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U.S. Reserve Bank Organization Committee.
Exhibits and letters submitted at
hearings... (Birmingham, Ala)

#160

X

EXHIBITS

BIRMINGHAM, ALA.

for

FEDERAL RESERVE BANK ORGANIZATION COMMITTEE.

February 14, 1914.

Name: McLane Tilton Jr.

Offices: President First National Bank of Pell City; Secretary Alabama Bankers Association; ~~Member Executive Council American Bankers Association~~

Reason for appearance: By request of Birmingham Chamber of Commerce and invitation from M.E. Elliott, Esq., Secretary of the Organization Committee, dated February 6.

Purpose of appearance: To endorse the plan proposed by the banks of Birmingham and to present an alternative plan for the consideration of the Committee in the event it ~~was not~~ consider the Birmingham plan feasible.

Method of argument: In order ~~to follow~~ the course suggested by the Committee, to read a written statement so that no flowers will be plucked from the garden of rhetoric, and the facts be compressed within the narrowest compass.

If Birmingham is made the location of a regional bank, that decision eo instanti fixes Alabama's destiny and to a scarcely less extent determines the composition of its territory. The observation applies with like force if a regional bank is located at Atlanta or New Orleans. If the latter Alabama must ^{go} to New Orleans whether we wish to or not. If the former we must go to Atlanta howsoever well grounded our objections may be. That this is true is ~~clearly~~ indicated by the logic of the situation, recognized both by Atlanta and New Orleans when Alabama was included as a unit in each of their respective groups.

I believe I occupy a position which enables me to view these three proposed plans with the minimum of bias. I have lived in Atlanta, and I visit New Orleans almost as frequently as I go to Birmingham. In the large areas tributary to these centers I have a wide acquaintance among bankers and a fairly comprehensive knowledge of business conditions confronting them. Speaking from this standpoint I believe the Birmingham plan has a number of advantages compared with the other two, and is free also from a number of disadvantages that render these other two impossible in my judgment. The New Orleans plan links together an east and west section of like climate, soil and rainfall, a section that is too largely concerned with a single crop. Its practical effect is to divide the cotton belt into two ~~xx~~ divisions, one of which raises the great bulk of the cotton crop. I prefer the cotton belt arranged in three divisions, which is ~~the~~ necessary with the Birmingham plan. The ~~Georgia plan~~ Atlanta plan ~~must~~ include the states of Alabama and the two Carolinas. The ~~two~~ Carolinas have violent and ~~well~~ natural reasons ^{against} this grouping. Their financial faces have been for years turned ~~westwardly~~ towards the east. Their connections are eastward, Richmond, Baltimore, New York and Boston. These ties are strong as decades of service can make them. They have not looked to Georgia for help because Georgia has always been kept more than comfortably entertained in toting her own ~~load~~. ~~any~~ Grouping of the southeastern states that does not dissociate the Carolinas from Georgia is fundamentally unsound. A grouping which associates these three states, and piles Pelion on Ossa with the addition of Alabama to them, is financial folly. ~~The~~ ~~Atlanta~~ ~~plan~~ ~~is~~ ~~the~~ ~~only~~ ~~one~~ ~~that~~ ~~is~~ ~~financially~~ ~~sound~~.

The Birmingham plan is relieved of the cotton growing and manufacturing load of the Carolinas, and the enormous crop requirements of Texas. Taking in Tennessee and Kentucky to the north it forms a natural and harmonious division of states with boundaries established by nature itself. Leaping over ~~the~~ a wide range of latitude, it

the north west. 6 StLouis for Missouri, Louisiana and the south west. 7 Denver for the Rocky Mountain States. 8 San Francisco for the Pacific Coast.

To condense a few arguments supporting this arrangement observe:

That New England must be severed from New York unless New York is to continue paramount, and that the same reasoning applies with equal force to Pennsylvania and New Jersey.

That where distances from circumference to center are too great, branches will overcome this objection.

That a regional bank should be at Washington to enable the Federal Reserve Board to keep its finger upon the financial pulse of the nation.

That the cotton belt is divided into three segments, the Carolinas and Georgia going where they prefer, Alabama freed of the danger of a weak combination with them *Texas to St Louis*

That Chicago and St. Louis are given all they proved themselves entitled to and ~~are~~ satisfied.

That the largest bank will have less than 20 million and the smallest more than ~~10~~ million, *estimated* *Capital* *+* *from national banks* *only*. Boston 450 banks, Gov. bank capital 6 million; New York 577 and 12 million; Washington 1706 *banks* and 15 million; Ohio Valley 808 *banks* and 7 million. *government bond capital*

That the grouping ~~shows~~ gives to each unit a well balanced territory; borrowing and lending sections; diversified agriculture, manufacturing and mining.

That it makes Ohio, Indiana and Michigan a *barrier* ~~water shed~~ between New York and Chicago, instead of the preponderating factor to either eastern or western metropolis.

That it ~~makes~~ recognises the constantly growing tendency to north and south lines of travel, credit and commerce.

In conclusion: "e are fortunate in having this great question in hands so able as yours. I have tried to present the case as the people know you will decide it, upon the basis of broad Americanism. To confine One s horizon to ~~the~~ the weal or woe of a single city, be it ~~big~~ *big* or ~~little~~ *little*, is altogether too narrow and selfish. It cannot be even fairly considered from the wider viewpoint of a single state. Credit and credulity are the two kingdoms upon which the sun never sets. The problem of credit is a national problem and we will regret the day when ~~credit~~ is forced into narrower confines. If you decide against the Birmingham plan, then let ~~Alabama~~ *Alabama* ~~step north~~ *step north* ~~South~~ *South* financial hands across the Mason-Dixon line, ~~giving to Virginia,~~ *giving to Virginia,* ~~the Carolinas and Mississippi the same privilege.~~ *the Carolinas and Mississippi the same privilege.* Link together the financial destinies of sections that were once in cruel war. God, with his wonders of temperature, rainfall and soil intended these sections to unite in monied matrimony. Wipe out, as this plan

will do, the last vestige of sectional feeling, if, ~~any~~ unhappily, *any* remain, and you will give America a financial system that will enable to south to lead the union and the union to lead the world. But whatever you do, of this you may be sure; country bankers everywhere will applaud your action as the matured decision of able, honest, progressive, patriotic men, and will do their level best to make time vindicate your judgment. .

RESOURCES. Oct 21, 1912

	Loans and Discounts	Due from other national banks.	Due from state and private banks and bankers.
117 Georgia	65,401,854.54	5,187,838.65	3,991,092.20
53 Florida	36,036,644.98	2,882,373.00	1,628,405.69
90 Alabama	45,513,715.05	4,195,515.45	1,714,335.10
33 Mississippi	15,133,516.92	419,397.96	809,297.31
5 New Orleans, La	26,898,810.33	1,412,681.96	2,404,743.72
145 Kentucky	75,531,036.28	3,365,573.15	1,386,036.43
109 Tennessee	69,234,131.81	5,951,164.66	2,107,898.82
Total	333,744,760.21	23,414,544.83	14,042,819.27

	Due from approved reserve agents	Total cash.
117 Georgia	9,307,700.99	5,364,857.77
53 Florida	3,366,235.08	2,956,764.95
90 Alabama	6,959,955.73	4,434,478.16
33 Mississippi	1,855,413.22	1,215,606.21
5 New Orleans, La.	3,257,872.40	2,821,676.47
145 Kentucky	8,062,712.11	6,813,965.47
109 Tennessee	7,737,021.21	6,359,403.44
Total	40,546,960.74	29,964,951.47

Showing of State of Kentucky and City of Louisville separately.

RESOURCES.	(137) Kentucky.	(8) Louisville.
Loans and discounts	\$49,718,257.89	\$25,812,828.39
Due from other national banks	712,022.83	2,653,550.32
Due from state and pvt. banks and bankers	253,526.14	1,132,560.29
Due from approved reserve agents	4,994,016.30	3,068,695.81
Total cash	3,579,062.07	3,234,903.40

Exhibit (A)

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LIABILITIES.

Oct 21 - 1912

(137) Kentucky (8) Louisville

Capital stock paid in	\$12,365,500.	\$ 5,495,000.
Surplus fund	5,279,919.22	2,730,000.
Undivided profits, less expenses	1,209,692.65	1,187,753.15
Due to other national banks	475,797.70	4,600,466.41
Due to state and pvt. banks and bankers	794,118.93	6,390,377.91
Due to trust companies and savings banks	202,772.61	578,673.19
Due to approved reserve agents	89,546.01	104,706.21
Individual deposits	45,066,646.18	19,434,963.29
United States Deposits	1,211,166.61	2,569,052.63
Postal Savings Deposits	108,288.69	148,732.68
Deposits of U. S. disbursing officers	94,523.72	86,140.61
Notes and bills rediscounted	411,859.73	
Bills payable	1,382,323.17	402,759.86

LIABILITIES. Oct 21, 1912

	Capital stock paid in.	Surplus fund.	Undivided profits, less expenses paid.
117 Georgia	15,168,500.	9,333,060.65	3,275,243.01
53 Florida	7,505,000.	3,087,677.02	1,565,869.41
90 Alabama	10,180,290.	5,851,293.59	1,452,249.96
33 Mississippi	3,395,000.	1,644,653.89	662,271.19
5 New Orleans, La.	5,200,000.	3,050,000.00	575,128.39
145 Kentucky	17,858,500.	8,009,919.22	2,397,445.80
109 Tennessee	13,217,500.	5,552,655.62	2,409,347.04
	<u>72,514,790.</u>	<u>38,509,259.99</u>	<u>12,336,054.80</u>

	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.
117 Georgia	3,826,574.49	6,883,709.64	552,900.30
53 Florida	1,634,849.28	3,020,624.36	323,978.08
90 Alabama	2,280,617.15	2,549,617.27	224,690.83
33 Mississippi	105,403.56	725,473.52	354,365.10
5 New Orleans, La.	4,031,674.75	2,206,233.07	2,050,963.02
145 Kentucky	5,076,264.11	6,134,436.84	881,445.80
109 Tennessee	3,998,410.45	6,614,588.62	844,560.36
	<u>21,005,593.80</u>	<u>28,134,743.83</u>	<u>5,234,203.49</u>

