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2562
D7U5MG
v.3

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

Minnesota. Cities - J to P v.3

#41

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following Night Letter. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Night Letters, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

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

THOS. N. HILL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT A9CH GM 42 NL
498

1914 JAN 1 PM 1:58

JASPER MINN JAN 1 1914 - DEC 31 1913

SECRETARY OF THE TREASURY

WASHINGTON DC

IT IS OUR DESIRE THAT A REGIONAL BANK BE LOCATED
IN MINNEAPOLIS IT WILL BEST SERVE THE FINANCIAL NEED OF
THE VAST AND GROWING NORTHWEST KINDLY EXERCISE YOUR BEST INFLUENCE
TO BRING THIS ABOUT AND THUS SERVE THE GOOD PEOPLE
YOU REPRESENT

FARMERS STATE BANK

150PM

13226

Handwritten notes:
JAN 1 1914
JASPER MINN
23

Handwritten signature:
L. L.

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1227 *WV*

034CH OX 45 N L 1 EXA

JENKINS MINN JANY 15 1914

RESERVE BANK ORGANIZATION COMMITTEE

WASHINGTON DC

Form *AG*

AT THE ANNUAL MEETING OF THE BOARD OF DIRECTORS OF
THE JENKINS STATE BANK AT JENKINS MINNESOTA THE CASHIER WAS
DIRECTED TO TELEGRAPH RESERVE BANK ORGANIZATION COMMITTEE AT WASHN
DC ASKING THAT MINNEAPOLIS MINN BE DESIGNATED AS THE FEDERAL RESERVE
CITY FOR THIS DISTRICT

ANSWERED
JAN 19 1914
FORM *25*

J G HAMMER

CASHIER

721PM

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

25,000 OFFICES IN AMERICA

INCORPORATED

CABLE SERVICE TO ALL THE WORLD

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

F CH RA 24 NL

1036

JEFFERS MINN JAN 1 1914

SECY TREASURY

WASHINGTON DC

WE RESPECTFULLY URGE REGIONAL RESERVE BANK BE LOCATED AT MINNEAPOLIS
FROM A BUSINESS INLAND POINT WE BELIEVE IT THE MOST
ADVANTAGEOUS IN THE NORTHWEST

STATE BANK OF JEFFERS

725P

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

25,000 OFFICES IN AMERICA

INCORPORATED

CABLE SERVICE TO ALL THE WORLD

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THEO. S. VAN... PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
1015H FB 30 NL

1102

JOHNSON MINN DEC 30 1913

THE SECRETARY OF THE TREASURY

WASHINGTON DC

IN AS MUCH AS MINNEAPOLIS IS A CENTRAL DISTRIBUTING POINT

FOR AGRICULTURAL PRODUCTS OF THE NORTHWEST IT WOULD SERVE US

BEST TO HAVE FEDERAL RESERVE BANK LOCATED AT MINNEAPOLIS MINN

JOHNSON STATE BANK

953 PM

Form 25 ANSWERED
JAN 3 1914
FORM

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1098

054CH OF 28 N.L. 5 EX

KASSON MINN. JAN 3RD 18

1914 JAN 4 AM 12 56

SECY OF THE TREASURY

WASHINGTON DC

REGIONAL BANK CAN BEST SERVE THE INTERESTS OF SOUTHERN MINNESOTA

IF LOCATED AT MINNEAPOLIS WE ARE ESPECILLY ANXIOUS TO HAVE ONE

LOCATED THERE

FARMERS STATE BANK OF KASSON

BY W.N.PARKHURST CASHR 1202A

ANSWERED
JAN 6 1914
FORM

Form L 6

Treasury Department

TELEGRAM

13WUB A 56 N L

KEELHER MINN Jan 5 1914

ANSWER

Form 6 5

Secretary Treasury

Wash'n D C 1914

2

We believe that it would be more advantageous to the Northwest if Regional Bank were placed in Minneapolis at the present time nearly all of our banking business is transacted there and our interests would be materially advanced if Minneapolis should be selected as one of the cities in which would be located a Regional Bank.

First State Bank.

1040a

NIGHT LETTER

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

1554

RECEIVED AT

A244CH OX 42 N L

KENNEDY MINN JANY 5 1914

HON WM G MCADOO

SECY OF THE TREASURY WASHN DC

WE EMPHATICALLY URGE THAT A REGIONAL RESERVE BANK BE LOCATED IN MINNEAPOLIS MINN THE IMMENSE VOLUME OF NORTHWESTERN BUSINESS IN GRAIN LUMBER AND FLOUR CENTERS IN MINNEAPOLIS MINNEAPOLIS IS THE CHIEF TERMINAL MARKET FOR OUR FARM IMPLEMENTS AND ALL COMMODITIES USED HERE

STATE BANK OF KENNEDY

1105P

Form 45

Handwritten notes:
JAN 5 1914
H.R.
R.B.

WESTERN UNION



TELEGRAM

THEO. N. VAIL, PRESIDENT

804

PM 5 47

34-11-B

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D.C. ALWAYS OPEN

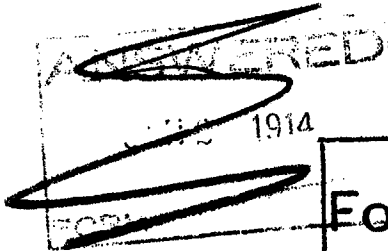
C45CH VO 21, 3 EX

KENNETH MINN JAN 1 1914

MR MC-ADOO

SECY OF TREASURY

WASHINGTON D C



Form *L5*

A RESERVE BANK LOCATED TO MINNEAPOLIS VERY CONVENIENT POINT FOR
O BUSINESS ACCOUNT LARGE AGRICULTURE AND BUSINESS CENTERS.

KENNETH STATE BANK

JOHN ENGELBRETSON, CASHR

545 PM

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

10F PS 51 NL 5 EX

1353 399

1914 JAN 3 AM 12 36
JAN 3 12 36
L.B.

KENT MINN JAN 2 14

HON WM G MCADOO

SECY OF THE TREASURY WASHN DC

WE BELIEVE THAT ON ACTUAL MERITS MINNEAPOLIS IS THE MOST LOGICAL LOCATION FOR THE PROPOSED FEDERAL RESERVE BANK FOR THE NORTHWEST AND WE EARNESTLY RECOMMEND THAT YOU LOCATE SUCH FEDERAL RESERVE BANK AT THE CITY OF MINNEAPOLIS IF SUCH A BANK IS ESTABLISHED IN THE NORTHWEST

KENT STATE BANK BY L L OLSON CASH

7233A

X

Form 25

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.

GLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT

DELIVERY NUMBER

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383

213 ch o 16 nl 4 ex.

Kenyon, Minn., Dec 31-13.

McAdoo Secretary of Treasury,
Washington D.C.

Federal reserve bank located at Minneapolis Minn. will serve
best the northwest.

