

## TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Washington,

RESERVE BANK ORGANIZATION COMMITTEE.

To

January 13, 1914.

President,  
Pittsburgh Clearing House Association,  
Pittsburgh, Pa.

Committee will hear representatives from Pittsburgh Friday afternoon, two o'clock, office Secretary Treasury, Treasury Building. Will be glad if you can furnish me list of those will appear in advance of meeting.

Secretary pro tem  
Reserve Bank Organization Committee.

OFFICIAL BUSINESS.  
GOVERNMENT RATES.

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR

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

DEPARTMENTAL STOCK FORM 212B.

Treasury Department

TELEGRAM

36WU MO 68 5 ex

*Wash*

PITTSBURGH Pa Jan 14 1914

M C Elliott, Secretary Pro Tem,

Reserve Bank Organization Committee,

Treasury Building, Washington, D.C.

Will be on hand Friday two o'clock. There will be present Charles McKnight, T H Given and John R McCune, representing Pittsburgh Clearing House Association; William H Stevenson, president Chamber of Commerce; Enoch Rauh, president Pittsburgh Credit Men's and affiliated associations; Hon James Francis Burke and Joseph F Guffey. There will be three speak briefly, but will be prepared with maps and statistics.

Charles McKnight, President,  
Pittsburgh Clearing House Association  
1pm

# THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

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PITTSBURGH PA DEC 27 1913

*J259 DK*

THE SECRETARY OF THE TREASURY

CHAIRMAN RESERVE BOARD WASHN

AS A MEMBER OF THE BANKING AND CURRENCY COMMITTEE OF

THE HOUSE RESPECTFULLY URGE THAT THE RESERVE ORGANIZATION COMMITTEE

ACCORD PITTSBURGH A HEARING THE CLEARINGHOUSE CHAMBER OF COMMERCE AND

OTHER COMMERCIAL BODIES INSISTENT REQUESTS FOR HEARING WERE WITHHELD

AWAITING THE ORGANIZATION OF YOUR COMMITTEE REGARDLESS OF FINAL DECISION

AS TO LOCATION OF BANK BELIEVE IT WOULD BE SERIOUS

OVERSIGHT IF HEARING AT PITTSBURGH WERE OMITTED WILL YOU NOT

KINDLY GRANT THIS REQUEST

*Washed*

JAMES FRANCIS BURKE

M C BANKING AND CURRENCY COMMITTEE

244PM

*answered  
by Reg Houston  
personally to  
Rep.*

*Burke  
WCE*

*Answered*

December 29, 1913.

My dear Congressman:

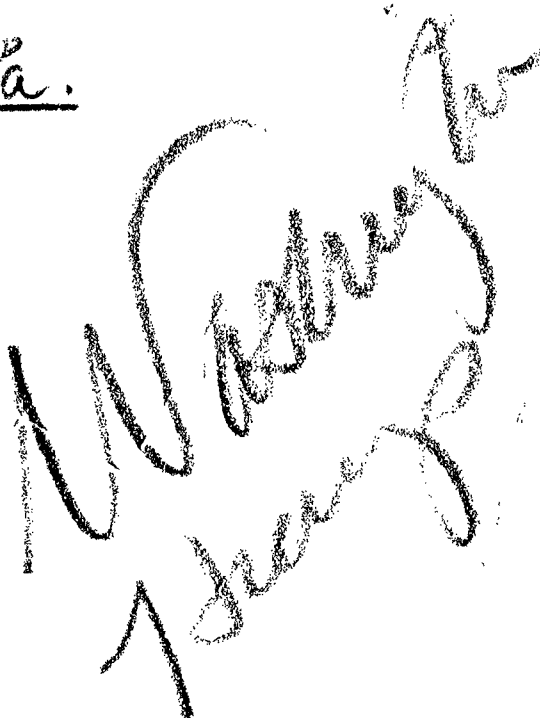
Referring to my conversation with you today, I have the pleasure of advising you that the Reserve Bank Organization Committee has arranged to give Philadelphia a hearing on the morning of the 16th of January, and the Committee will be prepared to hear from Pittsburgh the same day at the conclusion of the Philadelphia hearing.

Sincerely yours,

Assistant Secretary of the Treasury.

Hon. James F. Burke,  
House of Representatives.

Pittsburgh, Pa.

A large, handwritten signature in dark ink, appearing to read "W. G. B. Young". The signature is written in a cursive style and is positioned to the right of the typed name "James F. Burke".

Office of the City Clerk  
Pittsburgh, Pa.  
E. J. MARTIN, City Clerk  
ROBT. CLARK, Asst. City Clerk

*Treasury*

*See reply of  
organization committee  
as to date of  
hearing*

Pittsburgh, December 31st, 1913.

Hon. Davis S. Houston,  
Secretary of Agriculture,  
Washington, D.C.

Dear Sir:

At a meeting of Council held December 30th, 1913, Bill No. 4832, Resolution requesting Secretary McAdoo and Secretary Houston to grant a hearing to Council relative to the location of a Federal Reserve Bank in the City of Pittsburgh, and providing that a copy of the resolution be mailed to Secretary McAdoo and Secretary Houston and the representatives of this district in the Senate and Congress, was read and adopted.

In accordance with the provisions of said resolution, I enclose herewith a copy of same for your information.

Yours respectfully,

*E. J. Martin*  
City Clerk.

## Bill No. 4832

**WHEREAS**, Congress has passed a new Banking and Currency Bill;  
and

**WHEREAS**, This bill provides for the creation of Federal Reserve Banks in several cities whose geographical convenience and whose industrial and commercial development are worthy of such an institution;  
and

**WHEREAS**, in Pittsburgh the amount of cash required for payrolls is very large, and the demand is a permanent one, fluctuating but little in normal times, when it averages in excess of \$1,000,000 per day; and

**WHEREAS**, Pittsburgh lies within 12 hours ride of one-half of the total population of the United States; and

**WHEREAS**, Pittsburgh stands sixth in the list of total clearings through the Clearing House of the United States; and

**WHEREAS**, Pittsburgh postal receipts for the year ending with June 30, 1913, were \$3,136,125.09; and

**WHEREAS**, Pittsburgh is the fourth city in the United States in banking, capital and surplus as shown in the following table (New York and Chicago not being placed in the calculations):

City including County	Population	Number Banks	Capital	Surplus	Deposits
Pittsburgh (Allegheny)	1,108,462	157	\$59,621,000	\$103,323,000	\$507,335,000
Philadelphia (Philadelphia)	1,574,008	101	65,927,000	131,284,000	737,931,000
Cleveland (Cuyahoga)	637,452	41	25,185,000	23,529,000	322,247,000
St. Louis (St. Lo.)	759,446	64	47,585,000	40,732,000	294,574,000
Buffalo (Erie)	528,985	30	10,840,000	19,682,000	235,516,000
Baltimore (Balti.)	633,000	60	22,111,000	31,362,000	225,922,000
Cincinnati (Hamilton)	438,891	52	21,056,000	16,281,000	140,198,000

and

**WHEREAS**, Pittsburgh's the commercial center of a great metropolitan district which includes a population in excess of 1,000,000, and ranks third in the value of its manufactured products; therefore, be it

-2-

**Decidedly**

**RESOLVED, That the City Council of Pittsburgh for these reasons, is of the opinion that Pittsburgh is a city which is commercially and centrally located for such a Federal Reserve Bank; and be it furthermore**

**RESOLVED, That the City Council of Pittsburgh petitions the Federal Reserve Board for such a Regional Bank in Pittsburgh; and be it furthermore**

**RESOLVED, That the Council of Nine of the City of Pittsburgh requests Secretary McAdoo and Secretary Houston to grant a hearing to said Council at a place, date and time agreeable to them; and be it furthermore**

**RESOLVED, That a copy of these resolutions be mailed to Secretary McAdoo and Secretary Houston, and to our representatives in the Senate and Congress.**

**In Council, December 30th, 1913. Read and adopted.**

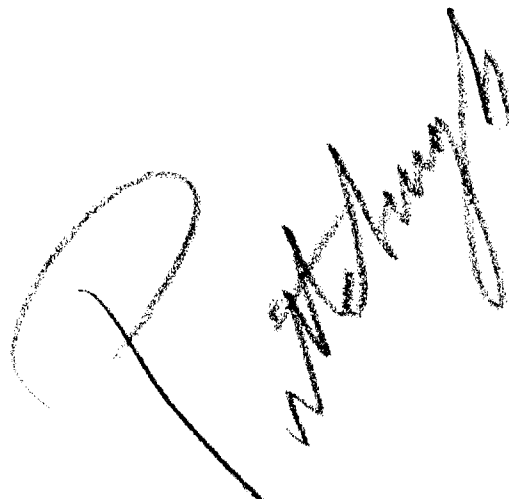
**Robt. Garland**

**Attest: E.J. Martin**

**President, Pro tem. of Council.**

**Clerk of Council.**

6



January 2, 1914.

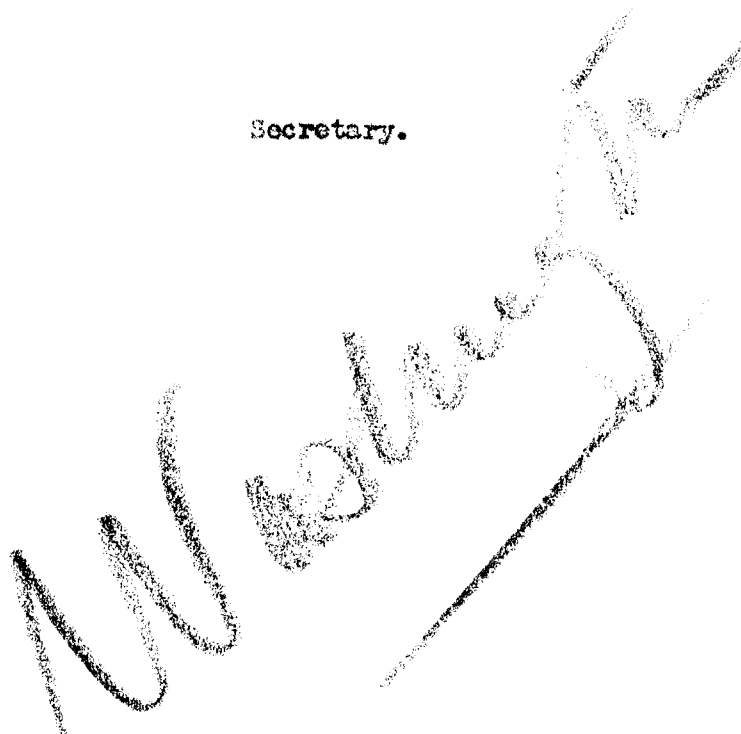
Mr. E. J. Martin,  
City Clerk,  
Pittsburgh, Pa.

My dear Sir:

As you doubtless know, it has been arranged to have a hearing for the city of Pittsburgh in this city on Friday afternoon, January 16th. This I assume fully meets the wishes of the Council.

Very truly yours,

Secretary.





# FINAL BRIEF

SUBMITTED TO  
RESERVE BANK  
ORGANIZATION COMMITTEE  
BY  
CLEARING HOUSE  
COMMITTEE

PITTSBURGH, PA.

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# FINAL BRIEF

SUBMITTED TO  
RESERVE BANK  
ORGANIZATION COMMITTEE  
BY  
CLEARING HOUSE  
COMMITTEE

PITTSBURGH, PA.

*To the Honorable  
Reserve Bank Organization Committee,  
Washington, D. C.*

SIRS:—Availing ourselves of the opportunity extended by you for presenting further facts and arguments in favor of the establishment of a Federal Reserve Bank at Pittsburgh, we submit herewith our final brief.

Our chief concern is in the arrangement of the territory between Chicago and the Atlantic Coast, and we want to call your attention again to the desirability of our plan as against any conflicting plan that has been submitted.

In asking that the territory comprised in our district No. 3 be assigned to a bank located in Pittsburgh, we believe we have done no injustice to any other section of the country. We have shown that there is enough banking capital practically in Pittsburgh to capitalize a Federal Reserve Bank, and that there is enough additional capital in the immediate neighborhood to make it a very strong bank; and we have also shown that this could not be diverted to any other section without doing violence to the ordinary course of business.

That the Pittsburgh banking institutions are strong, is evidenced by the fact that we have larger capital and surplus in proportion to deposits than any other city in the United

States. Artificial methods sometimes attract deposits, but they never attract bank capital and surplus. If the business were not here, the money would not be here, and if you will analyze the industrial exhibit we filed at the time of our hearing in Washington, you will find it even more remarkable than the financial exhibit.

Our methods of handling bank accounts have frequently been criticised by some of our competitors, and it has been charged that we attract balances by paying excessive rates of interest and providing expensive facilities free, for our customers.

These charges certainly did not originate with the patrons of our Pittsburgh banks, for we have great difficulty in persuading them that our terms are as liberal as those offered by our competitors. Pittsburgh's method of handling bank accounts is more consistent than that employed by any other city in this section.

Because of a very active market, we figure that we can pay 3 per cent., or its equivalent, on bank balances, but we insist that this is the limit, and while we pay maximum interest and furnish maximum facilities, it is well understood by our correspondents that they cannot have both at the same time. We give them their choice; some accept the maximum rate of interest and ask for practically nothing in the way of facilities, others want part interest and part facilities, and some of the largest balances in the Pittsburgh banks to-day draw no interest at all. The correspondents take their compensation entirely in facilities. And where the maximum rate of interest is paid, no expensive facilities are provided unless the correspondent reciprocates by furnishing facilities in return. And, as the result of careful investigation since our appearance in Washington, we are satisfied that the average cost to

the Pittsburgh banks of bank balances, including *interest* and *facilities*, will not exceed 3 per cent.

Pittsburgh accumulates these bank balances because she is an industrial and financial center and the natural clearing house for all this section of the country. This can well be illustrated by showing the relation the banks in the State of West Virginia sustain to Pittsburgh. There are 310 banks in that State, but only 116 of them are National Banks. Under their State law the State Banks can carry their reserve in any city or town in that State, and in many instances they can get four per cent., but the State Banks in West Virginia maintain over 200 accounts in Pittsburgh. These, of course, include duplicates, but it shows clearly that outsiders do not carry their balances here merely for the sake of interest.

As stated above, there are 310 banks in the State of West Virginia, and since our appearance in Washington we have ascertained that they maintain 351 accounts in Pittsburgh, and while there is some duplication in the list, it certainly shows that West Virginia finds it quite convenient to bank in Pittsburgh.

We have laid claim to a large part of West Virginia, and, while because of its peculiar shape, it would be impossible to devise any scheme that would be satisfactory to all the banks in that State, we believe as the evidence accumulates you will find yourselves fully justified in attaching all of it except the eastern Pan Handle to the Pittsburgh district.

In making a poll of the National Banks of that State you will find a number of them expressing a preference for Baltimore, but please note that in our outline we put the eastern section in the Baltimore or Washington district, and with the exception of that section we do not believe you will find a

large number of the banks asking for Baltimore in preference to Pittsburgh.

Cincinnati would be more convenient to the southern section of the State, and that city will doubtless receive a number of votes, but the larger institutions of the State, and particularly the State Banks, all of which are qualified to enter the system, are located in the section of the State convenient to Pittsburgh.

Turning again to our contention that we have been fair in our demands, it might be asked why we include the city of Buffalo in our district. We admit that the western corner of New York, which we attach to district No. 3, is debatable territory, but Buffalo is not asking for a bank, and as she is three hours nearer Pittsburgh than New York, and as our business relations have been close and cordial, we were under the impression that that section might concur in our arrangement. But if they prefer other affiliations we have no desire to coerce them.

It is only 25 miles from Pittsburgh to the eastern line of the State of Ohio, and a large part of that State would naturally belong in the Pittsburgh District.

The question might be asked by what process of reasoning we included Cincinnati in the Pittsburgh district. We say frankly, this was done because some of our Committee were afraid to interfere too much with state lines. We admit, however, that that city and the western tier of Ohio counties would be better served by a district further south or west. But that a large part of the State of Ohio could be served in a very acceptable manner by Pittsburgh is clearly demonstrated by the fact that Ohio bankers are maintaining 413 accounts in this city. So, after eliminating all debatable

territory, this still leaves a very strong district with Pittsburgh as the center and Cleveland as part of the circumference.

Having demonstrated the necessity of a Federal Reserve Bank in this section, the only remaining question appears to be shall it be located in Pittsburgh or Cleveland.

The contention of our neighbor that she is a larger city than Pittsburgh is based on the fact that she has assimilated the most of Cuyahoga County.

Now, by referring to the Government census of 1910, you will see that Cuyahoga County, in which Cleveland is located, has a population of 637,425, while Allegheny County, a territory of no greater extent, in which Pittsburgh is located, has a population of 1,018,463.

Having disposed of this, we turn for a moment to the National Banking Resources of the two cities. The last compilation made by the Government shows: Cleveland—7 banks, Capital, 9,600,000; Surplus, 4,800,000; Individual Deposits, 45,514,000. Pittsburgh—22 Banks, Capital, 25,900,000; Surplus, 22,614,000; and Individual Deposits, 122,424,000.

If this comparison should be carried to the State institutions, the showing would be still more favorable to Pittsburgh, for Cleveland's one conspicuous institution, with an immense line of deposits, is merely a savings society, with no capital stock and no commercial business, and consequently could never qualify as a member of the system, while Pittsburgh has one State institution which is already eligible with a capital and surplus of \$31,500,000.

Cleveland is in no sense a "center" within the meaning of this act. She is not even a center of the surrounding country; she absorbed that some time ago. There is nothing north of her but water, and the territory west of her could be served

better from Chicago, and to carry the entire Pittsburgh district to Cleveland in order to capitalize a bank there, would, in our judgment, be wrong.

The cities of Buffalo and Detroit, each as well located, and with claims just as good as Cleveland, recognized their geographical limitations and did not ask for a bank.

The Pittsburgh district as outlined, after eliminating all debatable territory, would be strong, evenly balanced and self-supporting. While the bankers of this section recognize the fact that rediscounting is a legitimate function of the banking business, local conditions make it largely unnecessary. An examination of the reports in the Controller's office will show that at the time of the October call, the city banks with a borrowing capacity of \$25,000,000 showed only \$600,000 re-discounts, and that at the time of the January call this had dropped to \$530,000. The other National banks in the Pittsburgh district are even stronger in this respect than the city banks; and the last report made by the State banking institutions showed that with a borrowing capacity of \$96,000,000, their re-discounts were only \$77,500.

You will observe by these figures that Pittsburgh is not seeking financial aid, but we have always suffered, and are suffering today from the lack of facilities. During these hearings you learned through witnesses from Oklahoma and other distant sections, that Pittsburgh capital is developing oil and gas fields and opening mines and mills all over the United States. So we repeat, we are not asking for more money, but for better facilities, and we are looking for this new system to supply what the old system failed to furnish.

During the hearings in Washington a banker from another city remarked that nobody wanted Pittsburgh exchange. Unfortunately, this is true, and nobody regrets it more than



the bankers of Pittsburgh, but it is the fault of the system under which we are operating and not the fault of the Pittsburgh bankers. New York carries Boston, Albany and Philadelphia on its discretionary list, that is to say, they can and do accept checks and drafts on these points at par. But while the Pittsburgh banks have millions of dollars on deposit in New York, it would, under their clearing house rule, cost a New York banker \$5,000 to cash a Pittsburgh draft without making an exchange charge of \$1.00 per thousand, even though the Pittsburgh banker was pledged to redeem it at par the next day.

With our enormous pay rolls, all of which are made in currency, it is impossible for us to take care of our reserve requirements in New York and make enough eastern exchange to meet our demands, and the result is the exchange rate always runs against us.

If we could have a Federal Reserve Bank here, then we know that Pittsburgh exchange would be worth 100 cents on the dollar anywhere in the United States, and that is the condition we so earnestly desire.

We sincerely hope that this new law will make the recurrence of a condition, such as prevailed in 1907, absolutely impossible.

Gentlemen, our case is in your hands, and we believe you will deal justly with us.

Respectfully submitted,

T. H. GIVEN,  
JOHN R. McCUNE,  
CHARLES MCKNIGHT,  
*Committee.*

PITTSBURGH, PA.,  
February 26th, 1914.

outlines of  
Federal Reserve Districts  
with  
Statistics,

Submitted by  
Clearing House Committee

Pittsburgh Penn.

# OUTLINES

— OF —

## FEDERAL RESERVE DISTRICTS

— WITH —

## STATISTICS

SUBMITTED BY  
CLEARING HOUSE  
COMMITTEE

### PITTSBURGH, PA.

# BANKING STATISTICS

## PITTSBURGH DISTRICT

75 MILES RADIUS

NATIONAL BANKS ONLY

No. of Banks.		Capital.	Surplus.	Deposits.
25	City of Pittsburgh .....	\$25,900,000	\$22,614,000	\$236,942,000
39	Allegheny County outside of Pittsburgh.....	2,900,000	3,425,000	29,342,000
64	Total.....	28,800,000	26,039,000	266,284,000
	Five Counties bordering on Allegheny County: Beaver, Butler, Fayette, Washington, West- moreland .....	7,185,000	11,656,000	61,158,000
117	Total.....	35,985,000	37,695,000	327,442,000
	Add the next tier of Counties: <i>Penna.</i> —Lawrence, Mercer, Armstrong, Indiana, Cambria, Somerset, Greene. <i>Ohio</i> —Mahoning, Columbiana, Jefferson. <i>W. V.</i> —Ohio County.			
103	All contiguous and all within 75 miles radius...	11,209,000	11,487,000	74,308,000
284	<b>Total National Banks.....</b>	<b>\$47,275,000</b>	<b>\$49,182,000</b>	<b>\$401,750,000</b>
93	State banking institutions, Allegheny County, including Pittsburgh.....	30,871,000	71,425,000	241,051,000
377	Total.....	78,146,000	120,607,000	642,801,000
40	State institutions in first zone.....	7,052,000	4,619,000	29,534,000
417	Total.....	85,198,000	125,226,000	672,335,000
59	State institutions in second zone.....	7,699,000	5,703,000	51,479,000
476	<b>Grand Total.....</b>	<b>\$92,897,000</b>	<b>\$130,929,000</b>	<b>\$724,814,000</b>

THE SEVENTY-FIVE MILE RADIUS OUTLINED ON THE PRECEDING PAGE CONTAINS A LARGER AMOUNT OF NATIONAL BANKING CAPITAL THAN ANY OTHER RADIUS OF THE SAME SIZE IN THE UNITED STATES OUTSIDE OF NEW YORK CITY.

THIS IS THE RAILROAD RADIUS, AND AS THE SURFACE OF THE COUNTRY IS BROKEN AND THE LINES ARE CROOKED, THE TERRITORY COVERED IS MUCH SMALLER THAN WOULD BE SHOWN BY AN AIR LINE RADIUS.

THIS SMALL RADIUS CONTAINS FIVE OF THE FIRST TEN "HONOR ROLL" BANKS IN THE UNITED STATES.

ESTIMATES OF CASH AND EXCHANGE, RECEIPTS AND DISBURSEMENTS OF  
 THE PITTSBURGH CLEARING HOUSE MEMBER BANKS FOR YEAR 1913, WITH THE  
 MONTH OF OCTOBER AS THE BASIS.

CASH RECEIVED FROM CORRESPONDENTS	\$ 201,500,000.00
CASH TRANSMITTED TO CORRESPONDENTS	63,200,000.00
CASH RECEIVED FROM DEPOSITORS, ETC.	190,400,000.00
CASH PAID OVER COUNTER	333,000,000.00
EXCHANGE RECEIVED FROM CORRESPONDENTS	2,423,700,000.00
EXCHANGE REMITTED TO CORRESPONDENTS	2,200,000,000.00

PITTSBURGH CLEARING HOUSE

EXCHANGES 1913

\$2,932,402,511.61

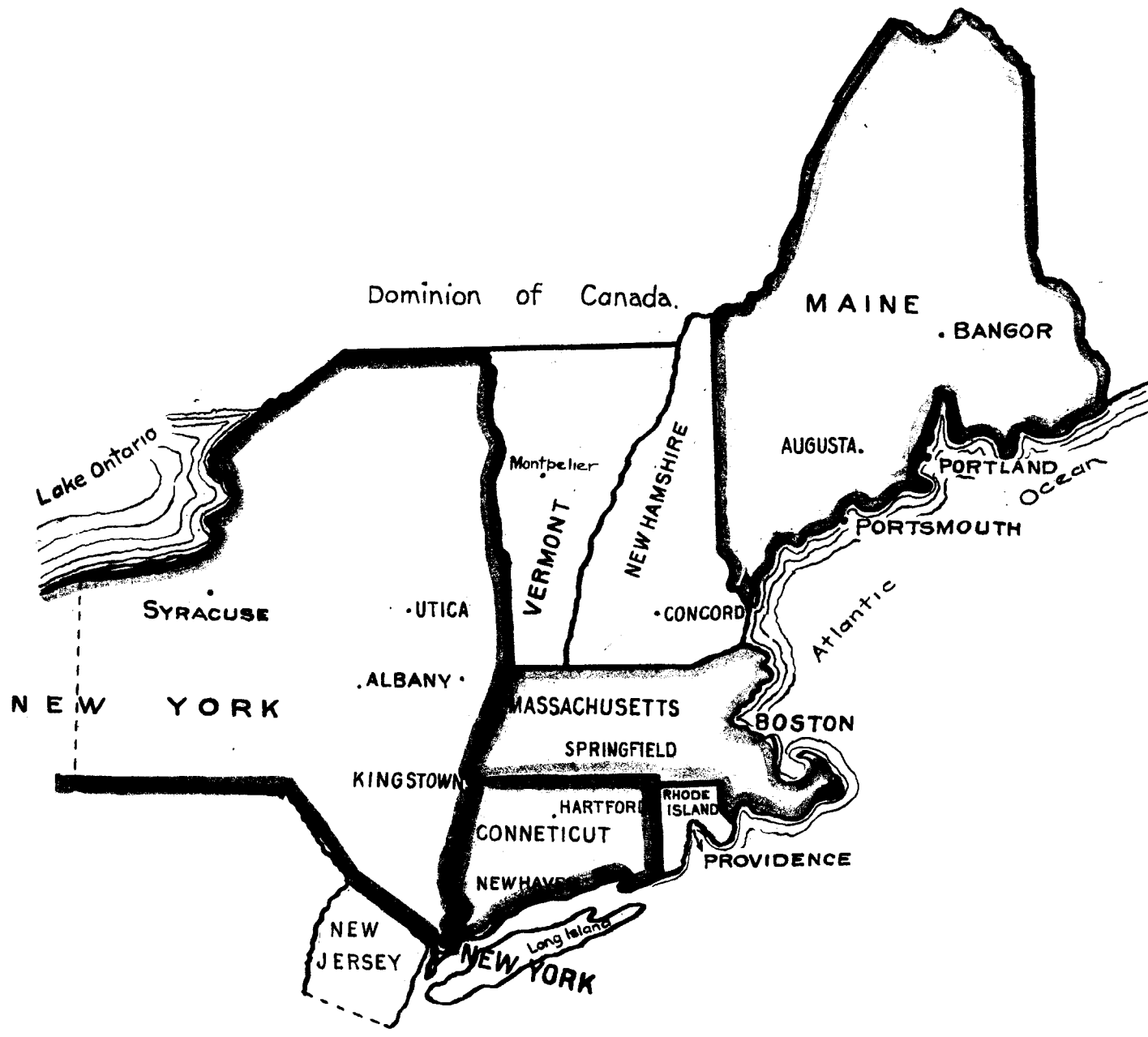
## FEDERAL RESERVE DISTRICTS

DISTRICT	NO. BANKS	CAPITAL & SURPLUS	DEPOSITS
#1 New York	985	\$505,000,000.	\$1,640,000,000.
#2 Washington	922	247,000,000.	800,000,000.
#3 Pittsburgh	953	256,000,000.	750,000,000.
#4 Chicago	1095	237,000,000.	950,000,000.
#5 St. Louis	888	148,000,000.	480,000,000.
#6 New Orleans	843	144,000,000.	380,000,000.
#7 Denver	1315	110,000,000.	470,000,000.
#8 San Francisco	483	118,000,000.	400,000,000.

NATIONAL BANKS ONLY

INDIVIDUAL DEPOSITS

DISTRICT NO. 1.



FEDERAL RESERVE BANK AT  
NEW YORK.



DISTRICT NO. 1.

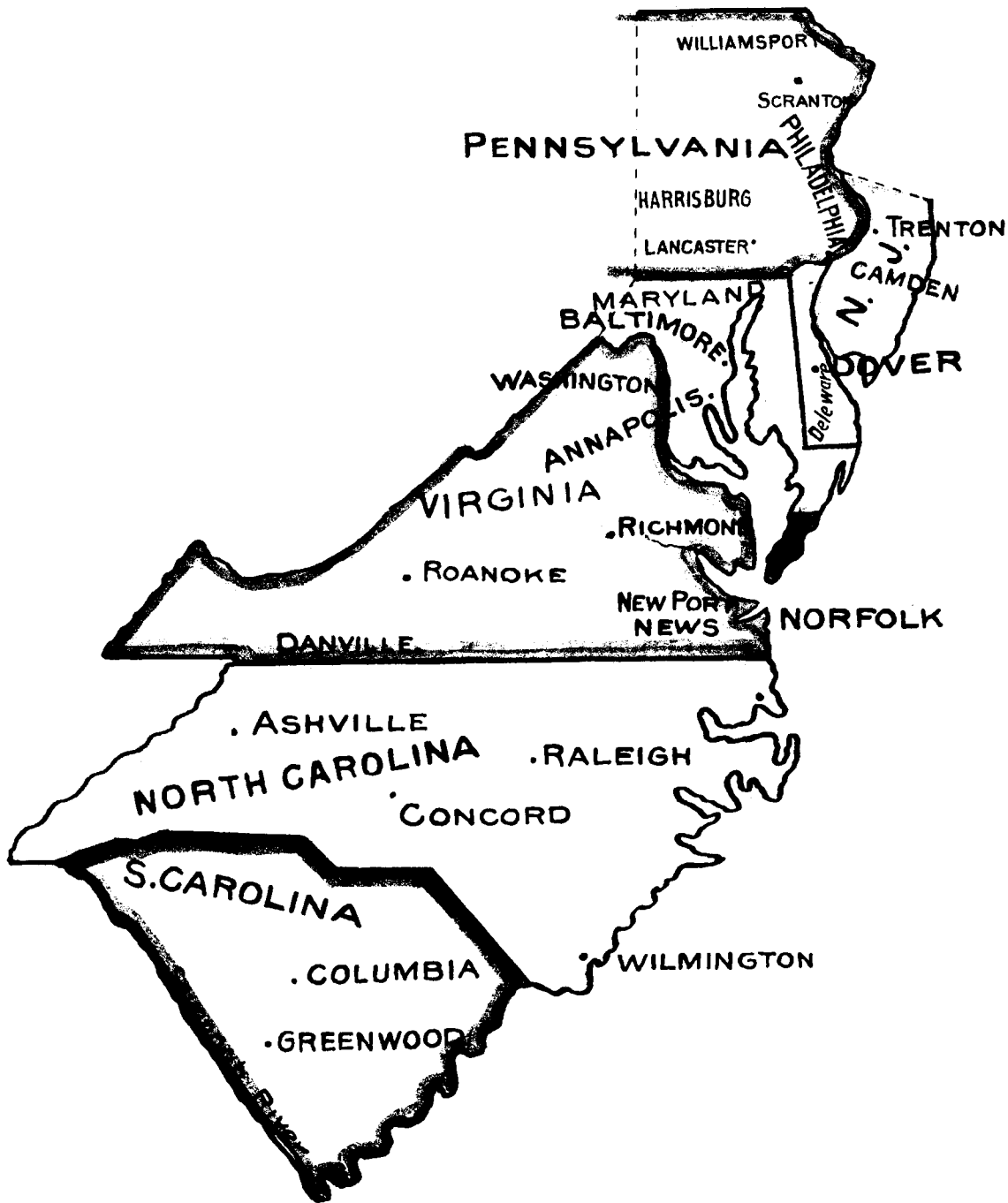
NEW ENGLAND, STATE OF NEW YORK,  
EXCEPT EXTREME WESTERN PORTION,  
NORTHERN HALF OF NEW JERSEY.  
BANKS 985 - CAP. & SUR. \$505,000,000  
DEPOSITS \$1,640,000,000.

FEDERAL RESERVE BANK AT  
NEW YORK

DISTRICT COULD BE EASILY DIVIDED  
BY STRIKING OFF NEW ENGLAND WITH  
BANKS 450 - CAP. & SUR. \$165,000,000  
DEPOSITS \$520,000,000.

FEDERAL RESERVE BANK AT  
BOSTON.

DISTRICT NO. 2.



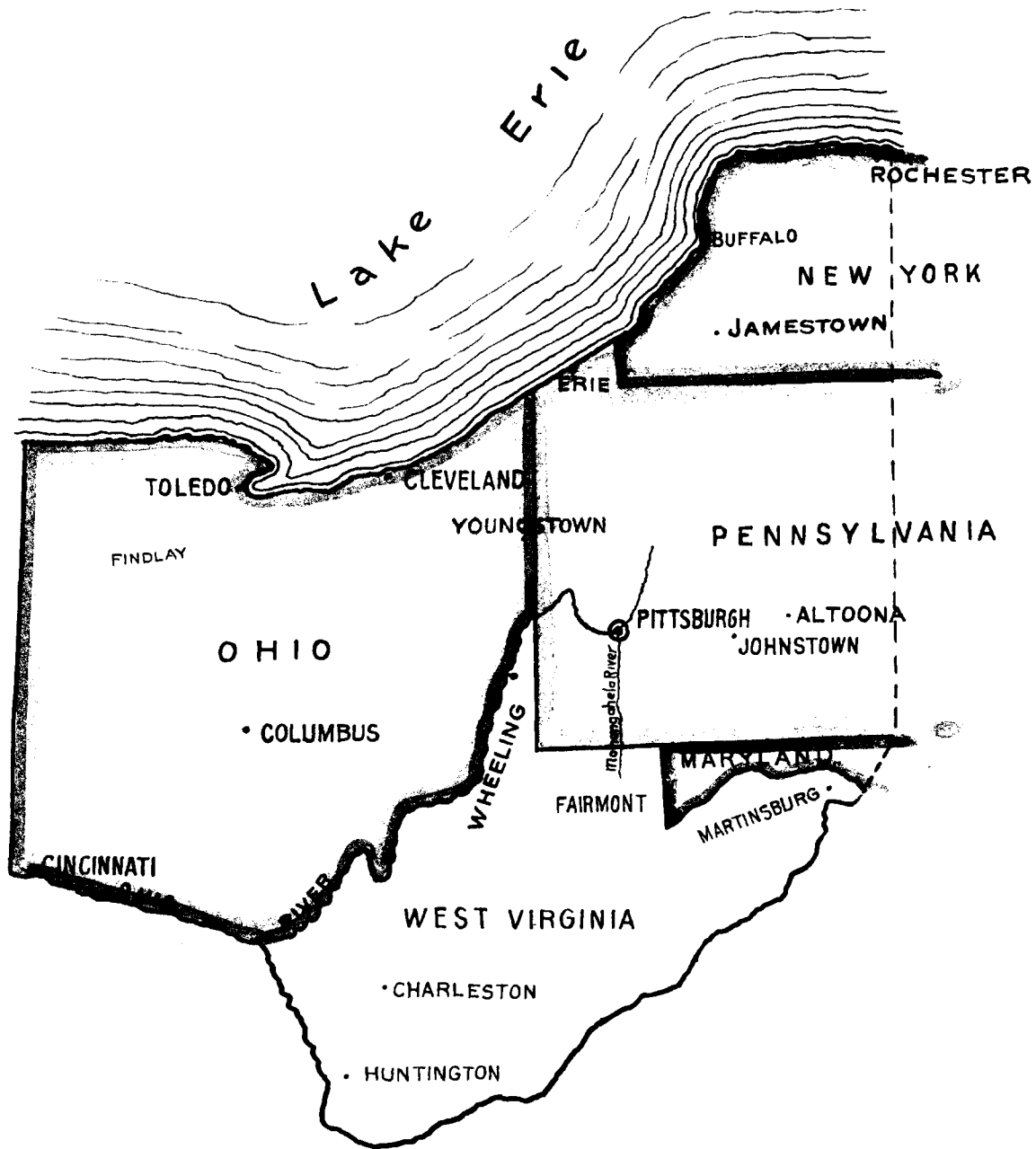
FEDERAL RESERVE BANK AT  
WASHINGTON  
OR  
BALTIMORE

DISTRICT NO. 2.

THE EASTERN HALF OF PENNSYLVANIA,  
THE SOUTHERN HALF OF NEW JERSEY, DEL-  
AWARE, DISTRICT OF COLUMBIA, MARYLAND,  
VIRGINIA, NORTH & SOUTH CAROLINA.  
BANKS 922 - CAP. & SUR. \$247,000,000  
DEPOSITS \$800,000,000.

FEDERAL RESERVE BANK AT  
WASHINGTON OR BALTIMORE

DISTRICT NO. 3.



FEDERAL RESERVE BANK  
PITTSBURGH

DISTRICT NO. 3.

THE WESTERN HALF OF PENNSYLVANIA,  
THE EXTREME WESTERN PART OF NEW YORK,  
WEST VIRGINIA AND OHIO.

BANKS 953 - CAP. & SUR. \$256,000,000

DEPOSITS \$750,000,000.

FEDERAL RESERVE BANK AT

PITTSBURGH

DISTRICT NO. 4.



FEDERAL RESERVE BANK AT  
CHICAGO

DISTRICT NO. 4.

MINNESOTA, WISCONSIN, MICHIGAN,  
AND ALL OF ILLINOIS AND INDIANA EX-  
CEPT SOUTHERN PORTIONS.

BANKS 1095 - CAP. & SUR. \$237,000,000

DEPOSITS \$950,000,000.

FEDERAL RESERVE BANK AT  
CHICAGO

DISTRICT NO. 5.



FEDERAL RESERVE BANK AT  
ST. LOUIS.



DISTRICT NO. 5.

KENTUCKY, TENNESSEE, ARKANSAS,  
MISSOURI, IOWA, AND SOUTHERN PORTIONS  
OF ILLINOIS AND INDIANA.

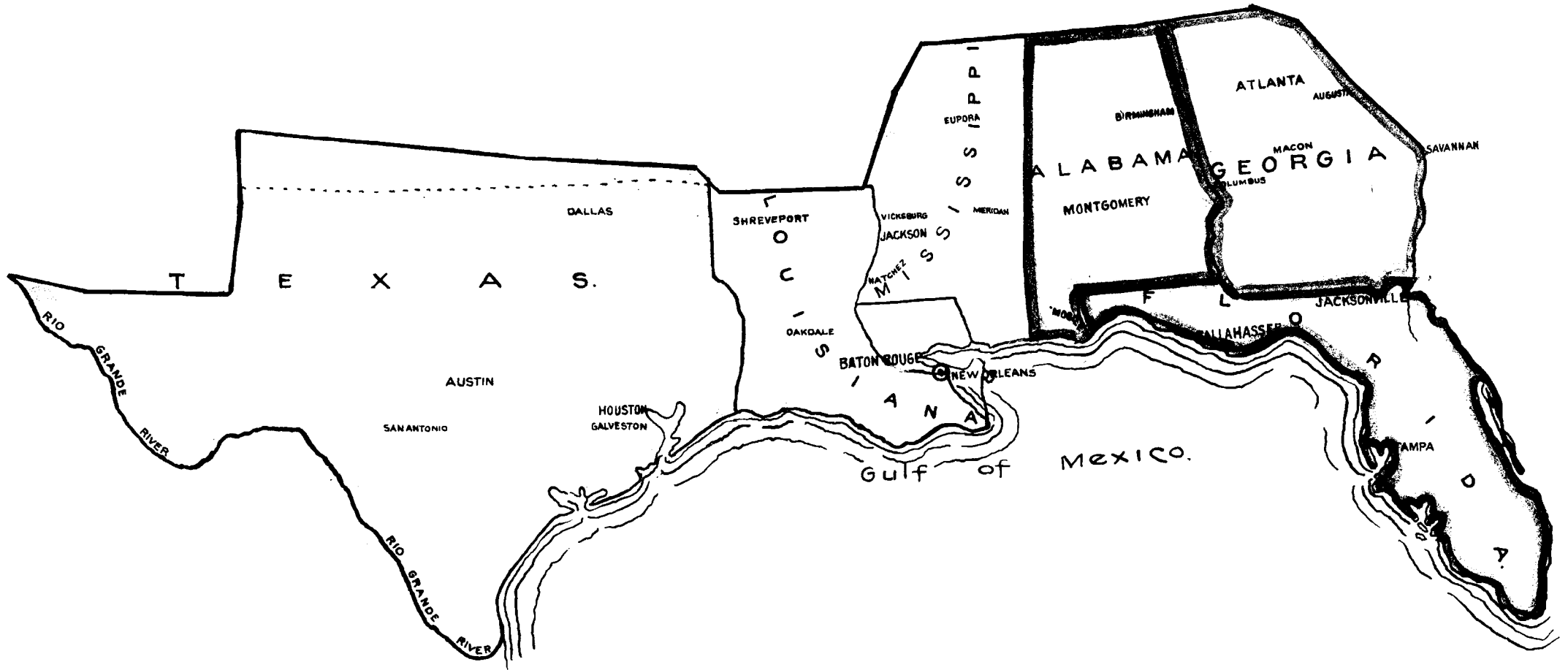
BANKS 888 - CAP. & SUR. \$148,000,000

DEPOSITS \$480,000,000.

FEDERAL RESERVE BANK AT

ST. LOUIS

DISTRICT NO. 6



FEDERAL RESERVE BANK AT  
NEW ORLEANS

DISTRICT NO. 6.

GEORGIA, FLORIDA, ALABAMA, MISS-  
ISSIPPI, LOUISIANA AND TEXAS.

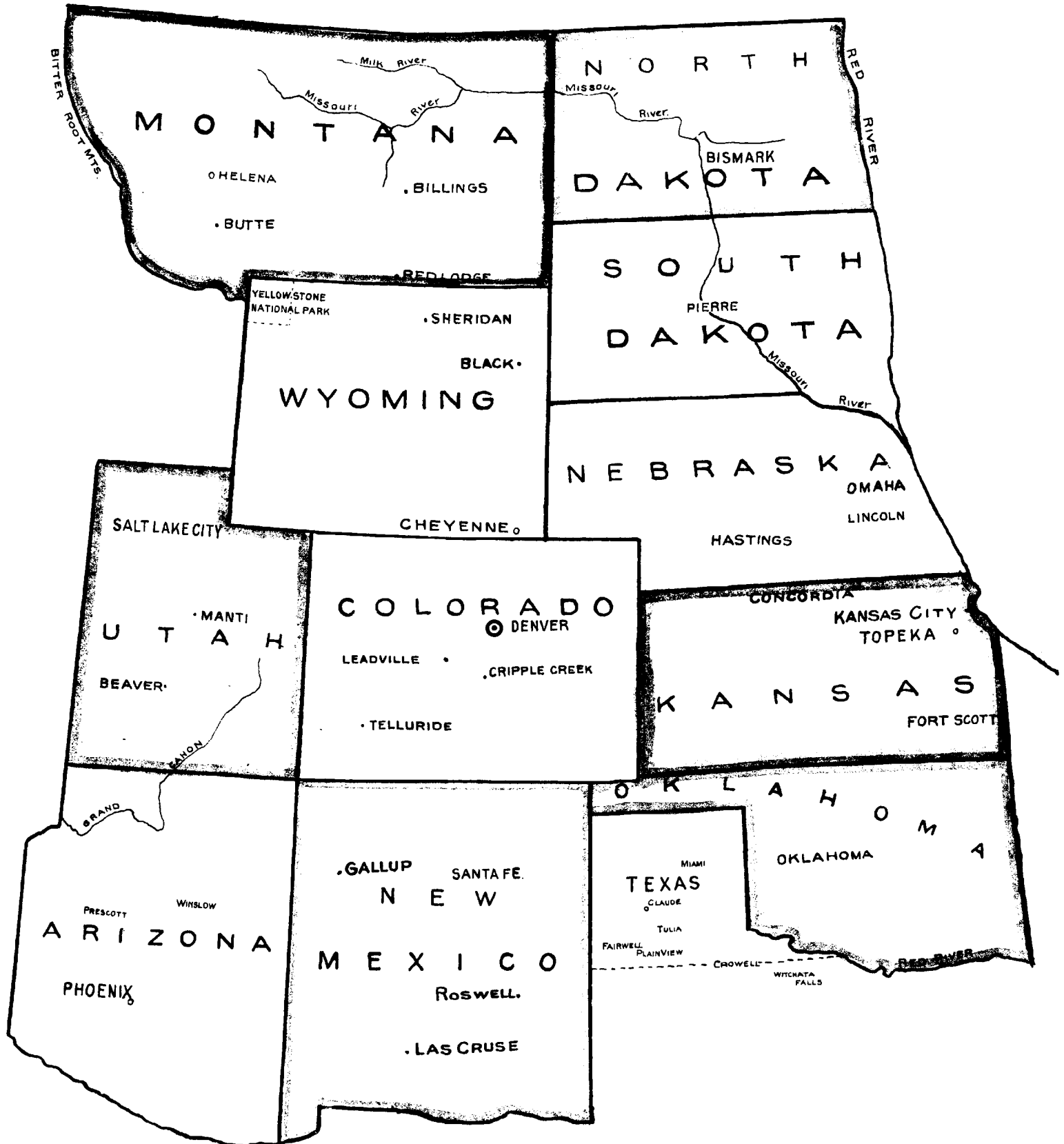
BANKS 843 - CAP. & SUR. \$144,000,000

DEPOSITS \$380,000,000.

FEDERAL RESERVE BANK AT

NEW ORLEANS

# DISTRICT NO. 7.



FEDERAL RESERVE BANK AT  
DENVER.

DISTRICT NO. 7.

NORTH DAKOTA, SOUTH DAKOTA, NE-  
BRASKA, KANSAS, OKLAHOMA, MONTANA, WY-  
OMING, COLORADO, UTAH, ARIZONA AND NEW  
MEXICO.

BANKS 1315 - CAP. & SUR. \$110,000,000

DEPOSITS \$470,000,000.

FEDERAL RESERVE BANK AT

DENVER

DISTRICT NO. 8.



FEDERAL RESERVE BANK AT  
SAN FRANCISCO.

DISTRICT NO. 8.

WASHINGTON, OREGON, CALIFORNIA,  
IDAHO AND NEVADA.

BANKS 483 - CAP. & SUR. \$118,000,000

DEPOSITS \$400,000,000.

FEDERAL RESERVE BANK AT

SAN FRANCISCO

**STATEMENT OF THE**  
**STATE BANKS AND**  
**TRUST COMPANIES**  
**at Close of Business Nov. 1, 1913**

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**The Pittsburg Dispatch**

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**Tuesday, November 11, 1913**



***Compliments of The Pittsburg Dispatch***



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## Statement of the Condition of State Banks at Close of Business November 1, 1913.

### REPORT OF THE CONDITION OF THE ALLEGHENY VALLEY BANK

Of Pittsburgh, No. 5137 Butler street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913.

RESOURCES.	
Reserve fund:	
Cash, specie and notes.....	\$10,656 70
Due from approved reserve agents .....	102,033 69
	\$112,690 39
Nickels and cents.....	237 97
Checks and cash items.....	285 42
Assets held free, viz:	
Bills discounted, upon one name .....	\$97,917 30
Bills discounted, upon two or more names.....	164,744 20
	262,661 50
Time loans with collateral.....	38,806 00
Loans on call with collateral.....	83,741 34
Loans on call upon one name.....	2,791 34
Loans secured by bonds and mortgages .....	160,781 66
Bonds, stocks, etc., Schedule D.....	197,004 35
Mortgages and judgments of record, Schedule D-2 .....	63,501 76
Office building and lot.....	22,000 00
Furniture and fixtures.....	6,000 00
Overdrafts .....	6 01
<b>Total.....</b>	<b>\$950,507 74</b>

LIABILITIES.	
Capital stock paid in.....	\$50,000 00
Surplus fund .....	30,000 00
Undivided profits, less expenses and taxes paid .....	17,364 62
Individual deposits subject to check .....	\$266,774 39
Individual deposits, time.....	31,115 81
Saving fund deposit.....	526,750 00
Deposits, municipal.....	20,000 00
Certified checks.....	181 54
Cashier's checks outstanding .....	2,282 98
	\$47,105 62
Dividends unpaid .....	37 50
Reserve for interest.....	6,000 00
<b>Total.....</b>	<b>\$950,507 74</b>

State of Pennsylvania, County of Allegheny, ss:  
I, Fred J. Koelsing, cashier of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

FRED J. KOESLING, Cashier.

Subscribed and sworn to before me this 5th day of November, 1913.

JOHN H. MAHONEY, Notary Public.

[My commission expires March 10, 1917.]

Correct—Attest: JOHN LORESCH,

W. F. PARKIN,  
FRANK LACKNER,

Directors.

### REPORT OF THE CONDITION OF THE ANCHOR SAVINGS BANK

Of Pittsburgh, 422 Smithfield street, Allegheny County, Pennsylvania, at the close of business November 1, 1913.

RESOURCES.	
Cash, specie and notes.....	\$61,863 75
Due from approved reserve agents.....	205,238 23
Legal securities at par.....	76,000 00
Nickels and cents .....	64 92
Checks and cash items.....	751 30
Bills discounted, upon one name.....	43,252 55
Bills discounted, upon two or more names .....	519,601 80
Time loans with collateral.....	141,356 00
Loans on call with collateral.....	441,554 28
Loans on call upon one name.....	36,000 00
Loans on call upon two or more names .....	27,800 00
Loans secured by bonds and mort-	

gages .....	331,861 94
Bonds, stocks, etc., Schedule D.....	177,408 33
Mortgages and judgments of record, Schedule D-2 .....	20,135 00
Office building and lot.....	311,000 00
Other real estate .....	49,519 27
Furniture and fixtures .....	20,000 06
Overdrafts .....	342 18
Miscellaneous assets .....	9,800 97
Book value of reserve securities above par .....	2,570 98
<b>Total .....</b>	<b>\$2,476,121 50</b>

LIABILITIES.	
Capital stock paid in.....	\$100,000 00
Surplus fund .....	335,000 00
Undivided profits, less expenses and taxes paid .....	41,624 27
Individual deposits subject to check .....	981,637 04
Individual deposits, time .....	871,663 89
Time certificates of deposit.....	31,517 78
Deposits, municipal.....	108,750 00
Certified checks .....	2,137 61
Cashier's checks outstanding .....	126 00
Dividends unpaid .....	3,665 00
<b>Total .....</b>	<b>\$2,476,121 50</b>

State of Pennsylvania, County of Allegheny, ss:  
I, H. C. McCaughan, cashier of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

H. C. M'CAUGHAN, Cashier.

Subscribed and sworn to before me this 5th day of November, 1913.

W. M. C. HERRON, Notary Public.

Correct—Attest: ED. H. STRAUB,

G. C. DELENBACH,  
L. P. MONAHAN,

Directors.

### REPORT OF THE CONDITION OF THE ALL NATIONS DEPOSIT BANK

Of Southside, Pittsburgh, Pa., No. 1200 Carson street, of Allegheny County, Pennsylvania at the close of business November 1, 1913:

#### RESOURCES.

Reserve fund:	
Cash, specie and notes.....	\$24,298 25
Due from approved reserve agents .....	\$3,315 02
Legal securities at par.....	17,000 00
	\$24,613 27
Nickels and cents.....	537 32
Checks and cash items.....	7,090 72
Assets held free, viz:	
Bills discounted; upon one name.....	\$186,398 44
Bills discounted; upon two or more names.....	32,963 28
	219,361 72
Time loans with collateral.....	75,274 92
Loans on call with collateral.....	24,735 67
Loans on call upon two or more names .....	28,190 00
Loans secured by bonds and mortgages .....	340,802 00
Bonds, stocks, etc., Schedule D.....	10,345 70
Mortgages and judgments of record, Schedule D-2.....	33,900 00
Office building and lot.....	95,000 00
Other real estate .....	5,400 00
Furniture and fixtures .....	17,750 00
Overdrafts .....	46 05
Miscellaneous assets .....	56 00
Book value of reserve securities above par .....	439 85
<b>Total .....</b>	<b>\$983,543 23</b>

LIABILITIES.	
Capital stock paid in.....	\$ 75,000 00
Undivided profits, less expenses and taxes paid .....	44,112 72
Individual deposits subject	

to check .....	\$179,913 95	
Saving fund deposit.....	671,253 96	
Certified checks.....	5 50	
Cashier's checks outstand- ing .....	13,257 10	864,430 51

Total ..... \$933,543 23  
 State of Pennsylvania, County of Allegheny, ss:  
 I, R. F. SCHMITT, cashier of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

R. F. SCHMITT, Cashier.  
 Subscribed and sworn to before me this fifth day of November, 1913.

LOUIS DAUENHAUER, Notary Public.  
 [My commission expires January 19, 1915.]  
 Correct—Attest: JACOB BREIDING,  
 A. FRANZ, JR.,  
 JOS. S. E. RUFFENNACH,  
 Directors.

REPORT OF THE CONDITION OF THE  
**ARSENAL BANK**

Of Pittsburgh, No. 4300 Butler street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:  
 RESOURCES.

Reserve fund:		
Cash, specie and notes...	\$23,968 35	
Due from approved re- serve agents .....	175,035 57	

Nickels and cents .....		\$199,003 92
Checks and cash items .....		254 32
Assets held free, viz:		3,215 10

Bills discounted upon one name .....	\$125 00	
Bills discounted upon two or more names.....	67,954 23	

Time loans with collateral.....	63,079 23	
Loans on call with collateral.....	190,422 00	
Loans on call upon two or more names .....	341,671 03	
Bonds, stocks, etc., schedule D.....	9,850 00	
Mortgages and judgments of record, schedule D-2 .....	347,634 67	
Office building and lot .....	79,293 07	
Furniture and fixtures .....	27,500 00	
	5,500 00	

Total .....	\$1,272,423 34	
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LIABILITIES.

Capital stock paid in .....	\$100,000 00	
Surplus fund .....	150,000 00	
Undivided profits, less expenses and taxes paid .....	54,428 06	
Individual deposits subject to check .....	\$372,057 73	
Individual deposits, time... 590,634 45		
Cashier's checks outstand- ing .....	678 10	

Total .....	\$1,272,423 34	
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State of Pennsylvania, County of Allegheny, ss:  
 I, John Grine, cashier of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JOHN GRINE, Cashier.  
 Subscribed and sworn to before me this 5th day of November, 1913.

L. W. ENGLAND, Notary Public.  
 [My commission expires March 9, 1915.]  
 Correct—Attest: EDWARD DAVISON, JR.,  
 JOHN F. MILLER,  
 R. M. TOTTEN,  
 Directors.

REPORT OF THE CONDITION OF THE  
**BANK OF SECURED SAVINGS**

Of Pittsburgh, No. 1629 Beaver avenue, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:  
 RESOURCES.

Reserve fund:		
Cash, specie and notes....	\$ 36,437 00	
Due from approved re- serve agents .....	200,395 34	

Nickels and cents .....		\$ 236,832 34
		599 97

Checks and cash items.....	2,518 53	
Securities pledged for special deposits	129,724 03	
Assets held free, viz:		
Bills discounted: Upon one name .....	\$ 483 00	
Bills discounted: Upon two or more names.....	157,595 27	

Time loans with collateral.....	158,078 27	
Loans on call with collateral.....	41,865 02	
Loans on call upon two or more names .....	231,923 95	
Loans secured by bonds and mort- gages .....	50 00	
Bonds, stocks, etc., Schedule D.....	403,103 29	
Mortgages and judgments of record, Schedule D-2 .....	136,704 83	
Office building and lot.....	344,256 05	
Other real estate .....	18,459 06	
Furniture and fixtures .....	30,528 93	
Overdrafts .....	4,539 99	
Miscellaneous assets .....	319 01	
	49 89	

Total .....	\$1,739,553 16	
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LIABILITIES.

Capital stock paid in .....	\$ 125,000 00	
Surplus fund .....	125,000 00	
Undivided profits, less expenses and taxes paid .....	27,232 46	
Individual deposits subject to check .....	\$353,147 41	
Saving fund deposit.....	962,370 36	
Deposits, U. S. postal sav- ings .....	5,250 00	
Deposits, municipal .....	139,998 56	
Certified checks .....	54 32	
Cashier's checks outstand- ing .....	1,500 00	

Total .....	\$1,462,820 70	
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State of Pennsylvania, County of Allegheny, ss:  
 I, J. G. WILLIAMS, cashier of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

J. G. WILLIAMS, Cashier.  
 Subscribed and sworn to before me this 5th day of November, 1913.

JOHN F. BOYD, Notary Public.  
 Notarial Seal.  
 Correct—Attest: R. H. GILLFORD,  
 J. B. KEAGGY,  
 FRED PRAEGNER,  
 Directors.

REPORT OF THE CONDITION OF THE  
**CITY DEPOSIT BANK**

Of Pittsburgh, Penn and Center avenues, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:  
 RESOURCES.

Reserve fund:		
Cash, specie and notes..	\$ 118,011 00	
Due from approved re- serve agents .....	457,249 73	

Nickels and cents .....		576,260 73
Checks and cash items .....		320 27
Assets held free viz:		13,779 07

Bills discounted upon one name .....	2,843 40	
Bills discounted upon two or more names.....	1,419,299 27	

Time loans with collateral.....	1,422,142 67	
Loans on call with collateral.....	654,213 23	
Loans on call upon two or more names .....	96,657 34	
Loans secured by bonds and mort- gages .....	91,650 27	
Bonds, stocks, etc., schedule D.....	1,166,329 35	
Mortgages and judgments of record, schedule D-2 .....	1,081,227 14	
Office building and lot .....	190,690 00	
Other real estate .....	193,443 60	
Furniture and fixtures .....	121,012 75	
Overdrafts .....	11,678 22	
	1 41	

Total .....	\$5,623,406 11	
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LIABILITIES.

Capital stock paid in .....	\$ 200,000 00	
Surplus fund .....	600,000 00	

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Undivided profits, less expenses and taxes paid .....	\$3,351 00
Individual deposits subject to check .....	\$1,604,851 88
Time certificates of deposit .....	116,806 66
Saving fund deposit .....	2,542,733 02
Deposits, municipal .....	154,000 00
Certified checks .....	4,815 59
Cashier's checks outstanding .....	16,736 06
Dividends unpaid .....	4,739,943 21
	111 00

Total ..... \$5,623,406 11  
 State of Pennsylvania, County of Allegheny, ss:  
 I, H. W. Ludebuehl, cashier of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

H. W. LUDEBUEHL, Cashier.

Subscribed and sworn to before me this 5th day of November, 1913.

IDA L. SHERRER, Notary Public.

Correct—Attest: JAMES R. MELLON,  
 D. J. KENNEDY,  
 JAMES A. JOHNSTON,  
 Directors.

### REPORT OF THE CONDITION OF THE DOLLAR SAVINGS BANK

No. 338-344 Fourth ave., Pittsburgh, Allegheny County, Pa., at the close of business November 1, 1913:

#### RESOURCES.

Reserve fund:	
Cash, specie and notes. \$	167,469 25
Due from approved reserve agents .....	2,442,103 83
Legal securities at par .....	600,000 00
Nickels and cents .....	\$ 3,209,573 13
Checks and cash items .....	1 15
Loans on call with collateral .....	5,445 16
Loans secured by bonds and mortgages .....	1,382,605 00
Bonds, stocks, etc., Schedule D....	14,000 00
Mortgages and judgments of record .....	18,296,284 94
Office building and lot .....	9,270,987 84
Other real estate .....	300,000 00
Miscellaneous assets .....	270,405 08
Total .....	46,192 45
	\$32,795,494 80

#### LIABILITIES.

Surplus fund .....	\$ 1,081,568 10
Undivided profits, less expenses and taxes paid .....	584,913 83
Savings fund deposit .....	31,128,944 24
Miscellaneous liabilities .....	68 63

Total ..... \$32,795,494 80  
 State of Pennsylvania, County of Allegheny, ss:  
 I, Stephen C. McCandless, treasurer of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

S. C. McCANDLESS, Treasurer.

Subscribed and sworn to before me this 5th day of November, 1913.

CARL K. DEVLIN, Notary Public.

(My commission expires March 29, 1917.)  
 Correct—Attest: JOHN G. ROBINSON,  
 A. C. McCALLAM,  
 D. C. NOBLE,  
 Trustees.

### REPORT OF THE CONDITION OF THE FARMERS DEPOSIT SAVINGS BANK

Of Pittsburgh, corner Fifth avenue and Wood street, of Allegheny County, Pa., at the close of business November 1, 1913:

#### RESOURCES.

Reserve fund:	
Cash, specie and notes..	\$115,315 00
Due from approved reserve agents .....	429,358 09
Nickels and cents .....	\$544,673 09
Checks and cash items .....	70 84
Bills discounted: Upon one name...	17,558 16
Time loans with collateral .....	505,283 69
Loans on call with collateral .....	211,637 50
Loans on call upon one name .....	732,134 67
Loans on call upon two or more names .....	60,800 00
Loans secured by bonds and mortgages .....	310,000 00
Bonds, stocks, etc., Schedule D....	204,550 00
Mortgages and judgments of record .....	3,470,224 56
Schedule D-2 .....	142,800 00
Furniture and fixtures .....	640 00
Miscellaneous assets .....	28,656 11
Total .....	\$6,229,028 62

#### LIABILITIES.

Capital stock paid in .....	\$100,000 00
Undivided profits, less expenses and taxes paid .....	424,700 18
Savings fund deposits .....	5,666,502 54
Miscellaneous liabilities .....	37,825 90

Total ..... \$6,229,028 62  
 State of Pennsylvania, County of Allegheny, ss:  
 I, Edward B. Coll, cashier of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

EDWARD B. COLL, Cashier.

Subscribed and sworn to before me this fifth day of November, 1913.

ALICE A. TRILL, Notary Public.

Correct—Attest: T. H. GIVEN,  
 HAY WALKER, JR.,  
 D. M. CLEMSON,  
 Directors.

### REPORT OF THE CONDITION OF THE FIFTH AVENUE BANK

Of Pittsburgh, No. 1349-1351 Fifth avenue, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

#### RESOURCES.

Reserve fund:	
Cash, specie and notes....	\$37,260 90
Due from approved reserve agents .....	139,152 63
Legal securities at par....	5,000 00
Nickels and cents .....	\$181,413 53
Checks and cash items .....	155 38
Due from banks and trust companies not reserve .....	88 29
Total .....	1,311 14

Assets held free, viz:	
Bills discounted: Upon one name	\$10,000 00
Bills discounted: Upon two or more names.....	344,287 35
	<u>354,287 35</u>
Time loans with collateral.....	26,613 50
Loans on call with collateral.....	110,031 25
Loans on call upon one name.....	18,400 00
Loans on call upon two or more names .....	28,499 00
Loans secured by bond and mortgages .....	268,308 29
Bonds, stocks, etc., schedule D.....	17,787 50
Mortgages and judgments of record, schedule D-2 .....	45,150 00
Office building and lot .....	45,900 00
Other real estate .....	10,747 40
Furniture and fixtures .....	5,800 00
Overdrafts .....	444 70
Miscellaneous assets .....	3,875 00
Book value of reserve securities above par .....	181 25
Total .....	<u>\$1,119,043 58</u>

LIABILITIES.

Capital stock paid in .....	\$100,000 00
Surplus fund .....	85,000 00
Undivided profits, less expenses and taxes paid .....	16,894 26
Individual deposits subject to check .....	\$339,553 43
Individual deposits, time.....	556,334 51
Demand certificates of deposit .....	40 00
Time certificates of deposit .....	18,943 95
Certified checks .....	53 59
Cashier's checks outstanding .....	1,186 84
	<u>916,111 82</u>
Dividends unpaid .....	1,037 50
Total .....	<u>\$1,119,043 58</u>

State of Pennsylvania, County of Allegheny, ss: I, L. G. Klaus, cashier of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

L. G. KLAUSS,  
Cashier.

Subscribed and sworn to before me this 5th day of November, 1913.

PHILIP LIPPERT, Notary Public.

Correct—Attest: JOHN R. RIESMEYER,  
JOHN EHRLINGER,  
JOHN B. KAERCHER,  
Directors.