	Due to approved reserve agents.	Individual Deposits.	U.S. Deposits.
117 Georgia	470,242.27	52,895,237.58	2,846,446.94
53 Florida	112,550.71	33,104,644.58	1,338,899.06
90 Alabama	114,311.60	43,525,062.18	1,526,438.50
33 Mississippi	19,063.85	14,643,856.99	751,410.64
5 New Orleans, La.	284,609.82	21,641,726.30	3,259,529.61
145 Kentucky	194,252.22	52,501,609.47	3,580,199.84
109 Tennessee	102,034.87	62,895,220.91	3,500,848.33
	<u>1,297,065.94</u>	<u>230,537,858.11</u>	<u>16,803,772.32</u>

<i>Fla</i>	10,600,000	603,600	19,000,000	2,700,000
<i>Fla</i>	24,500,000	147,300,000	3,175,000	6,000,000
<i>Ala</i>	16,000,000	960,000	24,000,000	3,000,000
<i>Miss</i>	5,000,000	300,000	1,000,000	1,500,000
<i>NO</i>	8,200,000	492,000	1,500,000	1,800,000
<i>Key</i>	25,800,000	1548,000	37,000,000	2,700,000
<i>Tenn</i>	18,800,000	1128,000	37,000,000	3,800,000
	<u>108,900,000</u>	<u>6,504,600</u>	<u>173,750,000</u>	<u>20,800,000</u>
		<i>Res Cap</i>	6,000,000	
			11,294,000	

over

LIABILITIES, (Continued)

	Postal Sav- ings deposits.	Deposits of U. S. disbursing officers.
117 Georgia	42,212.55	144,717.81
53 Florida	95,361.55	87,022.95
90 Alabama	47,602.83	31,621.10
33 Mississippi	91,209.02	12,929.83
5 New Orleans, La.	47,794.90	44,775.92
145 Kentucky	252,021.57	180,754.22
109 Tennessee	249,229.06	69,259.71
	<u>825,228.49</u>	<u>641,111.73</u>
	Notes and bills re- discounted.	Bills payable.
117 Georgia	914,999.56	4,909,856.45
53 Florida	727,243.60	1,889,500.00
90 Alabama	726,613.10	2,199,413.25
33 Mississippi	218,192.94	1,229,000.00
5 New Orleans, La.		2,631,250.00
145 Kentucky	411,850.73	1,785,083.05
109 Tennessee	375,099.98	3,471,235.32
	<u>3,374,098.81</u>	<u>13,178,338.07</u>

As of June 4th.

	Notes and bills re- discounted.	Bills payable.
117, Georgia	1,603,204.36	6,152,050.00
53 Florida	149,457.04	889,500.00
90 Alabama	572,700.50	1,862,400.00
33 Mississippi	69,265.73	402,265.01
5 New Orleans, La.		1,701,201.60
145 Kentucky	224,477.93	972,387.65
109 Tennessee	471,860.00	2,007,400.00
	<u>3,102,685.26</u>	<u>13,998,843.66</u>

(Exhibit (11))

**Summary of the Condition of the State Banks of Alabama, 258 Banks and 28 Branches, on the Call
October 21st, 1913.**

RESOURCES.			
		October 21, 1913.	June 9, 1913.
Loans and Discounts:			
Secured by Real estate and other collateral.....	\$43,485,106.16		
Demand Loans.....	8,147,437.39	\$51,632,543.55	\$50,563,340.44
Overdrafts.....		371,182.53	365,296.39
Bonds, Stocks and Investments.....		3,640,263.51	3,355,240.15
Banking Houses, Furniture, Fixtures and Real Estate:			
Banking Houses.....	2,225,721.00		
Furniture and Fixtures.....	764,430.21		
Other Real Estate.....	1,080,224.51	4,070,376.62	3,813,406.28
Due from Banks and Bankers:			
In this State.....	5,445,973.03		
In Other States.....	8,175,008.80		
Cash Items in Transit.....	923,301.59		
Exchange for Clearing Houses.....	391,356.74	14,935,640.16	8,289,792.87
Cash:			
Currency.....	3,153,970.00		
Gold.....	435,903.00		
Silver, Nickles and Pennies.....	491,656.46	4,081,529.46	3,363,338.14
Other Resources.....		385,010.71	236,796.80
Total.....		\$79,116,546.54	\$69,987,211.07
LIABILITIES.			
		October 21, 1913.	June 9, 1913.
Capital paid in.....		\$12,800,385.06	\$12,836,456.19
Surplus and Undivided Profits:			
Surplus.....	\$ 4,668,500.76		
Profits.....	2,141,159.16	6,809,719.92	7,117,743.33
Due to Banks and Bankers:			
In this State.....	2,216,154.65		
In other States.....	1,470,979.76	3,687,134.41	2,327,788.50
Deposits:			
Subject to Check.....	34,642,735.81		
Savings.....	9,353,330.27		
Time Certificates.....	3,980,109.26		
Demand Certificates.....	859,172.39	48,826,347.73	42,163,997.65
Bills Payable.....		5,030,512.57	4,123,910.48
Notes Re-Discounted.....		1,266,388.41	698,747.40
Notes Sold.....		99,434.15	250,557.54
Reserve for Taxes.....		91,764.40	37,769.73
Reserve for Interest.....		80,562.89	18,471.52
Other Liabilities.....		454,297.00	402,768.73
Total.....		\$79,116,546.54	\$69,987,211.07

Exhibit (8)

	ALABAMA.	
Manufactures:	1900	1912
Capital invested	\$ 70,370,000	\$ 175,000,000
Products (Value)	80,741,000	160,000,000
Cotton Mills:		
Spindles active	411,328	971,144
Looms active	8,549	17,823
Cotton used	67,987,299 pounds	126,256,167 pounds
Cotton Seed Oil products	2,985,890	8,714,000 (1909)
Pig Iron made	1,184,337 tons	1,868,909 tons
Coke made	2,110,837 tons	3,200,000 tons
Improved farm lands	8,654,991 acres	9,687,000 (1910) ac
Agricultural products	91,387,000	184,186,000
Cotton crop	1,095,329 bales	1,350,000
Corn	29,356,000 bu.	53,664,000 bu.
Mineral Products	\$13,701,505	45,000,000.
Coal Mined	8,394,275 tons	13,000,000 tons
Iron Ore Mined	2,759,247 tons	4,100,000 tons
Railroad mileage	4,197	5,421
Property, true value	\$774,700,000	\$1,237,000,000
National Banks:		
Resources	19,055,361	\$72,709,368
Capital	3,480,000	9,725,000
Individual Deposits	10,938,390	41,601,123
Other Banks Deposits	4,589,607	44,050,888

Exhibit (4)

FLORIDA.

Manufactures:	1900	1918
Capital	\$33,107,000	\$ 70,000,000
Products (value)	56,810,000	80,000,000
Lumber cut	788,905,000 feet	985,000,000 feet
Improved farm land	1,511,653 acres	1,803,000 acres
Agricultural products	\$18,309,000	\$43,659,000
Cotton crop	56,875 bales	61,000 bales
Corn	4,156,000 bushels	8,064,000 bushels
Mineral products	3,326,517	\$11,000,000
Phosphate	706,243	8,789,000 tons
Railroad mileage	3,256	5,107
Property, true value	\$355,700,000	\$685,000,000
National Banks:		
Resources	\$9,642,703	\$58,005,178
Capital	1,155,000	7,245,000
Individual deposits	6,435,441	32,035,316
Other bank deposits	5,714,831	28,683,450

Exhibit (L)

TENNESSEE.

Manufactures:	1900	1912
Capital	\$ 71,814,000	\$167,924,000 (1909)
Products	108,145,000	180,217,000 (1909)
Cotton Mills:		
Spindles active	123,896	254,684
Looms active	8,925	4,325
Cotton used	15,040,326 lbs	27,070,437 lbs
Cottonseed oil products	\$2,980,041	\$5,025,000 (1909)
Pig iron made	262,120 tons	523,236 tons
Coke made	475,432 tons	500,000 tons
Improved farm lands	10,245,950 acres	10,695,000 acres (1910)
Agricultural products	\$166,166,000	\$186,665,000.
Cotton crop	210,668 bales	280,000 bales
Corn	56,998,000 bu.	86,632,000 bu.
Mineral products	\$9,651,904	\$21,400,000
Coal mined	3,509,562 tons	6,400,000 tons
Iron ore mined	549,171 tons	496,000 tons
Petroleum (inc. Ky.)	62,259 bbls	500,000 bbls
Phosphate	454,491 tons	440,000 tons
Railroad mileage	3,185	4,143
National Banks:		
Resources	\$41,213,509	\$107,403,026
Capital	7,557,645	12,560,000
Individual deposits	22,062,775	60,864,395
Other banks, deposits	10,957,562	62,280,544
Property, true value	956,700,000	1,211,000,000

Exhibit (①)

GEORGIA.		
Manufactures:	1900	1912
Capital	\$ 89,790,000	\$212,778,000
Products (Value)	106,655,000	213,653,000
Cotton Mills:		
Spindles active	815,545	1,956,894
Looms active	19,338	39,842
Cotton used	145,633,115 pounds	278,894,517 pounds
Cottonseed products	\$ 8,064,112	\$20,000,000
Pig iron made	47,033 tons	
Coke made	73,928 tons	43,000 tons
Lumber cut	1,308,610,000 feet	301,611,000 feet
Improved farm lands	10,615,000 acres	12,275,000 acres
Agricultural products	\$104,804,000	\$259,220,000
Cotton crop	1,300,184 bales	1,380,000 bales
Corn	34,119,000 bu.	54,510,000 bu.
Mineral Products	\$3,448,235	\$6,000,000
Coal Mined	315,557 tons	170,000 tons
Iron Ore Mined	336,156 tons	233,000 tons
Railroad mileage	5,730	7,442
National Banks:		
Resources	\$23,563,136	\$102,684,216
Capital	4,306,000	14,945,000
Individual Deposits	10,864,848	47,821,518
Other Banks, "	22,260,235	75,056,508
Property, true value	\$936,000,000	\$1,590,000,000

Exhibit (2)

KENTUCKY.

