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U. S. Federal Reserve Bank Organization
Committee.
Exhibits and letters submitted at
hearings... (Richmond)

v. 10 South Carolina. Cities - A to Greenwood

14

Vol 1

B. F. MAULDIN, PRESIDENT
J. A. BROCK, VICE PRES.

R. E. CLINKSCALES, CASHIER
A. M. SHARPE, ASST. CASHIER

The Bank of Anderson
ANDERSON, S. C.

CAPITAL \$150,000.00
SURPLUS & UNDIVIDED PROFITS \$200,000.00

Jan 8, 1914

Mr. Oliver, J. Sands, President,
American National Bank,
Richmond, Va,

Dear Sir:

, I am in receipt of your letter of January 2nd asking for my support in favor of Richmond for Reserve Bank

I am heartily in favor of your City for this purpose and have sent telegram as per inclosed copy to each of our Representatives in Washington, including both Senators and seven Congressmen,

yours very truly,


President.

13113

ASSISTANT SECRETARY OF THE TREASURY

January 28, 1914.

MEMORANDUM FOR MR. WILLIAMS:

Congressman Finley, of South Carolina, called today and urged that South Carolina be included either in Richmond or Washington Federal Reserve District.

OC
✓

E. F. MAULDIN, PRESIDENT
J. A. BROCK, VICE PRES.

P. E. CLINKSCALES, CASHIER
A. M. SHARPE, ASS. CASHIER

The Bank of Anderson
ANDERSON, S.C.

CAPITAL \$150,000.00
SURPLUS & UNDIVIDED PROFITS \$200,000.00

Jan. 8, 1914

Mr. Julien H. Hill, Cashier,
National State & City Bank,
Richmond, Va.

Dear Sir:

I am in receipt of your letter of January 3rd asking for my support in favor of Richmond for Reserve Bank.

I am heartily in favor of your City for this purpose and have sent telegram as per inclosed copy to each of our Representatives in Washington, including two Senators and seven Congressmen.

Yours very truly,



President.

B.F. MAULDIN, PRESIDENT
J.A. BROCK, VICE-PRES.

R.E. CLINKSCALES, CASHIER
A.M. SHARPE, ASST. CASHIER

The Bank of Anderson
ANDERSON, S.C.

CAPITAL \$150,000.00
SURPLUS & UNDIVIDED PROFITS \$200,000.00

Jan. 8, 1914

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

Dear Sir:

As the representative of ten Banks I am taking the liberty of expressing to you my preference for Richmond, Va., as having superior claims for the location of a Regional Reserve Bank, and trust, if such location is agreed upon by your Committee, that the limits of the District of the Bank thus located will embrace in its bounds our State.

The writer happens to be Chairman of the Executive Council of the South Carolina Bankers Association. At a recent meeting of this Council we passed a resolution favoring an Eastern connection rather than a Western, such as Atlanta/^{Savannah} or New Orleans would be, as the trend of our business is East rather than West.

I have the honor of knowing, personally, Senator Tillman, Senator Smith, and Representative Aiken of our District, and others of the South Carolina Congressional Delegation to whom I take pleasure in referring you.

Yours respectfully,

B. F. Mauldin

President.

B. F. MAULDIN, PRESIDENT
J. A. BROCK, VICE PRES.

P. E. CLINKSCALES, CASHIER
A. M. SHARPE, ASST. CASHIER

The Bank of Anderson

ANDERSON, S. C.

CAPITAL \$150,000.00
SURPLUS & UNDIVIDED PROFITS \$200,000.00

Jan. 14, 1914

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

Dear Sir:

The Associated Banks of Anderson, S. C., as evidenced by signatures to this letter, have unanimously endorsed Richmond, Va. as our preference for the location of a Regional Reserve Bank, whose District shall cover this Section. We do this for two reasons; first, the trend of our business is East rather than West; secondly, because Richmond is a strong money center, and has numerous and close connections, not only with the Bankers of our State but with the Manufacturers and Merchants as well, and her Banks give liberal lines of discount when called upon to do so.

We call special attention to the fact that in this Piedmont Section of South Carolina we have a large number of cotton spindles, and the Mills operating these spindles get larger accommodations in Richmond, perhaps, than in any other Southern City, unless it be Baltimore.

Yours very truly,

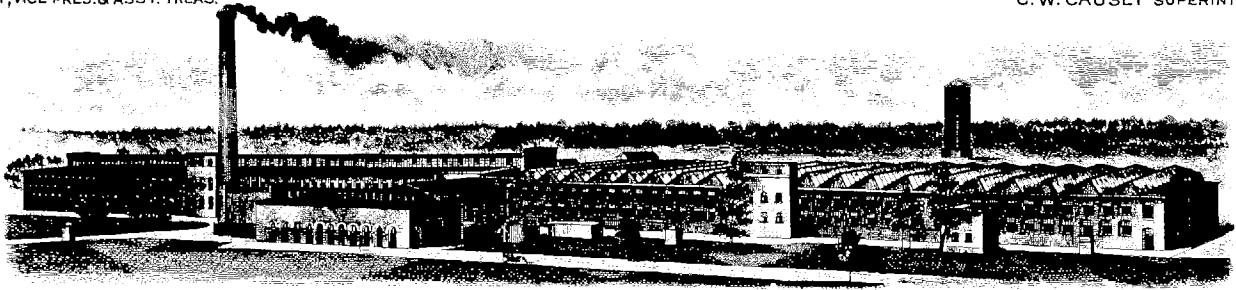
B. F. Mauldin
President.

President.

✓ Peoples Bank of Anderson
✓ Citizens National Bank
✓ First Savings Bank
✓ Farmers Merchants Bank

J. P. GOSSETT, PRESIDENT & TREASURER
B. B. GOSSETT, VICE PRES. & ASST. TREAS.

GRAEME T. MCGREGOR, SECRETARY
C. W. CAUSEY SUPERINTENDENT



BROGON MILLS

Anderson, S. C.

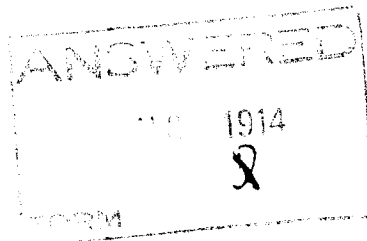
January 7th, 1914.

Reserve Bank Organization Committee,
Washington, D. C.

Dear Sirs:-

Richmond is, and always has been, recognized as one of the South's greatest industrial and financial centers, and for this reason we believe the selection of that city by your committee for one of the regional reserve banks will meet with the approval and endorsement of the entire middle and Eastern section of the South.

Very respectfully,



J. P. Gossett
President.

JPG-P.

No. 9104

Citizens National Bank

CAPITAL \$100,000.00

J. H. ANDERSON, PRES.

J. F. SHUMATE, CASHIER

J. R. MOSELEY, ASST. CASHIER

Anderson, S. C.

January 10, 1914.

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

Washington, D.C.

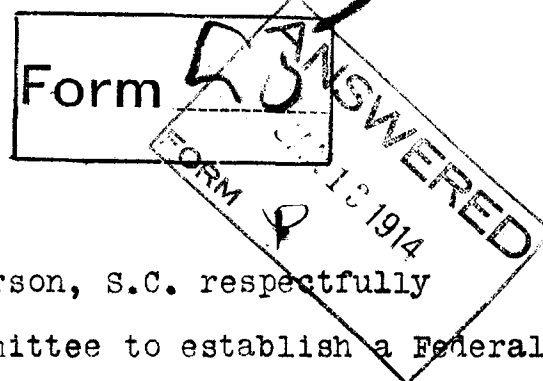
Dear Sir:-

The Citizens National Bank of Anderson, S.C. respectfully petitions the Reserve Bank Organization Committee to establish a Federal Reserve Bank at Richmond, Virginia, to serve the district embracing this territory.

Next to Richmond we are of opinion that we could be best served by the establishment of such bank at Baltimore. In our judgment, either of these cities is more favorably situated, so far as we are concerned, than is Atlanta.

Yours very truly,

J. H. Anderson
President.



J. R. VANDIVER, PRESIDENT.
N. B. SULLIVAN, VICE PRES.

E. P. VANDIVER, CASHIER.
J. I. BROWNLEE, ASST. CASHIER.

Farmers and Merchants Bank

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

Anderson, S.C. January 7th 1914.

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

Dear Sir:-

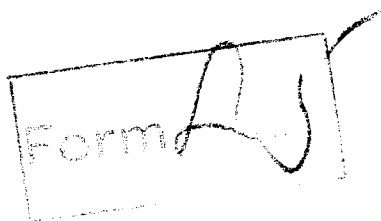
We will be especially pleased if one of the
Regional Reserve Banks is located at Richmond, Va.

We think that Richmond's location makes it
a favorable place for a Regional Reserve Bank for a large
section of the country.

Yours Very Truly,


Presdt.

JRV-S



ANSWERED

JAN 10 1914

9

J. R. VANDIVER, PRESIDENT.
N. B. SULLIVAN, VICE PRES.

E. P. VANDIVER, CASHIER.
J. I. BROWNLEE, ASST. CASHIER.

Farmers and Merchants Bank

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

Anderson, S.C. Jan. 12th 1914.

Mr. Julien H. Hill, Cashier,
Richmond, Va.

Dear Sir:-

Both of our local papers will come out with editorials endorsing Richmond as a location for a Regional Reserve Bank, and I will send you copies of both papers.

Yours very truly,

JRV-S


Presdt.

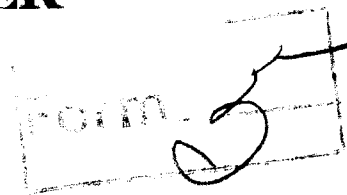
J. HEINEMANN

P. TIGLER

HEINEMANN & TIGLER

DEALERS IN

GENERAL MERCHANDISE
FURNITURE AND COFFINS



ANDREWS, S. C. Feb, 17/14

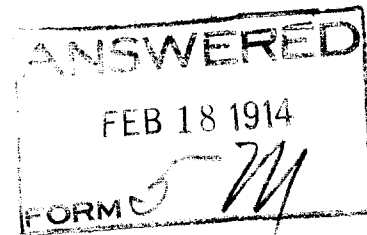
Hon, Wm G. McAdee
Secretary of the Treasury,
Washington, D.S.

Dear Sirs :-

This Locality has Large Trade relations With Richmond
And it is Our Opinion that our Locality would Be better Served By
Having One of the Federal Reserve Banks Located in RICHMOND than
in any other of the Cities that Have Bin Suggested, We Feel that
Richmond's Qualifications fully jutify Such Course, And we Trust
That the Organization Committee Will in their wisdom Select
RICHMOND, as a Location for One of the federal Reserve Banks,

yours Verry Truly

Heinemann & Tigler
T



Form No. 2.

THE WESTERN UNION TELEGRAPH COMPANY.
INCORPORATED
23,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD.
ROBERT C. CLOWRY, President and General Manager.

Receiver's No.

Time Filed

Check

Anderson S.C.

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

Jan. 7, 1914 190

To NIGHT LETTER

Speaking for myself and the ten Banks which I represent if this
section of the Southern States is given a Regional Bank we would pre-
fer Richmond, Va., And I believe a majority of the Banks of our State
would agree with me in this, for Richmond has been quite a good market
for money with the Banks I control and my information is that Richmond
Banks lend a great deal of money in this State. It is one of the
strongest money centers of the South.

B. F. Mauldin, President.

READ THE NOTICE AND AGREEMENT ON BACK.

ALL MESSAGES TAKEN BY THIS COMPANY ARE SUBJECT TO THE FOLLOWING TERMS:

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 following message and this 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 a message to any point on the lines of this 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 employee of the Company is authorized to vary the foregoing.