REPORT OF THE CONDITION OF THE

FREEHOLD BANK

Of Pittsburgh, Pa., No. 317 Fourth avenue, Allegheny County, Pennsylvania, at the close of business November 1, 1913:

RESOURCES.

Reserve Fund:	
Cash, specie and notes...	\$85,000 00
Due from approved reserve agents .....	384,471 94
	<u>\$469,471 94</u>
Assets held free, viz:	
Bills discounted, upon one name .....	\$222,150 00
Bills discounted, upon two or more names...	1,315,018 81
	<u>1,537,168 81</u>
Time loans with collateral.....	53,745 54
Loans on call with collateral.....	86,433 00
Loans on call upon one name.....	15,023 77
Loans on call upon two or more names .....	2,900 00
Bonds, stocks, etc., schedule D.....	265,217 59
Other real estate .....	6,187 71
Miscellaneous assets .....	52 34
Total .....	<u>\$2,436,200 70</u>

LIABILITIES.

Capital stock paid in .....	\$200,000 00
Surplus fund .....	1,000,000 00
Undivided profits, less expenses and taxes paid .....	29,511 53
Individual deposits subject to check .....	\$15,338 40
Time certificates of de-	

posit .....	10,000 00
Deposits, Commonwealth of Pennsylvania .....	30,000 00
Deposits, municipal .....	1,151,250 77
Cashier's checks outstanding .....	100 00
	<u>1,206,689 17</u>

Total .....

State of Pennsylvania, County of Allegheny, ss: I, A. D. Robb, cashier of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

A. D. ROBB, Cashier.  
Subscribed and sworn to before me this 5th day of November, 1913.

GEO. D. TINDLE, Notary Public.  
Correct—Attest: JOHN A. BELL,  
A. E. SUCCOP,  
JEROME HILL,  
Directors.

REPORT OF THE CONDITION OF THE  
GERMAN SAVINGS AND DEPOSIT BANK

Of Pittsburgh, No. 1401-3 Carson street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913.

RESOURCES.

Reserve fund:	
Cash, specie and notes...	\$ 66,402 50
Due from approved reserve agents .....	355,083 94
Legal securities at par...	87,600 00
Nickels and cents.....	648 63
Checks and cash items..	5,133 74
Due from banks and trust companies, not reserve..	3,379 07
	<u>\$ 618,247 78</u>

Assets held free, viz:	
Bills discounted: Upon two or more names.....	\$355,405 94
Time loans with collateral	168,071 05
Loans on call with collateral .....	794,016 88
Loans on call upon one name .....	7,500 00
Loans on call upon two or more names.....	93,291 00
Loans secured by bonds and mortgages.....	872,458 77
	<u>2,790,743 64</u>

Bonds, stocks, etc., schedule D.....	\$455,907 84
Mortgages and judgments of record, schedule D-2..	699,914 17
	<u>1,155,822 01</u>

Office building and lot.....	93,635 48
Other real estate .....	102,889 04
Overdrafts .....	1,051 90
Book value of reserve securities above par.....	5,073 60
Total .....	<u>\$4,673,463 55</u>

LIABILITIES.

Capital stock paid in.....	\$ 200,000 00
Surplus fund.....	450,000 00
Undivided profits, less expenses and taxes paid..	33,932 14
	<u>\$ 683,932 14</u>

Individual deposits subject to check.....	\$ 564,267 51
Saving fund deposit.....	3,391,430 97
Deposits, municipal.....	20,568 27
Certified checks.....	516 00
Cashier's checks outstanding .....	2,477 12
	<u>3,979,258 87</u>

Due to banks and trust companies, etc., not reserve.....	10,076 44
Dividends unpaid.....	196 00
Total .....	<u>\$4,673,463 45</u>

State of Pennsylvania, County of Allegheny, ss: I, A. P. Miller, cashier of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

A. P. MILLER, Cashier.  
Subscribed and sworn to before me this 5th day of November, 1913.

B. L. SUCCOP, Notary Public.  
[My commission expires February 21, 1915.]

Correct—Attest: JOHN WEILERSBACHER,  
GEO. E. LORCH,  
J. E. ROTH,  
Directors.

**REPORT OF THE CONDITION OF THE  
GERMANIA SAVINGS BANK**

Of Pittsburgh, No. 423 Wood street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

**RESOURCES.**

Cash, specie and notes.....	\$134,554 65
Due from approved reserve agents .....	635,101 76
Legal securities at par.....	211,000 00
	<u>\$1,030,656 41</u>
Nickels and cents.....	202 69
Checks and cash items.....	33,690 09
Securities pledged for special deposits	20,000 00
Bills discounted:	
Upon one name.....	\$776,915 00
Upon two or more names.....	297,649 78
	<u>1,074,564 78</u>
Time loans with collateral.....	1,204,353 90
Loans on call with collateral.....	2,140,257 36
Loans on call upon two or more names .....	45,900 00
Loans secured by bonds and mortgages .....	14,500 00
Bonds, stocks, etc., Schedule D.....	946,265 00
Mortgages and judgments of record, Schedule D-2.....	1,767,520 75
Office building and lot.....	356,059 00
Other real estate.....	97,266 20
Furniture and fixtures.....	9,941 60
Overdrafts .....	473 37
Book value of reserve securities above par.....	1,423 75
Total .....	<u>\$8,743,074 90</u>

**LIABILITIES.**

Capital stock paid in.....	\$ 150,000 00
Surplus fund .....	300,000 00
Undivided profits, less expenses and taxes paid.....	246,718 85
Individual deposits subject to check.....	\$1,003,962 72
Individual deposits, time.....	6,592,824 86
Time certificates of deposit .....	307,986 24
Deposits, U. S. postal savings .....	7,882 46
Deposits, municipal.....	112,500 00
Certified checks.....	6,083 33
Cashier's checks outstanding .....	107 93
	<u>\$8,031,347 54</u>
Dividends unpaid .....	420 00
Miscellaneous liabilities.....	14,588 51
Total .....	<u>\$8,743,074 90</u>

State of Pennsylvania, County of Allegheny, ss: I, A. E. NIEMANN, treasurer of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

A. E. NIEMANN, Treasurer.  
Subscribed and sworn to before me this fifth day of November, 1913.  
H. E. SEIBERT, Notary Public.  
Correct—Attest: A. E. SUCCOP,  
E. H. JENNINGS,  
L. A. MEYRAN,  
Directors.

**REPORT OF THE CONDITION OF THE  
HOMEWOOD PEOPLES  
BANK**

Of Pittsburgh, Pa., No. 618 Homewood avenue, of Allegheny County, Pennsylvania, at the close of business November 1, 1913.

**RESOURCES.**

Reserve fund:	
Cash, specie and notes.....	\$13,934 00
Due from approved reserve agents.....	52,659 18
Nickels and cents .....	320 20
Checks and cash items .....	300 00
Assets held free, viz:	

Bills discounted: Upon one name .....	\$153,000 00
Bills discounted: Upon two or more names .....	219,863 19
	<u>377,863 19</u>
Time loans with collateral.....	22,074 50
Loans on call with collateral.....	55,710 02
Loans on call upon two or more names .....	13,736 00
Loans secured by bonds and mortgages .....	45,350 00
Bonds, stocks, etc., schedule D.....	34,575 00
Mortgages and judgments of record, schedule D-2 .....	18,380 00
Office building and lot .....	31,726 44
Other real estate .....	23,532 97
Furniture and fixtures .....	9,500 00
Overdrafts .....	37 75
Miscellaneous assets .....	2,331 22
Total .....	<u>\$701,484 47</u>

**LIABILITIES.**

Capital stock paid in .....	\$50,000 00
Surplus fund .....	19,000 00
Undivided profits, less expenses and taxes paid .....	29,410 49
Individual deposits subject to check.....	251,571 79
Time certificates of deposit.....	16,500 00
Saving fund deposit .....	321,772 67
Deposits, municipal .....	15,000 00
Certified checks .....	5,000 54
Cashier's checks outstanding .....	2,210 98
Dividends unpaid .....	18 00
Total .....	<u>\$701,484 47</u>

State of Pennsylvania, County of Allegheny, ss: I, Charles F. HOCHBERG, cashier of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

CHAS. F. HOCHBERG, Cashier.  
Subscribed and sworn to before me this 6th day of November, 1913.  
J. G. KAISER, Notary Public.  
Correct—Attest: HARRISON NESBIT,  
C. E. LINDEMAN,  
JAMES M. CLARK,  
Directors.

**REPORT OF THE CONDITION OF THE  
IRON AND GLASS DOLLAR  
SAVINGS BANK OF BIRMINGHAM**

Of Pittsburgh, No. 1115 Carson street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

**RESOURCES.**

Reserve fund:	
Cash, specie and notes.....	\$34,260 00
Due from approved reserve agents .....	189,545 00
Legal securities at par.....	125,000 00
	<u>\$298,805 00</u>
Nickels and cents .....	1,631 64
Checks and cash items .....	20,579 06
Due from banks and trust companies, not reserve .....	62,851 19
Securities pledged for special deposits .....	17,572 00
Assets held free, viz:	
Bills discounted: Upon one name .....	\$20,000 00
Bills discounted: Upon two or more names.....	230,017 78
	<u>250,017 78</u>
Time loans with collateral.....	201,955 67
Loans on call with collateral.....	307,558 69
Loans on call upon one name.....	10,000 00
Loans on call upon two or more names .....	15,565 00
Loans secured by bonds and mortgages .....	217,575 00
Bonds, stocks, etc., schedule D.....	995,507 00
Mortgages and judgments of record, schedule D-2 .....	89,425 36
Office building and lot.....	45,839 29
Other real estate .....	15,830 51
Furniture and fixtures .....	4,500 90
Overdrafts .....	73 37
Total .....	<u>\$2,555,286 56</u>

LIABILITIES	
Capital stock paid in .....	\$172,700 00
Surplus fund .....	250,000 00
Undivided profits, less expenses and taxes paid .....	91,777 57
Individual deposits subject to check .....	\$373,646 92
Individual deposits, time .....	1,515,754 50
Time certificates of deposit .....	7,378 70
Deposits, U. S. postal savings .....	7,944 88
Deposits, municipal .....	128,139 95
Certified checks .....	708 74
Cashier's checks outstanding .....	7,134 50
Dividends unpaid .....	2,040,707 99
	101 00
<b>Total</b> .....	<b>\$2,555,286 56</b>

State of Pennsylvania, County of Allegheny, ss: I, F. William Rudel, cashier of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

F. WILLIAM RUDEL, Cashier.  
 Subscribed and sworn to before me this 6th day of November, 1913.  
 JAS. N. BEMOUT, Notary Public.  
 Correct—Attest: JOHN GRAY,  
 HENRY YOST,  
 LOUIS F. WENTZ,  
 Directors.

RESOURCES.	
Reserve fund:	
Cash, specie and notes...	\$20,738 50
Due from approved reserve agents .....	142,722 31
Legal securities at par...	20,000 00
Nickels and cents.....	111 05
Checks and cash items...	75 00
	<b>\$183,646 86</b>
Assets held free, viz:	
Bills discounted upon one name .....	\$192,722 38
Bills discounted upon two or more names.....	347,779 92
Time loans with collateral.	79,825 00
Loans on call with collateral .....	109,687 50
Loans on call upon one name .....	7,743 37
Loans on call upon two or more names .....	500 00
Loans secured by bonds and mortgages .....	16,900 00
Bonds, stocks, etc., schedule D .....	50,985 77
Mortgages and judgments of record, schedule D-2....	98,975 00
Office building and lot....	905,118 94
Other real estate .....	\$23,000 00
	22,893 46
Overdrafts .....	45,893 16
	11 10
<b>Total</b> .....	<b>\$1,134,670 06</b>

**REPORT OF THE CONDITION OF THE LIBERTY SAVINGS BANK**

Of Pittsburg, No. 6101 Penn avenue, of Allegheny County, Pennsylvania, at the close of business, November 1, 1913:

RESOURCES.	
Reserve fund:	
Cash, specie and notes....	\$76,883 00
Legal securities at par....	30,000 00
	<b>\$ 106,883 00</b>
Nickels and cents .....	91
Checks and cash items.....	1,262 50
Due from banks and trust companies not reserve .....	165,280 31
Time loans with collateral.....	159,482 00
Loans on call with collateral.....	301,063 97
Loans secured by bonds and mortgages .....	506,449 37
Bonds, stocks, etc., Schedule D....	198,887 50
Mortgages and judgments of record, Schedule D-2 .....	11,700 00
Real estate .....	1,641 45
Accrued interest on loans and investments .....	13,785 30
<b>Total</b> .....	<b>\$1,466,436 32</b>

LIABILITIES.	
Capital stock paid in .....	\$ 100,000 00
Undivided profits, less expenses and taxes paid .....	45,627 55
Saving fund deposit.....	\$1,302,136 53
Deposits, Commonwealth of Pennsylvania .....	10,000 00
	<b>1,312,136 53</b>
Accrued interest on deposits.....	8,514 24
Miscellaneous liabilities .....	158 00
<b>Total</b> .....	<b>\$1,466,436 32</b>

State of Pennsylvania, County of Allegheny, ss: I, James F. Collins, cashier of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JAMES F. COLLINS, Cashier.  
 Subscribed and sworn to before me this 5th day of November, 1913.  
 IDA KREMER, Notary Public.  
 Correct—Attest: EDWARD M. BIGELOW,  
 H. P. KUHN,  
 H. H. WOODS,  
 Directors.

**REPORT OF THE CONDITION OF THE MANUFACTURERS BANK**

Of Pittsburgh, No. 1739 Carson street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

**LIABILITIES.**

Capital stock paid in.....	\$100,000 00
Surplus fund .....	150,000 00
Undivided profits, less expenses and profits paid....	45,169 18
	<b>\$295,169 18</b>

Individual deposits subject to check .....	\$335,479 82
Individual deposits, time...	433,265 56
Time certificates of deposit .....	1,320 00
Deposits, municipal .....	62,500 00
Certified checks .....	2,875 00
Cashier's checks outstanding .....	44 00
Dividends unpaid .....	835,284 38
Reserve for interest and taxes.....	2,416 50
	1,800 00
<b>Total</b> .....	<b>\$1,134,670 06</b>

State of Pennsylvania, County of Allegheny, ss: I, John C. Rudolph, cashier of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JOHN C. RUDOLPH, Cashier.  
 Subscribed and sworn to before me this 5th day of November, 1913.  
 ALBERT G. WALTER, Notary Public.  
 Correct—Attest: WM. E. SANKEY,  
 GEORGE J. KAMBACH,  
 D. P. BERG,  
 Directors.

**REPORT OF THE CONDITION OF THE MERCHANTS BANK**

Of Liberty and Sixth avenues, Pittsburgh, Allegheny County, Pennsylvania, at the close of business November 1, 1913:

RESOURCES.	
Reserve fund:	
Cash, specie and notes.....	\$ 9,557 80
Due from approved reserve agents .....	72,769 93
	<b>\$ 82,327 73</b>
Nickels and cents .....	415 16
Checks and cash items.....	1,718 55
Assets held free, viz:	
Bills discounted upon one name .....	\$ 38,735 11
Bills discounted upon two or more names .....	186,694 10
Time loans with collateral....	37,527 80
Loans on call with collateral	27,950 00
Loans on call upon one name	1,325 00
Loans on call upon two or more names .....	17,300 00
Loans secured by bonds and	



mortgages .....	44,888 85	
Bonds, stocks, etc. ....	24,742 30	
Mortgages and judgments of record .....	10,000 00	
Furniture and fixtures .....	389,163 16	
Overdrafts .....	4,127 51	
Accrued interest and insurance premiums .....	28 25	
	885 50	
<b>Total .....</b>	<b>\$478,666 06</b>	
<b>LIABILITIES.</b>		
Capital stock paid in .....	\$ 50,000 00	
Surplus fund .....	10,000 00	
Undivided profits less expenses and taxes paid .....	831 00	
Individual deposits subject to check .....	\$269,342 57	
Individual deposits, time .....	94,735 89	
Time certificates of deposit .....	11,190 00	
Certified checks .....	25,079 41	
Cashier's checks outstanding .....	1,066 43	
Due to banks and trust companies, etc., not reserve .....	16,206 88	
	417,621 18	
Reserve for taxes and interest .....	213 88	
<b>Total .....</b>	<b>\$478,666 06</b>	

State of Pennsylvania, County of Allegheny, ss:  
 I, J. S. M. PHILLIPS, cashier of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

J. S. M. PHILLIPS, Cashier.  
 Subscribed and sworn to before me this 5th day of November, 1913.  
 GORDON L. RUSSELL, Notary Public.  
 Correct—Attest: PAUL G. KLINGLER,  
 WM. H. GEISE,  
 RICHARD LAIRD,  
 Directors.

**REPORT OF THE CONDITION OF THE  
 NORTH AMERICAN SAVINGS  
 COMPANY**

Of Pittsburgh, Allegheny County, Pennsylvania, at the close of business November 1, 1913:

Due from banks and trust companies, not in reserve .....	\$ 3 71
Furniture and fixtures .....	85 00
Surplus .....	1,307 98
<b>Total .....</b>	<b>\$1,396 69</b>

<b>LIABILITIES.</b>	
Capital stock paid in .....	\$1,396 69
<b>Total .....</b>	<b>\$1,396 69</b>

State of Pennsylvania, County of Allegheny, ss:  
 I, W. P. Knight, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

W. P. KNIGHT, Treasurer.  
 Subscribed and sworn to before me this 7th day of November, 1913.  
 E. EVANS, Notary Public.  
 Correct—Attest: ANDREW W. HERRON,  
 H. C. BAIR,  
 V. Q. HICKMAN,  
 Directors.

**REPORT OF THE CONDITION OF THE  
 OHIO VALLEY BANK**

Of Northside, Pittsburgh, Nos. 638-640 Preble avenue, Allegheny County, Pennsylvania, at the close of business November 1, 1913.

<b>RESOURCES.</b>	
Reserve fund:	
Cash, specie and notes .....	\$24,050 46
Due from approved reserve agents .....	45,374 76
Legal securities at par .....	2,500 00
	\$71,925 21
Nickels and cents .....	206 29
Checks and cash items .....	4,601 99
Assets held free, viz:	
Bills discounted upon one name .....	\$30,000 00
Bills discounted upon two	

Subscribed and sworn to before me this 6th day of November, 1913.  
 M. E. CONNOR, Notary Public.  
 Correct—Attest: WILLIAM J. JONES,  
 L. M. PLUMER,  
 J. J. TURNER,  
 Directors.

or more names .....	175,850 02	
	205,850 02	
Time loans with collateral .....	\$37,204 28	
Loans on call with collateral .....	126,370 04	
Loans on call upon one name .....	4,221 25	
Loans on call upon two or more names .....	6,959 91	
Loans secured by bonds and mortgages .....	15,635 00	
	190,390 48	
Bonds, stocks, etc., schedule D .....	127,604 25	
Mortgages and judgments of record, schedule D-2 .....	29,800 00	
Office building and lot .....	30,000 00	
Other real estate .....	5,353 36	
Furniture and fixtures .....	4,300 00	
Overdrafts .....	260 05	
Interest earned .....	655 88	
Book value of reserve securities above par .....	30 00	
<b>Total .....</b>	<b>\$670,977 48</b>	

<b>LIABILITIES.</b>	
Capital stock paid in .....	\$100,000 00
Surplus fund .....	15,000 00
Undivided profits, less expenses and taxes paid .....	20,351 94
Individual deposits subject to check .....	\$196,925 27
Saving fund deposit .....	332,673 27
Cashier's checks outstanding .....	3,027 00
	532,625 54
Reserved for interest .....	3,000 00
<b>Total .....</b>	<b>\$670,977 48</b>

State of Pennsylvania, County of Allegheny, ss:  
 I, Jno. H. Bragdon, cashier of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JNO. H. BRAGDON, Cashier.  
 Subscribed and sworn to before me this 5th day of November, 1913.  
 RAPHAEL FRANK, Notary Public.  
 Correct—Attest: WM. HARTMAN,  
 C. C. PARK,  
 CHARLES MONHEIM,  
 Directors.

**REPORT OF THE CONDITION OF  
 PITTSBURGH BANK FOR  
 SAVINGS**

Of Pittsburgh, Pa., Fourth avenue and Smithfield street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

<b>RESOURCES.</b>	
Cash on hand .....	\$152,641 73
Due from banks .....	3,319,944 16
	\$3,472,585 89

Loans on call with collateral .....	3,571,307 36
Time loans .....	409,208 27
Investments, bonds, stocks, etc. ....	7,017,480 69
Mortgages and judgments of record .....	\$41,960 13
Real estate .....	67,410 88
Furniture and fixtures .....	30,000 00
Overdrafts .....	34 45
Interest accrued on investments, etc. ....	108,408 36
<b>Total .....</b>	<b>\$15,518,336 08</b>

<b>LIABILITIES.</b>	
Capital stock paid in .....	\$600,000 00
Surplus and undivided profits .....	264,882 13
Deposits subject to check \$1,242,512 79	
Time deposits .....	13,310,941 16
	14,553,453 95
Interest accrued to depositors .....	100,000 00
<b>Total .....</b>	<b>\$15,518,336 08</b>

State of Pennsylvania, County of Allegheny, ss:  
 I, A. N. Voegtly, treasurer of the above named company do solemnly swear that the above statement is true to the best of my knowledge and belief.

A. N. VOEGTLY, Treasurer.  
 Subscribed and sworn to before me this 6th day of November, 1913.  
 M. E. CONNOR, Notary Public.  
 Correct—Attest: WILLIAM J. JONES,  
 L. M. PLUMER,  
 J. J. TURNER,  
 Directors.

REPORT OF THE CONDITION OF THE  
**PARK BANK**

Of Pittsburgh, No. 6106 Penn avenue, of Allegheny County, Pennsylvania, at the close of business November 1, 1913.

RESOURCES.	
Reserve fund:	
Cash, specie and notes...	\$51,214 70
Due from approved reserve agents .....	173,659 32
	<u>\$224,874 02</u>
Nickels and cents.....	422 94
Due from banks and trust companies not reserve.....	7,048 60
Securities pledged for special deposits, Board of Education.....	34,675 47
Assets held free, viz:	
Bills discounted: Upon two or more names .....	634,275 81
Time loans with collateral.....	15,720 00
Loans on call with collateral.....	162,000 48
Loans on call upon two or more names .....	116,088 14
Loans secured by bonds and mortgages .....	32,495 00
Mortgages and judgments of record, Schedule D-2 .....	19,239 49
Other real estate.....	23,739 62
Furniture and fixtures.....	10,016 47
Overdrafts .....	294 33
Miscellaneous assets .....	1,059 24
<b>Total .....</b>	<b>\$1,281,999 61</b>

LIABILITIES.	
Capital stock paid in.....	\$50,000 00
Surplus fund .....	50,000 00
Undivided profits, less expenses and taxes paid .....	25,119 31
Individual deposits subject to check .....	\$536,242 89
Individual deposits, time.....	570,829 40
Demands certificates of deposit .....	13,660 00
Deposits, municipal .....	83,604 51
Certified checks .....	1,549 77
Cashier's checks outstanding .....	998 73
	<u>1,156,880 30</u>
<b>Total .....</b>	<b>\$1,281,999 61</b>

State of Pennsylvania, County of Allegheny, ss:  
I, J. S. Swartz, cashier of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
J. S. SWARTZ, Cashier.

Subscribed and sworn to before me this 5th day of November, 1913.  
IDA L. SHERER, Notary Public.  
Correct—Attest: J. A. WILSON,  
E. M. DIEBOLD,  
M. A. HANLON,  
Directors.

REPORT OF THE CONDITION OF THE  
**PEOPLES SAVINGS BANK**

Of Pittsburgh, cor. Fourth avenue and Wood street, of Allegheny County, Pennsylvania, at the close of business Saturday, November 1, 1913:

RESOURCES.	
Reserve Fund:	
Cash, specie and notes..	\$77,990 35
Due from approved reserve agents .....	864,036 56
Legal securities at par.....	100,000 00
	<u>\$1,042,026 91</u>
Nickels and cents .....	91 83
Checks and cash items .....	9,693 80
Time loans with collateral.....	338,241 00
Loans on call with collateral.....	1,756,158 46
Loans secured by bonds and mortgages .....	380,691 76
Bonds, stocks, etc., schedule D.....	5,836,098 70
Mortgages and judgments of record, schedule D-2 .....	2,536,493 28
Office building and lot .....	1,000,000 00
Other real estate .....	62,246 96
Overdrafts .....	8 09
Miscellaneous assets .....	104,448 19
<b>Total .....</b>	<b>\$12,566,198 98</b>

LIABILITIES.

Capital stock paid in .....	\$1,000,000 00
Surplus fund .....	1,000,000 00
Undivided profits, less expenses and taxes paid .....	9,449 40
Bond premium reserve .....	12,296 79
Individual deposits subject to check .....	\$889,484 11
Time certificates of deposit .....	451,997 77
Saving fund deposits.....	8,688,800 34
Deposits, Commonwealth of Pennsylvania .....	5,000 00
Deposits, U. S. postal savings .....	31,941 90
Deposits, municipal .....	154,000 00
Certified checks .....	2,000 00
Treasurer's checks outstanding .....	6,424 88
	<u>10,229,649 00</u>
Due to banks and trust companies, etc., not reserve .....	256,302 32
Miscellaneous liabilities .....	54,516 47
Book value of reserve securities below par .....	3,985 00

**Total .....** \$12,566,198 98  
State of Pennsylvania, County of Allegheny, ss:  
I, J. O. Miller, treasurer of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
J. O. MILLER, Treasurer.  
Subscribed and sworn to before me this 5th day of November, 1913.

ROBERT C. MOORE, Notary Public.  
[My commission expires April 17, 1915.]  
Correct—Attest: D. McK. LLOYD,  
F. C. PERKINS,  
D. LEET WILSON,  
Trustees.

REPORT OF THE CONDITION OF THE  
**POLITHANIA STATE BANK**

Of No. 1910 Carson street, Pittsburgh, Allegheny County, Pennsylvania, at the close of business November 1, 1913:

RESOURCES.	
Reserve fund:	
Cash, specie and notes.....	\$ 6,669 60
Due from approved reserve agents .....	20,432 52
	<u>\$ 27,102 12</u>
Nickels and cents .....	81 50
Checks and cash items.....	1,292 85
Due from banks and trust companies not reserve .....	1,012 42
Assets held free, viz:	
Bills discounted upon one name .....	\$ 2,850 00
Bills discounted upon two or more names .....	36,003 55
	<u>38,853 55</u>
Time loans with collateral .....	5,131 00
Loans on call upon one name.....	1,000 00
Loans on call upon two or more names .....	6,427 00
Loans secured by bonds and mortgages .....	75,225 00
Mortgages and judgments of record, Schedule D-2 .....	7,621 93
Office building and lot.....	16,000 00
Furniture and fixtures .....	2,710 00
Overdrafts .....	3 49
<b>Total .....</b>	<b>\$182,460 86</b>

LIABILITIES.	
Capital stock paid in.....	\$ 50,000 00
Surplus fund .....	2,745 00
Undivided profits, less expenses and taxes paid .....	1,952 19
Individual deposits subject to check .....	\$31,403 32
Saving fund deposit .....	96,089 40
Certified checks .....	202 50
Cashier's checks outstanding.....	68 45
	<u>127,763 67</u>

**Total .....** \$182,460 86  
State of Pennsylvania, County of Allegheny, ss:  
I, J. G. Millauckas, cashier of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

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J. G. MILLAUCKAS, Cashier.  
Subscribed and sworn to before me this 5th  
day of November, 1913.

ARTHUR EINERT, Notary Public.  
Correct—Attest: F. A. GOEDBCKE,  
H. W. EILER,  
B. W. WOSHNER,  
Directors.

### REPORT OF THE CONDITION OF THE PENNSYLVANIA SAVINGS BANK

Of Pittsburgh, Penn avenue and Butler street,  
of Allegheny County, Pennsylvania, at the  
close of business, November 1, 1913:

RESOURCES.	
Cash, specie and notes.....	\$9,341 80
Due from approved reserve agents .....	88,868 30
Nicks and cents .....	98,210 16
Bills discounted upon two or more names .....	6 96
Time loans with collateral .....	19,540 00
Loans on call with collateral.....	43,815 00
Loans secured by bonds and mort- gages .....	8,105 00
Bonds, stocks, etc., schedule D.....	281,220 00
Mortgages and judgments of record, schedule D-2 .....	509,199 80
Other real estate .....	18,050 00
Other real estate .....	4,319 66
<b>Total .....</b>	<b>\$982,466 52</b>

LIABILITIES.	
Capital stock paid in .....	\$100,000 00
Surplus fund .....	30,000 00
Undivided profits, less expenses and taxes paid .....	37,835 37
Saving fund deposit .....	814,631 15
<b>Total .....</b>	<b>\$982,466 52</b>

Total .....

State of Pennsylvania, County of Allegheny, ss:  
I, George N. Morgan, cashier of the above  
named company, do solemnly swear that the  
above statement is true to the best of my  
knowledge and belief.

GEO. N. MORGAN, Cashier.  
Subscribed and sworn to before me this 5th  
day of November, 1913.

J. ELMER McCAFFREY, Notary Public.  
Correct—Attest: R. M. DAVIS,  
C. W. DAVISON,  
JOSEPH S. SEAMAN,  
Directors.

### REPORT OF THE CONDITION OF THE WESTERN SAVINGS AND DEPOSIT BANK

Of 533 Smithfield street, Pittsburgh, of Alle-  
gheny County, Pa., at the close of business  
November 1, 1913:

RESOURCES.	
Reserve fund:	
Cash, specie and notes.....	\$ 44,092 80
Due from approved re- serve agents.....	113,701 53
Legal securities at par.....	53,500 00
	\$ 211,294 33
Nicks and cents.....	319 75
Checks and cash items.....	632 57
Securities pledged for bills payable..	54,571 25
Assets held free, viz:	
Bills discounted upon one name .....	\$ 2,410 00
or more names.....	926,311 57
Time loans with collateral.....	75,550 40
Loans on call with col- lateral .....	560,661 99
Loans on call upon two or more names.....	30,453 18
Loans secured by bonds and mortgages .....	72,125 75
Bonds, stocks, etc., schedule D.....	1,667,512 89
Mortgages and judgments of record, schedule D-2.....	130,432 91
Other real estate.....	193,850 00
Other real estate.....	79,745 79

Furniture and fixtures.....	19,392 00
Overdrafts .....	118 21
Book value of reserve securities above par.....	1,206 95
<b>Total .....</b>	<b>\$2,359,076 65</b>

LIABILITIES.	
Capital stock paid in.....	\$ 250,000 00
Surplus fund .....	250,000 00
Undivided profits, less expenses and taxes paid.....	143,421 58
Individual deposits subject to check.....	\$743,923 51
Individual deposits, time.....	763,456 88
Time certificates of deposit.....	33,526 81
Deposits, municipal.....	120,000 00
Cashier's checks outstanding .....	9,575 37
Dividends unpaid.....	1,675,432 57
Bills payable on time.....	172 50
	40,000 00
<b>Total .....</b>	<b>\$2,359,076 65</b>

Total .....

State of Pennsylvania, County of Allegheny, ss:  
I, Charles E. Schuetz cashier of the above-  
named company, do solemnly swear that the  
above statement is true, to the best of my  
knowledge and belief.

CHARLES E. SCHUETZ, Cashier.  
Subscribed and sworn to before me this 5th  
day of November, 1913.

JOHN M. PRESCOTT, JR.,  
Notary Public.  
Correct—Attest: JOHN DIMLING,  
FRANK BRUGGEMAN,  
HELWIG LANGE,  
Directors.

### REPORT OF THE CONDITION OF THE ROTH'S STATE BANK

Of Pittsburgh, No. 110 Smithfield street, of  
Allegheny County, Pennsylvania, at the close  
of business November 1, 1913.

RESOURCES.	
Reserve fund:	
Cash, specie and notes.....	\$8,169 50
Due from approved reserve agents .....	32,147 42
Nicks and cents .....	\$40,316 92
Checks and cash items .....	14 68
Due from banks and trust companies not reserve .....	1,801 89
Assets held free, viz:	
Bills discounted: Upon one name .....	643 97
or more names .....	\$13,472 65
Bills discounted: Upon two or more names .....	51,488 46
Time loans with collateral.....	64,961 11
Bonds, stocks, etc., schedule D.....	13,501 01
Other real estate .....	10,577 21
Miscellaneous assets .....	5,000 00
Miscellaneous assets .....	7,710 07
<b>Total .....</b>	<b>\$144,526 86</b>

LIABILITIES.	
Capital stock paid in .....	\$50,000 00
Undivided profits, less expenses and taxes paid .....	4,772 48
Individual deposits subject to check .....	\$67,674 31
Saving fund deposits .....	16,913 57
Miscellaneous liabilities .....	84,592 88
	5,161 50
<b>Total .....</b>	<b>\$144,526 86</b>

Total .....

State of Pennsylvania, County of Allegheny, ss:  
I, S. O. Friedman, cashier of the above-  
named company, do solemnly swear that the  
above statement is true to the best of my  
knowledge and belief.

S. O. FRIEDMAN, Cashier.  
Subscribed and sworn to before me this 6th  
day of November, 1913.

JACOB GREENBERGER, Notary Public.  
[My commission expires February 27, 1917.]  
Correct—Attest: S. F. LOEB,  
HERMAN FRANK,  
JACOB ROTH,  
Directors.

**REPORT OF THE CONDITION OF THE UNION SAVINGS BANK**

Of Pittsburgh, Fifth avenue and Grant street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

**RESOURCES.**

Reserve fund:	
Cash, specie and notes.....	\$127,596 50
Due from approved re-	
serve agents .....	815,114 27
	\$942,710 77
Nickels and cents .....	85 39
Checks and cash items.....	2,895 53
Due from banks and trust companies not reserve .....	14,810 13
Securities pledged for special deposits .....	800,000 00
Bills discounted:	
Upon one name.....	\$ 9,140 00
Upon two or more names 208,184 61	
	217,324 61
Time loans with collateral.....	123,061 65
Loans on call with collateral.....	661,249 26
Loans on call upon one name.....	1,600 00
Loans secured by bonds and mortgages .....	2,000 00
Bonds, stocks, etc., Schedule D....	7,681,892 60
Mortgages and judgments of record, Schedule D-2.....	305,500 00
Furniture and fixtures .....	25,682 28
Overdrafts .....	3 41
Miscellaneous assets .....	60,633 78
<b>Total .....</b>	<b>\$10,839,449 41</b>

**LIABILITIES.**

Capital stock paid in.....	\$ 1,000,000 00
Surplus fund .....	800,000 00
Undivided profits, less expenses and taxes paid .....	33,031 14
Individual deposits subject to check .....	\$1,113,918 24
Individual deposits, time 6,650,911 04	
Time certificates of deposit .....	168,827 06
Deposits, municipal .....	908,218 56
Certified checks .....	13,046 39
Cashier's checks outstanding .....	1,806 54
Due to banks and trust companies, etc., not reserve .....	1,000 99
	8,857,728 82
Dividends unpaid .....	15 00
Miscellaneous liabilities .....	98,644 45
<b>Total .....</b>	<b>\$10,839,449 41</b>

State of Pennsylvania, County of Allegheny, ss:  
I, E. V. Hays, cashier of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
E. V. HAYS, Cashier.  
Subscribed and sworn to before me this 5th day of November, 1913.  
VIOLA C. VON HOFEN, Notary Public.  
Correct—Attest: THOMAS LYNCH,  
WM. B. SCHILLER,  
H. C. M'ELDOWNEY,  
Directors.

Time loans with collateral.....	133,277 16
Loans on call with collateral.....	27,729 37
Loans on call upon one name.....	45,240 01
Loans on call upon two or more names .....	82,973 76
Loans secured by bonds and mortgages .....	245,456 00
Bonds, stocks, etc., Schedule D.....	38,840 00
Mortgages and judgments of record, Schedule D-2 .....	16,040 00
Office building and lot.....	132,631 27
Furniture and fixtures.....	33,360 00
Overdrafts .....	35 20
<b>Total .....</b>	<b>\$1,237,859 99</b>

**LIABILITIES.**

Capital stock paid in.....	\$50,000 00
Surplus fund .....	50,000 00
Undivided profit, less expenses and taxes paid .....	88,006 61
Individual deposits subject to check.....	\$392,874 31
Individual deposit, time.....	647,342 82
Time certificates of deposit .....	7,644 00
Certified checks .....	1,992 25
	1,049,853 38
<b>Total .....</b>	<b>\$1,237,859 99</b>

State of Pennsylvania, County of Allegheny, ss:  
I, J. A. Patterson, cashier of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
J. A. PATTERSON, Cashier.  
Subscribed and sworn to before me this 5th day of November, 1913.  
JAMES E. STORER, Notary Public.  
[My commission expires February 21, 1915.]  
Correct—Attest: W. R. TRUBY,  
F. H. HONNER,  
R. L. FINLEY,  
Directors.

**REPORT OF THE CONDITION OF THE WILKINSBURG BANK**

Of Wilkinsburg, No. 901 Wood street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913.

**RESOURCES.**

Reserve fund:	
Cash, specie and notes....	\$31,844 00
Due from approved reserve agents .....	99,674 88
	\$131,518 88
Nickels and cents.....	1,595 53
Checks and cash items.....	4,479 00
Due from banks and trust companies not reserve .....	1,455 70
Assets held free, viz:	
Bills discounted: Upon	
one name.....	\$81,250 00
Bills discounted: Upon two or more names.....	261,978 11
	343,228 11

**REPORT OF THE CONDITION OF THE  
DIAMOND SAVINGS BANK**

Of Pittsburgh, Pa., Fifth and Liberty avenues, of Allegheny County, Pennsylvania, at the close of business November 1, 1913.

**RESOURCES.**

<b>Reserve fund:</b>	
Cash specie and notes....	\$33,023 00
Due from approved re- serve agents.....	287,054 28
	<u>\$320,077 26</u>
Nickels and cents.....	535 00
Checks and cash items.....	2 50
Securities pledged for special de- posits .....	85,050 00
<b>Assets held free, viz:</b>	
Bills discounted, upon one name .....	\$541,000 00
Bills discounted, upon two or more names.....	605,005 17
	<u>1,146,005 17</u>
Time loans with collateral.....	137,793 78
Loans on call with collateral.....	363,738 17
Loans on call upon one name.....	2,615 00
Loans on call upon two or more names .....	104,350 00
Loans secured by bonds and mort- gages .....	45,200 00
Bonds, stocks, etc., Schedule D....	342,906 25
Mortgages and judgments of record.	39,377 27
Other real estate.....	5,330 02

Interest earned .....	11,825 14
<b>Total .....</b>	<u>\$2,604,805 56</u>

**LIABILITIES.**

Capital stock paid in.....	\$125,000 00
Surplus fund .....	125,000 00
Undivided profits, less ex- penses and taxes paid..	\$35,290 70
Individual deposits sub- ject to check .....	120,792 72
Time certificates of de- posit .....	65,243 00
Saving fund deposit.....	1,875,906 25
Deposits special .....	146,017 48
Deposits municipal .....	62,500 00
Cashier's checks outstand- ing .....	2,504 24
	<u>2,272,963 69</u>
Dividends unpaid .....	14 00
Unearned discount .....	11,676 04
Reserved for interest and taxes.....	34,942 13
<b>Total .....</b>	<u>\$2,604,805 56</u>

State of Pennsylvania, County of Allegheny, ss:  
I, L. E. Huseman, cashier of the above-  
named company, do solemnly swear that the  
above statement is true to the best of my  
knowledge and belief.

L. E. HUSEMAN, Cashier.  
Subscribed and sworn to before me this 5th  
day of November, 1913.

FERD H. PHILLIPS, Notary Public.  
Correct—Attest: W. B. RODGERS,  
WILLIAM PRICE,  
D. C. WILLS,  
Directors.

**STATE BANKS**

	—DEPOSITS.—			—SURPLUS AND PROFITS.—		
	Nov. 1, 1913.	May 1, 1913.	Nov. 2, 1912.	Nov. 1, 1913.	May 1, 1913.	Nov. 2, 1912.
Allegheny Valley Bank.....	\$847,143	\$791,133	\$655,390	\$47,365	\$46,529	\$47,421
All Nations Deposit Bank.....	864,431	823,798	773,835	44,113	40,861	38,995
Anchor Savings Bank.....	1,999,497	1,971,977	1,810,961	376,624	372,912	380,696
Arsenal Bank .....	967,995	863,604	892,009	204,428	197,461	190,817
Bank of Secured Savings.....	1,462,321	1,477,948	1,312,113	152,232	158,082	153,036
City Deposit Bank .....	4,740,054	4,610,621	4,000,612	683,352	659,458	676,342
Diamond Savings Bank.....	2,272,978	2,168,797	1,789,119	160,210	155,046	151,214
Dollar Savings Bank.....	31,128,944	29,923,452	29,039,044	1,666,482	1,633,715	1,630,539
Farmers Deposit Savings Bk...	5,666,503	5,687,956	5,194,668	424,700	388,196	359,918
Fifth Avenue Bank .....	917,149	852,416	770,907	101,894	97,198	91,901
Freehold Bank .....	1,206,689	643,770	928,864	1,029,512	1,063,533	1,054,746
German Savings & Dep. Bank.	3,979,455	3,949,229	3,834,000	488,932	505,735	515,573
Germania Savings Bank.....	8,031,768	8,014,046	7,501,460	546,719	545,814	501,184
Homewood Peoples Bank.....	612,065	563,235	507,790	39,410	34,663	32,240
Iron & Glass Dol. Sav. Bank..	2,040,708	1,991,384	1,846,646	341,778	345,341	342,905
Liberty Savings Bank .....	1,320,651	1,317,513	1,199,651	45,623	42,067	41,425
Manufacturers Bank .....	837,701	721,287	671,793	195,169	190,600	185,816
Merchants Bank .....	417,621	354,617	217,890	10,831	10,000	10,060
Ohio Valley Bank .....	529,599	535,660	467,693	35,352	32,438	31,669
Park Bank .....	1,156,830	1,014,975	924,607	75,119	63,217	62,919
Pennsylvania Savings Bank....	859,487	766,747	693,650	67,835	65,058	66,011
Peoples Savings Bank.....	10,485,951	10,823,478	10,037,599	1,009,449	1,105,381	1,093,576
Pittsburg Bank for Savings...	14,553,454	17,669,855	16,180,417	264,882	514,588	508,501
Polithania State Bank .....	127,764	111,181	81,427	4,697	3,136	2,745
Roth's State Bank .....	84,593	85,797	.....	4,772	22,660	.....
Union Savings Bank .....	8,857,754	8,445,498	7,864,497	383,061	854,109	830,462
Western Sav. & Deposit Bank.	1,675,655	1,702,489	1,465,590	393,422	381,957	377,628
<b>Totals.....</b>	<b>\$107,637,780</b>	<b>\$107,882,463</b>	<b>\$100,702,262</b>	<b>\$9,292,968</b>	<b>\$9,514,795</b>	<b>\$9,383,373</b>

**Statement of Condition of Trust Companies at Close of Business November 1, 1913.**

**REPORT OF THE CONDITION OF THE ALLEGHENY TRUST CO.**

Of Pittsburgh, No. 413 Federal street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

**RESOURCES.**

Reserve fund:		
Cash, specie and notes....	\$78,443 50	
Due from approved reserve agents .....	326,652 26	
Nickels and cents .....		\$406,095 76
Checks and cash items .....		464 67
Due from banks and trust companies, not in reserve .....		20,593 95
Assets held free, viz:		81,882 02
Commercial paper purchased: Upon one name.....	\$198,315 00	
Commercial paper purchased: Upon two or more names .....	259,655 98	
Loans upon call with collateral....		\$457,970 98
Time loans with collateral .....		785,536 44
Loans secured by bonds and mortgages .....		68,426 35
Bonds, stocks, etc.....		26,970 45
Mortgages and judgments of record .....		776,852 26
Office building and lot.....		75,435 19
Other real estate .....		157,504 57
Furniture and fixtures .....		2,000 00
Overdrafts .....		112 12
<b>Total .....</b>	<b>\$3,880,829 42</b>	

**LIABILITIES.**

Capital stock paid in.....	\$700,000 00
Surplus fund .....	350,000 00
Undivided profits, less expenses and taxes paid .....	12,516 85
Individual deposits subject to check (exclusive of trust funds and savings) .....	963,411 53
Deposits, saving fund .....	1,827,112 44
Deposits, municipal .....	22,566 65
Due to banks, trust companies, etc., not in reserve .....	2,181 27
Dividends unpaid .....	367 50
Treasurer's and certified checks outstanding .....	2,673 18
<b>Total .....</b>	<b>\$3,880,829 42</b>
Amount of trust funds invested.....	\$80,321 09
Amount of trust funds uninvested.....	8,322 65
<b>Total trust funds .....</b>	<b>\$88,643 74</b>

**CORPORATE TRUSTS.**  
 Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts .....

\$7,500 00  
 State of Pennsylvania, County of Allegheny, ss: I, Ralph B. Hansell, treasurer of the above-named company, do solemnly swear that the above statement is true, to the best of my knowledge and belief.  
 RALPH B. HANSELL, Treasurer.  
 Subscribed and sworn to before me this 6th day of November, 1913.  
 E. A. HESS, Notary Public.  
 Correct—Attest: WM. B. RODGERS, SAM'L M'KNIGHT, JOHN DEWAR, Directors.

**REPORT OF THE CONDITION OF THE AMERICAN DEPOSIT AND TRUST COMPANY**

Of Pittsburgh, Allegheny County, Pennsylvania, at the close of business November 1, 1913.

**RESOURCES.**

Due from banks and trust companies not in reserve .....	\$11,514 34
Assets held free, viz:	

Commercial paper purchased:  
 Upon one name .....\$34,300 68  
 Commercial paper purchased:  
 Upon two or more names... 30,744 00

Loans upon call with collateral.....	65,044 68
Loans secured by bonds and mortgages .....	27,504 22
<b>Total .....</b>	<b>\$110,063 44</b>

**LIABILITIES.**  
 Capital stock paid in..... \$87,500 00  
 Surplus fund .....

22,563 44	
<b>Total .....</b>	<b>\$110,063 44</b>

State of Pennsylvania, County of Allegheny, ss: I, C. B. Johnston, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
 C. B. JOHNSTON, Treasurer.  
 Subscribed and sworn to before me this 8th day of November, 1913.  
 EMMA L. VANDERMAST, Notary Public.  
 [My commission expires March 15, 1917.]  
 Correct—Attest: SAMUEL A. TAYLOR, G. J. SCHONDELMEYER, WM. L. BOND, JR., Directors.

**REPORT OF THE CONDITION OF THE BANKERS TRUST COMPANY**

Of Pittsburgh, No. 316 Fourth avenue, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

**RESOURCES.**

Checks and cash items .....	\$979 51
Due from banks and trust companies not in reserve .....	385 82
Loans upon call with collateral.....	5,185 00
Time loans with collateral .....	4,617 57
Loans secured by bonds and mortgages .....	2,533 13
Loans without collateral .....	32,972 79
Bonds, stocks, etc.....	84,192 50
Real estate .....	4,464 07
Furniture and fixtures .....	500 00
<b>Totals .....</b>	<b>\$185,830 29</b>

**LIABILITIES.**  
 Capital stock paid in .....

\$127,350 00	
Surplus fund .....	8,365 50
Undivided profits, less expenses and taxes paid .....	114 89
<b>Totals .....</b>	<b>\$135,830 29</b>

State of Pennsylvania, County of Allegheny, ss: I, John Murphy, treasurer of the above named company do solemnly swear that the above statement is true to the best of my knowledge and belief.  
 JOHN MURPHY, Treasurer.  
 Subscribed and sworn to before me this 6th day of November, 1913.  
 BERTHA J. JONES, Notary Public.  
 Correct—Attest: W. A. ROBERTS, J. A. LANGFITT, E. C. KLEINMAN, Directors.

**REPORT OF THE CONDITION OF THE CENTRAL TRUST COMPANY**

Of Pittsburgh, Pa., 2034 Penn avenue, Allegheny County, Pennsylvania, at the close of business November 1, 1913:

**RESOURCES.**

Reserve fund:		
Cash, specie and notes.....	\$37,280 00	
Due from approved reserve agents .....	151,956 03	
Nickels and cents .....		\$189,236 03
Checks and cash items.....		224 02
		264 88

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Assets held free, viz:	
Commercial paper purchased, Upon one name .....	\$4,765 19
Upon two or more names.....	\$162,115 25
	166,880 44
Loans upon call with collateral.....	318,101 38
Time loans with collateral.....	27,564 96
Loans secured by bonds and mort- gages .....	6,533 60
Loans without collateral .....	190 00
Bonds, stocks, etc. ....	103,897 50
Mortgages and judgments of record..	13,800 00
Office building and lot.....	50,000 00
Other real estate .....	18,700 00
Furniture and fixtures .....	7,840 16
Overdrafts .....	357 50
Total .....	\$898,590 46

## LIABILITIES.

Capital stock paid in.....	\$150,000 00
Surplus fund .....	50,000 00
Undivided profits, less expenses and taxes paid .....	20,467 68
Individual deposits subject to check (exclusive of trust funds and sav- ings) .....	466,953 73
Demand certificates of deposit (ex- clusive of trust funds and savings) ..	10,400 00
Deposits, saving fund .....	133,671 14
Deposits, municipal .....	50,000 00
Due to banks, trust companies, etc., not in reserve .....	10,836 54
Dividends unpaid .....	122 62
Treasurer's and certified checks out- standing .....	6,138 75
Total .....	\$898,590 46

Total .....

State of Pennsylvania, County of Allegheny, ss:  
I, Henry G. Hetzel, treasurer of the above-  
named company, do solemnly swear that the  
above statement is true to the best of my  
knowledge and belief.

HENRY G. HETZEL, Treasurer.

Subscribed and sworn to before me this 5th  
day of November, 1913.

JOSEPH WAHLSTROM, Notary Public.

Correct—Attest: JNO. S. McCORMICK,  
S. C. FOCER,  
JAS. M. FANNING,  
Directors.

REPORT OF THE CONDITION OF THE  
COLONIAL TRUST COMPANY

Of Pittsburgh, No. 317 Fourth avenue, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

## RESOURCES.

Reserve fund:	
Cash, specie and notes.....	\$ 355,205 25
Due from approved re- serve agents.....	2,702,165 75
	\$ 3,057,371 00
Nicks and cents.....	1,715 05
Checks and cash items.....	5,538 37
Due from banks and trust com- panies, not in reserve.....	295,094 66
Assets held free, viz:	
Commercial paper pur- chased upon one name .....	\$1,348,071 67
Commercial paper pur- chased upon two or more names.....	1,277,013 04
	\$ 2,625,084 71
Loans upon call with collateral.....	1,632,905 31
Time loans with collateral.....	2,384,043 29
Loans secured by bonds and mort- gages .....	168,876 53
Loans without collateral.....	26,000 00
Bonds, stocks, etc. ....	5,006,153 85
Mortgages and judgments of record.	36,184 24
Office building and lot.....	800,000 00
Other real estate .....	176,528 90
Furniture and fixtures .....	15,000 00
Overdrafts .....	378 09
Other assets not included in above.....	89,026 76
Total .....	\$16,314,900 76

## LIABILITIES.

Capital stock paid in.....	\$ 2,600,000 00
Surplus fund .....	2,600,000 00
Undivided profits, less expenses and	

taxes paid.....	615,844 50
Individual deposits subject to check (exclusive of trust funds and sav- ings) .....	4,415,969 25
Time certificates of deposit (exclu- sive of trust funds and savings) ..	346,618 35
Deposits, saving fund (exclusive of trust funds and savings).....	3,452,559 18
Deposits, Commonwealth of Penn- sylvania .....	150,000 00
Deposits, municipal .....	304,337 11
Due to banks, trust companies, etc., not in reserve.....	1,678,614 99
Dividends unpaid.....	5,225 50
Treasurer's and certified checks out- standing .....	145,731 88
Total .....	\$16,314,900 76

Amount of trust funds invested.....	\$7,911,081 30
Amount of trust funds uninvested..	520,504 02
Overdrafts .....	4,692 36
Total trust funds.....	\$8,436,277 68

## CORPORATE TRUSTS.

Total amount (i. e. face value) of  
trusts under deeds of trust or  
mortgages executed by corpora-  
tions to the company as trustee  
to secure issues of corporate  
bonds, including equipment  
trusts .....

Total amount of securities de-  
posited by corporations with the  
company as trustee to secure is-  
sues of collateral trust bonds....

State of Pennsylvania, County of Allegheny, ss:  
I, Homer C. Stewart, treasurer of the above-  
named company, do solemnly swear that the  
above statement is true to the best of my  
knowledge and belief.

HOMER C. STEWART, Treasurer.

Subscribed and sworn to before me this fifth  
day of November, 1913.

GEORGE D. TINDLE, Notary Public.

Correct—Attest: E. H. JENNINGS,  
JAS. C. CHAPLIN,  
E. V. BABCOCK,  
Directors.

REPORT OF THE CONDITION OF THE  
COMMONWEALTH TRUST  
COMPANY

Of Pittsburgh, No. 312 Fourth avenue, of Allegheny County, Pennsylvania, at the close of business November 1, 1913.

## RESOURCES.

Reserve Fund:	
Cash, specie and notes.....	\$167,139 30
Due from approved re- serve agents .....	423,775 06
Legal securities at par.....	80,000 00
Nicks and cents .....	464 24
Checks and cash items.....	80 53
	\$671,459 13
Due from banks and trust com- panies not in reserve .....	59,344 78
Securities pledged for special de- posits .....	43,862 22
Assets held free, viz:	
Commercial paper pur- chased, upon one name.....	\$74,529 83
Commercial paper pur- chased, upon two or more names .....	120,862 21
	195,392 04
Loans upon call with collateral....	1,132,778 32
Time loans with collateral.....	122,800 19
Loans secured by bonds and mort- gages .....	339,130 06
Loans without collateral .....	88,519 86
Bonds, stocks, etc. ....	4,583,816 81
Mortgages and judgments of record	811,777 11
Furniture and fixtures .....	62,500 00
Overdrafts .....	118 31
Other assets not included in above.....	1,000 00
Book value of reserve securities above par .....	12 60
Total .....	\$8,112,511 33

**LIABILITIES.**

Capital stock paid in .....	\$1,500,000 00
Surplus fund .....	1,000,000 00
Undivided profits, less expenses and taxes paid .....	591,893 54
Individual deposits subject to check (exclusive of trust funds and savings) .....	2,335,549 94
Time certificates of deposit (exclusive of trust funds and savings) ..	182,180 52
Deposits, savings fund (exclusive of trust funds and savings) .....	1,156,163 45
Deposits, Commonwealth of Pennsylvania .....	25,000 00
Deposits, U. S. postal savings .....	23,031 34
Deposits, municipal .....	633,642 40
Due to banks, trust companies, etc., not in reserve .....	616,907 59
Dividends unpaid .....	188 00
Treasurer's and certified checks outstanding .....	39,819 03
Other liabilities not included in above .....	349 99
Reserve for taxes .....	7,785 53
<b>Total .....</b>	<b>\$8,112,511 33</b>
Amount of trust funds invested .....	\$4,847,746 90
Amount of trust funds uninvested ..	317,339 83
Overdrafts .....	22,231 12
<b>Total trust funds .....</b>	<b>\$5,187,317 85</b>

**CORPORATE TRUSTS.**

Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts.....\$37,342,650 00

Total amount of securities deposited by corporations with the company as trustee to secure issues of collateral trust bonds..... 18,284,200 00

State of Pennsylvania, County of Allegheny, ss: I, Geo. D. Edwards, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

GEO. D. EDWARDS, Treasurer.  
Subscribed and sworn to before me this 5th day of November, 1913.

JOHN P. GETTMAN, Notary Public.  
[My commission expires February 21, 1915.]  
Correct—Attest: W. N. TAYLOR,  
JAS. F. KEENAN,  
A. J. KELLY, JR.,  
Directors.

**REPORT OF THE CONDITION OF THE CONTINENTAL TRUST COMPANY**

Of Pittsburgh, No. 246 Fourth avenue, of Allegheny County, Pennsylvania, at the close of business, November 1, 1913.

**RESOURCES.**

Reserve fund:	
Cash specie and notes.....	\$ 19,478 40
Due from approved reserve agents .....	110,688 42
<b>.....</b>	<b>\$ 130,166 82</b>
Nicks and cents .....	104 99
Checks and cash items.....	501 63
Securities pledged for special deposits .....	19,000 00
Assets held free, viz:	
Commercial paper purchased upon one name .....	10,326 60
Commercial paper purchased upon two or more names .....	139,193 61
<b>.....</b>	<b>149,520 21</b>
Loans upon call with collateral.....	173,042 45
Time loans with collateral .....	40,618 24
Loans secured by bonds and mortgages .....	305 00
Bonds, stocks, etc.....	290,868 33
Mortgages and judgments of record ..	288,893 47
Furniture and fixtures.....	11,027 00
Other assets not included in above..	216 86
<b>Total .....</b>	<b>\$1,104,265 05</b>

**LIABILITIES.**

Capital stock paid in.....	\$ 437,800 00
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Surplus fund .....	150,000 00
Undivided profits, less expenses and taxes paid .....	29,197 49
Individual deposits subject to check (exclusive of trust funds and savings) .....	215,848 33
Time certificates of deposit (exclusive of trust funds and savings) ..	28,800 00
Deposits, savings fund (exclusive of trust funds).....	81,899 81
Deposits, Commonwealth of Pennsylvania .....	10,000 00
Deposits, U. S. postal savings.....	19,708 70
Deposits, municipal .....	136,950 00
Due to banks, trust companies, etc., not in reserve .....	1,693 82
Dividends unpaid .....	170 50
Treasurer's and certified checks outstanding .....	1,196 40
<b>Total .....</b>	<b>\$1,104,265 05</b>

**CORPORATE TRUSTS.**

Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts.....\$ 675,000 00

State of Pennsylvania, County of Allegheny, ss: I, Jesse H. Morrow, treasurer of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JESSE H. MORROW, Treasurer.  
Subscribed and sworn to before me this 1st day of November, 1913.

EMMA M. HALL, Notary Public.  
Correct—Attest: A. H. BURCHFIELD,  
A. C. HOUSTON,  
J. F. M'NAUL,  
Directors.

**REPORT OF THE CONDITION OF THE DOLLAR SAVINGS FUND AND TRUST COMPANY**

Of Pittsburgh, No. 400 Federal street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913.

**RESOURCES.**

Reserve fund:	
Cash, specie and notes.....	\$ 50,746 00
Due from approved reserve agents .....	341,571 89
Legal securities at par.....	150,000 00
<b>.....</b>	<b>\$ 542,317 89</b>
Nicks and cents.....	1,159 23
Checks and cash items.....	15,483 62
Due from banks and trust companies not in reserve.....	11,014 83
Securities pledged for special deposits .....	23,981 10
Assets held free, viz:	
Commercial paper purchased upon one name..	\$ 6,032 35
Commercial paper purchased upon two or more names .....	111,018 34
<b>.....</b>	<b>117,050 69</b>
Loans upon call with collateral.....	2,142,483 52
Time loans and collateral.....	197,287 37
Loans secured by bonds and mortgages .....	164,494 90
Bonds, stocks, etc.....	2,418,820 31
Mortgages and judgments of record ..	1,164,426 39
Office building and lot.....	207,932 14
Other real estate .....	84,480 42
Overdrafts .....	829 28
Other assets not included in above ..	9,203 43
Book value of reserve securities above par .....	3,091 95
<b>Total .....</b>	<b>\$7,104,057 07</b>

**LIABILITIES.**

Capital stock paid in.....	\$1,000,000 00
Surplus fund .....	1,000,000 00
Undivided profits, less expenses and taxes paid .....	94,324 28
Individual deposits subject to check .....	\$ 944,784 79
Demand certificates of deposit .....	20,275 00
Time certificates of deposit .....	338,526 17

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Deposits, saving fund.....	3,318,235 83
Deposits, U. S. postal savings .....	13,500 70
Deposits, municipal .....	157,464 84
Dividends unpaid .....	99 00
Treasurer's and certified checks outstanding .....	216,846 46
	5,009,732 79
Total .....	\$7,104,057 07
Amount of trust funds invested.....	820,834 95
Amount of trust funds uninvested...	111,714 78
Overdrafts .....	3,632 85

Total trust funds..... 936,182 58  
 State of Pennsylvania, County of Allegheny, ss: I. E. R. Baldinger, treasurer of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

E. R. BALDINGER, Treasurer.  
 Subscribed and sworn to before me this 5th day of November, 1913.  
 L. H. M'CAHILL, Notary Public.  
 Correct—Attest: R. H. BOGGS,  
 F. BLUME,  
 GEORGE E. MEYER,  
 Directors.

REPORT OF THE CONDITION OF THE  
**DOMINION TRUST COMPANY**

Of Pittsburgh, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

RESOURCES.

Reserve fund:	
Cash, specie and notes.....	\$13,735 00
Due from approved reserve agents .....	55,811 35
	\$ 69,546 35
Nicks and cents .....	329 59
Checks and cash items.....	3 20
Due from banks and trust companies not in reserve.....	7,360 89
Assets held free viz:	
Commercial paper purchased: Upon one name..	\$ 21,983 99
Commercial paper purchased: Upon two or more names .....	132,289 74
	154,273 73
Loans upon call with collateral.....	54,862 84
Time loans with collateral.....	39,259 21
Loans secured by bonds and mortgages .....	16,762 50
Bonds, stocks, etc.....	2,872 48
Mortgages and judgments of record..	125,087 95
Other real estate .....	8,660 03
Furniture and fixtures .....	3,911 57
Overdrafts .....	94 83
Other assets not included in above....	1,134 60
Total .....	\$474,130 77

LIABILITIES.

Capital stock paid in.....	\$213,787 50
Surplus fund .....	4,963 22
Undivided profits, less expenses and taxes paid .....	738 61
Individual deposits subject to check (exclusive of trust funds and savings) .....	125,139 70
Time certificates of deposit (exclusive of trust funds and savings) ..	33,500 00
Deposits, saving fund (exclusive of trust funds and savings).....	34,715 79
Deposits, municipal .....	58,965 00
Due to banks, trust companies, etc., not in reserve .....	44 95
Treasurer's and certified checks outstanding .....	1,020 60
Other liabilities not included in above ..	1,255 50
Total .....	\$474,130 77
Amount of trust funds invested.....	\$388 00
Total trust funds .....	\$388 00

CORPORATE TRUSTS.

Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to

the company as trustee to secure issues of corporate bonds, including equipment trusts..... \$30,000 00  
 State of Pennsylvania, County of Allegheny, ss: I. J. A. Knox, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
 J. A. KNOX, Treasurer.

Subscribed and sworn to before me this 5th day of November, 1913.  
 GEO. P. KELLS, Notary Public.  
 Correct—Attest: CHRISTOPHER MAGEE, JR.,  
 W. A. HEMPHILL,  
 FRANK S. SHIELDS,  
 Directors.

REPORT OF THE CONDITION OF THE  
**EAST END SAVINGS AND TRUST COMPANY**

Of Pittsburgh, No. 6000 Penn ave., of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

RESOURCES.

Reserve fund—	
Cash, specie and notes....	\$44,527 50
Due from approved reserve agents.....	181,290 84
Legal securities at par....	14,000 00
	\$239,818 34
Nicks and cents.....	142 33
Checks and cash items.....	45 00
Commercial paper purchased:	
Upon one name.....	\$35,738 10
Upon two or more names .....	753,985 88
	789,723 88
Loans upon call with collateral.....	244,538 97
Time loans with collateral.....	54,935 87
Loans secured by bonds and mortgages .....	92,536 04
Bonds, stocks, etc.....	360,729 16
Mortgages and judgments of record..	260,387 27
Other real estate.....	27,650 62
Furniture and fixtures.....	\$0,281 20
Overdrafts .....	213 88
Total.....	\$2,101,002 66

LIABILITIES.

Capital stock paid in.....	\$250,000 00
Surplus fund.....	100,000 00
Undivided profits, less expenses and taxes paid.....	41,917 83
Individual deposits subject to check (exclusive of trust funds and savings) ..	\$660,557 01
Demand certificates of deposit (exclusive of trust funds and savings).....	9,800 00
Deposits, saving fund (exclusive of trust).....	\$95,120 00
Deposits, Commonwealth of Pennsylvania .....	40,000 00
Deposits, municipal.....	87,500 00
Dividends unpaid.....	60 00
Treasurer's and certified checks outstanding.....	6,319 46
	1,699,356 47
Reserved for taxes and interest.....	9,728 36
Total.....	\$2,101,002 66
Amount of trust funds invested.....	54,246 67
Amount of trust funds uninvested...	3,626 57
Overdrafts .....	12 96
Total trust funds.....	\$57,886 20

CORPORATE TRUSTS.

Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts..... \$625,000 00  
 State of Pennsylvania, County of Allegheny, ss: I. Paul C. Dunlevy, treasurer of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Subscribed and sworn to before me this 5th day of November, 1913.  
 IDA KREMER, Notary Public.

[My commission expires March 25, 1917.]  
 Correct—Attest: J. G. VILSACK,  
 ALBERT G. MÄNSMANN,  
 JAMES F. KEENAN,  
 Directors.

D. B. OLIVER,  
 CYRUS S. GRAY,  
 Directors.

**REPORT OF THE CONDITION OF THE FIDELITY TITLE AND TRUST COMPANY**

Of Pittsburgh, Nos. 341-343 Fourth avenue, of Allegheny County, in the State of Pennsylvania, at the close of business November 1, 1913:

**RESOURCES.**

Reserve fund:	
Cash, specie and notes.....\$407,437 00	
Due from approved re-serve agents .....	375,574 78
Legal securities at par.....	284,000 00
	\$ 1,567,011 78
Nickels and cents.....	124 28
Checks and cash items.....	1,321 43
Due from banks and trust companies, not in reserve.....	273,385 02
Securities pledged for special deposits .....	1,722,814 64
Loans upon call with collateral.....	5,048,952 39
Time loans with collateral.....	1,373,385 10
Loans secured by bonds and mortgages .....	233,050 00
Bonds, stocks, etc.....	8,848,581 62
Mortgages and judgments of record	314,809 09
Office building and lot.....	434,362 40
Other real estate.....	666,031 02
Other assets not included in above	226,588 81
Book value of reserve securities above par .....	854 60
<b>Total .....</b>	<b>\$20,751,772 27</b>

**LIABILITIES.**

Capital stock paid in.....	\$ 2,000,000 00
Surplus fund .....	3,000,000 00
Individual profits, less expenses and taxes paid.....	2,867,734 70
Individual deposits subject to check (exclusive of trust funds and savings) .....	5,681,080 74
Time certificates of deposit (exclusive of trust funds and savings) .....	1,445,028 60
Deposits, saving fund (exclusive of trust funds and savings).....	3,130,232 68
Deposits, municipal .....	1,473,995 01
Due to banks, trust companies, etc., not in reserve .....	1,044,389 01
Dividends unpaid .....	2,750 00
Treasurer's and certified checks outstanding .....	33,749 12
Other liabilities not included in above .....	22,812 32
<b>Total .....</b>	<b>\$20,751,772 27</b>
Amount of trust funds invested.....	\$63,883,842 85
Amount of trust funds uninvested..	466,556 86
Overdrafts .....	53,022 24
<b>Total trust funds.....</b>	<b>\$64,403,421 95</b>

**CORPORATE TRUSTS.**  
 Total amount (i. e., face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts .....

\$104,386,355 00  
 Total amount of securities deposited by corporations with the company as trustee to secure issues of collateral trust bonds.... 15,379,524 00  
 State of Pennsylvania, County of Allegheny, ss: I, Eugene Murray, treasurer of the above-named company, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

EUGENE MURRAY, Treasurer.  
 Subscribed and sworn to before me this 5th day of November, 1913.  
 CARL A. DEVLIN, Notary Public.  
 (My commission expires March 29, 1917.)  
 Correct—Attest: JAS. J. DONNELL,

**REPORT OF THE CONDITION OF THE FRANKLIN SAVINGS AND TRUST COMPANY**

Of Pittsburgh, Penn avenue and Twenty-ninth street, Allegheny County, Pennsylvania, at the close of business November 1, 1913:

**RESOURCES.**

Reserve fund:	
Cash, specie and notes .....	\$16,819 00
Due from approved reserve agents .....	32,795 34
	\$99,614 34
Nickels and cents .....	149 48
Checks and cash items .....	150 95
Due from banks and trust companies not in reserve .....	3,385 17
Assets held free, viz:	
Commercial paper purchased: Upon one name .....	\$2,450 00
Commercial paper purchased: Upon two or more names .....	281,646 54
	284,096 54
Loans upon call with collateral.....	169,707 00
Time loans with collateral .....	13,976 17
Loans secured by bonds and mortgages .....	23,406 36
Bonds, stocks, etc.....	40,621 83
Mortgages and judgments of record	69,210 00
Office building and lot .....	31,470 00
Other real estate .....	17,775 00
Furniture and fixtures .....	4,030 00
Overdrafts .....	3,308 10
Other assets not included in above....	1,356 81
<b>Total .....</b>	<b>\$769,257 75</b>

**LIABILITIES.**

Capital stock paid in .....	\$175,000 00
Surplus fund .....	50,000 00
Undivided profits, less expenses and taxes paid .....	26,997 42
Individual deposits subject to check (exclusive of trust funds and savings) .....	342,982 79
Time certificates of deposit (exclusive of trust funds and savings) .....	138 34
Deposits, saving fund (exclusive of trust funds and savings) .....	75,059 00
Deposits, Commonwealth of Pennsylvania .....	5,000 00
Deposits, municipal .....	56,250 00
Due to banks, trust companies, etc., not in reserve .....	4,720 52
Dividends unpaid .....	200 96
Treasurer's and certified checks outstanding .....	2,908 72
Bills payable on demand.....	20,000 00
<b>Total .....</b>	<b>\$769,257 75</b>
Amount of trust funds invested.....	1,500 00
Amount of trust funds uninvested....	1,655 03
State of Pennsylvania, County of Allegheny, ss: I, J. M. Stoner, Jr., treasurer of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.	

J. M. STONER, JR., Treasurer.  
 Subscribed and sworn to before me this 5th day of November, 1913.  
 A. G. SHARRA, Notary Public.  
 Correct—Attest: H. L. KREUSLER,  
 A. C. CANFIELD,  
 THOS. WARD,  
 Directors.

**REPORT OF THE CONDITION OF THE HAZELWOOD SAVINGS AND TRUST COMPANY**

Of 4801-4803 Second avenue, Pittsburgh, Allegheny County, Pennsylvania, at the close of business, November 1, 1913:

**RESOURCES.**

Reserve fund:	
Cash, specie and notes....	\$13,998 90
Due from approved re-serve agents.....	92,383 63
	\$106,382 53

Nickels and cents .....	126 20
Checks and cash items.....	3,526 71
Securities pledged for special deposits .....	7,178 50
Commercial paper purchased: Upon one name .....	15,178 65
Upon two or more names. 254,152 95	
	369,331 60
Loans upon call with collateral.....	75,834 00
Time loans with collateral.....	33,204 00
Loans secured by bonds and mortgages .....	47,192 75
Bonds, stocks, etc. ....	197,393 88
Mortgages and judgments of record..	150,059 73
Office building and lot .....	34,000 00
Other real estate .....	500 00
Furniture and fixtures .....	4,000 00
Overdrafts .....	353 90
Other assets not included in above..	3,263 40
Total .....	\$1,037,097 10

<b>LIABILITIES.</b>	
Capital stock paid in .....	\$165,400 00
Surplus fund .....	70,000 00
Undivided profits, less expenses and taxes paid .....	27,763 98
Individual deposits subject to check (exclusive of trust funds and savings) .....	291,446 81
Time certificates of deposit (exclusive of trust funds and savings) .....	1,200 00
Deposits, saving fund (exclusive of trust) .....	414,726 62
Deposits, U. S. postal savings .....	6,300 00
Deposits, municipal .....	58,850 00
Treasurer's and certified checks outstanding .....	1,409 69
Total .....	\$1,037,097 10

Total amount (i. e., face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts..... \$100,000 00

Total amount of securities deposited by corporations with the company as trustee to secure issues of collateral trust bonds..... 100,000 00

State of Pennsylvania, County of Allegheny, ss: I, L. Z. Birmingham, treasurer of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

L. Z. BIRMINGHAM, Treasurer.  
Subscribed and sworn to before me this 5th day of November, 1913.

L. Z. BIRMINGHAM, JR.,  
Notary Public.  
Correct—Attest: W. H. BARKER,  
F. C. KOHNE,  
W. D. O'BRIEN,  
Directors.

### REPORT OF THE CONDITION OF THE HILL TOP SAVINGS AND TRUST COMPANY

Of Pittsburgh, Arlington and Warrington avenues, of Allegheny County, Pa., at the close of business November 1, 1913:

<b>RESOURCES.</b>	
Reserve fund:	
Cash, specie and notes..	\$ 23,135 00
Due from approved reserve agents .....	101,498 30
Legal securities at par..	10,000 00
	134,633 30
Nickels and cents.....	138 71
Checks and cash items.....	12,274 00
Assets held free, viz:	
Commercial paper purchased upon one name....	\$ 3,326 04
Commercial paper purchased upon two or more names .....	216,556 69
	219,882 73
Loans upon call with collateral.....	171,404 98
Time loans with collateral.....	15,997 10
Loans secured by bonds and mortgages .....	32,549 05

Bonds, stocks, etc.....	225,262 47
Mortgages and judgments of record.	278,500 00
Office building and lot.....	56,000 00
Furniture and fixtures.....	7,877 58
Overdrafts .....	832 27
Accrued interest .....	281 38
Book value of reserve securities above par .....	297 50
Total .....	\$1,153,931 07

<b>LIABILITIES.</b>	
Capital stock paid in.....	\$ 150,000 00
Surplus fund .....	70,000 00
Undivided profits, less expenses and taxes paid .....	10,602 98
Reserved for interest and taxes.....	8,256 50
Individual deposits subject to check (exclusive of trust funds and savings) .....	323,339 38
Deposits, saving fund (exclusive of trust funds and savings).....	520,128 40
Deposits, municipal .....	66,119 31
Dividends unpaid .....	84 99
Treasurer's checks outstanding.....	5,239 51
Total .....	\$1,153,931 07
Amount of trust funds invested....	\$ 80,980 00
Amount of trust funds uninvested..	7,091 25

Total trust funds.....\$ 88,061 25

State of Pennsylvania, County of Allegheny, ss: I, A. H. Bregenzler, Jr., treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

A. H. BREGENZLER, JR., Treasurer.  
Subscribed and sworn to before me this 5th day of November, 1913.

JOSEPH N. PATTON, Notary Public.  
Correct—Attest: LOUIS H. FREDERICK,  
JAMES A. GRIFFITH,  
CHAS. F. BARR,  
Directors.

### REPORT OF THE CONDITION OF THE MANCHESTER SAVINGS BANK & TRUST COMPANY

Of Pittsburgh, Pa., at 1312 Beaver avenue, Allegheny County, Pennsylvania, at the close of business November 1, 1913:

<b>RESOURCES.</b>	
Reserve fund:	
Cash, specie and notes..	\$ 26,060 75
Due from approved reserve agents .....	145,022 86
	171,083 61
Nickels and cents .....	211 72
Checks and cash items .....	33 82
Securities pledged for special deposits .....	91,100 35
Assets held free, viz:	
Commercial paper purchased: Upon one name\$	5,438 00
Commercial paper purchased upon two or more names .....	211,112 49
	216,550 49

Loans upon call with collateral.....	367,839 28
Time loans with collateral.....	63,571 13
Loans secured by bonds and mortgages .....	36,690 50
Loans without collateral .....	15,339 77
Bonds, stocks, etc. ....	228,927 48
Mortgages and judgments of record	296,452 73
Other real estate .....	30 022 11
Furniture and fixtures .....	1,773 65
Overdrafts .....	48, 84
Other assets not included in above	2,234 31
Total .....	\$1,521,878 09

<b>LIABILITIES.</b>	
Capital stock paid in.....	\$ 250,000 00
Surplus fund .....	50,000 00
Undivided profits, less expenses and taxes paid .....	51,587 40
Individual deposits subject to check (exclusive of trust funds and savings) .....	469,888 54
Time certificates of deposit (exclusive of trust funds and savings).....	14,800 00
Deposits, saving fund (exclusive of	

trust fund and savings) .....	531,427 95
Deposits, Commonwealth of Penn- sylvania .....	10,028 49
Deposits, municipal .....	140,289 50
Dividends unpaid .....	12 75
Treasurer's and certified checks out- standing .....	1,343 46
Other liabilities not included in above	2,500 00
<b>Total</b> .....	<b>\$1,521,878 09</b>
Amount of trust funds invested.....	\$38,150 00
Amount of trust funds uninvested.....	1,981 27
Overdrafts .....	193 06
<b>Total, trust funds</b> .....	<b>\$40,324 33</b>

**CORPORATE TRUSTS.**  
Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equip- ment trusts .....\$300,000 00  
State of Pennsylvania, County of Allegheny, ss:  
I, Otto F. Mayer, treasurer of the above- named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
OTTO F. MAYER, Treasurer.  
Subscribed and sworn to before me this 5th day of November, 1913.  
F. P. KOHEN, Notary Public.  
Correct—Attest: W. A. SEILING,  
EDW. HEER,  
G. C. GERWIG,  
Directors.

**REPORT OF THE CONDITION OF  
METROPOLITAN TRUST  
COMPANY**

Of Pittsburgh, No. 4740 Liberty avenue, Allegheny County, Pennsylvania, at the close of business November 1, 1913.

<b>RESOURCES.</b>	
Reserve fund:	
Cash, specie and notes.....	\$17,270 00
Due from approved reserve agents .....	29,118 56
Legal securities at par.....	20,000 00
<b>Nickels and cents</b> .....	<b>\$66,388 56</b>
Checks and cash items.....	326 89
Due from banks and trust companies not in reserve.....	1,577 86
<b>Assets held free:</b>	<b>15,243 84</b>
Commercial paper pur- chased upon one name... \$6,388 33	
Commercial paper pur- chased upon two or more names .....	132,474 07
<b>Loans upon call with collateral</b> .....	<b>133,362 40</b>
Time loans with collateral.....	44,770 11
Loans secured by bonds and mort- gages .....	52,248 12
Bonds, stocks, etc.....	61,413 92
Mortgages and judgments of record.....	155,776 87
Office building and lot.....	56,700 00
Other real estate .....	21,000 00
Furniture and fixtures.....	3,739 73
Overdrafts .....	1,900 00
<b>Total</b> .....	<b>\$620,612 65</b>

<b>LIABILITIES.</b>	
Capital stock paid in.....	\$125,000 00
Surplus fund.....	25,000 00
Undivided profits, less expenses and taxes paid.....	9,280 47
Individual deposits subject to check (exclusive of trust funds and sav- ings) .....	231,737 20
Deposits, special time (exclusive of trust funds and savings).....	122,670 82
Deposits, municipal.....	38,250 00
Due to banks, trust companies, etc., not in reserve.....	68,258 57
Dividends unpaid.....	3 00
Treasurer's and certified checks out- standing .....	2,131 34
Book value of reserve securities below par .....	281 25

Total.....\$620,612 65  
State of Pennsylvania, County of Allegheny, ss:  
I, John J. Dauver, treasurer of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JOHN J. DAUER, Treasurer.  
Subscribed and sworn to before me this 5th day of November, 1913.  
L. P. HOFFMANN, Notary Public.  
Correct—Attest: GEO. W. MILLIKEN,  
M. C. CAMERON,  
W. J. ZAHNISER,  
Directors.

**REPORT OF THE CONDITION OF THE  
MERCHANTS SAVINGS AND  
TRUST COMPANY**

Of Pittsburgh, No. 1410-12 Fifth avenue, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

<b>RESOURCES.</b>	
Reserve fund:	
Cash, specie and notes.....	\$15,872 30
Due from approved reserve agents .....	29,398 47
<b>Nickels and cents</b> .....	<b>\$45,270 17</b>
Checks and cash items.....	863 90
Securities pledged for bills payable..	574 80
<b>Assets held free, viz:</b>	<b>25,500 00</b>
Commercial paper pur- chased: Upon one name \$4,380 00	
Commercial paper pur- chased: Upon two or more names .....	211,670 12
<b>Loans upon call with collateral</b> .....	<b>216,050 12</b>
Time loans with collateral.....	10,124 66
Loans secured by bonds and mort- gages .....	6,400 00
Loans without collateral .....	11,918 96
Stocks and bonds .....	19,689 73
Office building and lot.....	5,830 00
Other real estate.....	65,990 30
Furniture and fixtures.....	61,245 04
Overdrafts .....	7,998 26
<b>Total</b> .....	<b>\$476,953 41</b>

<b>LIABILITIES.</b>	
Capital stock paid in.....	\$125,000 00
Surplus fund.....	12,500 00
Undivided profits, less expenses and taxes paid .....	2,703 06
Individual deposits subject to check (exclusive of trust funds and sav- ings) .....	198,189 55
Deposits, saving fund (exclusive of trust funds and savings).....	117,549 15
Dividends unpaid .....	33 39
Treasurer's and certified checks out- standing .....	3,478 26
Bills payable on demand.....	17,500 00

Total .....\$476,953 41  
State of Pennsylvania, County of Allegheny, ss:  
I, B. C. Mitchell, treasurer of the above- named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

B. C. MITCHELL, Treasurer.  
Subscribed and sworn to before me this 5th day of November, 1913.  
MARGARET E. TAAFE, Notary Public.  
[My commission expires January 28, 1917.]  
Correct—Attest: THOS. WALKER,  
JAMES COHEN,  
H. OBENAUER,  
Directors.

**REPORT OF THE CONDITION OF THE  
OAKLAND SAVINGS AND  
TRUST COMPANY**

Of Pittsburgh, Forbes street, of Allegheny County, Pennsylvania, at the close of business, November 1, 1913:

<b>RESOURCES.</b>	
Reserve fund:	

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Cash, specie and notes	\$52,677 00
Due from approved re-serve agents	\$332,215 82
Legal securities at par.	15,000 00
	\$399,892 82
Nickels and cents	322 64
Due from banks and trust companies not in reserve	1 66
Assets held free, viz:	
Commercial paper purchased: Upon one name	\$112,800 00
Commercial paper purchased: Upon two or more names	517,996 69
Loans upon call with collateral	\$630,796 69
Time loans with collateral	480,534 84
Loans secured by bonds and mortgages	162,176 38
Bonds, stocks, etc.	114,075 16
Mortgages and judgments of record	245,350 00
Other real estate	50,000 00
Furniture and fixtures	9,193 76
Overdrafts	1,784 91
Book value of reserve securities above par	150 00
Total	\$2,166,087 70

## LIABILITIES.

Capital stock paid in	\$200,000 00
Surplus fund	200,000 00
Undivided profits, less expenses and taxes paid	10,795 99
Individual deposits subject to check (exclusive of trust funds and savings)	1,143,543 57
Demand certificates of deposit (exclusive of trust funds and savings)	55 00
Deposits, saving fund (exclusive of trust funds and savings)	517,621 37
Deposits, municipal	87,500 00
Dividends unpaid	115 00
Treasurer's and certified checks outstanding	1,922 26
Other liabilities not included in above reserve for interest on deposits	4,534 51
Total	\$2,166,087 70

State of Pennsylvania, County of Allegheny, ss: I, C. B. AYLESWORTH, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

C. B. AYLESWORTH, Treasurer.

Subscribed and sworn to before me this fifth day of November, 1913.

F. H. ALLISON, Notary Public.

Correct—Attest: JAMES J. BOOTH,  
WM. LOEFFLER,  
C. H. KERR,

Directors.

## REPORT OF THE CONDITION OF THE PEOPLES TRUST COMPANY

Of Pittsburgh, Pa., No. 1736-38 Carson st., of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

## RESOURCES.

Reserve fund—	
Cash, specie and notes	\$42,330 00
Due from approved re-serve agents	252,455 14
Legal securities at par.	125,500 00
	\$420,285 14
Nickels and cents	851 26
Checks and cash items	2,356 27
Commercial paper purchased: Upon two or more names	\$223,778 08
Loans upon call with collateral	223,778 08
Time loans with collateral	269,596 86
Loans secured by bonds and mortgages	39,367 64
Bonds, stocks, etc.	3,725 00
Mortgages and judgments of record	429,162 13
Office building and lot	262,926 80
Other real estate	40,000 00
	4,454 59

Furniture and fixtures	6,750 00
Overdrafts	81 38
Interest accrued	1,293 02
Book value of reserve securities above par	3,907 13
Total	\$1,738,695 30

## LIABILITIES.

Capital stock paid in	\$250,000 00
Surplus fund	125,000 00
Undivided profits, less expenses and taxes paid	18,858 81
Individual deposits subject to check (exclusive of trust funds and savings)	433,925 82
Deposits, saving fund (exclusive of trust funds and savings)	816,145 93
Deposits, municipal	87,500 00
Dividends unpaid	3,750 00
Treasurer's and certified checks outstanding	3,414 74
Total	\$1,738,695 30
Amount of trust funds invested	\$92,621 63
Amount of trust funds uninvested	6,640 95
Overdrafts	139 34

Total trust funds \$99,401 92

## CORPORATE TRUSTS.

Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustees to secure issues of corporate bonds, including equipment trusts \$64,000 00

State of Pennsylvania, County of Allegheny, ss: I, Harry F. Wignam, treasurer of the above named company, do solemnly swear that the above statement is true, to be the best of my knowledge and belief.

HARRY F. WIGMAN, Treasurer.

Subscribed and sworn to before me this 5th day of November, 1913.

ALBERT G. WALTER, Notary Public.

Correct—Attest: WM. RUSKE,  
WM. HENNING,  
ALOIS WINTER,  
Directors.

## REPORT OF THE CONDITION OF THE POTTER TITLE AND TRUST COMPANY

Of Pittsburg, Berger Bldg., Allegheny County, Pennsylvania, at the close of business November 1, 1913:

## RESOURCES.

Reserve fund:	
Cash, specie and notes	\$ 28,013 90
Due from approved re-serve agents	132,585 06
Legal securities at par.	31,000 00
	\$ 191,598 96
Nickels and cents	25 42
Checks and cash items	2,079 93
Securities pledged for special deposits	96,231 00
Assets held free, viz:	
Commercial paper purchased: Upon one name	\$11,151 00
Commercial paper purchased upon two or more names	97,195 52
Loans upon call with collateral	108,346 52
Time loans with collateral	89,923 50
Loans secured by bonds and mortgages	22,164 15
Loans without collateral	64,453 14
Bonds, stocks, etc.	2,748 00
Mortgages and judgments of record	357,278 85
Mortgages deposited with trustee to secure mortgage certificates	227,292 55
Other real estate	242,965 00
Furniture and fixtures	23,958 83
Overdrafts	11,921 41
Other assets not included in above..	42 69
Book value of reserve securities above par	78,454 87
	243 05
Total	\$1,518,733 17

## LIABILITIES.

Capital stock paid in \$ 329,100 00

Surplus fund .....	50,000 00
Undivided profits, less expenses and taxes paid .....	6,937 23
Individual deposits subject to check (exclusive of trust funds and savings) .....	444,562 28
Demand certificates of deposit (exclusive of trust funds and savings) .....	6,436 10
Time certificates of deposit (exclusive of trust funds and savings) .....	68,950 00
Deposits, savings fund (exclusive of trust) .....	234,896 29
Deposits, Commonwealth of Pennsylvania .....	26,106 48
Deposits, U. S. postal savings .....	6,697 23
Deposits, municipal .....	89,950 00
Due to banks, trust companies, etc., not in reserve .....	10,918 78
Dividends unpaid .....	120 00
Treasurer's and certified checks out standing .....	3,158 27
Mortgage certificates .....	229,900 00
Reserve for interest, taxes, etc. ....	9,365 00
<b>Total .....</b>	<b>\$1,518,733 17</b>
Amount of trust funds invested .....	67,450 00
Amount of trust funds uninvested .....	1,781 37

Total trust funds.....\$ 69,331 37

**CORPORATE TRUSTS.**  
 Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts.....\$1,328,000 00  
 State of Pennsylvania, County of Allegheny, ss: I, W. K. GAMBLE, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

W. K. GAMBLE, Treasurer.  
 Subscribed and sworn to before me this 5th day of November, 1913.  
 ELEANOR M. BOOTH, Notary Public.  
 Correct—Attest: HOWARD ZACHARIAS,  
 WILLIAM J. BARTON,  
 JOHN M. FREEMAN,  
 Directors.

**REPORT OF THE CONDITION OF THE PROVIDENT TRUST COMPANY**

Of Northside, Pittsburgh, No. 900 East Ohio street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:  
**RESOURCES.**

Reserve fund:	
Cash, specie and notes .....	\$22,569 50
Due from approved reserve agents .....	79,635 09
<b>Nickels and cents .....</b>	<b>\$102,204 59</b>
Checks and cash items .....	254 33
Due from banks and trust companies not in reserve .....	3,856 54
Commercial paper purchased upon one name .....	10,025 48
Commercial paper purchased upon two or more names .....	\$ 945 00
<b>Loans upon call with collateral .....</b>	<b>263,870 30</b>
Time loans with collateral .....	375,175 00
Loans secured by bonds and mortgages .....	22,315 73
Bonds, stocks, etc. ....	12,000 00
Mortgages and judgments of record .....	17,500 00
Other real estate .....	26,500 00
Furniture and fixtures .....	11,500 00
<b>Total .....</b>	<b>\$349,201 97</b>

<b>LIABILITIES.</b>	
Capital stock paid in .....	\$150,000 00
Surplus fund .....	75,000 00
Undivided profits, less expenses and taxes paid .....	18,336 97
Individual deposits subject to check (exclusive of trust funds and savings) .....	312,264 32
Deposits, saving fund (exclusive of trust) .....	268,578 28
Deposits, Commonwealth of Pennsylvania .....	25,000 00

Treasurer's and certified checks outstanding ..... 22 40 || **Total .....** | **\$849,201 97** |

State of Pennsylvania, County of Allegheny, ss: I, H. C. ALBRECHT, Jr., treasurer of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
 H. C. ALBRECHT, JR., Treasurer.  
 Subscribed and sworn to before me this 5th day of November, 1913.  
 JAMES P. COLVIN, Notary Public.  
 Correct—Attest:  
 E. R. KOPP,  
 C. F. KIRSCHLER,  
 HERMAN W. HECHELMAN,  
 Directors.

**REPORT OF THE CONDITION OF THE PITTSBURGH TRUST COMPANY**

Of Pittsburgh, No. 323 Fourth avenue, Allegheny County, Pennsylvania, at the close of business November 1, 1913:  
**RESOURCES.**

Reserve fund:	
Cash, specie and notes .....	\$264,673 40
Due from approved reserve agents .....	892,212 48
<b>Nickels and cents .....</b>	<b>\$1,156,885 88</b>
Checks and cash items .....	211 01
Due from banks and trust companies not in reserve .....	20,384 74
Securities pledged for special deposits .....	124,032 98
Assets held free, viz:	
Commercial paper purchased: Upon one name .....	\$ 1,662,146 15
Commercial paper purchased: Upon two or more names .....	962,850 57
<b>Loans upon call with collateral .....</b>	<b>2,624,996 72</b>
Time loans with collateral .....	1,604,459 44
Loans secured by bonds and mortgages .....	886,433 50
Bonds, stocks, etc. ....	15,500 00
Mortgages and judgments of record .....	5,442,882 06
Office building and lot .....	740,166 80
Other real estate .....	350,979 64
Furniture, fixtures and vault .....	47,757 00
Overdrafts .....	95,373 18
Other assets not included in above .....	102 37
Mortgages held for mortgage participation certificates .....	245,355 69
<b>Total .....</b>	<b>\$15,364,819 42</b>

<b>LIABILITIES.</b>	
Capital stock paid in .....	\$ 2,000,000 00
Surplus fund .....	2,000,000 00
Undivided profits, less expenses and taxes paid .....	2,227,849 52
Individual deposits subject to check (exclusive of trust funds and savings) .....	3,580,503 97
Demand certificates of deposit, (exclusive of trust funds and savings) .....	17,888 92
Deposits, special time, (exclusive of trust funds and savings) .....	375,175 00
Time certificates of deposit (exclusive of trust funds and savings) .....	39,690 61
Deposits, saving fund (exclusive of trust funds and savings) .....	745,637 56
Deposits, Commonwealth of Pennsylvania .....	2,876,052 06
Deposits, municipal .....	10,000 00
Due to banks, trust companies, etc., not in reserve .....	985,087 06
Dividends unpaid .....	397,722 54
Treasurer's and certified checks outstanding .....	45,320 00
Mortgage participation certificates outstanding .....	102,767 18
<b>Total .....</b>	<b>\$15,364,819 42</b>
Amount of trust funds invested .....	\$ 1,322,885 40
Amount of trust funds uninvested .....	16,718 47
<b>Total trust funds .....</b>	<b>\$ 1,339,603 87</b>

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## CORPORATE TRUSTS.

Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts, \$35,048,853 39

Total amount of securities deposited by corporations with the company as trustee to secure issues of collateral trust bonds, \$1,646,300 00

State of Pennsylvania, County of Allegheny, ss: I. D. Gregg McKee, treasurer of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

D. GREGG MCKEE, Treasurer.

Subscribed and sworn to before me this 5th day of November, 1913.

BESSIE L. McGRATTY, Notary Public.  
Correct—Attest:

W. P. SNYDER,  
GEO. M. LAUGHLIN, JR.  
J. I. BUCHANAN,  
Directors.

### REPORT OF THE CONDITION OF REAL ESTATE TRUST COM- PANY OF PITTSBURGH

Wood street and Fourth avenue, City of Pittsburgh, Allegheny County, Pennsylvania, at the close of business November 1, 1913:

## RESOURCES.

Reserve fund:  
Cash, specie and notes...\$114,621 25  
Due from approved re-serve agents ..... 524,073 40  
\$ 638,694 65

Nickels and cents ..... 842 29  
Checks and cash items..... 267 73  
Assets held free, viz:  
Commercial paper purchased upon one name..\$503,668 18  
Commercial paper purchased upon two or more names ..... 962,720 10  
1,466,388 28

Loans upon call with collateral..... 1,614,483 00  
Time loans with collateral..... 239,906 57  
Loans secured by bonds and mortgages ..... 544,097 94  
Loans without collateral..... 2,171 72  
Bonds, stocks, etc..... 768,440 12  
Mortgages and judgments of record. 1,357,677 10  
Real estate ..... 81,576 84  
Furniture and fixtures..... 20,000 00  
Overdrafts ..... 2,804 89  
Other assets not included in above. 37,847 30

Total .....\$6,775,198 34

## LIABILITIES.

Capital stock paid in.....\$2,000,000 00  
Surplus fund ..... 1,500,000 00  
Undivided profits less expenses and taxes paid ..... 368,159 32  
Individual deposits subject to check (exclusive of trust funds and savings) ..... 1,558,740 81  
Demand certificates of deposit (exclusive of trust funds and savings) 9,120 00  
Time certificates of deposit (exclusive of trust funds and savings) 59,526 37  
Deposits, savings fund. (exclusive of trust funds) 653,583 10  
Deposits Commonwealth of Pennsylvania 25,000 00  
Deposits, municipal ..... 404,000 00  
Due to banks, trust companies, etc., not in reserve 158,069 49  
Dividends unpaid ..... 775 00  
Treasurer's and certified checks outstanding ..... 23,111 86  
Reserve for taxes and interest..... 14,112 39

Total .....\$6,775,198 34

Amount of trust funds invested.....\$ 294,156 40  
Amount of trust funds uninvested. 12,162 49

Total trust funds.....\$ 306,318 89

## CORPORATE TRUSTS.

Total amount (i. e. face value) of trusts under deeds of trust or

mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts.....\$1,544,000 00

State of Pennsylvania, County of Allegheny, ss: I. C. E. Griffin, assistant treasurer of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

C. E. GRIFFIN, Assistant Treasurer.  
Subscribed and sworn to before me this 5th day of November, 1913.

H. T. MORRIS, Notary Public.  
Correct—Attest: D. P. BLACK,  
WM. F. LLOYD,  
JOHN H. GLONINGER,  
Directors.

### REPORT OF THE CONDITION OF THE REAL ESTATE SAVINGS AND TRUST COMPANY OF ALLEGHENY

Of Pittsburgh, No. 516 Federal street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

## RESOURCES.

Reserve fund:  
Cash, specie and notes.. \$74,000 00  
Due from approved re-serve agents ..... 142,871 25  
\$216,871 25

Nickels and cents ..... 1,375 35  
Checks and cash items..... 724 58  
Due from banks and trust companies not in reserve ..... 3,789 35

Assets held free, viz:  
Commercial paper purchased: Upon one name \$93,450 52  
Commercial paper purchased: Upon two or more names ..... 666,742 02  
760,192 54

Loans upon call with collateral..... 232,358 07  
Time loans with collateral..... 13,118 14  
Loans secured by bonds and mortgages ..... 100,648 70  
Bonds, stocks, etc..... 184,434 53  
Mortgages and judgments of record 321,653 06  
Office building and lot..... 185,522 98  
Other real estate..... 60,004 02  
Furniture and fixtures..... 9,372 29  
Overdrafts ..... 316 25  
Other assets not included in above. 1,257 80

Total .....\$2,141,688 89

## LIABILITIES.

Capital stock paid in..... \$400,000 00  
Surplus fund ..... 100,000 00  
Undivided profits, less expenses and taxes paid ..... 7,162 03  
Individual deposits subject to check (exclusive of trust funds and savings).....\$774,793 51  
Time certificates of deposit ..... 2,042 00  
Deposits, saving fund..... 848,396 75  
Due to banks, trust companies, etc., not in reserve ..... 2,395 78  
1,627,628 04

Dividends unpaid ..... 162 00  
Treasurer's and certified checks outstanding ..... 6,736 82

Total .....\$2,141,688 89

Amount of trust funds uninvested.. 138,84 00  
Overdrafts ..... 38 00

Total trust funds.....\$176 84

## CORPORATE TRUSTS.

Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts.....\$218,000 00

State of Pennsylvania, County of Allegheny, ss: I. Edward A. Young, treasurer of the above-

named company, do solemnly swear that the above statement is, true to the best of my knowledge and belief.

EDWARD A. YOUNG, Treasurer.  
Subscribed and sworn to before me this 5th day of November, 1913.

CLARENCE V. WATKINS, Notary Public.  
Correct—Attest: THOMAS E. LONG,  
ELMER E. BOYD,  
W. H. HAMILTON,  
Directors.

**REPORT OF THE CONDITION OF THE  
SAFE DEPOSIT AND TRUST  
COMPANY OF PITTSBURGH**

Fourth avenue and Wood street, of Pittsburgh, Pa., at the close of business November 1, 1913: RESOURCES.

Reserve Fund:	
Cash, specie and notes.....	\$142 00
Due from approved reserve agents..	62,224 96
Nickels and cents .....	78
Checks and cash items .....	2 45
Due from banks and trust companies not in reserve .....	1,625 64
Bonds, stocks, etc. ....	8,626,296 34
Mortgages and judgments of record	570,968 81
Office building and lot .....	210,000 00
Other real estate .....	230,561 01
Other assets not included in above..	69,890 13
<b>Total .....</b>	<b>\$9,771,712 12</b>

**LIABILITIES.**

Capital stock paid in .....	\$3,000,000 00
Surplus fund .....	6,500,000 00
Undivided profits, less expenses and taxes paid .....	185,084 70
Bond premium reserve .....	65,838 42
Dividends unpaid .....	349 00
Other liabilities not included in above .....	20,440 00
<b>Total .....</b>	<b>\$9,771,712 12</b>
Amount of trust funds invested.....	\$31,304,626 82
Amount of trust funds uninvested.	648,158 23
Overdrafts .....	30,795 52
<b>Total trust funds .....</b>	<b>\$31,983,580 57</b>

**CORPORATE TRUSTS.**

Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts, \$18,961,600 00  
Total amount of securities deposited by corporations with the company as trustee to secure issues of collateral trust bonds..... 2,945,000 00  
State of Pennsylvania, County of Allegheny, ss: I. J. O. Miller, treasurer of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief. J. O. MILLER, Treasurer.  
Subscribed and sworn to before me this 5th day of November, 1913.

ROBERT C. MOORE, Notary Public.  
Correct—Attest: J. H. RICKETSON, JR.,  
GEO. W. CRAWFORD,  
J. D. LYON,  
Directors.

**REPORT OF THE CONDITION OF THE  
SEWICKLEY VALLEY TRUST  
COMPANY**

Of Sewickley, Allegheny County, Pennsylvania, at the close of business November 1, 1913. RESOURCES.

Reserve fund:	
Cash, specie and notes.....	\$17,972 00
Due from approved reserve agents .....	80,531 65
Nickels and cents .....	398,503 65
Checks and cash items.....	387 33
Securities pledged for special deposits	642 98
7,000 00	
Assets held free, viz:	
Commercial paper purchased: Upon one name..	\$23,124 56
Commercial paper pur-	

chased: Upon two or more names..... 175,429 08

Loans upon call with collateral.....	198,555 64
Time loans with collateral.....	168,429 41
Loans secured by bonds and mortgages .....	10,218 73
Loans without collateral.....	11,100 06
Bonds, stocks, etc.....	7,850 59
Mortgages and judgments of record.....	44,441 35
Office building and lot.....	225,226 00
Furniture and fixtures.....	40,000 00
Overdrafts .....	5,715 43
<b>Total .....</b>	<b>\$819,404 87</b>

**LIABILITIES.**

Capital stock paid in .....	\$125,000 00
Surplus fund .....	60,000 00
Undivided profits, less expenses and taxes paid .....	26,329 90
Individual deposits subject to check (exclusive of trust funds and savings) .....	258,213 59
Demand certificates of deposit (exclusive of trust funds and savings).....	9,120 00
Deposits, saving fund (exclusive of trust) .....	336,367 24
Deposits, U. S. postal savings.....	3,515 48
Dividends unpaid .....	130 50
Treasurer's and certified checks outstanding .....	778 73
<b>Total .....</b>	<b>\$819,404 87</b>
Amount of trust funds invested.....	46,400 00
Amount of trust funds uninvested....	2,405 22

**Total trust funds.....** \$48,805 22  
State of Pennsylvania, County of Allegheny, ss: I. Abram Stanley, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

ABRAM STANLEY, Treasurer.  
Subscribed and sworn to before me this 5th day of November, 1913.  
JAMES P. M'DONALD, Notary Public.  
Correct—Attest: C. F. STOLZENBACH,  
FRANK R. STONER,  
EDWARD GRAY,  
Directors.

**REPORT OF THE CONDITION OF THE  
SOUTH SIDE TRUST COM-  
PANY OF PITTSBURGH**

Carnegie Building, Allegheny County, Pennsylvania, at the close of business November 1, 1913: RESOURCES.

Reserve fund:	
Cash specie and notes...\$	61,870 65
Due from approved reserve agents .....	120,325 81
Nickels and cents .....	\$ 182,196 46
Checks and cash items .....	26 57
Commercial paper purchased: Upon two or more names .....	542,346 46
Loans upon call with collateral.....	228,527 63
Time loans with collateral.....	242,364 13
Loans secured by bonds and mortgages .....	85,601 47
Loans without collateral .....	45,058 51
Bonds, stocks, etc. ....	373,525 29
Mortgages and judgments of record	118,047 08
Other real estate .....	30,507 94
Furniture and fixtures .....	1 00
Overdrafts .....	79 41
<b>Total .....</b>	<b>\$1,853,539 68</b>

**LIABILITIES.**

Capital stock paid in .....	\$ 300,000 00
Surplus fund .....	100,000 00
Undivided profits, less expenses and taxes paid .....	24,022 52
Individual deposits subject to check (exclusive of trust funds and savings) .....	849,464 64
Time certificates of deposit (exclusive of trust funds and savings).....	85,055 40
Deposits, saving fund (exclusive of trust) .....	269,032 37
Deposits, Commonwealth of Pennsylvania .....	20,000 00



Deposits, municipal .....	100,000 00
Due to banks, trust companies, etc., not in reserve .....	62,931 00
Dividends unpaid .....	388 50
Treasurer's and certified checks out- standing .....	25,956 52
Interest unearned .....	13,383 23
Reserve for interest, taxes, etc....	3,350 00
<b>Total .....</b>	<b>\$1,853,539 68</b>
Amount of trust funds invested.....	\$1,135,623 93
Amount of trust funds uninvested....	89,853 07
Overdrafts .....	25,612 77

Total, trust funds .....\$1,251,121 77

#### CORPORATE TRUSTS.

Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts .....\$1,631,462 41

State of Pennsylvania, County of Allegheny, ss:  
I, George Kirch, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

GEORGE KIRCH, Treasurer.

Subscribed and sworn to before me this 5th day of November, 1913.

BENJAMIN D. LEWIS, Notary Public.

Correct—Attest:

JAS. J. CAMPBELL,  
JOHN H. RICKETSON, JR.,  
CHAS. M. BROWN,

Directors.

#### REPORT OF THE CONDITION OF THE SOUTH HILLS TRUST CO.

Of Pittsburgh, Shiloh and Sycamore streets, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

#### RESOURCES.

Reserve fund:	
Cash, specie and notes.....	\$11,393 00
Due from approved re- serve agents.....	66,448 48
Nickels and cents.....	77,841 43
Checks and cash items.....	4,886 81
Assets held free, viz.:	
Commercial paper purchased.....	153,137 10
Loans upon call with collateral.....	26,972 03
Time loans with collateral.....	1,305 00
Loans secured by bonds and mort- gages .....	218,801 06
Bonds, stocks, etc.....	273,454 17
Office building and lot.....	23,171 97
Other real estate.....	14,151 28
Furniture and fixtures and vault.....	5,209 42
Overdrafts .....	30 23
<b>Total .....</b>	<b>\$798,483 31</b>

#### LIABILITIES.

Capital stock paid in.....	\$125,000 00
Undivided profits, less expenses and taxes paid .....	50,618 54
Individual deposits subject to check (exclusive of trust funds and sav- ings) .....	293,223 19
Deposits, saving fund (exclusive of trust funds and savings).....	329,417 53
Dividends unpaid .....	24 00
Treasurer's and certified checks out- standing .....	100 05
<b>Total .....</b>	<b>\$798,483 31</b>

Amount of trust funds invested.....\$ 1,000 98

State of Pennsylvania, County of Allegheny, ss:  
I, J. J. Meisel, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

J. J. MEISEL, Treasurer.

Subscribed and sworn to before me this fifth day of November, 1913.

DAVID BISSETT, Notary Public.

[My commission expires February 28, 1915.]  
Correct—Attest:

JOS. A. LANGDON,  
JOS. STOCKHAUSEN,  
F. WM. MILLER,

Directors.

#### REPORT OF THE CONDITION OF THE ST. CLAIR SAVINGS AND TRUST COMPANY

Of Knoxville, No. 101 Southern avenue, Allegheny County, Pennsylvania, at the close of business November 1, 1913:

#### RESOURCES.

Reserve fund:	
Cash, specie and notes....	\$ 17,738 30
Due from approved re- serve agents.....	121,618 40
Legal securities at par....	10,000 00
<b>Total .....</b>	<b>\$149,356 70</b>
Nickels and cents.....	179 81
Checks and cash items.....	7,600 93
Assets held free viz.:	
Commercial paper purchased upon two or more names.....	\$178,338 80
Loans upon call with collateral.....	178,338 80
Time loans with collateral.....	39,756 22
Loans secured by bonds and mort- gages .....	39,432 19
Bonds, stock, etc.....	32,115 00
Mortgages and judgments of record..	60,701 38
Furniture and fixtures.....	126,950 00
<b>Total .....</b>	<b>1,200 00</b>

Totals .....\$635,631 18

#### LIABILITIES.

Capital stock paid in.....	\$125,000 00
Surplus fund.....	25,000 00
Undivided profits, less expenses and taxes paid.....	12,996 79
Individual deposits subject to check (exclusive of trust funds and sav- ings) .....	177,970 04
Demand certificates of deposit (exclu- sive of trust funds and savings)....	970 00
Deposits, saving fund (exclusive of trust funds and savings).....	251,435 37
Deposits, municipal.....	38,503 53
Dividends unpaid.....	109 00
Treasurer's and certified checks out- standing .....	1,846 45
Other liabilities not included in above	1,700 00
<b>Total .....</b>	<b>\$635,631 18</b>

#### CORPORATE TRUSTS.

Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts.....\$ 8,000 00

State of Pennsylvania, County of Allegheny, ss:  
I, J. H. Smith, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

J. H. SMITH, Treasurer.

Subscribed and sworn to before me this 5th day of November, 1913.

MARTIN KRAUS, Notary Public.

[My commission expires January 23, 1915.]

Correct—Attest:

ALBERT SUCCOP,  
HENRY HENNING,  
G. A. CONRAD,

Directors.

#### REPORT OF THE CONDITION OF THE TERMINAL TRUST COMPANY

Of Pittsburgh, No. 315 Carson street, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

#### RESOURCES.

Reserve fund:	
Cash, specie and notes.....	\$6,440 85
Due from approved reserve agents .....	12,536 30
<b>Total .....</b>	<b>\$19,027 15</b>
Nickels and cents .....	67 69
Checks and cash items.....	739 97
Commercial paper purchased: Upon two or more names.....	\$7,423 31
Loans upon call with collateral.....	7,423 31
Time loans with collateral.....	190,209 40
Mortgages and judgments of record..	8,178 00
Furniture and fixtures.....	25,000 00
Overdrafts .....	3,557 21
<b>Total .....</b>	<b>14 84</b>

Other assets not included in above....	1,540 74
<b>Total</b> .....	<b>\$255,758 87</b>
<b>LIABILITIES.</b>	
Capital stock paid in .....	\$125,000 00
Undivided profits, less expenses and taxes paid .....	18,620 52
Individual deposits subject to check (exclusive of trust funds and savings) .....	63,863 19
Deposits, special time (exclusive of trust funds and savings) .....	345 12
Deposits, saving fund (exclusive of trust funds and savings) .....	47,721 84
Dividends unpaid .....	46 00
Treasurer's and certified checks outstanding .....	161 70

**Total** .....

State of Pennsylvania, County of Allegheny, ss: I. A. P. MARTIN, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief. A. P. MARTIN, Treasurer.

Subscribed and sworn to before me this 5th day of November, 1913.  
 BESSIE L. McGRATTY, Notary Public.  
 Correct—Attest J. I. BUCHANAN,  
 GEO. HEARD,  
 G. M. LAUGHLIN, JR.,  
 Directors.

**REPORT OF THE CONDITION OF THE UNION-FIDELITY TITLE INSURANCE COMPANY**

Of Pittsburgh, Pennsylvania, at the close of business November 1, 1913.

<b>RESOURCES.</b>	
Checks and cash items .....	\$300 00
Due from banks and trust companies not in reserve .....	18,703 92
Bonds, stocks, etc. ....	98,000 00
Mortgages and judgments of record..	3,197 48
Other real estate .....	12,769 91
Other assets not included in above..	160,453 23
<b>Total</b> .....	<b>\$293,424 54</b>

<b>LIABILITIES.</b>	
Capital stock paid in .....	\$250,000 00
Undivided profits, less expenses and taxes paid .....	43,424 54
<b>Total</b> .....	<b>\$293,424 54</b>

State of Pennsylvania, County of Allegheny, ss: I. Frank D. Nobbs, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief. FRANK D. NOBBS, Treasurer.

Subscribed and sworn to before me this 6th day of November, 1913.  
 MARY M. HEDDEN, Notary Public.  
 [My commission expires January 19, 1915.]  
 Correct—Attest: JAS. J. DONNELL,  
 H. S. A. STEWART,  
 JNO. C. SLACK,  
 Directors.

**REPORT OF THE CONDITION OF THE UNION TRUST COMPANY OF PITTSBURGH.**

Allegheny County, Pennsylvania, at the close of business November 1, 1913:

<b>RESOURCES.</b>	
Reserve fund:	
Cash specie and notes .....	\$2,204,511 90
Due from approved reserve agents	6,743,305 83
Nickels and cents .....	164 65
Checks and cash items .....	6,788 60
Due from banks and trust companies not in reserve .....	173,656 70
Securities pledged for special deposits .....	1,604,000 00
Commercial paper purchased: Upon one name .....	2,597,899 22
Commercial paper purchased: Upon two or more names .....	6,623,037 75
Loans upon call with collateral...	3,708,943 79
Time loans with collateral.....	7,957,001 37

Loans secured by bonds and mortgages .....	2,627,129 33
Bonds, stocks, etc. ....	35,519,402 86
Mortgages and judgments of record .....	976,377 00
Office building and lot .....	400,000 00
Other real estate .....	1,120,000 00
Overdrafts .....	18 27
Other assets not included in above .....	257,920 45
<b>Total</b> .....	<b>\$72,520,066 72</b>

<b>LIABILITIES.</b>	
Capital stock paid in .....	\$1,500,000 00
Surplus fund .....	30,000,000 00
Undivided profits, less expenses and taxes paid .....	1,416,585 21
Individual deposits subject to check (exclusive of trust funds and savings) .....	22,154,184 75
Deposits, special time (exclusive of trust funds and savings) .....	1,632,209 24
Time certificates of deposit (exclusive of trust funds and savings) .....	1,268,875 66
Deposits, saving fund (exclusive of trust funds) .....	4,609,883 75
Deposits, municipal .....	4,674,928 40
Due from banks, trust companies, etc., not in reserve .....	3,114,735 09
Dividends unpaid .....	75 00
Treasurer's and certified checks outstanding .....	601,251 84
Other liabilities not included in above reserve .....	1,547,355 78
<b>Total</b> .....	<b>\$72,520,066 72</b>

Amount of trust funds invested...	\$42,757,672 66
Amount of trust funds uninvested..	374,151 87
Overdrafts .....	1,573 38
<b>Total trust funds</b> .....	<b>\$43,133,397 91</b>

**CORPORATE TRUSTS.**

Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts .....

Total amount of securities deposited by corporations with the company as trustees to secure issues of collateral trust bonds.....

State of Pennsylvania, County of Allegheny, ss: I. Scott Hayes, treasurer of the above named company, do solemnly swear that the above statement is true to the best of my knowledge and belief. SCOTT HAYES, Treasurer.

Subscribed and sworn to before me this 5th day of November, 1913.  
 (My commission expires February 19, 1917.)  
 M. L. NEWELL, Notary Public.  
 Correct—Attest: J. M. LOCKHART,  
 A. W. MELLON,  
 J. M. SCHOONMAKER,  
 Directors.

**REPORT OF THE CONDITION OF THE WASHINGTON TRUST COMPANY**

Of Pittsburgh, Pa., Fifth avenue and Washington place, Allegheny County, Pennsylvania, at the close of business November 1, 1913:

<b>RESOURCES.</b>	
Reserve fund:	
Cash, specie and notes..\$	81,900 00
Due from approved reserve agents .....	257,265 15
Legal securities at par. ....	70,000 00
<b>Nickels and cents</b> .....	<b>\$ 409,165 15</b>
Checks and cash items.....	224 80
Due from banks and trust companies not in reserve .....	1,000 00
Securities pledged for special deposits .....	1,070 00
Assets held free, viz:	
Commercial paper purchased: Upon one name.\$	73,198 98
Commercial paper purchased: Upon two or	

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more names .....	768,071 82	
Loans upon call with collateral.....	841,270 80	
Time loans with collateral.....	134,135 29	
Loans secured by bonds and mortgages .....	59,168 49	
Loans without collateral .....	2,482 85	
Bonds, stocks, etc. ....	4,532 11	
Mortgages and judgments of record .....	646,397 51	
Office building and lot .....	417,267 50	
Other real estate .....	325,000 00	
Furniture and fixtures .....	54,778 88	
Overdrafts .....	4,000 00	
Book value of reserve securities above par .....	152 35	
4,545 39		
<b>Total .....</b>	<b>\$3,294,203 13</b>	

<b>LIABILITIES.</b>		
Capital stock paid in .....	\$ 350,000 00	
Surplus fund .....	150,000 00	
Undivided profits, less expenses and taxes paid .....	83,370 91	
Individual deposits subject to check (exclusive of trust funds and savings) .....	1,164,099 91	
Deposits, special time (exclusive of trust funds and savings) .....	1,060,390 28	
Time certificates of deposit (exclusive of trust funds and savings) .....	7,000 00	
Deposits, U. S. postal savings.....	8,314 80	
Deposits, municipal .....	459,241 96	
Due to banks, trust companies, etc., not in reserve .....	2,380 87	
Dividends unpaid .....	181 50	
Treasurer's and certified checks outstanding .....	9,242 90	
<b>Total .....</b>	<b>\$3,294,203 13</b>	

State of Pennsylvania, County of Allegheny, ss:  
I, Max Perlman, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

MAX PERLMAN, Treasurer.

Subscribed and sworn to before me this 5th day of November, 1913.

J. FRANK McKENNA, Notary Public.  
Correct—Attest: W. C. MELDOWNEY,  
P. J. BARRY,  
J. M. MORIN,

Directors.

**REPORT OF THE CONDITION OF THE  
WORKINGMANS SAVINGS  
BANK & TRUST COMPANY**

Of Pittsburgh, at 800 Ohio street, Allegheny County, Pennsylvania, at the close of business November 1, 1913.

**RESOURCES.**

Reserve fund:		
Cash, specie and notes.....	\$183,513 00	
Due from approved reserve agents .....	766,295 01	
949,808 01		
Nickels and cents .....	1,695 07	
Checks and cash items .....	86,444 14	
Due from banks and trust companies not in reserve .....	260,898 11	
Assets held free, viz:		
Commercial paper purchased: Upon one name .....	\$ 1,037 57	
Commercial paper purchased: Upon one or more names .....	\$1,389,709 68	
1,390,747 25		
Loans upon call with collateral.....	666,861 53	
Time loans with collateral.....	76,236 75	
Loans secured by bonds and mortgages .....	184,300 00	
Loans without collateral .....	154,800 00	
Bonds, stock, etc. ....	1,156,825 22	
Mortgages and judgments of record .....	410,325 00	
Office building and lot .....	114,110 50	
Other real estate .....	96,870 33	
Overdrafts .....	337 96	
Other assets not included in above.....	2,150 00	
<b>Total .....</b>	<b>\$5,552,910 00</b>	

<b>LIABILITIES.</b>		
Capital stock paid in .....	\$ 100,000 00	
Surplus fund .....	900,000 00	
Undivided profits, less expenses and		

taxes paid .....	77,363 75
Individual deposits subject to check (exclusive of trust funds and savings) .....	1,364,169 56
Time certificates of deposit (exclusive of trust funds and savings) .....	14,000 00
Deposits, saving fund (exclusive of trust funds and savings) .....	2,907,843 42
Deposits, municipal .....	148,000 00
Due to banks, trust companies, etc., not in reserve .....	24,317 95
Treasurer's and certified checks outstanding .....	17,215 32

**Total .....** \$5,552,910 00  
State of Pennsylvania, County of Allegheny, ss:  
I, Chas. G. Wahl, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

CHAS. G. WAHL, Treasurer.

Subscribed and sworn to before me this 6th day of November, 1913.

G. W. WEITERSHAUSEN, Notary Public.  
Correct—Attest: H. R. HARDTMAYER,  
THOMAS M. REES,  
DWIGHT WINTER,

Directors

**REPORT OF THE CONDITION OF THE  
WEST END SAVINGS BANK  
AND TRUST COMPANY**

Of South Main and Wabash streets, Pittsburgh, Allegheny County, Pennsylvania, at the close of business this 1st day of November, 1913.

**RESOURCES.**

Reserve fund:		
Cash, specie and notes.....	\$30,477 50	
Due from approved reserve agents .....	183,387 86	
\$213,865 36		
Nickels and cents .....	569 69	
Checks and cash items.....	22,898 40	
Assets held free, viz:		
Commercial paper purchased: Upon one name .....	\$2,890 00	
Commercial paper purchased: Upon two or more names .....	348,893 68	
Loans upon call with collateral.....	351,783 68	
Time loans with collateral.....	499,544 95	
Loans secured by bonds and mortgages .....	236,966 40	
Loans without collateral .....	66,735 11	
Bonds, stocks, etc. ....	333,915 22	
Mortgages and judgments of record.....	519,777 00	
Office building and lot.....	51,196 99	
Other real estate .....	40,050 10	
Furniture and fixtures .....	19,924 37	
Overdrafts .....	21 22	
<b>Total .....</b>	<b>\$3,357,249 49</b>	

**LIABILITIES.**

Capital stock paid in .....	\$125,000 00
Surplus fund .....	250,000 00
Undivided profits, less expenses and taxes paid .....	67,144 75
Individual deposits subject to check (exclusive of trust funds and savings) .....	513,222 61
Deposits, special time (exclusive of trust funds and savings).....	1,271,658 77
Deposits, municipal .....	120,612 77
Dividends unpaid .....	3,263 00
Treasurer's and certified checks outstanding .....	6,342 59

**Total .....** \$2,357,249 49  
State of Pennsylvania, County of Allegheny, ss:  
I, H. S. Hershberger, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

H. S. HERSHBERGER, Treasurer.

Subscribed and sworn to before me this 6th day of November, 1913.

JOHN WEAVER, Notary Public.  
[My commission expires March 28, 1915.]

Correct—Attest: H. S. HEMIUP,  
ALBERT GRAHAM,  
ALEXANDER WILLIAMSON,  
Directors.

**REPORT OF THE CONDITION OF THE  
GUARANTEE TITLE AND  
TRUST CO.**

Of Pittsburgh, No 232 Fourth avenue, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

**RESOURCES.**

Reserve fund—	
Due from approved re-	
serve agents.....	\$13,705 56
	<u>13,705 56</u>
Securities pledged for special de-	
posits .....	370,000 00
Assets held free, viz.:	
Commercial paper purchased: Upon	
two or more names.....	53,746 69
Loans upon call with collateral.....	51,907 50
Time loans with collateral.....	32,749 00
Loans secured by bonds and mort-	
gages .....	21,875 00
Loans without collateral.....	6,835 00
Bonds, stocks, etc.....	261,988 25
Mortgages and judgments of record..	12,240 29
Office building and lot.....	180,000 00
Other real estate.....	22,754 71
Furniture and fixtures.....	4,500 00
Other assets not included in above..	6,306 88
	<u>1,036,718 88</u>

Total.....\$1,036,718 88

**LIABILITIES.**

Capital stock paid in.....	\$500,000 00
Surplus fund.....	100,000 00
Undivided profits, less expenses and	
taxes paid.....	3,076 08
Fund reserved for taxes, interest,	
etc .....	3,642 80
Mortgages payable.....	60,000 00
Due to Duquesne National Bank,	
special .....	370,000 00
	<u>\$1,036,718 88</u>
Total.....	\$1,036,718 88
Amount of trust funds invested.....	\$1,103,101 84
Amount of trust funds uninvested...	33,573 57
Overdrafts .....	826 52

Total trust funds.....\$1,142,501 93

**CORPORATE TRUSTS.**

Total amount (i. e. face value) of	
trusts under deeds of trust or	
mortgages executed by corpora-	
tions to the company as trustee to	
secure issues of corporate bonds,	
including equipment trusts.....	\$10,230,000 00
Total amount of securities deposited	
by corporations with the com-	
pany as trustee to secure issues	
of collateral trust bonds.....	200,000 00
	<u>Title Department.</u>
Cash on hand and due from banks..	\$18,723 11
Mortgages, etc.....	3,000 00

Total amount due clients for title settlements.....\$21,723 11

State of Pennsylvania, Count of Allegheny, ss:  
I, Howard Feist, treasurer of the above named company, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

HOWARD FEIST, Treasurer.

Subscribed and sworn to before me this 6th day of November, 1913.

B. H. RHEA, Notary Public.

Correct—Attest:  
A. M. MORELAND,  
WM. H. SEIF,  
C. C. TAYLOR,  
Directors.

**REPORT OF THE CONDITION OF THE  
FIRST-SECOND SAVINGS  
AND TRUST COMPANY**

Of Pittsburgh, Liberty and Anderson streets, of Allegheny County, Pennsylvania, at the close of business November 1, 1913:

**RESOURCES.**

Reserve fund:	
Cash, specie and notes.....	\$ 8,558 00
Due from approved reserve	
agents .....	27,054 45
	<u>35,612 40</u>
Nickels and cents .....	115 22
Checks and cash items .....	6,756 35
Due from banks and trust companies	
not in reserve .....	14,811 14
Assets held free, viz:	
Commercial paper pur-	
chased: Upon one name..\$ 2,078 64	
Commercial paper pur-	
chased: Upon two or more	
names .....	43,647 27
	<u>45,725 91</u>
Loans upon call with collateral.....	50,251 44
Time loans with collateral.....	73 55
Loans without collateral .....	132,968 75
Overdrafts .....	4 26
Other assets not included in above..	29,062 88
	<u>Total .....</u>
	\$390,442 55

<b>LIABILITIES.</b>	
Capital stock paid in.....	\$150,000 00
Surplus fund .....	150,000 00
Individual deposits subject to check	
(exclusive of trust funds and sav-	
ings) .....	55,463 95
Deposits, saving fund (exclusive of	
trust funds and savings) .....	34,901 10
Treasurer's and certified checks out-	
standing .....	77 50
	<u>Total .....</u>
	\$390,442 55
Amount of trust funds uninvested...	\$138,240 06
	<u>Total trust funds .....</u>
	\$138,240 06

**CORPORATE TRUSTS.**

Total amount (i. e. face value) of trusts under deeds of trust or mortgages executed by corporations to the company as trustee to secure issues of corporate bonds, including equipment trusts.....\$350,000 00

State of Pennsylvania, County of Allegheny, ss:  
I, B. O. Hill, treasurer of the above-named company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

B. O. HILL, Treasurer.

Subscribed and sworn to before me this 6th day of November, 1913.

H. T. MORRIS, Notary Public.

Correct—Attest:  
WM. M'CONWAY,  
WM. L. CURRY,  
EDWARD E. DUFF,  
Directors.

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## TRUST COMPANIES

	DEPOSITS.			SURPLUS and PROFITS.		
	Nov. 1, 1913.	May 1, 1913.	Nov. 2, 1912.	Nov. 1, 1913.	May 1, 1913.	Nov. 2, 1912.
Allegheny Trust .....	\$2,815,272	\$2,809,577	\$2,753,276	\$362,517	\$355,486	\$359,693
Central Trust .....	678,242	662,518	550,897	70,468	66,796	66,170
Colonial Trust .....	10,499,056	10,420,029	8,793,753	3,215,845	3,296,455	3,256,054
Commonwealth Trust .....	5,012,482	5,589,339	3,579,032	1,591,874	1,573,975	1,575,623
Continental Trust .....	487,293	448,617	268,992	173,197	169,294	163,561
Dollar Savings Fund & Trust..	5,009,723	5,009,462	3,990,187	1,094,324	1,086,927	1,061,939
East End Savings & Trust.....	1,699,356	1,465,248	1,341,513	141,918	141,897	131,310
Fidelity Title & Trust.....	11,816,836	12,836,269	12,072,482	5,867,785	5,840,233	5,780,300
Franklin Savings & Trust.....	487,200	470,458	322,550	76,997	73,982	68,934
Hazelwood Savings & Trust.....	773,953	679,949	632,346	97,704	101,372	124,516
Hilltop Savings & Trust.....	915,072	830,819	730,075	80,603	74,837	71,739
Manchester Savings Bk. & Tr..	1,167,791	1,004,055	803,369	101,587	96,945	93,038
Merchants Savings & Trust....	319,250	314,249	231,170	15,293	14,093	16,344
Metropolitan Savings & Trust..	461,322	474,833	402,453	34,280	30,709	33,186
Oakland Savings & Trust.....	1,750,757	1,439,130	1,305,741	210,796	211,988	291,862
Peoples Savings & Trust.....	1,324,736	1,268,551	1,083,113	143,859	149,188	142,525
Pittsburg Deposit & Title.....	109,882	68,574	.....	12,636	12,824	.....
Pittsburg Trust .....	8,741,271	11,233,168	8,689,707	4,227,850	4,224,901	4,223,211
Potter Title & Trust .....	890,784	778,561	638,383	59,584	58,778	52,991
Provident Trust .....	605,865	558,948	455,270	93,337	89,230	86,546
Real Estate Savings & Trust..	1,634,527	1,433,696	1,259,679	107,162	115,482	114,029
Real Estate Trust .....	2,892,927	3,371,178	2,263,152	1,868,159	1,856,156	1,984,181
Safe Deposit & Trust.....	349	236	164	6,685,085	7,858,238	7,886,726
Southside Trust .....	1,412,828	1,521,967	1,167,681	124,023	114,516	126,522
South Hills Trust .....	622,865	578,211	504,054	50,619	48,074	45,174
Terminal Trust .....	112,138	163,108	104,728	18,621	18,202	17,592
Union Trust .....	39,603,482	40,397,471	35,360,085	31,416,585	30,947,284	30,040,512
Washington Trust .....	2,716,332	3,136,369	2,225,230	233,371	209,560	209,091
West End Savings Bank & Tr.	1,905,494	1,688,929	1,523,336	317,145	307,286	300,569
Workingmans Sav. Bk. & Tr...	4,475,546	4,268,345	6,266,049	977,364	945,193	886,150
Totals.....	\$110,947,167	\$114,762,865	\$100,223,877	\$59,476,568	\$60,089,027	\$59,132,545

# The Pittsburg Dispatch

ALL THAT IS BEST OF WHAT  
A NEWSPAPER SHOULD BE



IF YOU ARE NOT  
READING

The Pittsburg Dispatch

YOU ARE NOT GET-  
TING THE BEST  
PAPER PUBLISHED  
IN ITS TERRITORY

It is the most carefully edited news-  
paper in the country and prints the  
news of the day in the most readable  
form. Its departments are in the  
hands of able writers and are special,  
exclusive features which cannot be  
got with any other paper. ♡ ♡ ♡

*The*  
**Pittsburg Dispatch**

**A Daily and Sunday Newspaper Ac-  
knowledged By All to Be the Greatest  
Medium for Publishing Classified  
Advertising Between New York and  
Chicago**

**Greatest Want and  
Real Estate Medium  
In The World**

**CARRIES THE LARGEST  
AMOUNT OF ADVERTISING**

Tuesday, December 23, 1913.

