selected as the location of a regional Reserve Bank. We have always transacted the greater portion of our business through Philadelphia.

Hoping your committee will give it favorable consideration,

We remain,

Respectfully yours,



Cashier.

20
ANSWERED
DEC 31 1913
J. J. Maus

The Grange N.B.
New Milford Pa 1/3/14
Favors Phila. for R.R.B.

(See file "Further attention")

Dr. J. B. Ely, President.

P. K. Brandt, Cashier.
4917.

T. J. C. Co., Asst. Cashier.

Phila

The First National Bank

NEWPORT PERRY CO., PA.

CAPITAL \$50,000.

Newport, Pa., Dec 27 1863

*Secretary of the Treasury
Washington D.C.*

Dear Sir

*In establishing a regional
reserve bank - we would respectfully
favor Phila for the location
of one of them -*

Respy

*P. K. Brandt.
Cashier.*

LS

NEW HOLLAND NATIONAL BANK
NEW HOLLAND, PA.

GEO. O. ROLAND, PRESIDENT.

GEO. F. BESORE, CASHIER.

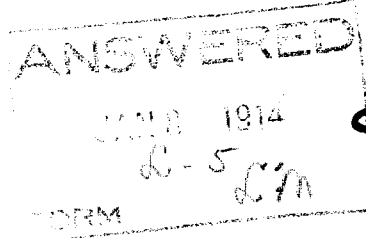
Jan 7th, 1914.

W.G. McAdee, Esq., Chairman,
Reserve Bank Organization Com.
Washington, D.C.

Dear Sir:-

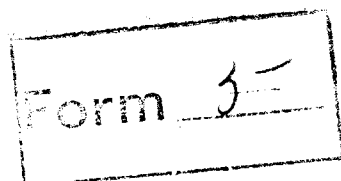
I enclose resolution accepting the
Provisions of the Federal reserve act.

As Philadelphia is really the natural
reserve center for Lancaster County, we are very
much interested in seeing one of the Regional Banks
located in that City.



Very truly yours,

G. F. Besore
Cashier.



EDWIN R. HAYS, PRESIDENT.

No. 60

J. S. GRACEY, CASHIER.

First National Bank

OF NEWVILLE, PA.

Newville, Pa., ~~December 26, 1913.~~ 1914

RECEIVED
DEC 27 1914
La L S

The Secretary of the Treasury,
Washington, DC.

Sir:

As the Directors of this institution are intensely interested in the new Banking and Currency Law recently signed by our President we have taken the liberty of addressing you in the matter of the designation of the city of Philadelphia as one of the Federal Reserve cities. We feel that on account of the location of the above named city; also its strong financial position among the leading banking centers of this country, and because the first national bank was located in Philadelphia; also the first custom house, that this city should be designated as a Federal Reserve city, and we sincerely trust that you will give the matter your careful consideration. We are,

Yours very truly,

FIRST NATIONAL BANK

J. S. Gracey CASHIER

Form L S

PRESIDENT
PHAON W. BITTNER

VICE-PRESIDENTS
C. D. WERLEY
ELMER J. BACHMAN
F. W. HARTER

CASHIER
D. C. KERSTETTER

New Tripoli National Bank

Phila

New Tripoli, Pa., December 27th 1913. *191*

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

Sir:

We beg you to consider the establishment of a Federal Reserve Bank in Philadelphia as it is the most convenient city in the entire state.

Nearly all of the banks in this locality carry their reserve accounts in the Philadelphia Bank and it will be very inconvenient and annoying if Philadelphia does not get a reserve bank.

The facilities of the Philadelphia banks are good and all relations with them have proved mutually satisfactory and we cannot see why a city that occupies third place both in Bank Resources and in Total Deposits is not entitled to a Federal bank.

Trusting you will see your way clear to grant Philadelphia a Federal bank, we are,

Respectfully yours,

D. C. Kerstetter
Cashier.

ANSWERED
JAN 6 1914
FORM

Form 45

NORRISTOWN TRUST COMPANY

DE KALB AND MAIN STREETS

MONTGOMERY EVANS, President and Trust Officer.
ASHLEY P. HUNTER, Vice President.
FRANK S. YEAKLE, Secretary and Treasurer.
WALTER R. MOYER, Asst. Secy. and Asst. Treas.
GEORGE W. MARCH, Real Estate Officer.

Norristown, Pa. December 31st, 1913.

Committee for Organization of Federal Reserve Banks,

c/o Secretary of the Treasury,

Washington, D. C.

Gentlemen:-

10 DEC 31 1913
OFFICE OF THE SECRETARY OF THE TREASURY
WASHINGTON, D. C.

Form 25

I would urge upon your Committee the claims of Philadelphia to be selected for the location of one of the Federal Reserve Banks under the new Currency Law.

It is the third city in population and third in bank resources and deposits. It has become a great collection centre and has been most liberal to its customers. It has every claim for such selection that any other city excepting New York and Chicago could urge.

My special purpose in writing is that you may know that its claims are supported by the Banks and Trust Companies beyond its limits and doing banking business with it.

Very respectfully,

M. P. Evans

President.

ANSWERED
JAN 3 1914
FORM 25

2

ADAM SCHEIDT,
PRESIDENT.

C. DERFER,
PRES. & TREAS.

J.T. EBERT,
SECRETARY.

H.M. CASSIDY,
ASST. SE. REAS.

WM.F. DANNEHOWER,
SOLICITOR.



PENN TRUST COMPANY

COR. MAIN AND SWEDE STREETS.

Norristown, Pa., Dec. 30, 1913 .

Committee for organizing Regional Banks,
Washington, D.C.

Handwritten signature/initials in a rectangular box.

Gentlemen:-

In considering the different cities for locating Regional Reserve Banks, we beg to urge you to give Philadelphia favorable consideration.

Philadelphia is the second city in the country in point of aggregate banking resources, and is the third in capital invested in manufacturing and the value of the products. The city has been recognized as the financial centre from the beginning of the nation, and is the home of the oldest bank in the United States. It has more reserve accounts at present than any city outside of New York and Chicago.

The agricultural, manufacturing, commercial, mining and transportation interests of Pennsylvania, centre in Philadelphia, and as a financial centre it is segregated from New York City to a far greater extent than is suggested by the ninety miles of distance intervening between the two cities.

We trust you will give Philadelphia the consideration it deserves.

ANSWERED
JAN 7 1914

(Dict.)

Yours very truly,

Handwritten signature of C. A. DeLoach

VICE PRESIDENT.

First National Bank,
Philadelphia

Jan 5/14

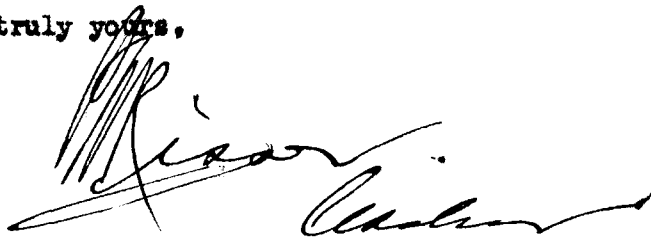
Secretary of the Treasury,

Washington, D. C.

Dear Sir:

We beg to go on record as favoring the establishment of one of the new regional reserve banks in the City of Philadelphia, and our reason for favoring the same is on account of the close business relations that exist between our section of the country and the City of Philadelphia; and we feel that for banks particularly in this region the best service would be given, and hope the Organization Committee may see their way clear to establish a bank at Philadelphia.

Very truly yours,



ANSWERED
JAN 7 1914
FORM 8

Form 4 5

H. S. Albright, President

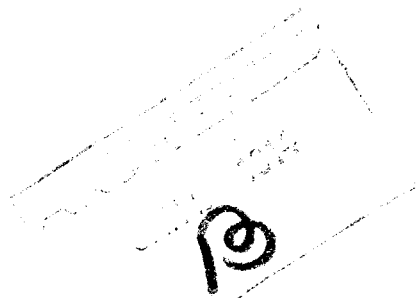
Geo. C. Diefenderfer, Vice President

Geo. W. Garrett, Cashier

First National Bank
Orwigsburg, Pa.

December 24th. 1913. *191*

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



Dear Sir;-

Kindly permit us to add our feeble plea, in behalf of
Philadelphia, Pa. as a Federal Reserve City.
May not its Billion Dollars Resources, its many years of consevative
banking methods, make its appeal?

Respectfully yours,

First National Bank of Orwigsburg, Pa.

by *Geo. W. Garrett* Cashier.

Form *LS*

WM. H. SANDFORD, PRESIDENT

GEO. S. GOOD, VICE PRESIDENT

S. B. HEWLETT, CASHIER

CAPITAL \$100,000.00

SURPLUS \$50,000.00

First National Bank

ESTABLISHED 1893

Patton, Cambria Co., Pa. Dec. 24, 1913.

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

RECEIVED
DEC 25 1913
L.S.

Sir:

If business and commercial rather than geographical reasons are to control in the selection of the Federal Reserve Cities under the new currency bill, it would seem to me that Pennsylvania is entitled to one of the Reserve Banks, and that it should be located in the City of Philadelphia, and I respectfully ask that in the determining of this matter by the Original Reserve or organization board that due consideration be given to the claims of the City of Philadelphia and the entire State in the determining of this important matter.

Very respectfully yours,

Wm. H. Sanford President

Form *LS*

Phila



8233

The Grange National Bank

OF PATTON, PA. December 27th, 1913.

Hon. Wm. G. Mc Adoo,
Secy. Treasury,
Washington, D. C.

Honorable Sir:-

As the new currency bill provides for eight reserve points in the United States, I desire to impress you with the fact, that Philadelphia through its natural location and business interests, should be named as one of these reserve banks.

The city of Philadelphia as you no doubt are aware, occupies third place both in bank reserves and deposits and to our minds is wholly qualified for a reserve bank.

Hoping you will give this matter the attention it deserves, I remain

Respectfully yours.

M. D. Beaman

Form *LS*
ANSWERED
JAN 6 1914
FORM *LS*

CASHIER.

NO. 7710

The Pen Argyl National Bank

OFFICERS
J. H. WERNER, PRESIDENT
JOHN S. JACKSON, VICE PRES.
WILLIAM H. OYER, CASHIER

Pen Argyl, Pa.

Dec. 27, 1913.

Committee for organizing Regional Banks,
c/o Secretary of the Treasury,
Washington, D. C.

Gentlemen:-

We wish to call your attention to the superior advantages of locating one of the Regional Reserve Banks in Philadelphia.

This city has long proven itself to be the natural reserve city for all of the Banks in this region. They collect at least 90% of our out of town collections and we believe the decided advantages this city possesses would make it eminently fitted for a reserve bank.

We hope you will give this your serious consideration and will see your way clear to make this city a reserve for this region.

Very truly yours,

Wm H Oyer Cashier.

WHO : MNR.

LB

Pliska

No. 4352

Capital \$100,000.00

Surplus and Profits \$120,000.00

*The First National Bank
Pen. Argyl. Pa.*

*Richard Jackson, President Milton Pittz, Vice President
Thomas Hewett, Cashier*

December 27, 1913.

Hon. William G. Mcadoo, Secretary of The Treas.,
Washington, D. C.

My Dear Sir;

We are informed that shortly it will be decided which Cities are to be designated as Federal Reserve Banks.

Therefore, we address you in the interest of Philadelphia Banks, from the fact that we are in close proximity to Philadelphia, hence we feel that Philadelphia should be favored with a Federal Reserve Bank, at least, Pennsylvania should be favored with a Reserve Bank, and we know of no other City with greater resources and financial strength than Philadelphia, and heartily recommend and ask that this City be designated as a Reserve Bank. We are,

Very respectfully yours,

Thomas Hewett, Cashier.

Form L5

ANSWERED
JAN 6 1914
FORM L5 L

HPW.



February 25, 1914.

Sir:

Secretary McAdoo has asked that I acknowledge the receipt of your letter of February 21st, and that you be advised that your argument in favor of the location of a Federal Reserve Bank at Philadelphia will be considered by the Committee when it is deciding upon the locations for the several Federal Reserve Banks to be established.

Respectfully,

Secretary
Reserve Bank Organization Committee.

Mr. A. H. Jones,
5th & Chestnut Streets,
Philadelphia, Pennsylvania.

12
Fifth & Chestnut Sts.,
Philadelphia, Pa.
February 21, 1914.

Hon. W. G. Mc Adoo, Chairman,
Federal Reserve Bank Organization Committee,
Washington, D. C.

ANSWERED
FEB 25 1914

Dear Sir:-

We understand your Committee will very soon take up for final consideration the location of the several Regional Banks as provided by the Federal Reserve Act. We are confident that it is your purpose to weigh carefully every phase of the question and to designate such cities as will best serve the interests of entire country, and not to disturb more than is absolutely necessary the long established course of legitimate trade. We are equally certain that you will not intentionally favor any city whose chief claim for recognition is moneyed preponderance, due to the reserve requirements of the National Bank Act which is now superseded.

In drawing your attention to Philadelphia as a point where we think a Federal Reserve Bank might properly be located, it is with the hope that we may cite such facts as will tend to establish in the minds of your Committee, the commercial as well as the financial importance of the City.

The most recent statistics compiled on the subject would indicate that the value of real estate, with improvements, devoted entirely to manufacture in Philadelphia, is in excess of Five Hundred Million Dollars (\$500,000,000), the value of the ~~houses~~ occupied by the employees of these establishments is another Five Hundred Million Dollars (\$500,000,000), so we have an investment of practically One Thousand Million Dollars (\$1,000,000,000) directly dependent upon the conversion of raw material into manufactured products.

Recent estimates indicate that twelve of the leading lines of manufacture in this city, such as carpets, clothing, hosiery, leather, cotton goods, iron and steel products, etc., engage the daily labor of upwards of 150,000 persons, and have an annual output in excess of Three Hundred and Fifty Million Dollars (\$350,000,000), with a total output from all manufactures

-2-

of about Eight Hundred Million Dollars (\$800,000,000).

As Philadelphia manufactures a wider range of articles than any other city it is the greatest commercial factor in the United States, in that its merchants go to more sources for raw material as buyers, and reach more distributing centers as sellers of manufactured products than those of any other city. As a consequence Philadelphia starts a greater variety of commercial transactions and in a greater number of localities than any other commercial center in America.

Of the two hundred and sixty four lines of manufacture recognized by the United States Census, two hundred and eleven of them are manufactured in Philadelphia in such volume as to warrant tabulation.

The wool is brought here direct from the back of the sheep, cotton from the gin, hides from the packer - all to be converted into the finished product ready to be put into use. In fact no raw materials are brought here merely as speculative products or gambling counters.

The most recent statement of the National Banks of the City showed total resources of approximately Four Hundred and Forty Million Dollars (\$440,000,000), more than one half of which was in "Loans and Discounts," which, in a large measure, represent loans to the commercial interests, while investment in bonds and securities was but 8% of the whole, and out of a total investment of Two Hundred and Eighty Million Dollars (\$280,000,000), which includes United States Bonds and Banking Houses, Two Hundred and Twenty Three Million Dollars (\$223,000,000) was represented in the above mentioned item of "Loans and Discounts."

The Boards of Directors of the banks of this city are largely made up of its best merchants. As a result these institutions have the benefit of receiving the judgment and keen business foresight of men trained in all commercial lines. The value of their judgment in passing on the extension of commercial credits can hardly be estimated, nor can we estimate the advantage to the commercial community of the interest of these men in commercial affairs.

There will be established under this new system a new currency which, while it has behind it gold, if it is to prove useful will rest largely upon

-3-

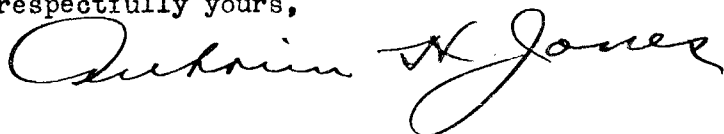
public confidence. It is justly claimed that the very name "Philadelphia" is a synonym for integrity and stability, for solvency and reality, for something which is continuing and which can be trusted. As an evidence of this feeling among our citizens we need only mention that in May last Four Million Dollars (\$4,000,000) 4% Bonds of the City of Philadelphia were purchased by small individual investors at par over the counter at the office of the City Treasurer within the space of six days, while a similar effort on the part of a large city in the middle west resulted in the sale of but Twenty Thousand Dollars (\$20,000) of its bonds.

To make Philadelphia a part of a District with the Regional Bank located in another city, we think, would result in establishing a Federal Reserve Bank of a size far out of proportion to anything in the minds of the framers of the bill or your Committee, and might tend to increase the accumulation of large sums of money in one centre, which tendency we feel the new act aims to correct.

We hope, furthermore, that your Committee will also consider that feature which has always been a popular ideal of the people of this City and State, namely thrift. Immense wealth has been accumulated here for reinvestment even beyond the limits of the State. These re-investments have been made in all parts of the country, giving the city direct business relations, from an investor's point of view, with every part of the Republic. One Saving Fund in this City holds One Hundred and Thirteen Million Dollars (\$113,000,000) worth of deposits, the property of Two Hundred and Eighty Six Thousand (286,000) depositors; and illustrating the value of thrift and its long continued practice is the fact that this one institution has paid to its depositors over Fifty Two Million Dollars (\$52,000,000) in interest on deposits.

We hope your Committee will carefully consider the facts herein quoted, and that your decision will be to place a Regional Reserve Bank in Philadelphia.

Very respectfully yours,



DIRECTORS

A. Lincoln Acker	Harry B. French
John E. Baird	Frank Gould
Edward F. Beale	L. G. Graf
Charles M. Biddle	John E. Hanifen
Charles E. Cattell	Thos. B. Harbison
Cyrus H. K. Curtis	Wm. O. Hempstead
Samuel M. Curwen	Walter Horstmann
Thomas Devlin	E. C. Irvin
Powell Evans	J. T. Jackson

**PHILADELPHIA
CHAMBER OF COMMERCE**

211 BOURSE BUILDING

DIRECTORS

James H. ...	Francis P. Reeves, Jr.
David P. Leas	William B. Riley
Lewis J. Levick	Coleman Sellers, Jr.
Walter P. Miller	Franklin Smedley
John C. Sullivan	John C. Sullivan
William McAleer, Jr.	Charles Z. Tryon
A. C. McGowin	Charles P. Vaughan
J. A. ...	Donald Whitney
Harce J. ...	Walter Wood

N. B. KELLY,
Freight Commissioner

MEMBER OF
CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA
NATIONAL HEADQUARTERS
RIGGS BUILDING, WASHINGTON, D. C.

*Recd
3/19/14
JMS*

Philadelphia, March 18, 1914.

Honorable Woodrow Wilson,
President of the United States of America,
Washington, D.C.

Sir:-

In a recent article published in one of the daily papers of the City of Philadelphia, is a statement to the effect that the report has gained currency in this City that we will not be given a Federal Reserve Bank. One of the reasons alleged is that the mercantile interests of this City are indifferent as to the location of a Federal Reserve Bank in this City. The Board of Directors of the Philadelphia Chamber of Commerce sincerely hope that the officers of the government will execute the law in accordance with paragraph reading as follows:-

"That the districts shall be apportioned with due regard to the convenience and customary course of business and shall not necessarily be coterminous with any State or States."

As for the statement that the mercantile community is indifferent to this subject, I would respectfully refer you to our communication of January 9, 1914, sent to the Clearing House Association of the City of Philadelphia, which reads as follows:-

Hon. W. W. - Sheet #2 - 3/18/14

"It is the opinion of the Board of Directors of the Philadelphia Chamber of Commerce that Philadelphia is entitled to have a Regional Reserve Bank. This city is the first in manufacturing, is the second in banking resources, is the third in population, and is one of the most important in the issue of commercial paper and in the holding of reserves for country banks. Philadelphia is the central and natural banking head of one of the most populous and richest sections in the United States. For these and other reasons a Federal Reserve Bank should be located here if the plain mandate of the law is to be carried into effect. That passage of the law reading:-

'That the districts shall be apportioned with due regard to the convenience and customary course of business and shall not necessarily be coterminous with any State or States.'

Should leave no question as to the legal necessity of establishing a Federal Reserve Bank in our City.

The question of a Federal Reserve Bank is not, in our opinion, merely a banking question but is a question of financial interest that affects every class in the community. We have been informed, however, that the Secretary of the Treasury has stated that he prefers he should be visited only by delegations of bankers, as he desires to come to a decision for the apportionment of Federal Reserve Banks on the basis of banking facilities and necessities, and in view of this statement the Philadelphia Chamber of Commerce will not take any action further than this expression of its opinion, because of the confidence it has that the representative bankers of this city will see to it that the necessities and the needs of our city are taken care of and that our just demands shall be accepted.

It is voted that a copy of this expression of opinion shall be sent to the Clearing House Association of Philadelphia and to the Press."

The Philadelphia Chamber of Commerce has a membership of twenty-five hundred and represents the leading financial, manufacturing, business and other interests of the City of Philadelphia. If the officials of the Government have any doubt as to the earnestness of their purpose in asking the establishment of a Federal Reserve Bank in the City of Philadelphia and wish to have ocular

Hon. . . - Sheet #3 - 3/18/14

demonstration of this desire, the Chamber of Commerce will gladly take to Washington a committee representing fully all the great and varied interests of the City of Philadelphia, and furthermore, the Board of Directors promise that this representation from the City of Philadelphia, in the interest of the proper execution of the law in the establishment of a Federal Reserve Bank in this City, will be of such a character as will justify the statements and the claims made in behalf of the City of Philadelphia by our representative bankers.

I would request that this communication be referred to the Secretary of the Treasury.

Very truly yours,

A handwritten signature in cursive script, appearing to read "W. B. Kelly". The signature is written in dark ink and is positioned to the right of the typed name "Secretary".

Secretary.

FOR GREATER, BRIGHTER AND BETTER PHILADELPHIA

Officers

PRESIDENT, WILLIAM J. DRUMMOND
1ST VICE PRES. EDWARD G. SANNER
2D VICE PRES. EDWIN A. NOPPEL
SECRETARY, CHARLES H. VONTAGEN
FINANCIAL SEC'Y, WILLIAM R. HORN
TREASURER, HAYES BOYNE

Directors

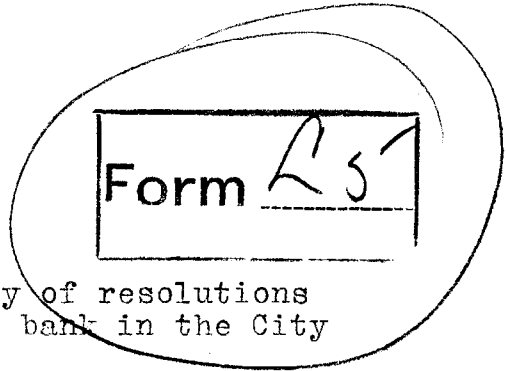
A. G. LINDES
FRANK GRIER
H. M. FISLER
S. W. DECOSTA
CHARLES SAUERS
R. L. HOLME
RICHARD H. FOSTER
GUSTAVE LIPSCHUTZ
J. H. GLEASON
WM. H. VARNICK
C. E. TOBIAS

The United Business Men's Association of Philadelphia

CHARLES H. VONTAGEN
SECRETARY
25TH ABOVE LEHIGH AVE.