Manufactures:	1900	1912
Capital	\$104,071,000	\$172,779,000 (1909)
Products	154,166,000	223,754,000 (1909)
Cotton Mills:		
Spindles active	66,683	96,482
Looms active	991	1,437
Cotton used	11,971,815 lbs	14,057,796 lbs.
Pig iron made	71,562 tons	68,760 tons
Coke made	95,582 tons	70,000 tons
Improved farm lands	13,741,968 acres	14,334,000 acres (1910)
Agricultural products	\$123,267,000	\$219,073,000
Cotton crop	524 bales	1,000 bales
Corn	69,267,000 bu.	109,449,000 bu.
Wheat	12,443,000 bu.	6,860,000 bu.
Mineral products	\$7,103,364	\$21,600,000
Coal mined	6,383,964 tons	15,500,000 tons
Iron ore mined	52,930 tons	70,000 tons
Petroleum (Inc. Tenn.)	62,249 bbls.	500,000 bbls (inc. W. Va.)
Railroad mileage	3,094	3,976
National Banks		
Resources	\$65,758,546	\$123,289,627
Capital	12,842,596	17,565,900
Individual deposits	\$27,756,276	61,942,583
Other banks, deposits	24,044,108	74,994,595
Property, true value	\$1,365,100,000	\$1,320,000,000

Exhibit (H)

MISSISSIPPI.

Manufactures:	1910	1912
Capital	\$ 35,807,000	\$ 78,898,000 (1909)
Products	40,431,000	80,558,000 (1909)
Cotton Mills:		
Spindles active	75,122	134,646
Looms active	8,464	8,428
Cotton used	10,568,486 lbs.	14,867,825 lbs.
Cotton seed oil prod.	\$6,681,121	\$15,469,000 (1909)
Improved farm lands	7,894,428 acres	8,989,000 acres (1910)
Agricultural products	\$102,492,000	\$174,820,000
Cotton crop	1,257,778 bales	1,150,000 bales
Corn	25,252,000 bu.	56,640,000 bu.
Mineral products	\$621,985	\$1,000,000.
Railroad mileage	2,954	4,316
National Banks:		
Resources	\$6,557,164	\$25,262,062
Capital	980,000	3,255,000
Individual deposits	8,878,626	15,968,915
Other bank deposits	12,547,105	50,910,573
Property, true value	857,600,000	\$1,000,000,000

Exhibit (K)

Lumber out in 1911.

Alabama	1,226,212,000 feet, board measure
Florida	983,624,000 "
Georgia	801,611,000 "
Kentucky	638,415,000 "
Mississippi	3,041,615,000 "
Tennessee	914,579,000 "
	<u>5,600,256,000</u> " " "

Southern lumber production:

1900	14,444,965,000 feet board measure
1910	21,235,437,000 " " "

Increase in 1910 over the output of 1900, 6,790,472,000 feet

National Banking--Southern States

	1900	1912
Aggregate Resources	\$705,827,594	\$2,112,716,913
Capital	106,503,970.	242,799,990
Inc. in deposits	334,649,681	1,059,068,475

Deposits in southern institutions other than national banks,
in 1912, \$1,263,836,237.

Exhibit (L)

Birmingham, Ala. banks.

First National Bank	\$1,500,000.	\$1,667,920.	\$11,647,103.
Jefferson County Savings Bank	500,000.	275,000.	2,050,000.
Birmingham Trust & Savings Co.	500,000.	636,006.	6,045,203.
American Trust & Savings Bank	500,000.	388,144.	4,936,130.
Steiner Bros.	100,000.	115,000.	455,044.
Traders National Bank	250,000.	82,093.	1,493,013.
Merchants & Mechanics Tr. & Sav. Bk.	100,000.	74,397.	743,600.
Commercial Bank & Trust Co.	100,000.		331,730.
North B'ham Trust & Savings Bank	26,300.	14,890.	186,493.
Bank of Ensley	<u>100,000.</u>	<u>110,000.</u>	<u>995,000.</u>
Total	\$3,678,300.	\$3,363,350.	\$28,883,316.

Exhibit (*M*)

STATISTICS.

	Birmingham in 1913.
Population	139,000
New Buildings	3,641
Value new buildings	\$6,429,737.
Bank Clearings	\$173,857,772.
Postoffice Receipts	\$539,772.
Assessed Valuation Real Estate	\$86,072,000.
Tons of coal produced	18,000,000
Tons of iron produced	2,025,378
Tons of steel produced	778,390
Tons of coke produced	4,000,000
Number of R.R.Cars handled	1,121,618
Number of passengers handled by street cars	47,610,747
Number of Trunk Line Railroads	8

Exhibit (W)

BIRMINGHAM LEADS ENTIRE SOUTH IN BUILDING RECORD.

Birmingham stands head and shoulders above its sister cities.

That Birmingham with building operations totaling \$6,429,537 made a better record than any other southern city of its size in 1913 is shown by figures compiled by the Manufacturers Record. Building operations in Birmingham in 1913 exceed the 1912 mark by nearly \$3,000,000.

Permits were issued in Atlanta in 1913 for only \$5,008,599, which is nearly one and a half million dollars less than Birmingham's 1913 figure. Atlanta claims to have begun much work in the latter part of 1912, which should have been included in 1913, but the year's figures are less than those of Birmingham.

Building operations in Richmond totaled only \$3,635,473, which is nearly three million dollars less than the 1913 building operations of Birmingham.

Jacksonville, Florida, shows only \$2,974,652 in 1913 building operations. Nashville's 1913 figures were only \$1,665,547. Louisville building operations in 1913 amounted to only \$4,040,870, a decrease of more than two million dollars under 1912. Building operations in Houston, Texas, showed an increase over 1912 amounting to \$5,161,159.

The 1913 records show that there is more building activity in Birmingham at present than any other southern city excepting possibly Baltimore. The Birmingham record, as compared with that of other southern cities is considered remarkable, and is causing much comment in southern realty and financial circles.

Building in 1913.

Birmingham \$6,429,537

Exhibit (N)

Page 2.

Atlanta	\$5,088,599
Richmond	3,636,476
Louisville	4,040,870.
Jacksonville	2,974,652.

Striking, indeed, are the building figures as shown by Birmingham during the month of December 1913, as compared with the showing of other cities named above during the same month, which is usually an inactive one in the building line.

In December 1912, 216 permits for building were issued in Birmingham, for a total value of \$172,194.

In December 1913, 283 permits for building were issued in Birmingham, for a total value of \$407,380. AN INCREASE OF 136 per cent.

Percentages of other southern cities were as follows:

	Gains.	Loss.
Chattanooga	50 per cent	Atlanta 76 per cent
Louisville	5 per cent	Dallas 4 per cent
New Orleans	64 per cent	Memphis 69 per cent
Shreveport	18 per cent	Nashville 65 per cent
		Richmond 52 per cent
		San Antonio 50 per cent.

Exhibit ()

**Coal, Coke, Iron and Steel Production
Birmingham, Ala., in 1912 and 1913.**

	1912.	1913.
Coal	18,219,865 tons	18,000,000 tons (estimated)
Coke	3,308,306 "	4,000,000 " "
Iron	1,833,658 "	2,025,378 "
Steel	716,301 "	778,390 "

The number of passenger trains in and out of Birmingham are 96. (Trains coming into Birmingham and immediately continuing on their way are called one train, not divided and called two)

The total mileage operated by the eight trunk lines entering Birmingham is 31,452.57 miles, and radiating in fourteen directions give to us direct communication over night, or within a shorter time, with Cincinnati, Louisville, Nashville, Memphis, St. Louis, Vicksburg, New Orleans, Mobile, Pensacola, Jacksonville, Savannah, Augusta, Atlanta, Chattanooga, Knoxville, etc.

Passenger trains each way between

Birmingham and New Orleans,	4
" " Mobile	3
" " Jacksonville	3
" " Savannah	2
" " Atlanta	6
" " Chattanooga	4
" " Nashville	3
" " Memphis	3

The reserve bank for the region proposed, Birmingham, including New Orleans (without reference whatever to state banks), would have a capital of \$6,540,000., or \$6,000,000. without New Orleans. It would have deposits of about \$17,000,000. exclusive of government deposits, which, on the basis of such deposits held by national banks in the proposed region, would amount to about \$16,000,000., making total deposits of \$33,000,000. Setting aside a reserve of 35% against these deposits, would leave \$21,500,000. as a basis to constitute the 40% reserve against the issue of Federal Reserve Notes, which could be expanded to \$55,000,000.

The bills rediscounted and bills payable of all the national banks in this district on June 4th 1913 amounted to a fraction over \$17,000,000., and on October 21st to \$21,545,000., so that the reserve bank for this district, based on national banks alone, would have lending capacity of more than double the requirements of the national banks, which necessarily included many state banks during the year 1913.

Total footings of all transactions

**FIRST NATIONAL BANK,
BIRMINGHAM, ALA.,**

during the calendar year of 1913.

	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>
1.	\$	\$3,356,129.	\$3,242,630.	\$3,023,755.
2.	7,212,190.			3,429,138.
3.	4,801,114.	5,107,192.	4,483,328.	2,375,485.
4.	4,210,667.		2,508,937.	2,972,655.
5.		5,340,369.	2,867,973.	2,601,996.
6.	6,321,596.	2,476,615.	2,678,237.	
7.	2,952,136.	2,690,778.	2,764,672.	5,409,288.
8.	3,603,304.	2,459,430.	2,995,461.	2,736,400.
9.	3,815,238.			2,235,950.
10.	4,854,930.	4,750,392.	4,037,637.	2,636,623.
11.	4,276,972.	2,403,561.	2,757,563.	2,782,799.
12.		2,592,223.	3,019,076.	2,602,878.
13.	6,329,979.	3,445,291.	2,816,891.	
14.	2,790,521.	2,509,207.	2,560,343.	
15.	2,953,682.	2,649,158.	2,565,161.	5,492,911.
16.	5,804,675.			3,337,550.
17.	3,929,213.	4,708,102.	4,199,111.	2,680,081.
18.	2,880,106.	2,777,133.	2,738,642.	2,507,590.
19.		2,897,301.	2,858,298.	2,835,182.
20.		3,252,561.	2,923,594.	
21.	5,382,032.	4,024,225.	2,688,201.	4,196,004.
22.	4,106,661.		2,928,578.	2,658,708.
23.	2,694,296.			3,359,581.
24.	2,878,854.	5,778,142.	4,207,598.	2,225,522.
25.	2,779,294.	2,994,693.	2,406,795.	3,381,468.
26.		2,989,011.	2,784,809.	
27.	4,511,145.	2,523,644.	2,295,289.	
28.	2,606,091.	3,552,885.	2,409,520.	5,470,760.
29.	2,586,595.		2,540,291.	2,708,924.
30.	2,621,453.			3,771,942.
31.	2,965,725.		3,896,725.	
	100,878,549.	75,378,052.	78,284,150.	77,613,200.