Farmers State Bank,

B. J. Borlang, Pres

10pm FORM

ANSWERED

JAN 3 1914

DLK
L5

Form 20

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

30 N L 3 EXTRA

1914 JAN 14 AM 7 19

1533

KERKHOVEN MINN JAN 13 1914

SECY WM MCADOO

WASHINGTON DC

Form *L3*

BECAUSE THE NATURAL FLOW OF MONEY FROM GRAIN FARM MACHINERY
LUMBER ETG IS FROM AND TO MINNEAPOLIS MINNESOTA WE REQUEST
THAT A REGIONAL BANK BE ESTABLISHED THERE

FARMERS ELEVATOR CO OF KERKHOVEN MINN

JAN 14 704AM

ANSWERED
JAN 15 1914
OK
5

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

1400

RECEIVED AT

172 AN 40 NL

KILKENNY MINN JANY 2 1914

THE HONORABLE SECRETARY MR MC-ADOO

WASHINGTON DC

WE VOICE YOUR SENTIMENT FAVORING THE ESTABLISHING OF A REGIONAL RESERVE BANK IN THE CITY OF MINNEAPOLIS IN THAT THE CITY IS THE LARGEST COMMERCIAL MANUFACTURING AND FARMING INTEREST CENTER IN THE NORTHWEST AND ITS FUTURE IS HARD TO OVERESTIMATE

KILKENNY STATE BANK

1110P

ANSWERED
JAN 2 1914
D.L.R.
L5

Form *LS*

MINNESOTA STATE UNION THE AMERICAN SOCIETY OF EQUITY

President, MAGNUS JOHNSON, Kimball
Vice President, John Martin, Maynard



DIRECTORS

Bert Cole, Breckenridge Col. R. A. Wilkinson, Lake Elmo
A. S. Mueller, Madison Morris E. Sliney, Lake Elmo
B. T. Evans, Wadena J. C. Knox, Granite Falls
F. W. Manz, Paynesville

Sec.-Treas., C. R. WHITAKER
Office, Hastings, Minn., N. W., and Tri State Tel. 20 B

KIMBALL, MINN.,

Jan 10 1914

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

Dear Sir: Form 45

As Minneapolis is the market for our agricultural products, and as that City assists us financially in the movement of the crops, we believe that a federal reserve bank should be located in that City.

*Yours Truly
Magnus Johnson
Pres State Union A.S.E.*

ANSWERED
JAN 15 1914
TPN
FORM

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

569

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383 1913 N. W. Via Minneapolis

Kimball prairie, Minn., Dec. 31-1913.

Secretary of Treasury,

Washington, D.C.

We urgently request that you establish a regional bank at Minneapolis, the financial center of the Northwest.

State Bank of Kimball Prairie.

ANSWERED
JAN 15 1914
2012
R5

9
Form

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

25,000 OFFICES IN AMERICA

INCORPORATED

CABLE SERVICE TO ALL THE WORLD

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

F1010H FB 32 NL

950

993

LAFAYETTE MINN JAN 10 1914

HON W G MCADOO

SECY OF TREASURY WASHINGTON DC

THE CITY OF MINNEAPOLIS MINN BEING THE CENTER OF OUR

LEADING INDUSTRIES SUCH AS BANKING, FARM PRODUCTS AND FARM IMPLEMENTS,

WE REQUEST THAT A REGIONAL RESERVE BANK BE ESTABLISHED IN THAT CITY

FARMERS STATE BANK OF LAFAYETTE

930

Form 25

928PM

ANSWERED
JAN 12 1914
FORM 25

Treasury Department

TELEGRAM

Form 25

77WU MO 61 blue 17 ex

LAKE BENTON Minn Jan 2 1914

Secretary of Treasury,

Washington, D.C.

In case a regional federal reserve bank is located in this part of the northwest put us down as favoring Minneapolis where the greater part of our grain lumber, produce agriculture implements, banking and other business is done and where our present affiliations are

Hans Lavesson, President First National Bank
W F Mann, Cashier, National Citizens Bank
Alfred Sodelind, Cashier Farmers State Bank

FORM
JAN 3 1914
ANSWERED

249 pm
ANSWERED
JAN 3 1914
FORM
25

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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THEO. N. VAIL, PRESIDENT

1592

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

172 TR

50 NL 7 EXTRA

LAKE CITY MINN DEC 31 1913

SECY OF AGRICULTURE

WASHN DC

Form 25

MINNEAPOLIS IS THE MARKET PLACE FOR THE AGRICULTURAL PRODUCTS OF THIS SECTION MINNEAPOLIS FINANCES THE CROP MOVEMENT OF THIS SECTION AND WE FEEL THAT MINNEAPOLIS IS THE LOGICAL AND PROPER POINT FOR THE FEDERAL RESERVE BANK WHICH IS TO SERVE THIS NORTHWEST DISTRICT

LAKE CITY BANK OF MINN

CITIZENS BANK OF LAKECITY

SECURITY STATE BANK

ANSWERED
JAN 5 1914
9710

1027 PM

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

1619

RECEIVED AT

F8701 FB 22 NL

LAKE CRYSTAL MINN DEC 31 1913

SECY OF TREASURY

WASHN DC

WE STRONGLY URGE MINNEAPOLIS AS LOCATION OF THE REGIONAL RESERVE
BANK PRACTICALLY ALL OUR BUSINESS IN THIS VICINITY IS WITH THAT CITY
FARMERS AND MERCHANTS STATE BANK

839PM
ANSWERED
DEC 31 1913
DPR
23
FORM

Form 23

W. P. MARSTON, PRESIDENT
D. T. OWENS, VICE PRES.

L. P. JONES, CASHIER
W. P. M. JONES, JR., ASST. CASH.

Farmers & Merchants State Bank

CAPITAL \$20,000.00
SURPLUS AND PROFITS \$6,000.00

Lake Crystal, Minn., Dec. 31st, 1913.

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

Dear Sir:-

We wish to confirm our night letter sent you today urging the establishment of a Regional Reserve Bank at Minneapolis, Minn.

Practically all the banking business in this region is transacted in that city and we feel that a bank at that point would much better serve our interests and those of our farmers and business men.

Minneapolis seems to us to be the logical location for a Regional Reserve Bank.

Yours very respectfully,


Cashier.

THOS. H. CANFI, PRES.
C. O. NOBEN, VICE PRES.

NORBY, Sec
C. E. FOSS, TREAS.

Lake Park Farmers' Elevator Co.

Dealers in Grain and Coal

LAKE PARK MINN.

Jan 5th 1914

Sey Am. G. McLeod
Washington, D.C.

Dear Sir

The Lake Park Farmers Elevator Co. of Lake Park, Becker County Minn. 150 strong, Petition you to locate one of your Regional Reserve Banks in Minneapolis Minn. This City being the Money Center of the great North West, the Center of Trade for the Trade East of the Rocky Mountains. We fully believe that this City is Entitled to such distinction, and that it will be of great Benefit to this vast Country Tributary to this great Grain and Produce Center

ANSWERED
JAN 7 1914
L. M. M
25

Yours Respectfully
Lake Park Farmers Elevator Co
By: A. L. Dora Mgr

Jan 25

WESTERN UNION TELEGRAM



THEO. N. VAIL, PRESIDENT

ANSWERED
JAN 24 1914
FORM 5-9ms

RECEIVED AT 143 CH TI 67 18 EXTRA

LAKE PARK MINN JAN 20-14

HON WM M MCADOO, BLACKSTONE HOTEL, CHGO. SECURITY OF TREASR

Phone "Wabash 4321" loc 80

WE RESPECTFULLY REQUEST YOUR COMMITTEE TO DESIGNATE MINNEAPOLIS AS THE LOCATION FOR A FEDERAL RESERVE BANK. IT IS PREDOMINANT AS THE FINANCIAL GRAIN MILLING AND LUMBER CENTER OF THE NORTHWEST AND IS RAPIDLY OUTDISTANCING ALL COMPETITORS IN ITS GROWTH IN MANUFACTURING JOBBING AND TRANSPORTATION INTEREST AS WELL AS POPULATION.

5

13

FIRST NATL BANK, LAKEPARK MINN., BECKER, COUNTY STATE BANK, LAKEPARK MINN, SECURITY STATE BANK, DETROIT MINNESOTA CITIZENS STATE BANK FRAZEE MINN.