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 the 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.

The Company will 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.

ROBERT C. CLOWRY, President and General Manager.

Pres. Bank of Que West
" " " Hodges
" Lowndesville BR. Co.
BR. of McCormick
" " " Mt. Carmel
" " " Sandy Spgs
" " " Townsville
" " " Trenton
" " " Anderson
+ 2 others

Form 2289 B

NIGHT LETTER

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 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

263AN V 87 N L 1EX

1326

ANDERSON S C JAN 6 14

ASBURY F LEVER

M C WASHN DC

SPEAKING FOR MYSELF AND THE TEN BANKS WHICH I REPRESENT

IF THIS SECTION OF THE SOUTHERN STATES IS GIVEN A

REGIONAL BANK WE WOULD PREFER RICHMOND VA AND I BELIEVE A

MAJORITY OF THE BANKS OF OUR STATE WOULD AGREE WITH

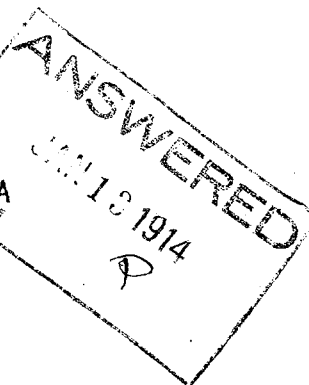
ME IN THIS FOR RICHMOND HAS BEEN QUITE A GOOD

MARKET FOR MONEY WITH THE BANKS I CONTROL AND MY

INFORMATION IS THAT RICHMOND BANKS LEND A GREAT DEAL OF

MONEY IN THIS STATE IT IS ONE OF THE STRONGEST

MONEY CENTERS OF THE SOUTH



JAS. D. HAMMETT,
PRESIDENT AND TREASURER

R. S. LIGON,
VICE-PRESIDENT

JNO. B. HUMBERT,
SEC'TY AND ASST. TREAS.

J. A. LYONS,
SUPERINTENDENT

ORR COTTON MILLS
FINE SHEETINGS
AND
CONVERTING CLOTHS

ANDERSON, S. C., Jan. 9th, 1914.

Mr. W. G. McAdoo,

Sec'ty. of the Treasury-

Washington, D. C.

Dear Sir:-

The location of the Federal Reserve Banks is a matter of some importance to all who sell commercial paper. We are writing to urge upon you the advisability of locating one of the Reserve Banks at Richmond, Va. Richmond is easy to reach from all South Carolina points, and, as a matter of fact, South Carolina does a great deal of banking business with Richmond, and very little with points south of us.

If a bank is located south of us covering this state, it would, perhaps, force us to sever our connections to the north of us and endeavor to make new connections to the south of us, which would be most disagreeable and would be very much against our interests.

We feel satisfied that the manufacturers, bankers and merchants of the South, or, at least, in this portion of the South, who sell commercial paper, would gladly have the Federal Reserve Bank which is intended to cover this territory located in Richmond rather than in some state farther south. Richmond buys a great deal of commercial paper, and is more of a financial center than any point in the South that is in close touch with us, and we trust that you will give this matter due consideration with the hope that after consideration you will decide that Richmond is the logical point for one of the Reserve Banks covering the territory of Virginia, North and South Carolina, and perhaps portions of Georgia.

Yours very truly,

JDH/S.

J. D. Hammett
Pres. & Treas.

JAS. D. HAMMETT,
PRESIDENT AND TREASURER

R. S. LIGON,
VICE-PRESIDENT

JNO. B. IBERT,
SEC'TY AND ASST. TREAS.

J. A. LYONS,
SUPERINTENDENT

ORR COTTON MILLS
FINE SHEETINGS
AND
CONVERTING CLOTHS

Copy for Mr. Thos. B. McAdams,
Richmond, Va.

ANDERSON, S. C. Jan. 9th, 1914

Mr. W. G. McAdoo,

Sec'ty. of the Treasury-

Washington, D. C.

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JDH/S.

Yours very truly,

J. D. Hammett
Pres. & Treas.

Auditor	
Gen. Teller	
Asst. Teller	
Asst. Cashier	
Asst. Sec'y	
Asst. Treas.	
Asst. Supt.	
Asst. Eng.	
Asst. Mach.	
Asst. Fuel	
Asst. Store	
Asst. Jan.	
Asst. Porter	
Asst. Cook	
Asst. Baker	
Asst. Laundry	
Asst. Tailor	
Asst. Shoemaker	
Asst. Barber	
Asst. Doctor	
Asst. Nurse	
Asst. Pharm.	
Asst. Dentist	
Asst. Optician	
Asst. Electrician	
Asst. Plumber	
Asst. Painter	
Asst. Carpenter	
Asst. Blacksmith	
Asst. Wagoner	
Asst. Driver	
Asst. Porter	
Asst. Jan.	
Asst. Cook	
Asst. Baker	
Asst. Laundry	
Asst. Tailor	
Asst. Shoemaker	
Asst. Barber	
Asst. Doctor	
Asst. Nurse	
Asst. Pharm.	
Asst. Dentist	
Asst. Optician	
Asst. Electrician	
Asst. Plumber	
Asst. Painter	
Asst. Carpenter	
Asst. Blacksmith	
Asst. Wagoner	
Asst. Driver	

JAS. D. HAMMETT,
PRESIDENT AND TREASURER

R. S. LIGON,
VICE-PRESIDENT

JNO. B. HUMBERT,
SEC'TY AND ASST. TREAS.

J. A. LYONS,
SUPERINTENDENT

ORR COTTON MILLS
FINE SHEETINGS
AND
CONVERTING CLOTHS

ANDERSON. S. C., Jan. 14th, 1914.

Mr. B. F. Mauldin, Pres.,

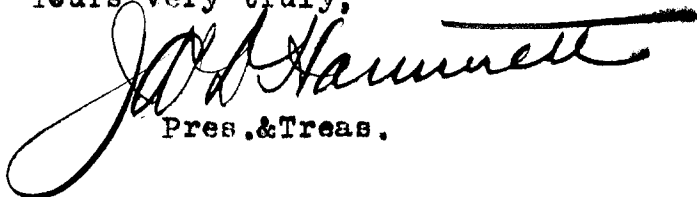
Anderson, S. C.

Dear Sir:-

I have seen the letter of the associated banks of Anderson addressed to Secretary McAdoo in reference to the location of one of the Regional Banks at Richmond, Va.

As the executive officer of a group of cotton mills located in Anderson county, doing a business of \$4,000,000.00 per annum, and representing 175,000 spindles, I most heartily endorse the letter of the associated banks favoring Richmond, and, as the representative of the mills, do heartily endorse Richmond as the best location for one of the Regional Banks.

Yours very truly,



Pres. & Treas.

JDH/S.

PEOPLES BANK OF ANDERSON

CAPITAL \$ 200,000.00

LEE G. HOLLEMAN, PRES.
JOS. J. FRETWELL, VICE PRES.
D. O. BROWNE, CASHIER
T. S. BANISTER, ASST. CASHIER

ANDERSON, S.C.

January 23, 1914.

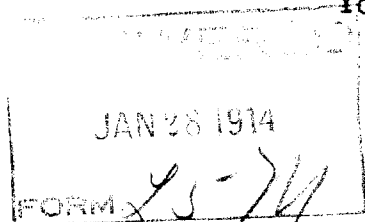
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Hon. John Skelton Williams,
Washington, D. C.

Dear Sir:-

I beg to advise that all of the Banks
in this City, with the exception of one, have
endorsed Richmond for one of the Federal Reserve
Banks, and I am writing you to say that I will
appreciate it very much, indeed, you using your
influence in behalf of Richmond.

Yours very truly,



Lee G. Holleman
Pres.

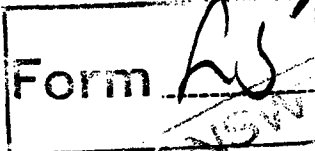
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PEOPLES BANK OF ANDERSON

CAPITAL \$ 200,000.00

LEE G. HOLLEMAN, PRES.
JOS. J. FRETWELL, VICE PRES.
D. O. BROWNE, CASHIER.
T. S. BANISTER, ASST. CASHIER.

ANDERSON, S.C.



January 14, 1914.

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

Dear Sir:-

I am pleased to send you herewith
endorsement of the Banks of Anderson, S. C.,
except one, for Richmond, Virginia, as location
for Regional Reserve Bank. I am also enclosing
a letter from Mr. Jas. D. Hammett, President and
Treasurer of Orr Cotton Mills, along the same
lines, all of which we trust you will give
due consideration.

Yours very truly,

B. B. Gossett, Pres. & Treas. Jas. P. Gossett, Vice-Prest. Jas. W. Trumble, Secy.

*Riverside Manufacturing Co.
Cotton Mills
Anderson, South Carolina*

VC

January 14th, 1914.

Hon. John Skelton Williams,
Assistant Secretary of the Treasury,
Washington, D. C.

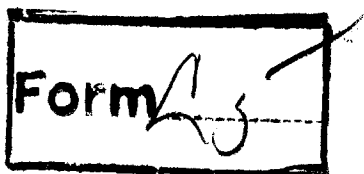
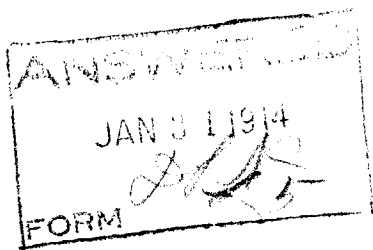
Dear Sir:-

I beg to inclose herewith copy of a letter I have written Hon. B. R. Tillman, U. S. S., regarding location of the Federal Reserve Bank that will serve the state of South Carolina, and to which I respectfully invite your careful attention, in the hope that it will throw some light on the situation as to why the regional bank to serve us should be located in Richmond.

Yours very truly,

B. B. Gossett

BBG-P.



PRESIDENT
BRIGHT WILLIAMSON, PRESIDENT BANK OF DARLINGTON
DARLINGTON

VICE-PRESIDENT
C. J. SHANNON, JR. PRESIDENT FIRST NATIONAL BANK
CAMDEN

SECRETARY-TREASURER
LEE G. HOLLEMAN, PRESIDENT PEOPLES BANK
ANDERSON

SOUTH CAROLINA BANKERS' ASSOCIATION

Office of SECRETARY

EXECUTIVE COUNCIL

1ST DISTRICT—**E. P. GRICE**, CHARLESTON
CASHIER, PEOPLES NATIONAL BANK
2ND DISTRICT—**A. M. KENNEDY**, WILLISTON
PRESIDENT, BANK OF WILLISTON
3RD DISTRICT—**I. M. MAULDIN**, PICKENS
CASHIER, PICKENS BANK
4TH DISTRICT—**F. F. BEATTIE**, GREENVILLE
SEC'TY.-TREAS., PIEDMONT SAVINGS & INVEST. CO.
5TH DISTRICT—**C. H. YATES**, CAMDEN
CASHIER, BANK OF CAMDEN
6TH DISTRICT—**D. A. SPIVEY**, CONWAY
CASHIER, FIRST NATIONAL BANK
7TH DISTRICT—**J. SCOTTO WANNAMAKER**, ST. MATTHEWS
PRESIDENT, ST. MATTHEWS SAVINGS BANK

EXECUTIVE COUNCIL AT LARGE

3 YEARS—**EMSLIE NICHOLSON**, UNION
PRESIDENT, NICHOLSON BANK & TRUST CO
2 YEARS—**JNO. M. KINARD**, NEWBERRY
PRESIDENT, COMMERCIAL BANK
1 YEAR—**B. F. MAULDIN**, ANDERSON
PRESIDENT, BANK OF ANDERSON

Anderson, S. C.,

January 13, 1914.