**More New Freedom.**

While the currency bill was being wrought into shape by the conference committee Republican members of that body were excluded. The work was done by Democrats alone, their colleagues of the minority not being admitted until the report was ready for signature. This is the first time in 18 years that on any other than party questions the minority members of a conference committee were shut out. Thus do we see how far, in one short year, we have travelled from the new freedom.

It will be remembered that during his campaign President WILSON protested against the Republican assumption or claim that the United States was committed to the protective policy. He argued that, granting political alignments to reflect sentiment on the tariff with reasonable accuracy, it still remained a fact that half and possibly more than half our people did not favor the Republican policy on this subject. Taking the most modest estimate of anti-Republican opinion as represented by votes cast he insisted that the minority opposed to protective duties was so large as to deserve consideration and carry weight in legislating on the question. Later on, and only recently, when the currency bill was menaced, Mr. WILSON contended that it was in no sense a partisan problem, that it ought not to be approached from the party standpoint, and so forth. And we have been told repeatedly that Democrats in Congress are not only compliant with the President's wishes, but are actuated by his same lofty and patriotic spirit.

All this looks lovely in print, and when it reaches the eye of the public it sounds reassuring of advanced ideals in legislative procedure. But the practice and performance differ from the prospectus and preachment. Currency was made a party issue, and all Democrats were lined up for it. Several Republicans went along, in Senate and House, evidently taking the President at his word, but not so the conference committee. There the open door was abandoned, and no Republican expression or judgment was allowed to have sway or say-so as against what had been foreordained from the White House. Mr. WILSON's steam roller is of the latest model and it is wonderfully responsive to the touch of its engineer.

**It Is Mr. Redfield's Move.**

Representative HUMPHREY of Washington evidently has what is known as a mean memory. It will be recalled that during the tariff debate earlier in the year Secretary of Commerce REDFIELD declared his department would investigate any industry that shut down or reduced wages on pretense that it was compelled to do so by operations of the UNDERWOOD bill. There has not been much heard of this threat lately, however, possibly because there is no investigation force of sufficient proportions in the federal government to cope with the situation.

However that may be, Mr. HUMPHREY is willing to help out with a suggestion right to the point. He submits to Secretary REDFIELD a list of 194 shingle mills and 33 lumber mills in the state of Washington that recently have suspended operations, throwing 15,000 men out of employment. Mr. HUMPHREY says the mill proprietors claim the present tariff act is largely responsible for their difficulties, and inasmuch as these industries are legitimate within the meaning of the Baltimore platform he is anxious to cooperate with the Department of Commerce in disclosure of the truth. If they have brought themselves into line for a gibbet as high as HAMAN'S, and therefore under President WILSON'S displeasure, the country is entitled to know.

This is a concrete case for the Democratic authorities to take up and consider. The challenge is definite and its basis is painful in detail. If Mr. HUMPHREY is bluffing he should be exposed, but no less important is it that the public shall be informed, in every instance possible, just what the effect of reduced duties is. There are lines of trade in which this is difficult to establish one way or the other, but here is one which affords full chance for an exemplification that will be conclusive. No doubt the public would be glad to divorce the tariff from partisan politics, so that parties might approach consideration of modifications in schedules with an open mind. There never was a better opportunity to contribute toward this end—assuming that the UNDERWOOD bill is not to blame for confusions in Washington state—than is offered by Mr. HUMPHREY'S letter to Secretary REDFIELD.



*Please read what  
Little Jumping Jack  
Jim Burke said  
about the ineptness of the*

## BURKE DECRIES CURRENCY BILL

**Pittsburg Congressman Tells  
Sharon Business Men the  
Measure Will Not Pass**

**BANQUET BIG SUCCESS**

[Special to The Dispatch.]

SHARON, Pa., Nov. 24.

There will be no currency bill enacted this year, despite what is being claimed by the Wilson Administration, said Congressman James Francis Burke of Pittsburg, member of the House Banking Committee, tonight when he addressed the members of the Sharon Civic Association. The Congressman was the principal speaker.

Congressman Burke prefaced a speech on the currency measure by stating that noon today marked the opening of the bitterest fight on currency in the history of the country. In explaining his reasons for prophesying the delay of the currency measure he called attention to the split in the Senate committee, with Senator Hitchcock of Nebraska siding with the five Republicans on the committee, he explained how the Senate would be unable to bring the measure to pass.

Entering into a vigorous tirade against the pending measure, Congressman Burke said: "The most vital thing that has not yet been brought home to the people is this, the 7,000 national banks of this country are not owned entirely by rich bankers, who may in most instances undergo the ordeal of financial reverses without being wholly ruined. Millions of dollars of the stock is owned by widows and held in trust for orphans who are today living and dependent upon its income. The banks may have been virtually owned and conducted by their families and men in whom they have reposed confidence for half a century. But now with 12 months' notice they must go into a scheme which turns their management over to a political board, into a new enterprise into which they furnish \$105,000,000 capital and \$410,000,000 deposits or go out of the national banking business entirely.

"If they forfeit their charter and organize a State bank they must retire their circulation. As their Government bonds are dumped on the market down will go their value. Those 2 per cent bonds, covering their circulation privilege, have been sold by the Government far above par but that would send them to \$85 in a short space of time.

Congressman Willis J. Hulings of Oil City and H. J. Hill, executive secretary of the Young Men's Christian Association of Johnstown, also spoke at the banquet, which was held in Free Mason's Hall. United States Senator Boies Penrose was expected to be present, but he is on a trip South and sent his regrets. There were about 200 business men, merchants, manufacturers, professional men, ministers and mill operatives present. Rev. R. G. Ramsay, pastor of the First Presbyterian Church, presided as toastmaster. Congressman Hulings talked on the tariff and its relation to the industries in the Shenango Valley. Mr. Hill discussed civic matters. Remarks were made by Attorney H. W. Davis, president of the Sharon Civic Association. The local organization was started a few weeks ago, supplanting the Sharon Board of Trade. It now has a membership of 300 and is growing.

### Where Credit Is Due.

There is more or less complaint at Washington that the Democratic administration and party are not given credit where and when credit is due. This is sad; and here goes to remedy matters as to one item. The Democracy must be given its meed of praise for having accomplished something definite at last. It has put the New York Stock Exchange on that modest plane commonly known as "the blink." Monday of this week, "Tom" LAWSON only active, made a new low record for a day's total transactions—58,600 shares and 818 bonds! It was the dullest day ever known among the Money Devils. Brokers, whose seats have cost them from \$30,000 to \$96,000, averaged \$1.40 for the day's business individually, or \$4.21 per firm, with overhead expenses for firms running from \$25 to \$1,000 a day. This is triumphant democracy, all right, with a small "d" or a big one, just as you choose to write it.

For years the public has been told by Democrats that if it could suppress Wall street and extinguish the stock exchange the country would be a heap sight better off. But is that so? Is it not rather significant, not to say disturbing, to reach a stage when gilt-edge stocks, although quoted at panic prices, can find no buyers, when bonds are not wanted by folks with money to purchase, and when capital will not loosen up because it has lost faith in Washington's ability or intention to legislate and act wisely on business and economic subjects? That the New York exchange is in the doldrums will evoke no sentiment of sympathy among the powers that be, legislatively and administratively, of course, who will come back with the shopworn retort that Wall street produces nothing to wear, eat or use. But it is a truism unailing nevertheless that when there is "nothing doing" on exchanges there is something radically wrong with the conditions, or properties or prospects upon which negotiable securities—exchange commodities—are based—either that or lawmakers and authorities having control over or influence on business are not inspiring public confidence.

It is almost three-quarters of a year since the new freedom dawned, but the party in power has yet to accomplish a single substantial act calculated to enkindle the conviction that it is capable of conserving the national business condition.

**The Pittsburgh Post**  
*Dec 27 '13*  
 The Only Democratic Daily Paper in Pittsburgh.  
 Established 1842.



**A REGIONAL BANK FOR PITTSBURGH.**

Pittsburgh is about to make an urgent request that one of the regional reserve banks, provided for in the new currency law, shall be located here. It is difficult to see how the federal reserve board can deny the Pittsburgh claim in fairness. Pittsburgh is fourth in rank among the cities of the United States in banking capital and surplus; it is fourth in population; third in manufactured products; sixth in total bank clearings, and is geographically within 12 hours of one-half the population of the United States. Moreover, Pittsburgh is surrounded immediately by a region of active business and a banking capital in eight near counties that is larger than that of Buffalo. This district has done its banking business through Pittsburgh for many years and will be disappointed and inconvenienced if Pittsburgh is not chosen as the location of one of the eight or 12 regional reserve banks.

New York will naturally get one of the reserve banks, as it is the foremost financial center of the country. Chicago will as naturally be the location of the second. Next in banking capital and surplus comes Philadelphia and then Pittsburgh. The logic of the situation calls for the location of one regional reserve bank between New York and the Middle West. Pittsburgh is best located to serve that region. In addition its banking resources, manufactures, postal receipts and every other index of business exceed those of any other city in this territory. Reference to the statistics printed elsewhere in this paper will show that Pittsburgh follows close after Philadelphia in population, banking capital, surplus and deposits, and that it leads Philadelphia in the number of its banks.

Allegheny county has a population of 1,018,462; Cuyahoga county, O., (Cleveland) has 637,425; St. Louis county, Mo., has 759,446; Erie county, N. Y., (Buffalo), 528,985; Baltimore county, Md., 633,000, and Hamilton county, O., (Cincinnati), 438,891. In banking capital Pittsburgh has \$59,621,000; Cleveland, \$25,185,000; St. Louis, \$47,585,000; Buffalo, \$10,840,000; Baltimore, \$22,111,000, and Cincinnati, \$21,056,000. In the matter of surplus Pittsburgh ranks relatively higher. Its total is \$103,323,000, and that of Philadelphia is only \$28,000,000 more. Cleveland falls to only \$23,529,000; St. Louis, \$40,732,000; Buffalo, \$19,682,000; Baltimore, \$31,362,000, and Cincinnati, \$16,281,000. In deposits the Pittsburgh banks are relatively as high as in capital and surplus, the total being \$507,335,000. Cleveland comes next with \$322,247,000; St. Louis, \$294,574,000; Buffalo, \$235,516,000; Baltimore, \$225,922,000, and Cincinnati, \$140,198,000. These figures are eloquent of the relative position of Pittsburgh in the banking world, as compared with other great cities in the same region.

That Pittsburgh is growing rapidly may be seen from the postal receipts, which increased from \$2,017,427 in

1908, to \$3,136,125 in the fiscal year to June 30, 1913. Postal receipts are an indication of the business and population of a community, and these figures indicate that Pittsburgh is a great commercial center, having a rich and active tributary territory. The regional reserve banks are designed to facilitate the transaction of business and to render credit easier for those who need accommodation and have undoubted security to offer. If that purpose is to govern the location of the regional banks, then Pittsburgh should have one of the number. The Clearing House Association has spoken in no uncertain terms, the Credit Men's Association has endorsed the application in forceful language, and there is no room to doubt that all other civic and business associations in Pittsburgh will fall in line.

This is the Pittsburgh case. It does not seem that any argument can be offered against the Pittsburgh claims.

CAPITAL \$ 100,000.00

PLUS (EARNED) \$ 100,000.00

NO 4894

# The Farmers National Bank

of Beaver Falls, Pa.

F. F. BRIERLY, PRESIDENT.  
J. R. MARTIN, VICE PRES.  
GEO. W. MORRISON, CASHIER.  
WALTER G. BERT, ASST. CASH.

Beaver Falls, Pa. Jan. 3, 1914.

Secretary of the Treasury,  
Washington, D. C.

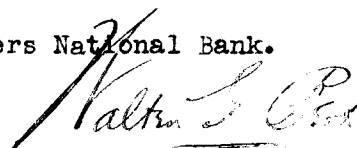
Dear Sir:

It is perhaps superfluous at this time to advance any arguments or give any data in regard to the business throughout the Pittsburgh District, which would favor Pittsburgh as a location for a Federal Reserve Bank, as you are no doubt aware that the Pittsburgh District is perhaps the busiest and most active in the whole country. We are certain all the banks in the Beaver Valley are desirous of having a Reserve Bank established in Pittsburgh and from what we know and can see, we heartily favor this location far above either Philadelphia, Cleveland or Cincinnati.

For your consideration, we believe these banks should be located in districts which show the largest volume of business and we feel that the geographical location should be a secondary consideration.

Respectfully yours,

The Farmers National Bank.



Asst. Cashier.

*L.M.M.J.*

Form L 5

**MANUFACTURERS ASSOCIATION**  
OF BEAVER COUNTY, PA.

**TO PROMOTE AND PROTECT COMMERCIAL INTERESTS  
OF BEAVER COUNTY, PA.**

Beaver Falls, Pa., January 8th. 1914.

The Reserve Bank Organization Committee,

Treasury Department,

Washington, D. C.

Gentlemen:-

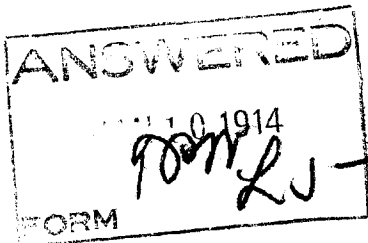
Enclosed herewith please find resolutions adopted by our  
Association, urging that Pittsburgh be considered as one of the Reserve Bank cities.

Very truly,

*A. Markov*

President

FWW/LC



ALPHA

# MANUFACTURERS ASSOCIATION

OF BEAVER COUNTY, PA.

**TO PROMOTE AND PROTECT COMMERCIAL INTERESTS  
OF BEAVER COUNTY, PA.  
RESOLUTIONS.**

Adopted by the Manufacturers Association of Beaver County, Pennsylvania, January 7th, 1914, an organization whose object is, the promotion and advancement of the industrial interests of the county.

WHEREAS, Congress has recently passed a bill known as the "Federal Reserve Act" , and,

WHEREAS, this enactment provides for the creation of not less than eight nor more than twelve Regional Banks in cities whose geographical convenience, whose Commercial development and whose banking importance are worthy of such an Institution, and,

WHEREAS, Pittsburgh is the fourth city in the United States in banking capital and surplus, and ranks third in the value of its manufactured products, and,

WHEREAS, Pittsburgh is the commercial center of a metropolitan district which has a population in excess of 1,000,000, and

WHEREAS, Pittsburgh stands sixth in the list for total clearing through the Clearing House of the United States, and,

WHEREAS, the amount of cash required in this district for pay-rolls is very large and the demand is a permanent one fluctuating but little in normal times when it averages in excess of \$1,500,000 per day. In addition to which large industrial cities adjacent to this territory add \$300,000.00 per day, and,

WHEREAS, Pittsburgh postal receipts for the year ending with June 30, 1913, were \$3,136,125.01, and,

WHEREAS, Pittsburgh lies within twelve hours ride of one-half the total population of the United States,

THEREFORE, BE IT RESOLVED, that the Manufacturers Association of Beaver County for the foregoing reasons is strongly in favor of the establishment of a Federal Reserve Bank in Pittsburgh and be it further-

RESOLVED, that the Manufacturers Association of Beaver County earnestly petitions the "Reserve Bank Organization Committee" to carefully consider Pittsburgh as one of the cities in which a Reserve Bank shall be situated, and be it furthermore,

RESOLVED, that a copy of these Resolutions be forwarded to the said Reserve Bank Organization Committee at Washington, D. C.

Beaver Falls, Pa.,  
January 8th. 1914.

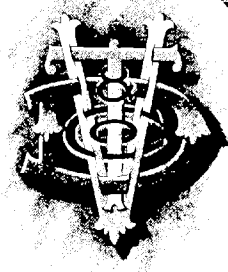
*J. M. Miller*  
President.

SAMUEL JONES, PREST.

W.A. MITCHENER, VICE PREST. & TREAS.

A. J. THOMPSON  
SECRETARY & ASST. TREAS.

# THE VALLEY Deposit & Trust Co.



CAPITAL STOCK, \$125,000.00  
SURPLUS & PROFITS, \$50,000.00

*Belle Vernon, Pa.* Jan. 7, 1914.

Secretary of the Treasury,  
Washington, D. C.

Dear Sir:-

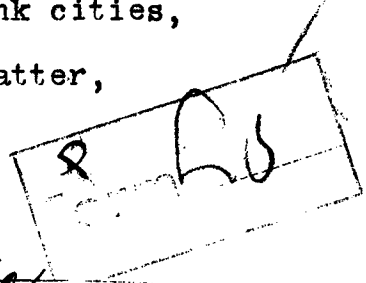
We are writing hoping to impress upon you the necessity of the city of Pittsburg, having a Federal Reserve Bank.

We think, taking the surroundings of Pittsburg for one hundred miles, that the population, and the wonderful industrial business and financial center that it is, it is entitled, most surely to one of the Reserve Banks.

We earnestly plead with you to favor Pittsburg as one of the Federal Reserve Bank cities, and any consideration that you give this matter, will be greatly appreciated.

Yours truly,

*W. A. Mitchener*  
Treasurer.



D. C. WILLS, PRESIDENT

G. A. HERMANN, VICE PRESIDENT

T. C. McNARY, CASHIER

F. W. COTTON, ASST. CASHIER

No. 8761

## THE CITIZENS NATIONAL BANK OF BELLEVUE.

ORGANIZED MAY, 1907.

CAPITAL, \$50,000.00.

BELLEVUE, PA. Jan. 15, 1914.

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

Gentlemen:

Enclosed please find our acceptance and willingness to join the Federal Reserve Bank under the new Federal Reserve Bill, and are ready at any time that your committee so direct to comply with your requirements regarding same.

We sincerely hope and trust that you will locate one of your ~~regional banks~~ in Pittsburgh as we consider this the logical point both geographically and from financial centers and merchandising proportions. The magnitude of business transactions in this community is undoubtly the greatest between New York and Chicago, and we feel these should be no question about the selection.

Trusting you will make Pittsburgh your selection, we are.

Respectfully yours,

*T. C. McNary*  
Cashier.

# **BENTLEYVILLE NATIONAL BANK**

C. K. FRYE, PRESIDENT.  
A. N. BOOTH, VICE PRESIDENT.  
J. C. FRENCH, VICE PRESIDENT.  
W. H. MITCHELL, VICE PRESIDENT.  
W. R. STEPHENS, CASHIER.  
B. J. DUVALL, ASST. CASHIER.

**BENTLEYVILLE, PA. January 3rd 1914.**

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

Sir:-

We are very much in favor of having one the Regional Banks established in Pittsburgh, Penna. We feel that it would be of great benefit to our section in that we are located in the heart of the Pennsylvania Coal Mining district that requires very large pay-rolls to be met.

We trust Pittsburgh will be given every consideration in your selection of the Regional Bank cities.

Very respectfully,



CASHIER.

ANSWERED  
JAN 7 1914  
FORM L-5-ml

Form L5



JOHN G. KELLY, PRESIDENT  
R. P. DUFF, VICE PRESIDENT

GEORGE A. TODD, CASHIER  
A. H. WOOLDRIDGE, ASST. CASHIER

NO 2828

## BRADDOCK NATIONAL BANK

BRADDOCK, PA.

CAPITAL \$ 200,000.00      SURPLUS \$ 500,000.00

February the twenty-first,

1914.

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

Dear Sir:-

I have your favor enclosing us two cards, one to give our choice for location of Federal Reserve Bank, and the other is the location of Federal Reserve Banks for this District.

We think it would be one of the greatest blunders that the Administration could make if Pittsburgh is not designated for one of the Reserve Banks, for ~~the~~ reason as follows:

The National Banks of the City of Pittsburgh together with those in Allegheny County, have a deposit, as reported by the last call of the Comptroller of the Currency, of something over Two Hundred and Nine Million of Dollars. The State Banks of Pittsburgh, held on the first of November, 1913, a deposit of over One Hundred and Seven Million of Dollars, in addition to the deposits of the Trust Companies, which was One Hundred and Ten Million of Dollars. Then the Trust Companies and State Banks in Allegheny County, outside of the city of Pittsburgh, held Twenty-three Million of Dollars, making a total deposit of the National Banks, State Banks and Trust Companies of Allegheny County, having a net deposit of Four Hundred forty-nine Millions of Dollars. There is no other District in the United States, outside of New York City, that exceeds this.

Pittsburgh should have a Reserve Bank for the reason that it is more of a manufacturing city than any of the Western cities who will, no doubt, have one of these banks. The Banks in manufacturing districts, as Pittsburgh, are required to put up pay rolls every two weeks, amounting to a very large sum, whereas banks in a

JOHN G. KELLY, PRESIDENT  
R. P. DUFF, VICE PRESIDENT

GEORGE A. TODD, CASHIER  
A. H. WOOLDRIDGE, ASST. CASHIER

NO 2828

**BRADDOCK NATIONAL BANK**  
BRADDOCK, PA.

CAPITAL \$ 200,000.00      SURPLUS \$ 500,000.00

M. C. Elliott, Secretary - - - - - #2

commercial district do not have these pay rolls to put up, but can pay their bills by checks, whilst in manufacturing districts it requires the actual cash to pay for labor.

I am enclosing you, herewith, a copy of the reports of the Trust Companies and State Banks in Pittsburgh, at the close of business November 1st, 1913, together with a list of Banks in Allegheny County outside the city limits so that you may fully understand what our banking facilities are.

I am also enclosing you a copy of the last report showing the deposits of the Braddock National Bank, which is located in one of the greatest industrial centers in the United States.

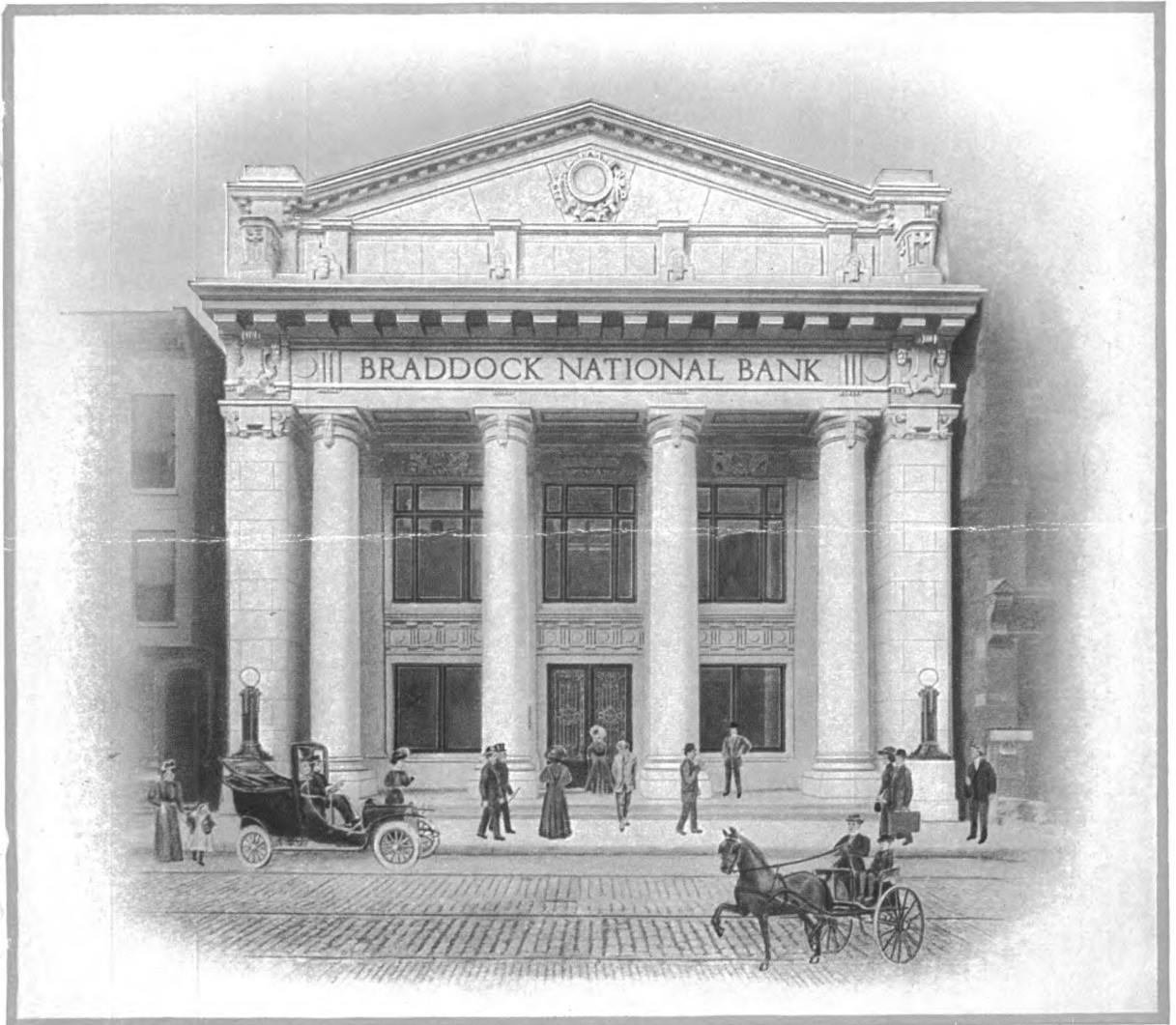
Yours very truly,

K-M



President.





# BRADDOCK NATIONAL BANK

BRADDOCK, PENNSYLVANIA

Statement at Close of Business, January 13, 1914

## RESOURCES

Cash	- - -	\$ 1,371,280.75
United States Bonds	-	151,000.00
Municipal Bonds and Investment Securities	-	1,308,762.29
Notes Discounted	-	3,533,054.02
Banking House and Safe Deposit Vault	- -	260,000.00
Other Real Estate	-	20,807.03
Due from United States Treasurer	- -	7,500.00
		<hr/>
		\$6,652,404.09

## LIABILITIES

Cash Capital	- -	\$ 200,000.00
Surplus Fund (Earned)		500,000.00
Other Undivided Profits		131,065.21
National Bank Notes	-	150,000.00
Deposits	- -	5,671,338.88
		<hr/>
		\$6,652,404.09

# BESSEMER TRUST COMPANY

BRADDOCK, PENNSYLVANIA

Statement at Close of Business, January 13, 1914

## RESOURCES

Cash - - -	\$ 173,048.36
Collateral Loans -	77,988.97
Loans on Bonds and Mortgages - -	783,660.43
Bonds - - -	315,208.38
Time Loans on Notes	99,812.50
Mortgages - -	65,929.00
Real Estate - -	9,402.88
	<u>\$1,525,050.52</u>

## LIABILITIES

Cash Capital - -	\$ 125,000.00
Surplus Fund (Earned)	100,000.00
Dividends Unpaid -	285.00
Undivided Profits -	10,466.18
Savings Deposits -	1,289,299.34
	<u>\$1,525,050.52</u>

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# BRADDOCK NATIONAL BANK

BRADDOCK, PENNSYLVANIA

## OFFICERS

JOHN G. KELLY, President  
ROBERT P. DUFF, Vice President

GEORGE A. TODD, Cashier  
A. H. WOOLDRIDGE, Asst. Cashier

---

CAPITAL	-	-	-	-	-	\$200,000.00
SURPLUS (Earned)	-	-	-	-	-	500,000.00
UNDIVIDED PROFITS (Earned)	-					131,065.21

---

## DIRECTORS

ANDREW W. MELLON  
ROBERT P. DUFF  
CHARLES A. ANDERSON

JAMES H. McCRADY

ALEXANDER M. SCOTT  
JOHN G. KELLY  
CHARLES E. DINKEY

2799

*James A. Russell, President.*

*Geo. C. Watt, Vice President.*

*J. C. Strielich, Cashier.*

# First National Bank

*Braddock, Pa.*

January 2, 1914.

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

Form 45

Dear Sir:-

I have the honor to be the Chairman of Group Eight, Pennsylvania Bankers Association, comprising the section of the Pennsylvania Bankers Association containing thirteen counties in Western Pennsylvania, for the present year.

We desire to impress upon the organization committee of the Federal Reserve Banks, the importance of Pittsburgh as a financial community, and as a place, where, in our opinion, the financial needs of a very important part of the country would be beneficially served by the establishment of one of the new regional reserve banks. This is practically one of the most important industrial points in the entire world, and we believe that more actual currency is paid out in Western Pennsylvania in the way of pay rolls than any other place in the world. If we are required to go to other cities in order to make arrangements for securing currency, at times that it may be greatly needed, it will result in a very considerable loss of time, which may be a vital factor at times. Also, we feel that our needs will not be appreciated or understood by bankers in other cities, and we feel certain that if your committee shall investigate this subject fully, there can be no question of the selection of Pittsburgh as one of the places for the establishment of a regional reserve bank. Pittsburgh, I believe, ranks fifth in Clearing House operations for the entire country, and is geographically located to the best advantage of any city between New York and Chicago.

Trusting that your honorable committee will look most fully into this matter, and feeling assured that such investigation will disclose the necessity of a regional reserve bank at this point, I am,

Very truly yours,

*Geo C Watt*

CHAIRMAN,  
GROUP EIGHT,  
PENNSYLVANIA BANKERS ASSOCIATION.

ANSWERED  
JAN 5 1914  
FORM 45 L

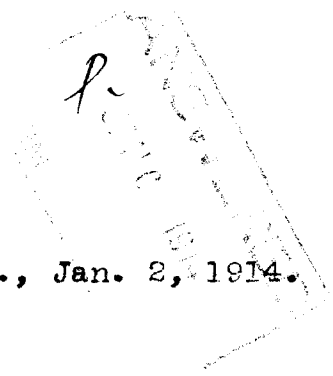


ESTABLISHED 1812

*Monongahela National Bank*  
*Brownsville, Pa.*

C. L. SNOWDON, PRESIDENT

W. A. EDMISTON, CASHIER



Brownsville, Pa., Jan. 2, 1914.

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

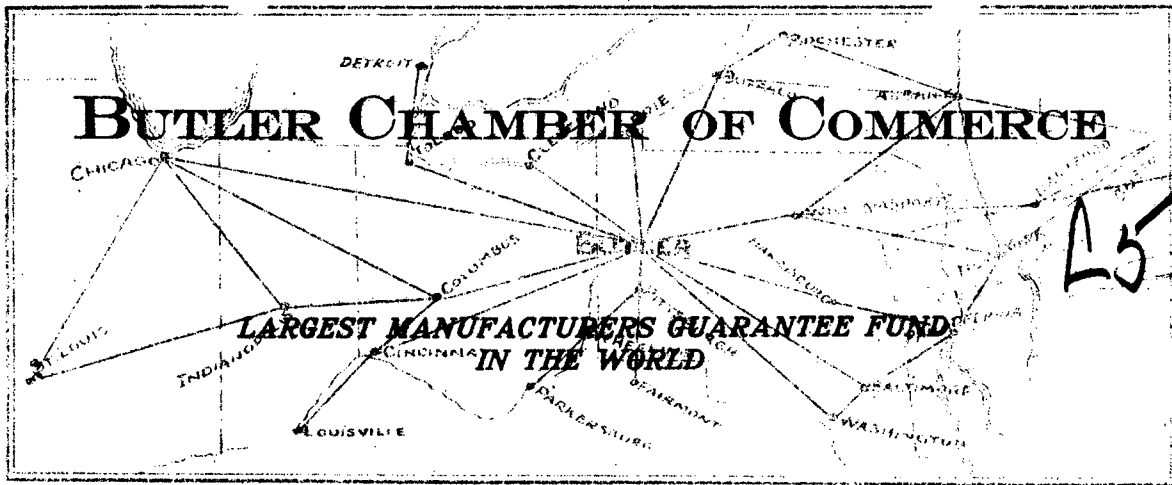
Dear Sir:

As the new currency bill is now a law and we are located in one of the most populous centres in the country, we desire to ask your earnest consideration as to the claims of Pittsburg as a location for one of the regional banks. The business section, of which Pittsburg is the center, is surely worthy of your very earnest consideration. I doubt if the aggregate business of any similar territory in the country, outside of two or three larger cities, will compare with the magnitude of the business at Pittsburg. We think that the statistics that will be submitted to you will confirm this opinion.

Hoping for your favorable action in this matter, I remain

Very truly,

Form 25



Office of the  
GENERAL SECRETARY

BUTLER, PENNSYLVANIA  
January 22, 1914.

Reserve Bank Organization Committee,  
Washington, D.C.

Gentlemen: -

The following set of resolutions, which were unanimously adopted at a meeting of our Chamber of Commerce on January 14th, will explain themselves.

WHEREAS: Pittsburgh is the fourth city in the United States in banking capital and surplus, and ranks third in the value of its manufactured products, and,

WHEREAS: Pittsburgh is the commercial center of a metropolitan district which has a population in excess of 1,000,000, and,

WHEREAS: Pittsburgh stands sixth in the list for total clearings through the Clearing House of the United States, and,

WHEREAS: The amount of cash required in this district for pay rolls is very large and the demand is a permanent one, fluctuating but little in normal times, when it averages in excess of \$1,000,000 per day, and,

WHEREAS: Pittsburgh lies within twelve hours' ride of one-half the total population of the United States, therefore, be it

RESOLVED: That the Butler Chamber of Commerce (of one thousand members) hereby earnestly urge the Reserve Bank Organization to weigh carefully the surpassing claims of the Pittsburgh district, and to give favorable consideration to the establishment of a Regional Reserve Bank at that point.

ANSWERED  
 JAN 26 1914  
 FORM L5

Very truly yours,

CHAMBER OF COMMERCE,

*[Signature]*  
 Acting Secretary.

CEC/MDN

"Butler's a @mer--@me Along"

GEO. A. McLEAN, President  
H. B. RHODES, Vice President

DR. J. A. LOGAN, 2ND VICE PRESIDENT

J. C. [unclear], CASHIER  
A. P. QUAY, ASST. CASHIER

# Springs National Bank

CAPITAL STOCK \$50,000.00

**DIRECTORS**

M. B. ROSS    H. B. RHODES    S. N. WILCOX  
L. S. SHERRED    DR. J. A. LOGAN    S. HARTMAN  
H. C. ALLEN    GEO. A. McLEAN    T. C. MORGAN

**NO. 9430**

Cambridge Springs, Pa.

Jan. 2, 1914.

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

Dear Sir:--

Everything considered, we believe  
Pittsburgh should be the seat of one of the reserve  
banks to be established under the new Currency Bill.  
We trust the Board will look favorable upon  
the above city when its claims are presented before the  
January 16th meeting. We believe it will not  
only be advantageous to Pittsburgh, but to this sec-  
tion of the state as well.

Very truly yours,

Cashier.

ANSWERED  
JAN 7 1914  
T M M  
ZST  
FORM

Form 4 5

**The First National Bank,**  
CANONSBURG, PA.

WM. H. PAXTON, *President.*  
JNO. L. COCKINS, *Vice President.*

GEORGE D. McNUTT, *Cashier.*  
J. W. MUNNELL, *Asst. Cashier.*

Canonsburg, Pa. Jan. 2, 1914.

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

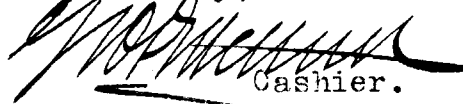
Dear Sir:-

We address you at this time in the interest of locating one of the Federal Reserve Banks in the City of Pittsburgh.

We feel that the popularity of the scheme, and the patronage it will receive in the Pittsburgh District will be largely enhanced, if the Banks in this section could be assured that one of these Banks would be located in Pittsburgh. We feel that the Pittsburgh Bankers will be able to impress you with the importance of that City and its favorable location for one of the Regional Banks.

Soliciting your favorable opinion, we are,

Respectfully,

  
Cashier.

ANSWERED  
JAN 7 1914  
*L m m*  
FORM

Form L 50

NO 5784

# The First National Bank

OFFICERS

CAPITAL STOCK \$25,000.00

F.M. MITCHENER, PRESIDENT  
J. EWING BAILY, VICE PRESIDENT  
CHAS. A. HARTLEY, CASHIER

Carmichaels, Pa. *Jan'y 8, 1914.*

To the  
Regional Banking Organization Committee,  
Washington, D.C.

Gentlemen:

As a National Bank of the Pittsburgh District, we would earnestly ask that you favor Pittsburgh as a location for one of the Regional Reserve Banks.

We trust you will be greatly impressed with the magnitude of this district as an industrial and commercial centre, thus realizing its need of the facilities that will be afforded by a Regional Bank, and in view thereof, will heartily support Pittsburgh as a location for same.

Yours very truly,

First National Bank,

Carmichaels, Pa.

*Chas. A. Hartley*  
Cashier

ANSWERED  
JAN 10 1914  
FORM 25-





R. P. BURGAN, PREST.  
A. W. SCHREIBER, CASHIER.

GEORGE J. JNCE, VICE PREST.  
JOS. F. HEDGES, VICE PREST.

# Carnegie National Bank

CAPITAL \$ 100,000.00

20

Carnegie, Pa. January 14th, 1914.

ALWAYS  
CONSERVATIVE AND ACCOMMODATING

Hon. A. J. Barchfield,  
Washington,  
D. C.,

Dear Sir:-

Addressing you as our representative of this district we solicit your support and influence in helping the Citizens and financial representatives in having the New Federal Reserve Committee, locating a regional reserve bank in the City of Pittsburgh.

We sincerely believe that Pittsburgh should have one, for its many pay rolls, where more cash is paid out than any other City in the United States, and this is one of the strongest points of the new reserve act to make currency elastic, and believe this one reason justifies a serious consideration in having Pittsburgh selected as a reserve city.

Thanking you in advance for your co-operation in the above request, we beg to remain,

Very truly yours,

ANSWERED  
JAN 20 1914  
A. W. Schreiber

J.K.Tener,  
PRESIDENT.  
S.A.Walton,  
VICE PRESIDENT.  
R.H.Rush,  
CASHIER.

# The First National Bank

Charleroi, Pa., December 31, 1913.

William A. McAdoo,  
Sec'y. of the U. S. Treasury,  
Washington, D. C.

*Handwritten initials: RS*

Dear Sir:-

In the matter of the distribution of the Federal Reserve Banks, it would seem to us that Pittsburgh, Pennsylvania, would be one of the most advantageous and logical places for one of these regional institutions.

ANSWERED  
90011  
*Handwritten initials: RS*

Being in the heart of the most industrial district in the United States, it would strike us that this district would be most quickly effected by a depression, and the regional bank would be immediately available.

May we ask you to consider this most important location in your distribution?

Very respectfully yours,

*Handwritten signature*  
Cashier.

JOHN A. DITZ,  
S. S. SLOAN,  
J. F. WEAVER, } Vice Presidents

M. M. KAUFMAN, President

E. W. THOMPSON, Treasurer  
NORMAN C. BALL, Secretary

# BOARD of TRADE

CLARION, PENN'A.

Clarion, Pa. Jan. 31, 1914.

Reserve Bank Organization Committee,  
Washington, D.C.

5

Gentlemen:-

At a meeting of the Clarion, Pa., Board of Trade held on the 27th instant, the following resolution was adopted:

WHEREAS, Under the new Federal Reserve Act there will be from eight to twelve Federal Reserve Banks placed in different parts of the United States, in locations which are deemed most advantageous for the proper conducting of the banking business under the new act.

BE IT RESOLVED, That it is the opinion of this Board of Trade, that a Federal Reserve Bank should be located in the City of Pittsburgh.

We take this action, because of the location of Pittsburgh, as compared to other trade centers, and on account of the enormous banking and commercial business, and tonnage which concentrates at that point.

We THEREFORE, Respectfully ask that you give the matter of placing a Federal Reserve Bank in Pittsburgh the consideration which its importance justifies.

Yours Very truly,

*Norman C. Ball*  
*Secy*

ANSWERED  
FEB 5 1914  
FORM 5-74



**FIRST NATIONAL BANK**  
CHARTERED 1865  
CLARION, PENNSYLVANIA

S. WIN WILSON, PRESIDENT  
M. M. KAUFMAN, VICE PRES.  
A. B. COLLNER, CASHIER

Form *AS*

Clarion, Pa., January 28, 1914.

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

Dear Sir:

It would please us to have one of the Federal Reserve  
Banks located at Pittsburgh, Pennsylvania.

The commerical field and financial needs of the con-  
tiguous territory demand such recognition. Very few, if  
any, cities in the United States have greater claims if de-  
cision be made on actual conditions.

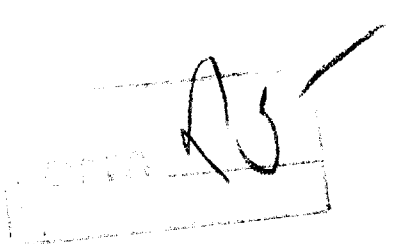
Yours very truly,

FIRST NATIONAL BANK,

By *A. B. Collner*  
Cashier.

ANSWERED  
JAN 31 1914  
FORM *AS*

Fraser



The following resolution, favoring Pittsburg as a location for one of the Federal Reserve Banks, was adopted by the Chamber of Commerce of Greater Connellsville, Connellsville, Pa. January 13, 1914.

WHEREAS, Pittsburg is the fourth city in the United States in banking capital and surplus, and ranks third in the value of its manufacturing products.

WHEREAS, Pittsburg is the commercial center of a Metropolitan district which has a population in excess of one million.

WHEREAS, Pittsburg stands sixth in the list for total clearings through the clearing house of the United States.

WHEREAS, The amount of cash required in this district for pay rolls is very large and the demand is a permanent one, fluctuating but little at normal times when it averages in excess of one million dollars per day.

WHEREAS, Pittsburg lies within twelve hours ride of one half the total population of the United States; Therefore, be it

RESOLVED, That the Chamber of Commerce of Greater Connellsville, Connellsville, Pa. embracing a membership of approximately three hundred (300) business men, artisans and professional men earnestly request the Secretary of the Treasury to use due diligence and give worthy consideration to the city of Pittsburg, Pa. as the home of one of the Federal Reserve Banks created by the recent enactment of the new currency and banking bill; and be it further

RESOLVED, That it is our conviction that owing to its strategic location, mammoth industries, and enormous wealth it should have first consideration; and be it further

RESOLVED, That a copy of these resolutions duly signed by the President and the Secretary of this Chamber be forwarded to the President of the United States, and the Honorable Wm. G. McAdoo, Secretary of the Treasury.

It is respectfully submitted.

*John M. Robinson*  
Secretary

*A. R. Goldsmith*  
President

ANSWERED  
JAN 24 1914  
FORM 25-012

JOHN W. AILES, PRESIDENT.  
J. N. MULLIN, VICE PRESIDENT.

BEN. G. BINNS, CASHIER.  
H. A. BYERS, ASST. CASHIER.

# The First National Bank of Donora.

*[Handwritten signature]*

*Donora, Pa.*

January, 10th, 1913.

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

*[Handwritten signature]*  
*[Circular stamp: DIVISION OF FEDERAL RESERVE, JAN 12 1914]*

Dear Sir:-

We are interested in the locating of Regional Banks only so far as it effects this community and ourselves in particular. Pittsburgh has been our Banking center ever since we were organized and we have never asked for anything in the Banking line that we could not get in that City. We are attached to the Banks there, it is convenient, and the surrounding community has proven that it could organize and support Banks that are second to none in the United States.

As a prospective stock holder in the Regional Bank for this section, I would respectfully ask that you list us as one of those desiring said Bank to be located at Pittsburgh, Penna,

Very Respectfully,

*Ben G. Binns*

Cashier.

ANSWERED  
JAN 12 1914  
*[Handwritten initials]*  
FORM

Form As

Dormont, Pa. Jan. 9th, 1914.

Reserve Bank Organization,  
Washington, D.C.

ANSWERED  
JAN 12 1914  
P

Gentlemen-

At the regulat meeting of the Dormont Board of Trade held Jan. 6th, 1914, the following resolution was presented-

WHEREAS, Congress has recently passed a bill known as the "Federal Reserve Act", and,

WHEREAS, This enactment provides for the creation of not less than eight or more than twelve Regional Banks in cities whose geographical convenience, whose commercial developement and whose banking importance are worthy of such an institution, and,

WHEREAS, Pittsburgh is the fourth City in the United States in banking capital and surplus, and ranks third in the value of its manufactured products, and,

WHEREAS, Pittsburgh is the commercial center of a metropolitan district which has a population of 1,000,000, and,

WHEREAS, Pittsburgh stands sixth in the list for total clearings through the Clearing House of the United States, and,

WHEREAS, The amount of cash required in this district for pay rolls is very large and the demand is a permanent one fluctuating but little in normal times when it averages in excess of \$1,500,000 per day. In addition to which large industrial cities adjacent to this territory add \$300,000.00 per day, and

WHEREAS, Pittsburgh postal receipts for the year ending with June 30, 1913 were \$3,136,125.01, and,

WHEREAS, Pittsburgh lies within twelve hours ride of one half the total population of the United States,

THEREFORE, BE IT RESOLVES that the Dormont Board of Trade for the foregoing reasons is strongly in favor of the establishment of a Federal Reserve Bank in Pittsburgh and be it further

RESOLVED, That the Dormont Board of Trade earnestly petition the "Reserve Bank Organization Committee" to carefully consider Pittsburgh as one of the cities in which a Reserve Bank shall be situated, and be it furthermore,

RESOLVED, That a copy of these Resolutions be forwarded to the said Reserve Bank Organization Committee at Washington, D.C.

The above resolution was unanimously adopted and Secretary instructed to send copy showing our action on same to the Reserve Bank Organization at Washington, D.C.

Yours truly,

Dormont Board of Trade,

*Geo. R. Agnew*

Secretary.

JOHN E. DUBOIS, PRES.

Nº 7453

S. C. BOND, CASHIER

**THE DUBOIS NATIONAL BANK**  
DUBOIS, PA.

Jan. 6, 1914.

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

Dear Sir, -

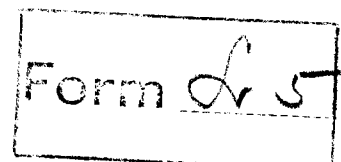
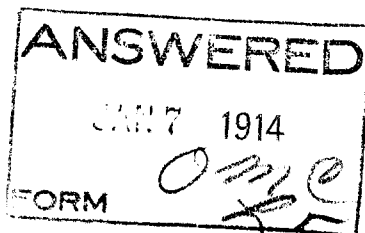
The naming of Federal Reserve Cities under the new Banking Act will no doubt be a matter for your decision.

To be a city that can be reached within twelve hours by one half of the population of our country in addition to being commercial and financial centre is entitled we believe, to your consideration.

We favor Pittsburgh, it has the above advantages as well as many others.

Very truly yours,

*S. C. Bond*  
Cashier.



# THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following message.

Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Messages, beyond the amount of tolls paid thereon, nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an UNREPEATED MESSAGE, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT HOUSE CORRIDOR,  
TELEPHONE BRANCH 251

22W RB 8

A DUQUESNE PA JAN 15 14

HON A J BARCHFELD

WASHINGTON DC

WE WANT A FEDERAL RESERVE BANK IN PITTSBURGH

FIRST NATL BANK OF DUQUESNE

956A

## EAST PITTSBURGH BOARD OF TRADE

EAST PITTSBURGH, PA.

January 13th, 1914.

Hon. Andrew J. Barchfield,

House of Representatives, Washington, D. C.

Sir:-

Beg to transmit herewith Resolutions adopted at a regular meeting of the East Pittsburgh Board of Trade of the Borough of East Pittsburg, Allegheny County, Penn'a., in support of Pittsburgh's claim for selection by the Reserve Bank Organization Committee as a location for a Federal Reserve Bank.

In transmitting said Resolutions to you it is with the expressed hope that you lend your best efforts to secure the location of a Reserve Bank for our City to augment with its resources the great mineral, industrial and financial resources of the City and the environs.

Very truly yours,

EAST PITTSBURGH BOARD OF TRADE.

By

*A. H. Snyder*  
Secretary.

*J. W. G. M.*



EAST PITTSBURGH, ALLEGHENY COUNTY, PENNSYLVANIA

*East Pittsburgh Board of Trade*

RESOLUTIONS RECOMMENDING ESTABLISHMENT OF REGIONAL RESERVE BANK

IN CITY OF PITTSBURGH, ADOPTED THE TWELFTH DAY OF JANUARY 1914.

WHEREAS, the Borough of East Pittsburgh, having a population fast approaching eight thousand and having within its corporate lines such important manufacturing establishments as the Westinghouse Electric & Manufacturing Co., The Westinghouse Machine Co. and the Pittsburgh Meter Co. which employ approximately twenty thousand persons, male and female, with monthly pay rolls of over nine hundred thousand dollars, (\$900,000.00), and

WHEREAS, but four miles intervening between the easterly line of the City of Pittsburgh and the westerly line of this Borough, the Borough is, therefore, an important part of the manufacturing and metropolitan district of the said City of Pittsburgh, and

WHEREAS, all matters affecting said City of Pittsburgh in an industrial, commercial, civic or financial manner, have a corresponding effect upon our home community of East Pittsburgh, and

WHEREAS, pursuant to the provisions of the Currency and Banking Act, duly passed by the Senate and House of Representatives of the United States, and approved by President Woodrow Wilson in December 1913, bank reserves will be more widely distributed throughout the country by means of the establishment of from eight to twelve Regional Reserve Banks located in cities to be selected by the Federal Reserve Board, and

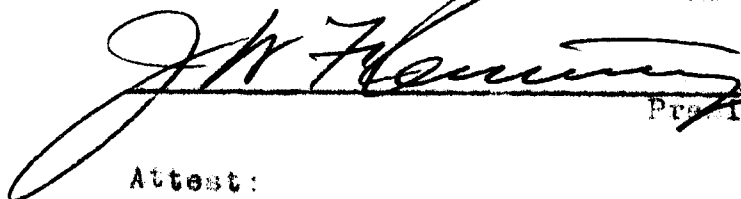
WHEREAS, the preeminence of Pittsburgh in the mining, industrial, financial, rail and water transportation, and the commercial life of the nation entitles it to recognition by its selection as the location for one of said Reserve Banks, therefore, be it

"RESOLVED by the East Pittsburgh Board of Trade that our hearty encouragement be and is hereby given to the Pittsburgh Clearing House in all efforts put forth in the direction of securing the establishment of a Regional Reserve Bank in the City of Pittsburgh, and that the executive officers of this Board co-operate with the Pittsburgh Clearing House Association to that end; and be it further

"RESOLVED, that these resolutions be incorporated upon our minutes and copies sent to the Secretary of the Treasury, to Senators and Representatives in Congress, representing the Pittsburgh district, and to the Pittsburgh Clearing House Association."

EAST PITTSBURGH BOARD OF TRADE.

EAST PITTSBURGH, PENN'A.

  
President.

Attest:



# EAST PITTSBURGH BOARD OF TRADE

EAST PITTSBURGH, PA.

Form *LS*

January 13th, 1914.

Hon. William G. McAdoo,

Secretary of Treasury, Washington, D. C.

Sir:-

We transmit herewith for your consideration, and presentation to the Reserve Bank Organization Committee, Resolutions adopted by the East Pittsburgh Board of Trade, of East Pittsburg, Allegheny County, Penn'a., recommending that the City of Pittsburgh be designated as a Federal Reserve City for the establishment therein of a Federal Reserve Bank.

A study of the mineral, industrial and financial resources of Pittsburgh and its dependent adjacent territory of Western Pennsylvania, West Virginia and Ohio, as shown by government compiled records on the subject, will show sufficient justification for augmenting those vast resources with the resources of a Federal Reserve Bank in Pittsburgh, the heart of the greatest manufacturing district of our nation, and we trust the justice of Pittsburgh's claim, in this behalf, will be given the desired recommendation by your Committee.

Respectfully submitted,

ANSWERED  
JAN 14 1914  
*Tom LS*  
FORM

EAST PITTSBURGH BOARD OF TRADE.

By

*A. K. Snyder*

Secretary.

*W. G. M.*

EAST PITTSBURGH BOARD OF TRADE

OF

EAST PITTSBURGH, ALLEGHENY COUNTY, PENNSYLVANIA.

RESOLUTIONS RECOMMENDING ESTABLISHMENT OF REGIONAL RESERVE BANK  
IN CITY OF PITTSBURGH, ADOPTED THE TWELFTH DAY OF JANUARY 1914.

WHEREAS, the Borough of East Pittsburg, having a population fast approaching eight thousand and having within its corporate lines such important manufacturing establishments as the Westinghouse Electric & Manufacturing Co., The Westinghouse Machine Co. and the Pittsburgh Meter Co. which employ approximately twenty thousand persons, male and female, with monthly pay rolls of over nine hundred thousand dollars, (\$900,000.00), and

WHEREAS, but four miles intervening between the easterly line of the City of Pittsburgh and the westerly line of this Borough, the Borough is, therefore, an important part of the manufacturing and metropolitan district of the said City of Pittsburgh, and

WHEREAS, all matters affecting said City of Pittsburgh in an industrial, commercial, civic or financial manner, have a corresponding effect upon our home community of East Pittsburg, and

WHEREAS, pursuant to the provisions of the Currency and Banking Act, duly passed by the Senate and House of Representatives of the United States, and approved by President Woodrow Wilson in December 1913, bank reserves will be more widely distributed throughout the country by means of the establishment of from eight to twelve Regional Reserve Banks located in cities to be selected by the Federal Reserve Board, and

WHEREAS, the preeminence of Pittsburgh in the mining, industrial, financial, rail and water transportation, and the commercial life of the nation entitles it to recognition by its selection as the location for one of said Reserve Banks, therefore, be it

"RESOLVED by the East Pittsburg Board of Trade that our hearty encouragement be and is hereby given to the Pittsburgh Clearing House in all efforts put forth in the direction of securing the establishment of a Regional Reserve Bank in the City of Pittsburgh, and that the executive officers of this Board co-operate with the Pittsburgh Clearing House Association to that end and be it further

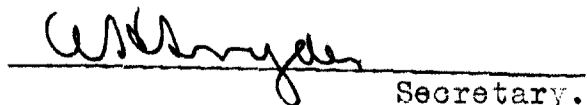
"RESOLVED, that these resolutions be incorporated upon our minutes and copies sent to the Secretary of the Treasury, to Senators and Representatives in Congress, representing the Pittsburgh district, and to the Pittsburgh Clearing House Association."

EAST PITTSBURGH BOARD OF TRADE.

EAST PITTSBURGH, PENN'A.

  
 President.

Attest:

  
 Secretary.

C. A. MARTIN, PRESIDENT

J. E. VAN GORDER, VICE PRESIDENT

JOHN G. COBLER, CASHIER

# PEOPLES NATIONAL BANK

ELLWOOD CITY, PA., Dec 31, 1914

Dear Mr. A. M. Adoo.  
City of the Treasury.  
Washington D.C.

Dear Sir: -

We write you regarding that  
you make Pittsburgh, Pa one of the Regional  
Banks under the New Currency Law.

We believe that in appointing this City  
you will be conferring a great favor  
not only on the banks of Pittsburgh but  
all the banks in Western Pa, Eastern Ohio  
and West Va.

We wish you will use your good offices  
in having this done.

With greatest respect.

ANSWERED  
DEC 27 1914  
8

Yours very truly  
John G. Cobler  
Cashier

Form L 5

UNITED STATES DEPOSITARY  
THE FIRST NATIONAL BANK  
OF EMLENTON, PA.

Emlenton, Pa., Jany. 7, 1914.

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

Dear Sir:--

In making your selection for the location of one of the regional Reserve Banks, we desire to respectfully call your attention to the financial importance of Pittsburgh for the location of one of these Reserve Banks. As regards to number of banks, capital and surplus and volume of business, Pittsburgh is away to the <sup>top</sup> ~~top~~ of the list, and is rapidly growing. A glance at the map, taking in the territory for a radius of from 50 to 100 miles, <sup>with Pittsburgh as the center,</sup> you will find a very large number of National Banks, Trust Companies and State banks, whose business is largely all centered <sup>in Pittsburgh</sup>, and the location of a regional Reserve Bank elsewhere will be a serious detriment to <sup>the</sup> banks who will enter the Federal Reserve system in this region. For ourselves, 75% of our banking business is done with Pittsburgh banks and the same will hold good with the majority of banks in this section in and around Pittsburgh,

We trust, that your Committee will see your way clear to making Pittsburgh one of the Reserve cities.

Yours very truly,

*E. E. Swan*  
Cashier.

No.606.

# THE SECOND NATIONAL BANK OF ERIE, PENNA.

CAPITAL \$ 300,000.00  
SURPLUS \$ 350,000.00

F. M. WALLACE, PRESIDENT.  
C. F. ALLIS, VICE PRES.  
H. J. LESLIE, CASHIER.  
W. K. MOSHER, ASST. CASHIER.  
C. F. WALLACE, ASST. CASHIER.

Erie, Penn'a., January 15, 1914.

Form AS

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


Dear Sir:-

We have the honor to suggest that in selecting the locations for the Federal Reserve Banks, which are soon to be organized, that you consider the claims of the City of Pittsburg.

Our business relations with Pittsburg are much more active and greater in volume than with any other city except New York, and we are not sure that the volume is less even than New York City.

We think that this is true of nearly every bank in western Pennsylvania, and we believe that the City of Pittsburg would accommodate a much larger number of people within the State than any city that could be named.

Respectfully, your obedient servant,

  
Vice President.

RECEIVED  
JAN 17 1914  
FORM RS

No.606.

# THE SECOND NATIONAL BANK OF ERIE, PENNA.

CAPITAL \$ 300,000.00  
SURPLUS \$ 300,000.00

F. M. WALLACE, PRESIDENT  
C. F. ALLIS, VICE PRES.  
H. J. LESLIE, CASHIER  
W. K. MOSHER, ASST. CASHIER.  
C. F. WALLACE, ASST. CASHIER.

ANSWERED  
MAR 2 1914  
FORM 5-11

February 27 1914

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

Dear Sir:-

I notice from newspaper reports that Cincinnati and Pittsburgh are very close in the race for Regional Reserve Banks and that Cleveland is something over four hundred short of the two first named cities.

Under the circumstances I believe Pittsburgh located as it is, and the business relations existing between Pittsburgh and Cleveland, a Regional Bank should be located in the City of Pittsburgh, rather than in Cincinnati, on account of the great tonnage of ore and coal which in a measure joins the cities of Cleveland and Pittsburgh together.

Pittsburgh, as you know, has a daily payroll of about a Million Dollars during normal times and the published reports of the Clearings of the various cities shows Pittsburgh to be a very important centre and I trust your honorable body will see its way clear to designate Pittsburgh as one of the Federal Regional Reserve Banking centres.

In our section of Pennsylvania a very much larger business is done with Pittsburgh than with either Buffalo, Cleveland or Chicago, and it is for this reason that we are anxious to have Pittsburgh named.

Very truly yours,



President.

DAVID J. LEWIS, President

F. I. MCGILL, Vice President

# THE FARRELL COMMERCIAL CLUB

G. W. JONSSON, Secretary-Treasurer

FARRELL, PA.

January  
Fourteenth  
1914

**EXECUTIVE BOARD**

DAVID J. LEWIS  
F. I. MCGILL  
G. W. JONSSON  
F. E. NORRIS  
J. W. MILLER  
H. S. BOYARD  
J. B. BOUX

Hon. Willis J. Hulings,

Washington, D. C.

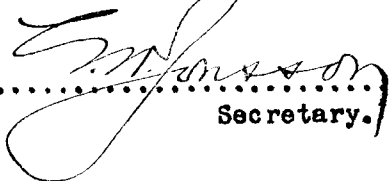
Dear Sir:-

We enclose you herewith resolution adopted by our organization and would ask that you use your best endeavors and influence in your official capacity.

Thanking you in advance, we are

Yours very truly,

FARRELL COMMERCIAL CLUB.

  
.....  
Secretary.

ANSWERED  
JAN 28 1914  
FORM

Encl.



DAVID J. LEWIS, President

F. I. MCGILL, Vice President

# THE FARRELL COMMERCIAL CLUB

G. W. JONSSON, Secretary-Treasurer

FARRELL, PA.

## EXECUTIVE BOARD

DAVID J. LEWIS  
F. I. MCGILL  
G. W. JONSSON  
F. E. NORRIS  
J. W. MILLER  
H. S. BOVARD  
J. B. BOUX

Endorsing the Establishing of a Regional Reserve Bank in the  
City of Pittsburg.

WHEREAS, the geographical location of the city of Pittsburg is such that approximately one-half of the population of the United States can be served advantageously and within reach by one night or one days ride, and

WHEREAS, what is known as the Pittsburg District, the greatest industrial district in the world requiring the most active and able banking facilities, outside of New York, and

WHEREAS, the pay rolls of this district approximate three millions of dollars per day, and

WHEREAS, eighty per cent of the banking business for a radius of fifty to one hundred miles, is done through Pittsburg, and

WHEREAS, Pittsburg leads all other cities of the United States in capital and surplus to gross deposits with invested capital of one hundred seventy millions as against one hundred thirty millions in Boston and forty-eight millions in Cleveland, and

WHEREAS, deposits of approximately five hundred millions and being in fifth place in the United States, again leading Cleveland by over one hundred millions, therefore, be it resolved, that we, The Farrell Commercial Club, endorse the establishing of a Regional Reserve Bank in the city of Pittsburg.

DAVID J. LEWIS, President

F. I. MCGILL, Vice President

# THE FARRELL COMMERCIAL CLUB

G. W. JONSSON, Secretary-Treasurer

**EXECUTIVE BOARD**

- DAVID J. LEWIS
- F. I. MCGILL
- G. W. JONSSON
- F. E. NORRIS
- J. W. MILLER
- H. S. BOVARD
- J. B. ROUX

FARRELL, PA.  
January  
Fourteenth  
1914

Hon. J. H. McAdoo,  
  
Sec'y of the Treasury,  
  
Washington, D. C.

Dear Sir:-

Enclosed find resolution adopted by  
our organization and endorsing the proposed establishing  
of a Regional Reserve Bank in the city of Pittsburg.

Yours very truly,

FARRELL COMMERCIAL CLUB.

*G. W. Jonsson*  
.....  
Secretary.

ANSWERED  
JAN 19 1914  
FORM 25

Form 25

Encl.

DAVID J. LEWIS, President

F. I. MCGILL, Vice President

# THE FARRELL COMMERCIAL CLUB

G. W. JONSSON, Secretary-Treasurer

FARRELL, PA.

## EXECUTIVE BOARD

DAVID J. LEWIS  
F. I. MCGILL  
G. W. JONSSON  
F. E. NORRIS  
J. W. MILLER  
H. S. BOVARD  
J. B. BOUX

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WHEREAS, the pay rolls of this district approximate three million dollars per day, and

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WHEREAS, Pittsburg leads all other cities of the United States, in capital and surplus to gross deposits with invested capital of over one hundred seventy millions as against one hundred thirty millions in Boston and forty-eight millions in Cleveland, and

WHEREAS, deposits of approximately five hundred millions and being in fifth place in the United States, again leading Cleveland by over one hundred million, therefore, be it resolved, that we, the Farrell Commercial Club endorse the establishing of a Regional Reserve Bank in the city of Pittsburg.