602P

WESTERN UNION

PM 7 12

Form 168



TELEGRAM

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

FS70H RA 9

LAMBERTON MINN JAN 1 1914

pc

SECY TREASURY

WASHINGTON DC

WE DESIRE YOU NAME MINNEAPOLIS AS^A/RESERVE CITY

STATE BANK LAMBERTON

745P

25

Treasury Department

13PO Rv 10 via Minneapolis TELEGRAM

Lancaster Minn Jan 7 1914

Hon W G McAdoo

OFFICE OF PRIVATE SECRETARY
TO SECRETARY OF THE TREASURY

Washn DC

1914 JAN 7 PM 1 07

We request that Minneapolis be designated a regional reserve
city

Farmers and Merchants State bank

lpm

ANSWERED
JAN 7 1914
LLB
25

Form 5

POSTAL TELEGRAPH-CABLE COMPANY

NIGHT LETTERGRAM



THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED) TRANSMITS AND DELIVERS THIS NIGHT LETTERGRAM SUBJECT TO THE TERMS AND CONDITIONS PRINTED ON THE BACK OF THIS BLANK. CLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT

DELIVERY NUMBER

INDEPENDENT COMPETITIVE PROGRESSIVE

⁴⁻³⁸³ 205 ch of \$0 nl Via Minneapolis

Lancaster, Minn Dec 31-13.

Hon Wm. G. MacAdoo,

Secy Treasury., Washington D.C.

Believing that Minneapolis offers advantages superior to any other city in the Northwest for the location of a regional reserve bank we strongly urge you to favorably consider their application.

ANSWERED
JAN 3 1914
FORM

First State Bank. of Lancaster

930pm

Form 25

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE DROOKS, GENERAL MANAGER

RECEIVED AT

1360

1914 JAN 8 AM 12 55

F174CH FB 35 NL

LANESBORO MINN JAN 7 1914

12370

HON W G MCADOO

WASHN DC

OWING TO THE NUMEROUS NATURAL ADVANTAGES OF MINNEAPOLIS MINN AS
A FINANCIAL CENTER AND DISTRIBUTING POINT FOR THE NORTHWEST. WE
RESPECTFULLY PETITION YOU TO APPOINT THE SAID CITY AS ONE
OF THE REGIONAL RESERVE CITIES

ANSWERED
JAN 8 1914
FORM *LS*

CANLAN HABBERSTAD STATE BANK

1235AM

Form *LS*

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter**. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters**, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

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

THEO. N. VAIL, PRESIDENT

DELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1313

B38 4 BU 34 NL

LANESBORO MINN JAN 2 1914

W G MCADOO

SECY OF THE TREASURY WASHINGTON DC

THE BUSINESS INTEREST OF MINNESOTA AND NORTHWEST IN OUR JUDGMENT
WOULD BEST BE SERVED BY THE LOCATION OF A FEDERAL
RESERVE BANK IN MINNEAPOLIS WHICH IS THE MARKET FOR AGRICULTURAL
PRODUCTS OF THE NORTHWEST

STATE BANK OF LANESBORO

1137PM

Form AS

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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This is a GUARANTEED NIGHT LETTER, and is delivered by request of the sender, under the conditions named above.

TH O. N. WALK, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1601

2 Z TR 39 NL 4 EXTRA

LESUEUR MINN DEC 31 1913

THE HONORABLE SECRETARY OF THE TREASURY OF THE UNITED STATES

WASHINGTON DIST OF COLUMBIA

MY DEAR SIR IT WOULD BE VERY GRATIFYING TO THIS

SECTION OF THE COUNTRY IF A REGIONAL BANK WAS ESTABLISHED

AT MINNEAPOLIS THANKING YOU FOR THE KIND CONSIDERATION I BEG

TO REMAIN YOURS VERY RESPECTFULLY

S S STRIKER

CASHIER FARMERS STATE BANK

1028. PM

Form 25

ANSWERED
DEC 31 1913
P

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter**. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters**, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1573

172 HY 28 NL

LESUEUR CENTER MINN JAN 5 1914

HON W G MCADOO

SECY OF THE TREASURY WASHN DC

**BECAUSE THE NATURAL FLOW OF MONEY FROM GRAIN FARM MACHINERY LUMBER
ETC IS FROM AND TO MINNEAPOLIS MINN WE REQUEST THAT A REGIONAL RESERVE
BANK BE ESTABLISHED THERE**

FIRST NATIONAL BANK

1217AM

Form 45

WESTERN UNION DAY LETTER



THEO. N. VAIL, PRESIDENT

1914 JAN 6 PM 2 06

RECEIVED AT

434

V. 231 CH. 30 BLUE

LENOX MINN. 6

MON W. G. MCADOO

SECY OF TREAS WASHINGTON DC

MINNEAPOLIS THE GATEWAY OF THE NORTHWEST BECAUSE THE NATURAL FLOW
OF MONEY FROM GRAIN FARM MACHINERY LUMBER ETC CENTERS THERE
SHOULD HAVE A REGIONAL BANK WE RESPECTFULLY MAKE THIS REQUEST
FIRST NAT BANK

1580

ANSWERED
JAN 7 1914
JM 13
21-
FORM

Form 65

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following Night Letter. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Night Letters, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

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

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1580
34 NL

28ZHY

LERoy MINN JAN 5 1914

HON WM G MCADOO

WASHN DC

19

WE RESPECTFULLY REQUEST THAT A REGIONAL RESERVE BANK BE ESTABLISHED AT MINNEAPOLIS MINN AS IT IS THE NATURAL MONEY CENTER OF THIS GREAT NORTHWEST THE BEST INTERESTS OF THIS SECTION WOULD THUS BE SERVED

FIRST STATE BANK

1255AM

ANSWERED
JAN 5 1914
J. K. R. S.

Form 65

rm 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
233 TR 50 NL 6 EXTRA

1691

LEWISTON MINN DEC 31 1913

HON W G MCADOO SECY OF THE TREASURY
WASHN DC

ANSWERED
DEC 31 1913
FORM 2

WE STRONGLY FAVOR THE CITY OF MINNEAPOLIS AS LOCATION FOR
A FEDERAL RESERVE BANK THE BUSINESS WE GET THROUGH MINNEAPOLIS
BANKS AS COMPARED WITH ANY OTHER CITY IN THIS STATE
OUR REASON FOR BELIEVING THAT THE NEW BANK SHOULD
BE LOCATED IN THAT CITY

J W RICE

PREST FIRST STATE BANK OF LEWISTON

Form 115

1126PM

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.

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

328CH AN 42 NL 3 EXTRA

1121

LEWISVILLE MINN JANY 2 1914

SECTY OF THE TREASURY

WASHINGTON DC

MINNEAPOLIS IS THE GREAT CENTER OF THE GRAIN IMPLEMENT LUMBER
PRODUCE AND GENERAL WHOLESALE BUSINESS OF THE ENTIRE NORTHWEST IT
SEEMS TO US WITH THOSE FACTS BEFORE US THE PROPER
PLACE FOR THE LOCATION OF A REGIONAL RESERVE BANK

MERCHANTS STATE BANK

ADOLPH SUCKER CASHIER

946PM

Form *AS*

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

25,000 OFFICES IN AMERICA

INCORPORATED

CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following Night Letter. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Night Letters, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

F 150CH WI 28 NL

LITCHFIELD MINN

JAN 19 4 1913

2 AM 3 41

SECY OF THE TREASURY

WASHN DC

THE NORTH WEST CAN BE MORE CONVENIENTLY AND BEST SERVED BY A REGIONAL BANK AT MINNEAPOLIS WHERE NORTH WEST BUSINESS

INTERESTS CENTER WE RESPECTFULLY ASK YOUR FAVORABLE CONSIDERATION

FARMERS AND MERCHANTS STATE BANK

258A

Form 25

WESTERN UNION



866

DAY LETTER

THEO. N. VAIL, PRESIDENT

RECEIVED AT

1914 JAN 2 PM 7 03

F27CH FB 33 BLUE 4 EXTRA

LITCHFIELD MINN JAN 2 1914

SECRETARY OF TREASURY

WASHINGTON DC

WE WISH VERY MUCH TO HAVE A REGIONAL BANK LOCATED
IN THE TWIN CITIES PREFERABLE IN MINNEAPOLIS WHICH IS THE
CENTER OF THE GREAT AGRICULTURAL BUSINESS OF THE NORTHWEST
FIRST NATIONAL BANK

A W KRON, CASHIER

657PM

ANSWERED
JAN 5 1914
DLR
FORM 25

Form 25

Treasury Department

TELEGRAM

93WU MO 17

LITTLE FALLS Minn Jan 2 1914

Secretary of Treasury,

Washington, D. C.