Mr. Julien H. Hill,
Richmond, Va.

Dear Julien:-

I beg to acknowledge receipt of
your letter of January 6th, and to say in reply
that I have been doing some work with regards
to having a Federal Reserve Bank located in
Richmond.

I had the pleasure of attending a
meeting in Greenville yesterday afternoon with
the committee from your City, and Greenville was
very unanimous in endorsing Richmond. I am
getting up an endorsement to-day from the Banks
in this City, and will send same to Washington so
that it will be there before the meeting on the
15th.

With very kind personal regards, I am,

Yours very truly,



*B. B. Gossett,
Pres. & Treas.
Jas. W. Tribble,
Secy.*

Reserve Bank

*Taxaway Mills
Anderson, S.C.*

January 9th, 1914.

Mr. Julien H. Hill,

c/o National State & City Bank,
Richmond, Va.

Dear Sir:-

I have your favor of January 3rd, and beg to assure you that most of the bankers and manufacturers in this section are heartily in favor of having one of the eight Federal Reserve Banks located in Richmond, and I am therefore today writing our Delegation in Congress asking ~~them~~ that they use their best efforts in that direction. Might say, I am inclosing herewith for your information, copy of letter I have addressed to Mr. Lever, who is a close personal friend of mine, and is perhaps the most influential man in the delegation, and I will let you hear from me further as soon as I have his reply.

Yours very truly,

W. G. Smith

BEG-P.

TOXAWAY MILLS
ANDERSON, S. C.

Copy

January 10th, 1914.

Hon. B. R. Tillman,

United States Senate

Washington, D. C.

Dear Senator Tillman:-

Of course we are all greatly interested and somewhat concerned in regard to the location of the Federal Reserve Banks provided for in the Glass-Owen Bill; particularly the one that will serve the business and agricultural interests of our own state. Indeed, I believe I am not stating the case too strongly when I say the question is a vital one to the people of South Carolina.

Just at this time, it seems that Atlanta is being seriously considered as the proper location for one of these banks, and no doubt, if Atlanta should be designated, our state will be included in that territory. Unquestionably this would be very unfortunate, and would work a great hardship on every business enterprise in South Carolina, as it would force us to completely revolutionize our methods of doing business, aside from causing an absolute change in its direction, which has heretofore been to the East of us, and we desire to keep it so. But this objection is insignificant as contrasted with the real grounds for objection. Perhaps no one knows better than yourself -- Certainly no one knows any better than the average banker or manufacturer of this state, how notorious Atlanta has always been in refusing to give any aid whatever -- either financial or moral -- to the promotion and

Page #2.

up-building of anything outside of Georgia. Indeed I might go further and say anything outside of their own city of Atlanta. The fact is, I have yet to meet a South Carolina Banker or business man who has ever received one dollar of accommodation from an Atlanta bank, and regret to say -- but I do so unreservedly -- that I think it would be nothing short of a calamity to our business and Agricultural interests, to be put in the territory of a Federal Reserve Bank located in Atlanta, or any other Southern City, where we now have practically no banking connections, as we would therefore be almost wholly dependent upon the regional bank for our requirements. On the other hand, we are all agreed that it will be greatly to our interest to have one of these banks located in either Virginia or the Carolinas. Therefore, having in mind that most of us now have Richmond connections, and considering its very fortunate location geographically, it seems to me that Richmond is the proper and logical location for such a bank. I might also take this occasion to point out to you how very much the banks of the City of Richmond have contributed to the up-building and development of our State. The fact is, I feel that I may say without fear of contradiction, that the Banks of Richmond are now -- and have always been -- more liberal with the business interests of our State than perhaps all the banks of any other half dozen Southern cities combined, outside of our own state. Moreover, I feel sure that if one of the Regional banks was located in Richmond, that

Page #3.

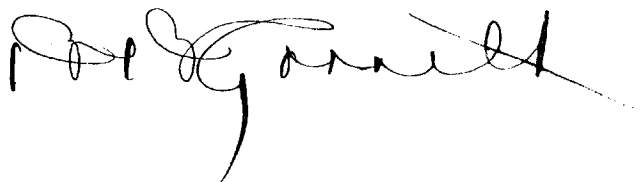
their wellknown liberality with us in the past would be greatly increased in the future.

Purely as a matter of sentiment and state pride, it would of course be gratifying to see one of these banks located in Columbia or Charleston, or some other South Carolina city. However, viewing the matter strictly from a business standpoint, I am forced to the conclusion that Richmond is the logical location for such a bank, and that our interests will be best served if so located, and we are included in that territory.

This letter has been written very hurriedly, and is perhaps more or less dis-connected, but I ask your most earnest consideration to its contents, feeling sure that the matter in question is of vital concern to the business and agricultural interests of our state.

Trusting your health still continues to improve, and with all good wishes for a happy and Prosperous New Year, I remain,

Faithfully yours,

A handwritten signature in dark ink, appearing to read "R. B. Garnett". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

BEG-P.

SIXTY-THIRD CONGRESS.

ASBURY F. LEVER, S. C., CHAIRMAN.
GORDON LEE, GA.
EZEKIEL S. CANDLER, JR., MISS.
J. THOMAS HEFLIN, ALA.
JAMES T. MC DERMOTT, ILL.
JOHN A. MAGUIRE, NEBR.
THOMAS L. RUBEY, MO.
JAMES YOUNG, TEX.
H. M. JACOWAY, ARK.
RALPH W. MOSS, IND.
JOHN V. LESHER, PA.
MICHAEL K. REILLY, WIS.
BENJAMIN I. TAYLOR, N. Y.
HUDLEY DOOLITTLE, KANS.

GILBERT N. HAUGEN, IOWA.
JAMES C. McLAUGHLIN, MICH.
WILLIS C. HAWLEY, OREG.
JOSEPH HOWELL, UTAH.
CHARLES H. SLOAN, NEBR.
HENRY T. HELGESEN, N. DAK.
CHARLES E. PATTON, PA.
J. KUHIO KALANIANAOLE, HAWAII.

D. S. MURPH, CLERK.

Committee on Agriculture,

House of Representatives U. S.,

Washington, D. C.

Jan. 13. 1914.

Hon. Wm. G. McAdoo,
Treasury Department,
Washington, D. C.

ANSWERED
JAN 20 1914
pm

My dear Mr. McAdoo:

I enclose you a letter from Mr. B. B. Gossett, Anderson, S. C., relative to the location of the Federal Reserve Bank for our section of the State. This letter will thoroughly explain itself and I am submitting it to you for your consideration.

Very truly,

Dic.L/A.

W. G. McAdoo

Sent no 5 to Mr. Gossett + enclose copy of no 5 to Langston from with letter

*B. B. Gossett,
Pres. & Treas.
Jas. W. Trinkle,
Secy.*

Taxaway Mills

Anderson, S. C.

January 9th 1914.

Hon. A. F. Lever, Chairman,
Committee on Agriculture,
House of Representatives,
Washington, D. C.

Dear Congressman:

Of course we are all greatly interested and somewhat concerned in regard to the location of of the Federal Reserve Banks provided for in the Glass-Owen Bill; particularly the one that will serve the business and agricultural interests of our own state. Indeed, I believe I am not stating the case too strongly when I say the question is a vital one to the people of South Carolina.

Just at this time, it seems that Atlanta is being seriously considered at the proper location for one of these banks, and no doubt, if Atlanta should be designated, our state will be included in that territory. Unquestionably this would be very unfortunate, and would work a great hardship on every business enterprise in South Carolina, as it would force us to completely revolutionize our methods of doing business, aside from causing an absolute change in its direction, which has heretofore been to the East of us. But this objection is insignificant as contrasted with the real grounds for objection. Perhaps no one knows better than yourself.--Certainly no one knows any better than the average banker or manufacturer of this state, how notorious Atlanta has ^{always} been in refusing to give any aid whatever -- either financial or moral -- to the promotion and up-building of anything outside of Georgia. Indeed I might go further and say outside of their own city of

*B. B. Gossell,
Pres. & Treas.
Jas. W. Trumble,
Secy.*

Taxaway Mills *Anderson, S.C.*

Atlanta. The fact is, I have yet to meet a South Carolina Banker or business man who has ever received one dollar of accommodation from an Atlanta bank, and regret to say--but I do so unreservedly--that I think it would be nothing short of a calamity to our business and agricultural interests, to be put in the territory of a Federal Reserve Bank located in Atlanta, or any other Southern City, where we have practically no banking connections, and would be almost wholly dependent upon such a bank for our requirements. On the other hand, we are all agreed that it will be greatly to our interest to have one of these banks located in either Virginia or the Carolinas. Therefore, having in mind that most of us now have Richmond Connections, and considering its ^{fortunate} very location geographically, it seems to me that Richmond is the proper and logical location for such a bank. I might also take this occasion to point out to you how very much the banks of the City of Richmond have contributed to the up-building and development of our State. The fact is, I feel that I may say without fear of contradiction, that the Banks of Richmond are now--and have always been--more liberal with the business interests of the State than perhaps all the banks of any other half dozen Southern cities combined, outside of our own state. Moreover, I feel sure that if one of the Regional banks was located in Richmond, that their wellknown liberality with us in the past would be greatly increased in the future.

This letter has been written very hurriedly, and is perhaps more or less dis-connected, but I ask your most earnest

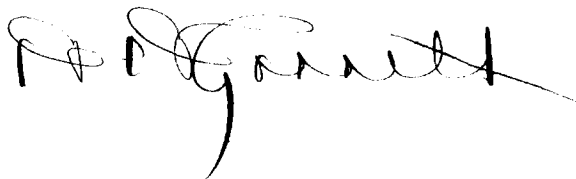
*B. B. Gossell,
Pres. & Treas.
Jas. W. Tribble,
Secy.*

*Taxaway Mills
Anderson, S.C.*

consideration to its contents, feeling sure that the matter in question is of vital concern to the business and agricultural interests of our state.

With best regards,

Yours very truly,



P. S. Purely as a matter of sentiment and State Pride, it would of course be gratifying to see one of these banks located in Columbia or Charleston, or some other South Carolina city. However, viewing the matter strictly from a business standpoint, I am forced to the conclusion that Richmond is the logical location for such a bank, and that our interests will be best served, if so located, and we are included in that territory.

BBG-P.

Q1C

R. Lehmann
January 20th, 1914.

Sir:-

In the absence of Secretary Mc Adoo, I beg to acknowledge, on behalf of the Organization Committee, receipt of your letter of the 13th enclosing, as stated, letter from B. B. Gossett of Anderson, South Carolina, relative to the location of the Federal Reserve Bank for your section of the State. This letter will be submitted to the Committee for its consideration in determining this question.

Respectfully,

Secretary, Reserve Bank Organization Committee.

Honorable A. P. Lever,
House of Representatives.

ELLISON A. SMYTH,
PRESIDENT

WALTER E. GREER,
VICE PRES. & CASHIER

HENRY R. CAMPBELL,
ASST. CASHIER

67-202

THE BANK OF BELTON

CAPITAL \$ 50,000⁰⁰ SURPLUS \$ 50,000⁰⁰
UNDIVIDED PROFITS \$ 15,000⁰⁰

BELTON, S.C.

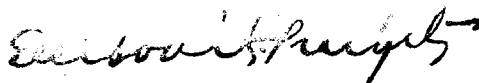
January 5, 1914.

Hon. John Skelton Williams,
Assistant Secretary of the Treasury,
Washington, D. C.