# GREENSL JRG BUSINESS MEN'S ASSOCIATION

OBJECTS  
Encouragement  
Protection  
Co-operation  
Trade Extension

## OFFICE OF THE SECRETARY

118 West Otterman Street

OUR SLOGAN  
Trade at Home  
Help Each Other

Pres. S. A. CLEMENTS

Sec. A. E. MARTIN

Greensburg, Pa. Jan 13th., 1914.

Reserve Bank Organization Committee, .

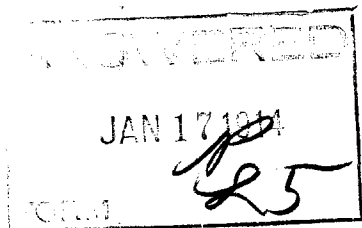
Washington, D.C.

Gentlemen:-

Whereas:- The Business Mens Association of Greensburg, Pa. has always recognized Pittsburgh as the strongest Commercial and Manufacturing Center between Chicago and New York, and as such strong center we do feel that in the locating of one of the several Regional Banks provided for in the Currency Law recently enacted, that Pittsburgh is entitled to recognition above all other claims.

Therefore, be it resolved;- That we heartily approve and endorse the efforts of The Pittsburgh Chamber of Commerce to have one of the Regional Banks established in their City.

Respectively Submitted,



D. W. Bury  
A. E. Martin  
Chas E Hayes

Committee.

CHAS. C. HILEMAN, PRES.

JNO. E. KUNKLE, VICE PRES.

JOHN H. MCKLVEEN, SECY. & TREAS.

60-392

# Merchants Trust Company

OF GREENSBURG

CAPITAL \$200,000.00

GREENSBURG, PA. Jan. 14, 1914.

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

ANSWERED  
JAN 16 1914  
Form 20

Dear Sir:

As the time of approving certain cities, in which will be established Federal Reserve Banks under the new law, draws near, naturally many cities are making claim for their right to be selected as such.

Being in close proximity to Pittsburg and we ourselves being in the heart of a great industrial and financial center, we are naturally desirous of having Pittsburg, which is a reserve center for our locality, designated as one of the cities in which a Federal Reserve Bank shall be located.

No doubt the facts concerning Pittsburg, which would give it right to claim such a Reserve Bank, have been brought to your attention more forcibly than we could and the circumstances and conditions are better known to you than to us.

We might go into some details as to facts, but as we feel that would be useless on our part, we simply wish to state that our institution and patrons will all be very grateful to you for a favorable consideration.

Yours very truly,

*John H. McKlveen*  
Treasurer.

NO. 249.

# THE FIRST NATIONAL BANK

CAPITAL \$ 125,000.00  
SURPLUS AND PROFITS \$ 230,000.00

G.G. STAGE, PRESIDENT.  
R.C. McMASTER, VICE PRESIDENT.  
C.E. WITMER, CASHIER.  
T.R. THORNE, ASST. CASHIER.

**GREENVILLE, PA.** Jan. 2, 1914.

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

Dear Sir:

It naturally occurs to us that there will be selected a nearby city for one of the Regional Banks. It would infinitely suit our business if Pittsburgh, Pa. be given favorable consideration.

Yours very truly

President.

ANSWERED  
JAN 10 1914  
Lm  
IS

Form L 5



5044  
**The First National Bank of Grove City,**

CAPITAL, SURPLUS AND PROFITS \$150,000.00

A. M. ALLEN, VICE PRESIDENT  
M. H. MCCOY, VICE PRESIDENT

J. M. MARTIN,  
PRESIDENT

W. S. MCKAY, CASHIER  
D. E. FREW, ASST. CASHIER

**Grove City, Pa.**

January 14, 1914.

25

Hon. W. J. Hulings,  
Washington, D. C.

Dear Sir:-

Like all other banks in this district we are extremely anxious in having Pittsburgh as the location of one of the Federal Reserve banks. I assure you anything you can do along this line will be appreciated by us as well as your many other friends.

Yours very truly,

Cashier.

WSM/H

ANSWERED  
JAN 18 1914  
FORM 25-711



5044  
**The First National Bank of Grove City,**

CAPITAL, SURPLUS AND PROFITS \$ 150,000.00

A. M. ALLEN, VICE PRESIDENT      J. M. MARTIN,      W. S. MCKAY, CASHIER  
M. H. MCCOY, VICE PRESIDENT      PRESIDENT      D. E. FREW, ASST CASHIER

**Grove City, Pa.**


December 31 1913.

Secretary of the Treasury,  
Washington, D. C.

Form *LS*

Dear Sir:\*

I beg to address you in reference to the locating of one of the Federal Reserve banks in Pittsburgh. I assure you I consider this very necessary to care for the large volume of business in the Pittsburgh district.

Yours very truly,  
  
Cashier.

WSM/H

ANSWERED  
DEC 31 1914  
FORM *LS*





# Grove City National Bank

CAPITAL AND SURPLUS \$120,000.00

JOHN A. BELL, PRESIDENT.  
E. J. FITHIAN, VICE PRESIDENT.

E. B. HARSHAW, CASHIER.  
C. H. WILSON, ASST. CASHIER.

Grove City, Pa., Jan. 14th, 1914

The Secretary of Treasury,  
Washington, D. C.

Form *RS*

My Dear Sir;-

At the last meeting of our Board of Directors the matter of the location of the Regional Reserve Bank for our Bank was gone over quite thoroughly and while we are practically the same distance from Pittsburg and Cleveland yet it was the unanimous opinion of our Board that Pittsburg should be selected and Resolutions were passed by our Directors to that effect and I was authorized to mail you a copy.

Trusting you can see your way to recommend Pittsburg and feeling confident that that selection will be the most satisfactory and serve the largest number of institutions, I am,

Very truly yours,

*E. B. Harshaw*  
Cashier

ANSWERED  
JAN 19 1914  
FORM *RS*



# Grove City National Bank

CAPITAL AND SURPLUS \$120,000.00

JOHN A. BELL, PRESIDENT  
E. J. FITHIAN, VICE PRESIDENT

E. B. HARSHAW, CASHIER.  
C. H. WILSON, ASST. CASHIER.

Grove City, Pa.,

Form 25

At a regular meeting of the Board of Directors of the Grove City National Bank, Grove City, Pa. held on Jan. 8th. 1914, the following Resolution was offered and unanimously adopted.

Whereas, It is reasonable to suppose that a Federal Reserve Bank will be established at some point between Chicago and New York, and in as much as there are only four financial centers in the United States larger than Pittsburg, namely New York, Chicago, Boston and Philadelphia and as to clearing house footings Pittsburg ranks sixth.

Pittsburg is a large manufacturing center, having the largest tonnage in the world as compared with any like area, and its payrolls exceed any similar sized district.

More important cities can be reached from Pittsburg in twelve hours ride than any other city in the United States.

Taking these facts into consideration with others that might be cited,

It is Resolved that the Cashier be instructed to use the influence and efforts of the Grove City National Bank to have a Federal Reserve Bank located in Pittsburg and that a copy of this Resolutions be mailed to the Reserve Bank organization committee, the Secretary of the Treasury, The Pennsylvania Senators and the Congressman from this District.

*E. B. Harshaw*  
Cashier



# Grove City National Bank

CAPITAL AND SURPLUS \$120,000.00

JOHN A. BELL, PRESIDENT.  
E. J. FITHIAN, VICE PRESIDENT.

E. B. HARSHAW, CASHIER.  
C. H. WILSON, ASST. CASHIER.

Grove City, Pa., Jan. 14th, 1914.

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

Dear Sirs;-

At the last meeting of our Board of Directors the matter of the location of the Regional Reserve Bank for our bank was gone over quite thoroughly and while we are practically the same distance from Pittsburg and Cleveland yet it was the unanimous opinion of our Board that Pittsburg should be selected and Resolutions were passed by our Directors to that effect and I was authorized to mail you a copy.

Trusting you can see your way to select Pittsburg and feeling confident that that selection will be the most satisfactory and serve the largest number of institutions, I am,

Very truly yours,

*E. B. Harshaw*  
Cashier

Form *LS*



# Grove City National Bank

CAPITAL AND SURPLUS \$120,000.00

JOHN A. BELL, PRESIDENT.  
E. J. FITHIAN, VICE PRESIDENT.

E. B. HARSHAW, CASHIER.  
C. H. WILSON, ASST. CASHIER.

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Pittsburg is a large manufacturing center, having the largest tonage in the world as compared with any like area, and its pay-rolls exceed any similar sized district.

More important cities can be reached from Pittsburg in twelve hours ride than any other city in the United States.

Taking these facts into consideration with others that might be cited,

It is Resolved that the Cashier be instructed to use the influence and efforts of the Grove City National Bank to have a Federal Reserve Bank located in Pittsburg and that a copy of this Resolution be mailed to the Reserve Bank organization committee, the Secretary of the Treasury, The Pennsylvania Senators and the Congressman from this District.

7405

THE FARMERS' NATIONAL BANK  
HICKORY, PA.

ROBERT R. HAYS, *President*  
H. W. DENNY, *Cashier*

P. O. ELDER, *Vice Pres*  
R. M. WILSON, *Vice Pres.*

January 2nd, 1914.

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

Dear Sir:- Belonging to the Pittsburgh district we are hopeful that one of the Federal Reserve Banks will be located in Pittsburgh, Pa. We carry our large accounts in the Pittsburgh banks and as a financial center we feel that this city deserves consideration in locating these banks. We believe that the new financial measure is popular and its popularity will be very much enhanced should we receive assurance that one of these banks will be close to home.

Assuring you that we are very much in favor of the new law and will do our part in making it a success, we are,

Yours very truly,

*Robert R. Hays*  
President.

ANSWERED  
JAN 2 1914  
L-5-1914

FORM 65

Pittsburgh

Farmers Bank of Indiana

Indiana Pa

Recommends either

Philadelphia or Pittsburgh

See Philadelphia file

L. C. BOTKIN, M. D.  
27 PROSPECT AVE.  
BELL PHONE, 74 CANTON

Form 25

JAN 15 1914  
INGRAM, PA  
JAN 15 1914

*Handwritten scribbles and signatures in the top left corner.*

Mr. B. McAdams  
Secy. Treasury

OFFICE OF PRIVATE SECURITIES  
IN DEPARTMENT OF THE TREASURY  
JAN 15 1914

I state in this summary  
Psh. "Dispatch" your extraordinary  
letter to Hon. J. P. Bunker Burke in ref-  
erence to original Bank for Pittsburgh  
Permit me to say as a private citizen  
& a member of newspaper that we  
want this bank for Pittsburgh  
since it to us & in 4 years it  
will make Pennsylvania  
solidly Democratic. I remember  
a time in which the Republican papers  
of Pittsburgh were free from criticisms  
of Democratic policies as they are  
now under President Wilson  
He & his cabinet has the full  
confidence of everybody without  
regard to party - since we the original  
bank first for our city - next for our  
party.  
Very Respectfully  
L. C. Botkin

**THE PEOPLES NATIONAL BANK**

CAPITAL \$100,000

LATROBE, PA.

January 14"1914.

*Rec'd incl.*

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

Dear Sir:-

We are enclosing herewith our resolution of acceptance to the "Federal Reserve Act, approved Dec. 23" 1913."

In this connection, permit us to express the hope, that your Committee will favorably consider the claims of the city of Pittsburgh for a Federal Reserve Bank.

It is maintained, and we believe justly, that Pittsburgh ranks sixth in the United States as a financial center.

As a Manufacturing center it has the largest tonnage in the World, as compared with any like area, consequently the pay rolls exceed any other city of similar size.

Pittsburgh is within daily touch of more large cities than almost any other city in the Country.

In view of these facts we trust your Committee will carefully consider the geographical limits of the City of Pittsburgh.

Respectfully,

*J. A. McComb*  
Cashier.

RECEIVED  
JAN 16 1914  
P



ALFRED HICKS, *President.* 5502 C. J. NIEMAN, *Cashier.*

**The First National Bank**  
LEECHBURG, PA.

January 3, 1914.

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

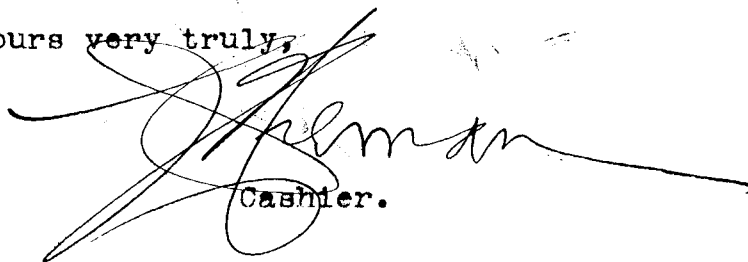
Dear Sir;-

The Kiski Valley would consider it a great favor if you will use your influence in naming Pittsburgh Pa as location for a Federal Reserve Bank.

We are located in the heart of the soft coal and our pay rolls are great, and we all must draw our cash from Pittsburgh.

Thanking you in advance and trusting you will favor Pittsburgh, we remain.

Yours very truly,



Cashier.

ANSWERED  
JAN 7 1914  
FORM 8

FOR L 5

E. W. STERLING, PRESIDENT  
THOMAS A. HOOVER, VICE-PRESIDENT

6528

PAUL D. HOWARD, ASS'T CASHIER  
W. ORIN JOHNSON, BOOKKEEPER

WM. L. GRAHAM, CASHIER AND VICE-PRESIDENT

# THE MASONTOWN NATIONAL BANK

MASONTOWN, PA. Jan. 3, 1914.

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

Gentlemen:-

In selecting the various cities for the Central Reserve Bank, we respectfully call your attention to Pittsburgh's great geographical position as lying between New York and Chicago, and the wonderful volume of business transacted in this city.

We will be pleased to have you give this city your favorable consideration. The Banks and Trust Companies of this section of the State and United States use Pittsburgh very largely as their corresponding center.

Yours very truly,



ANSWERED  
JAN 5 1914  
L M M  
L J

FORM L 5

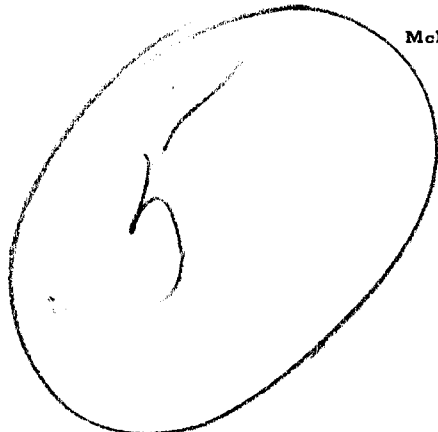
T. L. WHITE, President

H. T. STEWART, Secretary

HENRY FRIEDMAN, Treasurer

# Chamber of Commerce

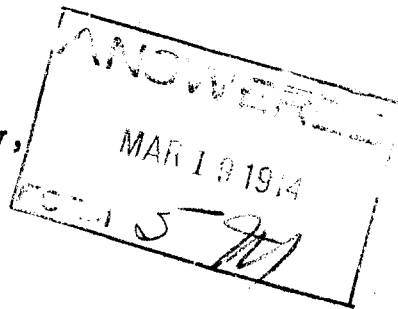
McKEESPORT, PENNSYLVANIA.



Pittsburgh

March 13, 1914.

Honorable W. G. McAdoo,  
Secretary of The Treasury,  
Washington, D. C.



Sir:

The undersigned Association earnestly requests that you will give careful consideration to a resolution adopted by this Association at a general meeting held the Fifth of February, 1914, a copy of which is enclosed herewith.

The matter to which the resolution relates is one of extraordinary importance to the business interests of this thriving manufacturing and commercial community.

Respectfully,

The Chamber of Commerce  
of McKeesport, Pa.

Secretary.

Enc; Resolution.

T. L. WHITE, President

H. T. STEWART, Secretary

HENRY FRIEDMAN, Treasurer

# Chamber of Commerce

McKEESPORT, PENNSYLVANIA.



RECEIVED

MAR 16 1914

## RESOLUTION.

### Res. Bank Org Committee

WHEREAS, Pittsburgh, Pennsylvania, is the fourth City in the United States in banking capital and surplus, and ranks third in the value of its manufacturing products.

WHEREAS, Pittsburgh is the commercial center of a Metropolitan district, which has a population in excess of one million.

WHEREAS, Pittsburgh stands sixth in the list for total clearings through the clearing house of the United States.

WHEREAS, the amount of cash required in this district for payrolls is very large and the demand is a permanent one, fluctuating but little at normal times, when it averages in excess of one million dollars per day.

WHEREAS, Pittsburgh lies within twelve hours ride of one half the total population of the United States: Therefore be it



RESOLVED, That the Chamber of Commerce of McKeesport, McKeesport, Pa., embracing a membership of approximately three hundred (300) business men, artisans and professional men, earnestly requests the FEDERAL RESERVE BOARD to use due diligence and give worthy consideration to the City of Pittsburgh, Pa., as the home of one of the Federal Reserve Banks, created by the recent enactment of the new Currency and Banking Law: and be it further

RESOLVED, That it is our conviction, that owing to its strategic location, mammoth industries and enormous wealth, it should have first consideration: and be it further

RESOLVED, That a copy of these resolutions, duly signed by the President and the Secretary of this Chamber, be forwarded to the President of the United States, the Honorable W. G. McAdoo, Secretary of the Treasury, and the Federal Reserve Board.

Adopted February 5, 1914.

THE CHAMBER OF COMMERCE OF MCKEESPORT, PA.

 President.  
 Secretary.

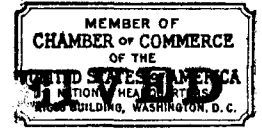
T. L. WHITE, President

H. T. STEWART, Secretary

HENRY FRIEDMAN, Treasurer

# Chamber of Commer

McKEESPORT, PENNSYLVANIA



MAR 16 1914

Res. Bank Org Committee

March 13, 1914.

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

Gentlemen:

The undersigned Association earnestly requests your careful consideration of a resolution unanimously adopted by this Association at a general meeting held February 5, 1914, a copy of which is enclosed herewith.

The matter with which the resolution has to do, we beg to assure you, is one of extraordinary importance to the welfare of the thriving manufacturing city of McKeesport--hardly less so than to the city of Pittsburgh.

Respectfully,

The Chamber of Commerce  
of McKeesport, Pa.

*H. T. Stewart*  
Secretary.

Enc; Resolution.

... WHITE, President

**COPY**  
H. T. STEWART, Secretary

HENRY FRIEDMAN, Treasurer

# Chamber of Commerce

McKEESPORT, PENNSYLVANIA.



## RESOLUTION.

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RESOLVED, That a copy of these resolutions, duly signed by the President and the Secretary of this Chamber, be forwarded to the President of the United States, the Honorable W. G. McAdoo, Secretary of the Treasury, and the Federal Reserve Board.

Adopted February 5, 1914.

THE CHAMBER OF COMMERCE OF MCKEESPORT, PA.

 President.

 Secretary.

RECEIVED  
MAR 16 1914

Res. Bank Org Committee

CAPITAL \$ 150,000.

STATE DEPOSITORY

SURPLUS & PROFITS \$ 50,000.

JAMES J. FERRIGAN, PRESIDENT.  
JOHN JACKEL, VICE PRESIDENT.

THOS. C. BAIRD, CASHIER.  
NOBLE J. TRIMBLE, ASS'T. CASHIER.

# CITY BANK OF MCKEESPORT

514 WALNUT STREET.

MCKEESPORT, PA. Feb . 25th 1914.

Reserve Bank Organization Committee,  
Washington, D.C.

Gentlemen:-

In regard to location of Federal Reserve Bank we think Pittsburgh the proper location as it is within easy reach of so many cities and is now the centre for reserve.

CITY BANK of MCKEESPORT.

*T. C. Baird*  
Cashier.

RECEIVED  
FEB 26 1914  
FORM 5-7M

*Pittsburgh*

UNITED STATES DEPOSITORY

Capital \$300,000

Surplus \$500,000

# First National Bank

CHARLES A. TAWNEY, PRESIDENT  
J. L. HAMMITT, VICE PRESIDENT  
CHARLES R. SHAW, CASHIER  
CARL G. HOFMAN, ASST CASHIER  
JOHN A. KELSO, ASST CASHIER

*M. Keesport, Pa.* Feb. 19th 1914.

Reserve Bank Organization Committee,  
Washington, D. C.

Gentlemen:-

In regard to the location of Federal Reserve Banks we believe that Pittsburgh should be one of the Cities selected for a Federal Reserve Bank and we would make Pittsburgh our first choice.

Yours truly,

*Charles A. Tawney*  
President.

5  
5

ANSWERED  
FEB 19 1914  
FORM 5 *MM*



4625  
THE NATIONAL BANK OF MCKEESPORT  
MCKEESPORT, PA.

JOHN K. EVANS  
CHAIRMAN OF BOARD

W. C. SOLES, PRESIDENT  
JAMES E. PATTERSON, VICE PRES

D. H. RHODES, VICE PRES AND CASHIER  
J. W. ALBIG, ASST. CASHIER

McKeesport, Pa., Feb. 25, 1914.

Reserve Bank Organization Committee,  
Washington, D.C.

Gentlemen:-

Our first choice for a location of a Federal Reserve  
Bank is Pittsburgh, Pa.

Respectfully yours,

The National Bank of McKeesport.

*D. H. Rhodes*  
Cashier

RECEIVED  
FEB 26 1914  
FORM 5 711

FORM 5

New 1st N B  
Meadville, Pa.

1/7/14

Recommend

Pittsburg for  
Reserve Bank

(See N. B. file)



# CRAWFORD COUNTY TRUST COMPANY

CAPITAL \$125,000.00

JAMES C. CHAPLIN, PRESIDENT.  
J. MCK. SPEER, VICE PRESIDENT.

E. W. MCGILL, SECRETARY & TREASURER.  
M. A. HIRSCH, ASST SECY & TREAS.

**MEADVILLE, PA.** Jan. 3, 1914.

Secretary of the Treasury,  
Washington, D. C.

Form 25

Dear Sir:

Referring to the action of the Pittsburgh Clearing House Association in regard to a Regional Bank in the city of Pittsburgh, we take liberty to state that we feel as though Pittsburgh had as many if not more claims than any other city in the country. Although located 100 miles from Pittsburgh, practically all our business is done through there as is the business of every other bank located within the same radius.

While we know that Pittsburgh's claim will have careful consideration, we feel that an expression from the country banks in the Pittsburgh district will no doubt be of value to you in deciding this question.

Respectfully yours,

Secretary & Treasurer.

LWMC/CHF.

ANSWERED  
JAN 5 1914  
FORM 25 L

No. 392.

CAPITAL \$120,000.00.  
SURPLUS \$120,000.00.

# THE FIRST NATIONAL BANK,

A. J. McKEAN, PRESIDENT.

C. G. WILLIAMS, CASHIER.

MERCER, PENNA. **Jany. 5 1914**

Hon. Secretary of the Treasurer

Washington, D. C.

My dear Sir:-

In as much as the "Federal Reserve Act" has become a law and as we are located in what is known as the Pittsburg District, I desire to state it would please the people in this section to have Reserve Bank established in Pittsburg, Penna.

Trusting you will fully consider the necessity of Pittsburg having a Reserve Bank, I am, Yours truly.

*C. G. Williams* Cashier.

Form 45

ANSWERED  
JAN 7 1914  
C. G. Williams

S. B. PHILSON, PRES.  
J. J. HOBLITZELL, VICE PRES.

R. H. PHILSON, CASHIER  
CLARENCE MOORE, ASST. CASHIER

NO. 5833

# The Citizens National Bank

CAPITAL STOCK \$65,000.00

MEYERSDALE, PA., Jan. 3rd. '14.

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

Dear Sir:--

The new banking law is being very favorably received and regarded in this part of Pennsylvania and those of us in the banking business feel that we should like to see one of the Federal Reserve Banks located in Pittsburgh. I am writing this as an expression of our opinion ~~that~~ in the hope that if agreeable to you one of the banks may be so located and that all of us working together each may do their part towards making the new system an unbounded success.

Very truly yours,



Cashier.

R. H. P/Z.

ANSWERED  
JAN 7 1914  
DRM L.S. Phil

Form 65

CAPITAL \$50,000. SURPLUS \$10,000.

NO. 8311  
**The First National Bank**

**Midland, Penna.**

IRWIN M. PORTER, PRESIDENT  
WILLIAM J. POTTER, V. PRES.  
THOMAS E. POE, CASHIER

GEORGE M. HAWKINS, ASST. CASH.  
CARLYLE A. SMITH, TELLER

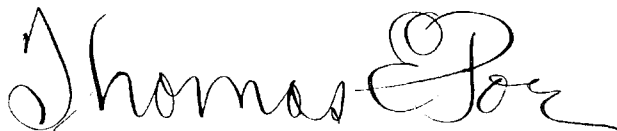
January 2nd, 1914.

Secretary of the Treasury,  
Washington, D. C.

Sir:-

In the matter of selecting cities for the Regional Reserve Associations, we favor Pittsburgh, Pa., and believe that it will receive due consideration by reason of its population, manufacturing, commercial, educational and financial interests, and the prospects for present and future development of the contiguous territory, particularly that of the Upper Ohio River valley.

Respectfully,



Cashier.

Form *LS*

ANSWERED  
JAN 5 1914  
FORM *LS*

CHA. HENDERSON, PREST. SAMUEL N. MURPHY, VICE PREST. E. B. McROBERTS, CASHIER.

Bank of Millvale.  
Millvale, Pa.

Jan. 10, 1914.

ANSWERED  
JAN 12 1914  
FORM D

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

Form 20

Dear Sir:

Our board of directors have requested me to write you asking that you consider the claims of Pittsburgh as a location for one of the Regional Banks about to be organized.

Yours respectfully,

*E B M Roberts*

Cashier.

**THE BIG "INDUSTRIAL" TOWN OF THE MONONGAHELA VALLEY—**  
POPULATION 15,000—LOCATED 40 MILES SOUTH OF PITTSBURGH ON THE P. & L. E. RAILROAD (MONONGAHELA DIVISION)—IN THE HEART OF THE PITTSBURGH DISTRICT—SIX LARGE MILLS—UP-TO-DATE IMPROVEMENTS

*Pittsburgh*

"UNITY OF PURPOSE"

BETTER AND BIGGER"

**BOARD OF TRADE**

MONESSEN, PA.

**OFFICERS**

- C. R. New, - - - President
- J. A. Lohman, - - First Vice-Pres.
- Louis X. Ely, - - Second Vice-Pres.
- Eli H. Wolf, - - - Secretary
- Geo. H. Smith, - - Treasurer

**EXECUTIVE COMMITTEE**

- E. C. Sattley, - - - Chairman
- W. B. Stewart,
- L. X. Ely
- Wm. Frantz
- H. W. Day

**EX-OFFICIO**

- C. R. New
- Eli H. Wolf

**STANDING COMMITTEES**

- ADVERTISING**
- Jas. K. Boyd, - - - Chairman
- AUDITING**
- J. B. White, - - - Chairman
- CHARITY**
- D. C. Farquhar, - - Chairman
- CIVIC**
- H. Dallas McCabe, - Chairman
- COMPLAINTS**
- Jacob Meyers, - - - Chairman
- EDUCATIONAL**
- J. Howard Kelly, - - Chairman
- FINANCE**
- John S. Duvall, - - - Chairman
- DEVELOPMENT**
- A. N. Shuster, - - - Chairman
- LEGISLATIVE**
- C. S. Duvall, - - - Chairman
- MEMBERSHIP**
- Eli H. Wolf, - - - Chairman
- MERCHANTS**
- W. P. Kirk, - - - Chairman
- NATURALIZATION**
- Daniel Reamer, - - Chairman
- PARKS AND PLAYGROUNDS**
- H. E. Gress, - - - Chairman
- SANITARY**
- J. H. Farquhar, - - Chairman
- SHADE TREE**
- W. B. Stewart, - - - Chairman
- STREETS AND ROADS**
- L. Shuck, - - - Chairman
- TRANSPORTATION AND R. R.**
- Geo. Nash - - - Chairman

**MEETINGS**

THIRD FRIDAY EACH MONTH

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

Sirs:

At a meeting of the Monessen Board of Trade held this 21st. day of February 1914, the following resolution was unanimously adopted:

WHEREAS, By the provisions of the Federal Reserve Law recently enacted, there are to be established Federal Reserve Banks in a number of the more important cities of the United States, and

WHEREAS, the City of Pittsburgh is the center, geographically and industrially, of a large and important district, having a large population and extensive commercial and industrial interests, being third city in the United States in Capital, Surplus and Undivided profits of its banks, and

WHEREAS, there are a great number of banks and businesses in this district that a Federal Reserve Bank in no other city could serve as well, if at all satisfactorily,

NOW THEREFORE, BE IT RESOLVED, that the Board of Trade of Monessen do respectfully request the Federal Reserve Organization Committee that they establish a Federal Reserve Bank in the City of Pittsburgh, Pennsylvania.

I hereby certify that the above is a true copy of the resolution adopted at said meeting.

\_\_\_\_\_  
President of Board of Trade

*Eli H. Wolf*  
Secretary.

ANSWERED

FEB 24 1914

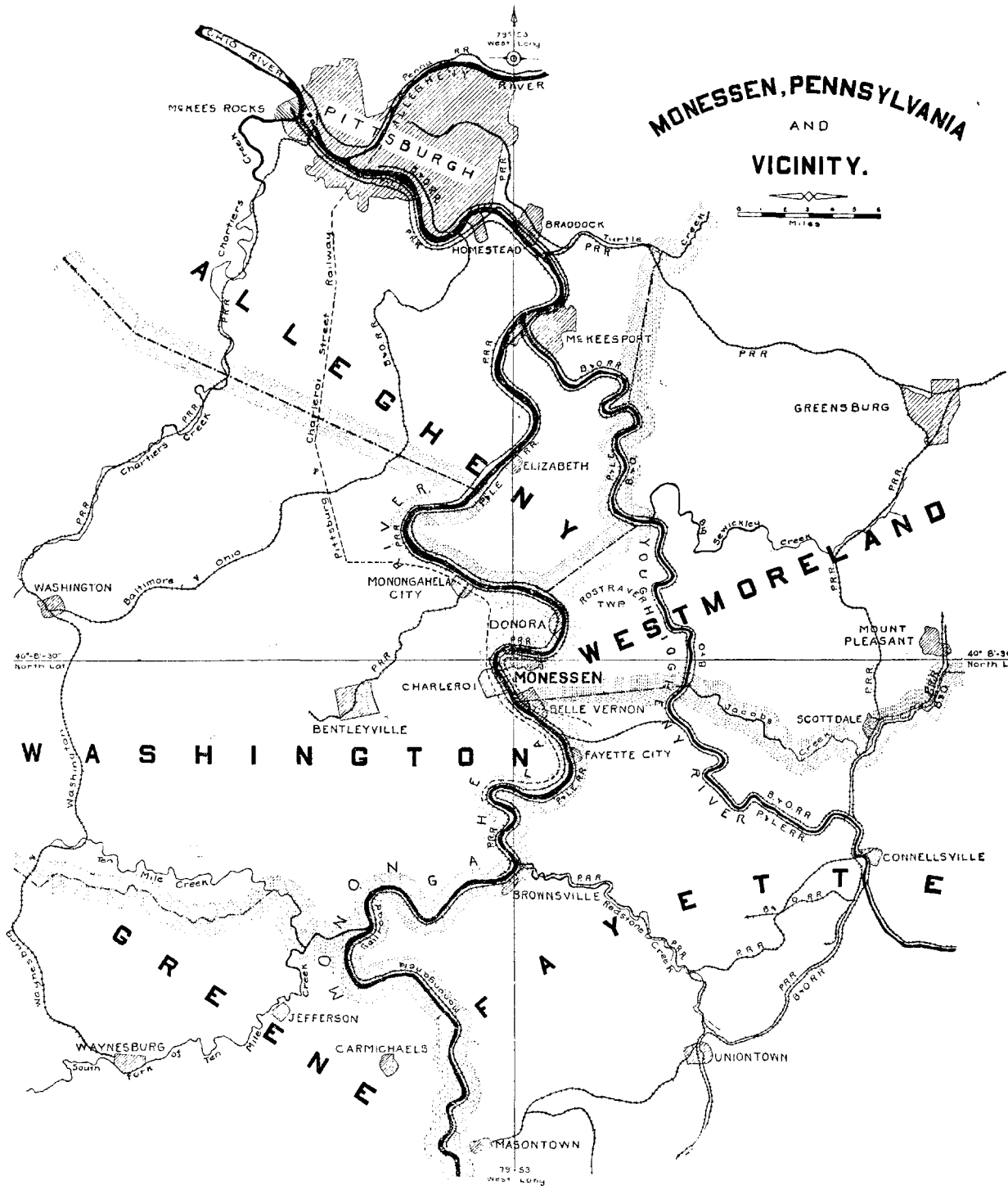
FILED 5-1111



# ABOUT MONESSEN

## THE BIG "INDUSTRIAL" TOWN OF THE MONONGAHELA VALLEY

LOCATED 40 MILES SOUTH OF PITTSBURGH, ON THE P. & L. E. R. R. (MONONGAHELA DIV.) IN THE HEART OF THE PITTSBURGH DISTRICT



Founded	September, 1898
Area	650 Acres
River Frontage	2½ Miles
Parks and Playgrounds (being improved)	10 Acres
Population (13th census)	12,648
Assessed Valuation	\$6,570,345
Post Office Receipts (fiscal year)	\$23,416
Paved Streets, 12 miles, costing	\$338,000
Sewer System, 15 miles, costing	\$225,000
Concrete Bridge, costing	\$50,000
Five School Buildings, costing	\$180,000
New High School building being erected, costing	\$150,000
Opera House, costing	\$40,000
Theatre, costing	\$15,000
Vaudeville House, costing	\$40,000

MANUFACTURING PLANTS, 13:	Men Employed	Monthly Pay Roll
American Sheet and Tin Plate Co.	1500	\$135,000
Pittsburgh Steel Co.	3550	240,000
Page Woven Wire Fence Co.	800	60,000
Pittsburgh Steel Products Co.	725	48,000
Carnegie Steel Co.	250	18,000
Monessen Foundry & Machine Co.	150	10,000
Motz Lumber Co.	55	3,800
Westmoreland Lumber Co.	50	3,500
George S. Shrader & Son	20	1,800
Independent Brewing Co.	32	3,000
Monessen Brick Works	16	1,000
Monessen Box Factory	28	1,400
Monessen Laundry & Cleaning Co.	56	2,200
<b>Total</b>	<b>7,232</b>	<b>\$527,700</b>

BANKS, Three:	Deposits	Capital, Surplus and Profits
First National Bank	\$550,554.84	\$115,044.49
Peoples National Bank	701,991.56	117,638.58
Monessen Savings & Trust Co.	525,821.34	241,021.24
	<b>\$1,778,367.74</b>	<b>\$473,704.31</b>

Inbound Shipments, average per day,	155 cars
Outbound Shipments, average per day,	106 cars
General Merchandise received per day,	75 tons

Electric light, filtered water, natural gas, free mail delivery, two street car lines, two newspapers, two magazines, two express companies, twenty church congregations, sixteen church buildings, twenty secret societies and orders, fifty-five public school teachers, 2370 pupils enrolled, 1575 registered voters, 14 hotels, 275 merchants, six mails daily each way, a Board of Trade, Volunteer Fire Department and one hundred-fifty residences and buildings being erected annually.

**AND STILL GROWING**

The Peoples National Bank.  
Monessen, Pa.

GEORGE NASH, PRES.      JOHN IRONS, VICE PRES.  
JESSE HANCOCK, CASHIER      GEO. H. SMITH, ASST. CASHIER

*Card rec'd*

Monessen, Pa. Jan. 9, 1914.

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

Gentlemen:-

Enclosed herewith please find our acceptance of the terms and provisions of the Federal Reserve Act and of our intention to subscribe to the Capital Stock of the Federal Reserve Bank, which we sincerely hope will be located in Pittsburgh, Pa.

Respectfully yours,

*Jesse Hancock*  
Cashier.

15

ANSWERED  
JAN 13 1914  
FORM

5

The Peoples National Bank.  
Monessen, Pa.

GEORGE NASH, PRES.      JOHN IRONS, VICE PRES.  
JESSE HANCOCK, CASHIER      GEO. H. SMITH, ASST. CASHIER

Monessen, Pa.    Feb. 21, 1914.

Federal Reserve Organization Committee,  
Washington, D. C.

Sirs:--

Enclosed herewith please find resolution passed by the Board of Trade of Monessen, Pa., asking that a Federal Reserve Bank be located in Pittsburgh, Pennsylvania.

Trusting that you will take this resolution into favorable consideration, I am,

Very truly yours,

*Jesse Hancock*

Cashier.

Honorable Charles E. ...

Dec 29 1913

The Honorable William ...  
 No. 2 ... Dear Sir in answer  
 only a humble working man I  
 respectfully ask you as  
 the Secretary of the Treasury  
 to let a regional reserve  
 Bank be established in  
 Pittsburgh as you know it is  
 one of the greatest industrial  
 places in the United States  
 it would be a fitting  
 climax to the administration  
 it would be a big boost for  
 all democrats ever working  
 in ... Mr. ... if you  
 ignore any cities about ignore  
 Pittsburgh it will stimulate

I've not uplift every body  
 Mr McAdoo i' respectfully  
 ask you not to turn Pittsburgh  
 down if you decide on Pittsburgh  
 it will be a master stroke  
 for you and the working ma-  
 men want to see it there to  
 yours most respectfully  
 a workmen  
 Monongahela City Pa

David H. Ryan

ANSWERED  
 JUNE 1914  
 FORM

Form \_\_\_\_\_

JOSEPH LYTLE, PRES.

S. ALLEN, VICE PRES.

D. E. DAVIS, CASHIER,

JOS. J. BOYLE, ASST. CASH.

NO. 5968.

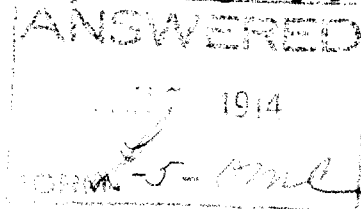
**THE FIRST NATIONAL BANK**  
MONONGAHELA CITY, PA.

January 3, 1914.

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

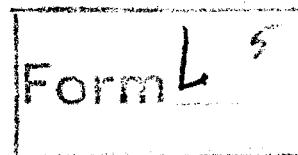
Dear Sir:

We favor very strongly the location of a Regional Bank in the City of Pittsburgh, for the reason that it is the center of one of the most important industrial and financial districts of the Country, with larger banking capital and clearings, with larger financial transactions than other Cities of larger population.



Very respectfully,

*D. E. Davis*  
Cashier.



C. R. FERNER, President

W. E. SHOPE, Cashier

No. 9198

# *The Peoples National Bank*

*Mount Pleasant, Pa.* January 15th. 1914.

Reserve Bank Organization Committee,  
Washington, D. C.

Gentlemen:-

At a meeting of the board of directors of The Peoples National Bank, Mount Pleasant, Pennsylvania. held on Tuesday, January 13th. 1914, unanimous action was taken to wit: That the secretary ask your committee to have one of the Regional Reserve Banks located in Pittsburgh, Pa.

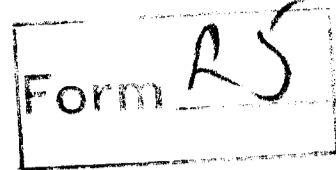
Thanking you in advance for your kind consideration, we are,

Yours very truly,

THE PEOPLES NATIONAL BANK.

*W. E. Shope* Secy.

COPY  
OF  
RESOLUTION



~~PASSED BY THE MOUNT TROY BOARD OF TRADE AT MEETING HELD JAN. 10th.~~

WHEREAS, Congress has recently passed a bill known as the "Federal Reserve Act", which provides for the creation of not less than eight nor more than twelve Regional Banks in cities whose geographical convenience, commercial development and banking importance are worthy of such an institution, and

WHEREAS, Pittsburgh is the fourth city in the United States in banking capital and surplus, stands sixth in the list for total clearings through the Clearing House of the United States, and the payroll of this district, in normal times, demands cash in the sum of \$1,800,000. daily, and,

Whereas, Pittsburgh is the third city in the United States in the value of manufactured products, and the Pittsburgh district produced last year a tonnage almost three times that of the combined tonnage of the World's three greatest ports, New York, London and Hamburg, and the postal receipts for the year ending June 30th, 1913, were \$3,136,125.01, and

WHEREAS, Pittsburgh is the commercial center of a metropolitan district whose population exceeds one million, and lies within twelve hours' ride of one-half the population of the United States, therefore

BE IT RESOLVED, That THE MOUNT TROY BOARD OF TRADE believes that Pittsburgh is entitled to, and is the logical place for, the establishment of a Federal Reserve Bank, and be it further

RESOLVED, That THE MOUNT TROY BOARD OF TRADE earnestly petition the "Reserve Bank Organization Committee" to carefully consider the necessity of establishing one of said banks in Pittsburgh, and be it further

RESOLVED , That a copy of these Resolutions be forwarded to the said Reserve Bank Organization Committee at Washington, D.C.



NO. 6580

## THE NEW ALEXANDRIA NATIONAL BANK

DOTY GUTHRIE, PRESIDENT  
S. C. PATTERSON, VICE PRESIDENT  
R. A. DORNON, CASHIER

NEW ALEXANDRIA, PA., Jan. 7, 1914.

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

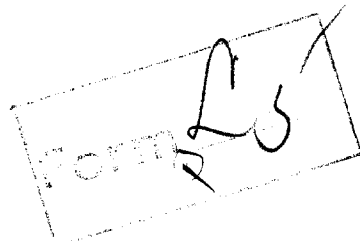
Honorable Sir:

We are very much interested in the appointment of Pittsburgh as a Federal Reserve Bank City. We are situated forty miles from Pittsburgh and consequently have the greater part of our reserve there. From our knowledge of other cities which we understand are being considered by the committee, no city has any stronger claim than Pittsburgh, in its geographical location, population, bank capital and surplus, and the immense volume of business transacted annually.

We trust the Committee will place a Federal Reserve Bank in Pittsburgh, Pa.

Yours very truly,

*R. A. Dornon*  
Cashier.



PRESIDENT, B. STEINFELD  
VICE PRESIDENT, H. G. DOUTHETT

SECRETARY, A. M. LATSHAW  
TREASURER, C. F. KRAMER

# New Brighton Business Men's Association

ORGANIZED 1899



Form *LS*

NEW BRIGHTON, PA.

Jan. 15, 1914.

*Pittsburgh*

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

Dear Sir:

The following resolutions have been adopted by  
The New Brighton Business Men's Association:-

WHEREAS, practically all the banking business of New Brighton, Pa., is conducted through the banks of Pittsburgh, Pa., and

WHEREAS, the substitution of any other banking center than Pittsburgh for New Brighton and the New Brighton district would be inconvenient to our banking and other business, and

WHEREAS, the rapid means of transportation between New Brighton and Pittsburgh makes the latter city the logical banking center for New Brighton and the New Brighton district;

THEREFORE BE IT RESOLVED, that

We hereby endorse the City of Pittsburgh as a Reserve City, under the new Federal Reserve Act, and request the Reserve Organization Committee to so designate the City of Pittsburgh, and that New Brighton be included within the Federal Reserve District of which the City of Pittsburgh, Pa., shall be the Reserve City.

ERED

JAN 17 1914

*10*  
*20*

BE IT FURTHER RESOLVED, that a copy of these resolutions be sent to the Secretary of the Treasury, the Secretary of Agriculture, and the Comptroller of the Currency, who form the Reserve Organization Committee; also to the Chamber of Commerce of Pittsburgh for the use of the committee having charge of pushing Pittsburgh's claim for recognition as a Federal Reserve City.

PRESIDENT, B. STEINFELD  
VICE PRESIDENT, H. G. DOUTHETT

SECRETARY, A. M. LATSHAW  
TREASURER, C. F. KRAMER

# New Brighton Business Men's Association

ORGANIZED 1899



NEW BRIGHTON, PA.

Jan. 15, 1914.

P.W.C.N.C.A.

-2-

Trusting that the above resolutions will meet  
with your approval, we remain,

Yours respectfully,

THE NEW BRIGHTON BUSINESS MEN ASSOCIATION.

A. M. Latshaw.

The Logan Trust Company  
New Kensington, Pa.

CAPITAL \$125,000.00 CHARTER PERPETUAL  
A.C. KNOX, PRESIDENT JOHN McCARTNEY KENNEDY  
JOSEPH R. ALTER, TREASURER VICE PRESIDENT & SECRETARY  
PHILIP C. KING, ASS'T TREAS'R

January 7, 1914.

Secretary of the Treasury,  
Washington, D. C.

Dear Sir:

I wish to express to you the hope that before a decision is made in regard to location of Regional Bank for this section the claims of Pittsburgh and the large and prosperous territory surrounding it be given due consideration.

I feel that Pittsburgh should have at least fourth place by virtue of her financial and manufacturing standing and geographical location.

Trusting yourself and associates may see this in the same light. I am,

Yours very truly,

*Joseph R. Alter*  
Treasurer.

AJ

4676

# The Citizens National Bank of New Castle

DAVID JAMESON, PRESIDENT.  
ALEX. CRAWFORD HOYT, VICE PRESIDENT.  
JOHN H. LAMB, CASHIER.  
GEO. R. BALPH, ASSISTANT CASHIER.

NEW CASTLE, PA. Jan. 14, 1914.

Reserve Bank Organization Committee,

Washington, D. C.

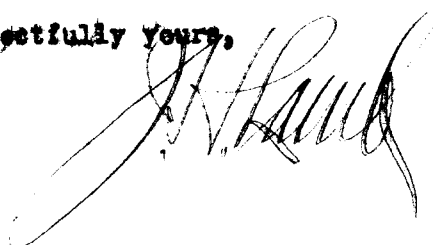
Dear Sirs:-

At a regularly-called meeting of its Board of Directors held January 13, 1914, the prescribed form of resolution was passed accepting terms and provisions of the new Federal Reserve Act, on behalf of this bank.

Enclosed I hand you card duly executed, giving certified copy of resolution as it appears on minutes of the meeting.

We trust you will permit the writer to here express the unanimous opinion of this Bank's directors and officers that, from its central geographical location, its central location commercially and industrially, its superior postal and railroad facilities, the city of Pittsburgh, if selected as a location for the Federal Reserve Bank, would serve the member banks of Lawrence County and of this section of the State of Pennsylvania far more effectively than any other location that has heretofore been publicly suggested.

Respectfully Yours,



Cashier.

RECEIVED  
JAN 15 1914  
FORM 20

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

374

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383 92g.ac.53-N.L.4xx.

New Castle, Pa., Jan.7-14.

Hon Wm. G. McAddo,

Secy Treasury, Washn,D.C.

We are fifty miles from Pittsburg, yrt in district probably seventy per cent of our outside business is with Pittsburg or Tributary towns, the volume of business in this district is immense. Would be great advantage to every large section if located there. We urge consideration their claims.

ANSWERED

JAN 8 1914

FORM

*L5 L*

Lawrence Savings & Trust Co,

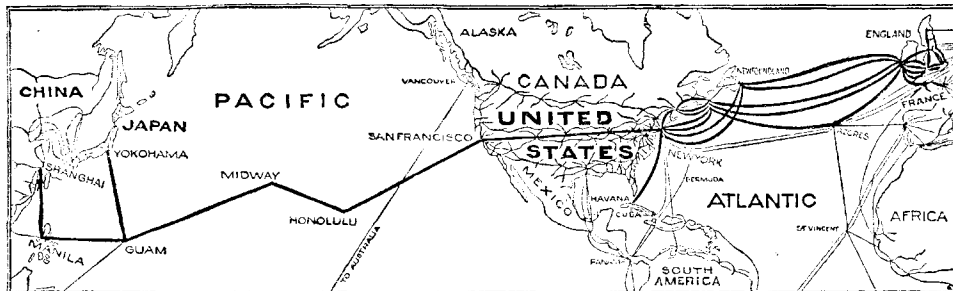
E.E.McGill, Treas.

Form *L 5*

655p.

# POSTAL TELEGRAPH & CABLE COMPANY IN CONNECTION WITH THE COMMERCIAL CABLE COMPANY

[3 AND 4]



**THE GREATEST TELEGRAPH AND GABLE SYSTEM IN THE WORLD.**

**EXTENDS OVER TWO-THIRDS OF THE WAY AROUND THE EARTH.**

## THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED)

TRANSMITS AND DELIVERS THE WITHIN NIGHT LETTERGRAM SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

The Company will receive, not later than midnight, NIGHT LETTERGRAMS, written in plain English, to be transmitted only for delivery on the morning of the next ensuing business day, at rates still lower than its standard night message rate, as follows:

The standard day rate for a ten-word day message shall be charged for the transmission of a NIGHT LETTERGRAM, containing fifty words or less, and one-fifth of the standard day rate for a ten-word day message shall be charged for each additional ten words or less in such NIGHT LETTERGRAM.

To guard against mistakes or delays, the sender of a message should order it REPEATED, that is, telegraphed back to the originating office for comparison. For this, one-half the unrepeated message rate is charged in addition. Unless otherwise indicated on its face, THIS IS AN UNREPEATED MESSAGE AND PAID FOR AS SUCH, in consideration whereof it is agreed between the sender of the message and this Company as follows:

1. The Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any UNREPEATED message, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any REPEATED message, beyond fifty times the sum received for sending the same, UNLESS SPECIALLY VALUED; nor in any case for delays arising from unavoidable interruption in the working of its lines; NOR FOR ERRORS IN CIPHER OR OBSCURE MESSAGES.

2. In any event the Company shall not be liable for damages for any mistakes or delays in the transmission or delivery, or for the non-delivery of this message, whether caused by the negligence of its servants or otherwise, beyond fifty times the REPEATED message rate, at which amount this message, if sent as a REPEATED message, is hereby valued, unless a greater value is stated in writing hereon at the time the message is offered to the Company for transmission, and an additional sum paid or agreed to be paid based on such value equal to one-tenth of one per cent. thereof.

3. The Company is hereby made the agent of the sender, without liability, to forward this message over the lines of any other Company when necessary to reach its destination.

4. Messages will be delivered free within the established free delivery limits of the terminal office. For delivery at a greater distance a special charge will be made to cover the cost of such delivery.

5. No responsibility attaches to this Company concerning messages until the same are accepted at one of its transmitting offices; and if a message is sent to such office by one of this Company's messengers, he acts as the agent of the sender.

6. This Company shall not be liable for damages or statutory penalties in any case where the claim is not presented in writing within thirty days after the message is filed with the Company for transmission.

In further consideration of the reduced rate for this special "NIGHT LETTERGRAM" service, the following special terms are hereby agreed to:

(a) NIGHT LETTERGRAMS may at the option of the Telegraph Company be mailed at destination to the addressees and the Company shall be deemed to have discharged its obligation in such cases with respect to delivery by mailing such NIGHT LETTERGRAMS at destination, postage prepaid.

(b) NIGHT LETTERGRAMS shall be written in plain English. Code language is not permitted.

7. The above terms and conditions shall be binding upon the receiver as well as the sender of this NIGHT LETTERGRAM.

8. NO EMPLOYEE OF THIS COMPANY IS AUTHORIZED TO VARY THE FOREGOING.

**THE NEW CASTLE CLEARING HOUSE ASSOCIATION**

**NEW CASTLE, PENN'A.**

At a meeting of this Association held January fifth, nineteen hundred and fourteen, it was unanimously resolved:

That the Clearing House Association petition The Reserve Bank Organization Committee to designate the City of Pittsburg as a Federal Reserve City under the Federal Reserve Act, believing that its geographical location and its railway and mail facilities will make Pittsburg the most desirable center for such Federal reserve district as it will doubtless be found advisable to establish somewhere between New York and Chicago, and that at Pittsburg the business of such a district can be transacted with greater convenience to the largest number, and with less change in the customary course of business than at any other City which might be designated.

*[Handwritten initials]*  
.....  
*[Handwritten signature]*  
.....  
Secretary.

*[Handwritten signature: C. F. Montgomery]*  
.....  
Chairman.



A. S. WIGMAN, PRESIDENT  
T. A. KERR, VICE PRESIDENT

A. E. BUTLER, PRESIDENT  
C. W. WICK, CASHIER

STATE BANK  
OF  
PARKER'S LANDING, PA.

ANSWERED  
JUL 10 1914  
FORM 10

25  
1914

Secretary of the Treasury  
Washington D.C.

My Dear Sir:

Looking from a business point, we would endorse  
Pittsburgh Pa as a Regional Bank location. Please  
consider this suggestion. Thanking you

I am yours truly  
C. W. Wick, Cashier

## Allied Boards of Trade of Allegheny County

**DIRECTORS AT LARGE**

V. A. Bittner  
H. D. W. English  
W. D. George  
R. W. Harbison  
Col. T. J. Keenan  
J. W. Kinnear  
Oliver McClintock  
Marcus Rauh  
Harry H. Willock

OFFICE OF THE SECRETARY

205 Shady Ave., Pittsburgh, Pa.

(PHONE: 1223 HILAND)

January 8th, 1914.

Mr. William G. McAdoo, Secretary,  
United States Treasury,  
Washington, D. C.

Dear Sir:

At the regular monthly meeting of the Executive Organization of the Allied Boards of Trade, the following resolutions were unanimously adopted:

WHEREAS, Congress has recently passed a bill known as the "Federal Reserve Act", and

WHEREAS, This enactment provides for the creation of not less than eight nor more than twelve Regional Banks in cities whose geographical convenience, whose commercial development and whose banking importance are worthy of such an institution, and

WHEREAS, Pittsburgh is the fourth city in the United States in banking capital and surplus, and ranks third in the value of its manufactured products, and

WHEREAS, Pittsburgh is the commercial center of a metropolitan district which has a population in excess of 1,000,000, and

WHEREAS, Pittsburgh stands sixth in the list for total clearings through the Clearing House of the United States, and

WHEREAS, The amount of cash required in this district for pay-rolls is very large and the demand is a permanent one fluctuating but little in normal times when it averages in excess of \$1,500,000 per day. In addition to which large industrial cities adjacent to this territory add \$300,000.00 per day, and

WHEREAS, Pittsburgh postal receipts for the year ending with June 30, 1913, were \$3,136,125.01, and

WHEREAS, Pittsburgh lies within twelve hours' ride of one-half the total population of the United States,

THEREFORE BE IT RESOLVED, That the Allied Boards of Trade of Allegheny County for the foregoing reasons is strongly in favor of the establishment of a Federal Reserve Bank in Pittsburgh and be it further

- OFFICERS**  
COL. T. J. KEENAN  
Chairman  
REV. C. R. ZAHNISR  
Vice Chairman  
J. RALPH PARK  
Secretary-Treasurer
- ORGANIZATIONS AND DELEGATES**
- Pittsburgh Board of Trade  
N. K. Delavan  
J. R. Park
  - Homewood Board of Trade  
John A. Harbaugh  
Fred A. Schmitz
  - Bloomfield Board of Trade  
Dr. R. L. Taylor  
Peter Lippert
  - North Side Chamber of Commerce  
I. H. Nolen  
S. C. Farrar
  - West End Board of Trade  
W. H. Heselbarth  
Fred J. Hartman
  - Lawrenceville Board of Trade  
Dr. A. L. Lewin  
Rev. E. M. McKeever, D.D.
  - Lincoln District Board of Trade  
Rev. C. R. Zahniser  
Thos. Grace
  - South Hills Board of Trade  
M. H. Gottschall  
Albert York Smith
  - Civic Club of Allegheny County  
Harold Allen  
J. Dorsey Iams
  - Oakland Board of Trade  
Chas. L. Young  
Joseph Painter
  - Hazelwood Board of Trade  
Wm. H. Barker  
A. D. Culley
  - Wilkesburg Board of Trade  
O. M. Coon  
A. P. Gillespie
  - Uptown Board of Trade  
Jacob F. Aronson  
Jos. N. Katz, D.D.S.
  - Millvale Board of Trade  
Marcus Mazer  
W. S. Scott
  - Don Park Board of Public Service  
Evan Davies  
R. J. Smith
  - Pittsburgh Civic Commission  
Allen T. Burns  
Morris Knowles
  - Central Board of Trade  
Wm. Cullertson  
Dr. S. H. McKibben
  - Larimer Board of Trade  
A. J. Eckles  
J. A. Hauck
  - Stanton Heights Board of Trade  
J. P. McMabon  
John Pforsich
  - Saw Mill Run Valley Board of Trade  
Watson E. Provost  
R. L. Smith
  - Hill Top Board of Trade  
Frank I. Gosser  
Chas. A. Poth
  - Brookline Board of Trade  
H. L. Ruoff  
J. F. Moore
  - Sheraden Board of Trade  
W. A. Clarke  
T. M. Patterson
  - Perrysville Ave. District Board of Trade  
Edgar C. Gerwig  
Thos. D. McCloskey
  - Beechview Board of Trade  
J. Toner Barr  
William Weiss
  - Dormont Board of Trade  
W. S. Walsh  
H. W. Lowe
  - Garfield Board of Trade  
Joseph A. Bowers  
M. J. Counahan
  - Pittsburgh Realty Owners' Assoc.  
Col. T. J. Keenan  
John Dimling
  - Duquesne Heights and Mt. Washington Board of Trade  
John S. Gillespie  
Jacob Soffell

HGT  
2562  
D'NEPG  
17

13273

# Allied Boards of Trade of Allegheny County

## DIRECTORS AT LARGE

V. A. Bittner  
H. D. W. English  
W. D. George  
R. W. Harbison  
Col. T. J. Keenan  
J. W. Kinnear  
Oliver McClintock  
Marcus Rauh  
Harry H. Willock

OFFICE OF THE SECRETARY

205 Shady Ave., Pittsburgh, Pa.

(PHONE: 1223 HILAND)

## OFFICERS

COL. T. J. KEENAN  
Chairman  
REV. C. R. ZAHNISER  
Vice Chairman  
J. RALPH PARK  
Secretary-Treasurer

## ORGANIZATIONS AND DELEGATES

- Pittsburgh Board of Trade  
N. K. Delavan  
J. R. Park
- Homewood Board of Trade  
John A. Harbaugh  
Fred A. Schmitz
- Bloomfield Board of Trade  
Dr. R. L. Taylor  
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J. H. Nolen  
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A. D. Culley
- Wilkinsburg Board of Trade  
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- Millvale Board of Trade  
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W. S. Scott
- son Park Board of Public Service  
Evan Davies  
R. J. Smith
- Pittsburgh Civic Commission  
Allen T. Burns  
Morris Knowles
- Central Board of Trade  
Wm. Culbertson  
Dr. S. H. McKibben
- Larimer Board of Trade  
A. T. Eckles  
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- Stanton Heights Board of Trade  
J. P. McMahon  
John Pforsich
- Saw Mill Run Valley Board of Trade  
Watson E. Provost  
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J. Toner Barr  
William Weiss
- Dormont Board of Trade  
W. S. Walsh  
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- Garfield Board of Trade  
Joseph A. Bowers  
M. J. Counahan
- Pittsburgh Realty Owners' Assoc.  
Col. T. J. Keenan  
John Dimling
- Duquesne Heights and Mt. Washington Board of Trade  
John S. Gillespie  
Jacob Soffell

Mr. William G. McAdoo - 2.

RESOLVED, That the Allied Boards of Trade earnestly petition the "Reserve Bank Organization Committee" to carefully consider Pittsburgh as one of the cities in which a Reserve Bank shall be situated, and be it furthermore.

RESOLVED, That a copy of these Resolutions be forwarded to the said Reserve Bank Organization Committee at Washington, D. C.

Respectfully submitted,



Secretary.

R E S O L U T I O N S .

Adopted at a meeting of representatives of all Civic, Commercial and Financial Institutions and Organizations of Pittsburgh, Western Pennsylvania, held Tuesday evening, December 30, 1913 at the Fort Pitt Hotel,

WHEREAS, Congress has recently passed a bill known as the "Federal Reserve Act", and,

WHEREAS, This enactment provides for the creation of not less than eight nor more than twelve Regional Banks in cities whose geographical convenience, whose Commercial development and whose banking importance are worthy of such an Institution, and,

WHEREAS, Pittsburgh is the fourth city in the United States in banking capital and surplus, and ranks third in the value of its manufactured products, and,

WHEREAS, Pittsburgh is the commercial centre of a metropolitan district which has a population in excess of 1,000,000, and,

WHEREAS, Pittsburgh stands sixth in the list for total clearings through the Clearing House of the United States, and,

WHEREAS, The amount of cash required in this district for pay-rolls is very large and the demand is a permanent one fluctuating but little in normal times when it averages in excess of \$1,500,000 per day. In addition to which large industrial cities adjacent to this territory add \$300,000.00 per day, and,

WHEREAS, Pittsburgh postal receipts for the year ending with June 30, 1913 were \$3,136,125.01, and,

WHEREAS, Pittsburgh lies within twelve hours ride of one-half the total population of the United States,

THEREFORE, BE IT RESOLVED, that *The Beaver Co. Clearing House Association* for the foregoing reasons is strongly in favor of the establishment of a Federal Reserve Bank in Pittsburgh and be it further—

*The Beaver Co. Clearing House Association*  
RESOLVED, that \_\_\_\_\_ earnestly petitions the "Reserve Bank Organization Committee" to carefully consider Pittsburgh as one of the cities in which a Reserve Bank shall be situated, and be it furthermore,

RESOLVED, that a copy of these Resolutions be forwarded to the said Reserve Bank Organization Committee at Washington, D.C.

*Beaver County Clearing House Assoc*  
*John H. McElroy Pres.*  
*Geo. L. Hamilton Secy*

# BLOOMFIELD BOARD OF TRADE

## OFFICERS

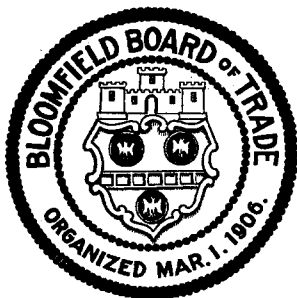
DR. R. L. TAYLOR, Pres.  
4786 Friendship Ave. Bell Phone.

ROBERT GESTRICH, 1st V. Pres.  
4726 Liberty Avenue.

JOS. UNGER, 2nd V. Pres.  
4746 Liberty Avenue.

C. J. SCHOENEMAN, Sec'y.  
513 Gross Street.

ISIDORE HAREN, Treas.  
4726 Liberty Avenue.



## BOARD OF DIRECTORS

Term ending January 1, 1915.

J. Z. YOEST  
JNO. HINNEBUSCH  
P. M. LIPPERT  
A. J. HALTER  
CHAS. J. KOCH, Jr.

Term ending January 1, 1914.

LOUIS P. YEAGER  
PAUL VITTE  
JOHN LEHRMAN  
REV. U. HENGARTNER  
D. K. STRAUB

MEETS FOURTH THURSDAY OF EVERY MONTH

ROOMS 4748 LIBERTY AVE.

PITTSBURGH, PA. January 12, 1914.

THE BLOOMFIELD BOARD OF TRADE, of the City of Pittsburgh, Allegheny County, Pennsylvania, in regular meeting held January 8, 1914, at its meeting place No. 4748 Liberty Avenue, Eighth Ward, City aforesaid, passed the following resolution:-

WHEREAS, Congress has recently passed a bill known as the "Federal Reserve Act", and,

WHEREAS, This enactment provides for the creation of not less than eight nor more than twelve Regional Banks in cities whose geographical convenience, whose commercial development and whose banking importance are worthy of such an institution, and

WHEREAS, Pittsburgh is the fourth city in the United States in banking capital and surplus and ranks third in the value of its manufactured products, and,

WHEREAS, Pittsburgh is the commercial center of a metropolitan district which has a population in excess of 1,000,000, and

WHEREAS, Pittsburgh stands sixth in the list for total clearings through the Clearing House of the United States, and,

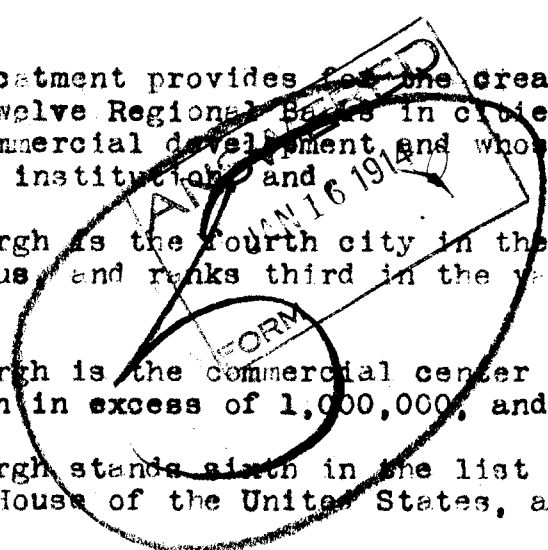
WHEREAS, The amount of cash required in this district for pay-rolls is very large and the demand is a permanent one fluctuating but little in normal times when it averages in excess of \$1,500,000, per day. In addition to which large industrial cities adjacent to this territory add \$300,000.00 per day, and,

WHEREAS, Pittsburgh postal receipts for the year ending with June 30, 1913, were \$3,136,125.01, and,

WHEREAS, Pittsburgh lies within twelve hours' ride of one-half the total population of the United States,

THEREFORE BE IT RESOLVED, That . . . . . *UP* . . . for the foregoing reasons ~~and~~ strongly in favor of the establishment of a Federal Reserve Bank in Pittsburgh, and be it further

RESOLVED, That . . . . . earnestly petition the "Reserve Bank Organization Committee" to carefully consider Pittsburgh as one of the cities in which a Reserve Bank shall be situated, and be it furthermore



# BLOOMFIELD BOARD OF TRADE

## OFFICERS

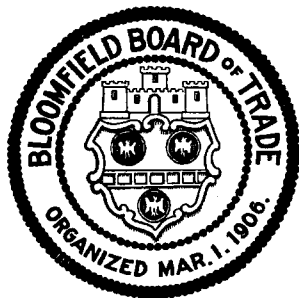
**DR. R. L. TAYLOR, Pres.**  
4736 Friendship Ave. Bell Phone.