	<u>May.</u>	<u>June.</u>	<u>July.</u>	<u>August.</u>
1.	\$3,437,247.	\$	\$3,396,625.	\$2,959,108.
2.	2,876,742.	3,519,615.	2,994,899.	2,183,876.
3.	3,350,247.		2,324,211.	
4.		4,686,587.		4,080,946.
5.	4,079,962.	2,138,930.	3,825,898.	2,115,599.
6.	3,015,339.	3,177,699.		3,397,821.
7.	3,632,813.	2,084,447.	4,251,958.	1,842,596.
8.	2,495,092.		2,178,307.	2,445,855.
9.	2,169,055.	3,441,796.	2,481,802.	2,034,152.
10.	2,207,640.	2,473,326.	2,552,828.	
11.		2,757,310.	2,839,857.	3,203,134.
12.	3,721,724.	3,215,066.	1,944,443.	2,056,996.
13.	2,986,400.	2,354,175.		1,884,969.
14.	2,435,158.	2,366,167.	3,323,868.	2,314,588.
15.	2,972,539.		2,392,791.	2,492,852.
16.	3,581,695.	4,002,739.	2,283,954.	2,009,326.
17.	2,359,244.	2,227,685.	2,767,006.	
18.		2,305,398.	2,258,628.	3,963,025.
19.	3,646,070.	2,270,015.	2,346,753.	2,185,730.
20.	2,728,907.	2,840,119.		1,741,226.
21.	3,431,094.	2,867,051.	3,296,424.	2,402,271.
22.	3,078,527.		2,078,836.	2,759,524.
23.	2,628,504.	4,132,844.	2,796,635.	2,336,234.
24.	2,366,698.	3,423,662.	2,306,700.	
25.		3,096,358.	2,521,552.	3,204,027.
26.	3,615,133.	2,745,080.	2,208,798.	2,003,543.
27.	2,419,410.	2,161,157.		2,104,455.
28.	2,145,490.	2,493,573.	3,305,710.	2,157,306.
29.	2,560,760.		1,651,548.	2,261,732.
30.	2,383,043.	4,579,044.	2,115,276.	2,841,868.
31.	3,329,395.		2,212,615.	
	<u>79,653,938.</u>	<u>78,360,063.</u>	<u>68,538,092.</u>	<u>63,881,975.</u>

	<u>September.</u>	<u>October.</u>	<u>November.</u>	<u>December.</u>
1.		\$4,049,892.	\$4,509,568.	\$5,005,962.
2.	\$4,527,033.	3,456,493.		3,735,747.
3.	2,202,947.	4,133,430.	6,334,868.	4,333,336.
4.	2,178,728.	3,542,055.	3,646,460.	4,184,272.
5.	2,387,035.		4,353,046.	3,978,313.
6.	2,596,395.	5,446,400.	3,737,888.	3,924,854.
7.		2,849,401.	4,081,198.	
8.	5,521,614.	3,223,812.	3,924,212.	5,670,431.
9.	1,919,604.	3,609,987.		3,629,905.
10.	3,682,857.	4,005,721.	7,266,499.	3,641,456.
11.	2,558,512.	4,023,431.	3,655,028.	3,437,987.
12.	2,977,190.		3,526,284.	4,374,345.
13.	2,294,663.	5,004,345.	3,878,869.	3,160,027.
14.		3,932,185.	3,648,171.	
15.	3,620,113.	4,444,869.	3,656,384.	5,387,255.
16.	2,805,200.	4,319,585.		2,976,210.
17.	2,433,095.	4,904,338.	6,121,406.	3,375,233.
18.	2,650,743.	4,132,273.	3,660,541.	3,472,170.
19.	2,695,263.		3,980,592.	3,895,268.
20.	2,568,034.	5,966,864.	3,664,221.	3,459,646.
21.		3,741,879.	4,866,657.	
22.	4,414,099.	4,447,145.	4,137,999.	5,792,158.
23.	2,567,437.	4,194,737.		3,220,375.
24.	2,823,821.	4,269,454.	5,356,110.	3,454,652.
25.	3,051,433.	3,720,124.	3,465,082.	
26.	3,018,508.		4,177,665.	4,965,065.
27.	2,851,708.	6,568,795.		3,319,416.
28.		3,931,301.	4,683,490.	
29.	5,510,768.	3,508,997.	3,902,895.	4,823,456.
30.	3,155,269.	3,945,075.		2,566,035.
31.		3,960,556.		4,203,998.
	<u>74,811,069.</u>	<u>113,443,094.</u>	<u>104,285,033.</u>	<u>105,093,092.</u>

Exhibit ()

Page 4.

RECAPITULATION.

January	\$100,878,549.
February	75,378,052.
March	78,284,150.
April	77,612,200.
May	79,658,928.
June	70,360,063.
July	68,826,092.
August	63,881,975.
September	74,811,069.
October	112,443,094.
November	104,285,053.
December	106,093,092.
Total	<u>\$1,012,520,307.</u>

Exhibit. ()

COURSE OF PRINCIPAL EXCHANGES
First National Bank of Birmingham, Ala.
for the calendar year 1913.

	Total of items forwarded to.	Total of items re- ceived from.
Albany	\$ 76,472.	\$ 458,045.
Baltimore (a)	728,855	4,819,341.
Boston	2,104,468.	63,795.
Chicago (a)	7,054,590.	3,386,398.
Cincinnati	3,379,354.	1,778,603.
Cleveland	326,456.	280,471.
Detroit	194,663.	200,200.
Kansas City	579,259.	65,730.
Louisville (b)	3,827,308.	1,280,933.
New Orleans	4,749,775.	1,692,183.
New York (c)	65,091,972.	4,992,351.
Philadelphia (a)	2,335,020	7,987,892.
Pittsburgh	1,362,036.	1,382,643.
St. Louis (a)	3,528,532.	2,395,972.
Washington	1,983,490.	801,401.
	<hr/>	<hr/>
	95,574,290.	31,835,936.
Atlanta (d)	2,949,599.	1,768,130.
Savannah	2,638,353.	2,133,877.

(a) The disparity shown between items forwarded to and received from Baltimore, Chicago, Philadelphia and St. Louis, is caused by the preponderance of checks drawn on miscellaneous points in the State of Alabama received from banks in those cities for collection.

(b) The showing that the amount of Louisville exchange handled was three times the amount of exchange coming from that City, is caused by railroad drafts payable in Louisville, of which the aggregate amount handled is very large.

(c) It is hardly necessary to explain that this unequal showing is caused by the fact that the greater part of the amount is made up by exchange received in payment of cash items and collections.

(d) While this, on its face, shows a larger amount sent than received, is caused by the fact that items on the entire State of Georgia, with the possible exception of about ten cities and towns, are cleared through Atlanta correspondents.

Exhibit (A)

Page 3.

Exhibit (Q)

Page 2.

	Total of items forwarded to.	Total of items received from.
Chattanooga	\$1,816,916.	\$3,884,946.
Knoxville	477,872.	325,437.
Memphis	1,791,530.	2,062,616.
Nashville	1,853,577.	2,389,975.

Exhibit (A)

POPULATION OF SOUTHERN CITIES.

--0--

	Census 1880	Census 1890	Census 1900	Census 1910
Birmingham	3,086	26,178	38,415	132,685
Atlanta	37,409	65,533	89,872	154,839
New Orleans	216,090	242,039	287,104	339,075
Memphis	33,592	64,495	102,320	131,105
Chattanooga	12,892	29,100	30,154	44,604
Nashville	43,350	76,168	80,865	110,364
Louisville	123,758	161,129	204,731	223,928

--0--

PERCENTAGE OF INCREASE.

---00o---

	1890-1900	1900-1910
Birmingham	46.7	245.4
Atlanta	37.1	72.3
New Orleans	18.6	18.1
Memphis	58.6	28.1
Chattanooga	3.6	47.9
Nashville	6.2	36.5
Louisville	27.1	9.4

S. J. HALL

SHOES, DRY GOODS AND GROCERIES.

COUNTRY PRODUCE A SPECIALTY.

811 NOBLE STREET.

ANNISTON, ALA. *Jan. 23rd,* 1914.

To the
Organization Committee,
Regional Reserve Bank,
Washington, D. C.

FORM 25

Gentlemen:

In reference to locating a
Regional Reserve Bank in this
part of the country, you are ad-
vised that my preference is first
for Birmingham, Alabama; second
for Atlanta, Georgia; and third
for New Orleans, Louisiana.

Respectfully,
S. J. Hall.

ANSWERED
JAN 26 1914
FORM 25

n g m

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

1228

365AN HY 55 NL 7 EXA

BIRMINGHAM ALA DEC 26 1913

W G MCADOO

SECY OF THE TREASURY WASHINGTON DC

ALABAMA IS THE CENTRAL COTTON STATE BIRMINGHAM THE CENTER OF THE
MANUFACTURING INTERESTS AND THE LEADER IN THE NEW DEVELOPMENT IN
THE SOUTH WITH THE GREATEST ADVANTAGES THE GREATEST RAILROAD SYSTEMS
SHE STANDS BECKONING TO THE GENIUS SKILL AND INDUSTRY BIRMINGHAM
IS AN IDEAL CITY FOR A RESERVE BANK

TOM O SMITH

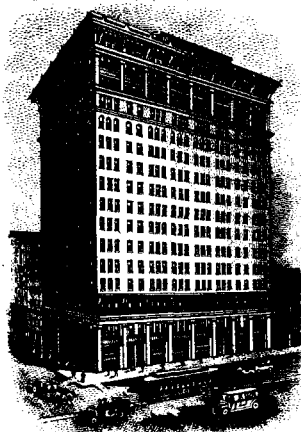
VICE PRESIDENT BGHAM TRUST AND SAVINGS CO

1212AM

12 15 1913
L-5-De

WILSON R. BROWN

E. L. BROWN



BROWN-MARX BUILDING.