Philadelphia, Feb. 13, 1914. 191

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



Dear Sir:-

Enclosed you will please find copy of resolutions relative to the establishment of a regional bank in the City of Philadelphia.

At the last regular meeting of the United Business Men's Association of Philadelphia, the said resolutions were unanimously endorsed and I was instructed to notify you of such action.

Our association, comprising representatives of approximately ten thousand business men of Philadelphia sincerely hope that our City will receive one of the regional banks about to be established and taking into consideration the standing of our city in the financial world, its traditions and history we cannot see why there should be a question concerning the establishment of said bank.

Hoping that you will seriously consider the above which is the wish of a greater number of the business men of Philadelphia, I beg to remain,

Very respectfully yours,

Charles H. Vontagen
SECRETARY.

ANSWERED
FEB 14 1914
FORM 25-M

C.v.T./C.

ADDRESS ALL COMMUNICATIONS TO THE SECRETARY

.(COPY)

BE IT RESOLVED:- That we, The United Business Men's Association of Philadelphia, an association with a membership of forty-five seperate bodies, comprising approximately ten thousand business men of the City of Philadelphia hereby heartily endorse the plea that Mr. Levi L. Rue, of the Philadelphia Clearing House presented to your Honorable body. We feel that in the statement so ably presented to your committee you will recognize the claims of Philadelphia as a location for one of the proposed regional banks.

THEREFORE BE IT FURTHER RESOLVED:- that we business men of the City of Philadelphia hereby request your worthy committe to designate the City of Philadelphia as the location for one of the said banks.

Form 25

**The Business Science Club
OF PHILADELPHIA**

January 28th. 1914

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

Gentlemen:-

I am requested to advise you of the following resolutions, adopted at the Board of Directors' Meeting on January 21st. 1914.

"Whereas under the Currency Act recently passed by Congress, the Reserve Bank Organization Committee is authorized to name the Cities in which Regional Banks are to be established, Therefore be it resolved that the Business Science Club, an organization of 400 business men of the City of Philadelphia, urge upon the Reserve Bank Organization Committee the necessity and importance of establishing a Regional Bank in the City of Philadelphia - the third City of our Country - the City of Robert Morris - Stephen Girard and Jay Cooke, who served the country well in times of financial stress.

Be it resolved that copies of these resolutions be sent to Mr. Levi L. Rue of the Philadelphia National Bank, and to Congressman A. Mitchell Palmer".

Very respectfully,

W. V. Riddow
Secretary

ANSWERED
JAN 30 1914
FORM 5-626

The Commercial Exchange of Philadelphia

ANTONIO SANS, PRESIDENT
JOSEPH W. BEATTY, TREASURER
FRANK E. MARSHALL, SECRETARY



Philadelphia, December 1, 1913

Phila

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

ANSWERED
DEC 10 1914

Form 25

Dear Sir:-

As President of The Commercial Exchange of Philadelphia, I have the honor to submit for your consideration the following Resolution of the said Exchange, by its Board of Directors, at a special meeting this day, and request that you will give your support to the selection of Philadelphia as one of the regional reserve cities to be named in connection with the pending currency legislation, either in the measure or by the Federal Reserve Board that is to be created:

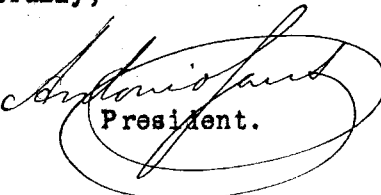
" Resolved, that The Commercial Exchange of Philadelphia would respectfully urge upon the legislative chambers of the national government that by reason of its financial strength, as the third largest city in the United States in the volume of its bank deposits, and with practically one billion dollars of banking resources at command; as the reliance of populous and important smaller communities for both banking facilities and monetary guidance; the hub of an extensive and prosperous agricultural area; the center of a great manufacturing and commercial district; historically identified with great banking operations and conspicuous for ability to handle them and for having conducted vast enterprises to successful conclusions; and for other reasons which need not be enumerated in this Resolution but which are readily demonstrated, the claim of Philadelphia is paramount to that of the majority of American cities; and it is most earnestly hoped that whether the reserve centers be named in the legislation

page 2,

12/1/13

or are to be chosen by the Board to be created, neither one nor the other method shall prevent Philadelphia from being selected as one of the regional reserve centers under the new federal law."

Respectfully,


President.

ANSWERED
JAN 10 1914

Form 45

POSTAL TELEGRAPH-CABLE COMPANY

NIGHT LETTERGRAM



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

RECEIVED AT

DELIVERY NUMBER

7218R

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383

M 23 P. 62 NL-5 EX

CF PHILA PA DEC 26 1914

ANSWER 1914 10

Form L5

366

HON D F HOUSTON

SECY OF AGRICULTURE

WASHN DC

WE HOPE YOU WILL FAVOR PHILADA AS A REGIONAL RESERVE CENTER

PENNA HAS LARGEST RURAL POPULATION ANY STATE NEWJERSEY

SOUTH ^{JR}TRENTON DELAWARE OUTSIDE WILMINGTON EASTERN SHORE

MARYLAND ALL STRICTLY AGRICULTURAL OF PHILADA TERRITORY WE

INTERESTED IN MAKING PHILADA AGRICULTURAL CENTER FOR

ALL THIS SECTION HOPE FOR THE SUPPORT AND PRESTIGE THAT A

REGIONAL BANK WOULD GIVE THE MOVEMENT.

POSTAL TELEGRAPH-CABLE COMPANY



NIGHT LETTERGRAM

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

RECEIVED AT

DELIVERY NUMBER

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383

CHAS S CALWELL

366

PRESIDENT CORN EXCHANGE NATL BANK

Form LS

10 M-11-13

Franklin Smedley, President.

Daniel R. Greenwood, Vice-President.

John E. Gosling, Cashier.

No 213.

Capital, 230,000.

Surplus, 560,000.

Phila

Second National Bank of Philadelphia

AT FRANKFORD.

Philadelphia, Pa.

Dec. 27th, 1913.

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

Dear Sir:

In selecting the cities for the Federal Reserve Banks we would respectfully request that you give the claims of Philadelphia consideration. It is of the greatest importance not only to this city and our immediate surroundings, but to the banks in other cities throughout the country, at present using this city as a reserve centre.

Philadelphia stands third in banking resources and deposits, and it would seem that these facts alone would entitle it to be named. The first National Bank was established here, and so much of the Nation's history had its birth in this city that in the birth of a new system of banking it would seem fitting that Philadelphia's claims should be recognized. We would therefore urge, for historical as well as commercial necessities, that you locate a Federal Reserve Bank in Philadelphia.

Trusting that this request will meet with favor, we are,

Very sincerely yours,

Franklin Smedley
President

ANSWERED
JAN 6 1914
CORRECTION

LS



CORN EXCHANGE NATIONAL BANK

CHAS. S. CALWELL, PRESIDENT
M. N. WILLITS, JR., VICE PRESIDENT
THOS. J. JEFFRIES, VICE PRESIDENT
NEWTON W. CORSON, CASHIER
ALLEN M. MATTHEWS, ASST. CASHIER

PHILADELPHIA December 27th, 1913.

La J 5

Hon. D. F. Houston,
Secretary of Agriculture,
Washington, D. C.

LR

Dear Sir:-

I wired you last night expressing the hope that you would favor Philadelphia as a Regional Reserve City, on account of the large agricultural interests surrounding this city.

I do not know if you have had it brought to your attention, but this bank is very much interested in developing Philadelphia's interest in agriculture, and in helping to improve conditions all through this agricultural section, which, as you know, is one of the richest in the United States. We expect to have a meeting on the eighth of January at this bank of representatives of the agricultural colleges, trades bodies, railroads and shippers, to formulate a plan for an agricultural bureau, to be located in this city. All of Pennsylvania east of the Allegheny Mountains; all of New Jersey south of Newark; the whole State of Delaware, and the eastern shore of Maryland, look to Philadelphia as their centre, and I hope that you will use your influence to have a Regional Reserve Bank located here.

CSW—K.

Very truly yours,

Chas Calwell

BROOKE, STOKES & Co.
BANKERS

MEMBERS OF THE PHILADELPHIA STOCK EXCHANGE.

FRANCIS M. BROOKE
JOHN WELSH STOKES
PHILIP B. FISHER

FIFTEENTH AND WALNUT STREETS
PHILADELPHIA

JAN 17 1914

Treasury

January 16, 1914.

David F. Houston, Esq., Secy. of Agriculture,
Washington, D. C.

Dear Sir:

We wish to impress upon you the serious importance of the location of a regional reserve bank in ~~Philadelphia~~. The city, as you well know, is the third largest in the United States in total banking reserves, population and net deposits of national banks. While this alone would seem sufficient reason, Philadelphia, as a manufacturing city, needs as much encouragement in that and in its general business lines as any other part of the country. A very considerable effort has been noticeable on the part of the government for some time, and it is wise and most commendable, in the encouragement of the farmer by assistance through the Department of Agriculture and also to assist his financing by increasing the facilities for rural loans. We feel that this beneficent assistance should be extended to all lines of business, for, as all the various lines of business prosper, so will be the prosperity of the country at large.

The Manager of one of the Philadelphia textile mills told the author he had seen a very large cotton crop going to waste in the fields of the South when he was visiting that territory, simply because the manufacturing and jobbing centres were so depressed they could not utilize the cotton. Similar conditions could likewise affect other

-2-

products. Accordingly, business conditions must be well balanced in order to be the greatest benefit to the greatest number.

The population of Philadelphia is greater than many of the entire western States. It has been generally accepted as best business policy to locate offices in the immediate vicinity of where the greatest amount of business being sought was transacted. Would this not also hold in this case?

Again, Philadelphia is one of the most conservative and stable cities in the country. The spirit of a community is imbued in its banking business. Hence, would not this be of some value in affecting those who, through the personnel of the regional bank management, are carrying out a new system, the results of which will be either very beneficial or seriously detrimental to the American people, depending upon the skill and care of the management of the regional reserve banks.

Philadelphia believes she is entitled to a regional reserve bank and that this will be a benefit to the city and country at large.

Trusting that this will meet with your careful consideration,

Very truly yours,

Francis M. Brooke

FMB/H

January 17, 1913.

Mr. Francis M. Brooks,
15th and Walnut Streets,
Philadelphia, Pa.

Dear Sir:

I have your letter of January 16th, regarding the location of a regional reserve bank in Philadelphia. The matter will be given due consideration by the Committee.

Very truly yours,

Secretary.

BROOKE, STOKES & CO.
BANKERS

MEMBERS OF THE PHILADELPHIA STOCK EXCHANGE

FRANCIS M. BROOKE
JOHN WELSH STOKES
PHILIP B. FISHER

FIFTEENTH AND WALNUT STREETS
PHILADELPHIA

Handwritten signature and date: J. G. McAdoo, Jan 17/14

Wm. G. McAdoo, Esq., Secy. of the Treasury,
Washington, D. C.

January 15, 1914.

Dear Sir:

We wish to impress upon you the serious importance of the location of a regional reserve bank in Philadelphia. The city, as you well know, is the third largest in the United States in total banking reserves, population and net deposits of national banks. While this alone would seem sufficient reason, Philadelphia, as a manufacturing city, needs as much encouragement in that and in its general business lines as any other part of the country. A very considerable effort has been noticable on the part of the government for some time, and it is wise and most commendable, in the encouragement of the farmer by assistance through the Department of Agriculture and also to assist his financing by increasing the facilities for rural loans. We feel that this beneficent assistance should be extended to all lines of business, for, as all the various lines of business prosper, so will be the prosperity of the country at large.

The Manager of one of the Philadelphia textile mills told the author he had seen a very large cotton crop going to waste in the fields of the South when he was visiting that territory, simply because the manufacturing and jobbing centres were so depressed they could not utilize the cotton. Similar conditions could likewise affect other products. Accordingly, business conditions must be well balanced in order to be the greatest benefit to the greatest number.

-2-

The population of Philadelphia is greater than many of the entire western States. It has been generally accepted as best business policy to locate offices in the immediate vicinity of where the greatest amount of business being sought was transacted. Would this not also hold in this case?

Again, Philadelphia is one of the most conservative and stable cities in the country. The spirit of a community is imbued in its banking business. Hence, would not this be of some value in affecting those who, through the personnel of the regional bank management, are carrying out a new system, the results of which will be either very beneficial or seriously detrimental to the American people, depending upon the skill and care of the management of the regional reserve banks.

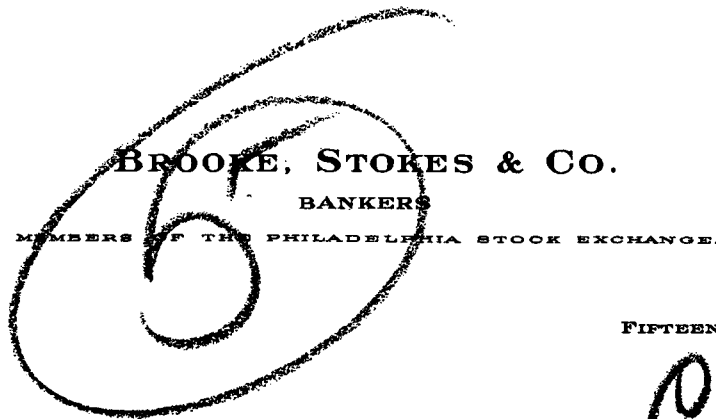
Philadelphia believes she is entitled to a regional reserve bank and that this will be a benefit to the city and country at large.

Trusting that this will meet with your careful consideration,

Very truly yours,

Francis M. Brooke

FMB/H



Philadelphia

FRANCIS M. BROOKE
JOHN WELSH STOKES
PHILIP B. FISHER

FIFTEENTH AND WALNUT STREETS
PHILADELPHIA

Org
Car
January 16 1914.

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

Dear Sir:

We wish to impress upon you the serious importance of the location of a regional reserve bank in Philadelphia. The city, as you well know, is the third largest in the United States in total banking reserves, population and net deposits of national banks. While this alone would seem sufficient reason, Philadelphia, as a manufacturing city, needs as much encouragement in that and in its general business lines as any other part of the country. A very considerable effort has been noticeable on the part of the government for some time, and it is wise and most commendable, in the encouragement of the farmer by assistance through the Department of Agriculture and also to assist his financing by increasing the facilities for rural loans. We feel that this beneficent assistance should be extended to all lines of business, for, as all the various lines of business prosper, so will be the prosperity of the country at large.

Be
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-2-

John Skelton Williams, Esq.:

affect other products. Accordingly, business conditions must be well balanced in order to be the greatest benefit to the greatest number.

The population of Philadelphia is greater than many of the entire western States. It has been generally accepted as best business policy to locate offices in the immediate vicinity of where the greatest amount of business being sought was being transacted. Would this not also hold in this case?

Again, Philadelphia is one of the most conservative and stable cities in the country. The spirit of a community is imbued in its banking business. Hence, would not this be of some value in affecting those who, through the personnel of the regional bank management, are carrying out a new system, the results of which will be either very beneficial or seriously detrimental to the American people, depending upon the skill and care of the management of the regional reserve banks.

Philadelphia believes she is entitled to a regional reserve bank and that this will be a benefit to the city and country at large.

Trusting this will meet with your careful consideration,

Very truly yours,

Francis M. Brooke

FMB"H

North Penn Bank

29TH AND DAUPHIN STREETS

LOUIS H. MICHEL, President.
WILLIAM SPRATT, Vice President.
JOSEPH SCHLENZ, Vice President.
R. T. MOYER, Cashier.
J. HECTOR McNEAL, Solicitor.

Philadelphia, Dec. 30th, 1913.

Phila

RECEIVED
DEC 31 1913
P.

Mr. William G. McAdoo, Sect. of the Treasury,
Washington, D. C.

Form 25

Dear Sir:

I trust that you will not overlook Philadelphia
in making your choice of locating reserve banks.

I believe it would be of interest to the en-
tire country to have this City approved as such.

Wishing you every success in your new plan,

I am

Respectfully yours,

R. T. Moyer

Cashier.

CAPITAL & SURPLUS \$ 1,400,000.

GERMANTOWN TRUST COMPANY

CHELTON AND GERMANTOWN AVENUES

PHILADELPHIA

December 30, 1913.

WM. T. MURPHY, PRESIDENT.
 WM. H. HAINES, VICE PRESIDENT.
 CLARENCE C. BRINNON, SECTY & TREAS.
 EDWARD A. WATERS, TITLE & TRUST OFFICER.
 JOHN C. BOCKIUS, REAL ESTATE OFFICER.
 H. NORMAN PERKINS, ASST. TRUSTS
 OFFICER.
 W. H. BRUBAKER, ASST. TITLE OFFICER.
 C. S. SMITH, ASST. TRUST OFFICER.
 JAMES A. KELL, ASST. SECRETARY.

25

Committee for Organization of Federal Reserve Banks,
c/o Secretary of the Treasury,
Washington, D. C.

Gentlemen:

In selecting the list of cities for the location of Federal Reserve Banks under the new currency law, we beg to urge upon you the justice of the claim of Philadelphia to be included in the list.

Philadelphia is one of the greatest collection centers in this country, has a greater number of out of town bank accounts than any other city save New York and perhaps Chicago, and stands third in total bank resources, in amount of deposits and in bank clearings. Her honorable financial history from the days of the Colonies to the present time and her ready assistance to the Government whenever in financial need should lend additional strength to her claim.

Hoping that you may give this matter your favorable consideration, we are,

Yours respectfully,


 Treasurer.

CCB/M

WALTER F. HAGAR,
VICE-PRESIDENT.
E. J. KERRICK,
VICE-PRESIDENT.

JACOB S. DISSTON,
PRESIDENT.

EDMUND MCCREADY,
SECRETARY & TREASURER.
A. ROTHWELL MEEHAN,
REAL ESTATE OFFICER.

CAPITAL \$150,000.

PELHAM TRUST COMPANY

PELHAM ROAD AND GERMANTOWN AVE.

PHILADELPHIA 12/24/13

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

*L. S.
R.*

Dear Sir:-

We have learned that under the new Federal Currency Bill that Philadelphia has been ignored as ^{one of} the Federal Reserve City.

When you consider the annual clearings of Philadelphia and the wealth represented in same, we are surprised that Philadelphia has not been named as such and we would, therefore, earnestly request you to give favorable consideration to same.

Hoping to receive a favorable reply, we remain

Yours respectfully,

PELHAM TRUST COMPANY,

EMcC/FSJ

Edmund McCready
Treasurer

LS

Westmoreland Building and Loan Association of TIOGA, PHILA.

Meets First Wednesday of Each Month.

GEORGE W. WORMAN, Secretary,
3436 N. 15th Street.

Place of Meeting,
3542 N. 17th Street.

Philadelphia, January, 14th., 1914.

Reserve Bank,
Organization Committee.

Gentlemen:

Form

The Board of Directors of this Association assembled in meeting at above address, on January, 7th. 1914, passed a resolution to be forwarded to your committee, that they are unani- mously in favor of the establishment of a Regional Reserve Bank in this their city, Philadelphia, Pa. and desire that their influence might be used for the establishment of the same.

Yours Respectfully:

Geo W Worman
Secy

PRO BONO PUBLICO!

National German American Alliance

of the UNITED STATES OF AMERICA

INCORPORATED BY ACT OF CONGRESS

MAIN OFFICE: 419 WALNUT STREET, PHILADELPHIA, PA.

(To which all communications should be addressed)

President: DR. C. J. HEXAMER, Philadelphia, Pa.

Secretary: ADOLPH TIMM, Philadelphia, Pa.

1st Vice President: JOSEPH KELLER, Indianapolis, Ind.

5th Vice President: JOHN SCHWAAB, Cincinnati, O.

2d Vice President: JOHN TJARKS, Baltimore, Md.

6th Vice President: A. P. SCHEURMAN, Kansas City, Mo.

3d Vice President: JULIUS MOERSCH, St. Paul, Minn.

7th Vice President: Dr. LEO STERN, Milwaukee, Wis.

4th Vice President: JOHN HERMANN, San Francisco, Cal.

8th Vice President: Dr. F. H. DAMMASCH, Portland, Ore.

Treasurer: H. WENIGER, Philadelphia, Pa.

Financial Secretary: HERMAN WEDER, Philadelphia, Pa.

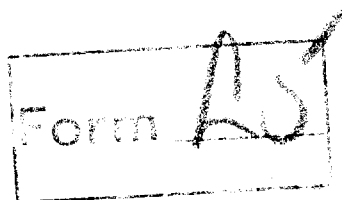
Office Manager: A. GODSHO

Editor of the "Bulletin" and Press Agent: MAX HEINRICI



Philadelphia, Pa., January 15th, 1914.

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



Dear Sir:

In behalf of the Pennsylvania Branch of the National German American Alliance representing 189,000 members, I most respectfully request you to do everything in your power to have a Regional Bank located at Philadelphia.

Yours very truly

President of the National
German American Alliance.

SCRANTON
34 LACKAWANNA AVE.

BUFFALO
SOUTH MICHIGAN STREET

PHILADELPHIA
820 LAFAYETTE B'LD.

CHAS. P. MATTHEWS AND SONS

INCORPORATED



MILLS
BUFFALO, N. Y.
SCRANTON, PA.
CARBONDALE, PA.
MONROETON, PA.
RUMMERFIELD, PA.

DAILY CAPACITY
2500 BARRELS

Philadelphia, Pa. January 15, 1914.

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

Dear Sir:-

We would like to add our name to the general petition being sent out from Philadelphia requesting that Philadelphia be considered as one of the Federal Reserve Cities.

We feel that the importance as well as the geographical position that Philadelphia occupies should be seriously considered in this connection; taking into account its bank and trust company resources and the millions of dollars that are naturally tributary to Philadelphia, its large wage roll, which is in the neighborhood of three million dollars per week; also the position that Philadelphia occupies as regards manufacturing industries, and many other points in its favor, which will be much more ably presented by our Committee than we could go into detail here.

We earnestly request, Mr. McAdoo that you and the Administration kindly give serious consideration in the allotment of the Federal Reserve Cities and favor Philadelphia with one of the Regional Banks.

We are,

Yours very truly,

C. P. MATTHEWS & SONS, Inc.

ANSWERED
JAN 19 1914
FORM 25

Form 20

Philadelphia Drug Exchange

BOURSE BUILDING
PHILADELPHIA



Jess

March 20, 1914.

Hon. Woodrow Wilson,
President of the United States,
Washington, D. C.