**ROBERT GESTRICH, 1st V. Pres.**  
4726 Liberty Avenue.

**JOS. UNGER, 2nd V. Pres.**  
4746 Liberty Avenue.

**C. J. SCHOENEMAN, Sec'y.**  
513 Gross Street.

**ISIDORE HAREN, Treas.**  
4725 Liberty Avenue.



## BOARD OF DIRECTORS

Term ending January 1, 1915.

**J. Z. YOEST**  
**JNO. HINNEBUSCH**  
**P. M. LIPPERT**  
**A. J. HALTER**  
**CHAS. J. KOCH, Jr.**

Term ending January 1, 1914.

**LOUIS P. YEAGER**  
**PAUL VITTE**  
**JOHN LEHRMAN**  
**REV. U. HENGARTNER**  
**D. K. STRAUB**

MEETS FOURTH THURSDAY OF EVERY MONTH

ROOMS 4748 LIBERTY AVE.

PITTSBURGH, PA. .... 191

RESOLVED, That a copy of these Resolutions be forwarded to the said Reserve Bank Organization Committee at Washington, D. C.

C. J. Schoeneman  
Secretary.

Robert Gestrich  
President.

**BROOKLINE BOARD OF TRADE**  
**PITTSBURG, PA.**

PITTSBURG, PA. Jan. 14, 1914.

Reserve Bank Organization Committee,  
Washington, D.C.

Form *LS*

Gentlemen:-

Owing to a resolution placed by the minutes at a Board of Directors meeting of the Brookline Board of Trade, I herewith enclose copy of resolution adopted at the meeting held Wednesday evening January 14th, 1914.

Yours very truly,

BROOKLINE BOARD OF TRADE

*H. Dumbell*

Secretary.

ANSWERED  
JAN 19 1914  
FORM *LS*

*Pittsburgh*

R e s o l u t i o n s

Adopted by Brookline Board of Trade

At meeting held Jan. 14, 1914.

-----

WHEREAS, Congress has recently passed a bill known as the "Federal Reserve Act", and,

WHEREAS, This enactment provides for the creation of not less than eight nor more than twelve Regional Banks in cities whose geographical convenience, whose commercial development and whose banking importance are worthy of such an institution, and,

WHEREAS, Pittsburgh is the fourth city in the United States in banking capital and surplus, and ranks third in the value of its manufactured products, and,

WHEREAS, Pittsburgh is the commercial center of a metropolitan district which has a population in excess of 1,000,000, and,

WHEREAS, The gross tonnage of the city of Pittsburgh is more than the four largest maritime ports of the world, and,

WHEREAS, Pittsburgh stands sixth in the list for total clearings through the Clearing House of the United States, and,

WHEREAS, The amount of cash required in this district for pay-rolls is very large and the demand is a permanent one fluctuating but little in normal times when it averages in excess \$1,500,000 per day. In addition to which large industrial cities adjacent to this territory add \$300,000.00 per day, and,

WHEREAS, Pittsburgh postal receipts for the year ending with June 30, 1913 were \$3,136,125.01, and,

WHEREAS, Pittsburgh lies within twelve hours' ride of one-half the total population of the United States, and

THEREFORE, BE IT RESOLVED, That Brookline Board of Trade for the foregoing reasons is strongly in favor of the establishment of a Federal Reserve Bank in Pittsburgh and be it further

RESOLVED, That Brookline Board of Trade earnestly petition the "Reserve Bank Organization Committee" to carefully consider Pittsburgh as one of the cities in which a Reserve Bank shall be situated and be it furthermore

RESOLVED, That a copy of these Resolutions be forwarded to the said Reserve Bank Organization Committee at Washington, D. C.



# Central Board of Trade

## Officers

EDWARD WAGNER, PRESIDENT  
DR. JOSEPH A. SHEEHAN, VICE PRES.  
CLEMENT V. HORNE, SECY-TREAS.

MEETS FIRST THURSDAY OF EACH MONTH

KUHN'S HALL, 4204-4206 PENN AVENUE

## Directors

DR. S. H. MCKIBBEN  
C. H. DRUMMOND  
WM. CULBERTSON  
PROF. CHAS. J. SMITH  
WM. A. HETZEL

PITTSBURGH, PA., January 13, 1914.

WHEREAS, Congress has recently passed a bill known as the "Federal Reserve Act", and,

WHEREAS, This enactment provides for the creation of not less than eight nor more than twelve Regional Banks in cities whose geographical convenience, whose commercial development and whose banking importance are worthy of such an institution, and,

WHEREAS, Pittsburgh is the fourth city in the United States in banking capital and surplus, and ranks third in the value of its manufactured products, and,

WHEREAS, Pittsburgh is the commercial center of a metropolitan district which has a population in excess of 1,000,000, and,

WHEREAS, Pittsburgh stands sixth in the list for total clearings through the Clearing House of the United States, and,

WHEREAS, The amount of cash required in this district for pay-rolls is very large and the demand is a permanent one fluctuating but little in normal times when it averages in excess of \$1,500,000 per day. In addition to which large industrial cities adjacent to this territory add \$300,000.00 per day, and,

WHEREAS, Pittsburgh postal receipts for the year ending with June 30, 1913, were \$3,136,125.01, and,

WHEREAS, Pittsburgh lies within twelve hours' ride of one-half the total population of the United States,

THEREFORE, BE IT RESOLVED, That the Central Board of Trade for the foregoing reasons is strongly in favor of the establishment of a Federal Reserve Bank in Pittsburgh and be it further

RESOLVED, That the Central Board of Trade earnestly petition the "Reserve Bank Organization Committee" to carefully consider Pittsburgh as one of the cities in which a Reserve Bank shall be situated, and be it furthermore,

RESOLVED, That a copy of these Resolutions be forwarded to the said Reserve Bank Organization Committee at Washington, D. C.

*Central Board of Trade  
C. V. Horne, Secy*

WILLIAM H. STEVENSON, PRESIDENT.  
D. P. BLACK, 1ST. VICE PRES.  
ROBERT GARLAND, 2ND. VICE PRES.  
JOHN B. BARBOUR, 3RD. VICE PRES.

H. M. LANDIS, TREASURER.  
LOGAN MCKEE, SECRETARY.  
ROBT. W. BARBOUR, ASST. SECY.  
HARRY F. DENIG, TRAFFIC MANAGER.



PHONES: BELL, GRANT 447  
P & A. MAIN 1091

MEMBER  
CHAMBER OF COMMERCE OF U.S.A.

OFFICE OF THE PRESIDENT

January 15, 1914.

To the Honorable Members of the  
Reserve Bank Organization Committee.

Gentlemen:-

Pittsburgh is here today to express its appreciation of the consideration of your Honorable Committee in granting this special hearing for the claims of our city in the consideration of the important problem which you have before you for the people of this country, of determining the places at which shall be located and established, the Regional Banks contemplated under the new Currency Law.

Since the passage of the new Banking and Currency Law much of the opposition to its provisions has now disappeared and has been transformed into approval. Where dissatisfaction and even denunciation were heard three months ago, the bill as revised by Congress and signed by the President, has brought forth expressions of confidence and words of commendation. The business men of Pittsburgh have faith in their country and believe that with rapid adjustment to the new conditions resulting from the enactment of the new Currency Bill we shall have an era of commercial and industrial activity and prosperity.

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In a spirit of cooperation, as well as patriotic interest in the great problem that confronts your Honorable Committee, we desire to submit to you the reasons why we believe Pittsburgh's advantages and resources not only entitle it to consideration, but that it is a logical place for a Regional Bank, in consideration of the interest of our whole country. Your Committee, we understand, has outlined three essentials for the qualification of Regional Bank Centers, viz:

"First. Geographical convenience, which involves transportation facilities and rapid and easy communications with all parts of the district.

"Second. Industrial and commercial development and needs of each section, which involves consideration of the general movement of commodities and of business transactions within the districts and the transfer of funds and exchanges of credits arising therefrom.

"Third. The established custom and trend of business, as developed by the present system of bank reserves and checking accounts. In laying out the districts and establishing the headquarters for reserve banks every effort will be made to promote business convenience and normal movements of trade and commerce."

Other representatives of the City of Pittsburgh here today, will satisfy you as to its qualifications from a financial standpoint. I have the honor to appear before you as

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President of the Chamber of Commerce of Pittsburgh, which with other trade and commercial organizations may be said to represent the sentiment of the business men of the great Pittsburgh Region, and who wish to lay before you a few facts in support of what they believe are pre-eminent qualifications of Pittsburgh as a business and transportation center for a Regional Bank.

The United States Census compiles statistics for metropolitan districts (a ten-mile radius), and in manufactures, population and area Pittsburgh is outranked by only New York, Chicago and Philadelphia. Had we the time and opportunity to show you, we believe it could be easily demonstrated that the Pittsburgh industrial and business district, exclusive of other territory included in the financial district to be considered in the location of a regional bank, would give it an industrial and business supremacy second to none in this country.

As is well known to you, Pittsburgh is the iron and steel center of the world. It is also the center of the world's largest supply of the best bituminous coal. The tonnage of the industrial district (forty-mile radius) as reported to the Chamber of Commerce and compiled by it last year was railroad 164,594,915; river 12,476,323, a total of 177,071,238 tons. To carry this tonnage requires sufficient railroad cars of modern capacity to make a train reaching around the world at the equator. To move such enormous business Pittsburgh has its three rivers and the service of more than a dozen railroads, thus furnishing rapid and regular movement and unexcelled transportation facilities.

- 4 -

Pittsburgh is the natural gateway between the East and West and its strategical position for this reason was early recognized by the nations of white men who first occupied this country; it holds the same advantage today. Pittsburgh is within 12 hours of the sea and 12 hours of the Mississippi Valley. Nearly half the population of the United States dwells within a night's ride from Pittsburgh, which cannot be said of any other city. Approximately 700 passenger trains enter and depart from Pittsburgh every day serving a large proportion of the population, which must be considered in the establishment of a Regional Bank. The number of mails received by railroads in Pittsburgh is 157; the number of mails dispatched 170.

The Pittsburgh District produces annually 25% of all the pig-iron manufactured in the United States; 20% of the steel rails; 35% of the glass and a large percentage of the tin plate, tubing, steel cars, air-brakes, electrical manufactures, pickles, corok, and other useful articles to trade and commerce. In 1910 it produced 90,000,000 tons of bituminous coal, nearly one-third of the production of the entire country. The value of the manufactured products alone for the Pittsburgh Metropolitan District, as shown by the Federal Census for 1909, is nearly \$600,000,000; with wage earners of nearly 150,000.

The Pay Roll of the Pittsburgh District is approximately \$1,500,000 for each day - \$45,000,000 per month. One of our banks alone provided over \$7,000,000 last month.

From these stupendous figures it must not be concluded, as is too often the impression among the uninitiated, that Pittsburgh's industries are confined to the manufacture of iron and

- 5 -

steel and the production of fuel. The Region is full of diversified industries, as can easily be seen by examining the census of manufactures of 1909 covering many lines of industrial activity.

The amount of food-stuffs and produce handled in Pittsburgh gives an idea of the local market and its position as a distributing center. Pittsburgh stands third in the country for distribution of produce and vegetables. 35,000 cars were received and sold in Greater Pittsburgh District in 1912; 20,000 cars of which were sold in the Greater City, and the balance in the surrounding territory. These products show an increase of over 14% over 1911 and 33% over 1910.

Pittsburgh is also a great wholesale and jobbing center, the volume of the dry goods business in 1912 alone being estimated at \$25,000,000.

The shoe trade of Pittsburgh in the last year amounted to \$10,000,000.

Pittsburgh's retail merchants reach 5,000,000 consumers beyond the city. In its statements of the thirteen metropolitan districts the Federal Census shows the average wages paid in the Pittsburgh district to be the greatest of any district east of the Missouri River, establishing the high purchasing power of the people of this region.

Pittsburgh's bank clearings in 1912 were \$2,798,990,215, an increase of nearly 10% over the previous year. According to the chief of the Corporation Tax Division of the Internal Revenue, the 23rd internal revenue district of Pennsylvania, 2050 corporations in the Pittsburgh District paid taxes on net earnings of

- 5 -

\$213,520,000, according to the Government records of the last fiscal year. This is nearly 14% of the net earnings of the corporations of the entire United States.

The Chamber of Commerce of Pittsburgh has, within the last few days, made direct inquiry as to the business of the banks in the territory. This inquiry was sent to 917 banks in Western Pennsylvania, Eastern Ohio and West Virginia, representing a capital and surplus of \$170,000,000, and replies have already been received from 260, representing a capital and surplus of over \$100,000,000. These replies show that of the \$86,000,000 worth of business done with other banks, \$48,000,000 was with Pittsburgh and \$32,000,000 with all others, or about 10% more with Pittsburgh alone than with all others combined.

With all these and other considerations which will be set forth at this hearing today, it can be safely stated without fear of contradiction that a regional bank located in Pittsburgh would be an economy and convenience to a very large proportion of the country's people and business interests ensuring the retention of their reserves under Federal supervision in a strong financial center at their very doors.

The Chamber of Commerce of Pittsburgh, at a largely attended meeting January 8, 1914, unanimously adopted the following resolution:


RESOLVED, in view of the preeminence of Pittsburgh as a Banking, Commercial, Manufacturing and Transportation center, that the Chamber of Commerce of Pittsburgh present to the Federal Reserve Board the peculiar claims of this city and urge upon them the desirability of establishing here a Regional Bank.

- 7 -

This expression has been confirmed by similar action on the part of the commercial and civic organizations throughout the city and district, and, we have reason to believe, has the hearty concurrence of the large population of the region for whose benefit and advantage we submit Pittsburgh as the logical place for the location of a Regional Bank.

Respectfully submitted,

CHAMBER OF COMMERCE OF PITTSBURGH

  
President.



Office of the City Clerk  
Pittsburgh, Pa.

E. J. MARTIN, *City Clerk*  
ROBT. CLARK, *Asst. City Clerk*

ANSWERED  
DEC 5 1914  
R  
FORM

Pittsburgh, December 31st, 1913.

LS

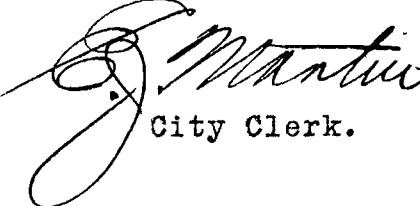
Hon. W. G. McAdoo,  
Secretary of Treasury,  
Washington, D. C.

Dear Sir:

At a meeting of Council held December 30th, 1913, Bill No. 4832, Resolution requesting Secretary McAdoo and Secretary Houston to grant a hearing to Council relative to the location of a Federal Reserve Bank in the City of Pittsburgh, and providing that a copy of the resolution be mailed to Secretary McAdoo and Secretary Houston and the representatives of this district in the Senate and Congress, was read and adopted.

In accordance with the provisions of said resolution, I enclose herewith a copy of same for your information.

Yours respectfully,

  
City Clerk.

Bill No. 4832

WHEREAS, Congress has passed a new Banking and Currency Bill;  
and

WHEREAS, This bill provides for the creation of Federal Reserve Banks in several cities whose geographical convenience and whose industrial and commercial development are worthy of such an institution;  
and

WHEREAS, in Pittsburgh the amount of cash required for payrolls is very large, and the demand is a permanent one, fluctuating but little in normal times, when it averages in excess of \$1,000,000 per day; and

WHEREAS, Pittsburgh lies within 12 hours ride of one-half of the total population of the United States; and

WHEREAS, Pittsburgh stands sixth in the list of total clearings through the Clearing House of the United States; and

WHEREAS, Pittsburgh postal receipts for the year ending with June 30, 1913, were \$3,136,125.09; and

WHEREAS, Pittsburgh is the fourth city in the United States in banking, capital and surplus as shown in the following table (New York and Chicago not being placed in the calculations):

City including County	Population	Number Banks	Capital	Surplus	Deposits
Pittsburgh (Allegheny)	1,108,462	157	\$59,621,000	\$103,323,000	\$507,335,000
Philadelphia (Philadelphia)	1,574,008	101	65,927,000	131,284,000	737,931,000
Cleveland (Cuyahoga)	637,452	41	25,185,000	23,529,000	322,247,000
St. Louis (St. Lo.)	759,446	64	47,585,000	40,732,000	294,574,000
Buffalo (Erie)	528,985	30	10,840,000	19,682,000	235,516,000
Baltimore (Balti.)	633,000	60	22,111,000	31,362,000	225,922,000
Cincinnati (Hamilton)	438,891	52	21,056,000	16,281,000	140,198,000

and  
WHEREAS, Pittsburgh's the commercial center of a great metropolitan district which includes a population in excess of 1,000,000, and ranks third in the value of its manufactured products; therefore, be it

**Decidedly**

**RESOLVED, That the City Council of Pittsburgh for these reasons, is of the opinion that Pittsburgh is a city which is commercially and centrally located for such a Federal Reserve Bank; and be it furthermore**

**RESOLVED, That the City Council of Pittsburgh petitions the Federal Reserve Board for such a Regional Bank in Pittsburgh; and be it furthermore**

**RESOLVED, That the Council of Nine of the City of Pittsburgh requests Secretary McAdoo and Secretary Houston to grant a hearing to said Council at a place, date and time agreeable to them; and be it furthermore**

**RESOLVED, That a copy of these resolutions be mailed to Secretary McAdoo and Secretary Houston, and to our representatives in the Senate and Congress.**

**In Council, December 30th, 1913, Read and adopted.**

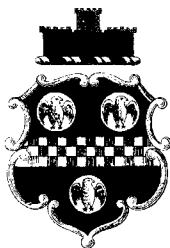
**Robt. Garland**

**President, Pro tem. of Council.**

**Attest: E.J. Martin**

**Clerk of Council.**

# COUNCIL OF THE CITY OF PITTSBURGH



J. M. GOHRING,  
PRESIDENT  
E. V. BABCOCK, CHAIRMAN  
PUBLIC SAFETY COMMITTEE  
ROBERT GARLAND, CHAIRMAN  
FINANCE COMMITTEE  
WM. A. HOEVELER, CHAIRMAN  
FILTRATION & WATER COMMITTEE

DR. J. P. KERR, CHAIRMAN  
HEALTH & SANITATION COMMITTEE  
P. J. MSARDLE, CHAIRMAN  
PUBLIC WORKS COMMITTEE  
ENOCH RAUH, CHAIRMAN  
PARKS & LIBRARIES COMMITTEE  
WM. G. WILKINS, CHAIRMAN  
PUBLIC SERVICE & SURVEYS COMMITTEE  
DR. S. S. WOODBURN, CHAIRMAN  
CHARITIES & CORRECTION COMMITTEE

PITTSBURGH, PA. January 14th, 1914.

Hon. A. J. Barchfeld,  
Member of Congress,  
Washington, D. C.

Dear Doctor:

Am extremely busy on the city budget - working day and night - and it may be that I will not be able to get to Washington to attend the hearing before the Regional Bank Committee. If perchance I should not be able to get there will you not please represent the Pittsburgh Association of Credit Men?

One point I wish to make is this: The membership of the Pittsburgh Association is 915, Cleveland 643 and Cincinnati 308. *A man of many is both combined -* If Pittsburgh has so many more credit men than these other two cities it shows conclusively that we have more credit or financial departments. This seems to me to be a pretty strong point. You know all about our Association and that it represents all that is good and strong for the business uplift of this section. Put in a strong word for our Association.

If I can get to Washington I will see you personally. If not, please do the above for us. With kindest regards, I am,

Sincerely yours,

REAL ESTATE, MORTGAGES,  
FIRE INSURANCE,  
RENTS COLLECTED.

ESTABLISHED 1887.

REED B. COYLE.  
ROBT. J. COYLE, JR.

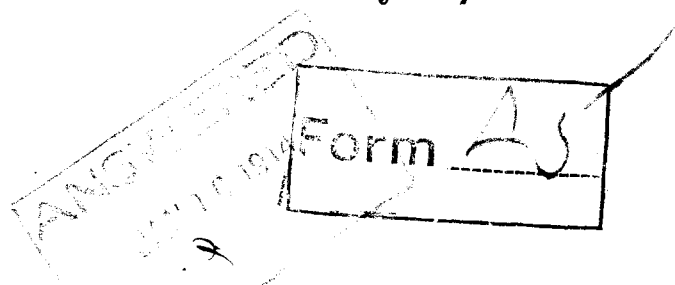
**COYLE BROTHERS,  
BROKERS.**

KEYSTONE BUILDING,  
324 FOURTH AVENUE.

BELL, 1024 COURT.

PITTSBURGH, PA., January 14, 1914

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



Dear Sir:

In the event of the establishment of a Regional Bank in Pittsburgh, I would like to file my application for the position as Notary of said institution. Have had twenty years experience as a bank Notary, with the Mellon National Bank, Keystone National Bank, and other institutions. Can furnish such references as might be required.

Very truly yours,

*Robt. J. Coyle Jr.*

A J MANSMANN, CHAIRMAN.

J. R. PARK, SEC'Y. AND TREAS.

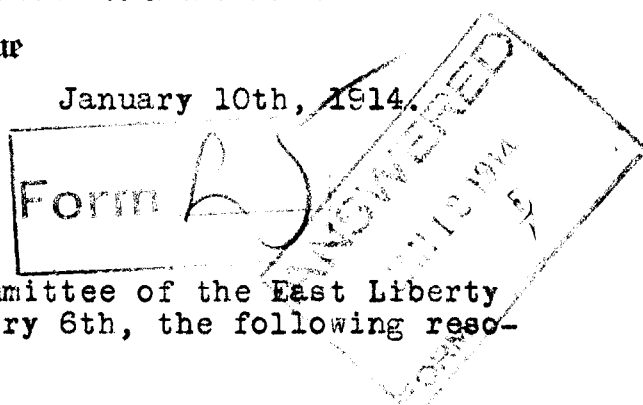
# East Liberty Business Men's Association

205 Shady Avenue

Pittsburgh, Pa.

January 10th, 1914.

Mr. William G. McAdoo, Secy.,  
Reserve Bank Organization,  
Washington, D.C.



Dear Sir:

At a meeting of the Advertising Committee of the East Liberty Business Men's Association held on January 6th, the following resolutions were duly adopted:

WHEREAS, Congress has recently passed a bill known as the "Federal Reserve Act", and

WHEREAS, This enactment provides for the creation of not less than eight nor more than twelve Regional Banks in cities whose geographical convenience, whose commercial development and whose banking importance are worthy of such an institution, and

WHEREAS, Pittsburgh is the fourth city in the United States in banking capital and surplus, and ranks third in the value of its manufactured products, and

WHEREAS, Pittsburgh is the commercial center of a metropolitan district which has a population in excess of 1,000,000, and

WHEREAS, Pittsburgh stands sixth in the list for total clearings through the Clearing House of the United States, and

WHEREAS, The amount of cash required in this district for pay-rolls is very large and the demand is a permanent one fluctuating but little in normal times when it averages in excess of \$1,500,000 per day. In addition to which large industrial cities adjacent to this territory add \$300,000.00 per day, and

WHEREAS, Pittsburgh postal receipts for the year ending with June 30th, 1913, were \$3,136,125.01 and

WHEREAS, Pittsburgh lies within twelve hours' ride of one-half of the total population of the United States,

THEREFORE BE IT RESOLVED, That the East Liberty Business Men's Association for the foregoing reasons is strongly in favor of the establishment of a Federal Reserve Bank in the City of Pittsburgh, and that we urge upon the Federal Reserve Board the advisability and necessity of establishing such a bank in this city, and be it further

RESOLVED, That a copy of these resolutions be forwarded to the said Reserve Bank Organization at Washington, D.C.

Yours very truly,

*J. R. Park*  
Secretary.

# The Grain and Hay Exchange



**OFFICERS:**

SAMUEL WALTON, PRESIDENT.  
CHARLES KELLNER, VICE PRESIDENT.  
ROY V. HARPER, SECRETARY.  
WILLIAM LEUBIN, TREASURER.

O. C. ALEXANDER, ASST. SUPERINTENDENT.  
CHARLES CULP, CHIEF INSPECTOR.  
JOSEPH S. GRAY, CHIEF WEIGHMASTER.  
C. G. BURSON, SUPT. AND TRAFFIC MGR.

TELEPHONES:  
BELL COURT 734  
P & A MAIN 734  
P & A MAIN 1326

**BOARD  
OF  
MANAGERS**

W. W. BEATTY.  
W. N. GORDON.  
ROY V. HARPER.  
CHARLES KELLNER.  
WILLIAM LEUBIN.  
W. A. McCAFFREY.  
SAMUEL WALTON.

ROOMS 717 TO 721 WABASH BUILDING.

PITTSBURGH, PA. January 7, 1914.

File 22000

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

Dear Sir:

I enclose herewith copy of resolution offered at a meeting of this Exchange on January the 5th which was unan- imously adopted..

Mr. W. A. McCaffrey, a prominent member of this Exchange, has been appointed as one of a Committee of Represent- ative Citizens to bring the needs of this community to the attention of the Government Committee which has charge of this matter and we join with the other commercial organizations in the hope that they will be successful in securing one of these Regional Banks for this city.

Yours truly,

*C. G. Burson*  
Supt. & Traffic Manager.

R E S O L U T I O N S.

WHEREAS, Congress has recently passed a bill known as the "Federal Reserve Act", and,

WHEREAS, This enactment provides for the creation of not less than eight nor more than twelve Regional Banks in cities whose geographical convenience, whose Commercial development and whose banking importance are worthy of such an Institution, and,

WHEREAS, Pittsburg is the fourth city in the United States in banking capital and surplus, and ranks third in the value of its manufactured products, and,

WHEREAS, Pittsburg is the commercial centre of a metropolitan district which has a population in excess of 1,000,000, and,

WHEREAS, Pittsburg stands sixth in the list for total clearings through the Clearing Houses of the United States, and,

WHEREAS, The amount of cash required in this district for payrolls is very large and the demand is a permanent one fluctuating but little in normal times when it averages in excess of \$1,500,000 per day. In addition to which large industrial cities adjacent to this territory add \$300,000.00 per day, and,

WHEREAS, Pittsburg postal receipts for the year ending with June 30, 1913 were \$3,136,125.01, and,

WHEREAS, Pittsburg lies within twelve hours ride of one-half the total population of the United States,

THEREFORE, BE IT RESOLVED, that The Grain and Hay Exchange for the foregoing reasons is strongly in favor of the establishment of a Federal Reserve Bank in Pittsburg and be it further-

RESOLVED, that The Grain and Hay Exchange earnestly petitions the "Reserve Bank Organization Committee" to carefully consider Pittsburg as one of the cities in which a Reserve Bank shall be situated, and be it furthermore,

RESOLVED, that a copy of these Resolutions be forwarded to the said Reserve Bank Organization Committee at Washington, D.C.



# Greenfield Board of Trade

OF PITTSBURGH, PA.

"Greenfield is Beautiful, Healthy  
and Progressive."

Meets Second Friday Evening of Each Month  
in the Roosevelt School Building,  
Greenfield Avenue,  
15th Ward.

OFFICE OF SECRETARY  
828 LILAC ST.

January 12th, 1914.

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

Form 25

Gentlemen:

At the last regular meeting of the GREENFIELD BOARD OF TRADE, the matter of a Regional Bank for Pittsburgh was brought to the attention of the Board.

The members of the GREENFIELD BOARD OF TRADE heartily endorsed the resolution of the Pittsburgh Board of Trade and of the Joint Regional Bank Committee from the Credit Men's Association.

We trust that Pittsburgh will be carefully considered as one of the Cities in which a Reserve Bank will be situated.

Very truly yours,

GREENFIELD BOARD OF TRADE.

*Edw. C. Little*  
Secretary.

*W. G. McAdoo*

## ROBERT C. HALL, PITTSBURGH, PA.

December 27th, 1913.

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

Dear Sir:-

No city in the Union needs a Regional bank more than does Pittsburgh. It has always been a constructive, wealth producing community, and the establishment of a Regional bank here at this time would benefit a larger number of wage earners, small manufacturers and merchants than in any city of its size in the United States. Its geographical location entitles it to consideration; its banking capital, surplus, and bank clearings are proportionately far larger than the apparent numerical size of the city. As a matter of fact, far more people can be reached in a night's ride from Pittsburgh than from any point in the United States, and as large a population is tributary to Pittsburgh as is directly tributary to New York. Unlike the lake cities, which are cut off on one side, Pittsburgh stretches in every direction - North, East, South and West - and is the key to the vast unlocked resources of the mountainous region to the south; tributary to the river communication to the Panama Canal, and tributary to the export demand of the greatest iron production of the country. *Page 25*

Pittsburgh has always suffered from lack of sufficient capital to meet its daily payroll, which exceeds almost any city in the Union in magnitude. With a Regional bank, small manufacturers would be encouraged to establish themselves for miles in every direction from this city, assured of the necessary capital and credit required to maintain their operations.

As the administration apparently earnestly desires to foster and cultivate individual initiative and enterprise, there is no place in the United States to which this opportunity should be given more than the Pittsburgh district. Among its financiers are men of integrity, conservatism and courage. While in the past much of its liquid assets have been diverted to other centers, now is the opportunity for you and your associates to restore to this great community a portion of its own. To overlook the needs, the desires and the merits of this great community at this time would be a grave mistake, while the location of a bank here would do more to prove the wisdom of your new system than any other point possible to select.

With personal regards, believe me,

Very sincerely yours,

*Robert C. Hall*

(Clipping enclosed)

# Should Be Movement Of People

R. C. Hall Points Out General Interest in Effort to Secure Regional Bank

## PLAN WIDE PUBLICITY

Leading financiers and other business men who are promoting the movement to secure a regional bank for Pittsburg under the Federal reserve act believe that the proposition should be made as largely as possible one for the people of the entire Pittsburg district. The methods of agitating the matter will be largely directed to that end.

A meeting of a special committee of the Chamber of Commerce will be held this afternoon at which the argument to be used in the movement will be formulated. It will be acted on by the directors of the Chamber in a few days. Before that stage is reached, however, the project will be in process of being boomed by a large number of organizations.

At a private meeting of the Clearing House Association yesterday the subject was considered and favorable views prevailed. The same thought was expressed by Robert C. Hall, one of Pittsburg's leading brokers. Mr. Hall said:

"It is not the bankers of other financiers who are interested primarily in securing one of these banks for this city. It is the affair of the entire people of the Pittsburg district and, for that matter, of all the people within an area much larger than the city or the district. Within a radius of 200 miles of Pittsburg live one-tenth of the people of the United States. All are interested in the results which this new currency system promises to achieve for them.

### Would Distribute Money

"The importance of which the bank might prove to be to this district can hardly have dawned upon the consciousness of the people generally yet. The New York financial district has \$600,000,000 which does not belong there. By

Continued on Second Page.

## REGIONAL BANK

\*Continued From First Page.

means of these banks it will be, to some extent, taken away from there and distributed to the country at large. The benefits which will result to general business are inestimable. The location of one of the banks in Pittsburg is in a high degree desirable in order that the great Pittsburg district may get its share of these benefits.

"In proportion to its population, Pittsburg has a greater banking capital than any other city except New York and Chicago. This is an additional reason why it should have one of these banks, but the movement should be pushed by the people at large rather than by bankers, and in order that it may be so pushed, the facts regarding the city's right to one of the banks should be given the widest possible publicity."

Mr. Hall yesterday received a letter from President Wilson thanking him for support he had given in the matter of dissolving the combination of the telegraph and telephone companies. Mr. Hall is particularly interested in the success of this Wilson project, as he believes that investments in independent telephone properties are much safer and likely to be more profitable than they were before.

### Credit Men Also

The Banking and Currency Committee of the Pittsburg Association of Credit Men held a special meeting at the Fort Pitt Hotel yesterday and adopted resolutions approving strongly of the movement to secure a regional bank for Pittsburg. Copies of the resolutions adopted will be sent to the Congressmen from the Pittsburg district and also to the United States Senators from Pennsylvania, and to all the civic bodies and commercial organizations of the Pittsburg Commercial districts, and the association will also call a meeting of representative organizations of the district for next Tuesday evening to bring the matter before the Federal Reserve Board.

The resolutions adopted set forth that Pittsburg is the fourth city in the United States in banking capital and surplus; the sixth in the list of total clearings through the Clearing House of the United States; is the center of a metropolitan district with a population in excess of 1,000,000 and is within 12 hours' ride of one-half the total population of the United States.

The board of directors of the Pittsburg Board of Trade held a meeting last night and adopted resolutions in favor of the regional bank movement arranged to bring the matter to the attention of a large number of organizations with which it is connected and authorized the appointment of a committee to go to Washington and urge the claims of this city upon the Federal Reserve Board.

### Clearing House Action

The Clearing House Association authorized the preparation of tables showing the financial and population importance of this city and resolved to aid in the movement in every possible way. The tables include an exhibit of the rapid growth of postal receipts at the Pittsburg post-office. This table is as follows:

1908, June 30.....	\$2,017,427 64
1909 .....	2,134,088 78
1910 .....	2,411,111 78
1911 .....	2,634,097 55
1912 .....	2,922,842 58
1913, June 30.....	3,136,125 09

The following table showing the banking importance of Pittsburg indicates that it is far in the lead of all possible rivals except Philadelphia, and that in some respects it leads that city:

City—Including County.	Popula- tion.	No. Banks.	Capital.
Pittsburg (Allegheny Co.).....	1,108,462	157	\$59,621,000
Philadelphia (Philadelphia Co.)...	1,574,008	101	65,927,000
Cleveland (Cuyahoga Co.).....	637,425	41	25,185,000
St. Louis (St. Louis Co.).....	759,446	64	47,585,000
Buffalo (Erie Co.).....	528,985	39	10,840,000
Baltimore (Baltimore Co.).....	633,000	80	22,111,000
Cincinnati (Hamilton Co.).....	438,891	22	21,056,000

Surplus.	Capital and Surplus.	Deposits.
\$106,323,000	\$162,944,000	\$507,335,000
131,284,000	197,211,000	737,918,000
23,529,000	48,714,000	323,247,000
40,732,000	87,327,000	294,574,000
19,682,000	30,522,000	235,516,000
31,362,000	58,473,000	225,922,000
16,251,000	87,837,000	140,198,000

ROBERT C. HALL, PITTSBURGH, PA.

*[Handwritten signature]*

Form 25  
DEC 28 1913  
SECRETARY

December 27th, 1913.

*Treas*

Hon. J. P. Tumulty,  
Secretary to the President,  
Washington, D.C.

Dear Sir:-

I herewith enclose you clipping from today's Dispatch quoting an interview with me regarding the location of a Regional bank here in Pittsburgh.

If it is possible and convenient, I would be pleased to have you draw this to the attention of the President.

The importance of Pittsburgh as a regional center is paramount to any inland city except, perhaps, Chicago.

I am writing Secretary McAdoo today, and also take the liberty of including to you a copy of my letter to him.

Very sincerely yours,

*Robert C. Hall*

ANSWERED  
JAN 7 1914  
FORM

RCH  
Enc.

DR. W. D. O'BRIEN  
PRESIDENT

J. THOS. BEALL, JR.  
SECRETARY

J. P. MURRAY  
TREASURER

# THE HAZELWOOD BOARD OF TRADE OF PITTSBURGH, PA.

VICE PRESIDENTS  
JAS. S. HUNTER  
F. H. GOOD  
JNO. J. O'DONNELL

HAZELWOOD STATION  
P. O. Box 491

January 17, 1914.

Form 25

ANSWERED  
JAN 23 1914

Reserve Bank Organization,  
Washington, D.C.

Gentlemen;- At the regular monthly meeting of this Board the following resolutions were unanimously adopted.

WHEREAS, Congress has recently passed a bill known as the "Federal Reserve Act", and,

WHEREAS, this enactment provides for the creation of not less than eight nor more than twelve Regional Banks in cities whose geographical convenience, whose commercial development and whose banking importance are worthy of such an institution, and,

WHEREAS, Pittsburgh is the fourth city in the United States in banking capital and surplus, and ranks third in the value of its manufactured products, and,

WHEREAS, Pittsburgh is the commercial center of a metropolitan district which has a population in excess of 1,000,000, and,

WHEREAS, Pittsburgh stands sixth in the list for total clearings through the Clearing House of the United States, and,

WHEREAS, the amount of cash required in this district for pay-rolls is very large and the demand is a permanent one, fluctuating but little in normal times when it averages in excess of \$1,500,000 per day. In addition to which large industrial cities adjacent to this territory add \$300,000.00 per day, and,

WHEREAS, Pittsburgh Postal receipts for the year ending with June 30th, 1913, were \$3,136, 125.01, and,

WHEREAS, Pittsburgh lies within twelve hours' ride of one-half the total population of the United States,

THEREFORE, BE IT RESOLVED, That..... for the foregoing reasons is strongly in favor of the establishment of a Federal Reserve Bank in Pittsburgh, and be it further

RESOLVED, that....., earnestly petition the "Reserve Bank Organization Committee" to carefully consider Pittsburgh as one of the cities in which a reserve bank shall be situated, and be it furthermore,

RESOLVED, that a copy of these resolutions be forwarded to the said Reserve Bank Organization Committee at Washington, D.C.

It was further stated that a hearing on this matter will be held in Washington D.C. on January 16th, and following the discussion of this resolution, it was,

RESOLVED, That the above resolution be approved as the sense of this meeting, and that the various organizations in the

(over)

DR. W. D. O'BRIEN  
PRESIDENT

J. THOS. BEALL, JR.  
SECRETARY

J. P. MURRAY  
TREASURER

**THE HAZELWOOD BOARD OF TRADE  
OF PITTSBURGH, PA.**

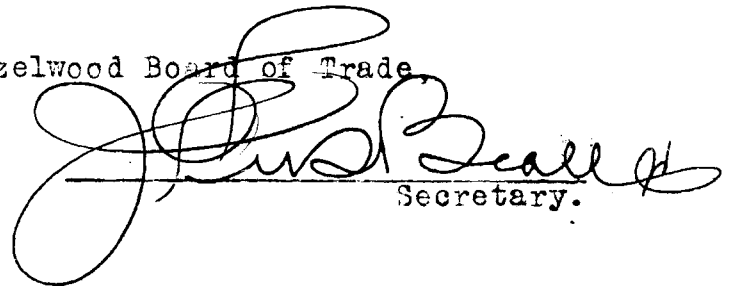
VICE PRESIDENTS  
JAS. S. HUNTER  
F. H. GOOD  
JNO. J. O'DONNELL

HAZELWOOD STATION  
P. O. Box 491

(2)

Allied Board of Trade be urged to individually adopt the above or similar resolutions and send copies of their action to the Reserve Bank Organization at Washington D.C., and also to Mr. A.C. Ellis, Secretary, Joint Regional Bank Committee, Renshaw Building, Pittsburgh, Pa.

Hazelwood Board of Trade



Secretary.

R E S O L U T I O N S . . .

Adopted at a meeting of representatives of all Civic, Commercial and Financial Institutions and Organizations of Pittsburgh, Western Pennsylvania, held Tuesday evening, December 30, 1913 at the Fort Pitt Hotel,

WHEREAS, Congress has recently passed a bill known as the "Federal Reserve Act", and,

WHEREAS, This enactment provides for the creation of not less than eight nor more than twelve Regional Banks in cities whose geographical convenience, whose Commercial development and whose banking importance are worthy of such an Institution, and,

WHEREAS, Pittsburgh is the fourth city in the United States in banking capital and surplus, and ranks third in the value of its manufactured products, and,

WHEREAS, Pittsburgh is the commercial centre of a metropolitan district which has a population in excess of 1,000,000, and,

WHEREAS, Pittsburgh stands sixth in the list for total clearings through the Clearing House of the United States, and,

WHEREAS, The amount of cash required in this district for pay-rolls is very large and the demand is a permanent one fluctuating but little in normal times when it averages in excess of \$1,500,000 per day. In addition to which large industrial cities adjacent to this territory add \$300,000.00 per day, and,

WHEREAS, Pittsburgh postal receipts for the year ending with June 30, 1913 were \$3,136,125.01, and,

WHEREAS, Pittsburgh lies within twelve hours ride of one-half the total population of the United States,

THEREFORE, BE IT RESOLVED, that *The Homewood Board of Trade* for the foregoing reasons is strongly in favor of the establishment of a Federal Reserve Bank in Pittsburgh and be it further-

RESOLVED, that *The Homewood Board of Trade* earnestly petitions the "Reserve Bank Organization Committee" to carefully consider Pittsburgh as one of the cities in which a Reserve Bank shall be situated, and be it furthermore,

RESOLVED, that a copy of these Resolutions be forwarded to the said Reserve Bank Organization Committee at Washington, D.C.

*Adopted Jan 6/14  
Homewood Board of Trade  
J E Carpenter Sec  
7227 McPherson St  
Pittsburgh Pa*

FORM  
JAN 8 1914  
ANSWERED

# MANCHESTER SAVINGS BANK AND TRUST COMPANY

Capital \$ 250,000.00. Surplus \$ 50,000.00.

G. C. GERWIG, PRESIDENT  
A. H. TRIMBLE, VICE PRESIDENT

EWD. HEER, SECRETARY  
OTTO F. MAYER, TREASURER

PITTSBURGH, PA., January 8, 1914.

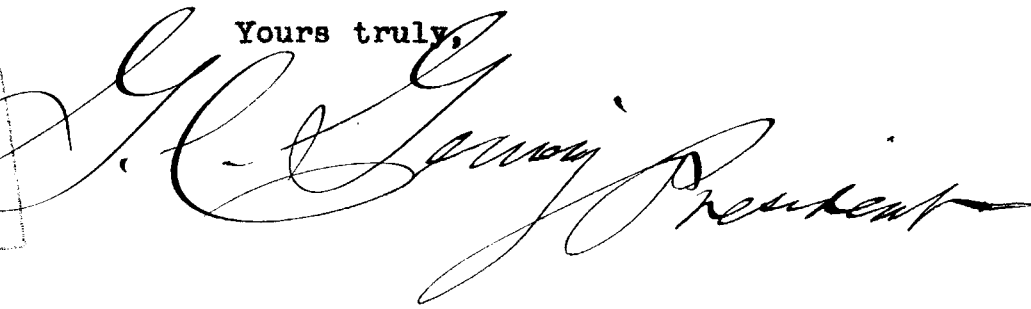
Hon. Wm. G. McAdoo,  
Secretary of U. S. Treasury,  
Washington, D. C.

Dear Sir:-

I wish to add my mite of influence in advocating the selection of Pittsburgh for the location of a Federal reserve bank. I hardly need call your attention to the importance of Pittsburgh as a commercial, financial, and manufacturing centre, as you no doubt are in possession of more information in this respect than I am qualified to give you.

However, I venture to say the selection of Pittsburgh as a Federal reserve bank district will meet with the approval of the commercial, financial and manufacturing interests of the country at large.

Yours truly,



ANSWERED  
JAN 10 1914  
DR  
CRM  
25



week ending ..... 190 .....

No.	Farm Name.	Operator.	Pgh. Coal.	Depth.	Sand	Results.	N.	S.	E.
		Mr. M. Adoo				Pittsburg Pa			
		Secy Treasury				Washington D.C.			
		Pat Adoo							

Please do not appoint  
 Pittsburg, Pa. as one of the regional Bank Centers,  
 as they have all along been fighting the Currency bill,  
 but now they are pleading for a regional Bank.  
 I will send you data within a day or two  
 showing the perfidy of the bankers and manufacturers  
 in and around this "nest of vipers".

Yours truly,

J. P. Mahoney

Firm  
 J. P. Mahoney  
 Pittsburgh, Penn  
 Dec 29 1906

HOPE NATURAL GAS CO.

week ending ..... 190.....

No.	Farm Name.	Operator.	Pgh. Coal.	Depth.	Sand	Results.	N.	S.	E.	W.

Hon. Wm. M. Adair  
 Secy Treasury, Washington D.C.  
 Dear Sir:

Please do not appoint  
 Pittsburgh, Pa. as one of the regional Bank cities,  
 as they have all along been fighting the Currency bill,  
 but now they are pleading for a regional Bank.  
 I will send you some data within a day or two  
 showing the perfidy of the bankers and manufacturers  
 in and around this "nest of vipers".

Yours truly,  
 J. P. Mahoney

HOPE NATURAL GAS CO.

From  
 J. P. Mahoney  
 Pittsburgh, Penna  
 Dec 29 '16

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

RESERVE BANK ORGANIZATION COMMITTEE  
WASHINGTON, D. C.

New York, N. Y.,

January 5, 1914.

Dear Sir:

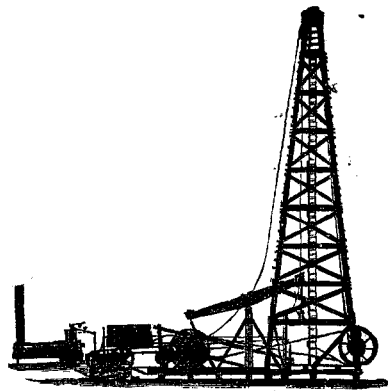
Secretary McAdoo directs me to acknowledge receipt of your letter of the 29th ultimo and to say that your suggestions shall have consideration.

Very truly yours,



Private Secretary to the  
Secretary of the Treasury.

John P. Mahoney, Esq.,  
c/o Hope Natural Gas Co.,  
Pittsburgh, Pennsylvania.



# PAUL J. MAHONEY

## Oil and Gas Producer

Contractor and Driller of  
**OIL AND GAS WELLS**

30 Years Practical Experience

Pittsburgh, Penn.,

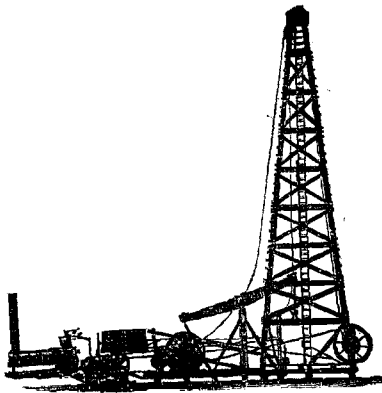
Jan 15<sup>th</sup> / 14

Reserve Bank Organization Committee  
Washington D.C.

Gentlemen:-

Following up Secy W. Adoo's letter, 5<sup>th</sup> inst. herewith, I beg to submit the enclosed editorials from the Pittsburgh Pa. Dispatch and Gazette-Times and also Gump's - Jack - Jim Burke's fulmination against the Currency bill and the Regional Reserve Bank, for one of which they are now pleading - (I almost said praying) -

Gentlemen, this City of Pittsburgh has for the last almost 60 years been rolling logs in the way of and digging pitfalls into which they hoped the Democratic shakemen and party might fall and have all along been slandering, villifying and abusing us on every possible occasion and resorting to all manner of unfair methods to bring us a & more particularly the present Administration into ~~disrepute~~ disrepute with the country and the manufacturers here - notably Jones & Laughlin Steel Co., Carnegie Cos or



# PAUL J. MAHONEY

## Oil and Gas Producer

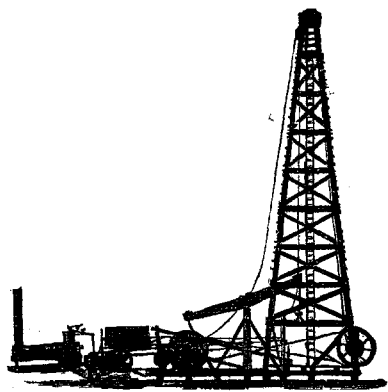
Contractor and Driller of  
**OIL AND GAS WELLS**

30 Years Practical Experience

Pittsburgh, Penn.,

rather U.S. Steel Co., the Gas Trusting house Co.,  
the Oliver interests, The American Locomotive Works  
and several others have during the last 60 to 90 days  
been laying hundreds of their employees off trying to  
create false sentiment against the Democratic party  
generally and opposed to the Curreney bill in particular,  
and the Bankers here are the most conservative, contracted,  
? now-minded and bigoted set in the U.S. and have  
done their utmost to defeat the Curreney bill, but now  
that it has become a law in spite of them we find  
a Committee representing them at Washington pleading  
in tones of tearful appeal that Pittsburgh be named as  
a Regional Reserve Bank center and saying to your  
honorable body "save us, or we perish"

Gentlemen, to give a Reserve Regional Bank to Pittsburgh  
would be committing an unpardonable sin, that never  
would be forgiven in this life, or in the world to come  
and in the name of God I protest against it and most  
be that you do not do it, for I assure you they are  
not deserving of it and should not have it according to  
every principle of Equity, justice and fairness



# PAUL J. MAHONEY

## Oil and Gas Producer

Contractor and Driller of  
**OIL AND GAS WELLS**

30 Years Practical Experience

**Pittsburgh, Penn.,**

The following are some of the Bank Officials who have been most perniciously active against the passage of the Currency bill: —

- Geo. R. McCune, Pres., Union National Bank
- Chas. McLaughlin " <sup>State</sup> Bank of Western Pennsylvania
- J. Hart Given " Farmers National Bank

and I can truthfully say all the large manufacturers — Jones & Laughlin, Carnegies, Westinghouse, et al, et al and the pleas of all these people, including Congressman Jumping Jack Jim Burke et al should go unheeded as they are not entitled to peaches and cream, but instead they should be served with "rough on rats"

I have lived here and been among them for full 30 years and I assure you, honorable Sirs, I know what I am talking about and I beg that you appoint any city, but this hide-bound city of Pittsburgh and we shall ever pray.

Respectfully submitted  
Paul J. Mahoney  
Co. Hope Natural Gas Co.

Form 2289 B

# NIGHT LETTER

## THE WESTERN UNION TELEGRAPH COMPANY

25,000 OFFICES IN AMERICA INCORPORATED CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter**. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Night Letters, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER**, and is delivered by request of the sender, under the conditions named above.

**THEO. N. VAIL, PRESIDENT**

**BELVIDERE BROOKS, GENERAL MANAGER**

**RECEIVED AT**

1914 JAN 16 AM 1 43

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1626

AC PITTSBURG PA JANUARY 15 1914

RESERVE BANK ORGANIZATION COMMITTEE

WASHINGTON D C

AT A REGULAR MEETING OF THE NORTH-SIDE CHAMBER OF COMMERCE IT WAS RESOLVED THAT WE HEARTILY ENDORSE PITTSBURG PA FOR A REGIONAL RESERVE BANK  
THANKING YOU IN ADVANCE FOR ~~SUCH~~ CONSIDERATION

J H NOLEN COMMITTEE

140A JAN 16

ANSWERED  
JAN 19 1914  
FORM *25*

S. A. DICKIE, President  
W. S. MILLER, Esq.,  
First Vice President  
CHAUNCEY LOBINGIER, Esq.,  
Second Vice President  
A. D. EWING, Third Vice President  
J. C. AUFHAMMER, Treasurer  
J. RALPH PARK, Secretary

# THE PITTSBURGH BOARD OF TRADE

205-207 SHADY AVENUE,

PITTSBURGH, PA.

Mr. Wm. G. McAdoo, Secretary,  
United States Treasury,  
Washington, D. C.

Dear Sir:

*L-5*  
*RM*

At a meeting of the Board of Directors of the Pittsburgh Board of Trade held on December 26th, the following resolutions were duly adopted:

"WHEREAS, The new Currency Act provides for the establishment of from eight to twelve regional reserve banks in as many different business centers throughout the United States, and

"WHEREAS, Nearly one-half of the total population of the United States is within a radius of four hundred and fifty (450) miles of the City of Pittsburgh, making it an accessible point for this entire population, and

"WHEREAS, The population of Allegheny County is 1,018,463 according to the last United States census, and the adjoining counties which make Pittsburgh their commercial and banking center make up a total population immediately dependent upon this city of about four million, and

*25*

"WHEREAS, The Pittsburgh district leads the country, if not the world, in the production of wealth both from natural resources and from industry, and

"WHEREAS, Pittsburgh is the fourth city in the United States in banking capital, the banks within the limits of the city proper having a total amount of capital, surplus and undivided profits of \$158,000,000, and

"WHEREAS, Pittsburgh is the sixth city in the United States in clearing house receipts, the average for the past seven years being \$2,519,725,069,

"THEREFORE BE IT RESOLVED, That the Pittsburgh Board of Trade urge upon the Federal Reserve Board the advisability and necessity of establishing a regional reserve bank in the City of Pittsburgh, and

"FURTHER RESOLVED, That a Committee on Banking and Currency consisting of seven members be appointed to present the above resolutions to the proper authorities and that the matter also be presented to the Allied Boards of Trade, requesting their cooperation in securing a regional reserve bank for Pittsburgh.

Yours very truly, *J. R. Park*  
Secretary.



*O.C.*

# H.P. Taylor & Co.

SINGER BUILDING  
NEW YORK

COLUMBIA BANK BUILDING  
PITTSBURGH

ELLCOTT SQUARE  
BUFFALO

Pittsburgh, January 5th, 1914.

Hon. John Skelton Williams,  
Assistant Secretary of the Treasury,  
Washington, D. C.

Form 13

My dear Mr. Williams: -

I am writing to you in regard to the organization of the national banks under the new federal reserve law, because I have faith in your fairness as well as in your broad knowledge of what the nation's great industries require in respect to banking credits and exchanges, and because you therefore appear to me likely to give due weight to a protest against any proposed error or injustice.

Will you please give enough of your valuable time for this purpose to a glance at the exhibit on the sheet herewith appended, setting forth from official reports the extent (1) of the manufactures and distributing trade and (2) of the banking and financial operation of which Pittsburgh has become the center?

To deny Pittsburgh a federal reserve bank will be equivalent, as I am sure you will readily admit, to an attempt to shift this enormous volume of commercial and financial business to a new and an artificial center, whereas the organization committee's own published statements acknowledge the desirability of interfering with the NATURAL AND NORMAL TRADE CONDITIONS of the country as little as possible.

ANSWERED  
JAN 7 1914  
CORNER 5

#2.

Hon. John Skelton Williams,

Jan. 5th, 1914.

Should the city which has within \$22,000,000 of as much bank capital as Chicago, ranking fourth in the union in that respect, and whose \$429,759,656 of bank deposits compares with \$302,000,000 in St. Louis and \$317,000,000 in Cleveland, be forced to go to Cleveland, or Columbus, or Cincinnati to do its banking?

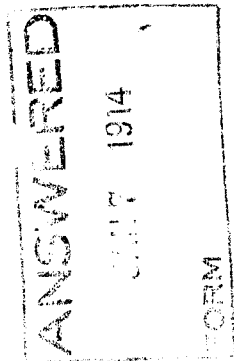
This \$603,482,836 of banking resources is serving an annual trade, as reflected by bank clearing for the year just closed, of \$2,932,402,511, or more than that of Cleveland and Cincinnati combined.

IS THIS NOT TOO MUCH BUSINESS TO DISPLACE?

If the magnitude of the industries and financial exchanges of which Pittsburgh is the NATURAL center is to be disregarded and geographical considerations only to be taken into account, there should still be a regional bank here, for the reason that the census bureau makes this the fifth population center of the United States, reckoning metropolitan districts each of ten miles radius. The federal census shows a population of 1,042,855 in the Pittsburgh ten-mile district, as against 828,733 in St. Louis, 686,873 in San Francisco, 658,715 in Baltimore, and 613,271 in Cleveland.

Furthermore, the rank of Pittsburgh RISES TO FIRST as the ten-mile radius is widened to 200, while within twelve-hours' ride of Pittsburgh dwells almost half the population of the United States.

Is this not TOO MANY PEOPLE to inconvenience by establishing the reserve bank for the Pittsburgh district at



#3.

Hon. John Skelton Williams,

Jan. 5th, 1914.

either Cleveland, Cincinnati, or Columbus?

The tonnage produced in the Pittsburgh district last year was 177,000,000 (tons), or nearly three times the tonnage of the world's three greatest ports (New York, London, and Hamburg) combined.

Is it right that the men who are contributing this vast production to the country's commerce should have to go to another state to assure the proper financing of that production, there to discuss it with men who perhaps will be without the slightest knowledge of the subject and no more competent to pass upon the commercial paper originating here than a banker in Siberia is to pass upon cotton bills?

Pittsburgh is not merely asking for a reserve bank. She is DEMANDING it as a matter of right, and if I did not believe you are keenly interested in seeing that right is done I would not take time to write this letter or expect you to take time to read it.

The large quantity of commercial paper incidental to Pittsburgh's extraordinary productiveness in its distinctive industries - iron and steel, coal, oil and gas, glass, lumber, etc., should be passed upon by men having a lifelong acquaintance with these industries. In other words, there is no point in the country where a reserve bank is more plainly required by all the principles of sound banking than right here. It is emphatically called for by the public convenience. It is even more emphatically called for by banking and trade security.

ANSWERED  
JAN 17 1914  
FORM

#4.

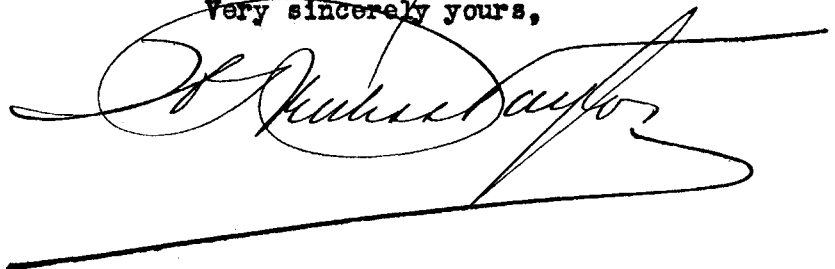
Hon. John Skelton Williams,

Jan. 5th, 1914.

May we not count on your aid in seeing  
that no mistake is made in dealing with this vitally  
important matter?

With kindest personal regards, I remain

Very sincerely yours,

A handwritten signature in cursive script, appearing to read "W. H. Murray". The signature is written in dark ink and is positioned above a horizontal line that spans the width of the signature area.

P

ANSWERED  
JAN 7 1914  
FORM

# THE PITTSBURGH CLEARING HOUSE ASSOCIATION

226 FOURTH AVENUE

1913

CHARLES MCKNIGHT, PRESIDENT.  
SAMUEL BAILEY, JR. VICE PRESIDENT.  
W. W. MCCANDLESS, MANAGER.

**CLEARING HOUSE COMMITTEE:**

CHARLES MCKNIGHT, CHAIRMAN.  
T. H. GIVEN, H. M. LANDIS.  
J. R. McCUNE, A. S. BEYMER.  
R. B. MELLON, ROBERT WARDROP.

PITTSBURGH, PA. January fourteenth,

1 9 1 4.

27 11 16

Mr. M. C. Elliott, Secretary Pro Tem,  
Reserve Bank Organization Committee,  
Treasury Building,  
Washington, D. C.

Dear Sir;

I received your telegram of yesterday and replied as follows,  
viz:

"Will be on hand Friday two o'clock. There will be present Charles McKnight, T. H. Given and John R. McCune representing Pittsburgh Clearing House Association, William H. Stevenson, President Chamber of Commerce; Enoch Rauh, President Pittsburgh Credit Mens and affiliated associations; Honorable James Francis Burke and Joseph F. Guffey. There will be three speak briefly but will be prepared with maps and statistics."

In further compliance with your request, I will briefly outline the way we expect to introduce the subject of the Regional Bank at Pittsburgh on Friday, next.

It is our idea that we should not burden the Committee with unnecessary speeches, or an unnecessarily large assemblage. There will be three speeches made, one by Charles McKnight, President of the Pittsburgh Clearing House Association, presenting the subject and claims of Pittsburgh as a financial and commercial centre; one by the Honorable James Francis Burke, a representative from this Congressional district and a member of the Banking Committee of the House of Representatives, who will represent the commercial interests of Pittsburgh, and William H. Stevenson, President of the Pittsburgh Chamber of Commerce. There will be several others, representatives of the different associations of Pittsburgh, who desired to join in this movement, but at our request, are not sending large delegations. Any of those present, however, if called upon, will be very glad to make any statements for the benefit of the Committee that are desired.

We will also be prepared with maps and statistics which we will leave with the Committee for future reference, and to which attention

# THE PITTSBURGH CLEARING HOUSE ASSOCIATION

226 FOURTH AVENUE

1913

CHARLES MCKNIGHT, PRESIDENT.  
SAMUEL BAILEY, JR. VICE PRESIDENT.  
W. W. McCANDLESS, MANAGER.

**CLEARING HOUSE COMMITTEE:**

CHARLES MCKNIGHT, CHAIRMAN.  
T. H. GIVEN, H. M. LANDIS,  
J. R. McCUNE, A. S. BEYMER,  
R. B. MELLON, ROBERT WARDROP.

PITTSBURGH, PA.

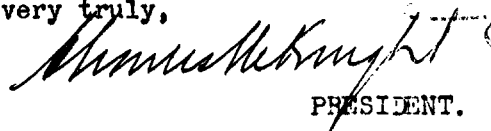
Mr. M. C. Elliott, Secretary Pro Tem, ..2..

will be called at the time of our meeting.

If there are any suggestions that we should make further than this, they may be communicated to me at the Shoreham Hotel on Friday morning.

Thanking you very much for your kind attention and for the Committee, in granting this hearing, I remain,

Yours very truly,

  
PRESIDENT.

Dic. CMcK.  
BJM.

# H.P. Taylor & Co.

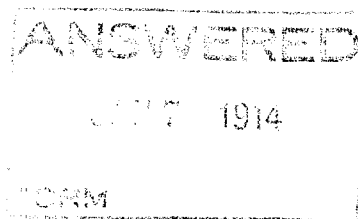
SINGER BUILDING  
NEW YORK

COLUMBIA BANK BUILDING  
PITTSBURGH

ELLICOTT SQUARE  
BUFFALO

## WHY PITTSBURGH SHOULD HAVE A RESERVE BANK

	Rank in United States
Pittsburgh's Total Bank Deposits \$429,759,656	Fifth
Pittsburgh's Total Bank Capital \$152,744,000	Fourth
Pittsburgh's Total Bank Resources \$603,482,836	Fourth
Pittsburgh's Bank Exchanges 1913 \$2,932,402,511	Sixth
Pittsburgh's Population (U. S. Census Metropolitan District) 1,042,855	Fifth
Population Allegheny County 1,018,463	Fifth
Population Within Twelve Hour Ride 40,000,000	First
Pittsburgh's Tonnage 1912 177,000,000	First
Pittsburgh's Annual Industrial Payroll \$360,000,000	First



January 6, 1913.

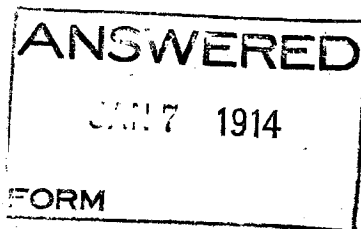
Mr. H. P. Taylor,  
C/o H. P. Taylor & Co.,  
Pittsburgh, Pa.

Dear Mr. Taylor:

I have your letter of the 5th instant  
which I will take pleasure in turning over  
to the Reserve Bank Organization Committee  
for their information.

Sincerely yours,

(Signed) J. S. Williams.





ESTABLISHED 1871

**West End Savings Bank & Trust Co.,**  
**Pittsburgh, Pa.**

R.S. HEMIUP,  
PRESIDENT.

H.S. HERSBERGER,  
VICE PRES'T. & TREAS'R.

G.T. OSBORNE,  
SECRETARY.

January 13, 1914.