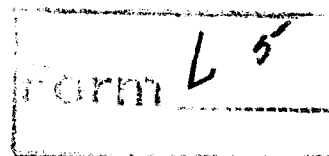
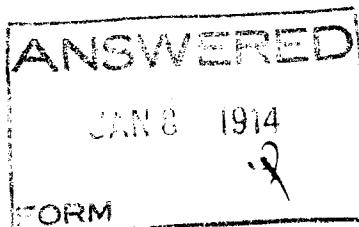
Dear Sir:-

Speaking for the Bank of Belton, of which I am President,
and also for the Chicora Bank of Pelzer, of which I am President, would
say as between Richmond and Columbia as a proper point to locate a Federal
Reserve bank, our preference would be for Richmond.

Yours truly,



President.



ELLISON A. SMYTH,
PRESIDENT

WALTER E. GREER,
VICE PRES. & CASHIER

HENRY R. CAMPBELL,
ASST. CASHIER

67-202

THE BANK OF BELTON

CAPITAL \$ 50,000.00 SURPLUS \$ 50,000.00
UNDIVIDED PROFITS \$ 15,000.00

BELTON, S.C.

January 6th, 1914.

Mr. Julien H. Hill, Cashier,
National State & City Bank,
Richmond, Virginia.

Dear Sir:

Replying to your letter of the 3rd instant, beg to say that we have already committed ourselves to Richmond as the proper place for a Federal Reserve Bank and have written Mr. Jno. Skelton Williams expressing that opinion.

Yours very truly,

Walter E. Greer
Cashier.

RECEIVED
JAN 7 1914
A.M.

ELLISON A. SMYTH,
PRESIDENT

WALTER E. GREER,
VICE PRES. & CASHIER

HENRY R. CAMPBELL,
ASST. CASHIER

67 - 202

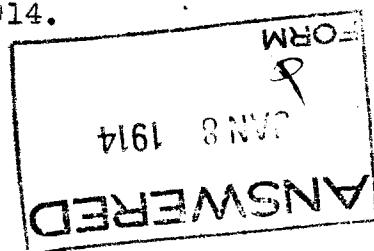
THE BANK OF BELTON

CAPITAL \$ 50,000⁰⁰ SURPLUS \$ 50,000⁰⁰
UNDIVIDED PROFITS \$ 15,000⁰⁰

BELTON, S.C.

Jan. 6, 1914.

Hon. John Skelton Williams,
Asst. Secretary & Treasurer,
Washington, D. C.



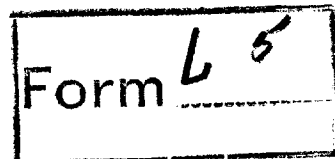
Dear Sir:

The Bank of Belton would express a preference
that Richmond should be selected as the seat of a Regional
Reserve Bank.

Yours truly,

s/h

President.



ELLISON A. SMYTH,
PRESIDENT

WALTER E. GREER,
VICE PRES. & CASHIER

HENRY R. CAMPBELL,
ASST. CASHIER

67 - 202

THE BANK OF BELTON

CAPITAL \$ 50,000⁰⁰ SURPLUS \$ 50,000⁰⁰
UNDIVIDED PROFITS \$ 15,000⁰⁰

BELTON, S.C.

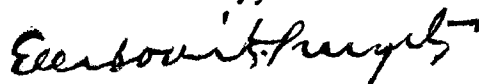
February 2, 1914.

Mr. O..J. Sands,
Chairman Executive Committee,
Richmond, Va.

Dear Sir:-

Replying to your circular letter of the 30th ulto. would say we consider Richmond the logical location for the Federal Reserve Bank in this territory because all our paper and exchanges go Northward and we would lose valuable time if those collections had to be sent back to the South and then on to New York. Our personal preference is for Richmond because of the many dealings we have had with Richmond banks who have always shown a lively interest in our section of South Carolina, have been free lenders of their money, and have aided materially on several occasions many of our corporations. The ties between Richmond and the Piedmont Section of South Carolina are strong, and both our personal and official preference is to have Richmond selected as the Reserve city.

Yours truly,



President.

J. E. McCall, President.

H. H. Crossland, Sec'y & Treas.

The McCall Weatherly Company
(Incorporated)

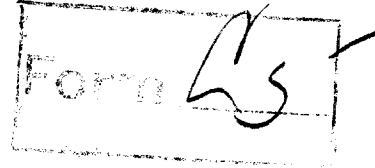
Cotton Buyers.

Dealers in General Merchandise.

High Grade Fertilizers.

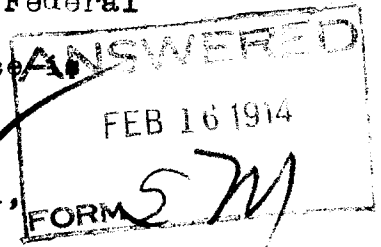
Bennettsville, S. C. Feb. 13, 1914.

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



Dear Sir,-

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice is Columbia, S. C., and our second choice is Richmond.



Respectfully submitted,

THE MCCALL-WEATHERLY COMPANY

J. E. McCall
PRESIDENT.

D. A. TILLMAN.

TELEPHONE No. 92.

W. L. TILLMAN.

TILLMAN BROS.

DEALERS IN

CLOTHING, DRY GOODS, NOTIONS, SHOES, HATS, Etc



BENNETTSVILLE, S. C., 2/14/14.

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

Dear Sirs:-

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice Columbia, S.C., and our second choice is Richmond, Va.

Respectfully yours,

5

Tillman Bros

Form *LS*

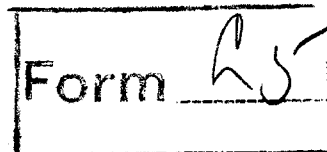
ANSWERED

FEB 16 1914

FORM *S M*

Strauss & Co.,

**Dealers in
General Merchandise.**



Bennettsville, S. C. February 12, 1914 191

Hon Wm G. Mc Adoo,

Secretary of the Treasury,

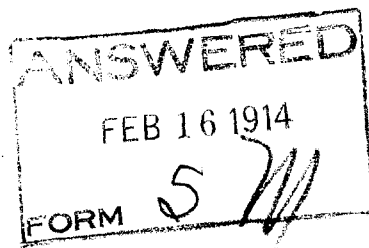
Washington, D. C.

Dear Sir :-

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice is Columbia, S. C. and our second is Richmond, Va.

Respectfully submitted,

Strauss & Co



J. M. JACKSON, PRES. & TREASURER

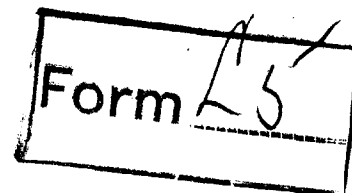
F. D. ROGERS, VICE-PRESIDENT

THE JACKSON MERCANTILE CO.

DEALERS IN
GENERAL MERCHANDISE

BENNETTSVILLE, S. C., Feb'y, 13, 1914.

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



Dear Sir:

In the matter of selecting a location for Federal Reserve Bank to serve this district, our first choice is Columbia, S. C., and our second choice is Richmond, Va.

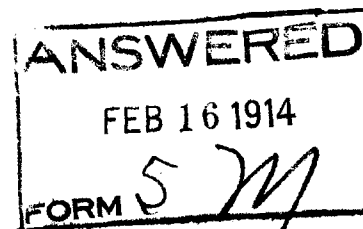
Respectfully submitted,

The Jackson Mercantile Co.

Per

A large, stylized handwritten signature of J. M. Jackson.

Pres. & Treas.



J.S. CORBETT, PRESIDENT.

A.M. LEE, VICE PRESIDENT.

W.J. DUBOSE, 2ND VICE PRES.

D.A. QUATTLEBAUM, CASHIER.

NO 10263



THE FIRST NATIONAL BANK
OF BISHOPVILLE.
CAPITAL \$ 50,000.00

BISHOPVILLE, S.C.

January 7th 1914

Mr. Oliver J. Sands, Pres.

AMERICAN NATIONAL BANK,

Richmond, Va.

Dear Sir;-

I would much prefer Columbia, S. C. for the location of the Federal Reserve Bank in this district, and as Columbia is making an effort to secure this bank, what effort I make to aid in the location of this bank will be in behalf of Columbia,.

Should it be impossible to secure the location for Columbia, I would rather have it located at Richmond than any other city.

Yours very truly,

Cashier.

HERMAN BROWN.

ISADORE BROWN.



SIMON BROWN'S SONS

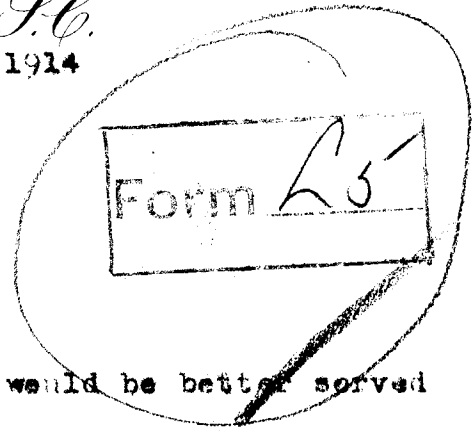
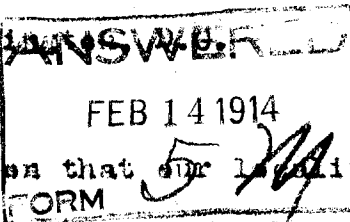
GENERAL MERCHANTS COTTON BUYERS AND PLANTERS.

Blackville, S.C.
February 12th, 1914

Hon. W.C. McAdoo,

Secretary of the Treasury,

Washington



Dear Sir:-

We are of the opinion that *our locality* would be better served by having one of the Federal Reserve Banks located in Richmond than in any other of the cities that have been suggested. We feel that Richmond's qualifications fully justify such course, and we trust that the Organization Committee will in their wisdom select Richmond as a location for one of the Federal Reserve Banks.

Yours very truly,

hb/1

SIMON BROWN'S SONS,

Per L



The Shamrock

BLACKVILLE, SOUTH CAROLINA

LAWRENCE GROVES,
OWNER AND PROPRIETOR.

ANSWERED

FEB 14 1914

February 11, 1914 -

FORM

5 M

SUBJECT: Richmond

Hon. Wm. G. McAdoo,

Secretary of the Treasury,

Washington, D. C.

Form 25

Dear Sir:

This locality has large trade relations with Richmond, and it is our opinion that our locality would be better served by having one of the Federal Reserve Banks located in Richmond than in any other of the Cities that have been suggested. We feel that Richmond's qualifications fully justify such course,, and we trust that the Organization Committee will in their wisdom select Richmond as a location for one of the Federal Reserve Banks.

Yours very truly,

Lawrence Groves
SHAMROCK HOTEL.

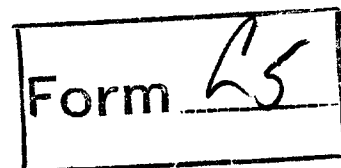
J. L. BUIST,
STAPLE AND FANCY GROCERIES,
==CIGARS AND TOBACCO==

BLACKVILLE, S. C., Feb'y 12, 1914 191

Hon Wm G. Mcadoo,

Secy. of the Treasury

washington, D. C.

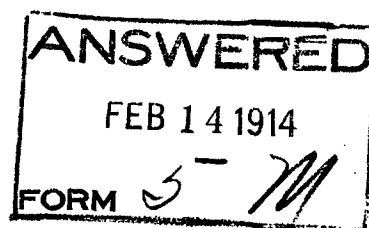


Dear Sir:

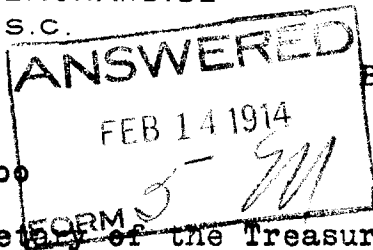
This locality has large trade relations with Richmond, and it is pur opinion that our locality would be better served by having one of the Federal Reserve Banks located in Richmond than in any other of the Cities that have been suggested. we feel that Richmond's qualifications fully justify such course, and we trust that the Organization Committee will in their wisdom select Richmond as a location for one of the Federal Reserve Banks

Yours very truly,

A handwritten signature in cursive script that reads "J. L. Buist".