Mr. President:-

On Monday last, one of the leading newspapers of Philadelphia contained an article, prominently displayed, stating that, possibly, a Federal Reserve Bank might not be established in this city, because of the spathy of business interests in regard to the matter.

We trust that you do not labor under any such delusion.

Being strictly a banking proposition, the subject was thoroughly considered by the bankers of this city, who presented their opinions at length to the Organization Committee.

It has been generally understood that the Secretary of the Treasury did not favor receiving delegations of business men, and because of this, our leading commercial organization - The Chamber of Commerce, thought it inadvisable to press for a hearing. However, in view of the wording of the law, "that the districts shall be apportioned with due regard to the convenience and customary course of business and shall not necessarily be conterminous with any state or states," they clearly hold that this should make it imperative and mandatory that a bank should be established in this city.

In this conclusion, the Philadelphia Drug Exchange (and we presume the other business organizations of this city) heartily concur. If any demonstration of the attitude of our business men is needed, we shall be very glad to appear before you with a delegation composed of business men of such character, prominence, ability and financial stand-

-2- Hon. Woodrow Wilson

ing, as to fully present, on behalf of the City, the justness of the claims made for the establishment of a Federal Reserve Bank in the City of Philadelphia.

Respectfully yours,

PHILADELPHIA DRUG EXCHANGE

J. W. England
Secretary.

H. A. GATCHEL, *President*
C. A. STINSON, *Vice-President*

BOTH PHONES



HAG/2487

PHILADELPHIA, PA. January 15, 1914

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

Dear Sir:

We would urge upon you the importance of using your influence in having Philadelphia selected as one of the Federal Reserve Cities.

Philadelphus always was, and still is, pre-eminently an American city, strongly representative of the true type of American citizenship that has always responded financially and otherwise to the wants of its Country and from the very foundation of our Republic, has been, as it should be, an important money centre, independent of trusts or special influences, and the many facilities demanded by its numerous varied interests of manufacturing and merchandizing and all other business interests, would without any question entitle it to full recognition an an important Reserve City.

Trusting the importance of this subject will warrant your special consideration and influence in having Philadelphia selected as noted, we are,

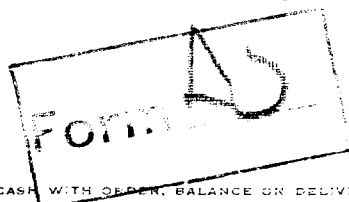
Yours very truly,

GATCHEL & MANNING

H. A. Gatchel President

[Handwritten initials]

ED





ESTABLISHED 1842

CABLE ADDRESS
"EDDYSTONE PHILADELPHIA"

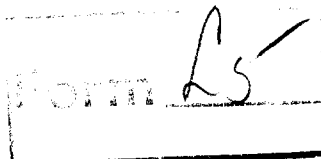
THE EDDYSTONE MANUFACTURING COMPANY,

Sole Manufacturers of

Wm. Simpson & Sons' Prints & Gobelins Art Draperies.
Pennsylvania Building, N. W. Cor. 15th & Chestnut Streets.

Philadelphia, Pa. January 19, 1914

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



Dear Sir,

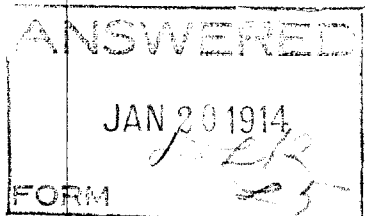
SUBJECT

Permit us to add our heartiest endorsement to the many strong reasons so ably presented by the Committee of Bankers and Business men for the location of a Regional Bank in Philadelphia.

We trust you will use your best efforts to secure for Philadelphia the recognition, it in every way deserves.

Very truly yours,
The Eddystone Manufacturing Co.,

W. P. Eddystone
President.



DICT. S STN. C

TRACER:

ENCLOSURES:

O. F. ZURN
J. M. ZURN

J. D. KELLEY
C. J. CURRAN

THE O. F. ZURN CO.

MANUFACTURERS AND WHOLESALE DEALERS IN

OILS

OFFICE AND WORKS: BROAD AND LEHIGH AVENUE

CABLE ADDRESS
"ZURNOCO." PHILADELPHIA

PHILADELPHIA Jan. 19th, 1914.

FORM 25

ANSWERED
JAN 21 1914
FORM 25 M

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

Gentlemen:

We trust that your committee may see fit to place original Reserve Bank in Philadelphia in view of the amount of business which naturally flows to this point.

Trusting you may take favorable action, we are

Very respectfully yours,

Charles Curran
Treas.

CJC/D

EDWARD F. HENSON.

LAYTON W. NICHOLS.

Edward F. Henson & Co.

LUMBER & MILLWORK

CABLE ADDRESS:-

"HENSON" PHILADELPHIA

Codes Used

AMERICAN LUMBERMAN TELECODE, WESTERN UNION
SOUTHARD'S A. B. C. 4TH & 5TH EDITIONS, A I CODE ZEBRA

KEYSTONE & BELL
LONG DISTANCE TELEPHONES



Office { 921 North Delaware Ave.
Planing Mill { Beach, Poplar & Delaware Ave.
and Wharves { Piers 37 & 38 North Wharves.

Philadelphia January 17, 1914.

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

Dear Sir:

Both as a merchant and as a citizen of Philadelphia and the State of Pennsylvania I appeal to you to use your influence to have one of the regional banks located in Philadelphia.

Pennsylvania produces nearly 25% of the total mineral production of the United States. Philadelphia's rank in population, in money needs, in manufactures, in commercial transactions and its bank clearings all entitle it to one of the regional banks. It seems to us necessary, if business is not to be seriously disturbed, if we may hope for a return of the prosperity that has been disappearing, that a regional bank must come to this city. The Currency Bill as passed commends itself to us. It is a credit to the present Administration. If the regional banks, however, be not wisely distributed, much harm may be done. We appeal to your good judgment.

Yours very truly,

Dic. Henson-M

ANSWERED

JAN 21 1914

W. E. SHIPLEY MACHINERY CO.

MORRIS BUILDING
1421 CHESTNUT STREET

PHILADELPHIA

January 14, 1914

PRICES SUBJECT TO CHANGE WITHOUT
NOTICE. AGREEMENTS CONTINGENT UPON
STRIKES ACCIDENTS OR OTHER CAUSES
BEYOND OUR CONTROL

Honorable Wm. McAdoo,
Secretary of Treasury,
Washington, D.C.

ANSWERED
JAN 16 1914
Form 25

Dear Sir:-

May I take the liberty of earnestly requesting that you give careful consideration to Philadelphia's claim to be selected as one of the Federal Reserve Cities?

Briefly, I call to your attention the Bank and Trust Companies' resources, totaling \$760,000,000.00, with many more millions tributary to Philadelphia. Its annual clearances represent a sum of \$8,000,000,000.00 - the total savings deposits amount to close to \$200,000,000.00 - the vast magnitude of its commercial and manufacturing interests give its factories the lead in the manufacture of locomotives, battle ships, carpets, leather, hosiery, street railway cars, hats, etc.

I also feel that a strong Regional Bank should be centered in Philadelphia, which will place its community in an independent position, thus enabling it to serve its enormous home demand and likewise serve the country sections which are tributary to this city.

There are numeral reasons why I think that Philadelphia should have a Regional Bank, and I sincerely hope that after a very thorough and careful canvas of the situation you will deem it wise to place a Bank in our city.

Very truly yours,
W. E. Shipley

GEORGE E. WAGNER & COMPANY INSURANCE

411 WALNUT STREET

GEORGE ELLWOOD WAGNER

TELEPHONES { BELL
KEYSTONE

PHILADELPHIA

Jan. 13th, 1914.

Hon. Wm. C. McAdoo,
Sec. U.S. Treasury,
Washington, D. C.

RECEIVED
JAN 16 1914

Form 25

Dear Sir:

Philadelphia should be made one of the Federal Reserve Cities because of her commercial and financial importance and I, as a citizen of that City, would ask that you use your influence in that direction.

It is needless to write you of her resources as a banking, commercial and manufacturing centre because you are already familiar with these facts, so that I will simply ask you to see that she is given what she so well deserves, a Federal Reserve Bank. It is right and just that she should have it.

Yours very truly,

CONTRACTS SUBJECT TO STRIKES, ACCIDENTS, OR CAUSES BEYOND OUR CONTROL

J. J. MOHR

G. K. MOHR

J. J. MOHR & SON

PIG IRON, COAL, COKE, ORES

BRANDS
PAXTON
BUSHONG
LOGAN
LEESPORT
PULASKI
STANHOPE

BRANDS
MILLCREEK
READING
SHERIDAN
TEMPLE
WOODWARD
CARBON

BULLITT BUILDING

PHILADELPHIA

Jan. 14th, 1914.

Hon. Wm. G. Mc Adoo, Sec'y. of Treasury,
Washington, D.C.

Dear Sir:-

ANSWERED
JAN 16 1914

Form 25

Referring to the new Currency Act which became a Law by signature of the President under date of December 23rd, 1913, we beg to urge upon you what seems to us the necessity for the establishment of a Federal Reserve Bank in this city. Philadelphia, not only by reason of its location, but more by reason of the large interests which it represents, not only in all branches of manufacture and banking, which interests are perhaps more largely diversified than in most any other city of these United States, is entitled to a Federal Reserve Bank, such as is proposed under the new Law.

We venture to say that no city in the United States has been more patriotic in its support of the Government in times of need, and is more thoroughly American in its composition, than the city of Philadelphia, and this has been absolutely irrespective of party.

It therefore seems to us that if this Administration desires to divorce Banking credit from the so called "Money Trust" about which we have heard so much recently, that the Administration can scarcely overlook the claims which Philadelphia can justly make in its desire to have a strong Regional Bank centered here, enabling us not only to serve the enormous home demand but also to serve the thickly populated sections which are tributary to this city. Furthermore, history shows that in all periods of financial stress in the past, our banking interests here have not only taken care of their own but have rendered material assistance and broad financing to many other points, notably to New York and elsewhere, during the most recent financial distress.

These are facts which do seem to us not only cannot be controverted but which also should have a material bearing on the subject at issue. It seems to us therefore, that if the present Administration is disposed to act fairly in this matter, that the just claims based on the facts in past history of the city of Philadelphia, cannot be ignored, and we trust therefore, that Philadelphia's claims may receive favorable action at your hands.

Very truly yours,

GKM/L

J. J. Mohr & Son

Treasury Department

TELEGRAM

64WU A 18

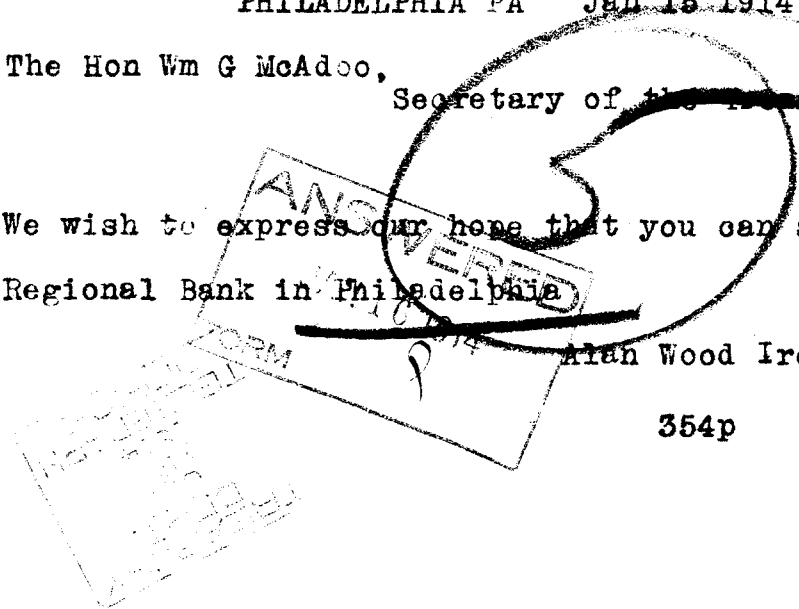
PHILADELPHIA PA Jan 15 1914

The Hon Wm G McAdoo,
Secretary of the Treasury, Wash'n D C

We wish to express our hope that you can see your way to locate
Regional Bank in Philadelphia

Alan Wood Iron and Steel Co.

354p



MEN'S CLOTHING
WOMEN'S CLOTHING
CHILDREN'S OUTFITTERS
MEN'S HATS, SHOES
AND FURNISHINGS

WANAMAKER & BROWN

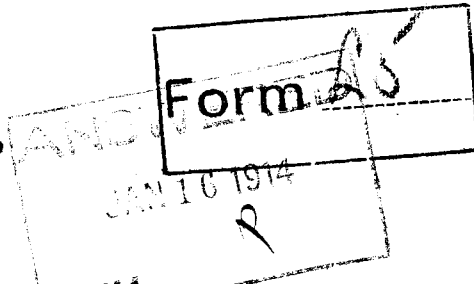
MARKET AND SIXTH STREETS
PHILADELPHIA



H

January 13 1914.

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



Dear Sir:-

As representing a concern engaged in business at one location for over half a century and deeply concerned in the City's welfare, I venture to add a brief letter to the hundreds you have already received, in urging the importance of Philadelphia as a Federal Reserve City.

It would be foolish on my part to mention in detail the reasons which it would seem should appeal to your Honor to justify the recognition and selection of this City as one of the eight or more Regional Cities to be appointed.

My object is simply to emphasize the arguments that have been so well and so generally advanced on every hand and are yet to be advanced, with which you are familiar.

Philadelphia is unique in so many ways, whether looked at from a commercial and manufacturing point of view, its Bank and Trust Company resources, its prominence as The American City and its historical past, that its claim to be recognized would seem almost impregnable.

In fact Philadelphia so fully conforms to the requisite conditions that to pass her by in the selection now pending, would seem in my judgment to be inexplicable.

Yours Respectfully,

WANAMAKER & BROWN.

PRESIDENT.



THE SAGENDORPH CO., INC.

METAL CEILINGS AND SIDE WALLS
SCIENTIFICALLY DESIGNED AND ERECTED

PAINTING AND DECORATING

QUOTATIONS SUBJECT TO CHANGE
WITHOUT NOTICE
ALL AGREEMENTS ARE CONTINGENT
UPON STRIKES, ACCIDENTS AND OTHER
DELAYS BEYOND OUR CONTROL

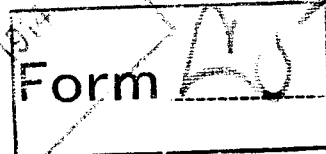
F. E. SAGENDORPH, 2ND, PRESIDENT
L. A. SAGENDORPH, VICE-PRESIDENT
A. M. OGDEN, SECRETARY-TREASURER

WITHERSPOON BUILDING

PHILADELPHIA January 13th, 1914.

Secretary of the Treasury,
Washington, D. C.

Dear Sir:-



The New Currency Act by the signature of the President became a law December 23rd, 1913.

In order that Philadelphia may receive full recognition in the selection of ~~the Federal~~ Reserve Cities and be named as one of the eight or more cities, will you kindly favor us by urging the importance of Philadelphia as a Federal Reserve City?

We hardly think we need mention in detail the importance of this City in this connection. Its Bank and Trust Company resources total Seven Hundred and Sixty Million Dollars, and very many more Millions are tributary to Philadelphia. Its annual clearings represent the sum of Eight Thousand Million Dollars. The population of the City and its near environment is close around Two Million souls. Its commercial and manufacturing interests are of vast magnitude - you will recall we manufacture here about everything from a match stick to a battleship- our product of loom and forge and shop has gone to all lands.

The weekly wage roll distributed in Philadelphia is upwards of Three Million Dollars. The City leads in the manufacture of Locomotives, Battleships, Leather, Hosiery, Street Railway Cars, Hats and many other lines.

Three hundred thousand skilled artisans are employed in our shops and the City has more individual plants employing five hundred artisans and upwards than any City in the world. It is preeminently a city of thrift, having three hundred and fifty thousand individual dwellings. Its thrift is further evidenced by its Savings Funds, one of these alone has two hundred and seventy-six thousand depositors- 95% of whom are wage earners- and the City's total savings deposits amount to close around Two Hundred Million Dollars.

Philadelphia has been and is to-day preeminently The American City. It should not be forgotten in this connection that in the past Philadelphia has stood in the breach in financing the Government in tight pinches. Robert Morris was an important

THE SAGENDORPH CO., INC.

SHEET No.

January 13th, 1914.

Secretary of the Treasury.

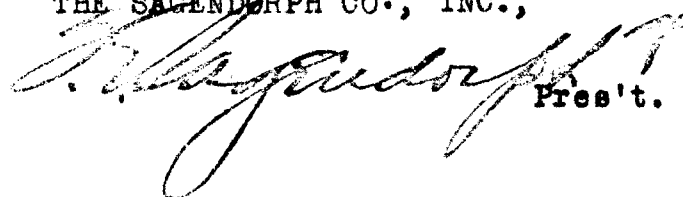
Factor in financing the Revolutionary War; Stephen Girard rendered valuable aid in a similar way during the War of 1812, and the purchase of United States Bonds by Jay Cooke during the Civil War when others held back, are all matters of record.

If the Administration decide to divorce banking credit from the so called "Money Trust" how can that Administration possibly overlook the claims of Philadelphia in its desire to have a strong Regional Bank centred here, which will place this community in an independent position, enabling it not only to serve its enormous home demand, but likewise to serve the thickly populated country sections which are tributary to this City.

Through all the periods of financial stress in the past, Philadelphia has not only taken care of her own, but has rendered broad financing to many other points.

Yours very truly,

THE SAGENDORPH CO., INC.,


Pres't.

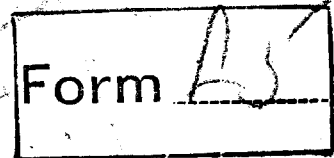
Address reply to
487 Chestnut St.

J. T. HARROP & SON
TAILORS' TRIMMINGS
AND WOOLENS
32 NORTH 4TH STREET

PHILADELPHIA, Jan'y 13th-14

Hon. William ^Mc Adoo

Sect'y of the Treasury
Washington D. C. 20548



Dear Sir:-

As a native and a merchant of the City Of Philadelphia, for over forty years, and naturally deeply concerned in the advancement of its banking interests, I take the liberty to address you upon the subject of the location here of one of the Regional Reserve Banks.

Will you permit us to suggest that in locating the eight or more, of these banks, that to pass over Philadelphia, in the interest of either Baltimore or New York City, would be a serious blow to its large Manufacturing, Jobbing, and retailing interests, no less than to its civic pride.

We all know and most of us remember, what some of our citizens have done to aid in the building up of this great nation, no city, can we believe, even approach our record, which contains such names as ROBERT MORRIS. STEPHEN GIRARD. JAY COOKE and many others in finance, the CRAMPS in naval construction, the BALDWINs in locomotives, the STETSONs in hats, the BRILLs in street cars, the DOBSONs in carpets, and hosts of others in various lines of human endeavor.

To subordinate such a city with its deeds of national, and in some lines, of world wide fame-would be an act of injustice almost unbelievable of an Administration elected in large measure to conserve the very traditions which make PHILADELPHIA pre-eminent among American cities.

Others will set forth for your information, fully and ably Philadelphia's banking capital and resources, and the extent of the large district it so well serves.

We as merchants ask simply for equity and justice in your final decision, and insist that granting these elements, you cannot and we feel sure will not, fail to name as one of the REGIONAL RESERVE BANKING CITIES, PHILADELPHIA.

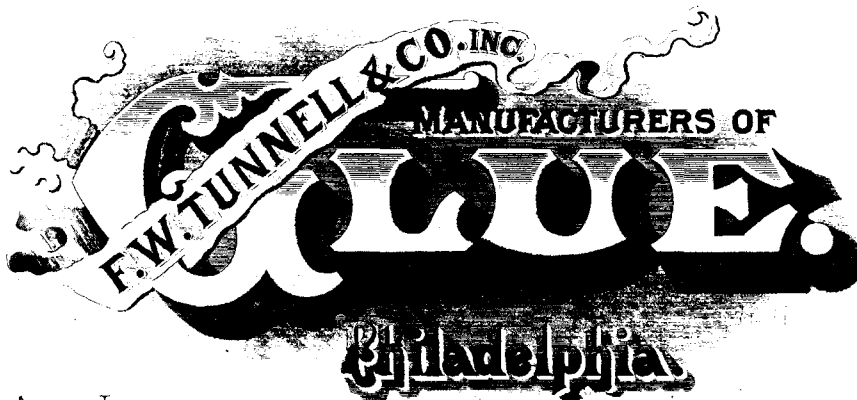
With great respect, we are,

sincerely yours,

FREDERIC W. TUNNELL

RAYMOND W. TUNNELL

F. HAROLD TUNNELL



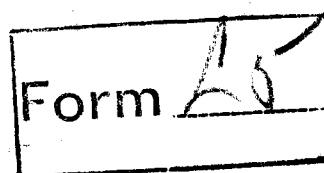
PHILA OFFICE 15 N. Fifth St.

△ PHONE 15-06 MARKET
 ○ " 606 MAIN
 CABLE ADDRESS "TUNELCO"

FACTORY:
 Gaul St. & Wheat Sheaf Lane.
 PHONE KENSINGTON 5307

January 13, 1914.

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



Honorable Sir:

In your consideration of Federal Reserve Cities for the establishment of Regional Banks, I desire to emphasize the importance of Philadelphia being selected as one of the eastern reserve centers.

The banking and trust company resources of this city total Seven Hundred and Sixty Millions of Dollars, and very many more millions are tributary to Philadelphia. The annual clearings of this city represent the sum of Eight Thousand Million Dollars. The population of this city and its close environment is about two million souls. Its commercial and manufacturing interests are of vast magnitude, shipments being made all over the world and including almost everything, from a match stick to a battle-ship.

Three Millions of Dollars are distributed weekly in Philadelphia as a pay roll, and the city leads the United States in the manufacture of locomotives, battle-ships, carpets, leather, hosiery, street railway cars, hats, and many other lines.

Three hundred thousand skilled artisans are employed in our shops, and the city has more individual plants employing five hundred artisans and upwards than any city in the world.

This is preeminently a city of thrift, having three hundred and fifty thousand individual dwellings. Its thrift is further evidenced by its saving funds, one of these alone having Two Hundred and Seventy-six Thousand depositors, ninety-five per cent. of whom are wage earners, and the city's total saving deposits amounting to close around Two Hundred Million Dollars.

Philadelphia always has been, and is today preeminently

Mr. Wm. G. McA.

--2--

January 13, 1914.

The American City. It has always stood in the breach in financing the Government in tight pinches. Among its past financiers of note were Robert Morris (who helped in financing the Revolutionary War), Stephen Girard (who rendered the same assistance during the War of 1812) and Jay Cooke (who during the Civil War purchased United States bonds when others held back.) These are all matters of common record.