Hon. A. J. Barchfeld, Congressman,  
Washington, D. C.

Dear Sir:-

This Institution is very much in favor of the location of a Federal Reserve Bank being located in Pittsburgh, and believe that our location as a city as well as capital, surplus, deposits and resources of our banks should not be overlooked in the location of this bank.

We believe that our City will be so ably represented at the hearing to be held on Dec. 16th inst at Washington, that the government cannot fail to see the justice of our cause. We will appreciate anything you may do with the view toward furthering the placing of this bank in your home City, and feel sure that the aggressive work for which you are so well noted will add much weight to the work of the committee.

Trusting that you will do all possible in this case, and with best personal wishes,

Believe me,

Sincerely yours,



H.S. Hershberger

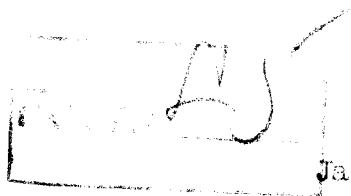
ESTABLISHED 1871

**West End Savings Bank & Trust Co.,  
Pittsburgh, Pa.**

R.S. HEMIUP,  
PRESIDENT.

H.S. HERSHBERGER,  
VICE PRES'T. & TREAS'R.

G.T. OSBORNE,  
SECRETARY.



January 14, 1914.

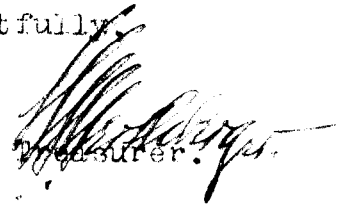
Hon. W. G. McAdoo, Sec'y. Treasury,  
Washington, D. C.

Dear Sir:-

The committee from our City have their hearing on Friday next at Washington which committee will represent this City in the matter of the request for a reserve bank to be located in Pittsburgh. We believe that our committee will have sufficient data to secure a favorable hearing before your committee. We trust that the geographical location of our City together with its financial and commercial standing will impress the committee and yourself with our just claim in this matter.

Thanking you in advance for any consideration shown our committee, I am,

Yours respectfully,



Treasurer.

THE FIRST NATIONAL BANK OF PLUMVILLE  
PLUMVILLE, PA.

M. C. WYNKOOP, PRES'T.  
D. W. RARAIGH, VICE PRES'T.  
D. W. DOUDS, CASHIER.

January 14, 1914.

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

Dear Sir:-

As this bank has already applied for membership  
in the local Federal Reserve Bank, we take this occasion  
to urge on behalf of our directors and stock holders that  
the Reserve Bank for this district be located at Pittsburgh,  
Pa.

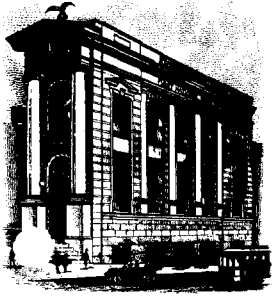
Thanking you for a favorable consideration of such a  
request, we are

Very truly yours,

*L. W. Douds*  
Cashier.

ANSWERED  
JAN 19 1914  
FORM

Form AS



# THE FIRST NATIONAL BANK

CAPITAL \$ 150,000.00.

HENRY C. FRY.  
PRESIDENT.

IRA F. MANSFIELD.  
V. PRESIDENT.

JOHN H. MELLOR.  
CASHIER.

ROCHESTER, PA. January 3rd, 1914.

Reserve Bank,

Organization Committee,

Treasury Department,

Washington, D. C.

Dear Sirs:-

We enclose herewith resolution of acceptance approved by our Board of Directors at their regular meeting January 2nd. Our Board of Directors at this meeting discussed the matter of a Federal Reserve Bank at Pittsburgh, Pa., and it was their unanimous opinion that Pittsburgh should have the Federal Reserve Bank for the following reasons:-

Pittsburgh is the fourth city in the United States in banking capital and surplus; ranks third in the value of its manufactured products; it is a commercial district which has a population of over one million; it stands sixth in the list for total clearings through the clearing house of the United States, the amount of cash required in this district for pay rolls is very large, being an average of about two million dollars per day.

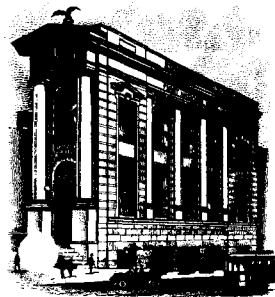
Trusting that your committee will give Pittsburgh favorable consideration in the matter, I am

Yours very truly,

*mks*

*John H. Mellor*  
Cashier.

COLUMBUS BANK NOTE CO., CHICAGO, ILL.



# THE FIRST NATIONAL BANK

CAPITAL \$ 150,000.00.

HENRY C. FRY.  
PRESIDENT.

IRA F. MANSFIELD.  
V. PRESIDENT.

JOHN H. MELLOR.  
CASHIER.

ROCHESTER, PA. January 8th, 1914.

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

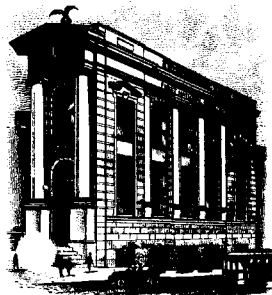
Dear Sirs:-

I enclose herewith resolutions adopted at a meeting of the Beaver County Clearing House Association at a meeting held January 7th, 1914. The banks composing our association are as follows:-

The Farmers National Bank, Beaver Falls, Pa, The First National Bank, Beaver Falls, Pa. J. T. Reeves & Company, Bankers, Beaver Falls, Pa. Federal Title & Trust Company, Beaver Falls, Pa. The Old National Bank, New Brighton, Pa. The Union National Bank, New Brighton, Pa. The Beaver County Trust Company, New Brighton, Pa. The First National Bank, Beaver, Pa. The Fort McIntosh National Bank, Beaver, Pa. The Beaver Trust Company, Beaver, Pa. The First National Bank, Rochester, Pa. The Peoples National Bank, Rochester, Pa. The Rochester Trust Company, Rochester, Pa. The Freedom National Bank, Freedom, Pa.

ANSWERED  
JAN 10 1914  
ACK  
RM 25

The above banks are the members of our association, while the Monaca National Bank, of Monaca, Pa., The Citizens National Bank, of Monaca, Pa., and the St. Clair National Bank, of Freedom, Pa. clear



# THE FIRST NATIONAL BANK

CAPITAL \$ 150,000.00.

HENRY C. FRY.  
PRESIDENT.

IRA F. MANSFIELD.  
V. PRESIDENT.

JOHN H. MELLOR.  
CASHIER.

ROCHESTER, PA. January 8th, 1914.

through our association.

Trusting the resolutions may receive your careful  
consideration, I am

Yours very truly,

A handwritten signature in cursive script, appearing to read "John H. Mellor".

President Beaver County Clearing House Association.

The First National Bank.

Saltsburg, Pa. January 13th, 1914.

Reserve Bank Organization Committee,

Treasury Department,

Washington, D.C.

Gentlemen:-

At a meeting of the board of directors of The First National Bank, Saltsburg, Pennsylvania, held this date, and at which there was passed a resolution of acceptance of the terms and provisions of the Federal Reserve Act, the following was adopted, "Resolved: That this Bank hereby respectfully requests the establishment of a Reserve Bank in PITTSBURGH, PENNSYLVANIA, urging its geographical location, and the vast amount of labor and commerce tributary thereto"

A correct copy from the minutes,

THE FIRST NATIONAL BANK,

SALTSBURG,

Charter No. 2609.

PENNSYLVANIA,

Form 25

By. H. J. Carson

Cashier.

ANSWERED  
JAN 15 1914  
FORM P.P.W.L.

James P. Watson  
J. P. McVey  
Thos. R. Johnston  
Albert Smith  
W. Elder  
Samuel M. Adde  
J. L. Watson  
Joe A. McClary

Directors

S. J. SAINT, PRESIDENT.

CHAS. C. HEARSON, VICE PRESIDENT.

CHAS. N. PATTERSON, SECY. & TREAS.

JOHN W. THOMAS, COUNSEL.

# Citizens Deposit & Trust Company

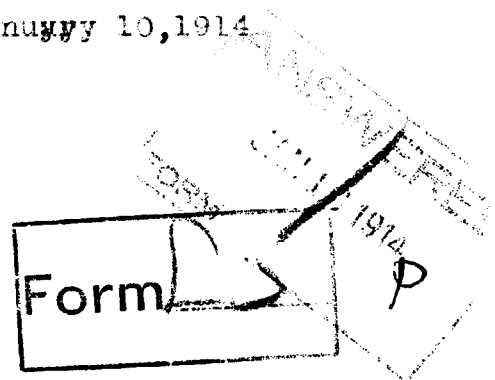
(60-541)

CAPITAL & SURPLUS \$ 200,000.00

Sharpsburg, Pa.

January 10, 1914

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



Dear sir:-

The officers and directors of this company feel that the city of Pittsburgh is entitled to receive favorable consideration as a location for a regional bank. The volume of banking business arising from the great business interests that find their center in this district, and the natural trend of trade from large parts of West Virginia and Ohio as well as of our own state seems to us to make it expedient for the successful handling of credits in this territory that a regional bank be established here.

Asking that the matter be given thorough and impartial investigation, and feeling confident that such investigation will result in establishing the justice of the request, I am,

Yours respectfully,

*Charles N. Patterson*  
Secy & Treas.



NO 6829.

# THE FIRST NATIONAL BANK

CAPITAL \$100,000.00

FRANK PIERCE, PRESIDENT

JAMES R. GEMMILL, V. PRESIDENT

G.W. FOSTER, CASHIER

SHARPSVILLE, PA. January 14th, 1914.

Hon. Willis J. Hulings,  
U. S. Congressman,  
Washington, D. C.

*[Handwritten initials]*

Dear Sir:-

We will very much appreciate any effort or influence you may lend toward having Pittsburgh, Penna., appointed as one of the cities in which to locate a Regional Bank.

I feel quite sure you will agree with me, that Pittsburgh is the most logical place in the section in question, for such a bank.

Thanking you in anticipation of your efforts, I am,

Yours very truly,

*[Handwritten signature]*  
CASHIER.

ANSWERED  
JAN 23 1914  
FORM 45-19

No. 1685

# THE FIRST NATIONAL BANK

CAPITAL \$125,000.00  
SURPLUS AND PROFITS \$175,000.00

J. P. WHITLA, PRESIDENT  
NORMAN HALL, V. PRESIDENT  
A. R. MCGILL, CASHIER  
P. A. HIGGS, ASST. CASH.

Sharon, Pa. Jan. 5, 1914.

Organization Committee,  
Federal Reserve Board,  
Treasury Department,  
Washington, D. C.

Gentlemen:

Having made application for membership in the Regional Bank, when same has been located, we beg to express to you our earnest desire for the designation of Pittsburgh as a Regional Reserve City.

Although located seventy miles north of Pittsburgh, we are a part of the great iron and steel manufacturing section, known as the Pittsburgh District, and which is the greatest hive of industry on the earth.

The natural trend of our business is there, and the threads of practically all our commercial relations center in Pittsburgh, so it would seriously handicap us to be connected elsewhere.

Respectfully submitted,



Cashier.

ARM/B

ANSWERED  
JAN 7 1914  
MBL

Form 65

NO. 1685

# THE FIRST NATIONAL BANK

CAPITAL \$125,000.00  
SURPLUS AND PROFITS \$175,000.00

J. P. WHITLA, PRESIDENT  
NORMAN HALL, V. PRESIDENT  
A. R. MCGILL, CASHIER  
P. A. HIGGS, ASST. CASH.

Sharon, Pa. Jan. 16, 1914.

25

Hon. Willis J. Hulings,  
Washington, D. C.

Dear Sir:

I beg to thank you for your letter of explanation, illuminating the new Currency Bill. We have already taken the necessary steps to join.

We will very much appreciate anything you can do towards locating a regional bank in Pittsburgh.

Yours very truly,



Cashier.

ARM/B

RECORDED  
JAN 23 1914  
25-74

775

# WESTERN UNION



# TELEGRAM

1914 JAN 15 PM 5 02

THEO. N. VAIL, PRESIDENT

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

243G HN 8

SHARON PA JAN 15 1914

HON W J HULINGS

CARE H OF R WASHINGTON DC

WE WOULD FAVOR A RESERVE BANK AT PITTSBURG

MCDOWELL NATIONAL BANK

5PM

25

ANSWERED

JAN 15 1914

CRM 23711

ESTABLISHED 1871

# TIDIOUTE SAVINGS BANK

CAPITAL \$ 50,000.00

DIRECTORS  
J. LIVINGSTON HUNTER  
WILLIAM R. DAWSON  
FRED A. SHAW  
W. WM. E. RICE  
FREEMAN E. HERTZEL

OFFICERS  
FREEMAN E. HERTZEL, PRES.  
WILLIAM R. DAWSON, V. PRES.  
F. C. PARSHALL, CASHIER  
M. H. DE LONG, ASST. CASHIER

TIDIOUTE, PA., Jan'y 21, 1914.

Reserve Bank Organ. Committee,  
Care Treasury Dept.,  
Washington, D. C.

Form *LS*

Gentlemen;-

Desiring to register our preference as to the location of a Regional Reserve Bank to care for the business interests of this section.

We consider Pittsburgh the natural and logical location for a Regional Reserve Bank to care for the business interests of Northwestern Pennsylvania.

Trusting the Committee will consider this location favorably, we are,

Very truly yours,

*F. C. Parshall*  
Cashier.

ANSWERED  
JAN 22 1914  
*LS*  
FORM

No. 5040

# The Citizens National Bank

T. D. COLLINS, PRESIDENT  
L. J. HOPKINS, VICE PRESIDENT  
R. J. HOPKINS, CASHIER  
J. C. GEIST, ASST. CASH.

Pittsburgh, Pa.  
January 19th, 1914.

Reserve Bank Organization Committee,  
Washington, D.C.

Gentlemen:-

We are enclosing herewith herewith our resolution of acceptance for the Regional Banks, and, if we are permitted to name any preference we would state that we, and the banks generally all through this section, would like to see a reserve bank established at Pittsburgh, Pa.

Pittsburgh is logically and geographically the "Home City" for all of western Pennsylvania and it seems to us that the interests in this part of the state would be better served by Pittsburgh than any other neighboring cities.

Yours very truly,

*R. J. Hopkins*  
Cashier.

5

ANSWERED  
JAN 21 1914  
FORM *5 M. L. P.*

*Ra*

# POST TELEGRAPH - COMMERCIAL CABLES

CLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT

# TELEGRAM

DELIVERY No.

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

16  
202

DESIGN PATENT No. 40529

5 W SR 13

Tionesta Pa Jan 16-14

W J Hulings

H of R Washn DC.

We strongly favor that a Federal Reserve Bank will be located in

Pittsbu

**ANSWERED**

JAN 23 1914

Forest county Nat Bank.

832am

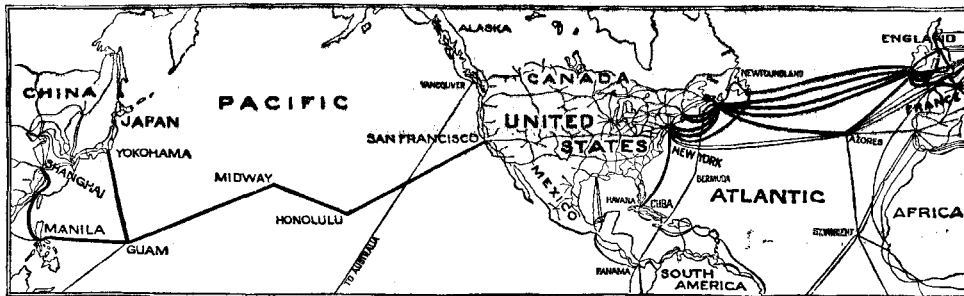
FORM

*LS-M*

HOUSE OFFICER  
TELEPHONE: CAPITOL 208

*25*

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



**THE GREATEST TELEGRAPH AND CABLE SYSTEM IN THE WORLD. EXTENDS OVER TWO-THIRDS OF THE WAY AROUND THE EARTH.**

## THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED)

**TRANSMITS AND DELIVERS THE WITHIN MESSAGE SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS :**

To guard against mistakes or delays, the sender of a message should order it REPEATED; that is, telegraphed back to the originating office for comparison. For this, one-half the regular rate is charged in addition. It is agreed between the sender of the message written on the face hereof and the Postal Telegraph-Cable Company, that said Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any UNREPEATED message, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any REPEATED message beyond fifty times the sum received for sending the same, unless specially insured, nor in any case for delays arising from unavoidable interruption in the working of its lines, or for errors in cipher or obscure messages. And this Company is hereby made the agent of the sender, without liability, to forward any message over the lines of any other Company when necessary to reach its destination.

Correctness in the transmission of messages to any point on the lines of the Company can be INSURED by contract in writing, stating agreed amount of risk, and payment of premium thereon, at the following rates, in addition to the usual charge for repeated messages, viz.; one per cent. for any distance not exceeding 1,000 miles, and two per cent. for any greater distance.

No responsibility regarding messages attaches to this Company until the same are presented and accepted at one of its transmitting offices; and if a message is sent to such office by one of this Company's messengers, he acts for that purpose as the agent of the sender.

Messages will be delivered free within the established free delivery limits of the terminal office. For delivery at a greater distance a special charge will be made to cover the cost of such delivery.

This Company shall not be liable for damages or statutory penalties in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an UNREPEATED Message and is transmitted and delivered by request of the sender under the conditions named above. Errors can be guarded against only by repeating a message back to the sending station for comparison.

The above terms and conditions shall be binding upon the receiver as well as the sender of this message.

No employee of this Company is authorized to vary the foregoing.

**CLARENCE H. MACKAY, PRESIDENT.**

**EDWARD REYNOLDS, VICE-PREST. AND GENERAL MANAGER.**

**EDWARD J. NALLY, VICE-PREST. AND ASST. TO THE PRESIDENT.**

**CHARLES C. ADAMS, VICE-PRESIDENT.**

**CHARLES P. BPUCH, VICE-PRESIDENT.**

## POSTAL TELEGRAPH—FASTEST SERVICE IN THE WORLD



No. 5038

# Forest County National Bank

Capital \$50,000. Surplus & Profits \$115,000.

*A. Wayne Cook, President. Wm. Smearbaugh, Vice President. J. H. Kelly, Cashier.*

*Tionesta, Penna. Jan'y, 22nd, 1914.*

**Reserve Bank Organization Committee,**

**Washington, D.C.**

**Gentlemen:-**

**We beg to state that we consider  
Pittsburgh, Pa. the natural and logical  
location for a Reserve Bank to care for  
Northwestern Pennsylvania.**

**Very respectfully,**



**Cashier .**

Form *AS*

**ANSWERED**  
JAN 23 1914  
FORM *5-797*

1/13/14

WESTINGHOUSE VALLEY BOARD OF TRADE.

Turtle Creek, Pa., Jan. 10, 1914.

Hon. Andrew J. Barchfield,  
House of Representatives,  
Washington, D. C.

Sir:-

Inclosed herewith please find Resolutions adopted by Westinghouse Valley Board of Trade of the Borough of Turtle Creek, Allegheny County, Penn'a., recommending the selection of Pittsburgh as location for one of the Federal Reserve Banks. Same is forwarded you with the request that you use your good offices in every proper manner in support of the aim and purpose expressed in the Resolutions.

Very truly yours,

Westinghouse Valley Board of Trade.

By Anthony Lewis Secretary.

*pwg.k.m.*

WESTINGHOUSE VALLEY BOARD OF TRADE

OF

TURTLE CREEK, ALLEGHENY COUNTY, PENNSYLVANIA.

RESOLUTIONS RECOMMENDING ESTABLISHMENT OF REGIONAL RESERVE BANK  
IN CITY OF PITTSBURGH, ADOPTED THE SIXTH DAY OF JANUARY 1914.

WHEREAS, the Congress of the United States has created a new currency and banking system, under which from eight to twelve regional reserve banks will be located in as many districts throughout the nation, and

WHEREAS, the just claim of the City of Pittsburgh for recognition by its selection as one of said regional bank centers by the establishment therein of a Federal Reserve Bank, is apparent to all within the wonderful manufacturing, mining, transportation and financial district embraced in the natural environment of Pittsburgh, comprising Western Pennsylvania, West Virginia, and Ohio, a peer in the tonnage, maritime and financial sections of the United States, and should be ably presented in support of its right for the selection as a Regional Bank center, and

WHEREAS, the Borough of Turtle Creek, of 6,500 population, - having within its corporate lines a large portion of the Westinghouse Electric & Manufacturing Company plant, - forms a component part of the Pittsburgh metropolitan district, being one of its close suburbs, should aid in support of Pittsburgh's claim in the foregoing respect, therefore be it

"RESOLVED, by the Westinghouse Valley Board of Trade of Turtle Creek, Pa., that our hearty support be enlisted in all efforts to secure the location of a Federal Reserve Bank in the City of Pittsburgh and that the executive officers of our organization join with all organizations having the same aim and purpose, and be it further

"RESOLVED, that these resolutions be apread upon our minutes, and copies sent to the Secretary of the Treasury, to Senators and Representatives in Congress representing the Pittsburgh district and to the Pittsburgh Clearing House Association."

WESTINGHOUSE VALLEY BOARD OF TRADE.

TURTLE CREEK, PENNA.

W. H. Semmens  
W. J. ...  
D. H. Davis  
M. W. Chambers  
J. A. Lusk

Executive Committee.

L. R. Sprague  
President.

Attest: Anthony Lewis  
Secretary.

WESTINGHOUSE VALLEY BOARD OF TRADE.

Turtle Creek, Pa., Jan. 10, 1914.

Hon. William G. McAdoo,

Secretary of Treasury, Washington, D. C.

Sir:-

Permit us to present for your consideration, in the matter of selection of locations for Federal Reserve Banks, the inclosed Resolutions adopted by the Westinghouse Valley Board of Trade, of the Borough of Turtle Creek, Allegheny County, Pa., recommending the selection of the City of Pittsburgh of one of such locations.

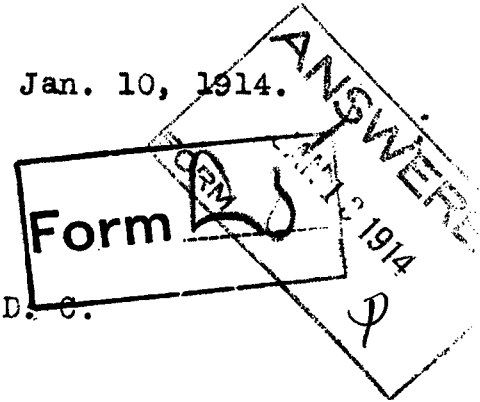
The stated action of said Board was taken to aid in support of the just claim of the City of Pittsburgh for such a Bank which we trust will become apparent after consideration of the importance of said City and its environs of Western Pennsylvania, Virginia and Ohio in the commercial, industrial, transportation and financial life of our country.

Respectfully submitted.

Westinghouse Valley Board of Trade.

By Anthony Lewis  
Secretary.

*W.G.M.*



WESTINGHOUSE VALLEY BOARD OF TRADE

OF

TURTLE CREEK, ALLEGHENY COUNTY, PENNSYLVANIA.

RESOLUTIONS RECOMMENDING ESTABLISHMENT OF REGIONAL RESERVE BANK  
IN CITY OF PITTSBURGH, ADOPTED THE SIXTH DAY OF JANUARY 1914.

WHEREAS, the Congress of the United States has created a new currency and banking system, under which from eight to twelve regional reserve banks will be located in as many districts throughout the nation, and

WHEREAS, the just claim of the City of Pittsburgh for recognition by its selection as one of said regional bank centers by the establishment therein of a Federal Reserve Bank, is apparent to all within the wonderful manufacturing, mining, transportation and financial district embraced in the natural environment of Pittsburgh, comprising Western Pennsylvania, West Virginia, and Ohio, a peer in the tonnage, maritime and financial sections of the United States, and should be ably presented in support of its right for the selection as a Regional Bank center, and

WHEREAS, the Borough of Turtle Creek, of 6,500 population, - having within its corporate lines a large portion of the Westinghouse Electric & Manufacturing Company plant, - forms a component part of the Pittsburgh metropolitan district, being one of its close suburbs, should aid in support of Pittsburgh's claim in the foregoing respect, therefore be it

"RESOLVED, by the Westinghouse Valley Board of Trade of Turtle Creek, Pa., that our hearty support be enlisted in all efforts to secure the location of a Federal Reserve Bank in the City of Pittsburgh and that the executive officers of our organization join with all organizations having the same aim and purpose, and be it further

"RESOLVED, that these resolutions be spread upon our minutes, and copies sent to the Secretary of the Treasury, to Senators and Representatives in Congress representing the Pittsburgh district and to the Pittsburgh Clearing House Association."

WESTINGHOUSE VALLEY BOARD OF TRADE.

TURTLE CREEK, PENNA.

*W. H. Semmens* )  
*A. L. Treasler* )  
*D. H. Davies* )  
*M. W. Chambers* )  
*J. A. Lusk* )

Executive Committee.

*L. R. Appawls*  
President.

Attest: *Anthony Lewis*  
Secretary.

UNITED STATES DEPOSITORY

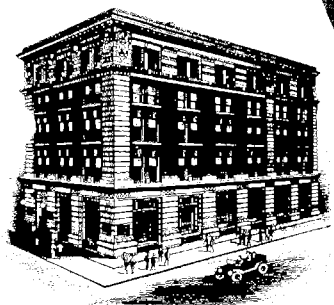
# Warren National Bank

CAPITAL AND SURPLUS \$800,000.00

Warren, Pennsylvania

January 19, 1914.

FREEMAN E. HERTZEL, PRESIDENT  
JERRY CRARY, VICE PRESIDENT  
WILLIAM E. RICE, VICE PRESIDENT  
EMIL H. LAMPE, CASHIER  
JOHN M. SONNE, ASST. CASHIER  
NATHANIEL C. SILL, ASST. CASHIER



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

Form 25

Dear Sir:

We wish to urge the location of a regional bank at Pittsburgh, Pa., as that city is the natural and logical financial centre for the northwestern part of Pennsylvania.

Very respectfully yours,

*F. L. Hertz*  
President.

ANSWERED  
JAN 20 1914  
FORM 25-711

GEORGE D. HUFFMAN, PRESIDENT

H. C. SAYERS, JR., VICE PRESIDENT  
JOHN B. GORDON, VICE PRESIDENT

ROBT. R. HARDESTY, CASHIER  
F. W. MEIGHEN, ASST. CASHIER

NO. 6105

# The Amerioan National Bank

CAPITAL \$200,000 00

SURPLUS \$70,000 00

*Waynesburg, Pa.,* Jan. 2, 1914

Sir:

We understand that a committee will go to Washington in a few days to present to you the advantages of Pittsburgh for the location of a Federal Reserve Bank under the new Banking System.

Pittsburgh as you know serves a large territory in a banking way and we feel that the location of a reserve bank in that city would be of material advantage to us. In conversation with other bankers in this section I find that the idea of a reserve bank in Pittsburgh is very popular and the patronage it will receive will be largely enhanced if they can be assured that one of these banks will be located in Pittsburgh.

Hoping that you will give due consideration to the facts as the committee will present them to you I am,

Yours truly,

*Robt. R. Hardesty*  
Cashier.

To the Secretary of Treasury,

Washington, D.C.

ANSWERED  
JAN 7 1914  
*Lm m 25*

Form 65

GEORGE D. HUFFMAN, PRESIDENT

H. C. SAYERS, JR., VICE PRESIDENT  
JOHN B. GORDON, VICE PRESIDENT

ROBT. R. HARDESTY, CASHIER  
F. W. MEIGHEN, ASS'T. CASHIER

NO. 6105

# The American National Bank

CAPITAL \$200,000 00

SURPLUS \$70,000 00

*Waynesburg, Pa.,* Feb. 5, 1914

Gentlemen:

Please find enclosed resolution of acceptance of the terms and provisions of the Federal Reserve Act which resolution was adopted at a regular meeting of our Board held Feb. 4, 1914.

Also at this meeting a resolution was unanimously adopted by our Board requesting your Honorable Committee to designate Pittsburg, Pennsylvania as one of the Federal Reserve Cities, it being the opinion of our Board that a Federal Reserve Bank located in Pittsburgh would be in position to understand our needs and could serve intelligently a very large territory that naturally does the principal part of its business through that city.

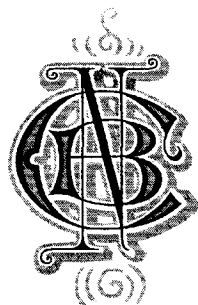
Yours truly,



Cashier.

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





ORGANIZED 1890.  
4267.

**THE CITIZENS NATIONAL BANK** 60-603  
OF WAYNESBURG, PA.

DENNIS SMITH,  
PRESIDENT.  
C. E. BOWER,  
VICE PRESIDENT.  
J. C. GARARD,  
CASHIER.

CAPITAL \$ 200,000.00.  
SURPLUS \$ 1,000,000.00.

January 9th. 1914.

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

Dear Sir:-

Will you kindly permit us to suggest Pittsburgh, Pa.,  
as a most desirable location for a Federal Reserve Bank. As a  
commercial and financial City it is equaled by but few Cities  
in the United States.

I am sure your Honorable Committee will give the arguments  
that will be presented to you, due consideration.

Hoping that favorable action may be taken in the matter,  
I am

Very truly yours,

*J. C. Garard,*  
Cashier.

*OSM  
x 5*

THE UNION DEPOSIT AND TRUST COMPANY  
OF WAYNESBURG, PA.

ROBINSON F. DOWNEY, PRESIDENT  
THOMAS S. CRAGO, VICE PRESIDENT  
W. D. COTTERREL, TREASURER  
CHAS. T. STROSNIDER, ASST. TREASURER

CAPITAL \$150,000  
SURPLUS \$150,000

January 7, 1914

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

Form 20

Dear Sir:

Without entering into extensive and elaborate facts, we sincerely hope that you will locate one of the Regional Reserve banks in the City of Pittsburgh.

Yours very truly,

WDC, MME

*W. D. Cotterrel*  
*MME*

No. 8165



# THE FIRST NATIONAL BANK

CAPITAL \$50,000.00  
SURPLUS AND PROFITS \$30,000.00  
COMMERCIAL AND SAVINGS

WILSON MCGREW, PRESIDENT.  
J. J. KNAPP, VICE PRESIDENT.  
F. A. McDOWELL, CASHIER.  
C. A. BRADY, ASS'T CASHIER.

YOUNGSVILLE, PA., Jan. 20, 1914.

Reserve Bank Organization Committee,  
Washington, D. C.

Form *LS*

Dear Sirs:-

We respectfully ask for your favorable consideration of Pittsburg, as the logical and natural location for the Reserve Bank for this section.

Believing that any investigation made by your honorable committee will substantiate our claims, and thanking you for your favorable consideration, I remain,

Very respectfully yours,

*F. A. McDowell*  
Cashier.

ANSWERED  
JAN 22 1914  
CRM *LS, M*

MISCELLANEOUS STATES

FAVORING PITTSBURGH.

INDIANA

O. N. FRENZEL, President.

J. P. FRENZEL, Vice President

O. F. FRENZEL, Cashier.

FREDK FAHNEY, 2nd Vice Pres't.

J. P. FRENZEL, JR., Asst. Cashier.

# Merchants National Bank

CAPITAL \$ 1,000,000.

*Indianapolis, Ind.*, January 6, 1914.

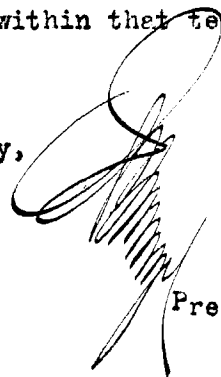
Hon. Secretary of the Treasury,

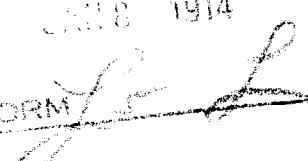
Washington, D.C.

Sir:

In studying proper locations for Reginal Reserve City west of the Alleghanies, east of Chicago and St. Louis, and north of the Mason and Dixon Line, we believe that Pittsburgh, Pa. would more satisfactorily fill the requirements in point of location than any other city within that territory.

Yours truly,

  
Pres't.

ANSWERED  
JAN 8 1914  
FORM 

Form L 5

NEW YORK

**ANDREW CARNEGIE**  
3 EAST 57TH ST.

*New York,* January 26, 1914.

*3*  
*W. G. McAdoo*

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

JAN 27 1914  
FORM 25 M

Form 20

Dear Mr. McAdoo:

Knowing as I do, from my long and intimate acquaintance, the importance of the Pittsburgh District as a financial, commercial, and manufacturing center, as well as the unexcelled transportation facilities which it enjoys, I wish to urge upon you in the interest of the entire country the selection of Pittsburgh as a location for one of the Regional Banks.

ANSWERED  
JAN 28 1914  
*LLP*

To my mind the arguments submitted by the Chamber of Commerce of Pittsburgh demonstrate beyond a doubt that Pittsburgh is a logical Regional Bank Center, and meets every requirement imposed by your committee.

I am glad to have the opportunity to recommend the City of Pittsburgh, believing that you will justly consider the claims of this important district.

Very truly yours,

*Andrew Carnegie*

*Pittsburgh speaks for itself pretty well*  
*W. G. McAdoo*  
a c



DLR.

January 28, 1914.

Sir:

In the absence of Secretary Meadon,  
I beg to acknowledge the receipt of your letter  
of January 26, recommending that Pittsburgh  
be selected as a location for one of the Federal  
Reserve Banks to be established under the Act  
recently passed by Congress.

In reply, I beg to advise that your  
communication will be called to the special  
attention of the Committee and considered by  
it in determining this question.

Respectfully,

Secretary,  
Reserve Bank Organization Committee.

Mr. Andrew Carnegie,  
2 East 91st St.,  
New York, N. Y.

JAS. M. DONALD, Chairman of the Board.

WILLIAM WOODWARD,  
President.  
E. HAYWARD FERRY,  
Vice Pres.  
HENRY R. CARSE,  
Vice Pres.  
SAMUEL WOOLVERTON,  
Vice Pres.

UNITED STATES DEPOSITARY

**CAPITAL \$ 3,000,000.**  
**SURPLUS \$14,000,000.**  
*1914*

ELMER E. WHITTAKER, Cashier  
WM. I. LIGHTHIPE, Asst Cash.  
ALEX. D. CAMBELL, Asst Cash.  
CHAS. H. HAMPTON, Asst Cash.  
J. NIEMANN, Asst Cash.  
WILLIAM DONALD, Asst Cash.  
GEORGE E. LEWIS, Asst Cash.

# THE HANOVER NATIONAL BANK

OF THE CITY OF NEW YORK.

*MASSAU & PINE STS.*  
**NEW YORK**

January 2nd, 1914.

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

*File*  
*Desu Alia*

Sir:

We have a letter from one of our corresponding  
Banks in Pittsburgh indicating that it is the desire of  
the Banks in that city to have a Federal Reserve Bank  
located there, and any consideration you can consistent-  
ly give this matter will be highly appreciated by us.

Yours truly,  
*Elmer E. Whittaker*  
Cash

EDWARD TOWNSEND, President.  
H. H. POWELL, Cashier.  
G. H. HULIN, Asst Cashr  
G. H. BLISH, Asst Cashr  
C. F. REGAN, Asst Cashr  
E. P. TOWNSEND, Asst Cashr

# The Importers & Traders National Bank

OF NEW YORK.

*New York,* Jany. 3rd, 1914.

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

Dear Sir:

Esteemed bank friends of ours in Pittsburgh, Pennsylvania, write us that they are very desirous of having Pittsburgh selected as one of the cities for the location of a Federal Reserve Bank, and ask us to assist them to that end.

We therefore take the liberty of calling our friends' request to your kind attention.

You undoubtedly realize the importance of the business interests located in the City of Pittsburgh and in the territory tributary thereto, and we trust you will give our correspondent's request your consideration and that the Committee will decide to locate a Regional Bank in that City.

Yours truly,



Vice-President.

ANSWERED  
JAN 7 1914  
Lmm  
ZS

Form 45

OHIO

W. W. HARKER, PRESIDENT  
N. A. FREDERICK, VICE-PRESIDENT  
R. W. PATTERSON, CASHIER  
J. F. RIGBY, ASST. CASHIER

*The Potters National Bank,  
East Liverpool,  
Ohio.*

January 5th, 1914.

Hon. W. G. McAdoo, Secretary  
U. S. Treasury,  
Washington, D. C.

Dear sir:-

We are located in the Ohio Valley between Pittsburg and Wheeling and the manufacturing interests in the valley are enormous. Pittsburg is practically the Clearing House for the entire district in so far as banking is concerned. If we are to belong to a Federal Reserve bank it would be far more satisfactory to us if the same were located in Pittsburg than any other place. We are constantly compelled to ship in large sums of currency to meet pay rolls and we can secure the same from Pittsburg on telephone message in two hours time. To us, this is of very great importance. We trust you may give Pittsburg's claim a favorable consideration.

Respectfully yours,

*R. W. Patterson*  
Cashier.

ANSWERED  
JAN 7 1914  
J. M. [Signature]

Form L 5

**OFFICERS**

ALBERT G. LEE, PRESIDENT  
F. C. CHAMBERS, FIRST VICE PRESIDENT  
J. W. GILL, SECOND VICE PRESIDENT  
D. J. SINCLAIR, THIRD VICE PRESIDENT  
W. E. PELLEY, FOURTH VICE PRESIDENT  
GEO. W. COCHRAN, TREASURER  
FRANK P. CHAFFEE, SECRETARY

**DIRECTORS**

F. C. CHAMBERS      W. McD. MILLER  
G. W. COCHRAN      B. F. MURPHY  
S. W. CRISS          W. E. PELLEY  
J. C. FITZSIMMONS    D. J. SINCLAIR  
J. W. GILL            D. M. WEIR  
R. C. KIRK            H. D. WINTRINGER  
A. G. LEE             G. E. WISNER  
C. J. MCCONNELL

**THE CHAMBER OF COMMERCE**  
OF  
**STEUBENVILLE, OHIO**

**"INDUSTRIAL OPPORTUNITY"**

UNLIMITED SUPPLY OF RAW MATERIAL      NATURAL GAS      SPLENDID TRANSPORTATION FACILITIES

407 NAT'L EXCHANGE BANK BUILDING  
Bell Phone 694

**FINANCIAL.**

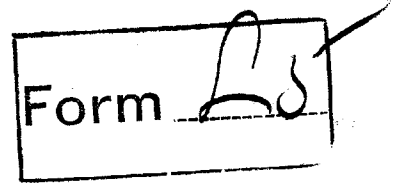
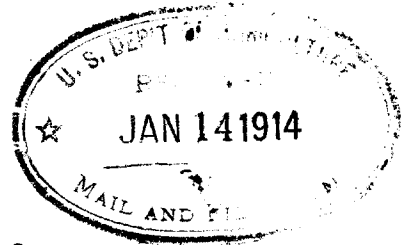
**STEUBENVILLE, OHIO,**

**January  
13th,  
1914.**

Secretary of Agriculture,  
Washington, D. C.

Dear Sir:-

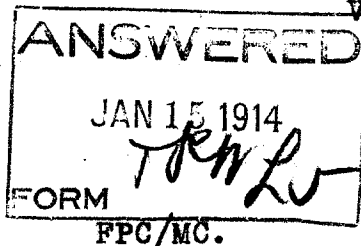
I herewith inclose a copy of  
a set of resolutions passed at a meet-  
ing of our Board of Directors last  
night, called for the purpose of in-  
dorsing Pittsburgh as a Regional Bank  
center under the New Federal Reserve  
Law.



Very truly yours,

CHAMBER OF COMMERCE.

*F. P. Chaffee*  
Secretary.



RESOLUTIONS ADOPTED AT A MEETING OF THE  
BOARD OF DIRECTORS OF THE CHAMBER OF COMMERCE.  
STEUBENVILLE, OHIO.

HELD ON MONDAY, JANUARY 12th, 1914.

---

WHEREAS, practically all of the banking business of Steubenville, Ohio, is conducted thro the Banks of Pittsburgh, Pa., and

WHEREAS, the substitution of any other banking center than Pittsburgh for Steubenville and the Steubenville district would be inconvenient to our banking and other business, and

WHEREAS, the very rapid means of transportation between Steubenville and Pittsburgh, Pa., makes the latter City the logical banking center for Steubenville and the Steubenville district.

THEREFORE BE IT RESOLVED, that we, acting for the Steubenville Chamber of Commerce, having a membership of nearly five hundred of the leading business men of Steubenville and the Steubenville district, hereby indorse the City of Pittsburgh as a Reserve City, under the new Federal Reserve Act, and request The Reserve Banking Organization Committee to so designate the City of Pittsburgh, and that Steubenville be included within the Federal Reserve district of which the City of Pittsburgh, Pa., shall be the Reserve City.

BE IT FURTHER RESOLVED, that a copy of these resolutions be sent to the Secretary of the Treasury, The Secretary of Agriculture, and the Controller of the Currency, who form the Reserve Banking Organization Committee; also that copies be sent to the Chamber of Commerce at Pittsburgh, Pa., for the use of the committee having charge of pushing Pittsburgh's claim for recognition as a Federal Reserve city.

I certify that the above is a true copy of the resolutions adopted at the time and on the date specified.



Secretary Steubenville  
Chamber of Commerce.

**OFFICERS**

ALBERT G. LEE, PRESIDENT  
F. C. CHAMBERS, FIRST VICE PRESIDENT  
J. W. GILL, SECOND VICE PRESIDENT  
D. J. SINCLAIR, THIRD VICE PRESIDENT  
W. E. PELLEY, FOURTH VICE PRESIDENT  
GEO. W. COCHRAN, TREASURER  
FRANK P. CHAFFEE, SECRETARY

**DIRECTORS**

F. C. CHAMBERS      W. MCD. MILLER  
G. W. COCHRAN      B. F. MURPHY  
S. W. CRISS          W. E. PELLEY  
J. C. FITZSIMMONS    D. J. SINCLAIR  
J. W. GILL            D. M. WEIR  
R. C. KIRK            H. D. WINTRINGER  
A. G. LEE              G. E. WISENER  
C. J. MCCONNELL

**THE CHAMBER OF COMMERCE**  
OF  
**STEUBENVILLE, OHIO**

**"INDUSTRIAL OPPORTUNITY"**

UNLIMITED SUPPLY OF RAW MATERIAL      NATURAL GAS      SPLENDID TRANSPORTATION FACILITIES

407 NAT'L EXCHANGE BANK BUILDING  
Bell Phone 694

**FINANCIAL.**

**STEUBENVILLE, OHIO.**

January  
13th,  
1914.

Secretary of Treasury of the United States,  
Washington, D. C.

Dear Sir:-

I herewith inclose copy of a set of resolutions passed at a meeting of our Board of Directors last night, called for the purpose of indorsing Pittsburgh as a Regional Bank center under the New Federal Reserve Law.

Very truly yours,

CHAMBER OF COMMERCE.

Form *Lo*

FPG/MC.

*Frank P. Chaffee*  
Secretary.

ANSWERED  
JAN 16 1914  
FORM *2*



RESOLUTIONS ADOPTED AT A MEETING OF THE  
BOARD OF DIRECTORS OF THE CHAMBER OF COMMERCE.

STEUBENVILLE, OHIO.

HELD ON MONDAY, JANUARY 12th, 1914.

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WHEREAS, practically all of the banking business of Steubenville, Ohio, is conducted thro the Banks of Pittsburgh, Pa., and

WHEREAS, the substitution of any other banking center than Pittsburgh for Steubenville and the Steubenville district would be inconvenient to our banking and other business, and

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I certify that the above is a true copy of the resolutions adopted at the time and on the date specified.



Secretary Steubenville  
Chamber of Commerce.

*my own*

**OFFICERS**

- ALBERT G. LEE, PRESIDENT
- F. C. CHAMBERS, FIRST VICE PRESIDENT
- J. W. GILL, SECOND VICE PRESIDENT
- D. J. SINCLAIR, THIRD VICE PRESIDENT
- W. E. PELLEY, FOURTH VICE PRESIDENT
- GEO. W. COCHRAN, TREASURER
- FRANK P. CHAFFEE, SECRETARY

**DIRECTORS**

- |                   |                  |
|-------------------|------------------|
| F. C. CHAMBERS    | W. MCD. MILLER   |
| G. W. COCHRAN     | B. F. MURPHY     |
| S. W. CRISS       | W. E. PELLEY     |
| J. C. FITZSIMMONS | D. J. SINCLAIR   |
| J. W. GILL        | D. M. WEIR       |
| R. C. KIRK        | H. D. WINTRINGER |
| A. G. LEE         | G. E. WISENER    |
|                   | C. J. MCCONNELL  |

**THE CHAMBER OF COMMERCE**  
OF  
**STEUBENVILLE, OHIO**

**"INDUSTRIAL OPPORTUNITY"**

UNLIMITED SUPPLY OF RAW MATERIAL      NATURAL GAS      SPLENDID TRANSPORTATION FACILITIES

407 NAT'L EXCHANGE ~~OFFICE~~ BUILDING  
Bell Phone 694

**FINANCIAL.**

**STEUBENVILLE, OHIO.**

**OF CURRENCY**

**January  
13th,  
1914.**

*[Handwritten signature]*

Comptroller of Currency of the United States,  
Washington, D. C.

Dear Sir:-

I herewith inclose a copy of a set of resolutions passed at a meeting of our Board of Directors last night, called for the purpose of indorsing Pittsburgh as a Regional Bank center under the New Federal Reserve Law.

Very truly yours,

CHAMBER OF COMMERCE.

*[Handwritten signature]*  
Secretary.

FPC/MC.

**ANSWERED**  
JAN 21 1914  
FORM 5-ONE.

RESOLUTIONS ADOPTED AT A MEETING OF THE  
BOARD OF DIRECTORS OF THE CHAMBER OF COMMERCE.

STEUBENVILLE, OHIO.

HELD ON MONDAY, JANUARY 12th, 1914.

---

WHEREAS, practically all of the banking business of Steubenville, Ohio, is conducted thro the Banks of Pittsburgh, Pa., and

WHEREAS, the substitution of any other banking center than Pittsburgh for Steubenville and the Steubenville district would be inconvenient to our banking and other business, and

WHEREAS, the very rapid means of transportation between Steubenville and Pittsburgh, Pa., makes the latter City the logical banking center for Steubenville and the Steubenville district.

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I certify that the above is a true copy of the resolutions adopted at the time and on the date specified.



Secretary Steubenville  
Chamber of Commerce.

HERBERT BAKER, President  
JETHRO G. MITCHELL, Vice Pres.

MARION M. MILLER, 2<sup>nd</sup> Vice Pres.  
R. D. MILLS, Asst. Cashier.



# The Home Savings Bank Co.

GARDNER BUILDING,

TOLEDO, OHIO.

CAPITAL, \$250,000.  
SURPLUS, \$200,000.

January  
Eighth,  
1914.

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

Dear Sir:-

We desire to endorse the claims of  
Pittsburgh as the location for one of the Federal  
Reserve Banks.

We believe that its geographical location,  
and the large amount of territory which it would  
naturally serve, should entitle it to the favorable  
consideration of your Committee, aside from the enormous  
local business that the City of Pittsburgh would  
furnish.

Yours very truly,

President.

725

WASHINGTON, D. C.

LMN.

January 20, 1914.

My dear Congressman:

I beg to acknowledge the receipt of various exhibits in reference to the establishment of a Federal Reserve Bank at Pittsburgh which will be called to the attention of the committee upon its return from the West.

The exhibits are not accompanied by any letter but as they were addressed to you I am assuming that they were forwarded to this office by you.

Respectfully,

Secretary,  
Reserve Bank Organization Committee.

Hon. A. J. Barchfield,  
House of Representatives,  
Washington, D. C.

*Not to be entered*

WILLIS J. HULINGS  
28TH DIST. PA.

COMMITTEES:  
MILITARY AFFAIRS  
REVISION OF LAWS

House of Representatives U. S.

Washington, D. C. January 21, 1914.

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

Sir:

As a Member of the "organization Committee" I beg  
leave to inclose <sup>to you</sup> herewith a number of letters and  
telegrams from Banking Houses in Pennsylvania de-  
siring the location of one of the Federal Reserve  
Banks in the city of Pittsburgh, and I sincerely trust  
that the Committee may find it expedient to designate  
Pittsburgh as the location of one of these banks.

Very truly yours,

Inclosures.

WEST VIRGINIA.

WVa.



**Tables showing First, Second and Third choice of West  
Virginia Banks for location of Regional Bank.**

	First	Second	Third	Total
Pittsburgh	108	48	34	190
Cincinnati	62	36	58	156
Baltimore	49	88	40	177
Richmond	23	31	22	76
Washington	9	36	52	97
Fairmont	1			1
Wheeling	1	1		2
New York City	1	2	4	7
Philadelphia		1	10	11
Cleveland		9	12	21
Columbus			2	2
<b>TOTAL BANKS</b>	<b>254</b>			

In response to an inquiry as to the advisability of dividing the State in connection with the operation of the Regional banks, 118 banks out of 254 answered the inquiry, with the following summary:

For a Division of the State	87
Against " " " "	31

**NOTE:**

There are approximately 290 banks operating in the State of West Virginia at the present time.

Banks in West Virginia who favor the City of Pittsburgh, Pennsylvania, as their first choice for the location of a Regional Bank; together with their second and third preferences; and their views as to whether or not the State should be divided in the location of Regional Banks.

Name.	2nd Choice	3rd Choice	Should State be Divided?
First National Bank, Anawalt, West Virginia.	Cincinnati	Richmond	
Auburn Exchange Bank, Auburn, West Virginia.	Cincinnati	Baltimore	
First National Bank, Belington, West Virginia.	Baltimore	Washington	
Bank of Benwood, Benwood, W. Va.	Cincinnati	Cleveland	
The Bruceton Bank, Bruceton Mills, W. Va.	Baltimore		Yes.
Buckhannon Bank, Buckhannon, W. Va.	Baltimore		Yes.
Peoples Bank of West Virginia, Buckhannon, W. Va.	Baltimore	Cincinnati	
Traders National Bank, Buckhannon, W. Va.	Baltimore	Cincinnati	Yes.
Burnsville Exchange Bank, Burnsville, W. Va.	Baltimore	Washington	No.
The Bank of Cairo, Cairo, West Virginia.	Baltimore	Cincinnati	Yes.
First National Bank, Cameron, W. Va.	Washington		
The Bank of Cameron, Cameron, W. Va.	Cincinnati	Washington	
First National Bank, Chester, W. Va.	Washington	Cleveland	No.
Home Bank for Savings, Clarksburg, W. Va.	Baltimore	Cincinnati	No.
Union National Bank, Clarksburg, W. Va.	Baltimore	Cincinnati	
The Farmers Bank, Clarksburg, W. Va.	Baltimore	Cincinnati	
Empire National Bank, Clarksburg, W. Va.	Balt. or Wash.	Cincinnati	

Name	2nd Choice	3rd Choice	Should State be Divided?
Merchants National Bank, Clarksburg, W. Va.	Baltimore	Cincinnati	
Wirt County Bank, Elizabeth, W. Va.	Cincinnati	Baltimore	No.
First National Bank, Elm Grove, W. Va.	Cincinnati	Cleveland	Yes.
Citizens Dollar Savings Bank, Fairmont, W. Va.	Baltimore	Cleveland	
First National Bank, Fairmont, W. Va.	Baltimore	Washington	
Monongahela Bank of Fairmont, Fairmont, W. Va.	Baltimore	Cincinnati	
The Bank of Farmington, Farmington, W. Va.	Washington	Baltimore	
Citizens Bank, Follansbee, W. Va.	Cleveland	Cincinnati	
Bank of Fulton, Fulton, W. Va.	Cincinnati	Baltimore	No.
Gary National Bank, Gary, West Virginia.	Cincinnati	Baltimore	No.
Kanawha Union Bank, Glenville, W. Va.	Baltimore	Washington	Yes.
Glenville Banking & Tr. Co., Glenville, W. Va.	Cincinnati	Baltimore	
Merchants & Mechanics Sav. Bk., Grafton, W. Va.	Baltimore	Philadelphia	Yes.
First National Bank, Grafton, W. Va.	Baltimore	Philadelphia	Yes.
Grafton Banking & Trust Co., Grafton, W. Va.	Baltimore	Washington	Yes.
Taylor County Bank, Grafton, W. Va.	Washington	Baltimore	Yes.
Calhoun County Bank, Grantsville, W. Va.	Pittsburgh	Pittsburgh	
First National Bank, Harrisville, W. Va.	Baltimore	Washington	Yes.
Bank of Jane Lew, Jane Lew, W. Va.	Baltimore	Philadelphia	Yes.
Bank of Jacksonburg, Jacksonburg, W. Va.	Pittsburgh	Pittsburgh	
Bank of Kingwood, Kingwood, W. Va.	Baltimore	Washington	
Bank of Littleton, Littleton, W. Va.	Baltimore	Washington	

Page 3.

Name	2nd Choice	3rd Choice	Should State be Divided?
First National Bank, Mannington, West Va.	Cleveland	Baltimore	
Bank of Mannington, Mannington, W. Va.	Baltimore	Washington	
Exchange Bank of Mannington, Mannington, W. Va.	Baltimore	Washington	
Bank of Masontown, Masontown, W. Va.	Baltimore	Cincinnati	
Bank of McMechen, McMechen, W. Va.	Cleveland	Cincinnati	
Bank of Middlebourne, Middlebourne, W. Va.	Cincinnati	Baltimore	Yes
First National Bank, Middlebourne, W. Va.	Pittsburgh	Pittsburgh	
First National Bank, Monongah, W. Va.	Cincinnati	Washington	Yes.
Bank of Morgantown, Morgantown, W. Va.	Baltimore	Washington	Yes.
Bank of Monongahela Valley, Morgantown, W. Va.	Washington	Baltimore	No.
Second National Bank, Morgantown, W. Va.	Baltimore	Washington	Yes.
First National Bank, Moundsville, W. Va.	Pittsburgh	Pittsburgh	Yes.
Marshall County Bank, Moundsville, W. Va.	Baltimore		Yes.
Mercantile Banking & Tr. Co., Moundsville, W. Va.	Washington	Baltimore	
Mound City Bank, Moundsville, W. Va.	Cincinnati	Cleveland	Yes.
First National Bank, New Cumberland, W. Va.	Pittsburgh	Pittsburgh	
Wetzel County Bank, New Martinsville, W. Va.	Cincinnati	Baltimore	
First National Bank, New Martinsville, W. Va.	Pittsburgh	Pittsburgh	
New Martinsville Bank, New Martinsville, W. Va.	Cincinnati	Cleveland	Yes.
First National Bank, Parkersburg, W. Va.	Baltimore		
Citizens National Bank, Parkersburg, W. Va.	Baltimore	New York City	Yes.

Page 4.

Name	2nd Choice	3rd Choice	Should State be Divided?
Farmers & Mechanics Nat. Bk., Parkersburg, W. Va.	Baltimore	Washington	Yes.
<del>First National Bank, Parkersburg, W. Va.</del>	<del>Baltimore</del>		
Parkersburg National Bank, Parkersburg, W. Va.	Baltimore		
Second National Bank, Parkersburg, W. Va.	Baltimore	Cincinnati	Yes.
Parkersburg Banking & Tr. Co., Parkersburg, W. Va.	Cincinnati		
Commercial Banking & Tr. Co., Parkersburg, W. Va.	Baltimore	Cincinnati	
Wood County Bank, Parkersburg, W. Va.	Baltimore	Cincinnati	Yes.
Citizens National Bank, Pennsboro, W. Va.	Baltimore	Washington	
Peoples Bank, Philippi, W. Va.	Baltimore	Cincinnati	
Citizens National Bank, Philippi, W. Va.	Baltimore	Washington	Yes.
Bank of Pine Grove, Pine Grove, W. Va.	Washington	Baltimore	
Bank of Ravenswood, Ravenswood, W. Va.	Baltimore	Cincinnati	
Bank of Reedy, Reedy, W. Va.	Cincinnati		
Farmers & Merchants Bank, Reedsville, W. Va.	Baltimore	Washington	
First National Bank, Salem, West Va.	Baltimore	Washington	
Merchants & Producers Bank, Salem, West Va.	Baltimore	Cleveland	
Farmers Bank, Shinnston, W. Va.	Pittsburgh	Pittsburgh	
Farmers & Producers Nat. Bk. Sistersville, W. Va.			
First National Bank, Sistersville, W. Va.	Cincinnati	Washington	Yes.
Tyler County Bank, Sistersville, W. Va.	Cincinnati	Cleveland	Yes.

Page 5.

Name	Second Choice	Third Choice	Should State be Divided?
Roane County Bank, Spencer, W. Va.	Baltimore	Cincinnati	No.
First National Bank, St. Marys, W. Va.	Cleveland	Cincinnati	
Pleasants County Bank, St. Marys, W. Va.	Washington	Cincinnati	
Home National Bank, Sutton, W. Va.	Baltimore	Washington	
First National Bank, Sutton, W. Va.	Washington	Baltimore	Yes
Farmers Bank & Trust Co., Sutton, W. Va.	Washington	Baltimore	Yes.
The Wallace Bank, Wallace, W. Va.	Baltimore	Cincinnati	
Bank of Warwood, Warwood, W. Va.	Cleveland	Cincinnati	
Wellsburg Banking & Tr. Co., Wellsburg, W. Va.	Cleveland	Cincinnati	Yes.
Commercial Bank, Wellsburg, W. Va.	Pittsburgh	Pittsburgh	
Citizens Bank, Weston, W. Va.	Baltimore		
National Exchange Bank, Weston, W. Va.	Baltimore	Washington	Yes.
Lewis County Bank, Weston, W. Va.	Baltimore	New York City	
The West Union Bank, West Union, W. Va.	Baltimore	Cincinnati	
Doddridge County Bank, West Union, W. Va.	Pittsburgh	Pittsburgh	Yes.
South Side Bank of Wheeling, Wheeling, W. Va.	Pittsburgh	Pittsburgh	
Center Wheeling Saving Bank, Wheeling, W. Va.	Cleveland	Cincinnati	No.
The German Bank of Wheeling, Wheeling, W. Va.	Cincinnati	Wash. or Cleve.	No.
Commercial Bank, Wheeling, W. Va.	Baltimore	Cincinnati	Yes.
Quarter Savings Bank, Wheeling, W. Va.	Cincinnati	Baltimore	Yes.
National Exchange Bank, Wheeling, W. Va.	Washington	Richmond	Yes.

Page 6.

Name	Second Choice	Third Choice	Should State be Divided?
Bank of the Ohio Valley, Wheeling, W. Va.	Baltimore	Washington	Yes.
Germania Half-Dollar Sav. Bk Wheeling, W. Va.	Cleveland	Cincinnati	
National Bank of W. Va., Wheeling, W. Va.	Washington	Baltimore	
Peoples Bank, Wheeling, W. Va.	Baltimore	Washington	Yes.
Howard Hazlett & Son, Wheeling, W. Va.	Cincinnati	Columbus	Yes.
City Bank of Wheeling, Wheeling, W. Va.	Pittsburgh	Pittsburgh	
Williamstown National Bank, Williamstown, W. Va.	Cincinnati	Baltimore	
The Dunkard Valley Bank, Blacksville, W. Va.	Philadelphia	Baltimore	

Banks in West Virginia who favor the City of Pittsburgh, Pa.,  
as their second choice for the location of a Regional Bank.

Calhoun County Bank, Grantsville, West Virginia.  
Bank of Jacksonburg, Jacksonburg, West Virginia.  
First National Bank, Middlebourne, West Virginia.  
First National Bank, Moundsville, West Virginia.  
First National Bank, New Cumberland, West Virginia.  
First National Bank, New Martinsville, West Virginia.  
Farmers Bank, Shinnston, West Virginia.  
Commercial Bank, Wellsburg, West Virginia.  
Doddridge County Bank, West Union, West Virginia.  
South Side Bank of Wheeling, Wheeling, West Virginia.  
City Bank of Wheeling, Wheeling, West Virginia.

(The following Banks favor the City of Cincinnati, Ohio,  
as their first choice, but favor Pittsburgh as their  
second choice)

The Glenwood Bank, Charleston, West Virginia.  
Bank of Grantsville, Grantsville, West Virginia.  
Oil Field National Bank, Griffithsville, West Virginia.  
State Bank of Elm Grove, Elm Grove, West Virginia.  
Huntington Banking & Trust Company, Huntington, West Virginia.  
Twentieth Street Bank, Huntington, West Virginia.  
Boone County Bank, Madison, West Virginia.  
Madison National Bank, Madison, West Virginia.  
Bank of Milton, Milton, West Virginia.  
Home Savings & Loan Company, Parkersburg, West Virginia.  
Point Pleasant National Bank, Point Pleasant, West Virginia.  
The Valley Bank, Ripley, West Virginia.  
Citizens State Bank, Ripley, West Virginia.  
First National Bank, Welch, West Virginia.

(The following Banks favor the City of Baltimore, Maryland,  
as their first choice, but favor Pittsburgh as their  
second choice).

Citizens National Bank, Belington, West Virginia.  
The Beverly Bank, Beverly, West Virginia.  
Loundes Saving Bank & Trust Company, Clarksburg, West Virginia.  
National Bank of Davis, Davis, West Virginia.  
Elkins National Bank, Elkins, West Virginia.  
Fairmont Trust Company, Fairmont, West Virginia.  
National Bank of Fairmont, Fairmont, West Virginia.  
Farmers Bank of Pendleton, Franklin, West Virginia.  
Farmers & Merchants Bank, Keyser, West Virginia.  
Peoples Bank, Keyser, West Virginia.  
Lanes Bottom Bank, Lanes Bottom, West Virginia.  
Bank of Martinsburg, Martinsburg, West Virginia.  
South Branch Valley National Bank, Moorefield, West Virginia.  
Hardy County Bank, Moorefield, West Virginia.  
Union Trust & Deposit Company, Parkersburg, West Virginia.  
Central Banking & Security Company, Parkersburg, West Virginia.  
First National Bank, Pennsboro, West Virginia.  
First National Bank, Romney, West Virginia.  
Farmers & Merchants Bank, Summersville, West Virginia.  
Miners & Merchants Bank, Thomas, West Virginia.  
Tunnelton Bank, Tunnelton, West Virginia.  
First National Bank, Webster Springs, West Virginia.

(The following Banks favor the City of Wheeling, W. Va.,  
as their first choice, but favor Pittsburgh as their second  
choice)

Bank of Hundred, Hundred, West Virginia



Banks in West Virginia who favor the City of Pittsburgh, Pennsylvania, as their third choice for the location of a Regional Bank.

Calhoun County Bank, Grantsville, West Virginia.  
Bank of Jacksonburg, Jacksonburg, West Virginia.  
First National Bank, Middlebourne, West Virginia.  
First National Bank, Moundsville, West Virginia.  
First National Bank, New Cumberland, West Virginia.  
Farmers Bank, Shinnston, West Virginia.  
Commercial Bank, Wellsburg, West Virginia.  
Doddridge County Bank, West Union, West Virginia.  
South Side Bank of Wheeling, Wheeling, West Virginia.  
City Bank of Wheeling, Wheeling, West Virginia.

(The following Banks favor the City of Cincinnati, Ohio, as their first choice for the location of a Regional Bank, but favor Pittsburgh as their third choice.)

First State Bank, Barboursville, West Virginia.  
Kanawha Banking & Trust Company, Charleston, West Virginia.  
First National Bank, Clendenin, West Virginia.  
Central Banking Company, Huntington, West Virginia.  
First National Bank, Huntington, West Virginia.  
Union Savings Bank & Trust Company, Huntington, West Virginia.  
First National Bank, Kenova, West Virginia.  
The Bank of Ripley, Ripley, West Virginia.  
Traders Trust & Banking Company, Spencer, West Virginia.  
Poca Valley Bank, Walton, West Virginia.

(The following Banks favor the City of Baltimore, Maryland, as their first choice for the location of a Regional Bank, but favor Pittsburgh as their third choice.)

Bank of Durbin, Durbin, West Virginia.  
The Stockman's Bank, Harman, West Virginia.  
First National Bank, Hendricks, West Virginia.  
First National Bank, Keyser, West Virginia.  
First National Bank, Newburg, West Virginia.  
First National Bank, Piedmont, West Virginia.  
Richwood Banking & Trust Company, Richwood, West Virginia.  
Bank of Romney, Romney, West Virginia.  
Farmers Bank, Shepherdstown, West Virginia.  
Terra Alta Bank, Terra Alta, West Virginia.