JOHN M. FARRELL
COTTON, GENERAL MERCHANDISE
BLACKVILLE, S. C.

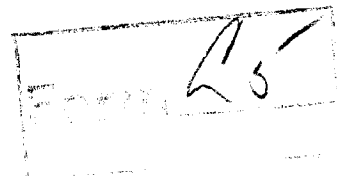


Blackville, S. C. Feby 12th, 1914

Hon Wm G. McAdoo

Secretary of the Treasury,

Washington, D. C.



Dear Sir:

In the matter of selecting a location for a
Federal Reserve Bank to serve this district, our first choice is
Columbia and our second choice is RICHMOND.

Yours very truly,

JM Farrell

H.M.DIBBLE, PRESIDENT.
W.W.MUCKENFUSS, CASHIER.

JAMES POWELL, 1ST VICE PRES.
P.M.BUCKINGHAM, 2ND VICE PRES.



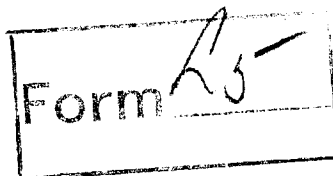
Bank of Western Carolina

MANAGERS:

B 'WELL BRANCH, P.M.BUCKINGHAM.
E .KVILLE BRANCH, T.L.WRAGG.
SALLEY BRANCH, E.G.HALTWANGER.
ELLENTON BRANCH, EVAN E.SETTLE.
WAGENER BRANCH, E.BUTLER GUNTER, JR.
NORTH AUGUSTA BRANCH, JNO. F. BUNCH.
JOHNSTON, BRANCH, H.G.EIDSON.
LEXINGTON BRANCH, R.D.SMITH.

Blackville, S. C., Feb. 12, 1914.

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

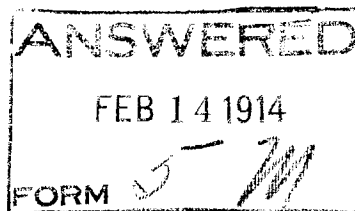


Dear Sir:

In the matter of selecting a location for Federal Reserve Bank to serve this District, our first choice is Columbia, and our second choice is Richmond.

Respectfully,

J.O. Baland
Cashier



C.J. SHANNON JR., PRESIDENT.

JOHN T. MACKEY, CASHIER.

No. 9083.

THE FIRST NATIONAL BANK OF CAMDEN

CAMDEN, S. C. Feb. 11, 1914.

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

Dear Sir:-

I beg to call to your attention the excellent geographical position of Richmond as a point for a Regional bank, and heartily endorse their petition to have one located there. Richmond does an increasingly large business with the Southeastern States. It is on a direct line between the Southeastern States and the larger cities North of it. Items sent to that point would be more promptly available to all the territory that would naturally be attached to this Regional bank than any city I know of, and I trust that you will give this favorable consideration. In writing this I in no way want to oppose the selection of Columbia, S. C., if that is possible, but should it be deemed by you inexpedient to name Columbia, I feel sure, as stated, that Richmond is the most desirable city for this section.

Yours truly,

CJSJr/S.

C. J. Shannon Jr.
President.

ANSWERED

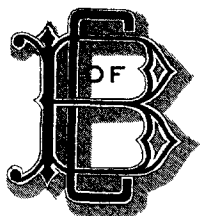
574

GEO. D. BARNARD & CO. ST. LOUIS.

F. I. CULLER, Pres.

C. D. BULL, Vice Pres.

J. P. DANTZLER, Cashier



Bank of Cameron
Cameron, S. C.

Jan. 27, 1914.

Richmond Clearing House Association,
Richmond, Va.

Gentlemen:-

In reply to your telegram we beg to state
that we have endorsed Columbia, as our first choice for
Regional Bank and Richmond as second choice,

Yours very truly.

F. I. Culler

Pres.

J. N. MORGAN, President
C. B. SMITH, Vice-President

F. B. MORGAN, Cashier
R. FALLS, Assistant Cashier

Bank of Central

Capital Stock, \$20,000

Central, S. C.

191

My dear Sir,
your letter of 30th inst.
received & contents duly noted
we have already elected the
First National Bank of Richmond
as our main office in Richmond
the second place as it is
natural that we should want
to give Columbia the first
place so we give you
the second place thanking
you for your interest in
our institution,
Yours truly
James J. Central

E. H. Pringle, President.

E. H. Pringle, Jr. Vice President.

M. W. Wilson, Cashier.



STATE BANK CHARTER.
1834.

67-1
2044.

NAT'L. BANK CHARTER.
1872.

Bank of Charleston
National Banking Association.

Charleston, S. C. January 26, 1914.

Mr. W. T. Dabney, Chairman,
Richmond, Va.

Dear Sir:

I would be in favor of Richmond for the Regional Bank provided the territory embraced is as described by your Committee.

I think it important that the territory should have diversified crops and industries, so that all the Banks will not be subject to the same conditions, and also that we have quick mail facilities to the City named. In this particular Richmond will suit us very well.

Yours very truly,

E. H. Pringle
President.

E. H. Pringle, President.

E. H. Pringle, Jr. Vice President.

M. W. Wilson, Cashier.



STATE BANK CHARTER.
1834.

67-1
2044.

NAT'L. BANK CHARTER.
1872.

Bank of Charleston
National Banking Association.

Charleston, S. C. January 31, 1914.

Mr. Oliver J. Sands, Chairman Executive Committee,

Richmond, Va.

Dear Sir:

I would be in favor of Richmond for the Regional Bank provided the territory embraced is as described by your Committee.

I think it important that the territory should have diversified crops and industries so that all the Banks will not be subject to the same conditions, and also that we have quick mail facilities to the City named. In this particular Richmond will suit us very well.

Yours very truly,

E. H. Pringle
President.

WILTON G. HARVEY,
PRESIDENT.

N. A. HUNT,
VICE PRES.

J. SHAPTEK CALDWELL,
CASHIER.



ENTERPRISE BANK

Charleston, S.C.

Jan. 27th, 1914.

Mr. T. B. McAdams, Cashier,
Richmond, Va.

Dear Sir;-

Permit me to thank you for your letter of January 23rd.

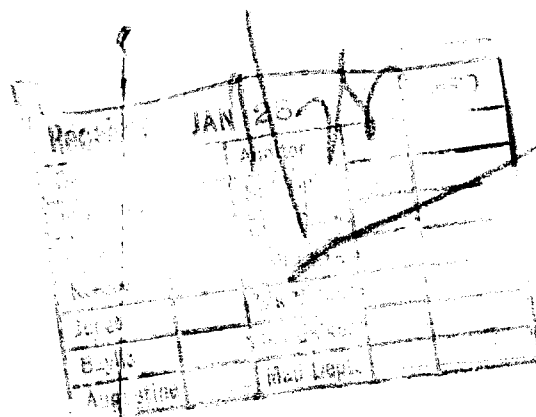
I am enclosing herewith a copy of our statement published on January 13th.

In reply to yours about Richmond, I beg to say I am in favor of Richmond, understanding as I do that Columbia is out of the way, the support of which was somewhat sentimental. I have been able to put in some good strokes for Richmond, and trust *you* will get it, and we will have some business relations with your good bank.

Yours very truly,

President.

WGH.M





THE GERMANIA SAVINGS BANK

INCORPORATED 1874

HENRY SCHACHTE, PRESIDENT
JULIUS H. JAHNZ, VICE PRESIDENT — WALTER WILLIMAN, CASHIER
H. J. BOLLMANN, ASST. CASHIER

CHARLESTON, S.C.

January 5th, 1914.

Good
Mr. Oliver J. Sands, President,
The American National Bank,
Richmond, Va.

My Dear Sir:

I have your circular letter of January 2nd,
and desire to state that Richmond is the point that I am in favor
of for the location of one of the Federal Reserve Banks.

I feel sure that the Committee appointed at
Columbia will advocate Richmond when they find that very probably
Columbia would not be an acceptable point. With kind regards,
I remain

Yours very truly,

Henry Schachte
President

HS/McD.



THE GERMANIA SAVINGS BANK

INCORPORATED 1874

HENRY SCHACHTE, PRESIDENT
JULIUS H. JAHNZ, VICE PRESIDENT — WALTER WILLIMAN, CASHIER
H. J. BOLLMANN, ASST. CASHIER

CHARLESTON, S.C.

January 6th, 1914.

Mr. Julien M. Hill, Cashier,
National State & City Bank,
Richmond, Va.

JAN 8 - 1914

Dear Sir:

I have your favor of the 3rd instant, and
note contents. I am heartily in favor of Richmond for the
Federal Reserve Bank of our district, and will do all I can
in that direction.

Yours very truly,

Henry Schachte

President

HS/McD.



THE GERMANIA SAVINGS BANK

INCORPORATED 1874

HENRY SCHACHTE, PRESIDENT
JULIUS H. JAHNZ, VICE PRESIDENT — WALTER WILLIMAN, CASHIER
H. J. BOLLMANN, ASST. CASHIER

CHARLESTON, S.C.

January 26th, 1914:

Mr. J. W. Norwood,

Greenville, S. C.

My Dear Mr. Norwood:

I think you and I are in accord as to the proper location of the Regional Reserve Bank. I think its location is one of small importance as far as we are concerned compared to the necessity of its being in a region where the deposits are large and the borrowings are few, and we should all work to that end.

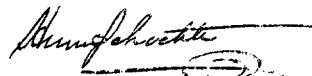
I have so informed some of the gentlemen who have written to me from Savannah, and after mature consideration I am a strong advocate of Richmond as the point.

I am afraid the Southern bankers in this section advocating one of our own cities may get the regional bank located at some point, where in cotton harvesting season the deposits being low and our demands being great, the very object for which we desire the regional bank would be defeated.

I would strongly urge a combination of all of us on Richmond, a location easily accessible to ourselves exactly in the region where the deposits and borrowings are as above indicated, and a point within easy access of New York, which for obvious reasons is desirable. With kind regards, I remain

Yours very truly,

HS/McD.


President

Charleston, S.C. January 26, '14

Mr. J. W. Norwood,

Greenville, S.C.

Dear Sir:-

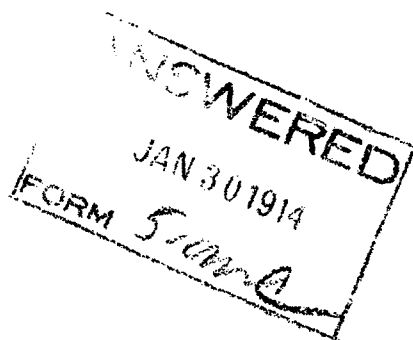
If every effort is made to secure the selection of Columbia, S.C. for the location of a Federal Reserve Bank and without success, then we favor Richmond, Va. as our next choice for the Reserve Bank of our district.

We are,

Yours truly,

(Signed) Geo. W. Williams,
President.

Carolina Savings Bank



Charleston, S.C. January 26, 1914.

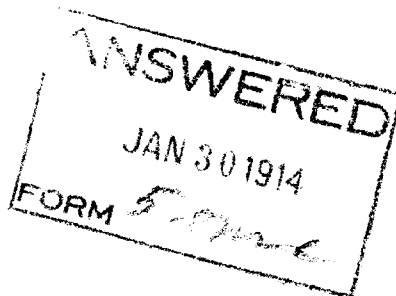
Mr. W. T. Dabney, Chairman,
Richmond, Va.