If the present Administration desires to divorce banking credit from the so-called "Money Trust", how can the Administration possibly overlook the claims of Philadelphia in its desire to have a strong Regional Bank centered here, which would place this community in an independent position, enabling it not only to serve its enormous home demand, but likewise to serve the thickly populated country sections which are tributary to the city.

Through all periods of financial stress in the past Philadelphia has not only taken care of her own, but has rendered broad financing to many other points.

These are but a mere fraction of the many considerations which should make it important that Philadelphia be given a Regional Bank. Our people are worthy of it, and our resources should command it.

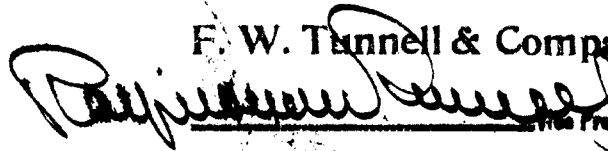
I shall be glad if you will give the matter your careful attention, and do everything possible to bring it about.

Thanking you for your consideration of this matter, I am,

Very truly yours,

RWT N

F. W. Tannell & Company, Inc.



F. W. Tannell
 Vice Pres. & Gen'l Mgr.

J. T. HARROP & SON
TAILORS' TRIMMINGS
AND WOOLENS
32 NORTH 4TH STREET

RECEIVED
JAN 14 1914

Tras
RECEIVED
ACKNOWLEDGEMENT
AND CONSIDERATION
W. J. Summerville
Presented to the President

PHILADELPHIA, January 13th., 1914.

Sir:-

As supporters of the present Administration, may we ask, if not entirely inconsistent with your views on the subject, your consideration of the movement for the establishment in this City of one of the Regional Reserve Banks.

Doubtless the proper officials having this matter in control, are well posted on the importance of our financial institutions, but we feel very strongly that such a Bank is not only greatly needed but well deserved owing to the many industries, not only in the City, but in the vast community adjacent to, and in a great measure depending upon, Philadelphia, for their banking facilities.,

With expressions of respect, Sir, we are,

Yours very truly,

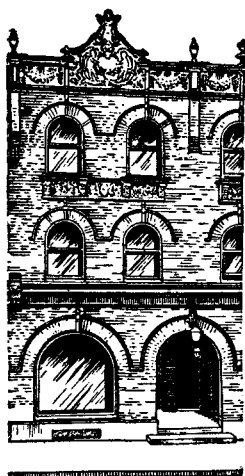
To The Honorable

Woodrow Wilson,
President.

Washington.

ANSWERED
JAN 15 1914
FORM

Form 20



NORTHWEST BUSINESS MEN'S ASSOCIATION

2336 COLUMBIA AVENUE

PHILADELPHIA

January 16th, 1914.

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

Dear Sir,

At the last meeting of this association, held on
January 5th, the following resolution was passed:-

"Resolved, That it is the conviction of the
Northwest Business Men's Association, repre-
senting the smaller business men of about
four hundred closely built city blocks of
this city, that Philadelphia should in all
justice and logic be the site of one of the
proposed regional banks, by virtue of her
thriving port and her extensive inland com-
merce."

Very truly yours,

NORTHWEST BUSINESS MEN'S ASSOCIATION.

Edward B. Martin

Recording Secretary.
1429 Chestnut Street,
Philadelphia, Pa.

HUNTER BROOKE
E. ELDRIDGE PENNOCK

BROOKE & PENNOCK
403 AND 404 BOURSE

GRAIN MERCHANTS

CABLE ADDRESS: "GRAIN"

E.E.P.

PHILADELPHIA, January 16, 1914

Dictated

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

Dear Sir:-

While the question of placing one of the Regional Banks in this City, will be brought before you by a Committee appointed for that purpose, I wish, as a business man, to ask that this City be given the consideration it merits, which entitles it to one of the Regional Banks. I feel that if the City is not given a Regional Bank, its interests will suffer a great curtailment of credit, which is of vital interest to every man engaged in business whether mercantile, manufacturing or otherwise.

It is not necessary for me to take up your time in giving figures as to the aggregate capital and resources of its financial institutions, - I am connected with several and know what it means if this City is passed by. Not only the City will suffer but the surrounding country and adjacent States of Delaware and New Jersey, which clear through its Banks.

Very respectfully yours,

E. Eldridge Pennoch

1112 FRANKLIN BANK BUILDING
BROAD AND CHESTNUT STREETS
PHILADELPHIA

JAN 15 1914
RECEIVED

*Account
1/15/14
Dress*

January 15th, 1914.



To the President,
Washington, D.C.

Dear Mr. President:--

I desire to urge on you the desirability of the selection of Philadelphia as the location of one of the Federal Reserve Cities. The City's commercial and financial importance fully warrants this. But even a more potent reason for the selection probably arises from the fact that if Philadelphia is put with New York, or treated as a branch city of the New York bank, one of the principal purposes of the Currency Act, namely, to prevent the undue concentration of the country's bankable funds in New York, will be disregarded.

If, however, on account of its proximity to New York, Philadelphia is not selected, and is made tributary to the Federal Reserve Bank at Baltimore or Washington, this will work distinctly to the disadvantage of Philadelphia, and there is every probability that the Philadelphia banking interests will associate themselves with New York. Philadelphia can probably build up a strong Federal Reserve Bank. If it is associated with a place of less importance, it will tend to drift to New York.

I beg, therefore, to urge that, with the view of carrying out more fully the purposes of the Act, Philadelphia be named as a place for one of the Federal Reserve Banks.

Associated in business and financial matters largely with Republicans, it gives me frequent and patriotic pleasure to see a growing modification of apprehension to our Democratic administration, of which you are the able and intelligent leader. Especially do I compliment you on the passage of the Tariff Act, the Currency Act and your handling of the difficult situation that we have now with Mexico.

I am,

Very respectfully,

HOFFMAN-CORR MFG. CO.



25

Philadelphia, January 10, 1914.

RECEIVED
JAN 13 1914
P

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

My dear Mr. Secretary:-

The subject of the Federal Reserve Banking is close to every American. I hope there is no doubt but what Philadelphia will be put on an equal basis with any City in the Country for we all know she is equal to any City in the Country and in many respects ahead of any City - the largest manufacturing City in the Country, if not in the World.

We are all familiar with her history - at one time she was capital of our Country and she has never been found faltering under any conditions. All that is now asked is that she be given an equal opportunity with any other City and be made one of the Federal Reserve Cities.

With compliments of the season,

Sincerely yours,



NO AGENT ALLOWED TO COLLECT MONEY UNLESS SPECIALLY AUTHORIZED (IN WRITING)
NO AGENT ALLOWED TO DRAW DRAFTS OR MAKE ORDERS UPON US FOR MONEY

OFFICERS

H. A. PRIZER
PRESIDENT

J. N. B. BUZBY
TREASURER

C. H. PRICKITT
ASST. TREASURER

JOS. S. WILDS
ASST. SECRETARY

PHILADELPHIA

Jan. 14th, 1914.

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

ANSWERED
JAN 16 1914

Form *L*

Dear Sir:-

Having been established since 1868, and for the last forty years at the present location, we feel warranted in assuming a pardonable pride in Philadelphia and its industrial activity.

We understand the subject of the location of Federal Regional Reserve Banks is now under consideration, and while we are not informed as to the ultimate location of these Banks, may we express the hope that in the selection Philadelphia will be favored.

We trust it may not be out of place for us to state a few facts which have a bearing on the subject in question.

Philadelphia is the birth-place of the Constitution of the United States--is the third largest city in the United States- ranks third in the United States in exchanges of Clearing House. For the year 1913 this item amounted to \$8, 543, 472,000. It is the greatest workshop in the world, because she has the largest body of skilled labor ever gathered together in one city. With only one-sixtieth of the population of the United States she produces one-twentieth of all its manufactures-- has 16,000 manufacturing plants, employing 250,000 skilled laborers; each year consuming \$400,000,000 of raw material and producing \$700,000,000 of manufactures.

It leads every city in the Republic in the value of its manufacture of Locomotives, Carpets and Rugs, Leather, Hosiery and Knit Goods, Woolen Goods, Street Railway Cars, Iron and Steel Shipbuilding, Felt Hats, Saws, Upholstery Goods and Oil Cloth.

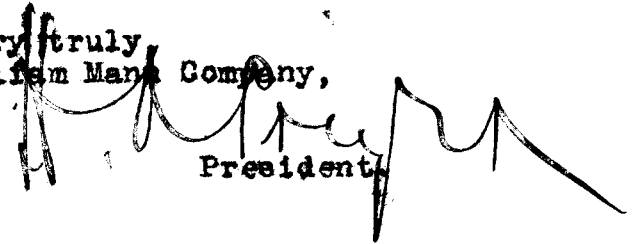
Appreciating the oft-repeated expression of the honored head of our nation, The Hon. Woodrow Wilson, President, that it would be his constant effort to do everything to assist big business, may we therefore ask your support in obtaining for Philadelphia the locating of one of the Federal Regional Reserve Banks? In short, we feel that Philadelphia has a just claim for recognition.

(2)

Thanking you for your kindly consideration,
we are,

Yours very truly
William Mann Company,

Dictated.



President

FOR ADVERTISING GOODS BOUGHT, SOLD OR USED BY THE RETAIL MERCHANT

— THE — Trade Expansion Journal

Published by
WARE BROS
COMPANY

P. O. BOX 1403
1010 ARCH STREET

HERMAN SONNEBORN
MANAGER

Philadelphia

December 4, 1913.



L-5-2a

Honorable Woodrow Wilson,
Washington, D. C.

Dear Sir:-

As Editor and Manager of The Trade Expansion Journal, a trade paper edited and published in the interest of Philadelphia's manufacturing and jobbing industries, it is only right that this paper should voice the sentiment and feeling of intense disappointment as to Philadelphia apparently being omitted in the distribution of regional banks.

As one of our largest American cities there is absolutely no justice in this city being eliminated. It is one of the greatest manufacturing and jobbing centers in the United States today and we have every good reason to not only expect but look forward to having one of these regional banks in this community.

The attached statistics will give you considerable information relative to Philadelphia as a great commercial center and we trust when final action is taken this city will receive worthy recognition.

Most respectfully yours,

THE TRADE EXPANSION JOURNAL,

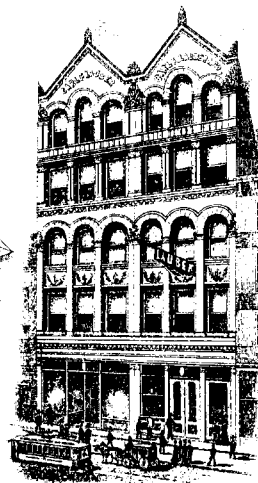
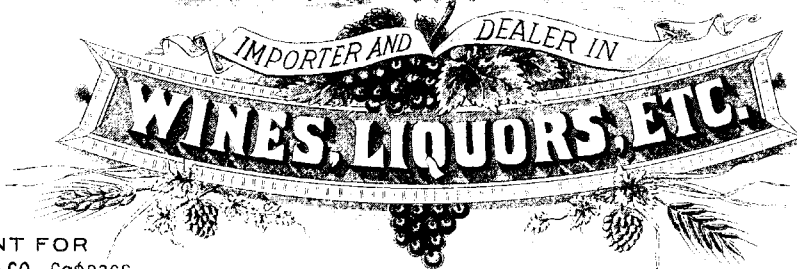
Editor and Manager.

HS/C



TRADE MARK.
REG. U.S. PATENT OFFICE.

Carl F. Lauber



SOLE AGENT FOR

BOUTILLIER, G. BRIAND & CO., Cognacs.
SOEHNLEIN & CO. German Sparkling Wines.
GERMANIA WINE CELLARS, Grand Imperial Sec.
BACCHUS VINEYARDS, Sparkling Sauternes and Burgundy
GREENBRIER, Finest Sour Mash Whisky,
Bottled in Bond, Five Years Old.
PELICAN BRAND, Bass English Ale.
Guinness' Brown Stout, Robt. Younger's Scotch Ale
WILLIAMS SPRING, Blue Label, Natural Sparkling
Mineral Water, Crowned with 40 Medals and Diplomas.
The Goddess of all Table Waters.

ESTABLISHED 1880.

No. 24 NORTH 9TH ST.

BOTH PHONES. CABLE ADDRESS "LAUBER PHILADELPHIA"

24 & 26 N. 9TH STREET.

904 FILBERT STREET.

PHILADELPHIA, January 21, 1914

BLENDER OF
The Very Finest Straight Rye Whiskies.

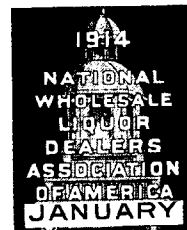
PROPRIETOR OF
Cabinet Whisky No. 9, Luxus Whisky, Lethe Export Beer,
Lauber's Lethe Rye, Bottled in Bond, Five Years Old.

MANUFACTURER OF
Lauber's Boonekamp, Lauber's Kräuter Bitters,
Aromatic Cocktail Bitters, Fernet Lauber, Orange Bitters,
Sloe Gin, Buchu Gin, Kümmel, Vermouth,
Ginger-Lavender-Wild Cherry and Blackberry Cordial,
Crème de Menthe, Absinthe, etc. etc. etc.

Hon. Wm. T. McAdoo,

Secretary of the Treasury,

Washington, D. C.



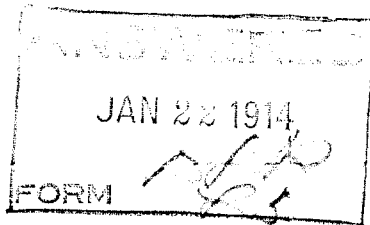
Dear Sir:

I hope that our Philadelphia Delegation has convinced you of the needs of a Regional Bank for our City.

For one of the Western Banks Louisville, Ky. is certainly deserving of a Regional Bank, as the banks in this territory accommodate thousands of dealers throughout the Country by advances on Whisky Certificates, Tobacco, etc., which contribute so largely towards the revenue of this Country.

Kindly give my suggestions careful consideration and hoping you decide in their favor, I remain, with the best regards,

Yours most respectfully,



TREASURY DEPARTMENT.


Office Comptroller of the Currency.

Date, December 27, 1913.

Respectfully referred to the

Secretary of the Treasury

and the writer so advised.



Acting Comptroller.

Form _____

F. N. HOFFSTOT, PRESIDENT
T. W. FRIEND, VICE PRESIDENT

GEORGE G. SCHMIDT, CASHIER
H. J. C. BREKER, ASST. CASHIER

NO. 2261

The German National Bank of Allegheny

Office Comptroller
OF CURRENCY

CAPITAL \$ 200,000.00

SURPLUS \$ 900,000.00

Pittsburgh, Pa. December 26, 1913.

Comptroller of the Currency,

Washington, D. C.

Dear Sir:-

La 25

Referring to the "FEDERAL RESERVE BOARD",
of which we understand you are a member, we would
respectfully request that the City of Philadelphia
be selected as one of the cities for the location
of a Regional Reserve Bank.

Yours very truly,

George G. Schmidt
Cashier.

Form *LS*

1663.

The Pennsylvania National Bank

David H. Leibert, President.

Charles T. Brown, Cashier.

Pottsville, Pa., January 8th 1914.

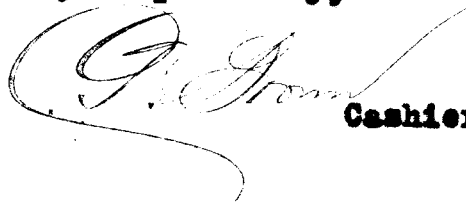
Hon. William G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

Sir:-

We would respectfully urge you to use your best endeavor toward the establishment of a Federal Reserve Bank in Philadelphia, because of its many advantages, not the least of which are the centre of a vast banking district, the free collection of checks to its out-of-town correspondents and the broad and liberal policy in all respects.

We sincerely trust that you will give this matter your kind attention and may we hope for a decision in its favor.

Very respectfully,


Cashier.

L3

L5 om

Francis W. Boyer
President

Aug. Knecht
Asst. Vice President

P. H. Fullert
2nd Vice President

James A. Medley
Manager & Treasurer

Norman S. Ferguson
Secretary

The Schuylkill Trust Company
Pottsville, Pa.

December 30, 1913.

Lo

Committee for Organization,
Care of the Secretary of the Treasury,
Washington, D.C.

Gentlemen:-

We would like to add our desires to those of the other banks of Pennsylvania that you place one of the Federal Reserve Banks in Philadelphia. It is hardly necessary for us to advance any arguments in its favor, as doubtless at the hearing before you all the arguments will be brought up.

We only desire to say, therefore, that we are heartily in accord with the desire to make Philadelphia a Reserve City.

Very respectfully,

Norman S. Ferguson
Secretary.

ANSWERED
DEC 31 1914
103415-eme

Handwritten signature

JACOB S. ULMER,
PRESIDENT

JAMES ARCHBALD, JR.
VICE PRESIDENT

GEORGE H. DEFREHN,
CASHIER

ESTABLISHED 1828

THE MINERS NATIONAL BANK

CAPITAL \$ 500,000 SURPLUS \$ 500,000

POTTSVILLE PENNA.



December 27th, 1913.

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

Sir:-

In view of the fact that the net deposits of National Banks and the total resources of the banks of Philadelphia are so large, being exceeded only by New York City and Chicago, and also of the fact that Philadelphia is conveniently situated to serve without delay a large banking population, we would respectfully say that this bank greatly favors the establishment of a Federal Reserve Bank in the City of Philadelphia.

Respectfully,

Handwritten signature of George H. DeFrehn
Cashier.

LS

L. BUCKWALTER,
President.

O. E. THOMSON
Vice President.

H. A. JENKS,
Cashier.

No. 1936.

Farmers and Mechanics National Bank

OF PHOENIXVILLE, PA.

CAPITAL PAID, \$100,000.
SURPLUS \$90,000.

PHOENIXVILLE, PA., *Dec 24, 1913*

45
Secretary of the Treasury
Washington D. C.

Dear Sir:

The directors of this bank
earnestly desire that one of the
Federal Reserve Banks be located in
the city of Philadelphia.

They request you to do all you can
to have that city named as the location
of one of the Reserve Banks.

Very truly yours
H. A. Jenks
Cashier

45

George N. Berger
President

W. M. Bunting
Secretary and Treasurer

G. M. Fisher
Asst. Secy. and Treas.

The Security Company

OF POTTS TOWN, PA.

Pottstown, Pa. Dec 27 1913

For William G. Meador
Secretary of the Treasury
Washington D.C.

Dr. Dr.

La 25

May we ask to be referred to you
to favorably consider the City of
Pottstown Pa as one of the
cities in which to establish a
Federal Reserve Bank under the
new governing act provisions.

We believe that its location
would be most desirable and
worth such designation.

Yours Respectfully
George N. Bunting
John

La 25

THEO. B. MILLER, PRESIDENT
HENRY LATSHAW, CASHIER

CAPITAL, \$100,000
SURPLUS AND PROFITS, \$175,000

THE CITIZENS NATIONAL BANK

POTTSTOWN, PA.

Jan. 6. 1914

Hon Mr. C. McAdoo
Secretary of the Treasury
Washington D.C.

Dear Sir. We beg to go on record as favoring the establishment of one of the new regional reserve banks in the city of Philadelphia, and our reason for favoring the same is on account of the business relations that exist between our section of the country and this great city.

ANSWERED
JAN 7 1914
FORM L 5-ONE

We feel that for Banks, particularly in this region the best service would be given, and hope that the Organization Committee may consider favorably the advantages offered by this city.

We wish to remain, with best wishes -

Yours very truly
Henry Latshaw

Form L 5

No. 4832

THE FIRST NATIONAL BANK

CAPITAL \$ 100,000

SURPLUS \$ 160,000

ESTABLISHED 1892

PHILIPSBURG, PA.

GEO. W. MC GAFFEY, PRESIDENT
L. W. NUTTALL, VICE PRES.
J. E. FRYBERGER, CASHIER

December 26 1913

Hon William. G. McAdoo

Secretary of the Treasury-Washington D.C.

LS

Dear sir;

We desire to reccommend for your serious consideration, the City of Philadelphia, as a most valuable, convenient and important point for the establishment of one of the Federal Reserve Bnaks. it is our reserve centre and has been for years, we find it the most advantageous point for general business conditions, and sincerely trust that these conditions may be continued. we are.

Very truly yours.

J. E. Fryberger

LS

6465

SURPLUS \$45,000.

Merchants National Bank
of Quakertown, Pa.

CAPITAL \$ 50,000.

J. H. SHELLY, PRES'T H. H. SOUDER, VICE PRES'T
J. N. D. MOYER, CASHIER.

QUAKERTOWN, PA. Dec. 24th, 1913.

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

La 15

Sir:

Our Philadelphia Reserve Banks have given us the requisite accommodation for eleven years, the time we are in business, therefore, we request that you will give Philadelphia due consideration in the designation of the Federal Reserve Cities because of its financial strength and its past record, being a business center.

Respectfully yours,

President.

Form 15

D. E. HELM,
PRESIDENT

I. HAINES DICKINSON,
VICE PRESIDENT

LLOYD L. WINTER,
CASHIER

8045.

Phila

THE FARMERS NATIONAL BANK
OF QUARRYVILLE.

QUARRYVILLE, PA., December 27, 1913

To Hon. Committee for Organization,
Washington D. C.

Gentlemen:-

Several of the larger Banks in reserve centers are soliciting the support of their out-of-town correspondents in the campaign now being waged for the location of Federal Reserve Banks under the new Currency law just enacted. We would recommend the City of Philadelphia, as it is one of the greatest collection centers in this country; and stands third in total bank resources and in amount of deposits. We believe it would ^{be} greatly to our advantage to have Philadelphia designated as one of the Federal Reserve Cities, I am,

Very truly yours,

Lloyd L. Winter

Cashier.

Form L5

G.W.HENSEL, JR.,
PRESIDENT.
L.RUSSEL AMBLER,
VICE PRESIDENT.
A. S. HARKNESS,
CASHIER.

THE QUARRYVILLE NATIONAL BANK

No. 3067.

Quarryville, Pa., Dec. 26th, 1913.

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

9

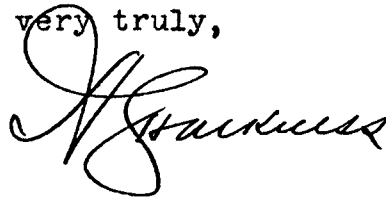
Dear Sir:-

It is the wish of this bank to file its request that a Reserve Bank under the new Federal Reserve Act, be established in the city of Philadelphia.

The only reason for this request is, that practically all business in this district outside of our strictly local transactions, is Philadelphiaward, and it will be unnatural and unsatisfactory to force it into any other channel.

This condition condition holds good throughout the greater part of the State of Pennsylvania, and ceratinly the eastern half, and we trust the importance of the district will justify our position and your influence in the make up of the Reserve Bank list.