Form *LS*

It is our wish to have regional bank located at Minneapolis, Minn,
is much more convenient generally

Merchants State Bank

ANSWERED
JAN 3 1914
TPW
RJ
FORM

347pm

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.

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
A46CH WI 60 NL

1083

RECEIVED
JAN 1 1914
R

LITTLEFORK MINN JAN 1 1914

SECY OF TREASURY

WASHN DC

IN REGARD TO THE LOCATING OF REGIONAL BANK IN MINNESOTA
IT WOULD BE TO OUR ADVANTAGE TO HAVE REGIONAL BANK
LOCATED IN MINNEAPOLIS FOR THE REASON MOST OF OUR BUSINESS
IS TRANSACTED WITH THAT POINT AND SHOULD A REGIONAL BANK
BE LOCATED IN THE STATE OF MINNESOTA AT MINNEAPOLIS WE
FEEL IT WOULD BETTER SERVE THE BANKS OF NORTHERN MINNESOTA

FIRST STATE BANK

939PM

Handwritten signature/initials in a box.

WESTERN UNION



TELEGRAM

JAN 5 PM 2 02

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

A1110H WS 16

LONG LAKE MINN JAN 5 1914

HON SECY OF TREASURY

WASHINGTON DC

STATE BANK OF LONGLAKE, LONGLAKE MINN WOULD LIKE TO SEE

MINNEAPOLIS SECURE A REGIONAL RESERVE BANK

J A ANDERIGG

146PM

Form 168

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1599

130 R 17 NL

LONG PRAIRIE MINN DEC 31 1913

SECY OF TREASURY

WASHN DC

WE PREFER AND RESPECTFULLY RECOMMEND THE CITY OF MINNEAPOLIS AS

LOCATION FOR REGIONAL BANK FOR OUR SECTION

FIRST NATIONAL BANK

1020 PM

ANSWERED
DEC 31 1913
ORM
P

LB

POSTAL TELEGRAPH-CABLE COMPANY

NIGHT LETTERGRAM



THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED) TRANSMITS AND DELIVERS THIS NIGHT LETTERGRAM SUBJECT TO THE TERMS AND CONDITIONS PRINTED ON THE BACK OF THIS BLANK. CLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT

DELIVERY NUMBER

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383
234ch o 50 nl 5 ex.

700

Loretto, Minn., Dec 31-13.

ANSWERED
JAN 5 1914
BKK
25

Secy of Treasury,

Washington D.C.,

We will greatly appreciate your naming Minneapolis as location for a regional bank. Minneapolis will be more convenient in every way for the transaction of our business than any other City as it is the center of grain, lumber produce agricultural implements and other business.

E. E. Moore,

Cashier State Bank of Loretto
12-midnight .

Form *LS*

SECRETARY

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

INCORPORATED

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1561

19ZHY 31 N L

LUCAT MINN JAN 5 1914

THE TREASURER OF U S

WASHN DC

WE BEG YOU TO CONSIDER MINNEAPOLIS FOR A LOCATION OF ONE OF THE REGIONAL BANKS CONSIDERED IT TO BE THE LOGICAL POINT FROM A FINANCIAL AND LOCATIVE POSITION YOURS VERY TRULY.

LUCAT STATE BANK

1232AM

ANSWERED
JAN 7 1914
T M B L
FORM

Form L 5

RECEIVED
JAN 6 1914
A. M.
TREASURER U. S.

12409

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

1,000 OFFICES IN AMERICA INCORPORATED CABLE SERVICE TO ALL THE WORLD

The Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following Night Letter. The charge guaranteed 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 repeated 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
F1340H FB 36 NL 5 EXTRA

1033

LIVERNE MINN DEC 30 1913

SECY OF TREASURY

WASHINGTON DC

BELIEVING THAT MINNEAPOLIS OFFERS ADVANTAGES SUPERIOR TO THOSE OF ANY CITY IN THE NORTHWEST FOR THE LOCATION OF A REGIONAL RESERVE BANK WE STRONGLY URGE YOU TO FAVORABLY CONSIDER THEIR APPLICATION

FIRST NATIONAL BANK OF LIVERNE

FARMERS NATIONAL BANK OF LIVERNE

ANSWERED
JAN 3 1914
FORM

Form *LS*

1122PM

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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FHEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1914
1118 P

A56CH WI 61 NL

LYLE MINN JAN 1 1914

HON W G MCADOO

SECY OF THE TREASURY WASHN DC

WE EARNESTLY ASK YOUR FAVORABLE CONSIDERATION TO ESTABLISH A REGIONAL BANK AT MINNEAPOLIS MINN WE FEEL IT IS THE ONLY LOGICAL POINT ON ACCOUNT OF IT BEING THE CENTER OF LUMBERING GRAIN PRODUCE AND AGRICULTURE IMPLEMENT BUSINESS AND IT NATURALLY SERVES OUR INTERESTS AS WELL AS OTHERS IN THIS SECTION OF THE NORTHWEST WICH WE FEEL NO OTHER CITY CAN DO

FIRST NATIONAL BANK

1035PM

26

ESTABLISHED 1893

INCORPORATED 1908

No. 9031

First National Bank

CAPITAL \$25,000.00

SURPLUS \$2,150.00

BETSEY TOLLEFSON, PRESIDENT
A. L. TOLLEFSON, CASHIER

J. C. WHITE, VICE-PRESIDENT
ED. J. JOHNSON, ASST. CASHIER

MABEL, MINNESOTA

Jan 5 1914

*How we are doing
Day of the Treasury*

*Dear Sir - we would urgently
request the establishment of a Regional
Reserve Bank for minneapolis
- we believe the north west is
entitled to it*

ANSWERED
JAN 17 1914
FORM 6-5

Form 6-5

*Yours truly
A. E. Jackson*

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

F198CH WI 31NL

1306

1914 JAN 4 AM 5 35

MABEL MINN JAN 3 1914

W G MCADOO

SECY OF TREASURY WASHN DC

BUSINESS INTERESTS OF MINNESOTA AND NORTHWEST WOULD IN OUR JUDGEMENT
BE BEST SERVED BY LOCATION OF FEDERAL RESERVE BANK IN
MINNEAPOLIS WHICH IS THE MARKET FOR AGRICULTURAL PRODUCTS OF THE
NORTHWEST

STATE BANK OF MABEL

402A

RECORDED
JAN 4 1914
L5

Form L5

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
22Z TR 21 NL

1602

MADELIA MINN DEC 31 1913

Form 25

SECY OF THE TREASURY

WASHN DC

WE FAVOR MINNEAPOLIS FOR A REGIONAL RESERVE BANK BECAUSE THE
FLOW OF EXCHANGE AND BUSINESS FROM HERE IS NATURALLY TOWARDS
MINNEAPOLIS

FIRST NATIONAL BANK

1027 PM

C. S. CHRISTENSE, PRESIDENT

C. T. DAHL, CASHIER

CHARLES RUSSELL, VICE PRESIDENT

NO. 7100

THE FIRST NATIONAL BANK

OF MADEIRA, MINN.

Dec. 31, 1913.

ANSWERED
JAN 1 1914
FORM

Secretary of the Treasury,
Washington, D. C.

Sir:-

This is to confirm our telegram sent you
this date as per copy enclosed.

Our reason for favoring Minneapolis for a
Regional Reserve Bank, is, that it is the logical
point for one of the Regional Reserve Banks of the
Northwest. The greater part of the business of this
section naturally pass through Minneapolis, and it
also being the home of the Milling, grain, elevator,
lumber and farm implement business.