Dear Sir:

I would be in favor of Richmond for the
Regional Bank provided the territory embraced is
as described by your Committee.

I think it important that the territory
should have diversified crops and industries, so
that all the Banks will not be subject to the same
conditions, and also that we have quick mail
facilities to the City named. In this particular
Richmond will suit us very well.

Yours very truly,
(Signed) E. H. Pringle,
President.



CAROLINA SAVINGS BANK
CHARLESTON, S.C.

ESTABLISHED 1874
RESOURCES \$2,500,000

GEORGE W. WILLIAMS, PRESIDENT
WARING P. CARRINGTON, VICE PRESIDENT
HENRY P. WILLIAMS, V-PRES AND CASHIER
R.W. CLAUS, ASST CASHIER
ELLISON A. WILLIAMS, ASST CASHIER

January 26, 1914.

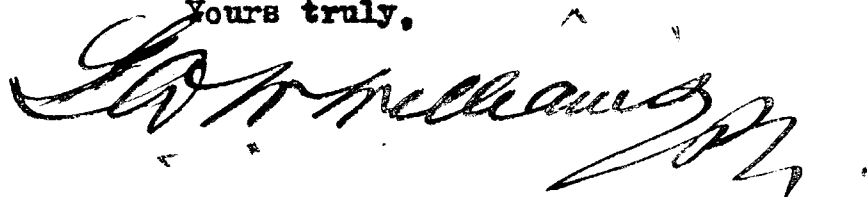
Mr. J. W. Norwood,
Greenville, S. C.

Dear Sir:-

If every effort is made to secure the selection of Columbia, S. C. for the location of a Federal Reserve Bank and without success, then we favor Richmond, Va. as our next choice for the Reserve Bank of our district.

We are,

Yours truly,

A large, stylized handwritten signature in dark ink, likely belonging to George W. Williams, the President of the Carolina Savings Bank. The signature is written in a cursive script and is positioned below the typed name 'Yours truly,'.

30M

Form 45-I.

E. D. HARRIS, First Vice-Pres.

A. S. HURT, Secretary

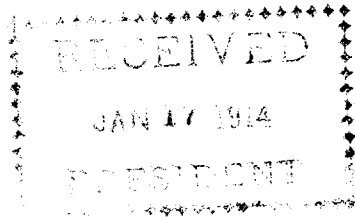
J. G. WALKER, President

W. L. T. ROGERSON, Second Vice-Pres.

B. H. WALKER, Assistant Secretary

BRANCH OFFICE OF
The Life Insurance Company of Virginia

HOME OFFICE: RICHMOND, VA.

Office of Supt. at **Charleston, S.C., January 16th, 1914.**


Mr. J.G. Walker,
 President, Richmond, Va.

Dear Sir:-

I am enclosing a copy of the Charleston News & Courier of to-day showing the attitude of one of the most prominent business men, ^{in char} R.G. Rhett, he is interested in the National Banking Association and is President of the People's National Bank of this City and is in favor of the Reserve National Bank being established in Richmond, in fact from the information I have gotten to-day the entire South Carolina Delegates ⁱⁿ in Washington are advocating the cause of Richmond. This is in response to your recent favor and I earnestly hope that Richmond will be selected for this Bank.

With kind regards and best wishes, I am,

Yours sincerely,


 Superintendent.

JPW.

(ENC.)

R. T. CASTON,
PRESIDENT

G. W. DUVALL,
CASHIER

C. K. WADDILL,
ASST. CASHIER

The Bank of Cheram


Cheram, S. C. Jan. 6th 1914.

Mr. Julien H. Hill, Cashier,
National State & City Bank,
Richmond, Va.

Dear Sir:-

I beg to acknowledge receipt of your favor of 3rd inst. as to the Federal Reserve Bank, and replying beg to say that at a meeting in Columbia the bankers voted in favor of Columbia as first choice, and I think the sentiment there stood Richmond second choice and really with a large number as first choice. We are extremely desirous in having this district run north and south rather than east and west as our trade lines now all lie practically in this direction. Should Columbia not stand a good show there is no place that we would rather see this bank located than in Richmond. I think that the delegation appointed by the Chairman of the South Carolina Banker's Association will be glad to cooperate with you when they find that Columbia's chances are slim, and would suggest that you take up with them. Mr. R. G. Rhett of Charleston, S. C. is I think Chairman of this committee.

Yours very truly,


Cashier.



WM. GODFREY, PRESIDENT

EDWARD MCIVER, VICE PRES.

S. G. GODFREY, CASHIER

THE FIRST NATIONAL BANK OF CHERAW
CHERAW, S. C.

Jany 6 1914.

Mr. Julien H. Hill, Cashier,

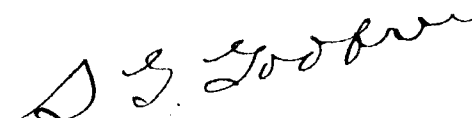
Richmond Va.

Dear Sir:-

We have your letter of the 3rd, relative
Federal Reserve Bank.

At a meeting of the South Carolina bankers
in Columbia on the 1st of this month, Columbia was
voted on as the point that this State would prefer the
Regional bank., and a committee was appointed to work to
that end, of which Mr. R. G. Rhett of Charleston S. C., is
Chairman. I understand that if we should fail to secure
the bank for Columbia, that Richmond is the second choice,
and if you take the matter up with Mr. Rhett, he XXX
will probably co-operate with you, in securing for
Richmond, should we fail.

Yours very truly,


Cashier.

J. B. STREATER, PRESIDENT.
G. K. LANEY, V. P. AND ATTY.

CHAS. P. MANGUM, CASHIER.
J. K. DAVIS, ASST. CASHIER

The Peoples Bank

OF CHESTERFIELD,
CAPITAL \$25,000.00

Chesterfield, S. C.

Jan. 17-14

Miss H. L. Luns,
Rich, Va

Dear Sirs: We have conferred
with your agent, in regard to the Reserve Bank
Richmond. Have written our Congress-
man etc. Yours Very Truly
Chas. P. Mangum

CHICK SPRINGS WATER. THE PEER OF THEM ALL

J. THOS. ARNOLD
PRES. & TREAS.

C. BREWSTER CHAPMAN
VICE PRES.

WM. GOLDSMITH
SECRETARY

Chick Springs Company

Chick Springs, S. C.

DIRECTORS

J. THOS. ARNOLD W. S. GRIFFIN
C. BREWSTER CHAPMAN
J. A. MCCULLOUGH E. W. CARPENTER
H. J. HAYNSWORTH C. S. WEBB
A. B. CARPENTER

January 7th, 1913.

Sen. E. D. Smith,
Washington, D. C.

Dear Sir:-

Regarding the location of the Regional Banks, I would like a word with you. In as much as Richmond is one of the largest centers of finance of the South, perhaps the largest, I think it is naturally the most logical location for a Federal Reserve Bank. In considering its claim against that of Atlanta, we must remember that Richmond is a city of money surplus: Atlanta is not; in fact Atlanta uses all her money at home, and furthermore needs more from other sources. Richmond has been lending many millions of dollars in our section for many years, and is thus in a position to be thoroughly familiar with our securities, and is undoubtedly so. On the other hand, Atlanta, never having loaned us any money, knows practically nothing of our securities. It would be, in my opinion, unfortunate indeed for South Carolina should a Reserve Bank for this district be located in any other city than Richmond.

Columbia has advanced a claim, and for this reason some of our bankers may hesitate to endorse Richmond. However, it would be very unreasonable to suppose that the committee would select Columbia for one of the few Regional Banks to be placed throughout the United States. I do not consider that Columbia has a greater claim than Greenville. I consider that as it is intended to benefit the entire section, and no particular locality, Richmond is the preferable location.

CHICK SPRINGS WATER. THE PEER OF THEM ALL

J. THOS. ARNOLD
PRES. & TREAS.

C. BREWSTER CHAPMAN
VICE PRES.

WM. GOLDSMITH
SECRETARY

Chick Springs Company

Chick Springs, S. C.

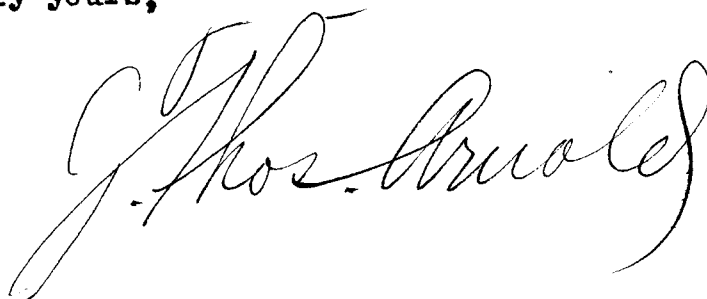
DIRECTORS

J. THOS. ARNOLD W. S. GRIFFIN
C. BREWSTER CHAPMAN
J. A. MCCULLOUGH E. W. CARPENTER
H. J. HAYNSWORTH C. S. WEBB
A. B. CARPENTER

EDS - 2.

Richmond is already familiar with our securities. It would take a long time for Atlanta to become so, and in the mean time the interest of our section might suffer. Therefore I will appreciate it if you will consider my view-point, and if the matter impresses you as it does me, I would ask your earnest influence for Richmond.

Very truly yours,

A handwritten signature in cursive script, reading "J. Thos. Arnold". The signature is written in dark ink and is positioned below the typed name "Very truly yours,".

J. C. COVINGTON
PRESIDENT AND MANAGER

JOHN McINNIS
VICE-PRESIDENT

N. H. LARKINS
SECY AND TREASURER

COVINGTON COMPANY

INCORPORATED

DEALERS IN GENERAL MERCHANDISE

HARDWARE, COFFINS AND CASKETS

FINE MILLINERY A SPECIALTY

PAID IN CAPITAL \$20,000

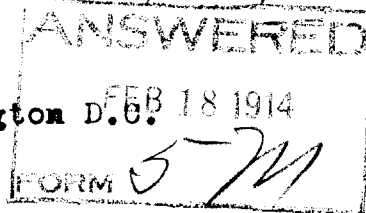
COTTON AND FERTILIZERS

CLIO, S. C., Feb 16-14

Hon Wm G. McAdoo,

Secy of Treasury, Washington D.C.

Dear Sir:



This locality has large trade relations with Richmond and it is our opinion that our locality would be better served by having one of the federal reserve banks located at Richmond than in any other of the cities that have been suggested. We feel that Richmonds quaifications fully justify such course and we trust that the organization committee will in their wisdom select Richmond as location for one of the Federal Reserve banks.

Very truly,

Covington Co.

R. L. BRYAN CO. COLUMBIA, S. C.



MRS. L. FAGAN,
PROPRIETOR.

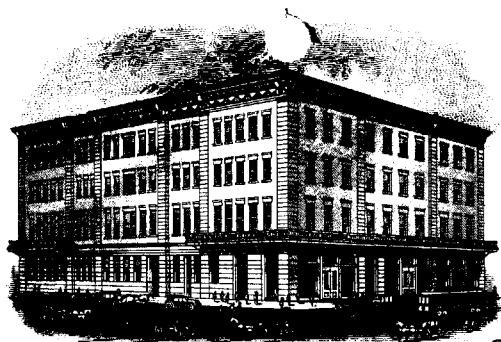
HOTEL
JEROME
COLUMBIA, S. C.

July 2 1914

Mr Oliver J. Davis, Pres.
The Reasons that attract me
to prefer Richmond as a Reserve
Bank City are: 1st Its Con-
-sistency and Close Wart Connection
with our Veterans of the County
served by S. A. L. & S. C. R.
2nd Its natural financial relation
with us and the fact that it is in
a State of large Capital in which
the Country banks are small
borrowers.