Yours very truly,



Cashier.

Form 25

CAPITAL \$ 73,000

SURPLUS \$ ^{40,000}~~35,000~~

THE NEVERSINK BANK

READING, PA.

HENRY SCHOFER, PRES.
M. G. TAYLOR, V. PRES.
GEO. O. RUNYEON, 2ND V. PRES.
H. S. STRUNK, CASHIER.

Dec. 25, 1913

Hon. William G. McAdoo,
Secretary Of The Treasury,
Washington, D.C. :-

13

Dear Sir:-

We address you in behalf of the City of Philadelphia and the Banking interests therein who are petitioning you to appoint that city as a Federal Rerve Centre.

The banks of Philadelphia have always been noted for teir conservative banking business, and with resources approximating one billion dollars, and with the wide expanse of territory they serve, we sincerely believe that the city of Philadelphia deserves to have a Federal Reserve Bank.

We trust in you to give their application due consideration.

Yours respectfully,

H. S. Strunk
Cashier

LS

WILLIAM H. LUDEN, President
FRANK P. LAUER, First Vice-President
CHARLES E. LEIPPE, Second Vice-President
M. V. R. CUSTER, Cashier

Capital, \$100,000
Surplus, \$210,000

Schuylkill Valley Bank

OF READING, PA.

Reading, Pa., Jan. 6, 1914.

Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

Below you will please find Copy of a Preamble and Resolution passed by the Board of Directors of the Schuylkill Valley Bank of Reading, at a meeting of the Board of Directors held December 31st, 1913.

Preamble & Resolution:-

Whereas, the United States Government is about to establish regional banks,

And Whereas, the City of Philadelphia has more money in reserve for Pennsylvania State Banks and trust companies than any other city in this vicinity, including New York,

Resolved, that we consider it desirable and essential for the banks of Philadelphia as well as their many connections throughout the state that the said city of Philadelphia should be made one of the eight Federal Reserve centers, and that one of the said Reserve banks should be located in the said city of Philadelphia.

And resolved, that a copy of this Resolution be sent to the Secretary of the Treasury at Washington, and to Honorable John H. Rethermel, Congressman of this District.

We would thank you to kindly use all your influence to carry out the wishes of our Board.

Respectfully yours,

M. V. R. Custer
Cashier.

Form 6105

JOHN BARBEY, President.
GEO. B. SCHAEFFER, Vice President.
JNO. H. MALTZBERGER, Cashier.

KEYSTONE NATIONAL BANK

OF READING, Pa., Dec. 24, 1913.

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

Dear Sir:-

With the enactment of the Currency Bill into law, I presume the next step will be the selection of the Federal Reserve Cities, and we desire to request that Philadelphia be selected as one of them.

It will certainly be a benefit to the many banks in the State of Pennsylvania, and I think a greater number of people could be better served by having it selected.

Very respectfully,

Jno H Maltzberger

Cashier.

13

LS

CAPITAL \$300,000.

NO 2552.

SURPLUS \$600,000.
~~\$250,000~~

THE SECOND NATIONAL BANK.

ISAAC HIESTER, President.
F. A. ROLAND, Cashier.
W. H. PEACOCK, Asst. Cashier.

Philadelphia

Reading, Pa. Dec. 27th. 1913.

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

Sir:-

We earnestly and sincerely request the establishment of a Federal Reserve Bank in Philadelphia for the following reasons:-

Philadelphia is the Third largest City in the United States. Philadelphia is one of the three largest commercial centres in the United States.

In Banking resources it ranks third amongst all the Cities in the United States.

Because of the thickly populated counties of this great State and of neighboring States, and because of the multitude of large and small banks located in all our small towns, boroughs and cities, this community is dependent on Philadelphia for its banking needs and for the prompt dispatch of the business of our people, which we believe cannot be satisfactorily handled by a more distant Federal Bank.

Philadelphia is one of the very oldest banking centres in the United States, and is, we believe, because of the character of the people hereabout, and because of the extensive and populous territory it serves, a necessary, a natural, and a logical location for a Federal Reserve Bank.

Respectfully,

Cashier.

FORM UNANSWERED
DEC 28 1913
M. D. [Signature]
FORM

A.J. BRUMBACH, *PRES.*
JEREMIAH G. MOHN, *VICE PRES.*

SAMUEL H. FULMER, *CASHIER*

No 2899
The Penn National Bank

10

Mr Wm. G. McAdoo,

READING, PA.

Dec. 26, 1913.

Secy. of the Treasury,

Washington, D.C.

Form 45

Dear Sir:

We are strongly urging the establishing of a central bank in the City of Philadelphia. Being located within 60 miles from Philadelphia and practically a continuous town from Reading to Philadelphia, it would be of great convenience and indeed much appreciated if you should favor us by the above request.

Yours very truly,

A. Brumbach

President.

NO. 898

The Farmers National Bank

CAPITAL \$ 400.020. SURPLUS \$ 700.000.

C. K. WHITNER, PRESIDENT.
JOHN BARBEY, VICE PRES.
R. S. MECK, CASHIER.
F. E. NYCE, ASST. CASHIER.

Reading, Pa. Dec. 26, 1913.

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

Dear Sir:-

We beg to address you on the subject of the distribution of the Federal Reserve Banks.

These banks, we understand, are to be organized in at least eight and not over twelve cities in the country. Your selection will no doubt be such financial centres as will be most advantageous to the country at large.

May we intercede for our neighbor, the city of Philadelphia, the home of banking, whose bankers have always been above reproach and who are desirous of securing a Federal Bank for their city. We have been carrying the bulk of our Reserve with Philadelphia banks for one hundred years, always finding them courteous and obliging, never overcharging or taking advantage of us or any trust confided in them.

While New York City is a logical Reserve Centre and the close proximity of Philadelphia will no doubt work to the disadvantage of the latter city, yet we feel that the large banking interests of New York state and Pennsylvania necessitate a Federal Reserve Bank in each of these states. We would therefore ask that you give due consideration to this matter in behalf of the banking interests of this state.

LS

NO. 696

The Farmers National Bank

CAPITAL \$ 400.020. SURPLUS \$ 700.000.

C. K. WHITNER, PRESIDENT.
JOHN BARBEY, VICE PRES.
R. S. MECK, CASHIER.
F. E. NYCE, ASST. CASHIER.

Reading, Pa. Dec. 26, 1913.

Wishing success and the hearty co-operation of all bankers
in your administration, I am,

Sincerely yours,

R. S. Meck

Cashier.

L6

THE RICHLAND NATIONAL BANK

CAPITAL. \$25,000.00

A. P. MOORE, PRESIDENT
G. M. FOCHT, M. D., FIRST VICE PRES.
I. W. ZUG, SECOND VICE PRES.
F. L. REBER, CASHIER

19
RICHLAND, PA. Dec 26, 1913.

Hon. Wm.G.McAdoo, Sec. Of the Treasury,
Washington, D.C.

Sir"

We beg leave to petition you to designate Philadelphia
~~xxx~~ as a city in which a Federal Bank shall be establish ed.

The Philadelphia Banks have been rendering us
excellent service, especially in that they have been
collecting checks anywhere in the United States free of
charge.

Very truly yours,

F. L. Reber
Cashier.

Form 65

LOANS MADE INTEREST PAID ON DEPOSITS, ACTS AS EXECUTOR ADMINISTRATOR TRUSTEE,
ASSIGNEE, AGENT, ETC.

BELL 'PHONE 7
KEYSTONE 'PHONE 27

The Royersford Trust Company

STATE DEPOSITORY

J. A. BUCKWALTER, PRESIDENT
G. E. BROWNBACK, VICE-PRESIDENT
I. M. SCHELLINGER, 2ND VICE-PRESIDENT
JOHN H. MANSUR, SECRETARY
GEO. W. BOWMAN, TREASURER AND TRUST OFFICER

Royersford, Pa.

Dec 24 1911

To the Hon. Secretary of the Treasury
Washington, D. C.

Sir:

In view of the importance of Philadelphia as a financial centre we are of the opinion that the city is entitled to a Federal Reserve Bank and we hope it may meet your views to have it named as such.

Yours truly

Geo W Bowman
Treasurer

Form 45

Phila

DR. M. B. BRENNEMAN, PRESIDENT
E. EICHELBERGER, VICE PRES.

NO. 7229

R. M. BRENNEMAN, CASHIER
W. C. BOYLES, ASST. CASHIER

First National Bank

CAPITAL \$30,000.00

SAXTON, PA.

Dec 27-1913

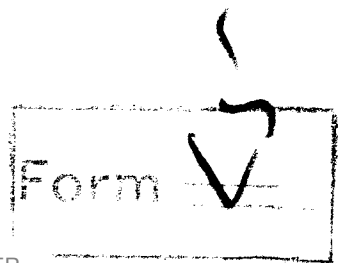
*Comm. Organizing Regional Bank
Washington D.C.*

B

*As I am in regard to locating a Regional Bank
in the city of Philadelphia I would say that as a
collecting agent Phila has always collected all
items East of Pittsburg for us our business amounting
to 300,000 a year on Eastern side. The appointment of a
bank in that city would be a advantage and we
hope the committee will give Philadelphia consideration.*

Yours truly

*R. M. Breneman
Cashier*



J. R. STAUFFER, Pres't
W. F. STAUFFER, Vice Pres.
J. M. ZIMMERS, Cashier
ESTABLISHED 1882.

The Scottsdale Bank

CAPITAL \$ 50,000 SURPLUS \$300,000.

SCOTTDALE, PA.

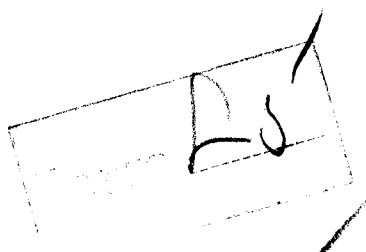
January 7th, 1914.

Office Comptroller

ATTENTION OF COMMITTEE OR ORGANIZING
REGIONAL BANKS

JAN 13 1914
OF CURRENCY

Comptroller of the Currency,
Washington, D. C.



Dear Sir, -

We wish to urge that you locate one of the Regional Banks in the city of Philadelphia. We note they stand third in total banking resources of our country, as well as in deposits.

We wish to bear witness to the fact that we have used Philadelphia for clearing purposes for many years and find it very satisfactory and, in fact, advantageous in many ways.

We feel, therefore, that it would be a center well suited and especially convenient for a great many of the banks throughout the country districts.

Trusting your committee will give Philadelphia due consideration, we are

Very truly yours,

Cashier.

Dict:JMZ:J

ANSWERED
JAN 10 1914
J.M.Z. - J. S.M.

Phila

The Peoples National Bank,
SCRANTON, PA.
CYRUS D. JONES, PRESIDENT.
THOMAS SPRAGUE, VICE PRESIDENT, C. S. WOOLWORTH, VICE PRESIDENT.
GEORGE T. DUNHAM, CASHIER.

ANSWERED
DEC 27 1913
L5 P.

December 27, 1913.

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

Form L5

Dear Sir:-

I notice by the daily press considerable activity on the part of various cities of the United States in their endeavor to secure one of the Federal Reserve Banks. In this connection, I wish to call your attention to the natural claims that can be made by Philadelphia, Pa. for this distinction. It is probably unnecessary to state to you that Pennsylvania being one of the most important States of the Union is entitled to a Federal Reserve Bank, and that Philadelphia as the most important city in such State is the natural location for a Federal Reserve Bank.. More than this, on account of its geographical location, and for other reasons it has always enjoyed a large amount of business from the Southern States, so that its designation would not only be a benefit to the State of Pennsylvania, but to numerous Southern States. We have found that Philadelphia of all large cities has been the only one to grant the free collection of checks to its out-of-town correspondents, and its policy in all respect has been broad and liberal. Trusting that you may see your way clear to locate a Federal Bank in the City of

The Peoples National Bank,

SCRANTON, PA.

CYRUS D. JONES, PRESIDENT.

THOMAS SPRAGUE, VICE PRESIDENT, C. S. WOOLWORTH, VICE PRESIDENT.

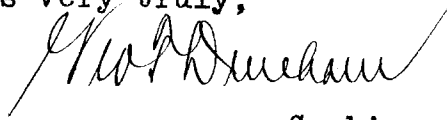
GEORGE T. DUNHAM, CASHIER.

December 27, 1913.

Hon. Wm. G. McAdoo. -2-

Philadelphia, Pa.

Yours very truly,



Cashier.

13

Form _____

The Merchants and Mechanics Bank
SCRANTON, PA.

CAPITAL \$ 250,000.00 SURPLUS \$ 600,000.00

A. J. CASEY, PRESIDENT
W. GUNSTER, CASHIER

THOMAS E. JONES, VICE PRESIDENT
GEORGE O. SHARPS, ASSISTANT CASHIER

Philadelphia

December 29, 1913.

La R 5

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

Dear Sir:

Referring to the Federal Reserve Act, which has now become a law and which authorizes the organization of Federal Reserve Banks throughout the United States, we beg that you may give your favorable consideration to the establishment of one of these Federal banks in the city of Philadelphia.

Among the various reasons which can be given in favor of this request are the facts that Philadelphia has always been considered one of the most conservative and staid business and financial centres of the nation, with bank resources of over one billion dollars, besides being the chief city in the richest and most influential state of the Union.

Hoping for your favorable consideration in this matter,

I am,

Yours very truly,

CRL.

Form *LS*

A. J. Casey
PRESIDENT.

HENRY W. KRATZ,
President.

IRVIN S. SCHWENK,
Cashier.

CAPITAL \$100,000

No. 2142

SURPLUS AND UNDIVIDED PROFITS \$150,000

THE NATIONAL BANK OF SCHWENKSVILLE.

Schwenksville, Pa. *Dec 26 1913*

Note Mr G M Adoo and

Note David A Huston,

*Committee to organize the Federal
reserve banks.*

Gentlemen

*The National Bank of Schwenksville
at Schwenksville Pa appeals to you to name
Philadelphia a Reserve City. It is a strong
business center, and possesses bank re-
sources of one million dollars.*

*Moreover its accommodating facilities and spirit
have been so satisfactory to this bank, and all
financial institutions in this section of the
United States, that I know all agree with this
bank in its request-*

Very truly yours

Henry W. Kratz Pres

10

FORM 15

5216

C. C. LEADER, PRESIDENT

S. E. MENGLER, VICE PRESIDENT

F. B. KELLER, CASHIER

FIRST NATIONAL BANK

CAPITAL \$ 50,000.00 SURPLUS \$ 100,000.00

SCHUYLKILL HAVEN, PA.

December 24th, 1913.

Secretary of the Treasury,
Washington, D. C.

Sir:

We most earnestly beg of you to consider Philadelphia,
as being designated a Federal Reserve City.

Very respectfully,

F. B. Keller
Cashier.

W¹ P

LS

[Handwritten flourish]

Dr. C. D. Feltz, President

Allen R. Crossman, Vice President

\$110,000.

W. F. Day, Cashier

Capital, \$75,000

2667

Surplus, ~~██████████~~

The Sellersville National Bank,

Sellersville, Pa., Dec 27th, 1913

ANSWERED

DEC 27 1913
[Signature]

Hon. William G. McAdoo,
Secretary of the Treasury,
Washington, D.C.
Esteemed Sir;-

The urgency of Philadelphia being appointed for the location of a Reserve Bank has led us to appeal to you to use your assistance to this end in behalf of the country banks, of which class the undersigned has been associated for over thirty years, for the following reasons briefly submitted;-

Country banks would of necessity be constant borrowers should they cease paying interest on deposits. This experience has proven here, and a banker from the South affirmed the same truth from conditions there.

Interest payments attracts money which must be profitably used during dull seasons as well as during crop moving, etc. **HERE IS ONE GREAT AND INVALUABLE SERVICE THE PHILADELPHIA NATIONAL BANKS HAVE RENDERED THE COUNTRY BANKS IN AIDING WITH THEIR EVIDENT SUPERIOR CREDIT INFORMATION THE COUNTRY BANKS TO SAFELY INVEST SURPLUS FUNDS AT ALL TIMES, and thus enable country banks to continue paying interest to their depositors.**

It is evident to you that a small country bank can unaided secure only the most meager and imperfect information of the commercial paper for sale by an eager and irresponsible note broker. We are under the impression that business men who sell their paper to Phila banks are required to report all such loans to the Clearing House, and thus all members of the Clearing House have reliable data, so that dangerous amounts of such paper cannot be negotiated.

Under the provisions of the new Currency law, we note that bank examiners are under severe penalty for revealing the names of borrowers.

Discreet information from bank examiners, who have noted the dangerous inflation by loans of business men and firms in this vicinity, have saved this Bank frequently from great loss and serious entanglements. If we are to be deprived now of this helpful channel of information; and if by reason of the withdrawal of our reserve and business relations from Phila owing to location of our Reserve Bank locating elsewhere, the condition of the country banks will be like that of a country physician deprived of the larger resources and practice of the expert Phila surgeon; or like the country store cut off from it's wholesale house; or of a distressed client deprived of his experienced attorney at law.

Every business man is familiar with your remarkable success in New York where you accomplished what experts affirmed could not be done, and shattered precedents; but am confident that you would advise for those less talented, and on whose wise and safe conduct of business the savings of hundreds of needy depend, **THAT IN THE PATH OF WISE EXPERIENCE AND OF WISE COUNSELORS is the best rule.** We believe you will make it infinitely more attractive for hundreds of country banks to enter the new system by continuing the long, successful and honestly earned honor of Philadelphia as a reserve center. Your favorable consideration will add very much to your already most enviable esteem from the banking and business public.

Respectfully submitted,

[Signature]
Cashier

Dr. C. D. Fritz, President

Allen R. Crossman, Vice President

W. F. Day, Cashier

Capital, \$75,000

2667

\$110,000.
Surplus \$105,000

The Sellersville National Bank,

Sellersville, Pa., December 29, 1913.

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

La L^s

Dear Sir:-

Since our board of directors will most probably accept the provisions of the Federal Reserve Act, and since Section 2, of said act provides for the apportionment of the districts, "with due regard to the convenience and customary course of business", we most urgently request that you designate the city of Philadelphia as one of the Reserve cities.

All history, experience, and convenience of location has made Philadelphia our best adviser and assistant in all channels of trade, and also a day or more earlier to reach than any other city of the East Atlantic states. Owing to the prompt shipment of currency, our reserve has been better maintained, also repayments to redemption account, and from superior credit information which a country bank could not afford to maintain, the Philadelphia banks are invaluable in matters of advice in purchasing commercial paper and securities.

With our earnest hope that you may find your way clear to accede to our request, I am,

Very truly yours,

C. D. Fritz

President.

Form *LS*

B. F. HARLEY, Pres.

CHARLES P. ULRICH, Vice Pres.

K. C. WALTER, Cashier.

No. 8653

The Farmers' National Bank

of Selinsgrove

Selinsgrove, Pa., Dec. 24, 1913.

Hon. Secretary of the Treasury,

Washington D.C.

Dear Sir,-

Philadelphia being a great business center and because of its financial strength, and honorable record of the past, should be entitled to a Federal Reserve Bank.

Hence in our opinion Philadelphia should be designated as one of the Federal Reserve Cities.

Very Respt.

FARMERS NATIONAL BANK,
SELINGROVE, PA.

K. C. Walter Cashier

ANSWERED
DEC 26 1913

Form *5*

Phila

THE FIRST NATIONAL BANK
OF
SELINS GROVE

CAPITAL \$50,000 SURPLUS AND PROFITS \$100,000

HOWARD D. SPINURE, PRESIDENT
ROSCOE C. NORTH, CASHIER

Selins Grove, Pa.,

Dec 27 1913

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

Dear Sir:

We respectfully urge on your attention the advantage and benefit to the section hereabout and near Phila, in selection of Philadelphia as the location for a Federal Reserve Bank in arrangements soon to be made in harmony with the recent law.

We are writing in this matter for the reason that Phila'dg has been our bank's main reserve point for fifty years past and we feel that that city is entitled to the choice, on account of size, of resources, as well as location - and further has stood the test of time.

Thanking you for any attention you may give this letter, we remain,

Respectfully,
First Natl Bank
by Roscoe C. North
Cashier

L5

W. A. ADDAMS, President
GEO. H. STEWART, Vice President
J. E. GEESAMAN, Cashier

834

CAPITAL, \$75,000.00
SURPLUS, \$110,000.00

Philadelphia

THE FIRST NATIONAL BANK

SHIPPENSBURG, PA.
December, 27, 1913.

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

Dear Sir,

In the appointment of the Federal Reserve Banks, we respectfully ask that you select Philadelphia as one of these Reserve Cities, it being one of the great collection centers, is the third largest in bank resources and deposits, and is one of the most constructive and conservative cities of the nation. We believe it is entitled to be selected as a Reserve City, and respectfully petition you to select it as such.

Very Truly Yours,

J. E. Geesaman

Cashier.

ANSWERED
Form L5 JAN 3 1914
FORM

ALFRED A. AUGHIP... President.

HOWARD A. ... Cashier.

THE PEOPLES NATIONAL BANK
OF SHIPPENSBURG.

SHIPPENSBURG PA., Dec 29 1913

Form 25

Hon. Comptroller of the Currency
Washington D.C.

Dear Sir,

We are interested in seeing
one of the Regional Reserve Banks
located in Philadelphia, as that
city is the clearing point for
all banks of central and eastern
Penn.

Our business alone amounts
to 100,000 a month and if we
were forced to send this to some
other city we would lose at
least one day in collecting our
items.

What is true of us is the same
with all the other banks
depending on Phila for a clearing
house.

ANSWERED
DEC 29 1913
FORM 9

ALFRED UGHINBAUGH, President.

ED A. RYDER, Cashier.

THE PEOPLES NATIONAL BANK

OF SHIPPENSBURG.

SHIPPENSBURG PA., _____ 191_____

- 2 -

We understand Philadelphia stands third in the U. S. in the amount of National Bank deposits such as ours.

We trust your Committee will give due consideration to Philadelphia and locate one of the Regional Reserve Banks in that city.

Very truly yours

Howard A. Ryder
Cashier

C. H. SMITH, PRESIDENT.
~~FRANK DICKINSON, VICE-PRES.~~
FRANK DICKINSON, VICE-PRE

6193.

A. H. BAILEY, CASHIER.
P. A. CARLSON, TELLER.

THE SHEFFIELD NATIONAL BANK

COMMERCIAL & SAVINGS.

CAPITAL \$ 50,000. SURPLUS \$ 50,000.

SHEFFIELD, PA. December 26th., 1913

Hon William G McAdoo,
Secretary of Treasury,
Philadelphia, Pa.

Dear sir.--

LS

In the distribution of The Federal Reserve Banks, we hope you will consider very favorably the City of Philadelphia, Pa as one of the points. This city will accomodate to better advantage all of the banks in this part of the country, as mail leaving this part in the evening will reach Philadelphia in the morning, and mail leaving Phila in the evening, will reach us in the morning, thereby handling our banking business to better advantage, than leaving that city out.