Respectfully,

C. T. Dahl
Cashier.

WESTERN UNION



982

TELEGRAM

THEO. N. VAIL, PRESIDENT

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D.C. ALWAYS OPEN

F38NY KN 16, 5X

MADISON MINN JAN 5 14

5 14 JAN 5 PM 7 32

HON WH MC-ADOO SECY TREASURY

WASHINGTON DC

WE RESPECTFULLY URGE THE ESTABLISHMENT OF A REGIONAL BANK FOR
MINNEAPOLIS

MADISON STATE BANK, BY O.G. DALE, CASHIER.

723PM

Form 65

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

X37 NY 90 NL 4 EX

219

1914 JAN 3 PM 1 15

3/14

MADISON LAKE MINN 2-3

SECY OF TREASURY

WASHINGTON DC

THE GREAT NORTH CENTRAL VALLEY MINNESOTA THAT LAND OF GRAIN LUMBER
IRON PRODUCE THE CENTER OF AGRICULTURAL IMPLIMENT AND MANY OTHER
BUSINESS INTERESTS AND MINNEAPOLIS AS THE CENTRAL CITY OF ALL THIS
IS OUR CHOICE OF ONE OF THE REGIONAL BANKS WE ARE NOT MOVED ALONE BY
PRIDE OR SENTIMENT IN THIS SELECTION BUT BY A DESIRE TO HAVE A REGIONAL
BANK ESTABLISHED WHERE IT WILL SERVE US THE MOST HANDILY AND AT THE
SAME TIME BE TO THE BEST ADVANTAGE OF MOST OF THE PEOPLE.

PEOPLES STATE BANK, S B KNOFF CASHIER.

AB

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

252

INDEPENDENT COMPETITIVE PROGRESSIVE

4-393

1ch a 46NL 5 extra Via Mpls

Mahnomen Minn Jan 1, 1914

Secy of the Treasury

Washn, DC.

It is our desire that a regional reserve bank be located in Minneapolis Minn which is the most convenient point for the transaction of our business it being the center of the grain flour lumber produce agricultural implements and other business

Citizens State Bank of Mahnomen
J M Hardy Vice President

341am

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VALE, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1093

F89CH FB 25 NL

MANCHESTER MINN DEC 30 1913

SECRETARY OF THE TREASURY

WASHINGTON DC

ALL OF OUR GRAIN AND LIVE STOCK IS PAID FOR AT MINNEAPOLIS THEREFORE

WE FAVOR THE LOCATION OF A FEDERAL RESERVE BANK AT THAT POINT

MANCHESTER STATE BANK

930PM

Form 25

ANSWERED
DEC 30 1913
BKR
23

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
F29CH RA 15 NL

1037
R
1914
MANKATO MINN JAN 1 1914

SECY. TREASURY

WASHINGTON DC

WE BELIEVE MINNEAPOLIS IS THE PROPER POINT FOR FEDERAL RESERVE
BANK IN THE NORTH WEST

FIRST NATIONAL BANK

728P

LS ✓

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

—RECEIVED AT

F185CH WI 23NL

1211

1914 JAN 4 AM 3 57

MANKATO MINN JAN 3 1914

HON W G MCADOO

SECY TREASURY WASHNDC

AS A LOCATION FOR FEDERAL RESERVE BANK WE WOULD SUGGEST.

MINNEAPOLIS SEVENTY FIVE PERCENT OF OUR WESTERN BUSINESS IS HANDLED THROUGH THAT POINT

NATL CITIZENS BANK

330AM

ANSWERED
JAN 5 1914
FORM

Form L 5

POSTAL TELEGRAPH - COMMERCIAL CABLES

CLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT
POSTAL TELEGRAPH BUILDING
145 PENNSYLVANIA AVENUE
WASHINGTON, D. C.
TELEPHONE: MAIN 6800

TELEGRAM

DELIVERY No.

[Handwritten signature]

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

16W-7131

DESIGN PATENT No. 40529

W 24 NY 41 4 X VIA MPLS

MAPLE LAKE MINN JAN 2 '14

W C MCADOO

SECY OF TREASURY WASHINGTON DC

IF IT IS THE INTENTION OF YOUR ORGANIZATION COMMITTEE

TO ESTABLISH A REGIONAL BANK IN THE NORTHWEST WE WOULD

APPRECIATE IT AND FIND IT GREAT DEAL MORE CONVENIENT

OF THIS BANK COULD BE ESTABLISHED IN MINNEAPOLIS

W E FENNERY , PREST MAPLE LAKE STATE BANK

[Handwritten notes and stamps]
ANSWERED
JAN 13 1914
11/5

Form *[Handwritten number]*

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

28Z AN 51 NL 3 EXTRA

1274

MAPLETON MINN JANY 2 1914

SECRETARY OF THE TREASURY

WASHINGTON DC

WE RESPECTFULLY REQUEST THAT A REGIONAL BANK BE ESTABLISHED AT MINNEAPOLIS MINN WE DESIRE THIS BECAUSE BELIEVE IT WOULD BE A GREAT CONVENIENCE AND WOULD GREATLY FACILITATE THE HANDLING OF THE IMMENSE AMOUNT OF BUSINESS CONNECTED WITH THE HANDLING OF GRAIN LUMBER AGRICULTURAL IMPLEMENTS AND FARM PRODUCTS

FIRST NATIONAL BANK MAPLETON STATE BANK

ANSWERED
11 30 AM
JAN 2 1914
L5

1133P

Form *LS*

1730^D rm 2289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
A8CH N 45 NL 4EX

1914 JAN 4 PM 12 28

MARBLE MINN JAN 3

1534

SECRETARY OF TREASURY

WASHINGTON DC

ANSWERED
JAN 7 1914
FORM 5

IT IS OUR DESIRE TO HAVE A REGIONAL RESERVE BANK
LOCATED IN MINNEAPOLIS AS BEING MOST CONVENIENT IN EVERY WAY
FOR THE LOCATION OF OUR BUSINESS AS IT IS THE
CENTER OF THE GRAIN LUMBER PRODUCTS AGRICULTURAL IMPLEMENTS AND OTHER
BUSINESS

FIRST STATE BANK OF MARBLE

D M VERMILYA

JAN 4TH -1914 -----1225P

CASHIER

Form L 5

1914 JAN 2 PM 8 25

Form 2589 B

WESTERN UNION



DAY LETTER

965

THEO. N. VAIL, PRESIDENT

RECEIVED AT

1914 JAN 2 PM 8 25

B8CH AN 47 BLUE 6 EXTRA

MARIETTA MINN JANY 2 1914

SECRETARY OF THE TREASURY

WASHINGTON DC

AS MINNEAPOLIS MINN IS THE CENTER OF THE GRAIN LUMBER
 PRODUCE AGRICULTURAL IMPLEMENTS AND OTHER BUSINESS FOR THE NORTHWEST THERE-
 -EFORE WE BELIEVE THE NORTHWEST IS ENTITLED TO ONE OF THE REGIONAL
 BANKS AND THAT IT SHOULD BE LOCATED IN MINNEAPOLIS RESPECTFULLY

A R RYDEEN CASHIER FARMERS AND MERCHANTS BANK

820PM

ANSWERED
 JAN 5 1914
 FORM *RR*
23

Form *LS*

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1307

35Z AN 37 NL 4 EXTRA

MARIETTA MINN JANY 2 1914

SECY OF THE TREASURY

WASHINGTON DC

ANSWERED
JUL 5 1914
ARR
L.S.