3rd The fact that it is also accessible
to the more Western States of the
National group to wit West Va.
& Tennessee by way of C. & O.
& N. & W. Connections. We hope
for either a Reserve or Branch

B. L. BRYAN CO. COLUMBIA S. C.



MRS. L. FAGAN,
PROPRIETOR.

**HOTEL
JEROME**
COLUMBIA, S. C.

191

2

Reserve Bank in Columbia
I am not by this letter to be
understood as shifting my
allegiance to Richmond in
preference to Columbia but
wish express what I think to
be Richmond's strong point. We
are increasing our Capital stock
to \$125000 - practically taking over
the Citizens Bank and will propose
at the stockholders meeting next
Friday to go into the Reserve
association - yours truly

W. F. Thompson
Post M. F. Bank
Charleston S.C.

S. T. MORGAN, PRESIDENT.
E. B. ADDISON, 1ST VICE-PRESIDENT.

S. D. CRENSHAW, VICE-PRES AND SECY.
CHAS. E. BORDEN, VICE-PRES.

S. W. TRAVERS, TREASURER.
E. THOS. ORGAIN, AUDITOR.

Virginia-Carolina Chemical Company,

MANUFACTURERS OF

Fertilizers.

ADDRESS
VIRGINIA-CAROLINA CHEMICAL CO.,
COLUMBIA SALES DIVISION
COLUMBIA, S.C.

COLUMBIA SALES DIVISION.
H. W. MALLOY, MANAGER.

HWM/p

Columbia, S.C. Jan'y 22, 1914

Hon. Wm. G. McAdoo,
Chairman of Commission,
Washington, D.C.

Dear Sir:-

6

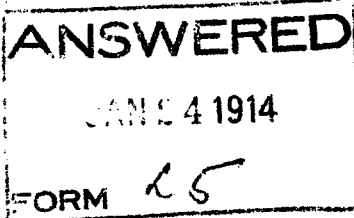
We are very much interested in the location of the regional reserve bank for this section, say the South Atlantic States. We would be very glad indeed to have this bank established at Columbia. Columbia is a growing city with large banking facilities and does a large banking business; accessible and centrally located in the South Atlantic States; its bankers are live men with broad views and their personal connection would do much to make the regional reserve bank popular in this vicinity. We are very much in favor of having this bank at Columbia.

However, if the bank is not to be located at Columbia, we are very much interested in having same established at Richmond, Va. Richmond is the logical center of the South and its banking connections with cities south of it are enormous. Richmond is very accessible to the South and many of our bankers ~~and business men~~ are earnest advocates of Richmond as the best point for the establishment of the regional reserve bank.

Richmond understands the manner of business of Southern business men and also their responsibility; they are accustomed to doing business with Southern business men and the establishment of such a bank at Richmond would be very popular in the South.

Trusting that you will lend your influence first to the establishment of this bank at Columbia, but if not at Columbia, then to Richmond, we beg to remain,

Yours very truly,



H. W. Malloy
Division Manager

W. G. M.

ROBT. B. SCARBOROUGH, WILL A. FREEMAN,
PRESIDENT & ATTORNEY. CASHIER.

Bank of Horry,
Conway, S. C.

Jan. 27, 1914.

The National State & City Bank,
Richmond, Va.

Gentlemen:-

Second only to Columbia we would very much prefer
Richmond to any other city that has been mentioned as the probable
location of a reserve bank; and we hope that if we cannot have one
in this state that you will be successful in securing the location
of one at Richmond.

Very truly yours,


Cashier.

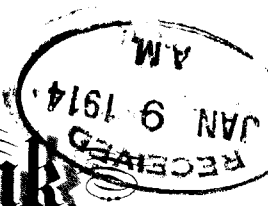


9690

The First National Bank

OF CONWAY.

B. G. COLLINS, PRESIDENT.
J. A. McDERMOTT, VICE PRESIDENT.
D. A. SPIVEY, CASHIER.
W. PERCY HARDWICKE, ASSISTANT CASHIER.



Conway, S.C.

Jan. 7, 1914.

Mr. Julien H. Hill, Cashier,
National State & City Bank,
Richmond, Va.

Dear Sir:-

We have yours of the 3rd instant relative to
RICHMOND as a location for one of the Regional Banks.

Our first choice for the location of this
bank is COLUMBIA, our second choice will be your City,
and we will do what we can along these lines.

Yours very truly,

Walter B. Jones
President

HLB/w


J. W. Brown,
President.

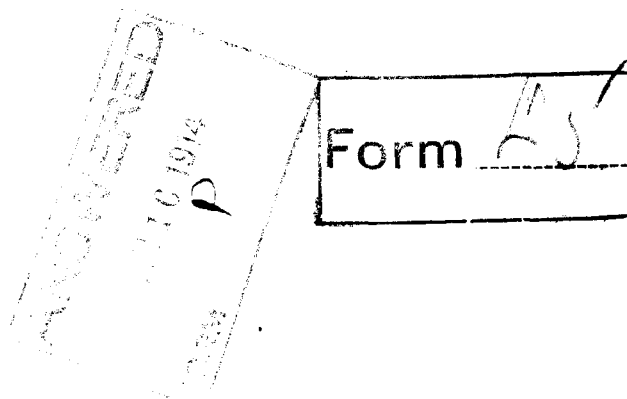
J. N. Cudd,
Vice President.

H. M. Brown,
Secy. & Treas.

Cowpens Manufacturing Co.

Cowpens, S. C. January 13th, 1914.

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



Dear Sir:-

In your selection of a location of a Federal Reserve Bank for this territory, as far as our immediate territory is concerned, we feel that Richmond, Va. is the most suitable place. We have had an account at Richmond for sometime and we find it very convenient to do business there. We trust you can see your way clear to select this point, since we believe Richmond will more satisfactorily meet the demands of this section of our country. than any other point that has been mentioned.

Yours very truly,

Cowpens Mfg. Co.
J. W. Brown
Treas.



Darlington, S.C. Feb. 6th. 1914

Subject; Richmond.

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

Dear Sir:

This locality has large trade relations with Richmond and it is our opinion that our locality would be better served by having one of the Federal Reserve Banks located in Richmond, than in any other of the cities mentioned. We feel that Richmond's qualifications fully justify such a course and we trust that the Organization Committee will in their wisdom select Richmond as a location for one of the Federal Reserve Banks.

Dict. RMN.

Respectly,

CAPITAL \$5,000 .00

W. D. MAYFIELD,
President.

J. K. MAYFIELD,
Manager.

S. R. LOVE,
Assistant-Manager.

The Mayfield Company

(INCORPORATED)

General Merchandise, Fertilizers, Hardware,
Farm Produce

J. K. MAYFIELD,
W. D. MAYFIELD,
Directors.

Denmark, S. C.,

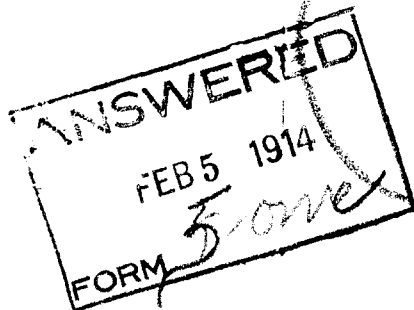
Feb 3

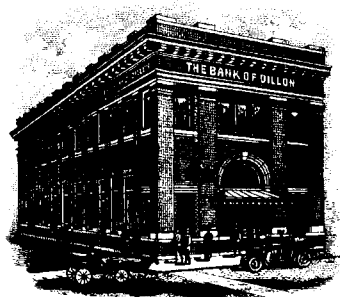
1914,

Hon Mr J. M. Adva.
Secretary of the Treasury.
Washington, D. C.,
Dear Sir:

We desire to place our selves on
record as hoping you will see fit to
select Columbia as a location for the
Federal Reserve Bank. Failing that
Richmond is our second

Truly yours
The Mayfield Co.
J. K. Mayfield : Mgr





THE BANK OF DILLON

CAPITAL \$75,000.00.
SURPLUS \$30,000.00.

T. B. STACKHOUSE, PRES.
A. J. C. COTTINGHAM, VICE PRES.
W. T. BETHEA, CASHIER.
J. M. SPRUNT, ASST. CASHIER.

DILLON, S.C. Jan. 13, 1914.

Mr. Julian H. Hill, Cash.,
National State & City Bank,
Richmond, Va.

Dear Sir;

Your letter of January 3rd relative to location of Federal Reserve Bank, Richmond, ~~Received~~. We are committed to Columbia, S.C., but should Columbia fail Richmond will be our second choice.

I am,

Yours very truly,

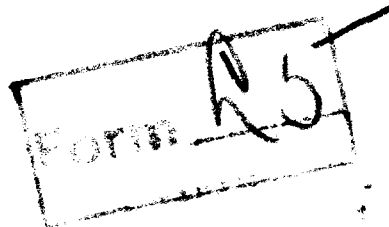
W. T. Bethea
Cashier.

WTB/WJ

Thank you *Shower* *1st*

R. B. TAYLOR

DEALER IN
HORSES, MULES AND BUGGIES,
WAGONS AND HARNESS



DILLON, S. C.

Feb 8th

1914

Hon Wm L. Adams

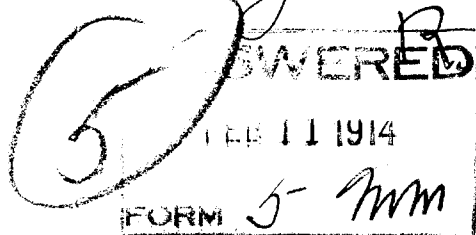
*Secretary of the Treasury
Washington D.C.*

Dear Sir

*This locality has large trade relations
with Richmond and it is our opinion
that our locality would be better
served by having one of the Federal
Reserve Banks located in Richmond
than in any other of the cities that
have been suggested. We feel that
Richmond's qualifications fully justify such
course and we trust that the organization
committee will in their wisdom select
Richmond as a location for one of the
Federal Reserve Banks*

Yours Very Truly

R. B. Taylor





Jan-9-14.

Merchants National Bank,

Richmond, Va.

Gentlemen:

Acknowledging receipt of your circular letter of the 7th beg to say we will be glad to aid your efforts as much as we possibly can.

Yours truly,

GLENWOOD COTTON MILLS

Pres-Treas.

H/W

JAN 10		JAN 10	
	Auditor		
	Secy.		
	Eng. Dept.		
Keene	Eng. Dept.		
Long	Eng. Dept.		
Baylis	Eng. Dept.		
Augustine	Mail Dept.		

J. C. SHEPPARD, PRESIDENT.

W. W. ADAMS, VICE-PRESIDENT.

E. J. MIMS, CASHIER.

J. H. ALLEN, ASS'T CASHIER.



EDGEFIELD, S.C.,

Jan. 27/14.

First National Bank-
Richmond, Va.
Gentlemen :-

I have just received your telegram of the 26th inst-, signed also by Merchants National, Planters National, American National, and National State and City Bank, all of your City- requesting our endorsement of Richmond, as the most appropriate place for the location of a Regional Bank, in this section of the Country.

I would not be willing to do or say anything that would be prejudicial to the aspirations of my friends of the City of Columbia, who are actively endeavoring to secure the establishment of the Regional Bank there; but if it shall develop that the authorities shall conclude not to establish the Regional Bank for this section in the City of Columbia, then I shall desire that the bank should be established in your City. Therefore you may record our bank as voting -first for the City of Columbia, and second, and to the end, for Richmond.

Yours very respectfully,

JCS/AHB

J. C. Sheppard
President-The Bank of Edgefield.

A.E. PADGETT, President.
THOS. H. RAINSFORD, Vice Pres.

CAPITAL AND SURPLUS PROFITS \$ 112,000.00

W. H. HARLING, Cashier.
Wm. A. BYRD, Asst. Cashier.



Edgefield, S.C.