We hope to hear that you have designated Philadelphia, Pa as one of the Reserve Cities.

Thanking you for the consideration,

Yours truly,

Sheffield National Bank,

C. H. Smith President,
A. H. Bailey Cashier

Form *LS*

Phila



December 27, 1913.

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

La R 5

Dear Sir:

Believing the City of Philadelphia to be centrally located in a financial district or zone, second in size, wealth and importance to none in the United States, it is respectfully urged that one of the eight or more Federal Reserve Banks, provided for in the new Act of Congress, be placed there.

The financial history of Philadelphia discloses that there has been less unrest in that city in banking circles in times of panic and strain than in any other large community in the Country. The prominent bankers of that city have been ever jealous of their well known reputation for conservative policies and practices.

Philadelphia is now the banking centre for the largest field of outside banks in the Country, i. e., the territory directly served by Philadelphia reserve agents includes a greater variety of individual and industrial interests than any other, it is nearer to the laborer and producer. New York has been important principally on account of the conditions surrounding our present banking system. The necessity for large reserves in New York from the Pennsylvania territory is almost entirely artificial.

This section of the Country is its richest in point of mineral wealth and should have a financial centre of easy access - Philadelphia is such a centre. No State in the Union contains so many large communities as does Pennsylvania, whose mining and manufacturing products accommodate the world. The real, normal and natural trend of this trade is with and through Philadelphia.

We believe that the establishment of a Federal Reserve Bank in Philadelphia will represent a real centre of trade and finance - greater in extent and unfictitious resource than any other.

Respectfully submitting these suggestions for consideration why Philadelphia should be selected for a Reserve Bank, I beg to remain

Very truly yours,

P. J. Ferguson
 President.

LS

J. S. KISTLER, PRESIDENT.
P. J. GAUGHAN, VICE PRESIDENT. J. W. HOUGH, CASHIER.
CAPITAL \$100,000. SURPLUS \$185,000.

Merchants National Bank,
Shenandoah, Penna.

Dec. 25, 1913.

LS -
P

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

Dear Sir:-

As a country bank located a hundred miles from Philadelphia we desire to request you to consider the claim of that city for a Federal Reserve Bank.

Every country bank in the state of Pennsylvania with the possible exception of those a few miles from New York, has for years looked to Philadelphia for all kinds of assistance in a banking way and has received it.

Now that the Reserve banks in that city are more or less done a-way with and we shall have to look to the Federal Reserve bank for the aid we have previously received from our reserve banks there is no city that could possibly understand the needs of the country bankers in this State as well as Philadelphia.

We trust that Philadelphia will be designated, and we know that this will meet with the approval of every banker in this State and those adjoining.

Yours truly,

J. W. Hough
Cashier.

LS

60-356

MCDOWELL NATIONAL BANK



OFFICERS:
 A.McDOWELL, PRES.
 F.W.KOEHLER, V.PRES.
 H.B.McDOWELL, CASHIER.

SHARON, PA.

December 26, 1913.

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

Dear Sir:-

LS

In connection with the Currency Law just passed, we respectfully urge upon you the advisability of designating Philadelphia as one of the Federal Reserve cities.

Philadelphia is a city of exceptionally good banks, and the location of the Mint there already makes that city one of prime importance financially.

The location of a Reserve bank there would dovetail nicely into the existing financial establishments and would give the country a compact unit at a proper place.

Respectfully yours,

Cashier.

Form *LS*

W. H. UNGER

W. LLOYD SNYDER

Unger & Snyder

ATTORNEYS-AT-LAW

241 West Spruce Street Both Phones
Shamokin, Pa.

December 24, 1913.

Secretary of the Treasury,

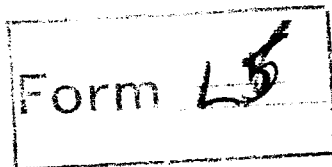
Washington, D. C.

Dear sir:-

The local National banks - especially in the Eastern part of the State of Pennsylvania - are greatly interested that Philadelphia should be made one of the reserve cities under the new Currency Bill, and as President of the Market Street National Bank of Shamokin, Pa., I respectfully request and urge your assistance in this direction.

Very respectfully,

W. H. Unger
President Market Street
National Bank, Shamokin, Pa.



File

The Guarantee Trust and Safe Deposit Co.
Shamokin, Pa.

Dec. 27, 1913.

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

Dear Sir:

As Philadelphia is the natural reserve city for this section of the country we are very desirous of seeing it named as headquarters for one of the Regional Reserve Banks under the new Federal Reserve Law.

I have been directed to write you to this effect by our Board of Directors and we sincerely trust that your committee will see its way clear to recognize the importance of Philadelphia as a financial centre by naming it as one of the Regional Reserve centres.

Thanking you for your courtesy and extending to the present administration our best wishes we beg to remain

Very truly yours

Henry L. Dean, Treasurer.

ANSWERED
JAN 6 1914
FORM

LS

W.H. UNGER, Pres. M.G. STIEF, Vice Pres. W.M. TIER, Cashy
5625

*THE MARKET STREET NATIONAL BANK,
SHAMOKIN, PA.*

December 31 1913.

Hon. William G. McAdoo,
Secretary of the Treasury,

Washington, D. C.,

Form 25

Dear Sir:-

I write you requesting that you use your influence to have one of the new Federal Reserve Banks located at Philadelphia, Pa.

The banks in this locality have been accustomed to use Philadelphia National Banks almost entirely as Reserve Agents and for the handling of checks &c. drawn upon all distant points. Philadelphia is more convenient to us for banking uses than any other large city. In comparison with other large centres, Philadelphia stands well to the front in the volume and multiplicity of its business transactions.

I sincerely hope that "Our" Regional Reserve Bank will be located at Philadelphia, and I earnestly solicit your consideration of the matter.

Respectfully yours,

W.M. Tier
Cashier.

ANSWERED
JAN 5 1914
FORM 25

Depository of the United States and
the State of Pennsylvania

PROGRESS OF THE BANK

Date	Deposits	Net Profits
December 31, 1901	\$172,813 80	\$ 8,672 92
December 31, 1902	175,426 56	22,131 11
December 31, 1903	269,022 15	*29,616 98
December 31, 1904	307,909 42	*37,156 61
December 31, 1905	385,532 81	*47,576 39
December 31, 1906	386,825 70	*61,094 30
December 31, 1907	393,451 86	*71,731 09
December 31, 1908	421,803 63	*83,434 83
December 31, 1909	452,927 70	*97,572 59
December 31, 1910	422,226 00	*109,199 58
December 31, 1911	556,120 86	*122,570 34
December 31, 1912	628,565 75	*136,668 34
December 31, 1913	657,315 06	*150,688 44

*After paying dividends

On account of the universal depreciation in the value of bonds, \$4,500.00 was charged off and taken from the profits of the year 1913.

3% per annum

Interest Paid on Time Deposits

Thirteenth Annual Report
OF
The Market Street National Bank
OF SHAMOKIN, PA.

REPORT OF CONDITION

December 31st, 1913



RESOURCES

Loans and Investments	\$866,842 55
Bank Building, Furniture, Fixtures	25,500 00
Due from Banks	10,046 99
Cash and Reserve	114,408 27
	\$1,016,797 81

LIABILITIES

Capital Stock	\$100,000 00
Surplus and Profits (Earned) 150,688 44	
Circulating Notes	98,750 00
Due to Banks	5,044 31
Dividend, January 1, 1914	5,000 00
Deposits	657,315 06
	\$1,016,797 81

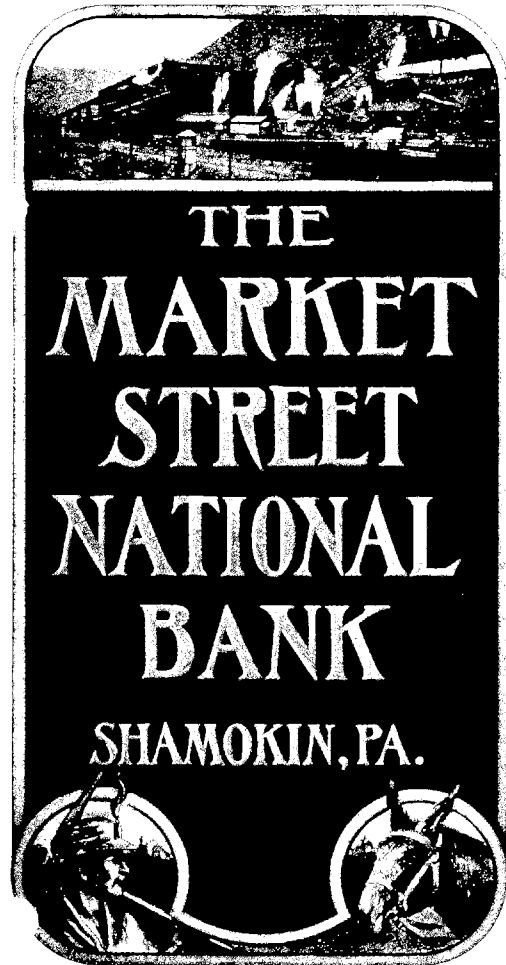
W. H. UNGER, President

M. G. STIEF, Vice President

W. M. TIER, Cashier

DIRECTORS

W. H. Unger	M. G. Stief	I. C. Burd
J. A. Wert	M. G. Reager	Dr. M. J. Flanagan
John Glowa	Albert Lloyd	J. P. Haas
E. M. Emrick	J. W. Kessler	G. O. Shoop
G. T. Semmons	A. E. Kehler	Warren Unger
M. Croninger		O. K. Wetzel



plus

NO. 2293

THOMAS KERN, PRESIDENT

I. W. GRIFFITH, VICE PRESIDENT

WILLIAM H. GISH, CASHIER

The National Bank of Platington

Platington, Pa. Dec. 27, 1913/191

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

B

Dear Sir:-

We join in the request that Philadelphia be selected as one of the cities for the location of one of the Federal Reserve Banks under the new law.

Philadelphia by reason of its importance is one of the places naturally to be selected. It is the closest of the big cities to the large interests in the State of Pennsylvania and neighboring states and is third in banking resources and deposits. Patriotic pride would choose it by reason of its pre-eminence in the nation's history and to pass it by will be a grievous disappointment to millions who use it as their centre for banking and general business.

Respectfully yours,

Wm H Gish
Cashier

Form 15

The Citizens National Bank.

SLATINGTON, PA.

G.T. OPLINGER, PRES. R.F. MUSCHLITZ, VICE PRES.

H.H. MISSON, CASHIER.

Reserve Bank Organ. Com. Slatington, Pa. Jan'y 9th 1914.
Washington, D.C.

Gentlemen: - Enclosed please find "Resolution of
Acceptance" and we would urge that one of
Federal Reserve Banks be located at Phila-
delphia.

Very truly yours

H.H. Misson

Cashier

ANSWERED
JAN 10 1914
FORM 25-

FORM 25

~~A. E. ARMSTRONG, President.~~

~~H. H. REDFIELD, Vice Pres.~~

~~E. E. DRAKE, Cashier~~

~~JNO. A. CARLSON, Asst. Cash.~~

8591
The Grange National Bank
 OF MCKEAN COUNTY
 SMETHPORT, PA.
 CAPITAL \$100,000.
 SURPLUS \$26,000.

~~D. C. YOUNG, PRESIDENT~~ ~~A. B. ARMSTRONG, VICE PRES.~~
~~J. W. LEE, CASHIER~~ ~~F. W. BROWNELL, ASST. CASHIER~~

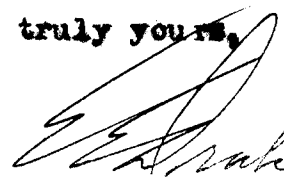
P
December 30, 1913.

Secretary of Agriculture,
Washington, D.C.

My dear Sir:

The Grange National Bank of McKean County at Smethport, Pa., has since its organization kept a part of the reserve of the bank in one of the Philadelphia banks. We desire very much to have one of the Reserve Banks located at Philadelphia, under the new banking law.

Very truly yours,


Cashier.

EED-Y

25

W.A.

E. P. WILBUR TRUST COMPANY
SOUTH BETHLEHEM, PENNSYLVANIA

W. A. WILBUR
PRESIDENT

December 27th, 1913.

ANSWERED

DEC 28 1914

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

LS

My dear Sir:

As representing the E. P. Wilbur Trust Company, one of the most important financial institutions of East Central Pennsylvania, located in the Congressional District of the Hon. A. Mitchell Palmer, who will undoubtedly bear out my above assertions, I would most respectfully urge your Department in the establishment of a Federal Reserve Bank in Philadelphia, as that establishment would be of manifest value to the Institutions of the Lehigh, Schuylkill and Delaware Valleys. Philadelphia is, as you are aware, the only one of the large cities to grant free collections of checks to its out-of-town correspondents, and the Philadelphia banks have, in our knowledge, for the past forty years been most broad and liberal in their treatment of their out-of-town corresponding Institutions. I am enclosing herewith copy of a statement prepared by our valued correspondent, the Philadelphia National Bank, showing Philadelphia's standing in the Banking World of the

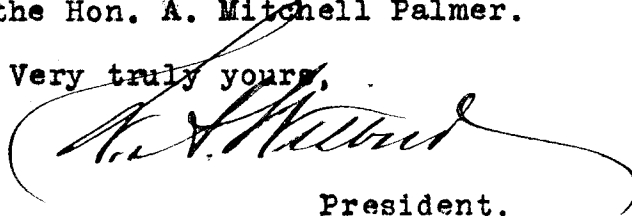
Hon. William G. McAdoo.

No. 2.


12/27/13.

United States. Owing to the above statement, I believe we are warranted in requesting your Department to the establishment of a Federal Reserve Bank in Philadelphia. I am enclosing herewith copy of a letter addressed to our member of Congress, the Hon. A. Mitchell Palmer.

Very truly yours,



President.

ANSWERED
JAN 6 1914
FORM 

Form

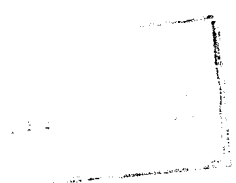
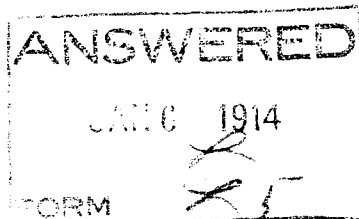
THE PHILADELPHIA NATIONAL BANK

Philadelphia, Pa.

Philadelphia's Standing in the Banking World in
shown in the following table:-

	Total Banking Resources	Net deposits of National Banks
NEW YORK	\$4,723,000,000.	\$1,079,000,000.
CHICAGO	1,182,000,000.	358,000,000.
Philadelphia	1,065,000,000.	281,000,000.
BOSTON	893,000,000.	236,000,000.
PITTSBURGH	531,700,000.0	179,000,000.
SAN FRANCISCO	492,000,000.	120,000,000.
ST. LOUIS	422,000,000.	102,000,000.
Baltimore	281,000,000.	61,000,000.
DENVER	90,000,000.	44,000,000.
SEATTLE	41,000,000.	33,000,000.
WASHINGTON	116,000,000.	28,000,000.
NEW ORLEANS	115,000,000.	25,000,000.
ATLANTA	50,000,000.	22,000,000.

°Not including Trust Funds \$855,000,000.00



December 27th, 1913.

Hon. A. Mitchell Palmer,
Stroudsburg, Pa.

My dear Sir:

As representing one of the largest financial institutions of your Congressional District, I feel warranted in addressing you on the importance to our general financial community of having one of the eight or twelve Federal Reserve Cities, provided by the new Currency Bill, located in Philadelphia. Philadelphia City occupies the third place, both in banking resources and total deposits, in the United States. I am enclosing herewith a statement prepared by our valued correspondent for forty years, the Philadelphia National Bank, showing Philadelphia's standing in the Banking World. After referring to the above facts, I would respectfully urge your valued cooperation in approaching the Hon. William G. McAdoo, Secretary of the Treasury, in the request that Philadelphia be made one of the reserve cities under the new Currency Bill. I am enclosing herewith copy of letter addressed to Hon. Wm. G. McAdoo, Secretary of the Treasury.

ANSWERED
DEC 28 1914
K

Very truly yours,

Form _____

A. G. REIFF, PRESIDENT

J. C. LANDES, CASHIER

No. 2333

**The Union National Bank
OF SOUDERTON**

Souderton, Pa. Dec 27th 1913,

To the Hon, William G. McAfee.

Secretary of the Treasury.

Washington, D. C.

My Dear Sir:- We beg you to select
the City of Philadelphia, Pa, as one of the Cities in which you are
about to establish a Federal Reserve Bank.

If for no other reason than to avoid confusion and for convenience.

I am

L5

ANSWERED
JAN 10 1914
J. C. Landes

Yours very truly

A. G. Reiff, Pres.

Secretary of the Treasury,
Washington, D.C.

Dear Sir:-

We beg to go on record as favoring the establishment of one of the new regional reserve banks in the city of Philadelphia, and our reason for favoring the same is on account of the close business relations that exist between our section of the country and the city of Philadelphia, and we feel that for banks particularly in this region the best service would be given, and hope the Organization Committee may see their way clear to establish a bank at Philadelphia.

Very truly yours,

THE NATIONAL BANK OF SPRING CITY,

W. B. ...
PRESIDENT.

Spring City, Penna. Jan 5, 1914

ANSWERED
JAN 7 1914
FORM 8

Form L 5

Security Trust Company of Stroudsburg

CAPITAL FULLY PAID, \$125,000.00

P. E. JOHNSON, PRESIDENT
J. A. SINGER, VICE PRESIDENT
J. D. SEEFAS, VICE PRESIDENT
FRANK B. MICHAELS, TREASURER
S. F. SHIFFER, TELLER

STROUDSBURG, PA., Jan. 5, 1914.

Hon. Wm. G. McAdoo, Sec. of The Treasury,
Washington, D. C.

Dear Sir:

From the stand-point of a country bank, we believe that a Federal Reserve Bank should be located in Philadelphia. Our principal reason for this is based upon the splendid facilities offered by that city for collection of checks upon all parts of the world. There are, of course, many other reasons which it is unnecessary for us to go into at this time but we trust that you will give the matter fair consideration and use your influence to have one located there.

Very truly yours,

Treasurer.

ANSWERED
JAN 7 1914
LMB
LS

THE FIRST NATIONAL BANK OF SUNBURY

JOHN F. DERR, PRESIDENT.
JAMES C. PACKER, VICE PRESIDENT.

No. 1237

W. F. RHOADS, CASHIER.
D. E. BLOOM, ASST. CASHIER.

ESTABLISHED 1831

CAPITAL \$200,000.00 SURPLUS \$485,000.00

SUNBURY, PA. January 7th. 1914.

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

Dear Sir:-

Please consider favorably our plea for the establishment of one of the new regional reserve Banks in the city of Philadelphia.

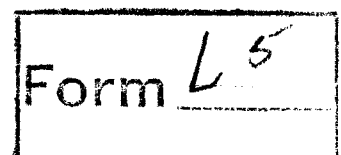
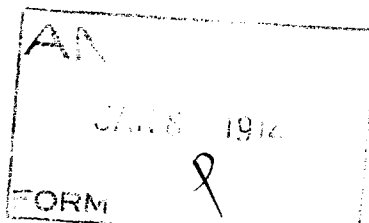
Our reason for making this plea is because of the close business relations which exist between our part of the state and the city of Philadelphia.

We feel that for banks, particularly in this region, the best service would be rendered by the establishment of such a bank at Philadelphia and hope the Organization Committee may see their way clear so to do.

Yours very truly,



Cashier.



URIAS BLOOM, Prest.

GEO. B. REIMENSNYDER, Vice Prest.

E. C. MORGAN, Treas.

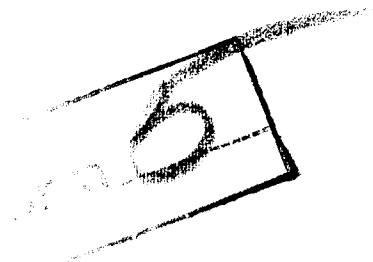
PAID UP CAPITAL, \$150,000.

SURPLUS, \$150,000.

SUNBURY TRUST AND SAFE DEPOSIT CO.

SUNBURY, PA., January 9th, 1914.

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



Dear Sir:-

We take the liberty of addressing you in favor of the location in the City of Philadelphia, of one of the Regional Banks recently authorized by Act of Congress. We do this for the reason that the resources and deposits of the Philadelphia Banks rate about third amongst the several cities likely to receive the consideration of your Committee, for the location of said Regional Banks.

This Company has been engaged in business for more than twenty years and practically nine-tenths of our outside business is conducted through the Philadelphia Banks. The proportion of business of this nature is not peculiar to this Company but we find from inquiry and personal knowledge that all the banks in this vicinity rely upon the Philadelphia Banks for nearly all their outside collections of checks, etc.

Philadelphia, of all large Cities, has been the only one to grant the free collection of checks to its out-of-town correspondents and the policies of its banks in other respects have been broad and liberal. That the facilities granted by its banks have been appreciated by the bankers throughout the

URIAS BLOOM, Prest.

GEO. B. REIMENSNYDER, Vice Prest.

E. C. MORGAN, Treas.

PAID UP CAPITAL, \$150,000.

SURPLUS, \$150,000.

SUNBURY TRUST AND SAFE DEPOSIT CO.

SUNBURY, PA., _____ 191

-2-

United States is shown by the large amount of business which has been entrusted to their care.

Owing to the resources and deposits of the Philadelphia Bank and their convenience to such a large proportion of business in this and adjoining states, we most earnestly commend this City to your favorable consideration as an ideal location for one of the said Regional Banks.

Trusting that this may receive your careful and favorable consideration, we are,

Respectfully yours,

SUNBURY TRUST AND SAFE DEPOSIT COMPANY

Urias Bloom

President.

UB/F

UB/F

EDWARD B. TEMPLE,
President

CHARLES D. JOYCE,
Vice-President

C. PERCY WEBSTER,
Cashier

7193

The Swarthmore National Bank
Swarthmore, Pa.

December 26th 1913 191

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

Sir:-

We beg leave to address you with respect to the establishment of Federal Reserve Bank in Philadelphia.

The Philadelphia banks have been of great service to this community as well as ^{to banks} throughout the State and to Maryland and New Jersey as well. Philadelphia has always been regarded as one of the most conservative and constructive cities of this Nation and we earnestly request that you give the establishment of a Federal Reserve Bank there your most sincere consideration.

Respectfully yours,

C. Percy Webster
Cashier.

Form *LS*

J. K. NEWELL, PRESIDENT

H. P. NEWELL, CASHIER

The Citizens National Bank
OF TOWANDA, PA.