1151

AS MINNEAPOLIS MINN IS THE CENTER OF THE GRAIN LUMBER PRODUCE
AGRICULTURAL IMPLEMENTS MANUFACTURING INDUSTRIES AND WHOLESALE
BUSINESS OF THE NORTHWEST WE ARE DESIROUS THAT A REGIONAL BANK
BE LOCATED IN THAT CITY

MARIETTA STATE BANK

F L STONE PRESIDENT

1145P

Form *LS*

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1555

1914 JAN 4 PM 1 57

1560

50CH N 31 5EX N L

MAYAR MINN JAN 3

W H MCADOO

WASHN DC

AS THE NATURAL FLOW MONEY FROM FARM PRODUCTS MACHINERY LUMBER
ETC CENTERS AT MINNEAPOLIS MINN WE REQUEST THAT A REGIONAL RESERVE
BANK WE ESTABLISHED THERE

O D PONSFORD

CASHIER STATE BANK OF MAYAR

155P

ANSWERED
JAN 7 1914
W H M B L S
FORM

Form *L's*

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

1603

RECEIVED AT

32 TR 45 NL 6 EXTRA

MAYER MINN DEC 31 1913

SECY OF TREASURY

WASHN DC

Form 25

BELIEVING THAT MINNEAPOLIS IS THE LOGICAL COMMERCIAL CENTER FOR THIS SECTION OF THE COUNTRY AND THE PROPER CITY FOR THE ESTABLISHMENT OF A RESERVE BANK I WISH TO EXPRESS MYSELF AS FAVORABLE TOWARD DEVELOPMENTS TO THAT END

JAS J PONSFORD

CASHIER STATE BANK OF WATERTOWN MINN

1028 PM

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1557

12ZHY 38 NL 3 EX

MAYNARD MINN JAN 5 1914

HON W G MCADOO

SECY TREASY WASHN DC

MINNEAPOLIS IS THE NATURAL MARKET FOR THE PRODUCTS OF
THE NORTHWEST AND ITS BANKING CENTER IT IS OUR DESIRE THAT MINNEAPOLIS
BE DESIGNATED BY YOUR COMMITTEE AS THE LOCATION OF ONE OF THE RESERVE
BANKS

HOME STATE BANK J HAWKLAND CASHIER

ANSWERED 1222AM
JAN 7 1914
FORM

Form 45

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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THEO. N. VAIL, PRESIDENT

1914 JAN 3 AM 12 36
E. IDEAL BROOKS, GENERAL MANAGER

RECEIVED AT

1344

1914 JAN 3 AM 12 36

32Z AN 37 NL 4 EXTRA

MAYNARD MINN JANY 2 1914

SECY OF THE TREASURY

WASHINGTON DC

IT WOULD BE A GREAT CONVENIENCE FOR THIS SECTION OF THE COUNTRY
AND THE WHOLE NORTHWEST TO HAVE A FEDERAL RESERVE BANK LOCATED
AT MINNEAPOLIS MINNEAPOLIS IS THE FINANCIAL CENTER OF THE NORTHWEST

MAYNARD STATE BANK W C THOMPSON CASHIER

1140PM

Form 43

ANSWERED

1214

12289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
F41CH RA 36 NL

1062

MAZEP^A MINN JAN 1 1914

SECY OF TREASURY

WASHINGTON DC

IT IS OUR DESIRE TO HAVE REGIONAL BANK LOCATED AT
MINNEAPOLIS MORE CONVENIENT IN EVERY WAY FOR TRANSACTION OF OUR
BUSINESS AS IT IS THE CENTER OF THE GRAIN LUMBER
PRODUCT AGRICULTURAL IMPLEMENTS AND OTHER BUSINESS

BANK OF MAZEPPA

754P

Handwritten signature

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1914 JAN 5 AM 1 37

172CH AN 44NL

1987 MCINTOSH MINN JAN 4 1914

HON W G MC-ADOO

SECRETARY OF TREASURY WASHINGTON DC

WE BELIEVE MINNEAPOLIS TO BE THE PROPER SELECTION FOR A REGIONAL RESERVE BANK TO SERVE THE INTERESTS OF THE GREAT NORTHWEST AND WOULD REQUEST THAT YOU LOCATE SUCH A BANK THERE THAT CITY IS OUR NATURAL CENTER FOR BANKING AND OTHER LARGE BUSINESS TRANSACTIONS.

FIRST NATIONAL BANK

110A

ANSWERED
JAN 5 1914
DLR
23
Form 4

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1914 JAN 3 AM 10 48

28 BS F 34 4 EX N L

MENAHGA MINNESOTA JAN 3 1914

SECRETARY OF THE TREASURY

WASHINGTON DC

IT WOULD BE OF MUCH GREATER BENEFIT TO US IN
THIS PART OF THE COUNTRY TO HAVE A REGIONAL RESERVE
BANK IN MINNEAPOLIS THAN ANY OTHER CITY IN THE WEST

ANSWERED
JAN 3 1914
pbr
25

STATE BANK OF MENAHGA C R GOSSLE CASHIER

JAN 3 1037AM

Form 25

65WU R 34 B, ue

Treasury Department

Milaca Minn Dec 30 1913 TELEGRAM

Form 28

Hon Secy Treasury

washn DC

mm

It as much as minneapolis is the center of finance in the west
the big market center would urge that Minneapolis be designated
as reserve city

The First Natl Bank

346 pm of Milaca

ANSWERED
JAN 7 1914
FORM 9

TELETYPE UNIT
TREASURY DEPARTMENT
WASHINGTON

Mpls
889

WESTERN UNION



TELEGRAM

THEO. N. VAIL, PRESIDENT

1913 DEC 31 PM 1 04

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D.C. ALWAYS OPEN

A5CH WS 13

MILAN MINN DEC 3 1 1913

SECRETARY OF TREASURY

WASHINGTON DC

WE ARE VERY MUCH IN FAVOR OF ESTABLISHING A REGION
BANK AT MINNEAPOLIS

STATE BANK OF MILAN

100PM

LS
FORM

WESTERN UNION DAY LETTER



THEO. N. VAIL, PRESIDENT

RECEIVED AT 424

B21CH GU 29 BLUE 8 EXA

1914 JAN 8 PM 1 58

MINNEAPOLIS MINN JAN 8 1914

SECY WM G MCADOO

WASHINGTON DC

BECAUSE THE NATURAL FLOW OF MONEY FROM GRAIN FARM MACHINERY
LUMBER ETC IS FROM AND TO MINNEAPOLIS MINN WE REQUEST
THAT A REGIONAL BANK BE ESTABLISHED THERE

~~FARMERS ELEV CO, MILROY MINN~~

~~150P~~

R
N
S

WESTERN UNION



DAY LETTER

1914 JAN 3 PM 11 02

THEO. N. VAIL, PRESIDENT

RECEIVED AT

B8CH JG 77-BLUE

968

MILROY MINN JAN 3-14

SECY OF TREASURY

WASHN DC

Handwritten initials and scribbles.

WE RESPECTFULLY URGE THE SELECTION OF MINNEAPOLIS FOR THE LOCATION OF REGIONAL RESERVE BANK IT IS THE CENTER OF THE GRAIN LUMBER AND AGRICULTURAL IMPLEMENT TRADE OF THE NORTH WEST AND AS OVER SEVENTY PERCENT OF ENTIRE BUSINESS REPRESENTED BY THE TWINCITY BANKS CLEARING IN 1913 WAS HANDLED THROUGH MINNEAPOLIS BANKS IT IS SELF EVIDENT THAT IT IS THE MOST CONVENIENT CENTER FOR THE TRANSACTION OF BUSINESS IN HANDLING THE PRODUCE OF THE GREAT NORTH WEST

STATE BANK OF MILROY 11P

Form *Handwritten mark*

C I T Y
O F
M I N N E A P O L I S

*This statement
is copied in
Chicago Hearing*

Minneapolis

Mr. Chairman and Gentlemen of the Federal Reserve Organization Committee:

If your Committee shall designate the territory embracing Minnesota, North and South Dakota, Montana and Washington as a Federal Reserve District, you will be charged with the further duty, second only in importance to the first, of designating within such territory, a Federal Reserve city.