Jan'y 30th, 1914.

Mr. Thos. B. McAdams,
Richmond, Va.

My dear sir:-

I beg to acknowledge yours of 28th inst. relative to location of regional reserve bank for our district. I think that most, if not all, the banks of our state have expressed their choice as being, first Columbia, second Richmond. This is my position in the matter. I have written some of the officers of Group Four relative to your suggestion. I do not believe that a meeting of our Group would change the position that most of our banks have taken. What are the chances for Columbia, I do not know. If Columbia does not get it, then I am for Richmond.

Yours very cordially,

A. E. Padgett
President.

Received		FEB 2 1914	ANS'D
Glenn	Auditor		
McAdams	3rd Teller		
Ferdue	Disc. Clerk		
Keesee	Coll. Clerk		
Jones	B'k Bk'kpr		
Baylis	Ind Bk'kpr		
Augustine	Mail Dept.		

CENTRAL HOTEL
FLORENCE, SOUTH CAROLINA



RESTAURANTS
on ATLANTIC COAST LINE R. R.

Steam Heated Electric Lighted Artesian Water
Rooms with Private Bath—Single or En suite

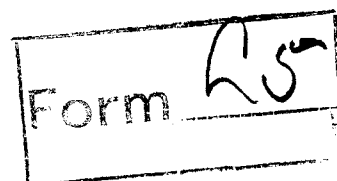
J. W. IVEY,
Managing Partner

FLORENCE, South Carolina RICHMOND, Virginia
SOUTH ROCKY MOUNT, North Carolina

GRESHAM & IVEY COMPANY, Proprietors

FLORENCE, SOUTH CAROLINA, Feb'y 14th, 1914.

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

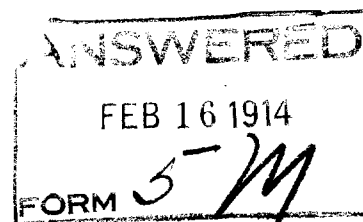


Dear Sir:-

This locality has a large trade relation with Richmond and it is our opinion that our locality would be better served by having one of the Federal Reserve Banks located in Richmond than in any other of the cities that have been suggested. We feel that Richmond's qualifications fully justify such a course, and we trust that the organization committee will in their wisdom select Richmond as a location for one of the Federal Reserve Banks.

Yours very truly,

Gresham & Ivey Co



CENTRAL HOTEL
FLORENCE, SOUTH CAROLINA



RESTAURANTS
on ATLANTIC COAST LINE R. R.

Steam Heated Electric Lighted Artesian Water
Rooms with Private Bath—Single or En suite

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FLORENCE, South Carolina RICHMOND, Virginia
SOUTH ROCKY MOUNT, North Carolina

GRESHAM & IVEY COMPANY, Proprietors

FLORENCE, SOUTH CAROLINA, Feb'y 14th, 1914.

Hon. John Skelton Williams,
Comptroller of the Currency,
Washington, D. C.

Dear Sir:-

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Yours very truly,


Gresham Ivey

CENTRAL HOTEL
FLORENCE, SOUTH CAROLINA



J. W. IVEY,
Managing Partner

RESTAURANTS
on ATLANTIC COAST LINE R. R.

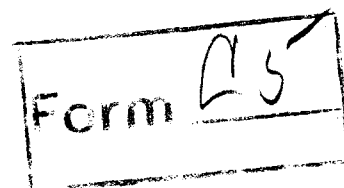
Steam Heated Electric Lighted Artesian Water
Rooms with Private Bath—Single or En suite

FLORENCE, South Carolina RICHMOND, Virginia
SOUTH ROCKY MOUNT, North Carolina

GRESHAM & IVEY COMPANY, Proprietors

FLORENCE, SOUTH CAROLINA, Feb'y 14th, 1914.

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



Dear Sir:-

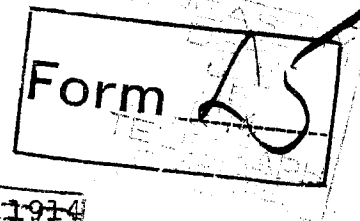
This locality has a large trade relation with Richmond and it is our opinion that our locality would be better served by having one of the Federal Reserve Banks located in Richmond than in any other of the cities that have been suggested. We feel that Richmond's qualifications fully justify such course, and we trust that the Organization Committee will in their wisdom select Richmond as a location for one of the Federal Reserve Banks.

Yours very truly,

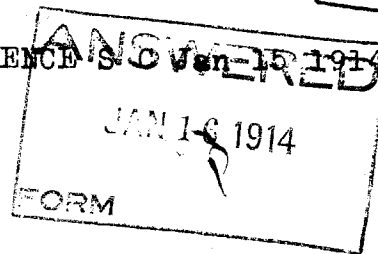
Treasury Department

TELEGRAM

37WU MO 46 Blue



FLORENCE S. C. Jan 15 1914



Secretary McAdoo,

Washington, D.C.

The banking and commercial interests of Florence through their chamber of Commerce heartily endorse Richmond as the logical location for one of the regional reserve banks. ~~First National~~, Farmers and Mechanics and Peoples Savings and Trust Company dissenting, so long as Columbia remains in the race

Florence Chamber of Commerce

101pm

AL BANK. ³²⁷⁹ ~~Mad 47097~~
 Sent to Mrs. J. C. Lee
 Time 11:18 - 7:20 P.M.
 By A. J. Day

Form 2589 B.

DAY LETTER

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 **Day 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 Day 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 DAY LETTER**, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
29 W MY 46 DL.

FLORENCE SC JAN 15 14

Western Union Tel. Co.
Office Route P. O.
Phone branch 87.

SEN E D SMITH,

USS WASHN DC

THE BANKING AND COMMERCIAL INTERESTS OF FLORENCE THROUGH THEIR
CHAMBER OF COMMERCE HEARTILY ENDORSE RICHMOND AS THE LOGICAL
LOCATION FOR ONE OF THE REGIONAL RESERVE BANKS FIRST NATL FARMERS
AND MECHANICS AND PEOPLES SAVINGS AND TRUST COMPANY DISSENTING
SO LONG AS COLUMBIA REMAINS IN THE RACE

FLORENCE CHAMBER OF COMMERCE

143P-

Copy
WESTERN UNION

Form 260

RECEIVERS NO.	TIME FILED	CHECK
---------------	------------	-------

TELEGRAM

THEO. N. VAIL, PRESIDENT

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

Senator B. R. Tillman,

% United States Senate,

Washington, D. C.

The banking and commercial interests of Florence through their Chamber of Commerce heartily endorse Richmond as the logical location for one of the Regional Reserve Banks. First National, Farmers & Mechanics and Peoples Savings & Trust Company decenting so long as Columbia remains in the race.

FLORENCE CHAMBER OF COMMERCE.

J. B. STEELE, PRESIDENT. F. RHEM, VICE PRESIDENT.
H. W. FRASER, CASHIER.

The People's Bank
CAPITAL \$ 75,000.00
GEORGETOWN, S.C.

January 19th, 1914.

R 21

Julien H. Hill, Esq., Cashier,
National State and City Bank,
Richmond, Va.

My dear Mr. Hill:

Your letter of January 13th received.

I will do whatever I can to have
Columbia withdraw, as I am satisfied that there is absolutely
no chance of their being selected. Anything I can do for
Richmond will certainly be done.

With kind regards, I am

Yours very truly;

H. W. Fraser
Cashier

HWF/IPH.

J. B. STEELE, PRESIDENT. F. RHEM, VICE PRESIDENT.
H. W. FRASER, CASHIER.

The People's Bank
CAPITAL \$ 75,000 ??

GEORGETOWN, S.C. January 31. 1914.

O. J. Sands Esq.

Chairman Executive Committee.

Richmond, Va.

Dear Sir:

The reasons why this Bank favors Richmond as the
Location of a Federal Reserve Bank are.

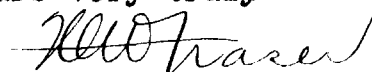
The intimate knowledge that Richmond has of the
business of this section, and consequently its needs.

The location of Richmond, half way practically
between us and New York, its ample Railway facilities, a
day is gained by us in handling business through Richmond.

That a great many banks in the territory carry
accounts with Richmond to our advantage.

The large clearings of the Richmond Banks, the
ample Capital of these Banks, and the number of Accounts
carried in Richmond from the neighboring States all point
to prove that Richmond is a logical place for a Reserve Bank
to deal with the territory embraced by the six South Atlantic
States.

Yours very truly


Cashier.

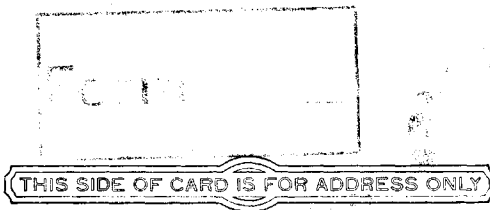
On behalf of the

Bank of

Bank of Gray Court
I beg to advise that it is our opinion that a Federal Reserve
Bank located at ~~Charlotte, N. C.~~ *Richmond* will best accommodate the
business convenience and serve the interests of this Bank to
advantage.

L.R. Brooks
Cashier

57



Reserve Bank Organization Committee

Treasury Department, Division C

WASHINGTON, D. C.

B. F. MCKELLAR, PRESIDENT
W. G. CALHOUN, VICE-PRESIDENT

O. D. DUCKETT, CASHIER
C. E. KLUGH, ASST. CASHIER

The Peoples Bank

Greentwood, S. C.

Greentwood, S. C., January 10, 1914.

Mr. Thomas B. McAdams, Cashier,
Merchants National Bank,
Richmond, Va.

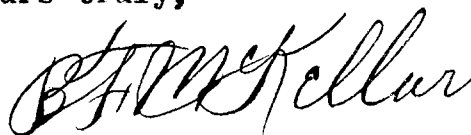
Dear Sir:-

Your letter of January 8
has been received. In reply will state that I will
do what I can for Richmond, provided we do not see
any prospects of our getting it in Columbia.

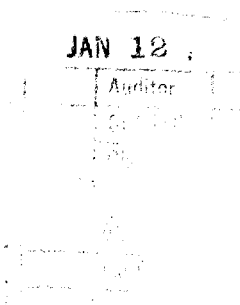
I am of your opinion
that we ought to get together and agree upon one final
place. And, if we see that we are not going to be
successful in floating it in our State, then I am
ready to use all of my influence for Richmond.

I hope we will be fortunate
enough to land it in Columbia, but as I stated
above, I assure you that we are with you in
case we are not going to win out.

Yours truly,



President.



B. F. MCKELLAR, PRESIDENT
W. G. CALHOUN, VICE-PRESIDENT

O. D. DUCKETT, CASHIER
C. E. KLUGH, ASST. CASHIER

The Peoples Bank

Greenwood, S. C.

Greenwood, S. C., January 28, 1914.

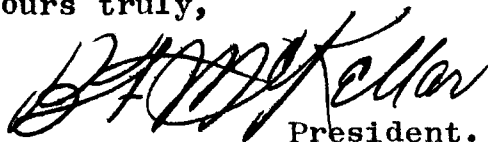
Mr. O. B. Sands, President,
American National Bank,
Richmond, Va.

Dear Sir:-

Your letter of January 26
has been received, and contents duly noted. In
reply will state that our preference in this
matter is that the Reserve Bank be located in
Columbia, S. C., and our next preference is
Richmond. If we fail to secure the Bank in our
State we shall be glad to do all within our power
to turn it to your City.

We have written a letter
stating that it is our desire first to see it
placed in Columbia, and in event we fail there,
our next desire is for Richmond.

Yours truly,


President.