December 24th, 1913.

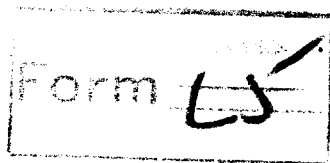
Hon. Secretary of the Treasury,
Washington, D. C.

Sir:-

From the financial strength of Philadelphia and its central location we hope it may be designated as one of the Federal Reserve Cities under the new Currency Bill. Nearly all of the banks from this part of the state keep their reserves there and it would be a great inconvenience to us to be deprived of that privilege, therefore, we hope you will so designate it.

Respectfully yours,

J. K. Newell
President.



LS *P*

CAPITAL STOCK \$25,000

6117

SURPLUS EARNED \$40,000

THE

TOWER CITY NATIONAL BANK

C. M. KAUFMAN, PRESIDENT

A. D. LEWIS, CASHIER

W. F. KNECHT, VICE PRESIDENT

Tower City, Pa.,

Dec. 24th. 1913.

Hon. W. F. McAdoo,
Sec. of Treasury,
Washington, D. C.

L O P

Dear Sir:-

We take this opportunity to inform you that in the selection of federal reserve cities, our interest will be best served if Philadelphia, Pa. was selected ~~was selected~~ as one of those cities.

In consideration of the financial situation in this district as we view it, we can heartily recommend the above mentioned city.

Yours very respectfully,

C. M. Kaufman President.

Form *LS*

Phila

RECEIVED
FEDERAL RESERVE BANK
OF ST. LOUIS
JAN 1 1914

W. E. WEAVER, PRESIDENT

GEO. C. YOUNGMAN, CASHIER

Form 15

Turbotville National Bank

Turbotville, Pa. Dec 29/13.

To the Secretary of the Treasury,
Secretary of Agriculture &
The Comptroller of the Currency, Committee

Washington, D.C.

Gentlemen:-

Having conducted the bulk of our out of town business, ever since we have been doing business as a national bank, through Philadelphia banks and recognizing the importance of Philadelphia as a commercial center, we wish to add our request, to no doubt many others, for the location of a Regional Reserve Bank in Philadelphia, Pa.

We believe that Philadelphia's position as the third city in the U.S. with its many facilities for serving country banks, a system which has been built up through many years of careful study of the needs of the banks and their customers, as well, make it one of the natural locations for a Regional Reserve Bank.

Trusting that you may recognize the needs of Pennsylvania and a vast territory in other States for which Philadelphia would be the natural location for a Regional Reserve

ANSWERED
JAN 7 1914
FORM

Respectfully,

Geo. C. Youngman
Cashier.

Pennsylvania Bankers' Association.

PRESIDENT: MONTGOMERY EVANS,
PRESIDENT NORRISTOWN TRUST COMPANY, NORRISTOWN.
VICE-PRESIDENT: L. T. MCFADDEN,
CASHIER FIRST NATIONAL BANK, CANTON.

TREASURER: A. D. SWIFT,
CASHIER ELK COUNTY NATIONAL BANK, RIDGWAY.
SECRETARY: D. S. KLOSS,
CASHIER FIRST NATIONAL BANK, TYRONE.

OFFICE OF SECRETARY.

TYRONE, PA.,

December 26, 1913.

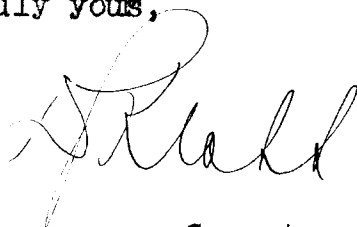
B

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

Dear Sir;

In writing I believe I express the views of the entire membership of the Pennsylvania Bankers Association, when I say that we feel that Philadelphia should be chosen as one of the cities in which should be placed a Federal Reserve Bank. I know you will receive many communications along this line but seems to me it should be patent to the Committee that a City the size of Philadelphia, and with banking connections such as is enjoyed by the National Banks of that City, should appeal to those in power as entitled to a Federal Reserve Bank. The greater majority of the banks in Pennsylvania have banking connections in that City and in my position as Secretary of the State Association I find there is no place where all lines converge as much as to our City on the eastern part of the State which from a historical, commercial and business stand-point is always destined to be a great City in this United States.

Very truly yours,



Secretary.

LS

WM. FUOSS, PRESIDENT

G. W. STRONG, VICE PRESIDENT

JOHN S. GINTER, CASHIER

No. 6499

Phila.

The Farmers and Merchants National Bank

OF TYRONE, PA.

December 27, 1913.

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

Dear Sir:

Looking over the list of cities from which you expect to select the Regional Bank and Reserve cities, I find that Philadelphia is not included. This city stands third in the United States as far as resources are concerned and would be an advantage to all the Pennsylvania Banks to have this city selected as one of the reserve cities.

Surely a great state like Pennsylvania cannot be overlooked when it comes to a selection, and I trust your committee will give this matter your serious consideration. I would be pleased to have you send me an application blank for banks desiring to join this new system.

Yours truly,

John S. Ginter

Cashier.

Form *LS*

ANSWERED
JAN 7 1914
FORM *5-6me*

THE BANK OF WAYNESBORO
WAYNESBORO, PA.

CAPITAL \$150,000.00 SURPLUS \$300,000.00

J. J. OLLER, PRESIDENT J. G. BENEDICT, VICE PRESIDENT
A. E. PRICE, VICE PRESIDENT M. E. SOLLENBERGER, CASHIER

December 24, 1913.

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

Handwritten initials: W G M A

Dear Sir:

We desire to call attention of those to whom is given the designation of the Federal Reserve Cities, ^{to} under the new Currency Bill, the claims of Philadelphia as one of the Reserve Cities. It is a business center for a large, productive and active territory, including all eastern Pennsylvania, southern New Jersey and eastern Maryland and Delaware. The City's financial strength and its history certainly entitle it to careful consideration as one of the Cities designated. In the interests of the large country population who look upon Philadelphia as their City of business activity, we hope that it may be named as one of the Reserve Cities.

Yours very truly,

M. E. Sollenberger
Cashier.

LS

CAPITAL \$100,000. SURPLUS \$175,000.

**PEOPLES NATIONAL BANK,
WAYNESBORO, PENNA.**

W. T. OMWAKE, PRES. F. FORTHMAN, VICE-PRES.
J. H. STONER, CASHIER.

25

December 31st, 1913.

E

Mr. William A. McAdoo,
Secretary of the Treasury,
Washington, D. C.

Sir:-

This bank very much desires that your Committee will decide to locate a Regional Reserve Bank in the City of Philadelphia and we hope that it will be your pleasure to do this.

Everyone knows, of course, the importance of New York City, but we trust that you will not allow the preponderance of that great metropolis to overshadow the claims of the City of Philadelphia.

Very truly yours,

J. H. Stoner
Cashier.

ANSWERED
JAN 5 1914
FORM L5 L

D. W. HESS, President.

W. H. GELBACH, Cashier.

EZRA FRICK, Vice President.

THE CITIZENS NATIONAL BANK

OF WAYNESBORO.

Waynesboro, Pa.

ANSWERED
December 26, 1913.

L 25

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

Hon. Sir:-

The above institution is interested in the selection of Philadelphia as one of the Federal Reserve Cities and we solicit most heartily your consideration of favorable selection of a Federal Reserve Bank in Philadelphia.

In all our banking experiences we have found Philadelphia the most helpful of all our Reserve Cities for the prosperity of this institution. Thirteen years ago this bank was organized with \$100 paid in stock which today in the market is \$225, and we attribute a large measure of our success to the excellent service through thorough means of collections made through the Girard National Bank of Philadelphia. In the summarizing of our past experiences we would be unfaithful were we not to emphatically declare ourselves most heartily interested in the selection of Philadelphia as a continuance of our future banking interests.

Trusting that we may have the pleasure of knowing that Philadelphia has been given favorable consideration, we are

Yours very truly,

W. H. Gelbach

Cashier.

WHG/ESM.

Form *L 5*

CAPITAL \$ 142,950.00
SURPLUS \$ 425,000.00
UNDIVIDED PROFITS \$ 240,000.00

A. J. HAZELTINE, PRES.
J. P. JEFFERSON, VICE PRES.

G. F. SWORTH, CASHIER
GEO. JACKSON, ASST. CASHIER.

C. B. AYERS, ASST. CASHIER.



Warren Savings Bank

INCORPORATED 1870

WARREN, PA. December 26th, 1913.

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

La L5

Dear Sir:-

If agreeable to the Organization Committee, it would be very gratifying to us should you name Philadelphia as a location for one of the Federal Reserve Banks about to be established. As the leading city of our state, and taking into account its prestige as a historical city in a financial and governmental way, it would seem to us that should the Committee decide in accordance with our suggestion, that its action would be very generally endorsed in the state.

Very truly yours,

President.

*(President Pennsylvania Bankers Association
in 1912)*

Form *L5*

Capital \$ 225,000.

Surplus \$ 325,000.

The National Bank of Chester County

Organized 1814.

Thomas W. Marshall, President.

Thomas Hoopes, Vice President.

George Hoed, Cashier.

Joseph F. Hill, Asst Cashier.

Herman F. Wyers, Asst Cashier.

West Chester, Pa., Dec. 31, 1913.

Hon. W. G. McAdoo, Sec'y of the Treasury,
Washington, D. C.

Form 25 ✓

Dear Sir:-

I feel that I am voicing the sentiment of every National Bank in this section of the country in asking you to give favorable consideration to the selection of the City of Philadelphia for a Federal Reserve Bank. It is useless for me to retail the statistics which commend it, as you are no doubt fully informed as to the financial position it occupies in the United States, as well as the vast amount of manufacturing and mercantile interests that are carried on in that City which makes it eminently entitled to the selection for that purpose.

Trusting that you will consider it favorably, I am,

Very sincerely yours,

T. W. Marshall

M/K

Pres't.

ANSWERED
JAN 5 1914
FORM 25 ✓

Marshall S. Way
PRESIDENT.
Septimus E. Nivin
VICE PRESIDENT.

148

Wm. C. Husted
CASHIER.
Samuel P. Cloud
ASST. CASHIER.

The First National Bank of West Chester

Capital, \$200,000. Surplus & Undivided Profits, \$170,000.

West Chester, Pa.,

Dec. 26th, 1913.

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

Dear Sir:-

B

We trust you will be able to see your way clear to grant Philadelphia a Federal Reserve Bank. We feel sure Philadelphia is one of the most conservative and largest banking centers, and should be granted this.

Trusting you will see your way clear to grant this request, we beg to remain

Very truly yours,

S. P. Cloud
Asst. Cashier.

Dic. S. P. C.

Form *LS*

ESTABLISHED 1900

Chester County Trust Company

CAPITAL \$ 250,000

J. EVERTON RAMSEY, PRESIDENT

WM. H. GIBBONS, VICE PRESIDENT

WM. P. SHARPLESS, TRUST OFFICER

L. K. STUBBS, VICE PRES. & TREAS.

ELBERT N. PUSEY, ASST. TRUST OFFICER & ASST. TREAS.

West Chester, Pa.

December 26, 1913

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

13

My dear Sir:-

We hope you will use your influence to have Philadelphia designated as one of the Federal Reserve Cities under the new Currency Bill. We believe a consideration on your part of the financial strength and record of Philadelphia will convince you of the propriety of establishing a Reserve Bank there.

Yours very truly,

J. E. Ramsey
President.

JER/N

LS-

ROBERT L. PYLE, PRESIDENT

HENRY COPE, V. PRESIDENT

W. C. PYLE, V. PRES. & CASHIER

2669

THE NATIONAL BANK OF WEST GROVE WEST GROVE, PA.

December 26th, 1913.

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

19

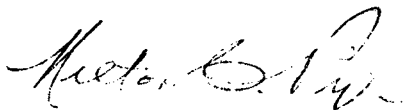
Dear Sir:

We trust that in the distribution of the Federal Reserve Banks Philadelphia will be designated as one of the cities where a Reserve Bank shall be organized.

It is not necessary for us to enumerate the reasons why Philadelphia should be designated for you are already fully acquainted with the conditions. Eastern Penna. New Jersey, and Delaware are thickly settled with small banks and it would be a hardship to them to have a Reserve Bank so far away as New York. Then too the banking resources of Philadelphia are over one billion dollars which warrants its consideration.

Trusting you will act favorably in this matter we are,

Yours very truly,



Vice President.

Form LS ✓

William S. McLean, Pres.
H. H. Ashley, Vice Pres.

Chas. P. Hunt, 2nd Vice Pres.

Francis Douglas, Cashier.
F. W. Innes, Asst. Cashier.

National Bank No. 30.
2736.

THE FIRST NATIONAL BANK

CAPITAL \$ 375,000.

Wilkes-Barre, Pa.,

Dec. 24, 1913

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

LS
P.

Dear Sir:

In view of the Enactment of the New Currency Bill we would recommend that owing to its financial strength Phila. be designated one of the Federal Reserve Banks. We consider Phila. a logical place for the location of one of the Regional Banks and trust that you will give this matter your consideration.

Yours truly,

Francis Douglas
Cashier.

LS

Capital \$ 150,000.
Surplus \$ 700,000.

State Charter 1829
Natl. Charter 1865.

The Wyoming National Bank

ANDREW H. Mc CLINTOCK,
President.
IRVING A. STEARNS,
Vice President.
GEO. H. FLANAGAN,
Cashier.
ELMER E. BUCKMAN,
Asst. Cashier.

Wilkes-Barre, Pa.

January 6th, 1914.

Handwritten initials "H B" with a large arrow pointing towards the left.

Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

We beg to go on record as favoring the establishment of one of the new regional banks in the city of Philadelphia, and our reason for favoring the same is on account of the close business relations that exist between our section of the country and the city of Philadelphia, and we feel that for banks particularly in this region the best service would be given, and hope the Organization Committee may see their way clear to establish a bank at Philadelphia.

Yours very truly,

Geo. H. Flanagan

Cashier.

ANSWERED

JAN 7 1914

1205 SM

Phila

Wilkes-Barre Deposit and Savings Bank,

WILKES-BARRE, PA.

WOODWARD LEAVENWORTH, PRESIDENT.

M. GAERTNER, VICE PRESIDENT.

J. C. BELL, CASHIER.

Dec. 27 1913

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

LS

Sir: having in mind the interests of our home town
May I respectfully urge the establishment of a
Federal Reserve Bank in Philadelphia, Pa

Very respectfully yours
J. S. Bell

LS

CAPITAL \$500,000.00

SURPLUS \$1,600,000.00

MINERS BANK OF WILKES-BARRE.

ANDREW F. DERR, PRESIDENT.
F. M. KIRBY, 1ST VICE PRESIDENT.
J. N. CONYNGHAM, 2ND VICE PRESIDENT.
C. W. LAYCOCK, CASHIER.
GUY STURDEVANT, ASSISTANT CASHIER.
A. N. RIPPARD, TRUST OFFICER.
CARLETON C. JONES, TRUST OFFICER

WILKES-BARRE, PA., Dec. 24th, 1913.

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

LS P.

Dear Sir:-

Kindly permit us to express to you our conviction that as Philadelphia is the financial centre and leading city of the important State of Pennsylvania, if possible it should be designated as one of the Federal Reserve Cities.

Yours respectfully,

C. W. Laycock
Cashier.

CWL/B

LS

FRED THEIS, PRESIDENT

JOHN T. LENAHAN, VICE PRESIDENT

W. B. SCHAEFFER, TREASURER

WYOMING VALLEY TRUST COMPANY

DIRECTORS

FRED THEIS
R. J. FLICK
CYRUS STRAW
E. W. DAVIS
GUY W. MOORE
C. E. STEGMAIER

CAPITAL, SURPLUS AND PROFITS—ONE MILLION DOLLARS

OPEN SATURDAY EVENINGS

UNITED STATES GOVERNMENT DEPOSITORY FOR POSTAL SAVINGS

WILKES-BARRE, PA..

Dec. 26, 1913.

DIRECTORS

I. S. LONG
D. S. WILLIAMS
JOHN T. LENAHAN
B. R. JONES
J. N. THOMPSON

Planned

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

Dear Sir:

Recognizing the advantages secured through the new Currency Bill for the business interests of the Country primarily, and incidently to the Banking interests in so far as it makes the banks obligations to their depositors more dependable, it follows that the Federal Reserve Cities provided for in this measure should be located in the hub of our manufacturing and merchandising centers.

We take it that the City of Philadelphia, Pennsylvania, is a natural center of a large arrie of a compact and intensely active business community. The financial strength already commanded by Philadelphia and its adjacent territory would in our opinion, make it the natural hub for concentrating, so as to best perform the functions of a Federal Reserve Institution.

By business allignments and association of long standing, we in the Wyoming Valley are all Philadelphians, and we therefore ask that you give careful consideration to Philadelphia's claim.

Yours very truly,

WYOMING VALLEY TRUST CO.

By *W. B. Schaeffer*
Treasurer

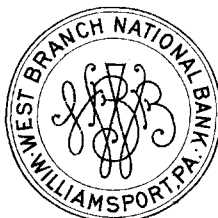
LS

ANSWERED
DEC 26 1914
L L

ALLEN P. PERLEY, PRESIDENT

W. H. PAINTER, CASHIER

CAPITAL
\$ 400,000.00



SURPLUS
\$ 1,375,000.00

Williamsport, Pa., Jan. 14th, 1914.

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

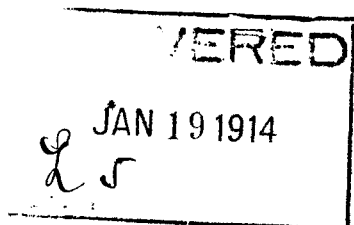
Sir:

Group 4, of the Pennsylvania Bankers' Association, of which I have the honor of being Secretary, have forwarded a circular letter to each of the banks composing the Group, of which I enclose copy.

There are ~~seventy four~~ banks in this Group and I have received replies from ~~sixty nine~~, all favorable to Philadelphia with but one exception.

Yours very truly,


CASHIER.



ALLEN P. PERLEY, PRESIDENT

W. H. PAINTER, CASHIER

CAPITAL
\$ 400,000.00



SURPLUS
\$ 1,375,000.00

Williamsport, Pa., Dec. 26th, 1913.

Wm. A. McAdoo,
Secretary of the Treasury,
Washington, D. C.

Ⓟ

Dear Sir:

This Bank in connection with other banks in this City have been much interested in the matter of the placing of the Regional Banks and it is the sentiment in our section that Philadelphia should be designated as one of the cities in which a Regional Zone Bank should be situated.

While it may be somewhat premature, may I suggest that all member banks under the new law be required to stamp or print the word "Regional", with the number of the Regional Zone attached on all drafts and checks. This would facilitate the collection of all items on member banks and the rejection for collection of all items of non member banks.

Yours very truly,

CASHIER.

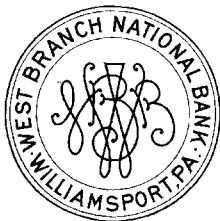
N.

Form 45

ALLEN P. PERLEY, PRESIDENT

W. H. PAINTER, CASHIER

CAPITAL
\$ 400,000.00



SURPLUS
\$ 1,375,000.00

Williamsport, Pa., Dec. 26th, 1913.

Wm. A. McAdoo,
Secretary of the Treasury,
Washington, D. C.

B

Dear Sir:

I am deeply interested in the matter of the Regional Zone Banks and trust that you will not leave the State of Penna., unrepresented.

Our affiliations are more directly connected with Philadelphia than any other point within a radius of 500 miles, and I will ask your kind assistance towards making it one of the points where a Regional Bank is to be established.

Yours very truly,

Allen P. Perley
PRESIDENT.

N.

Form *LS*

Treasury Department

TELEGRAM

TREASURY
DEPT.
DEC
27
1913
TELEGRAPH
RECEIVED

10PO A 40

WILLIAMSPORT PENNA December 27 1913

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

La L S

We respectfully request that Philadelphia, one of the three largest cities in the United States, be made a Federal Reserve Center. We believe that a Federal Reserve Bank in Philadelphia would greatly benefit not only Philadelphia but this entire territory.

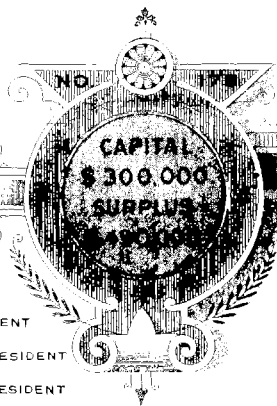
Williamsport National Bank.

1231p

Form LS

Phila

WILLIAM R. BEEBER,
PRESIDENT
JAMES J. GIBSON,
VICE PRESIDENT
HENRY D. BROWN,
VICE PRESIDENT
D. A. SLOATMAN,
CASHIER



FIRST NATIONAL BANK

FOUNDED 1863

WILLIAMSPORT, PA.

December 27th, 1913.

Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

We beg to go on record as favoring the establishment of one of the new regional reserve banks in the city of Philadelphia, and our reason for favoring the same is on account of the close business relations that exist between our section of the country and the city of Philadelphia, and we feel that for banks particularly in this region the best service would be given if the Organization Committee should see fit to establish a bank at Philadelphia.

Yours very truly,

President
First National Bank

LS

JAMES B. GRAHAM, PRESIDENT.

CHARLES COCHRAN, VICE PRESIDENT.

EDWARD L. TAYLOR, SECRETARY & TREASURER.

CHARLES E. KRAPE, ASSISTANT TREASURER.

NORTHERN CENTRAL TRUST COMPANY

CAPITAL \$500,000.00 SURPLUS \$90,000.00



JAMES B. GRAHAM,
PRESIDENT

WILLIAMSPORT, PA.

12/26/13.

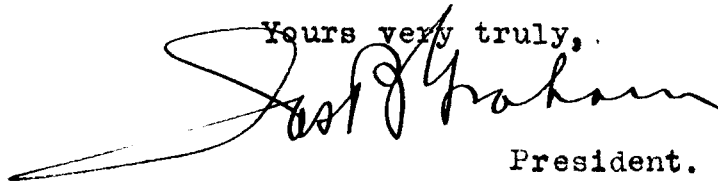
Hon. William G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

19

Dear Sir:-

The Northern Central Trust Company is interested in seeing Philadelphia made one of the Federal Reserve cities, because of the large amount of banking capital invested there, and because of its importance as the largest city of our State and the close relations of the banks of that City with the country banks, we believe that it would be greatly to the advantage of the entire State. I would like to ask your very best consideration and trust you may see your way clear to answer favorably.

Yours very truly,

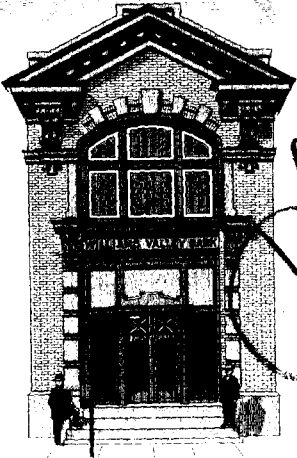

President.