Section 2 of the Act requires: "That the Federal Reserve districts shall be apportioned with due regard to the convenience and customary course of business and shall not necessarily be coterminous with any state or states." The real purpose and spirit of this requirement, with respect to the reserve districts, is peculiarly applicable in designating the reserve cities. It is especially the convenience of the people within the district and the usual and customary course of business therein which must necessarily be controlling in the selection of a reserve city. Merely geographical, educational social, sentimental, governmental or political reasons should have little, if any, weight in the selection of such a city.

By the census of 1910 Minneapolis had a population of 301,408, while St. Paul was given 214,744. This lead in population of Minneapolis over St. Paul of 86,664 in 1910 (and now in

Total Twin Cities - over 576,000
Mpls. 60%
St Paul 40%

all probability considerably greater) tells but a small part of the real story. The constantly increasing prestige and precedence of Minneapolis over St. Paul as the commercial, manufacturing and banking center of the Northwest is so marked and indisputably proven by the facts and figures of official records as to leave no room for doubt or discussion.

St. Paul had the advantage of being the older city and the capital of the State, which, in the days of small things, gave it an artificial lead over Minneapolis, but commencing with 1880, a decade of real rivalry and competition set in, at the end of which Minneapolis was well in the lead of St. Paul in practically all the lines of activity in which these cities were engaged, and every year since has but emphasized and increased this lead.

That city should be selected which, by reason of its location, the extent and variety of its business, the volume of its banking capital and surplus, its resources in available deposits, as well as its size and commercial and general importance, is most intimately connected with, and most closely touches, the various activities of the whole district.

We wish to show the supremacy of Minneapolis as the location for a regional bank over any other point which

would properly serve the district.

FIRST: In reference to its banking capital and surplus at the present time:

| | | | |
|-----------------------|------------------------|------------------------|-----|
| Minneapolis - Capital | \$10,680,000.00 | \$7,500,000.00 | |
| Surplus | 9,723,000.00 | 6,210,000.00 | |
| Total | <u>\$20,403,000.00</u> | <u>\$13,210,000.00</u> | 58% |

as against

| | | | |
|--------------------|------------------------|------------------------|-----|
| St. Paul - Capital | \$ 6,750,000.00 | \$ 5,900,000.00 | |
| Surplus | 5,241,000.00 | 3,700,000.00 | |
| Total | <u>\$11,991,000.00</u> | <u>\$ 9,600,000.00</u> | 42% |

Total 32,391,000.

SECOND: Deposits:

| | | | |
|---------------|-----------------------|--------------|-----------------|
| Minneapolis - | \$112,244,000.00 | October 21 - | \$83,543,216.00 |
| St. Paul - | <u>58,403,000.00</u> | | |
| | <u>170,647,000.00</u> | | 39% |

THIRD: Bank clearings for 1913:

| | | |
|---------------|-----------------------|-------|
| Minneapolis - | \$1,312,412,257.00 | - 71% |
| St. Paul - | <u>530,515,562.00</u> | - 29% |

This makes a total clearings for the year 1913 for the two cities of \$1,842,927,819.00 of which Minneapolis' proportion was 72% and St. Paul 28%.

Compared with the bank clearings of Minneapolis for the year 1913, those of New Orleans were- \$980,683,873.00

| | |
|-----------|----------------|
| Atlanta - | 725,604,192.00 |
| Seattle - | 664,857,448.00 |
| Denver - | 425,607,021.00 |
| Spokane - | 219,265,776.00 |

The clearings of Minneapolis exceeded by over \$100,000,000. those of St. Paul and Seattle combined.

Just in what degree the beginning of the crop movement annually affects Minneapolis may be seen in Table No. 28 presented herewith, which shows that weekly clearings rose from \$17,766,000.00 in August, 1913, to \$37,616,000.00 in October, 1913, and in St. Paul from \$9,790,000.00 in August, to \$12,588,000.00 in October. Comparisons for a period of years show that these changes always occur at crop moving time and that Minneapolis always carries the load of providing money and credit for the Northwest. It is during this season we normally have the greatest demand for credit with which to handle this great agricultural production.

Elevator
Capacity
nearly
40,000,000.

In this connection, we would call your attention to the fact that the lowest ^{average} weekly clearings of Minneapolis exceeded by about \$4,000,000.00 the highest ^{average} weekly clearings of St. Paul for the year 1913.

Minneapolis banks handled in 1913, \$217,909,000.00 worth of grain drafts, and shipped out for the purchase of grain in the way of currency, \$34,358,000.00, of which \$20,782,000.00 was shipped during the months of August, September, October and November. Chart No. 1.

There are 2,978 banks in Minnesota, North Dakota, South Dakota, Montana and Washington, and the number of accounts carried in the Minneapolis banks during December 1913,

was 3,329. This exceeds the number of banks in the district of which we are speaking and is accounted for by the fact of our having accounts from banks in Wisconsin and Iowa and the further fact that many banks keep more than one account in Minneapolis in order to obtain more money and credit for crop moving purposes.

The total out-of-town checks handled by the banks of Minneapolis during 1913 was \$1,328,274,000.00

The process of growth in national bank capital and surplus of the two cities from 1872 to the present time is strikingly illustrated by Table No. 2.

In 1872 the capital and surplus of national banks in St. Paul was two and one-half times that of Minneapolis.

| | | |
|--------------|---------|-----------------------|
| In 1872: | | \$542,000.00 |
| | Surplus | 41,585.00 |
| | Total | <u>\$583,585.00</u> |
| In 1880: | | |
| St. Paul | Capital | \$1,077,900.00 |
| | Surplus | 249,021.00 |
| | Total | <u>\$1,326,921.00</u> |
| Minneapolis: | Capital | \$1,250,000.00 |
| | Surplus | 105,588.00 |
| | Total | <u>\$1,355,588.00</u> |
| St. Paul | Capital | \$2,200,000.00 |
| | Surplus | 505,000.00 |
| | Total | <u>\$2,705,000.00</u> |

In 1890:-

| | | |
|-------------|---------|-----------------------|
| Minneapolis | Capital | \$4,500,000.00 |
| | Surplus | 602,000.00 |
| | Total | <u>\$5,102,000.00</u> |
| St. Paul | Capital | \$5,200,000.00 |
| | Surplus | 1,290,000.00 |
| | Total | <u>\$6,490,000.00</u> |

In 1900:-

| | | | |
|-------------|---------|-----------------------|-------|
| Minneapolis | Capital | \$4,000,000.00 | |
| | Surplus | 697,000.00 | |
| | Total | <u>\$4,697,000.00</u> | — 51% |
| St. Paul | Capital | \$3,800,000.00 | |
| | Surplus | 667,000.00 | |
| | Total | <u>\$4,467,000.00</u> | — 49% |

This table shows that it was between 1890 and 1900 that Minneapolis passed St. Paul in the amount of its banking capital and surplus. From 1900 on to 1914 the banking capital and surplus of Minneapolis have increased so rapidly that at the present time it is nearly twice as great as that of St. Paul. It took Minneapolis almost thirty years to equal and pass St. Paul in these respects, and now, in a period of fourteen years, it has become in a banking way both as to capital and surplus, deposits, and bank clearings, the superior of St. Paul in a proportion of almost two to one.

Nothing could possibly present more graphically the almost inevitable certainty that this lead will not only be maintained in the future, but greatly increased. This lead is not artificial, it results and could only result from the greater substantial growth of Minneapolis in a commercial way, and from that even greater growth of that vast territory lying westward to the Pacific Coast directly tributary to and depending upon Minneapolis as its natural marketing, distributing and banking center in almost every line of its material development.

Banking Resources of Minnesota, North and
South Dakota, Montana and Washington.