(The following Banks favor the City of Washington, D. C. as their first choice for the location of a Regional Bank, but favor Pittsburgh as their third choice.)

Davis Trust Company, Elkins, West Virginia.  
Peoples National Bank, Rowlesburg, West Virginia.

(The following banks favor the Cities of Fairmont, W. Va., and New York City, N. Y., respectively, as their first choice for the location of a Regional Bank, but favor Pittsburgh as their third choice.)

Home Savings Bank, Fairmont, West Virginia.  
Peoples National Bank, Pittsburgh, West Virginia.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Arrowsmith City or Town McDowell County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Cincinnati
- 3rd " Richmond

Answering your inquiry as to the division of the State, we think as this section is closely identified with the coal business it seems that a bank with the same interests would understand our needs better

Very truly yours,

The First National Bank of Appalachia Bank,

By... W. A. McArthur  
*W. A. McArthur*

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Auburn City or Town Ritchie County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburg
- 2nd " Cincinnati
- 3rd " Baltimore

Answering your inquiry as to the division of the State, we  
think

.....  
.....

Very truly yours,

Auburn Exchange Bank,  
By D. B. Ammerill  
Cosh

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Belington City or Town Barbour County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Washington

Answering your inquiry as to the division of the State, we  
think\_\_\_\_\_

.....  
.....

Very truly yours,

First National Bank .....Bank,  
By E. A. Mcraut



Benwood City or Town Marshall County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg Pa,
- 2nd " Cincinnati Ohio
- 3rd " Cleveland Ohio

Answering your inquiry as to the division of the State, we  
think-----

.....  
.....

Very truly yours,

Bank: J. Benwood Bank,

By... M. F. Seach Cash.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

✓

Blacksville City or Town Morgan County, W. Va.  
January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh
- 2nd " Philladelphia
- 3rd " Baltimore

Answering your inquiry as to the division of the State, we  
think\_\_\_\_\_

.....  
.....

Very truly yours,

The Sunward Valley Bank,  
By Sig. W. Bernard Cash

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Bruceston Mills City or Town Preston County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we think it might be desirable to have the State divided  
.....  
.....

Very truly yours,

The Bruceston Bank,  
By Jeremiah Thomas, Pres,

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Buckhannon City or Town Upshur County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh, Pa.
- 2nd " Baltimore, Md.
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we think the southern part could go to some other city.

.....  
.....

Very truly yours,

Buckhannon ..... Bank,  
By J. C. Curdson .....



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Buckhannon City or Town Upshur County, W. Va.

January 20, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburg Pa
- 2nd " Baltimore Md
- 3rd " Bucyrus Ohio

Answering your inquiry as to the division of the State, we  
think question not answered by Buckhannon

.....  
.....

Very truly yours,

People's Bank of West Va.  
..... Bank,  
By O. W. Kearney Cash  
.....

4760.

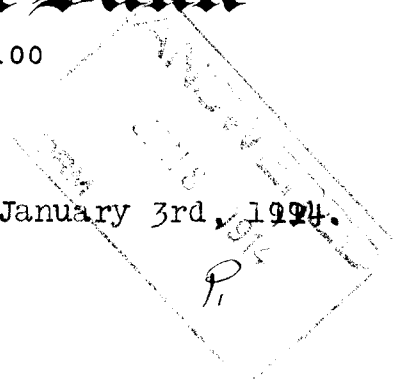
# The Traders National Bank

CAPITAL, SURPLUS AND EARNINGS \$115,000.00

WILLIAM POST, PRESIDENT.  
U. G. YOUNG, VICE PRESIDENT.  
SANFORD GRAHAM, CASHIER. T. R. HALL, ASST. CASHIER.

Buckhannon, W. Va.

January 3rd, 1914.



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

Dear Sir:-

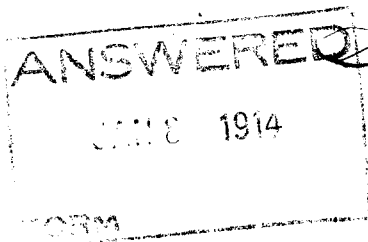
As the matter of deciding upon the location for the several Reserve Cities is now under consideration I beg to state that Pittsburgh is nearer to this locality than any other City that has been mentioned and in our judgement would serve very satisfactorially a very large section of country

We prefer Pittsburgh to any other City that is asking for the appointment Hoping it may be your pleasure to locate one of the Reserve Banks in that City, I am,

Very respectfully,

*Sanford Graham*

Cashier,



*25*

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

\_\_\_\_\_ City or Town Buckhannon <sup>Upshur</sup> County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we think might be divided to good advantage  
.....  
.....

Very truly yours,

TRADERS NATIONAL BANK,  
BUCKHANNON, W. VA.

.....Bank,  
By Sanford Graham Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Burnsville \_\_\_\_\_ City or Town Braxton \_\_\_\_\_ County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice Pittsburg \_\_\_\_\_

2nd " Baltimore \_\_\_\_\_

3rd " Washington \_\_\_\_\_

Answering your inquiry as to the division of the State, we think not advisable to make division, unless the division would be made through the Southern part of the State... Should this division be made the Banks of central West Virginia should be included in the Northern district, owing to mail service.

Very truly yours,

Burnsville Exchange Bank,  
By W. Marshall  
Cashier,

43

Form 2138

# THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following message.

Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Messages, beyond the amount of tolls paid thereon, nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an UNREPEATED MESSAGE, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT HOUSE CORRIDOR,  
TELEPHONE BRANCH 251

45W RB 21

BURNSVILLE WVA JAN 19 14

HON HOWARD SOUTHERLAND

M C WASHINGTON DC

OUR PREFERENCES IN ORDER FOR LOCATION OF REGIONAL BANK ARE

FIRST CHOICE PITTSBURG SECOND CHOICE BALTIMORE THIRD CHOICE WASHINGTON

LETTER FOLLOWS

BURNSVILLE EXCHANGE BANK

1042A

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Laird City or Town Ritchie County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we  
think it should be divided

.....  
.....

Very truly yours,

The Bank of Laird Bank,  
By E. A. Neep Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Cammer City or Town Marshall County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice PITTSBURG, PA.
- 2nd " Washington
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we  
think \_\_\_\_\_

.....  
.....

Very truly yours,

Fund National Bank Bank,  
By Nancy Elbin  
Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Cameron City or Town Marshall County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh, Pa.
- 2nd " Cincinnati
- 3rd " Washington, D. C.

Answering your inquiry as to the division of the State, we  
think

.....  
.....

Very truly yours,

...THE BANK OF CAMERON.. Bank,

By [Signature]



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Chester City or Town Hancock County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh
- 2nd " Washington
- 3rd " Cleveland

Answering your inquiry as to the division of the State, we  
think it is undesirable to have the State divided

.....  
.....

Very truly yours,

1st National Bank Bank,  
By O. D. Allison  
Leath

V

Clarksburg City or Town Marion County, W. Va.  
January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we think ~~that a division is not~~  
~~necessary at present,~~  
.....  
.....

Very truly yours,

Howard Sutherland  
..... Bank,

By W. H. Joyce  
Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Christburg City or Town Harrison County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburg
- 2nd " Wattimore
- 3rd " Canaan

Answering your inquiry as to the division of the State, we think the southern part of the State might receive the order of priority given above

Very truly yours,

Union Nat.....Bank,  
By M. Robinson

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Clarksburg City or Town Harrison County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we  
think\_\_\_\_\_

.....  
.....

Very truly yours,

The Farmers Bank,  
By C. W. Furber  
Cash

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

CLARKSBURG City or Town HARRISON County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice PITTSBURGH
- 2nd " BALTIMORE or WASHINGTON
- 3rd " CINCINNATI

Answering your inquiry as to the division of the State, we think if Pittsburgh is selected, the state should be divided. If Baltimore, Washington or Cincinnati is selected, it will not be necessary to divide the state in my opinion.

Very truly yours,

EMPIRE NATIONAL Bank,  
By W. L. Highland President.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

The Merchants National Bank.  
Charleston West Va  
~~City or Town~~ County, W. Va.  
January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences in order, for location of Regional Bank are

- |            |                   |            |
|------------|-------------------|------------|
| 1st Choice | <u>Pittsburgh</u> | Pittsburgh |
| 2nd "      | <u>Baltimore</u>  | Baltimore  |
| 3rd "      | <u>Cincinnati</u> | Cincinnati |

Answering your inquiry as to the division of the State, we  
think\_\_\_\_\_

.....  
.....

Very truly yours,

Wm. H. ... Bank,  
By W. Lewis Cashier

Approved by Board of  
Directors Jan 20. 1914

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

~~Elizabeth~~ City or Town ~~Wirt~~ County, W. Va.

January 20 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh
- 2nd " Cincinnati
- 3rd " Baltimore

Answering your inquiry as to the division of the State, we  
think \_\_\_\_\_

No division necessary.

Very truly yours,

..... Wirt County..... Bank,

By F. W. Roberts  
Cashier

8983

J. B. CHAMBERS, PRESIDENT

GEO. P. FOLMAR, VICE-PRESIDENT

CHAS. C. WOODS, CASHIER

DIRECTORS

WILLIAM BUCHANAN  
R. ELLSWORTH CARROLL  
JAMES B. CHAMBERS  
GEO. P. FOLMAR  
GEORGE HOHMAN

THE FIRST NATIONAL BANK  
OF ELM GROVE

CAPITAL, - \$25,000.00  
SURPLUS, - \$25,000.00

DIRECTORS

HARRY W. KIMMINS  
ROBERT B. MCLAIN  
GEORGE W. MAXWELL  
LEOPOLD MILLER  
WILL F. SHAFFER  
CHARLES C. WOODS

ELM GROVE, W. VA.,

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

Jany. 5th 1914

Sir:-

We are informed that the location of a Federal Reserve Bank in Pittsburg is being sought by their Banks and those who naturally do business with Pittsburg on account of its location and we beg to add ours to the request of the others to give Pittsburg a Federal Reserve Bank. We do not know of any location that would suit as well as Pittsburg unless it is the City of Wheeling. Asking that you give the matter due consideration as a natural centre for this section we beg to remain,

Respectfully,

Cashier.

ANSWERED  
JUN 7 1914  
Jm B L  
FORM

Form 5



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Oliver Grove City or Town Ohio County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg, Pa.
- 2nd " Cincinnati, O.
- 3rd " Cleveland, O.

Answering your inquiry as to the division of the State, we  
think Northern portion - to Pittsburg  
Southern " " Cincinnati  
.....  
.....

Very truly yours,

First National Bank,  
By Charles S. ...

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Farmint City or Town Marion County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburg Pa
- 2nd " Baltimore Md
- 3rd " Cleveland O

Answering your inquiry as to the division of the State, we think the location of the regional bank  
would have more to do with the  
division than our opinion

Very truly yours,

City & Savings Bank,  
By J. R. Cashie

No 961

# The First National Bank

OF FAIRMONT

CAPITAL & SURPLUS \$ 300,000.

CHARLES E. WELLS, PRESIDENT  
H. W. SHOWALTER, VICE PRES  
B. D. FLEMING, VICE PRES  
H. F. SMITH, VICE PRES  
JOHN O. MORGAN, CASHIER  
J. F. RITCHIE, ASST. CASHIER  
WM. N. ENGLE, FOREIGN MANAGER

DEPOSITARY OF THE  
UNITED STATES  
AND STATE OF WEST VIRGINIA

FAIRMONT, W.VA. Jan. 6, 1914.

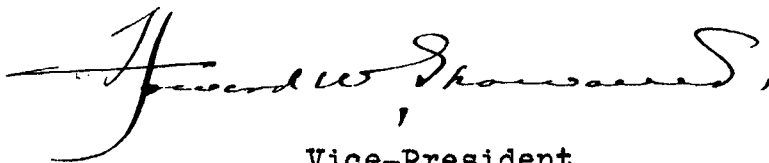
Hon. Wm. McAdoo,  
Secretary of the Treasurer,  
Washington, D. C.

My dear Sir:

I take this opportunity to congratulate you and the administration on the passage of the New Currency Bill, which undoubtedly will prove a great advantage to the public as well as National Banks.

I desire to offer my assistance, however little it may be, toward the city of Pittsburg, in securing for them one of the eight "Federal Reserve Banks". I know of no other city which serves as large an area in financial lines as Pittsburg, and being a strictly commercial center, I feel sure that you will give it favorable consideration.

Yours very truly,



Vice-President

ANSWERED

JAN 7 1914

FORM

*hm m fo*

*d-5T*

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Fairmont City or Town Morin County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Washington

Answering your inquiry as to the division of the State, we  
think \_\_\_\_\_

*Baltimore should answer for all the State while  
Pittsburg would suit better except for the extreme  
South Eastern part*

Very truly yours,

*First National* Bank,

By *H. W. Shaw*

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Fairmont City or Town Marion County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice- Pittsburgh
- 2nd " Baltimore
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we  
think\_\_\_\_\_

.....  
.....

Very truly yours,

**MONONGAHELA BANK OF FAIRMONT**

.....Bank,

By Hugo F. Smith



Farmington City or Town Marion County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh Pa.
- 2nd " Washington
- 3rd " Baltimore

Answering your inquiry as to the division of the State, we think-----

.....  
.....

Very truly yours,

.....Bank,

By.....

THE BANK OF FARMINGTON,

By Tomapel Cashier.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Follansbee City or Town Brook County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh Pa
- 2nd " Cleveland, Ohio
- 3rd " Cincinnati, Ohio

Answering your inquiry as to the division of the State, we think that for the northern part of State, Pittsburgh is the very best location for a Regional Bank... We Enclose clipping from ans. of Pgh. Paper...

Very truly yours,

CITIZENS BANK OF FOLLANSBEE... Bank,  
By [Signature]  
CASHIER

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Fulton City or Town Ohio County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh
- 2nd " Cincinnati
- 3rd " Baltimore

Answering your inquiry as to the division of the State, we  
think would not divide the state

.....  
.....

Very truly yours,

Branch of Fulton Bank,  
By Newcomb  
Cashier



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Song City or Town McDonell County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburg
- 2nd " Cincinnati
- 3rd " Baltimore

Answering your inquiry as to the division of the State, we think that the whole state would do  
well to have any one of the above  
There are only 12 districts at the most in the whole  
country, and any one of the above should  
embrace a territory taking the entire state

Very truly yours,

Song Natl Bank,  
By J. H. Parker Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Glennville City or Town Lincoln County, W. Va.  
January 20, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Washington

Answering your inquiry as to the division of the State, we think the State should be divided, but we earnestly request that we be left in the Northern division.

Very truly yours,

Benjamin Union Bank Bank,  
By Jos. E. Ashburn  
Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Glenville ~~City~~ Town Gilmer County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh
- 2nd " Cincinnati,
- 3rd " Baltimore,

Answering your inquiry as to the division of the State, we  
think it immaterial so far as our particular section is  
concerned.

.....  
.....

Very truly yours,

*Howard F. Sweeney*  
By.....  
GLENVILLE BANKING & TRUST COMPANY,  
Cashier.

# THE WESTERN UNION TELEGRAPH COMPANY

25,000 OFFICES IN AMERICA.

INCORPORATED

CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following message.

Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Messages, beyond the amount of tolls paid thereon, nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an UNREPEATED MESSAGE, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

120W RB 5

GLENVILLE WVA JAN 20 14

HOWARD SOUTHERLAND

U S H OF R WASHINGTON DC

FIRST CHOICE REGIONAL BANK PITTSBURG

KANAWHA UNION BANK

340P

HOUSE CORRIDOR  
TELEPHONE BRANCH 28

2445



LEONARD MALLONEE, PRESIDENT.  
GEO. W. REYNOLDS, } VICE PRES.  
JOHN W. HAMILTON, }  
O. JAY FLEMING, CASHIER  
EDMUND L. SAWYER, ASST. CASH.

CAPITAL \$ 100,000.00  
SURPLUS \$ 310,000.00

GRAFTON, W. VA.

UNITED STATES DEPOSITARY

*[Handwritten signature]*

January  
Third  
1914.

Hon. Wm. HCA@oo, Chairman,  
Organization Committee of Regional Reserve Banks,  
Washington, D.C.

Sir:

We have no doubt that you are being over-run by volumes of requests in the shape of letters from various banks laying their claims before your honorable body as to the location of your Regional Reserve Banks.

To begin with, we are asking for nothing for ourselves, and wish to say for your information that from 60% to 75% of the entire banking business of West Virginia naturally flows through the channels of Pittsburgh.

Pittsburgh being one of the greatest industrial centers of the United States, with a pay-roll of forty-five million dollars per month, and West Virginia being a coal state, and the major part of the shipments of our coal going towards the Lakes and West, naturally business goes through the channels of the Pittsburgh Banks.

We feel sure that your honorable body is desirous of having all the information at hand possible bearing upon industrial trade conditions and financial trade centers, in order to fairly locate these banks in cities that will respond to the greatest needs and service of the member banks thereof.

Being disinterested other than that of having our business flow through the natural channels, governed by industrial developments of this section, we therefore trust that you will give our claim due consideration.

Very truly yours,

*[Handwritten signature]*

CASHIER.

*[Handwritten initials]*  
OJF/RC

FOR L 5

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Grafton City or Town Taylor County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice- Pittsburgh -----
- 2nd " Baltimore B. M.
- 3rd " Philadelphia. C. M.

Answering your inquiry as to the division of the State, we  
think We can see no objection to the state being divided;  
..... in fact it would perhaps be to the advantage of.....  
..... the banks. ....

Very truly yours,

MERCHANTS & MECHANICS SAVINGS BANK....Bank,

By Morgan Cash

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Lufton City or Town Taylor County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice - Pittsburg ----- *3/4 of WV; business trends this way especially west of the Mts.*
- 2nd " Baltimore -----
- 3rd " Philadelphia -----

Answering your inquiry as to the division of the State, we think the Allegheny Mts should form the boundary line as to east & west  
.....  
.....

Very truly yours,

.....  
First National Bank,  
By..... Jay Scribner .....

2445



LEONARD MALLONEE, PRESIDENT.  
GEO. W. REYNOLDS, } VICE PRES'TS.  
JOHN W. HAMILTON, }  
O. JAY FLEMING, CASHIER  
EDMUND L. SAWYER, ASST. CASHIER

CAPITAL \$ 100,000.00  
SURPLUS \$ 310,000.00

GRAFTON, W. VA.

UNITED STATES DEPOSITARY

January  
Nineteenth  
1914.

Hon. Howard Sutherland,

Washington, D.C.

Dear Sir:

Agreeably with your request, beg to herewith hand you memorandum with reference to our choice of Cities for a location of a Federal Reserve Bank. The clearing of the First National Bank alone for 1913 amounted to close Five Millions Dollars, that is, the items drawn on this bank and paid are close to this amount. Considerably more than a major portion of this business was transacted through the Pittsburgh district.

Banks and banking interest meerly conserve and follow industrial development. We are from 100 to 125 miles from Pittsburgh, air line. The greater portion of our Coal trade has been trending towards the west and Great Lakes. More than 80 percent of our remittances for balances from banks are on Pittsburgh. It would therefore be decidedly to the interest of the bankers west of the Allegheny Mountains to have a Reserve bank in Pittsburgh.

Next to Pittsburgh, Baltimore seems to be the most accessible of eastern cities. Between New York and Philadelphia there is not much, if any, difference. We presume that New York will secure one of these banks, and from the papers we notice Philadelphia is putting up a very strong argument why they should have one.

Thanking you for referring the matter to us, and with best wishes, we are,

Very truly yours,

*O. Jay Fleming*  
Cashier.

1 enc.  
OJF/RC



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Grafton City or Town Taylor County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Washington

Answering your inquiry as to the division of the State, we

think Northern part of West Va., say, including

Wood, Wirt, Calhoun, Braxton, Webster, Randolph  
+ Preston Counties, would be better served by Regional  
Bank in Pittsburgh.

Southern counties, except Summers, Monroe  
Greenbrier & Pocahontas, should go with  
Cincinnati -

Very truly yours,

**THE GRAFTON BANKING & TRUST CO. Bank,**

By..... H. W. Chaddock Cashier

Richmond  
for the four named  
counties in Eastern  
Virginia should go  
with Pittsburgh, if no  
bank in  
Baltimore or  
Washington

**THE GRAFTON BANKING & TRUST CO.,**  
**GRAFTON, W. VA.**

# THE GRAFTON BANKING & TRUST COMPANY

CAPITAL \$ 100,000.  
PROFITS \$ 30,000.

GRAFTON, W. VA.

A. B. CORDER, PRESIDENT.  
T. C. LONG, 1st. VICE PRES.  
L. E. WARD, 2nd. VICE PRES.  
H. W. CHADDUCK, CASHIER  
C. W. STEEL, ASST. CASHIER.

January 19, 1914.

Hon. Howard Sutherland,  
House of Representatives,  
Washington, D. C.

Dear Mr. Sutherland:-

We have your letter of January 16th., and we wired you to-day our first, second and third choices as to the location for the Regional Reserve Bank to serve this portion of West Virginia. We are pleased to have the opportunity of again express our preference.

As to the cities named in your letter, it is my opinion that, outside of Wheeling, it would not be practical to put any part of the State in a district with Cleveland. As that, outside of a few counties along the Chesapeake & Ohio, Norfolk and Western and Virginian Railroads, a very small part of the State would care to be placed in a district with Richmond, as both Cleveland and Richmond are remote and inaccessible to most parts of our State.

Towns like Grafton, Kingwood, Philippi, Belington, Elkins, Sutton, Richwood, Weston, Glenville, Parkersburg and all north of these places would undoubtedly prefer to be in a district with Pittsburgh or Baltimore, except that Parkersburg might prefer Cincinnati as its second choice. East of Grafton the preference might be for Baltimore or Washington first, with Pittsburgh second choice. Cincinnati would, of course, be the first choice of all places in the south-western part of the State.

I have filled up the blank which you sent and return same to you herewith.

Yours truly,

  
Cashier.

39

Form 2138

# THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following message. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Messages, beyond the amount of tolls paid thereon, nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission. This is an UNREPEATED MESSAGE, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT

AGE CORRIDOR,

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

BRANCH 251

39W RB 12

GRAFTON WVA JAN 19 14

HON HOWARD SOUTHERLAND

H OF R WASHINGTON DC

OUR PREFERENCE LOCATION REGIONAL BANK IS PITTSBURG SECOND CHOICE BALTIMORE

THIRD WASHINGTON

THE GRAFTON BANKING AND TRUST CO

1031A

# THE GRAFTON BANKING & TRUST COMPANY

CAPITAL \$ 100,000.  
PROFITS \$ 50,000.

GRAFTON, W. VA.

A. B. CORDER, PRESIDENT.  
T. C. LONG, 1ST VICE PRES.  
L. E. WARD, 2ND VICE PRES.  
H. W. CHADDUCK, CASHIER  
C. W. STEEL, ASST. CASHIER.

December 30, 1913.

Hon. Howard Sutherland,  
Washington, D. C.

Dear Sir:-

I notice by press reports to-day that banks in Huntington, Charleston and other places in the southwestern part of the State have telegraphed you urging the designation of Cincinnati as one of the reserve cities under the new law.

Undoubtedly Huntington, Charleston and other towns in that part of the State would benefit by a bank in Cincinnati and if possible these towns should be included in a district to be served a Reserve Bank in Cincinnati.

As to this part of the State, however, it would be quite different. Very few of our banks have ever had, or have now, any banking connection with Cincinnati, and, as the law provides that the district lines need not be coterminous with the States, it seems to me that this part of the State should be in a district to be served a bank in Pittsburgh, Baltimore, or, possibly, Washington.

I am pleased to note that there is such general satisfaction among the bankers with the bill

# THE GRAFTON BANKING & TRUST COMPANY

CAPITAL \$ 100,000.  
PROFITS \$ 30,000.

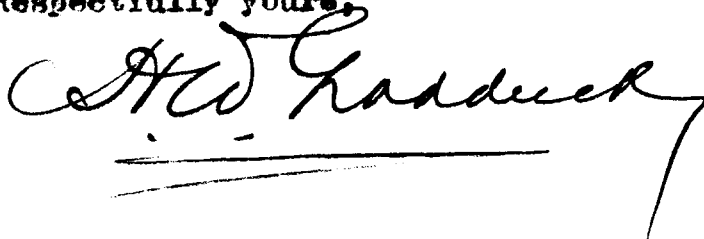
GRAFTON, W. VA.

A.B. CORDER, PRESIDENT.  
T.C. LONG, 1ST VICE PRES.  
L.E. WARD, 2ND VICE PRES.  
H.W. CHADDUCK, CASHIER  
C.W. STEEL, ASST. CASHIER.

- 2 -

as finally passed, and I want to congratulate you upon your voting for the bill, which is fair enough to attract even some of the state institutions. It is quite likely that we shall enter the system after we have had time to observe how the law operates once it is in force.

Respectfully yours,

  
A horizontal line is drawn below the signature.



Grafton City or Town Taylor County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg
- 2nd " Washington
- 3rd " Baltimore

Answering your inquiry as to the division of the State, we think a line drawn through the state about the town of Sutton (East & West) I should think,

Very truly yours,

Taylor County Bank,  
Grafton, West Va. Bank,

By N. K. Kendall

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Grantville City or Town Calhoun County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburg Pa
- 2nd " \_\_\_\_\_
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we  
think \_\_\_\_\_

.....  
.....

Very truly yours,

Calhoun County Bank,  
By R. M. Marshall  
cash.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Harrisville City or Town Ritchie County, W. Va.

19<sup>th</sup> January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

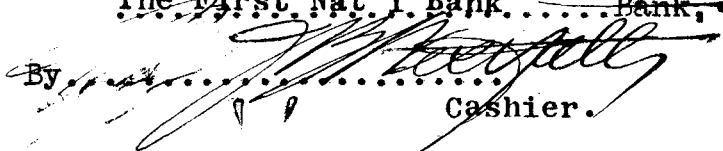
Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice--Pittsburgh,-----
- 2nd " Baltimore,-----
- 3rd " Washington,-----

Answering your inquiry as to the division of the State, we think it would be more convenient to have the State divided, so the southern section could go to Cincinnati and the northern section to Washington, or Baltimore. Pittsburgh or Baltimore would be very convenient for us.

Very truly yours,

~~The First Nat'l Bank~~ ..... Bank,  
By  Cashier.





*June Sew* City or Town *Lewis* County, W. Va.  
January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg Pa.
- 2nd " Baltimore Md.
- 3rd " Philadelphia Pa.

Answering your inquiry as to the division of the State, we think Eastern Pennsylvania  
Northern Central & Southern  
.....  
.....

Very truly yours,

*The Bank of June Sew*  
..... Bank,  
By *J. Jackson*  
.....

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Sacksonburg City or Town Netzel County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank ar

1st Choice Pittsburg Pa

2nd " \_\_\_\_\_

3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we  
think\_\_\_\_\_

.....  
.....

Very truly yours,

The Trust of Sacksonburg Bank,  
By A. Staid

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

~~Kingwood~~ City or Town ~~Preston~~ County, W. Va.  
22nd. January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

- Our preferences, in order, for location of Regional Bank are
- 1st Choice Pittsburgh, Pa.
  - 2nd " Baltimore, Md.
  - 3rd " Washington, D. C.

Answering your inquiry as to the division of the State, we  
think

.....  
.....

Very truly yours,

**THE BANK OF KINGWOOD**  
.....Bank,  
By.....*Ellis Everett*

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Littleton, W. Va. City or Town Nitzel County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Washington

Answering your inquiry as to the division of the State, we  
~~think~~ are not posted on banking connections  
in the Southern part of the State!  
.....  
.....

Very truly yours,

Bank of Littleton,.....Bank,  
By B. A. Pyle Cashier

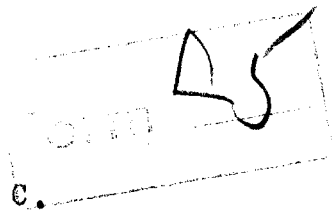
# EXCHANGE BANK OF MANNINGTON

CAPITAL \$ 50,000.00.

CHARLES E. WELLS, PRESIDENT.  
B. F. BLACKSHERE, VICE PRESIDENT.  
P. H. PITZER, CASHIER.

MANNINGTON, W. VA. Jany. 7, 1914.

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

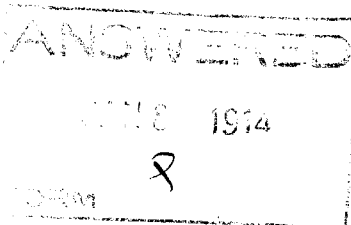


Dear Sir:-

We believe that one of the Federal Reserve Bank should properly be established in Pittsburgh. No doubt the claims of that city will be well presented to your Committee but we would like to say that the Banks of Northern West Virginia could not be as well served by a Bank located in any other reserve city. It seems to us that, as near as can be, the business of the country should be allowed to flow in its natural channels. Pittsburgh is undoubtedly the natural point for a very large and important section of the country.

Yours very truly,

*P. H. Pitzer*  
Cashier.



E. C. MARTIN, PRESIDENT  
WALTER S. FURBEE, VICE PRES.

GUY S. FURBEE, CASHIER  
E. B. KOEN, ASST. CASHIER

CAPITAL \$ 60.000  
SURPLUS \$ 25.000  
NO. 5012

# THE FIRST NATIONAL BANK

MANNINGTON, W. VA. January 8th. 1914

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

Dear Sir:-

We think that fully ninety per cent of the banks of West Virginia are in favor of the city of Pittsburgh as the location for one of the Federal Reserve Banks. Fully ninety per cent-and possibly more-of the business of the Central and Northern portions of this State goes to Pittsburgh, thru the Oil and Gas, and Coal industries.

Before deciding upon a location for one of the Federal Reserve Banks we would respectfully ask that you verify the above statements and are confident you will find them to be correct in every particular.

Trusting your Board will ascertain the opinion of the Bankers of West Virginia on the subject, and that it may receive due consideration at your hands, we are,

Yours respectfully,  
*G. S. Furbee*  
Cashier.

ANSWERED  
JAN 10 1914  
DLP  
CRM  
25

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Mannington, \_\_\_\_\_ City or Town Marion \_\_\_\_\_ County, W. Va.

January 29, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Pittsburgh, \_\_\_\_\_

2nd " Cleveland \_\_\_\_\_

3rd " Baltimore. \_\_\_\_\_

Answering your inquiry as to the division of the State, we think By far the larger portion of the business of this State naturally goes to Pittsburgh and we think that city is the logical location for the bank.

Very truly yours,

The First National Bank,  
*W. Sutherland*  
By \_\_\_\_\_ Cashier.

E. C. MARTIN, PRESIDENT  
WALTER S. FURBEE, VICE PRES.

GUY S. FURBEE, CASHIER  
E. B. KOEN, ASST. CASHIER

CAPITAL \$ 60.000  
SURPLUS \$ 25.000  
NO. 5012

## THE FIRST NATIONAL BANK

MANNINGTON, W.VA. Jan. 8th. 1914

Hon. Howard Sutherland,  
Washington, D.C.,

Dear Sir:-

As you are doubtless aware Pittsburgh is making an effort to be selected as one of the cities for one of the Federal Reserve Banks, as also is Cleveland and Cincinnati. As you know the greatest volume of business from this State naturally goes to Pittsburgh. I should think at least 90 % of it, especially from the Central and Northern portions of the State.

Senator Chilton being from the Southern part might favor Cincinnati, but it seems to me that Senator Goff and the Congressmen from this end of the State ought to boost all they could for Pittsburgh. I really don't know whether or not there is much you could do to help the matter along, the Board being perhaps hard to approach and influence, but if there is I have no doubt you will know how to go about the matter.

I should be glad to have an expression from you on the subject.

Cordially yours,



Cashier.



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Manuption City or Town \_\_\_\_\_ County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh-----
- 2nd " Baltimore-----
- 3rd " Washington-----

Answering your inquiry as to the division of the State, we  
think-----

.....  
.....

Very truly yours,

Bank of Manuption..... Bank,  
By J. R. [Signature]..... Pres.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Mannington City or Town Marion County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice

Pittsburgh

2nd "

Baltimore

3rd "

Washington or Cleveland

Answering your inquiry as to the division of the State, we think same would depend very largely on where the different Federal Reserve Banks were located. For instance if one was in Pittsburgh and another in Richmond or one in Baltimore another in Cincinnati it would be best to divide the State.

Exchange Bank of Mannington.  
Bank,

By.....

P. W. [Signature] Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Mariontown City or Town Preston County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh, Pa,
- 2nd " Baltimore, Md,
- 3rd " Cincinnati, Ohio,

Answering your inquiry as to the division of the State, we  
think\_\_\_\_\_

.....  
.....

Very truly yours,

The Bank of Mariontown  
By Earl Dixon Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

McMechen City or Town Marshall County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice - Pittsburgh
- 2nd " Cleveland
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we think if a division were made, Baltimore would be a good location

Very truly yours,

Bank of McMechen Bank,  
By Chas R Lowe

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Middlebourne City or Town Tyler County, W. Va.

January 19 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice--- Pittsburgh, Pa -----
- 2nd " Cincinnati -----
- 3rd " Baltimore -----

Answering your inquiry as to the division of the State, we think that it would be advisable to divide the State into two sections, say let the Northern section go to Pittsburgh and the Southern to Cincinnati.

Very truly yours,

Bank of Middlebourne.....Bank,  
By [Signature]

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Middlebourne City or Town Gyle County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " \_\_\_\_\_
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we  
think \_\_\_\_\_

.....  
.....

Very truly yours,

The First Nat'l Bank,  
By J. Morris, Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Monongah City or Town Marion County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh Pa.
- 2nd " Cincinnati, O.
- 3rd " Washington.

Answering your inquiry as to the division of the State, we think Would consider it a very wise plan to have the state divided. Would certainly be very inconvenient for bankers in the Southern part of the state to go to Pittsburgh likewise us to go to Richmond.

Very truly yours,

First National Bank,  
By [Signature] Cashier

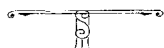
H.L. CAR SPECKEN, VICE PRESIDENT  
C.C. CORE, VICE PRESIDENT

THOS. E. HODGES, PRESIDENT.

D.R. RICHARDS, CASHIER  
L.C. SNYDER, ASST. CASHIER

# BANK OF MORGANTOWN

CAPITAL \$ 100,000.00



MORGANTOWN, W.VA.

January 3rd, 1914.

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

My dear sir:-

It gives me pleasure to write you a word in the behalf of Pittsburgh for the location of one of your Regional Banks and hope that it may be possible for you to give them one.

With very best wishes for the New Year, I beg to remain,

Yours very truly,

C a s h i e r .

ANSWERED  
JAN 17 1914  
L m m  
R J

Form 65



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Morgantown Monongalia  
City or Town County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Washington

Answering your inquiry as to the division of the State, we  
think We believe that it would be a good thing to  
divide the State so that the Southern Banks should belong  
.....  
to one Region and those in the North in another.o  
.....

Very truly yours,

BANK OF MORGANTOWN,  
MORGANTOWN, W. VA. .... Bank,  
By *[Signature]*

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Morgantown City or Town Monongalia County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh,
- 2nd " Washington
- 3rd " Baltimore

Answering your inquiry as to the division of the State, we  
~~think~~ Would think it inadvisable to divide State unless  
both Cincinnati and Pittsburgh have Regional Banks  
.....  
.....

Very truly yours,

Bank of the Monongahela Valley ..... Bank,

By J. M. Mason  
Cashier.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Morgantown City or Town Moningaha County, W. Va.  
January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh Pa.
- 2nd " Baltimore Md.
- 3rd " Washington D.C.

Answering your inquiry as to the division of the State, we think would be desirable to have State divided  
.....  
.....

Very truly yours,

Second National Bank,  
By A. E. Arnett Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

**Moundsville, W. Va.**  
City or Town Marshall County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice - Pittsburgh Pa
- 2nd " Samuel
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we think Parts of Ohio - Pennsylvania east of the Alleghenies  
and West Virginia northern part  
.....  
.....

Very truly yours,

**FIRST NATIONAL BANK,**

..... Bank,  
By J. D. Burley.....

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

~~Moundsville, City or Town Marshall~~ County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice-- Pittsburgh -----
- 2nd " Baltimore -----
- 3rd " -----

Answering your inquiry as to the division of the State, we  
~~think it very proper to so arrange the northern and southern sections~~  
that they may be served seperately.  
.....  
.....

Very truly yours,

..... MARSHALL COUNTY ..... Bank,  
By *James A. Sigafos* Cashier.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Moundsville City or Town Marshall County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Washington
- 3rd " Baltimore

Answering your inquiry as to the division of the State, we  
think\_\_\_\_\_

.....  
.....

Very truly yours,

Mercantile Banking & Trust Co. Bank,  
By W. E. Alexander President.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Monroeville City or Town Marshall County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg
- 2nd " Cincinnati
- 3rd " Cleveland

Answering your inquiry as to the division of the State, we think that the state should be divided - northern & southern sections

Very truly yours,

Monroe City Bank,  
By H. Sutherland  
n b

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

*New Cumberland, Hancock County*

-----City or Town-----County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice *Pittsburgh, Pa*
- 2nd " \_\_\_\_\_
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we think

*Pittsburgh: should be*  
*given the Bank for this*  
*section*

Very truly yours,

**The First National Bank,**  
**New Cumberland, W. Va. Bank,**

By *J. E. Brandon*  
*Cashier*



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

*New Martinsville* City or Town *Wetzel* County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice *Pittsburgh Pa*
- 2nd " *Columbus Ohio*
- 3rd " *Baltimore Md.*

Answering your inquiry as to the division of the State, we  
think-----

.....  
.....

Very truly yours,

*Wetzel County*...Bank,  
By *J. E. Bartlett* Pres,

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

*New Martinsville* <sup>Mr</sup> City or Town *Netzel* County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice *Pitts burgh - First and Last*
- 2nd " \_\_\_\_\_
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we  
think\_\_\_\_\_

.....  
.....

Very truly yours,

*First National*.....Bank,  
By *M. Kovutz*.....Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

New Martinsville City or Town Netzel County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg
- 2nd " Cincinnati
- 3rd " Cleveland

Answering your inquiry as to the division of the State, we think a division might be all right but the above named cities would suit us best in this section, especially Pittsburg.

Very truly yours,

New Martinsville Bank,  
By J. B. Darts Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Parkersburg City or Town Wood County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg Pa
- 2nd " Baltimore MD
- 3rd " New York City

Answering your inquiry as to the division of the State, we think North of R<sup>and</sup> O Rwy in eastern or northern section - south R<sup>and</sup> O Rwy in southern section

Very truly yours,

Citizens National Bank,  
By G. R. Watson  
President

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Parkersburg City or Town Wood County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg Pa.
- 2nd " Baltimore Md.
- 3rd " Washington D.C.

Answering your inquiry as to the division of the State we  
think It might do to divide the state giving the lower  
half to Richmond and the upper half to  
Pittsburg

Very truly yours,

Farmers & Merchants Nat'l. Bank,  
C. A. Stebbins Cashier  
By .....

# NIGHT LETTER

## THE WESTERN UNION TELEGRAPH COMPANY

25,000 OFFICES IN AMERICA

INCORPORATED

CABLE SERVICE TO ALL THE WORLD

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter**. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters**, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED NIGHT LETTER**, and is delivered by request of the sender, under the conditions named above.

**THEO. N. VAIL, PRESIDENT**

**BELVIDERE BROOKS, GENERAL MANAGER**

1914 JAN 20 AM 1 09

**RECEIVED AT**

1459

320G WJ 19 NL 11 EXA

PARKERSBURG WVA JANUARY 19TH 1914

HOWARD SUTHERLAND

HOUSE OF REPRESENTATIVES WASHINGTON D C

BANKS PREFER REGIONAL BANK FIRST PITTSBURG SECOND BALTIMORE

FIRST NATIONAL BANK CITIZENS NATIONAL

BANK FARMERS AND MERCHANTS NATIONAL

BANK PARKERSBURG NATIONAL BANK

1239A 20

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Park West City or Town Wood County, W. Va.  
January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg Pa
- 2nd " Baltimore Md
- 3rd " Cincinnati O

Answering your inquiry as to the division of the State, we think that the state should be divided so the southern section could be in one region and the northern in another. This would facilitate the transaction of business.

Very truly yours,

Second National Bank,  
By J. D. McKeown  
Vice President

# THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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This is an UNREPEATED MESSAGE, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT HOUSE CORRIDOR,  
TELEPHONE BRANCH 251

183W RB 9

PARKERSBURG WVA JAN 19 14

HON HOWARD SUTHERLAND

H OF R WASHINGTON DC

PITTSBURG FIRST BALTIMORE SECOND CINCINNATI THIRD CHOICE DIVIDE STATE

SECOND NATIONAL BANK

403P



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Parkersburg City or Town Wood County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg
- 2nd " Cincinnati
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we think

The northern end for an Eastern regional bank would prefer 1<sup>st</sup> Pittsburg 2<sup>nd</sup> Baltimore

Very truly yours,

The Parkersburg Banking & Trust Co. Bank,  
By Alfred White  
Cash

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Petersburg City or ~~Town~~ Wood County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh Pa
- 2nd " Baltimore Md.
- 3rd " Cincinnati O

Answering your inquiry as to the division of the State, we  
think we should be in northern section

.....  
.....

Very truly yours,

Commercial Banking & Trust Co  
Bank,  
By W. B. Tench

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Parkersburg City or Town Wood County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh, Pa
- 2nd " Baltimore, Md
- 3rd " Cincinnati Ohio

Answering your inquiry as to the division of the State, we think division practicable, and  
prefer to be classed in  
northern division of state

Very truly yours,

Wood County Bank,  
By Edward Kelley Cashier

# WESTERN UNION



# TELEGRAM

THEO. N. VAIL, PRESIDENT

1914 JAN 17 10 PM 9 11

95 /

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

*WOP*

303C PS 6

PENNSBORO WVA JAN 17 14

HOWARD SUTHERLAND MC

WASHN DC

FIRST PITTSBURG SECOND BALTIMORE THIRD WASHINGTON

THE CITIZENS NATL BANK

906PM

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Phillippi City or Town Barbour County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we think We prefer being in the

northern section.  
.....  
.....

Very truly yours,

..... Peoples ..... Bank,  
By A. W. Hillis Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Philippi City or Town Barbour County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
  - 2nd " Baltimore
  - 3rd " Washington
- } Would just as love  
have Washington as  
Baltimore.

Answering your inquiry as to the division of the State, we think The state should be divided by all means, as our business relations are almost entirely with Pittsburgh, Baltimore and New York. There isn't 2% of our business with either Cincinnati or Cleveland. Pittsburgh is our most convenient point.

Very truly yours,

Citizens National Bank,  
By R. D. Bassett Cas.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Paul Wove City or Town Netzel County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh Pa.
- 2nd " Washington D.C.
- 3rd " Baltimore Md.

Answering your inquiry as to the division of the State, we  
think\_\_\_\_\_

.....  
.....

Very truly yours,

Bank of Paul Wove Bank,  
By W. R. ...

✓

Ravenwood Sueperson  
City or Town County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice St. Louis
- 2nd " Baltimore
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we  
think-----

.....  
.....

Very truly yours,

**BANK OF RAVENSWOOD,**  
..... Bank,

By Chas. S. McIntosh, Pres

FEB 17 1914



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Reedsville, City or Town Preston County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh,
- 2nd " Baltimore,
- 3rd " Washington.

Answering your inquiry as to the division of the State, we

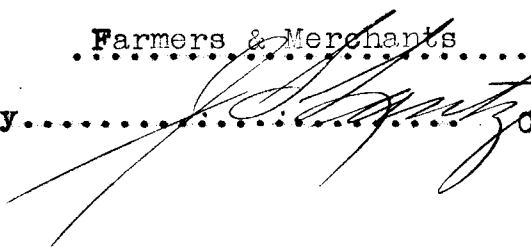
~~think~~ We are not qualified to answer this question

.....intelligently, since we had not considered that point.....

.....But Pittsburgh is undoubtedly the logical point for us.....

Very truly yours,

.....Farmers & Merchants.....Bank,  
By.....Cashier.



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

~~Reedy,~~ City or Town Roane County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh, Pa.
- 2nd " Cincinnati, Ohio.
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we think it would depend on where the regional bank would  
.....be located..whether or not it would be adviseable to.....  
....divide the state,.....

Very truly yours,

*The Bank of Reedy* Bank,  
By *E. L. Camp, Cashier*

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

St Marys City or Town Boone County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh Pa
- 2nd " Cleveland O
- 3rd " Cincinnati O

Answering your inquiry as to the division of the State, we think if divided Greek Kanawha would perhaps be practical division line.

Very truly yours,

THE FIRST NATIONAL BANK, ST. MARYS, W. VA.  
.....Bank,

By W. D. Peterson Pres.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

St Marys City or Town Pleasants County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Washington
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we think Charleston and Huntington would probably choose Cincinnati as most convenient.

Very truly yours,

THE PLEASANTS COUNTY BANK,  
ST. MARYS, W. VA. Bank,

By E. A. Payne

GENIUS PAYNE,  
PRESIDENT.

OSCAR C. WILT,  
VICE PRES. & CASH.

L. C. REEDER,  
ASST. CASHIER.



No. 7250.

# THE FIRST NATIONAL BANK

OF SALEM.

CAPITAL \$ 60,000.00

SALEM, W. VA. January 5, 1914

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

Dear Sir:

We take this opportunity of writing you with reference to the location of Federal Reserve Banks, and would suggest the city of Pittsburgh, Pa., for one of these banks, believing that it justly deserves it on account of being one of the great money centers of this section, and the geographical position it occupies.

We trust that you may see your way clear to favor our neighbor city with this honor, we remain,

Yours very truly,

LCR/NT

Cashier.

ANSWERED  
JAN 7 1914  
FORM 55 213

FORM 6 5

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Salmon City or Town Narrison County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh, Pa.
- 2nd " Baltimore, Md.
- 3rd " Washington, D.C.

Answering your inquiry as to the division of the State, we  
think \_\_\_\_\_

.....  
.....

Very truly yours,

The First Nat. Bank,  
By L. O. Reed

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Salem City or Town Harrison County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh Pa
- 2nd " Baltimore Md.
- 3rd " Cleveland Ohio

Answering your inquiry as to the division of the State, we  
think

.....  
.....

Very truly yours,

Merchant Producers Bank,  
By M. B. Holden Leashum

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Shinnston City or Town Harrison County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " \_\_\_\_\_
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we think In our section Pittsburgh would be by far preferable to any other city.

Very truly yours,

Farmers ..... Bank,  
By J. C. Hawkins Cashier



# Farmers and Producers National Bank

H. W. MCCOY, PRESIDENT  
S. G. MESSER, VICE PRESIDENT  
W. R. REITZ, CASHIER  
WILLIAM GODDARD, ASST. CASHIER

Sistersville, W. Va. Jan. 9, 1914.

Form *AS*

Secretary of the Treasury,  
Washington, D. C.

RECEIVED  
JAN 16 1914

Dear Sir:

The national banks of this city are unanimous in their preference for Pittsburg as the location of the Federal Reserve Bank that it to serve this section.

There are four banks in this city with combined capital in excess of \$500,000.00 and deposits aggregating about two and one-half million dollars. The great bulk of the bank reserves are now kept in Pittsburg and that city is the natural outlet for all of our business.

There are numerous other banks in other towns and cities in this section and practically without exception their reserves are kept in Pittsburg.

All the national banks of Sistersville wish to go on record as favoring Pittsburg for the seat of our Federal Reserve Bank and we trust that this city may have your favorable consideration.

Very truly yours,

Cashier.

# Farmers and Merchants National Bank

H. W. MCCOY, PRESIDENT  
S. G. MESSER, VICE PRESIDENT  
W. R. REITZ, CASHIER  
WILLIAM GODDARD, ASS'T CASHIER

Sisterville, W. Va. Jan. 17, 1914.

Hon. Howard Sutherland, M. C.  
Washington, D. C.

Dear Sir:

Answering your inquiry relative to our preference for the location of the regional reserve bank to serve this section, we wish to go on record as favoring Pittsburg. We have no second choice at present.

It is the writer's opinion that it would be well to have the state divided. The bank in the southern part would likely favor Cincinnati, while in the extreme eastern section Baltimore or Washington would be more convenient. However, the great bulk of the reserves of all of the banks in the northern section are kept in Pittsburg and most of the business is with that city.

In this section we are very much interested and are hoping that Pittsburg will receive favorable consideration.

Very truly yours,

  
Cashier.

A.C. JACKSON, PRESIDENT.

UNITED STATES AND STATE DEPOSITORY.

J. J. MCKAY, CASHIER.

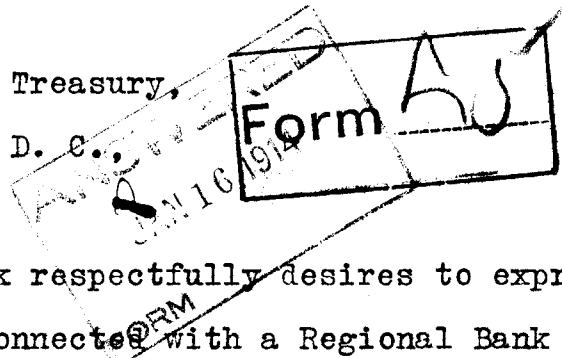
5022

# THE FIRST NATIONAL BANK

CAPITAL \$100,000.00  
SURPLUS \$ 65,000.00

SISTERSVILLE, W. VA. January 12, 1914.

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



Sir:--

This bank respectfully desires to express its preference in being connected with a Regional Bank located at Pittsburgh, Pa. The latter city is the natural clearing house for this section, and is the center of the oil industry for Pennsylvania and West Virginia. It is our opinion that the selection of that city would meet the views of a large majority of the banks located in the so called "Pittsburg District."

Respectfully,

*A.C. Jackson*  
President.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

~~Sistersville,~~ City or Town ~~Tyler~~ County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice - ~~Pittsburgh, Pa.~~

2nd " Cincinnati, Ohio.

3rd " Washington, D. C.

Answering your inquiry as to the division of the State, we think ~~it might be well to consider Washington, Baltimore~~ ..... ~~or Cincinnati for the southern portion of the state,~~ ..... ~~but, in our opinion, Pittsburgh is the logical point.~~ for the northern section.

Very truly yours,

First National ..... Bank,  
Sistersville, W. Va.

By... *H. Sutherland*

*H. Sutherland*  
President

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Sistersville City or Town Tyler County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice---PITTSBURGH-----
- 2nd "      CINCINNATI
- 3rd "      CLEVELAND

Answering your inquiry as to the division of the State, we think that it would be advisable to have the State divided, as at  
.....would be more convenient for the Southern part to have a  
.....regional bank at Cincinnati, and we believe that Pittsburgh  
.....would be more convenient for the North half of the State.

Very truly yours,

..... TYLER COUNTY ..... Bank,  
By.....  
*Al Sutherland*

# THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

HOUSE CORRIDOR,

RECEIVED AT TELEPHONE BRANCH 251

94W RB 11

SISTERSVILLE WVA JAN 21 14

HOWARD SOUTHERLAND

WASHINGTON DC

ANSWERING YOURS SIXTEENTH OUR CHOICE PITTSBURGH FIRST CINCINNATI SECOND

CLEVELAND THIRD

TYLER COUNTY BANK

152P

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Spencer City or Town Roane County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we  
think is not advisable.

.....  
.....

Very truly yours,

Roane County Bank,  
By A. C. Thompson

AMOS BRIGHT, PRESIDENT  
G.B. FISHER, VICE PRESIDENT

A.L. MORRISON, CASHIER  
P.B. ADAMS, ASST. CASHIER

9604

# THE HOME NATIONAL BANK

OF SUTTON

CAPITAL \$ 60,000.00

SUTTON, W. VA.

January 17, 1914.

Hon. Howard Sutherland,  
Washington, D. C.

Dear Sir:-

Referring to your favor of the 16th relative to the Regional Reserve Bank for this district, beg to say that our first choice is Pittsburgh, in which district we would like for you to use your best effort to have us assigned.

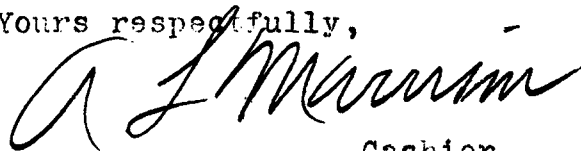
If you are unable to get us in the Pittsburgh district we would ask you to kindly use every effort to put us in the Baltimore district. Our third choice would be Washington.

Our Railroad and mail connections are such that we could not use Richmond at all without great inconvenience. Cincinnati and Cleveland are too far West for our district. Nearly all of our West Virginia items come from either Pittsburgh or Baltimore Banks.

Thanking you for your interest in this matter,

I am,

Yours respectfully,



Cashier.

ALM/MSS



# NIGHT LETTER

## THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA CABLE SERVICE TO ALL THE WORLD

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This is an **UNREPEATED NIGHT LETTER**, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT 1142

331C PS 34 NL 4 EX

SUTTON WVA JAN 17 14

HON HOWARD SUTHERLAND MC

WASHN DC

WE WILL THANK YOU TO USE YOUR BEST EFFORTS TO

HAVE A RESERVE BANK ESTABLISHED AT PITTSBURG GET US IN

THIS DISTRICT IF POSSIBLE OUR SECOND CHOICE WOULD BE BALTIMORE

AMOS BRIGHT

PRESIDENT HOME NATIONAL BANK

1050P

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Sutton City or Town Bratton County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Washington
- 3rd " Baltimore

Answering your inquiry as to the division of the State, we think the State should be divided into northern and southern division

Very truly yours,

Fisler Natl Bank Bank,  
By W. H. Drant  
Vice Pres

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Sutton City or Town Braxton County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh,
- 2nd " Washington,
- 3rd " Baltimore,

Answering your inquiry as to the division of the State, we think that the State should be divided into Northern and Southern divisions.

Very truly yours,

Farmers Bank & Trust Company, Bank,  
By [Signature] Treasurer.

U

Wallace, City or Town Harrison County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh, Pa.
- 2nd " Baltimore, Md.
- 3rd " Cincinnati, Ohio.

Answering your inquiry as to the division of the State, we  
think-----

.....  
.....

Very truly yours,

.....The Wallace.....Bank,

By.....G. Williamson.....  
Cashier.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Warwood City or Town Ohio County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Cleveland
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we  
think\_\_\_\_\_

.....  
.....

Very truly yours,

Bank of Warwood Bank,  
By [Signature] Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Wellsburg City or Town Brooke County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice

Pittsburgh Pa

2nd "

Cleveland O.

3rd "

Philadelphia Cincinnati

Answering your inquiry as to the division of the State, we,  
think it desirable to have the state divided.

.....  
.....

Very truly yours,

WELLSBURG BANKING AND TRUST COMPANY, Bank,

By Chas. R. Miller Cash

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Willsburg City or Town Brooke County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Pittsburgh
- 3rd " Pittsburgh

Answering your inquiry as to the division of the State, we think Pittsburgh deserves and is entitled to its own account of location & amt. of business.

Very truly yours,

Commercial Bank,  
By W. W. Beall Pres.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Weston City or Town Lewis County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice- Pittsburgh
- 2nd " Baltimore
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we  
think\_\_\_\_\_

.....  
.....

Very truly yours,

.....Quincy..... Bank,  
By J. A. Whelan Cash



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Weston City or Town Zemiss County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg Pa
- 2nd " ~~Cincinnati~~ Baltimore Md
- 3rd " Washington DC

Answering your inquiry as to the division of the State, we think as matter of convenience, on account of mail service etc. that if Cincinnati and one of the other cities mentioned are both made locations the State should be divided

Very truly yours,

National Exchange Bank,  
By J. P. Ross, Cash



~~Weston~~, City or Town ~~Lewis~~ County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice ~~Pittsburgh, Penna.~~

2nd " ~~Baltimore, Md.~~

3rd " ~~New York, N. Y.~~

Answering your inquiry as to the division of the State, we think ~~that should there be a bank located at Cincinnati, Ohio or Richmond, Va., then a division of the state should be East and West, between the C & O. R. R. and the B. & O. R. RR.~~

Very truly yours,

~~The Lewis County Bank,~~

By...\*

Cashier.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

West Union City or Town Doddridge County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg, Pa.
- 2nd " Baltimore, Md.
- 3rd " Cincinnati, Ohio.

Answering your inquiry as to the division of the State, we  
think

.....  
.....

Very truly yours,

THE WEST UNION BANK ..... Bank,  
By *S. M. Langfitt* Cas.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

West Union City or Town Doddridge County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice - Pittsburgh, Pa
- 2nd " \_\_\_\_\_
- 3rd " \_\_\_\_\_

Answering your inquiry as to the division of the State, we think it probably that the southern section of the state would find Baltimore more convenient, while the northern part would, unquestionably, find Pittsburgh a more desirable location.

Very truly yours,

Doddridge County Bank,  
By... Le B. Hunter Cashier

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Wheeling City or ~~Town~~ Ohio County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Washington

Answering your inquiry as to the division of the State, we think Cincinnati or Washington would be  
..... more convenient for lower part of State  
..... but decidedly not for us

Very truly yours,

BANK OF THE OHIO VALLEY,  
..... WHEELING, W. VA. .... Bank,

By J. H. McDonald  
.....  
Carlson



Wheeling City or Town Ohio County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Cleveland
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we think ~~a division of the State is hardly~~  
~~necessary, as any of the above cities are so~~  
~~located as to give good service to W. Va. cities~~

Very truly yours,

Central Wheeling Sav. Bank,

By W. Schuyler Castner



CAPITAL \$150,000.  
SURPLUS \$200,000.

AMBROSE S. LIST, PRESIDENT.  
JOHN K. LIST, VICE PRESIDENT.  
ROBERT C. DALZELL, CASHIER.  
DANIEL C. LIST, JR. ASST. CASHIER.

# The City Bank of Wheeling

Wheeling, W. Va.

Hon. Howard Sutherland,  
House of Representatives, U.S.-  
Washington, D.C.

Dear Sir :-

We confirm below message sent you  
today:

" Pittsburgh is our only choice!"

We have little interest in the division of  
the state.

We appreciate this opportunity to express  
to you our choice.

Very truly yours,

Cashier.

Jan 19th  
1914

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

*Wheeling* City or Town *Ohio* County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice - *Pittsburgh*
- 2nd " *Baltimore*
- 3rd " *Cincinnati*

Answering your inquiry as to the division of the State, we think *it better for the northern part of the State to go to either of the above. We don't have much with Richmond in this part of State*

Very truly yours,

*Commercial...Bank,*  
By *W. H. J. ...*



HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

M.C.

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

Wheeling City or Town Ohio County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg Pa
- 2nd " Cincinnati O
- 3rd " Washington D.C. or Cleveland O

Answering your inquiry as to the division of the State, we think the choice Northern Points would be  
entirely satisfactory  
.....  
.....

Very truly yours,

The German Bank of Wheeling  
..... Bank,  
By A. Baynes  
[Signature]

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

*Wheeling* \_\_\_\_\_ City or Town \_\_\_\_\_ *Ohio* \_\_\_\_\_ County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice *Pittsburgh Pa*
- 2nd " *Cleveland Ohio*
- 3rd " *Cincinnati Ohio*

Answering your inquiry as to the division of the State, we  
think \_\_\_\_\_

.....  
.....

Very truly yours,

Germania Hall-Beller Savings Bank

..... Bank

By

*George F. Cook*  
*Pres.*

HOWARD HAZLETT & SON,  
WHEELING, W. VA.

✓

Wheeling. City or Town Ohio County, W. Va.

February 18,  
~~January~~, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Pittsburg, Pa.

2nd " Cincinnati, Ohio.

3rd " Columbus, Ohio.

Answering your inquiry as to the division of the State, we  
think ~~that Pittsburg would serve the territory north of Charleston.~~  
~~and Cincinnati, the territory south of that point.~~  
.....  
.....

Very truly yours,

*Howard Hazlett* ..... Bank of St. Louis

By *H. Hazlett* .....

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Wheeling City or Town Ohio County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences in order, for location of Regional Bank are:

1st Choice

Pittsburgh

2nd "

Washington

3rd "

Baltimore

Answering your inquiry as to the division of the State, we  
think

*[Handwritten signature]*

Very truly yours,

The National Bank of West Virginia at Wheeling,  
Bank,  
By *[Handwritten signature]*  
VICE-PRESIDENT

Personally, I would rather not see the state divided. However, it is in my judgment practical to divide it in the event that either Washington or Baltimore and Pittsburg are named, for the reason that Washington or Baltimore is just as accessible to the southern end of the state as to this section.

Pittsburg appeals to the bankers of the Northern Panhandle because of its accessibility, just as Cincinnati appeals to the southern end of the state.

I am surprised at the attitude of some of the bankers in the southern end of the state in supporting Richmond, as I have always been under the impression that they could reach Washington or Baltimore much easier and quicker than Richmond.

№ 1424

**THE NATIONAL BANK OF WEST VIRGINIA**  
**AT WHEELING**

W. B. IRVINE,  
VICE PRESIDENT.

Wheeling, W.Va. Jan. 19, 1914.

Hon. Howard Sutherland,  
Congressman at Large,  
Washington, D. C.

My Dear Mr. Sutherland:-

Complying with your request of the 16th inst., I return herewith the blank which you enclosed, indicating Pittsburg, Washington and Baltimore as our preference in the order named, for a Regional Bank.

I have also answered the question regarding the division of the state.

Permit me to express my appreciation of the many courtesies which you extended the Committee while in Washington last Thursday, and to remain, with kind personal regards,

Yours very truly,



Vice President.

WBI/LM

Enc.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

*Martinsburg* City or Town *Ohio* County, W. Va.  
January 17, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice *Pittsburgh*
- 2nd " *Washington*
- 3rd " *Richmond*

Answering your inquiry as to the division of the State, we think *if both Pitts and Cin are selected it would be preferable to divide state, Pitts. Inds. no letter up here.*

Very truly yours,

The National Exchange Bank of Wheeling  
.....Bank,

By *Lawrence E. Shuck*



Wheeling City or Town Ohio County, W. Va.

Jan  
~~January~~ 18, 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Baltimore
- 3rd " Washington DC.

Answering your inquiry as to the division of the State, we think Pittsburgh more suitable to this end

Baltimore to the southern end of the State  
.....  
.....

Very truly yours,

Peoples Bank Bank,

By Geo. W. Eckhart Jr.  
Eckhart



PRESIDENT  
GEO. J. MATHISON  
VICE PRESIDENT  
WM. C. EBERTS  
CASHIER  
J. F. EBELING

# QUARTER SAVINGS BANK

1507 MARKET STREET

WHEELING, W. VA.

*Capital and Surplus, \$105,400*

January 2nd, 1914.

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

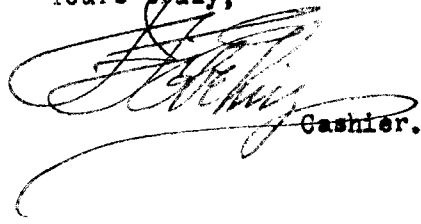
Dear Sir:

In locating the reserve bank for this region we ask the consideration of you and your associates for the city of Pittsburgh, Pa.

We believe that Pittsburgh is better located to serve the banks of Pennsylvania, Ohio and West Virginia than any other city in the states named and that the business of these states has a natural focus in its direction.

Trusting that your investigation will bear out this statement and that a Reserve Bank will be located in Pittsburgh, Pa., we are,

Yours truly,

  
Cashier.

ANSWERED  
JAN 7 1914  
L M M L S-

Form L 5

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Chapin City or Town Ohio County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh
- 2nd " Cincinnati
- 3rd " Baltimore

Answering your inquiry as to the division of the State, we think the territory traversed by C & O  
A & M and southern division of B & O  
should go to Cinn.

Very truly yours,

August Lums Bank,  
By A. Chapin Cashier.



Wheeling City or Town Ohio County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburgh Pa.
- 2nd " Pittsburgh Pa.
- 3rd " Pittsburgh Pa.

Answering your inquiry as to the division of the State, we think-----

.....  
.....

Very truly yours,

~~South Side Bank of Wheeling~~Bank,

By *W. A. Powell* Cashier.

HOWARD SUTHERLAND  
AT LARGE  
WEST VIRGINIA

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

Williamstown City or Town Wood County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,  
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Pittsburg Pa
- 2nd " Cincinnati O
- 3rd " Baltimore Md

Answering your inquiry as to the division of the State, we  
think

.....Would not care to venture an opinion.....  
.....

Very truly yours,

Williamstown Natl.....Bank,  
By.....J.M. Minter.....  
cashier