BROWN BROS. & COMPANY

REAL ESTATE

GROUND FLOOR
BROWN-MARX BLDG.

BIRMINGHAM, ALA.

Jan. 15, 1914

Hon. David F. Houston, Sec. Agriculture,
Washington, D.C.

My dear Mr. Houston:-

You will pardon my writing you a personal note on a public question. You have probably forgotten me, and the best way I can re-introduce myself is to say that I am a brother of the late William Garrott Brown. I met you in Birmingham some years ago and had the pleasure of having you at my house.

I am writing in a private capacity to call your attention to Birmingham, Ala. as a suitable location for one of the regional banks. When you arrive in Atlanta, a committee from the Chamber of Commerce will appear before you to urge the claims of this city. I hope very much that you will in your usual broad and comprehensive manner give these claims your best consideration, and I believe that if you do so, you will be forced to the conclusion that from the standpoint of the present and of the future, this would be a proper location.

I wish you might stop off in Birmingham on your way to New Orleans, if only for a short time. It will give me great pleasure to show you something of an aggressive, and a great southern city.

With kind regards, I am,

Yours Sincerely,

ELB/D.

Birmingham

Chicago, Jan. 19, 1914

Dear Mr. Brown:

I remember you quite well and my very delightful visit to your home some years ago. I am glad to have your note calling my attention to Birmingham as a suitable location for a federal reserve bank. Birmingham's claims will be heard in Atlanta and will receive very careful consideration.

Very sincerely,

Secretary

Mr. Eugene L. Brown,
Brown-Mark Bldg.,
Birmingham, Alabama.

B. B. BURTON,
PRESIDENT

M. V. JOSEPH,
RESIDENT

JACOB BURGER,
VICE-PRESIDENT

W. J. ADAMS,
TREASURER

M. H. FOWLKES,
SECRETARY

DIRECTORS

ROBERT H. BAUGH
COLEMAN BUCH
GEO. A. ...
R. A. BROWN
R. D. BURNETT
J. H. HOLCOMBE
SOL CAHEEN
W. T. COX
R. W. EWING
A. H. FORD
BERTRAM JACOBS

THE BUSINESS MEN'S LEAGUE

"TO BRING MORE TRADE TO BIRMINGHAM"

HEADQUARTERS, BIRMINGHAM REBATE BUREAU

218-19-20 CHAMBER OF COMMERCE BUILDING

PHONE MAIN 4492

DIRECTORS

A. W. B. JOHNSON
G. B. MCVAY
GEORGE MCCLEERY
J. FRANK RUSHTON
OSCAR C. TURNER
JOHN W. O'NEILL
PHILLIP OSTER
JOHN L. PARKER
L. PIZITZ
J. N. ROSE
HERMAN SAKS
H. C. SEIBLES

IN REPLY REFER TO

BIRMINGHAM, ALA., Dec. 31st, 1913.

*Joseph
Robert
Murray*

Answered

File

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

Dear Sir;

The Business Men's League of our city respectfully request that your committee on location of Regional Banks include in your itinerary a visit to Birmingham, giving us an opportunity of placing before you the advantages and reasons for locating one of the Regional Banks in this city.

We understand that you already have in your itinerary New Orleans and Atlanta, and stop could be made here without a great loss of time. We would certainly appreciate the opportunity of presenting to you the advantages Birmingham enjoys over other southern cities, and showing you it is the logical point for establishing a Bank.

Yours very truly,



president.

BBB/B

January 2, 1914.

Mr. B. B. Burton,
President, Business Men's League,
Birmingham, Alabama.

My dear Sir:

I have your letter of December 31st, urging the Committee to visit Birmingham. We were compelled by time limitations to arrange our schedule as announced. It will not be possible for us to visit Birmingham, but we hope to have the pleasure of hearing in full from the Birmingham people at Atlanta. I have had the pleasure of spending sometime in Birmingham and know the activities and importance of the city.

With best wishes, I am,

Very truly yours,

Secretary.

CABANISS & BOWIE
LAWYERS
831-836 FIRST NATIONAL BANK BUILDING
BIRMINGHAM, ALA. Dec. 29, 1913.

E. H. CABANISS
SYDNEY J. BOWIE
JELKS H. CABANISS

RECEIVED
DEC 30 1913
Form AB

Hon. Frank G. Caffey,
Verbena, Ala.

Dear Caffey:-

I wired you a night letter some two or three days ago to Washington and am in receipt of a telegram, signed "Williams, Acting Solicitor", stating that you are at Verbena. I trust you will find it convenient to come by here on your way to Washington as I should be very glad to see you.

The purpose of my telegram was to enlist your interest and support in the application of Birmingham as a location for one of the new regional banks. About six years ago, when Mr. Shaw was Secretary of the Treasury, he agreed to recommend an additional sub-treasury to be located either at Atlanta or Birmingham if the Congressmen in this section would get together and endorse one or the other place. The matter was left to the Congressmen from Tennessee, Mississippi, Alabama, Georgia, Florida and South Carolina. Birmingham had a decided majority and then Atlanta flew the coop and refused to be bound by the action of the majority and Shaw became disgusted and declined to make the recommendation to Congress.

FGC #2.

However, there is no doubt of the fact that he wanted another sub-treasury in the South and that he would have been more than willing to have had one erected in Birmingham if Atlanta had not played the part of the dog in the manger.

The arguments in favor of Birmingham are that the census shows, and the fact is, its growth is faster than that of any town in the South. Atlanta disputes this proposition on the theory that a part of Birmingham's growth in the last census was due to an extension of the city boundaries, but the fact is established by a comparison between Fulton County, Ga., and Jefferson County, Ala., where there has been no change. Jefferson County is much larger in population than Fulton County and has grown faster. Jefferson and Fulton Counties are practically synonymous with Birmingham and Atlanta. That Birmingham is destined to be the largest city in the South does not seem to admit of any doubt. Atlanta has the edge in bank clearings due simply to the way in which the statistics are kept and to the fact that the First National Bank of this city is larger than any bank in Atlanta, both in capital and in deposits, and that the great volume of business which it does in handling its own checks is not counted in the clearing house receipts. If the same basis of comparison was used Birmingham's clearing house operations would be substantially the same as Atlanta's, as is evidenced by the fact that the deposits in all the banks of Birmingham are substantially the same as the de-

FGC #3.

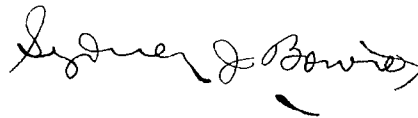
posits in Atlanta, the difference, if any, being not more than three or four million dollars.

The census population of 1910 gives Atlanta only 22,000 more people than Birmingham, and that difference, if it has not already been wiped out, will be, by the time the next census is taken. More trunk lines come into Birmingham than into Atlanta; it is, therefore, a better railroad point. It is far more convenient to Tennessee and Mississippi and is just as convenient to Florida, certainly more convenient to the western portion. It is equally convenient to some points in South Georgia, like Columbus, and is not further from Atlanta than Atlanta is from Birmingham. The South Carolina delegation voted for Birmingham as the location for the sub-treasury in preference to Atlanta. When it comes to the future it does not seem open to doubt that Birmingham has all the advantage. The coal mined in this district this year will approximate 18 million tons. Jefferson County's portion is about 10 million tons, of which 80 per cent is consumed in this county. Not a pound of coal is mined in the State of Georgia. As coal is the basis of power and manufacturing development, we are bound to have the greatest city in the South here. All here are deeply interested in this matter and would greatly appreciate any personal assistance you can render us in presenting the matter to Secretaries Houston and McAdoo.

FGC #4.

Please remember me most kindly to your father.
With the very best of personal good wishes, I am, truly,

Your friend,

A handwritten signature in cursive script, appearing to read "Sydney J. Bowser". The signature is written in dark ink and is positioned to the right of the typed name "Your friend,".

SJB/AB.

LIGHT 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

1219

366AN HY 49 N L 5 EXTRA

BIRMINGHAM ALA DEC 26 1913

ANSWERED
DEC 26 1913
L-J-da

NR MCAD00

SECY OF THE TREASURY U S A WASHINGTON DC

WE WANT TO ADD OUR NAME TO THE LIST ASKING FOR
A FAVORABLE CONSIDERATION OF OUR COMMITTEE THAT WILL TRY
AND SHOW WHY BIRMINGHAM SHOULD HAVE ONE OF THE REGIONAL
BANKS WE WOULD ALSO APPRECIATE YOU SENDING US SEVERAL COPIES
OF THE CURRENCY BILL

COMMERCIAL BANK AND TRUST CO

BY W J ADAMS PRESIDENT

1204AM

Treasury Department

50WU R 50Blue 5ex

TELEGRAM

Birmingham Ala Dec 26 1913

12-27-13
 DEPT
 DEC
 28
 1913
 TELEGRAM
 DIVISION

RECEIVED

653

L-5-du

Secty of the Treasury
Washington DC

The Citizens of Birmingham Ala desire to have one of the regional banks located here and we ask that you give Birmingham serious consideration before making your final selction and also that you give the citizens of this place a hearing as to their claims.

Crane Co by W H Kettig Mgr

406pm

Maximum loans by First National Bank of Birmingham, Ala. to country bank correspondents 1913.	\$1,225,000.
Estimate of all Birmingham banks	2,200,000.
Shipments of currency by <u>First National Bank of Birmingham</u> to country bank correspondents during cotton season 1913	2,690,000.
Estimate of all Birmingham banks	4,000,000.