LS

MOS LEBO
PRESIDENT.

J. J. CLARKSON
CASHIER.

CAPITAL \$ 50,000



WILLIAMS VALLEY BANK

Handwritten scribble or signature

Williamstown, Pa., Dec 27 1913

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

25

My Dear Sir:

We earnestly desire it, and respectfully request, that Phila Pa. be made one of the reserve cities, inasmuch as I think she stands high in the estimation of our banking fraternity, and ought not to be overlooked as the star in firmament of this our grand old Keystone state!

Kindly give this consideration and we will be your grateful subjects.

Earnestly yours
J. J. Clarkson ²⁵

P.S.

Clear. dont forget.

Phila is good enough for us in all our financial affairs

D. S. COOK, PRES.
W. H. KERR, VICE-PRES.
W. E. WELLER, CASHIER

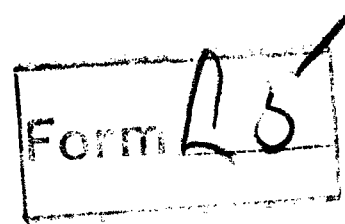
No. 246.

CAPITAL \$ 150,000.
SURPLUS \$ 100,000.

The First National Bank of Wrightsville
Wrightsville, Pa.

January 15th 1914.

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



Dear Sir:-

I desire to call your earnest attention to the fact that I believe Philadelphia is entitled to, and should be selected as a place for a Regional Reserve Bank.

The importance of Philadelphia as to financial strength, bank clearings, and the Community which will be best served by the selection of that City, is to my mind, second to none in the United States.

The Banks of Philadelphia are the best in the Country for looking out for their customers, accommodations, etc., and I believe if the regional Reserve Bank is established there, all the energies of that financial community will be utilized to make the Regional Bank a splendid success.

The various interests of Pennsylvania and adjoining states can be more successfully ~~and~~ sustained and increased by placing a Regional Reserve Bank in Philadelphia.

I also feel that the banks which do, and will, clear their business thru Philadelphia are most representative of the important industries, manufacturing and otherwise, of this section of the Country.

D. S. COOK, PRES.
W. H. KERR, VICE-PRES.
W. E. WELLER, CASHIER

No. 246.

CAPITAL \$ 150,000.
SURPLUS \$ 100,000.

The First National Bank of Wrightsville
Wrightsville, Pa.

#2. Con'td.

January 15th 1914.

I most strenuously object to New York's receiving the lion's share in determining the various boundaries.

Urging you to select Philadelphia as one of the best places for placing a Regional Reserve Bank, I am,

very truly yours,

W. E. Weller

Cashier.

H. W. Comfort,
President.

Carlton C. Rich,
Vice President.

Jesse E. Harper,
Cashier.

THE **Hurdley National Bank**

Capital \$100,000.

Hurdley, Pa., January 8, 1914.

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

Dear Sir:- Enclosed find Resolution of Acceptance passed by our Board on January 6th, at their regular meeting.

In connection with the enclosed resolution we would respectfully urge the necessity of a Regional Reserve Bank at Philadelphia, during our 24 years of banking we have had no other Reserve Agent, except our Philadelphia correspondent and they have always provided for all of our needs, especially during the panic of 1907 you will remember that Philadelphia took better care of their customers than New York was able to do

Trusting that you will give our request due consideration,

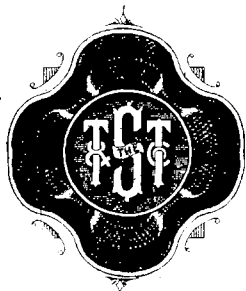
I am,

Yours respectfully,

Jesse E. Harper,
Cashier.

ANSWERED
1914
Jan - 5 am

THE SECURITY, TITLE & TRUST COMPANY



Transacts a general banking business, Interest paid on time deposits.

Acts as Guardian, Executor, Trustee and Administrator, Titles Insured.

W. F. BAY STEWART, PRESIDENT.
D. F. LAFEAN, VICE PRESIDENT.
R. S. CANNON, SECY. & TREAS.
W. C. SUDICK, ASST. TREASURER.
JAMES J. GERRY, REAL ESTATE OFFICER.
FREDERICK B. GERBER, TRUST OFFICER.

YORK, PA. December 28, 1913.

To
The Treasurer of The United States,
Washington, D. C.

Dear Sir:

We urgently request that one of the Federal Reserve Banks shall be located in the City of Philadelphia. It would seem like a serious joke not to do this. To attach Philadelphia to New York or any other point and not make it a Reserve City would amaze the bankers and business people of that City. Besides it would destroy the banking connections of all the banks of this City. Every bank and Trust Company in this city keeps a reserve account with the City of Philadelphia. Of course, most of them keep reserve accounts in New York also, but on account of collections it is very convenient to be able to keep our reserves in Philadelphia.

Yours truly,

THE SECURITY, TITLE & TRUST COMPANY,

By

W. F. Bay Stewart

President.

Form **LS**

LS P.

York Trust Company

J.W. STEACY, PRESIDENT.
SMYSER WILLIAMS, VICE PRES.
ELLIS S. LEWIS, VICE PRES. & TREAS.
F.G. METZGER, SECRETARY.
C.H. MOORE, ASST. TREAS. & SECY.

York, Penna. December 27, 1913.

ESL-G
Philadelphia

Committee for Organizing Regional Banks and
Selecting Reserve Cities,

Washington, D. C.

Gentlemen:

Kindly permit us to call your attention to the importance of locating one of the Regional Reserve Banks in Philadelphia. Philadelphia ranks third in the volume of total banking resources and in volume of deposits of National Banks. The writer has been engaged in the banking business for over twenty-eight years, during all of which time he has realized the importance of Pennsylvania having Philadelphia as its banking center. A very large percentage of the so-called country bank checks are cleared through the Philadelphia banks. We feel that should your Committee overlook the importance of Philadelphia as a place for the locating of one of the Regional Reserve Banks, that Pennsylvania will not be receiving the facilities to which it is entitled. Our Company could not transact its business with the same satisfaction with Baltimore or New York with which it does business with its Philadelphia correspondents.

We trust that the rumors in the newspapers, to the effect that Philadelphia will not be selected by your Committee, are not warranted, and that your decision will be in favor of Philadelphia as one of the Reserve Bank centers.

Trusting we have not transgressed too much on your time, and with our best wishes for the success of the new Currency System, we are,

Very truly yours,

YORK TRUST COMPANY,

Ellis S. Lewis
Vice-President & Treasurer.

LS

HORACE KEESEY, PRESIDENT.
V. K. KEESEY, VICE PRESIDENT.
E. P. STAIR, CASHIER.

2228

CAPITAL, \$200,000
SURPLUS, \$150,000

THE FARMERS NATIONAL BANK
OF YORK, PA.

YORK, PENNA., December 29, 1913.

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

La L5

Dear Sir:-

The Banks in this section of the State have in the past transacted most of their business requiring a reserve depository, correspondent, and in a number of instances, financial assistance, with Philadelphia Banks.

The City of Philadelphia with its varied manufactures, rich and fertile adjoining farm lands, and large and conservative moneyed interests has always been one of the financial strongholds of the country. We feel that for the benefit of the people in one of the most thickly populated business sections of the United States, Philadelphia should have a Federal Reserve Bank, and trust you will use your influence in having one located there.

Very truly yours,

Horace Keeseey
President.

L5

APR 4 34

WESTERN UNION TELEGRAM



THEO. N. VAIL, PRESIDENT

64
Philadelphia

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

OFFICE OF THE
SECRETARY OF THE
TREASURY
WASHINGTON, D.C.

W426 NY 12

YORK PA 30

HON SECRETARY OF THE TREASURY

WASHINGTON DC

Form *25*

WE SHOULD GREATLY APPRECIATE THE SELECTION OF PHILADELPHIA AS A
RESERVE CITY

WESTERN NATIONAL BANK.

ANSWERED
MAY 17 1914
FORM

4750

8938

THE INDUSTRIAL NATIONAL BANK

CAPITAL \$50,000.00

YORK, PENNA.

S. S. ALDINGER, PRESIDENT
ZACH. LAUER, VICE PRESIDENT
HARRY C. STITT, CASHIER

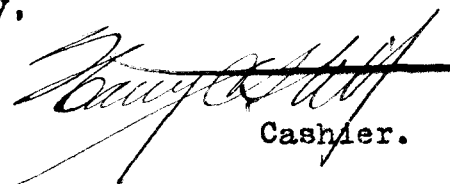
January 6, 1914. P.

Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

We beg to go on record as favoring the establishment of one of the new regional reserve banks in the city of Philadelphia, and our reason for favoring the same is on account of the close business relations that exist between our section of the country and the city of Philadelphia, and we feel that for banks particularly in this region the best service would be given, and hope the Organization Committee may see their way clear to establish a bank at Philadelphia.

Yours very truly,


Cashier.

Received

FRANK L. DERSHEM,
17TH DIST. PENNA.

House of Representatives U. S.

Washington, D. C.

December 26, 1913

Hon. William M'Adoo,
Secretary of the Treasury,
Washington, D. C.

Dear Sir:--

Many of my constituents are very much interested in having a federal reserve bank established in Philadelphia, and I sincerely trust that you may see your way clear to comply with the requests and urgent needs of the good people in eastern Pennsylvania that this bank be designated for the principal city of our state.

Very truly yours,

Frank L. Dershem

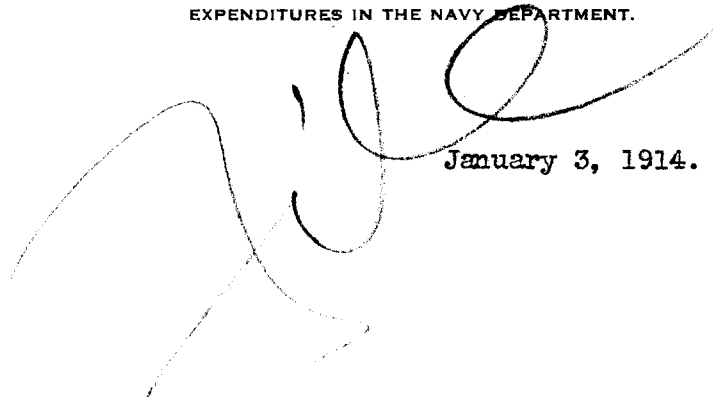
Form *LS*

RECORDED
JUL 15 1914
19

WILLIAM HUGHES, N. J., CHAIRMAN.
THOMAS S. MARTIN, VA.
BENJAMIN R. TILLMAN, S. C.
ASLE J. GRONNA, N. DAK.
WILLIAM P. DILLINGHAM, VT.
JAMES J. O'BYRNE, CLERK.

United States Senate,

COMMITTEE ON
EXPENDITURES IN THE NAVY DEPARTMENT.

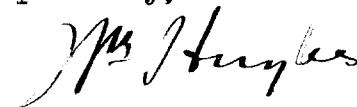


January 3, 1914.

My dear Mr. McAdoo:

I beg to enclose herewith two communications
urging the selection of the City of Philadelphia for
the location of a regional reserve bank.

Very respectfully,



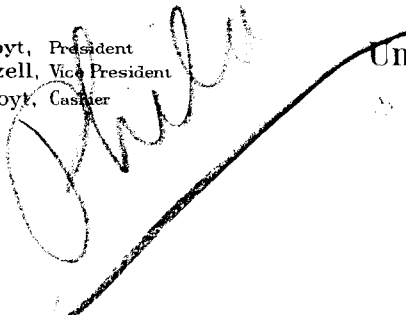
To the Honorable,
The Secretary of the Treasury,
Washington, D. C.

(2 enclosures)

Made by
O.C. Smith
Exeter, N.H.
Misc

The First National Bank of Fernandina

Fred W. Hoyt, President
Everett Mizell, Vice President
Ralph W. Hoyt, Cashier



United States Depository
Founded 1887

Capital \$100,000.00
Cable Address: Natbank

Fernandina, Fla., December 27, 1913.

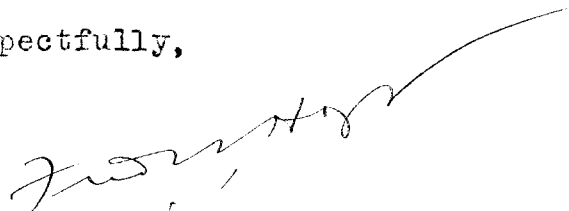


Honorable Secretary of the Treasury,
Washington, D. C.

Sir:

With respect to the selection of Federal Reserve cities under the recently enacted Currency law, we would respectfully request that Philadelphia be named as one, in view of its large banking resources, its immense population and its commercial and manufacturing interests.

Yours respectfully,



President.

LS

Phila

8321

Florida National Bank

UNITED STATES DEPOSITORY

C. E. GARNER,
CHAIRMAN OF THE BOARD.
ARTHUR F. PERRY, PRESIDENT.
J. R. PARROTT, VICE-PRESIDENT.
GILES L. WILSON, VICE-PRESIDENT.
W. A. REDDING, CASHIER.
G. J. AVENT, ASSISTANT CASHIER.
C. B. CAMPBELL, ASSISTANT CASHIER.
JOHN A. NEWSOM, ASSISTANT CASHIER.

CAPITAL \$ 500,000.00

CABLE ADDRESS
"FLANB"

ANSWERED
DEC 27 1914
L-5-9

JACKSONVILLE, FLA., Dec. 27th 1913.

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

Sir:---

The National Banks of Philadelphia have for a number of years been large exchange gatherers, and have offered extensive facilities to the banks of this territory, which has resulted in establishing relations between the Philadelphia banks and a great many country banks.

We would be glad to see Philadelphia designated as one of the locations for a Federal Reserve Bank and we would respectfully urge that you give that locality careful consideration in your designation of Federal Reserve Banks.

Respectfully,

Arthur F. Perry
President.

Form LS

P-m

CHARTERED, MARCH 3rd 1886.

JNO. T. DISMUKES, President.
G. B. LAMAR, Vice Pres't & Cash'r

REGINALD WHITE, Asst Cashier.
GEO. L. ESTES, Asst Cashier.

CAPITAL \$130,000.
No. 3462.

THE FIRST NATIONAL BANK

OF ST. AUGUSTINE

32 CATHEDRAL PLACE

ST. AUGUSTINE, FLA.,

Dec. 26,



CABLE ADDRESS
"FIRST BANK"

Handwritten signature/initials

The Honorable,

The Secretary of the Treasury,

Washington, D. C.

Sir:-

As the Currency Bill has passed, and realizing the importance of the City of Philadelphia to this section, I take great pleasure in advocating Philadelphia as one of the Federal Reserve cities, feeling sure that the interests of the great South, and here in St. Augustine, where we are in close touch with Philadelphia, will be benefited thereby.

With best wishes,

Respectfully yours,

John T. Dismukes
President.

D-h.

Form 45

2338

The National Bank of Columbus

Columbus, Ga.

RHODES BROWNE, PRES.
HARRY L. WILLIAMS, VICE PRES.
J. DOUGLAS NEASE, CASHIER.
WM. W. HUNT, ASST. CASHIER.

Phila

Dec. 27/13

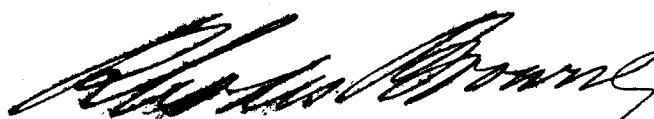
To the Secretary of the Treasury,
Washington, D. C.

Sir:-

We have been requested to recommend Philadelphia as one of the cities in which to establish a Federal Reserve Bank.

Our relations with certain banks in that city have been extremely close and it affords us pleasure to say we should be glad to see that city become one of the Federal Reserve Bank Cities.

Very respectfully,



President.

RB/s--23

Form *LS*

ANSWERED
DEC 28 1913

Z. T. CASTLEBERRY, Presi
H. H. DEAN, Vice-president and Attorney.

No. 3983.

J. W. ITH, Cashier.
J. T. LLLFORD, Assistant Cashier.
J. W. MERRITT, Assistant Cashier.

Capital, \$100,000.

Surplus, \$50,000.

Undivided Profits, \$50,000.

THE FIRST NATIONAL BANK

OF GAINESVILLE, GEORGIA

Gainesville, Ga Dec. 26, 1913. 191

Phila

Hon. Secretary of the Treasury,

Washington, D. C.

Dear Sir:-

We desire to submit our recommendation that Philadelphia be designated as a Federal Reserve City under the operation of the recently enacted currency bill.

Yours very truly,

M *J. T. Castleberry* President.

Form L5

CHAS. F. FULTON, PRESIDENT

DAVID W. ANDREWS, SECRETARY

HUGO I. FRANK, VICE-PRESIDENT



Savannah, Ga. Jan. 2, 1914.

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

Gentlemen:

In locating the Federal Reserve Banks please permit us to say a good word for Philadelphia.

For some time we have had a connection with the Corn Exchange National Bank of Philadelphia, and the account has been eminently satisfactory. They seem to be very liberal in handling all business entrusted to them, and their central location ensures prompt returns to us.

Yours very truly,

Secretary.

ANSWERED
JAN 7 1914
L M M
L S

FC. L 5

B. N. DUKE, PRESIDENT T. B. FULLER, VICE-PRESIDENT J. B. MASON, CASHIER

Phila

The Citizens National Bank
OF DURHAM, N. C.
CAPITAL \$100,000 SURPLUS \$90,000
DURHAM, N. C.

December 29, 1913.

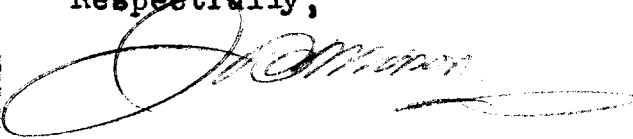
Secretary of the Treasury,
Washington, D. C.

La 25

Sir:-

This Bank having several Philadelphia accounts through which we do a large part of our banking business, respectfully ask that there be located in Philadelphia one of the Regional Reserve Banks. Such an appointment would be to our mutual advantage, and we hope you will give it your active support, standing as it does third in amount of deposits with the largest cities.

Respectfully,



Cashier.

Form *LS*

JBM-F.

B. N. DUKE, PRESIDENT T. B. FULLER, VICE-PRESIDENT J. B. MASON, CASHIER

Phila

The Citizens National Bank OF DURHAM, N. C.

CAPITAL \$100,000 SURPLUS \$90,000

DURHAM, N. C.

December 29, 1915.

Form *LS*

Secretary of Agriculture,
Washington, D. C.

Sir:-

This Bank having several Philadelphia accounts through which we do a large part of our banking business, respectfully ask that there be located in Philadelphia one of the Regional Reserve Banks. Such an appointment would be to our mutual advantage, and we hope you will give it your active support, standing as it does third in amount of deposits with the largest cities.

Respectfully,

J. B. Mason

Cashier.

ANSWERED
JAN 7 1914
FORM

JBM-F.

B. N. DUKE, PRESIDENT T. B. FULLER, VICE-PRESIDENT J. B. MASON, CASHIER

The Citizens National Bank OF DURHAM, N. C.

CAPITAL \$100,000 SURPLUS \$90,000

DURHAM, N. C.

Phila

December 29, 1913

Form *25*

Comptroller of the Currency,
Washington, D. C.

Sir:-

This Bank having several Philadelphia accounts through which we do a large part of our banking business, respectfully ask that there be located in Philadelphia one of the Regional Reserve Banks. Such an appointment would be to our mutual advantage, and we hope you will give it your active support, standing as it does third in amount of deposits with the largest cities.

Respectfully,



Cashier.

JBM-F.

ANSWERED
JAN 7 1914
FORM *8*

№ 9124

PRESIDENT
W.B.COOPER
VICE PRESIDENTS
THOS.E.COOPER
GEO.O.GAYLORD

CASHIER
CHAS E.BETHEA

ASSISTANT CASHIERS
W.C.DENNY
E.FRED BANCK

THE AMERICAN NATIONAL BANK

(ORGANIZED 1908.)

WILMINGTON, N.C.

December 30th-1913. *P*

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

Form 10

Gentlemen:-

We take pleasure in stating that we feel that it would be to the advantage of this section to have one of the Regional banks located in the City of Philadelphia.

We are especially anxious to see one of the Regional banks located in Philadelphia as the business that our institution has long conducted through that City has been highly satisfactory and we believe that the entire south would be glad to see one of the Regional banks located in Philadelphia.

Thanking you in advance for your consideration, we are,

Yours very truly,
W. B. Cooper

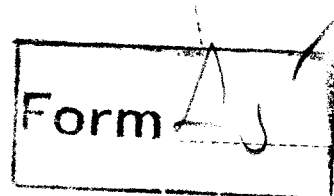
Vice President.

tj

4697

THE HAYDEN-CLINTON NATIONAL BANK
COLUMBUS, OHIO

W.C. WILLARD, PREST. C. H. HAYDEN, VICE PREST. S. G. PRENTISS, VICE PREST.
W. P. LITTLE, CASHIER T. H. DICKSON, ASST. CASHIER



December 30th, 1913.

To the

Honorable Federal Reserve Committee

For the Location of Regional Reserve Banks,

Washington, D.C.

Sirs:-

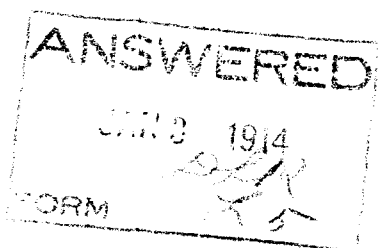
We desire to call to your attention the many advantages possessed by the City of Philadelphia as a location for a Regional Reserve Bank, both in the amount of business transacted by the banks of that City for other banks located in various parts of the country and the volume of items which are now passing through those banks for collection. Under present arrangements Philadelphia is in a measure a Clearing House for many of the country banks and extends many facilities that cannot be obtained to the same advantage through any other source, which we think is a matter for consideration in the close relationship which might be established with a Regional Bank. We have been transacting business for a number of years with Philadelphia banks and have received most satisfactory and prompt attention on all matters forwarded through that point.

Trusting that the many arguments in favor of this City will have due weight in the deliberations of your Committee, we beg to remain,

Most Respectfully,

WPL/MK

W. P. Little
Cashier.



Nº 707

*First National Bank,
Plymouth, Pa.*

EDWIN DAVENPORT, PREST. HENRY LEES, VICE PREST.
A. K. DE WITT, CASHIER.

Plymouth, Pa.

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

19

Dear Sir:

Allow us to recommend to your consideration
the designation of Philadelphia as one of the proposed
Federal Reserve Cities under the new currency bill.

We believe Philadelphia is entitled to be designated
a Reserve City as it is one of the great business centers
of the East and because of its financial strength and
record.

Yours very truly,

A. K. De Witt
Cashier.

Form LS