Blue 48WU R 151 Blue Treasury Department

TELEGRAM

Birmingham Ala Dec 26 1913

ANSWERED
DEC 21 1913
FORM L-5-24

TREASURY
DEPT.
DEC
26
1913
TELEGRAPH
OFFICE

Hon W G McAdoo

Secy the Treasy Washn DC

I am tremendously impressed with the advantage of Birmingham for the location of one of the regional banks this is the greatest manufacturing center in the south and it is going to develop more rapidly in the next five years than it has in the past its volume of population its increase in business its extraordinary prospect for further development the strength of its local banks all seem to me to command the very highest consideration on absolutely business grounds I do not conceive that you will give political consideration serious thought but I am sure that even from that standpoint Birmingham and Ala deserve far more sympathy than some other large cities in the south please consult with Mr Underwood and at a later date give me an opportunity to discuss the matter with you in person before allowing your mind to crystalize best wishes for a happy holiday season

Frank P Glass

Treasury Department



Blue 51WU R 85 Blue TELEGRAM

Birmingham Ala Mch 9 1914

Res. Bank Org Committee

Hon Wm C McAdoo
Secretary of Treasury Washn DC

MAR 9 - 1914

~~As final addition to Birmingham brief please incorporate the following figures actual disbursements in cash over counter by one Birmingham bank during nineteen thirteen sixty eight million seven hundred fifty thousand dollars daily average two hundred twenty five thousand ~~xxxxxxxixix~~ estimating this conservatively at forty per-cent of total actual cash payments over counter by all Birmingham banks would average daily five hundred seventy thousand dollars average cash pay rolls per week one and one quarter millions which is exclusive of payments made through commissioners of corporations~~

ANSWERED

W P G Harding

MAR 13 1914

W P G

MM

March 11, 1914.

Sir:

Your telegram of March 9th, addressed to the Secretary of the Treasury, has been referred to this office for attention, and I beg to advise that, as requested, the additional information submitted will be filed with the Birmingham brief in order that it may be available for the consideration of the Committee when it is determining this question.

Respectfully,

Secretary,

Reserve Bank Organization Committee.

Mr. W. A. G. Harding,

Birmingham, Alabama.

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 **390**

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383 323Bm.T. 45. 8 ex.N.L.

Birmingham, Ala. Dec. 26, 1913.

Hon. David F. Houston,

Secretary of Agriculture, Washington, D.C.

Birmingham Banking and Business interests unite in urging upon organization board that this city be selected for one of regional reserve banks. Its central location peculiarly fits it to perform this function for Southeastern group of states.

W.A. Porter, President Merchants and Mechanics Trust and Savings Bank.

651p.

ANSWERED
DEC 27 1913
FORM L-5-Da

POSTAL TELEGRAPH-CABLE COMPANY

NIGHT LETTERGRAM

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4-383

324Pm.T. 45. 8 ex.NL.

Birmingham, Ala. Dec. 26, 1913.

Hon. Wm. McAdoo, Secretary of Treasury,

Washington, D.C.

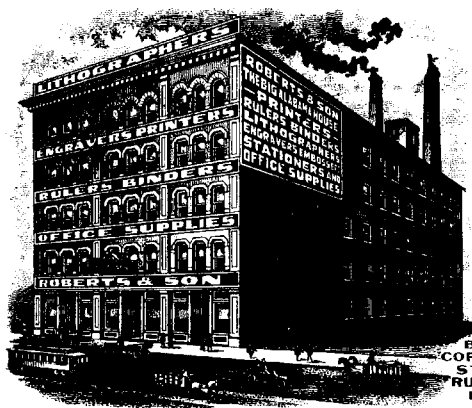
ANSWERED
 DEC 27 1913
 ROOM L-5-2a

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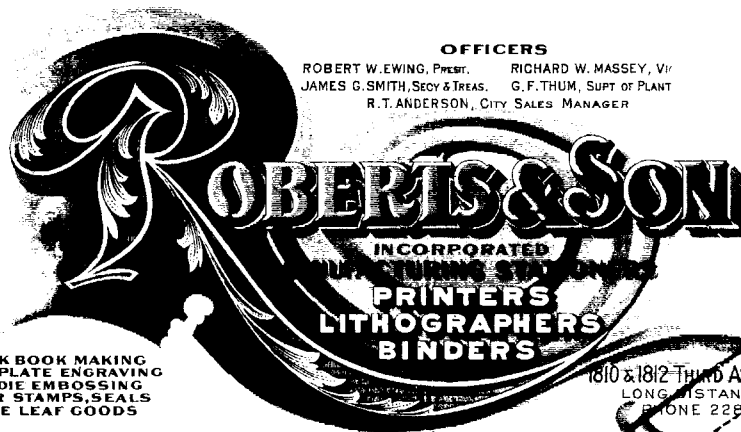
President Merchants & Mechanics Trust and Savings Bank.

655p.



"THE BIG ALABAMA HOUSE"

BLANK BOOK MAKING
COPPER PLATE ENGRAVING
STEEL DIE EMBOSING
RUBBER STAMPS, SEALS
LOOSE LEAF GOODS



OFFICERS
ROBERT W. EWING, Presr. RICHARD W. MASSEY, V. P.
JAMES G. SMITH, Secy & Treas. G. F. THUM, SUPT OF PLANT
R. T. ANDERSON, City Sales Manager

DIRECTORS
RICHARD W. MASSEY
W. B. DICKERSON
E. M. TUTWILER
ROBERT W. EWING
HILL FERGUSON
R. T. ANDERSON
JAMES G. SMITH
RICHARD V. EVANS
G. F. THUM

1810 & 1812 THIRD AVENUE
LONG DISTANCE
PHONE 228

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

BIRMINGHAM, ALA.

December 30, 1913.

Form *AS*

ANSWERED
1/1
JAN 7 1914
FORM *25*

Dear Sir:

Knowing that you are desirous of locating the Regional Bank that will come to this section of the country in the place where it will be most satisfactory for all the people affected and for the Government as well, I am writing to say that Birmingham is the one superior location. I am sure we can convince you and your Committee of this if you will include us in the Committee's itinerary, visit Birmingham, give us a hearing and look us over. A look will do the work, I am sure.

Anticipating your visit, therefore, I will not attempt to give all of the reasons why you should locate this Bank in Birmingham, but I will give two or three, as follows:

1 -- Your Committee has decided that a central location is important, and from this angle, as the Banks are to be distributed as I understand it, Birmingham is absolutely and without argument in the center of the territory that would be affected. Please notice the map printed in the Birmingham News of December 24th, and attached herewith as evidence.

2--- Not only is Birmingham the central point agriculturally, but it is the center of the territory from a standpoint of varied industries. Of course you know Birmingham is the center of the iron and steel industries of the South. It is also the center of the mining industries, including coal, gold, limestone, and marble, as well as a lumber and agricultural center.

3 -- Owing to Birmingham's prominence from the mining and industrial standpoint, sometimes the agricultural importance of the Birmingham District and Alabama are overlooked, and I would just remind you of the fact that you probably already know, that Alabama ranks extremely high in agricultural pursuits, and that not only one but three separate and distinct Counties in this State have this year produced what in either of the three cases would have been world's record in the production of corn, that is to say over 220 bushels to the acre.

4 -- Birmingham is also probably the strongest financial center in the South, and the First National Bank of Birmingham is the strongest Bank between New Orleans and Washington.

5 -- That Birmingham's claims are conclusive was evidenced by the fact that seven years ago when the question of locating a sub-treasury in the

To Hon. Daniel F. Houston,
Secretary of Agriculture,
Washington, D. C.

FROM ROBERTS & SON

DATE

Dec. 30, 1913.

SHEET NO.

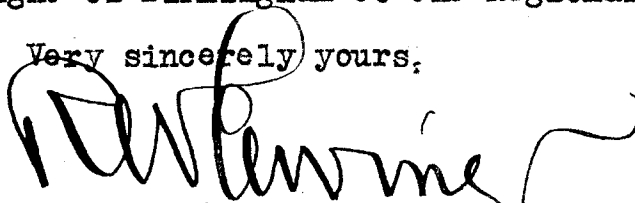
2.

South was up, Birmingham was selected by the vote of representatives of the States in this territory, as has been outlined to you in the telegram from Mr. W. P. G. Harding, President of our Chamber of Commerce, as the place that should have the Sub-Treasury. This would seem to be not a bad precedent to follow, and rather give you and your Committee reason for deciding on Birmingham again.

6 -- Another conclusive reason why Birmingham should be selected is that it is in the center of things from the railroad standpoint, as nine separate and distinct trunk lines, going in as many different directions, and also a number of local railroads in addition to these, make our city readily accessible from and to all parts of the territory which would be effected.

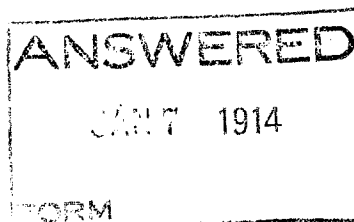
Without prolonging further reasons for Birmingham's selection, but expressing the hope that these will be enough to arouse your interest and insure a visit from your Committee, which would establish beyond question the right of Birmingham to the Regional Reserve Bank, I am,

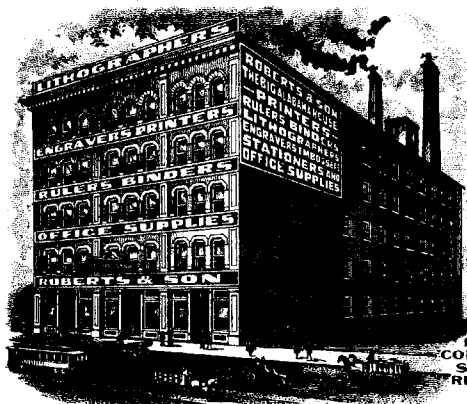
Very sincerely yours,



President of ROBERTS & SON,
First Vice President Birmingham Board of Trade,
Director Merchants & Manufacturers Association,
Director Merchants Retail Credit Bureau,
Treasurer and Director Y.M.C.A.
Chairman Miscellaneous Committee
Chamber of Commerce,
Director of Business Men's League,
Director Alabama State Fair Association,
Chairman Grievance Committee
Rotary Club of Birmingham,
Member Program Committee Birmingham Ad Club,
Member Southern Club,
Member Country Club,
Member Birmingham Motor & Country Club,
Member Birmingham Newspaper Club,
Member Traffic & Transportation Club.

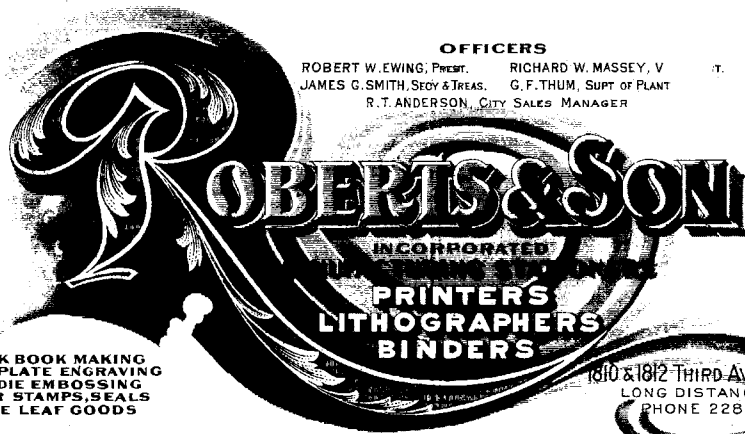
Dict. RWE-kg.





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COPPER PLATE ENGRAVING
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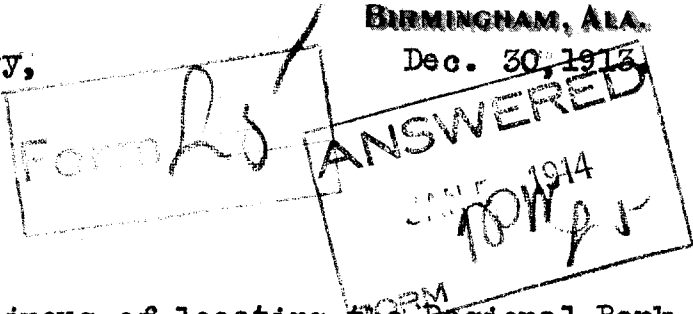
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Washington, D. C.

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Dec. 30, 1914



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Hon. William G. M. Loos,
 Secy. of the Treasury,
 Washington, D. C.

FROM ROBERTS & SON

DATE

Dec. 30, 1913.

SHEET NO. 2.

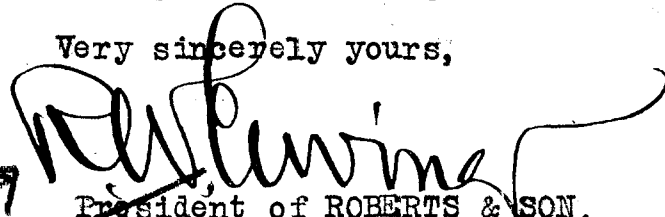
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 Director Merchants & Manufacturers Association,
 Director Merchants Retail Credit Bureau,
 Treasurer and Director Y. M. C. A.
 Chairman Miscellaneous Com. Chamber of Commerce,
 Director of Business Men's League,
 Director Alabama State Fair Association,
 Chairman Grievance Committee of the
 Rotary Club of Birmingham,
 Member Program Committee Birmingham Ad Club,
 Member Southern Club,
 Member Country Club,
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 Member Birmingham Newspaper Club,
 Member Traffic & Transportation Club,

me letter

Dict. RWE-kg.

6

January 2, 1914.

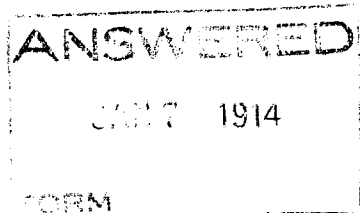
Mr. R. W. Ewing,
1810 Third Avenue,
Birmingham, Alabama.

My dear Sir:

I have your letter of December 30th. The Committee has been compelled to limit the number of its stops on account of the fact that we must get through with our trip. The places we have selected were selected because of the necessities of our schedule and the convenience to the business and banking interests of the various cities. We hope to have the pleasure of hearing from Birmingham in Atlanta. I assume that everything can be presented there just as well as elsewhere. I have had the pleasure of spending some time in Birmingham and appreciate its importance.

Very truly yours,

Secretary.



Onech, K 6, r d from
Jeffery
Jefferson, E 8
urg, Cherokee, C 10
alg, Morgan, B 7, r d
n Hartells
Limestone, A 6, r d
nd Bethel, Tenn.
nd, Montgomery, I 9
n, Blount, D 8
n, Colbert, A 5
Walker, E 8
a, Montgomery, I 9, r d
a Grady
ville, Limestone, A 6,
om Athens
Lawrence, B 5
Crenshaw, K 8, r d from
ley
d, Cherokee, C 10, r d
(Collinsville
Washington, K 4
Clay, F 10, r d from
and
r, Jackson, A 9
chee, Lowndes, I 8
Road, Randolph, F 11,
om Wadley
t, Coffee, L 9, r d
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Perry, G 6, r d from
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Shelby, F 8, r d from
ville
urg, Jefferson, M 12
ul, Marion Co., r d
Bear Creek
n, Greene, F 4, r d
Blinton
n, Lauderdale, A 5
...
od, Elmore, G 8, r d
Deatsville
Sumter, H 3
ilton, N 5
Blton, G 7, r d from
ville
Randolph, F 12, r d
Roanoke
ck, Jackson, B 9
Talladega, E 4
ch, Marengo, I 9
Barbour, J 11, r d
Louisville
e, Clay, F 10
Barbour, r d from
file
a, Pike, J 10
Cleburne, D 11, r d
Fruithurst
nk, Pike, J 9, r d from
ver, Baldwin, L 4
ck, Henry, K 12, r d
Abbeyville
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ie, Greene, G 8
oka, Lee, H 11
Covington, K 8, r d
Red Level
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t, Covington, L 8
yette, E 4, r d from
dy
our, J 11, r d from
hill
Russell, I 12
Randolph, E 11, r d

From Summerdale
50 Marquis, Pickens, F 4
... Marshall, Marshall Co., r d
from Albertville
40 Martins Station, Dallas, H 5
142 Martling, Marshall, B 9, r d
from Albertville
309 Marvel, Bibb, F 7
230 Marvyn, Russell, H 11
... Mary, Tallapoosa, G 11, r d
from Campbell
50 Marylee, Walker, D 6, r d
from Jasper
40 Mascotte, Bullock, I 10, r d
from Inverness
70 Mason, Escambia, L 7
38 Massey, Morgan, C 6, r d from
Hartells
70 Massillon, Dallas, H 6
156 Mathews, Montgomery, I 9
... Matilda, Tallapoosa, G 10, r d
from Daviston
33 Maud, Colbert, B 3
25 Maxwell, Jackson, A 10
20 May, Tuscaloosa, F 4
... Mayrick, Etowah Co., r d
from Gadsden
... Mayes, Etowah, C 10, r d
from Hokesbluff
20 Mayfield, Pickens, F 3
275 Maylene, Shelby, F 7
... Maynards Cove, Jackson,
A 9, r d from Scottsboro
250 Mayville, Madison, A 8
... Mead, Calhoun, D 10, r d
from Anniston
... Meadow, Clay, F 10, r d
from Good Water
32 Meadville, Montgomery, I 9,
r d from Ramer
40 Mechanicsville, Lee, H 12, r d
from Blanton
45 Meeks, Henry, K 12, r d
...
255 Mehama, Lawrence, B 5
60 Melborne, Lamar, E 3
62 Mellow Valley, Clay, F 10, r d
from Almond
30 Melville, Winston, C 6
10 Melrose, Conecuh, K 7
... Melton's Mill, Tallapoosa,
G 10, r d from Dadeville
100 Meltonville, Marshall, B 9
80 Melvin, Choctaw, J 2
186 Memphis, Pickens, F 3, r d
from Prairie Point, Miss.
80 Mentone, Dekalb, B 11
200 Meridianville, Madison, A 8
31 Merigold, Madison, B 9, r d
from New Hope
... Merkel, Jefferson, N 13, r d
from Birmingham
60 Merrellton, Calhoun, D 10
24 Mertz, Bibb, G 5
... Methvin, Cleburne, E 11, r d
from Bell Mills
90 Mexico, Bullock, K 5
... Micaville, Cleburne, E 11, r d
from Hefflin
... Mid, Marshall, B 9, r d from
Langston
... Middleton, Calhoun Co., r d
from Alexandria
539 Midland City, Dale, L 11
464 Midway, Bullock, I 11
35 Milha, Baldwin, N 5
30 Milan, Jackson, A 9
13 Miller, Marengo, I 4
21 Millers Ferry, Wilcox, I 5
80 Millerville, Clay, F 10
... Millie, Calhoun Co., r d
from Duke
529 Millport, Lamar, E 3
100 Miller, Washington, K 3
... Mills, Fayette, D 4, r d from
Glen Allen
80 Milltown, Chambers, F 11

210 Newburg, Franklin, B 5
New Castle, Jefferson, E 7
6118 New Decatur, Morgan, B 6
... Newell, Randolph, E 11
... New Home, Clay, F 10, r d
from Chandler Springs
301 New Hope, Madison, B 8
125 New Lexington, Tuscaloosa,
B 5
400 New Market, Madison, A 8
... New Moon, Cherokee, B 11,
r d from Jamestown
105 Newriver, Fayette, D 4
150 Newsite, Tallapoosa, F 10, r d
from Alexander City
524 Newton, Dale, K 11
40 Newtonville, Fayette, E 4
522 Newville, Henry, K 11
... Nixburg, Conecuh, K 6
... Nicholson, Dekalb, C 10, r d
from Dawson
70 Nicholsville, Marengo, I 4
... Nina, Etowah Co., r d from
Attalla
... Nix, Etowah, r d from
Altoona
35 Nixburg, Coosa, G 9
15 Noah, Cherokee, C 11, r d
from Cedar Bluff
167 Nokomis, Escambia, L 5
20 Noland, Pickens, F 4
83 Normal, Madison, A 8
80 North, Marshall, B 9
... North Birmingham, Jeffer-
son, M 12 (Sta Birming-
ham P. O.)
40 Northington, Marion, C 3, r d
from Bexar
500 Northport, Tuscaloosa, F 5
40 Norwood, Crenshaw, K 8, r d
from Brantley
512 Notasing, Macon, H 10
112 Nottingham, Talladega, E 9
... Nuzz, Lander, B 3, r d from
Sulligent
30 Nymph, Conecuh, L 7
20 Oak, Baldwin, O 4
137 Oakbownery, Chambers, G 11,
r d from Lafayette
50 Oakes, Choctaw, I 8
... Oakfence, Cherokee, E 11,
r d from Hefflin
77 Oak Grove, Mobile, M 3
210 Oakhill, Wilcox, J 6
81 Oakland, Lauderdale, A 4,
r d from Florence
21 Oaklevel, Cleburne, D 11, r d
from Fruithurst
1065 Okauan, Walker, D 5
... Oaknidge, Perry, G 6
55 Oakville, Lawrence, B 6, r d
from Danville
20 Oakwood, Montgomery, I 9,
r d from Ramer
26 Oaky Streak, Butler, K 8
20 Oates, Houston, L 12, r d
from Ashpole
... Oatstone, Barbour, J 11, r d
from Cotton Hill
... Obed, Tallapoosa, G 10, r d
from Dadeville
... Ocampo, Chilton, G 7, r d
from Calera
30 Ocre, Randolph, F 11, r d
from Ashpole
57 Octagon, Marengo, I 4
15 Odelle, Clay, F 10, r d from
Ashland
350 Odenville, Saint Clair, D 8
25 Odum, Butler, K 7, r d from
McKenzie
23 Orella, Randolph, F 11, r d
from L'leveille
... Ogleshow, Coosa, L 10, r d
from Enterprise
300 Ohatchee, Calhoun, D 10
... Okatappa, Choctaw, J 2

40 Ollifer, Tuscaloosa, F 5
300 Old Campbark, Franklin, B 4
... Phillips, Walker, D 6, r d
from Jasper
... Old Home, Clay, G 5
4555 Phoenix, Lee, H 12
214 Pickensville, Pickens, F 3
15 Pickett, Bullock, J 10, r d
from Inverness
2326 Piedmont, Calhoun, D 11
84 Pierce, Noble, M 3
80 Pigson Creek, Butler, J 8
125 Pike Road, Montgomery, I 9
541 Pinckard Dale, L 11
... Pindar, Coosa, F 9, r d from
Good Water
627 Pine Apple, Wilcox, J 7
... Pinelut, Butler, J 7, r d from
Butter Springs
37 Pinforests, Saint Clair, D 8,
r d from Ashville
220 Pine Grove, Bullock, I 11, r d
from James
470 Pine Hill, Wilcox, J 5
225 Pine Level, Montgomery, I 9
... Pines, Morgan, B 8, r d from
sonora
35 Pinetucky, Perry, G 6
... Pine View, Talladega, E 9,
r d from Renfro
55 Pineville, Monroe, J 6
190 Pink, Coffee, L 9
... Pinkney, Saint Clair, D 9, r d
from Gahann
... Pinell, Tallapoosa, G 11, r d
from Campbell
125 Pinson, Jefferson, D 7
... Piper, Bibb, F 6
140 Pisgah, Jackson, A 10
60 Pitt, Lawrence, B 6
... Pittman, Randolph, F 12, r d
from Ronkoke
175 Pitts, Russell, J 12
40 Pland, Cherokee, G 8
225 Plattersville, Dallas, H 7
210 Plateau, Mobile, M 3
... Platt, Jefferson, M 13, r d
from Birmingham
... Pleasantfield, Walker, E 5,
r d from Okanum
40 Pleasant Gap, Cherokee, D 11
50 Pleasantgrove, Pickens, F 4,
r d from Gordo
275 Pleasant Hill, Dallas, I 7
41 Pleasant Plains, Houston,
L 12, r d from Ashford
250 Pleasant Ridge, Greene, G 3
90 Pleasant Site, Franklin, B 3
... Pleiger, Geneva, L 10, r d
from Geneva
150 Pletcher, Chilton, G 7
40 Plevia, Madison, A 8
... Plunket, Cullman, C 8, r d
from Baileyton
50 Pearch, Escambia, L 5
250 Pechantas, Walker, D 5
... Pelt, Clear, Baldwin, N 4
... Poley, Covington, L 8
31 Polk, Dallas, I 7, r d from Tyler
599 Poliard, Escambia, L 6
... Pondville, Bibb, G 5, r d from
Centerville
40 Pool, Lawrence, B 6, r d from
Danville
18 Pope, Cherokee, C 11, r d
from Piedmont
10 Poplar Creek, Limestone,
A 5, r d from Ripley
... Poplaridge, Madison, B 8, r d
from New Hope
125 Porter, Jefferson, E 6
150 Portersville, Dekalb, C 10
76 Portland, Dallas, I 6
... Poser, Autauga, H 8, r d
from Prattville
41 Post oak, Bullock, I 10, r d
from Inverness

204 Potomac, Randolph, F 11
100 Roba, Macon, I 11
30 Roberts, Escambia, L 7
200 Robertsdale, Baldwin, N 4
70 Robinson Springs, Elmore,
I 8, r d from Elmore
20 Robinsonville, Escambia, L 5
75 Robjohn, Choctaw, I 3
10 Rockaway, Limestone, A 6,
r d from Bethel, Tenn.
... Rock Creek, Colbert, B 4, r d
from Russellville
... Rockdale, Randolph, E 11,
r d from Newell
25 Rockyhead, Dale, K 10, r d
from Arlton
450 Rockford, c h, Coosa, G 9
25 Rockland, Blount, D 7, r d
from Warrior
349 Rock Mills, Randolph, F 12
360 Rock Run, Cherokee, C 11
50 Rock Run Station, Cherokee,
C 11
35 Rocksprings, Etowah, D 10
... Rockville, Clarke, K 4
90 Rock West, Wilcox, J 5, r d
from Camden
221 Rockwood, Franklin, B 4, r d
from Russellville
... Rocktown, Dekalb, C 10,
r d from Crossville
40 Rodney, Coffee, K 9, r d from
Elba
25 Roeton, Coffee, K 10, r d from
Tennille
15 Rogers, Dekalb, C 9, r d from
Crossville
900 Rogersville, Lauderdale, A 6
20 Rollins, Autauga, H 8, r d
from Deatsville
... Rome, Covington Co., r d
from Andalusia
30 Romulus, Tuscaloosa, F 4
... Rosaville, Knott Co., 26,
r d from Athens
43 Rosa, Blount, D 8
51 Rosalie, Jackson, A 10, r d
from Pisgah
... Roscoe, Baldwin, O 5
... Rosedale, Jefferson, E 7, r d
from Birmingham
65 Rosehill, Covington, K 9, r d
from Dozier
91 Rosemary, Hale, G 5
... Rosewood, Cleburne, D 11,
r d from Fruithurst
... Rosinton, Baldwin, N 4, r d
from Robertsdale
62 Rosser, Sumter, M 2
... Roswell, Cullman, C 8, r d
from Joppa
210 Round Mountain, Cherokee,
C 11
... Rowell, Wilcox, J 6, r d from
Caledonia
200 Rowland, Limestone, A 7
75 Roxana, Lee, G 11, r d from
Waverly
50 Royal, Blount, D 8, r d from
Blountsville
... Rose, Etowah, C 9, r d
from Mountaboro
... Rudd, Calhoun, D 10, r d
from Alexandria
... Rue, Tuscaloosa, E 8
30 Runville, Butler, J 5, r d from
Fort Deposit
30 Rural, Clarke, J 4
25 Rushton, Chilton, G 8, r d
from Verbena
2046 Russellville, c h, Franklin, B 4
... Rutan, Washington, K 3
... Ruth, Marshall, B 8, r d
from Joppa
100 Rutherford, Russell, I 12
230 Rutledge, Crenshaw, J 8
... Ryals, Cherokee, C 10, r d
from Collierville

75 Sistrunk, Elmore, H 10
48 Sixmie, Bibb, G 6, r d from
Ashby
... Sizemore, Lamar, D 4
40 Skinnerton, Conecuh, J 6
92 Skipperville, Dale, K 11, r d
from Orlin
50 Skirum, Dekalb, C 10
52 Slackland, Cherokee, C 10
24 State, St. Clair, D 9, r d from
Steele
107 Sligo, Etowah, C 9
36 Sloan, Blount, D 7, r d from
Blount Springs
896 Slocumb, Geneva, L 11
265 Sloss, Jefferson, O 11, r d
from Bessemer
... Smlifax, Jackson, A 10
31 Smithsonia, Lauderdale, A 4
60 Smiths Station, Lee, H 12
... Smithville, Henry, K 12, r d
from Columbia
80 Sneed, Blount, C 8, r d from
Altoona
184 Snowdun, Montgomery, I 8
600 Snow Hill, Wilcox, I 6
40 Snyder, Tuscaloosa Co., r d
from Northport
33 Soapstone, Dallas, I 7, r d
from Tyler
112 Society Hill, Macon, H 11
... Solomon, Cleburne, E 11, r d
from Hopewell
... Solomons Mills, Barbour, J 11
r d from Louisville
350 Somerville, Morgan, B 7
100 South, Covington, K 8, r d
from Red Level
... South Calera, Shelby, F 7, r d
from Calera
... South Highland, Jefferson Co.,
(Sta. Birmingham P. O.)
... South Hill, Dekalb, K 10,
r d from Oak
50 South Lowell, Walker, D 6,
r d from Jasper
70 Southwila, Choctaw, J 2
... Spaulding, Jefferson, N 12,
r d from Birmingham
40 Spears, Geneva, L 5
14 Speed, Coosa, G 9, r d from
Equality
150 Speigner, Elmore, C 9
50 Spencer, Fayette, D 5, r d
from Carbon Hill
... Splo, Barbour, J 11, r d
from Blue Springs
... Spivey, Barbour, J 12, r d
from Bakerhill
... Spoke, Coosa, F 9, r d from
Sylacauga
150 Sprague, Montgomery, I 9
150 Spring Garden, Cherokee, D 11
162 Spring Hill, Mobile, M 3
96 Springville, Colbert, B 4
350 Springville Saint Clair, D 8
100 Sprott, Perry, G 6
200 Spruce Pine, Franklin, B 4
35 Spur, Autauga, H 8
50 Stafford, Pickens, E 3
40 Stallings, Conecuh, J 6, r d
from Gardard
75 Stamp, Dekalb, B 10, r d from
Jude
25 Standard, Perry Co., r d
from Morgan Springs
175 Standif Rock, Chambers, E 12
50 Stanley, Clay, F 9, r d from
Holins
20 Stansel, Pickens, F 3, r d
from Reform
250 Stanton, Chilton, G 7
80 Stapleton, Baldwin, M 4
30 Star, Lamar, E 3, r d from
McElborne
... Starkville, Cherokee, B 11,
r d from Lyster, Ga.
15 Starvation, Cherokee, B 11