As showing the banking resources of the states of Minnesota, North Dakota, South Dakota, Montana and Washington, the following figures are significant. (I have these figures in detail but will not weary you with them, simply stating that the total capital and surplus of State and National Banks of these states is \$171,655,000.)

| | | |
|--|-------------|-------------------------|
| Capital of State and National banks in Minnesota | | \$45,426,000.00 |
| Surplus " " " " " " | " " " " " " | 30,315,000.00 |
| Capital " " " " " " North Dakota | | \$14,015,000.00 |
| Surplus " " " " " " " " | " " " " " " | 6,585,000.00 |
| Capital " " " " " " South " | | \$12,644,000.00 |
| Surplus " " " " " " " " | " " " " " " | 5,470,000.00 |
| Capital " " " " " " Montana | | \$13,591,000.00 |
| Surplus " " " " " " " " | " " " " " " | 7,262,000.00 |
| Capital " " " " " " Washington | | \$24,268,000.00 |
| Surplus " " " " " " " " | " " " " " " | 12,079,000.00 |
| Total capital of the states named | | \$109,944,000.00 |
| Total surplus " " " " | | 61,711,000.00 |
| Total of both capital and surplus - - | | <u>\$171,655,000.00</u> |

The total deposits of the banks of the states above enumerated are \$858,666,000.00, with loans of \$765,220,000.00.

The business of the two cities, Minneapolis and St. Paul, is undoubtedly well reflected in the receipts of their respective post offices. For 1913, the total receipts of Minneapolis' Post Office were \$2,150,185.00; of St. Paul, \$1,278,597.00. The total receipts of both cities for that year were \$3,428,782.00. Expressed in terms of percentage, Minneapolis furnished sixty-three per cent of this total, and St. Paul thirty-seven per cent.

Custom Receipts

It is the combined effect of all these various statistics which point with unerring certainty to the constantly increasing supremacy of Minneapolis in every matter which is

at all material or relevant to the requirements of this Currency Bill.

Within a few months all of the post office business and departments will be moved from the Old Federal Building in Minneapolis to the new one which is now almost completed and ready for occupancy. This removal will leave at least two floors, ground and second, in the old building, unoccupied. The old Federal Building is a substantial one, is ideally located in the very heart of the business and banking center of Minneapolis. It is within an average of a block and a half from the leading banks of our city. If a Federal Building is desired, here is the ideal building for that purpose. * Chart No.35.

Minneapolis has long financed the Northwest crop movement. The interests of its people in grain elevators, line lumber yards, branches of produce firms and in numerous country banks, have made banking records that afford immediate access to the credit situation in the Northwest.

The personal acquaintance of the Minneapolis bankers with the bankers of the entire Northwest and their intimate knowledge of the territory in which they are operating would be quite indispensable to the Federal officers in charge of the management of a Federal Reserve Bank in this territory, and these services and facilities will be readily extended.

It is the peculiar merit of this bill which has so generally commended it to the intelligence and conscience of the American people that it is to be the especial handmaid of the legitimate industries of the whole country, be they agricultural, commercial or manufacturing. Those speculative activities which are, and always have been, essentially parasitical are, with rare wisdom, not fostered by this bill and are only recognized by it to be expressly excluded from any of the benefits of its provisions.

The Federal Reserve districts, except possibly in minor particulars, and the Federal Reserve cities which your Committee will designate, will, in all human probability, remain unchanged for five, ten, fifteen or perhaps twenty-five years. The important and far-reaching effect of your work in these respects cannot well be exaggerated. You are charged with the duty of meeting not merely the necessities of the present but also of providing for the probable requirements of the future. The designation of this territory as a Federal Reserve district and of Minneapolis as the reserve city will best serve the interests of that portion of the country and fully meet the requirements of the Currency Bill.

The strategic position of Minneapolis as a location for a Federal Reserve bank, taking into consideration the convenience of the member banks, has been commented upon by Mr. F. G. Winston of Minneapolis, who has given this subject considerable study and who has prepared a brief statement which, with your consent, Mr. Secretary, I would like very much to have him give at this point. This will take but a few minutes.

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following Night Letter. Errors can be guarded against only by receiving 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

1766

B26 H VI 4TNL

MINNEOTA MINN DEC 31 1913

HON WM G MCADOO

WASHN D C

WE RESPECTFULLY REQUEST YOU TO CONSIDER MINNEAPOLIS FAVORABLY AS A LOCATION FOR ONE OF THE FEDERAL RESERVE BANKS WE BELIEVE THAT TRANSPORTATION FACILITIES ARE SUCH THAT THE AGRICULTURAL INTEREST AND BUSINESS OF THE NORTHWEST CAN BE SERVED BEST FROM THAT CITY

FARS AND MERC NAT BANK

Handwritten initials or signature in a box.

ANSWERED
JAN 7 1914
FORM

ST MARK'S CHURCH
IN THE CITY OF MINNEAPOLIS

Personal.

December 30 1913.

My dear Mr. McAdoo:

First, let me extend to you the greetings of the season.

I am venturing to write you in behalf of the matter of locating one of the proposed Regional Banks in Minneapolis rather than in St. Paul and for the following obvious reasons.

First, it is the larger city by some ninety to one hundred thousand; second, it is a greater distributing center and is more widely recognized in the northwest as the jobbing and wholesale city; third, its bank depositors are greatly in excess of these of St. Paul; fourth, it is destined to be the metropolitan center between Chicago and San Francisco.

You may suggest that this is a little out of my line, but as I am a member of the Civic and Commerce Association and one of its founders, and as I have been a close student of the life of these cities, and again, as a comparatively new observer, I have been ^{so} freed ^{from} bias that my testimony ^{ought to} ~~might~~ be accepted ^{as} ~~in~~ court. I know a very strenuous effort will be made by St. Paul people to have the proposed bank placed in that city, largely because it is the capital of the state. But I submit that this claim does not outweigh the above claims all of which may be duly authenticated.

RECEIVED
TO SECRETARY OF THE TREASURY
OFFICE OF FINANCIAL STATEMENTS
AND ACCOUNTS OF THE FEDERAL RESERVE
SYSTEM
NOV 1 1913

Mr. McAdeo - #2.

If this whole question is settled on the merits of the case, Minneapolis will be assigned the Regional Bank.

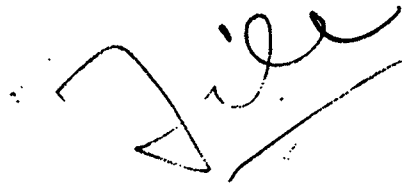
I have ventured to write this letter to you personally because you know me to be free from prejudice and wholly disinterested.

When you are here in Minneapolis, as I assume you may be, I shall hope to have the pleasure of seeing you. I have a good sized rectory and if you prefer it to a hotel, make it your home.

Always sincerely yours.

The Hon. W. G. McAdeo,
Washington, D. C.

A handwritten signature in cursive script, reading "James E. Freeman". The signature is written in dark ink and is positioned to the right of the typed name. Below the signature is a horizontal line.



January 3, 1917.

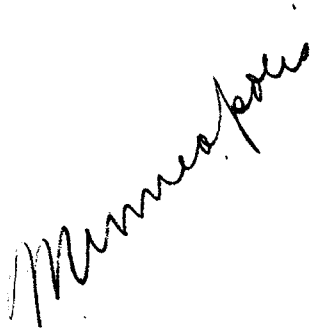
My dear Mr. Freeman:

I thank you for your kind letter of December 30th, and assure you that the claims of Minneapolis for the location of a regional reserve bank will receive due consideration by the Reserve Bank Organization Committee. Representatives of your city will probably be heard in Chicago, because the necessities of time will not permit the Committee to extend its itinerary beyond the program already announced.

With best wishes for a happy New Year, and with kindest regards, I am,

Sincerely yours,

Rev. James E. Freeman,
St. Mark's Church,
Minneapolis, Minn.



LAW OFFICES OF
LIND, UELAND & JEROME
401 NEW YORK LIFE BUILDING
MINNEAPOLIS

JOHN LIND
A. UELAND
W. M. JEROME

January 6th, 1914.

Honorable W. G. McAdoo,
Secretary of the Treasury,
Boston, Mass.

Dear Sir:

Herewith you will find attached copy of letter I left with Dr. Grayson for the President while at Pass Christian recently. Dr. Grayson suggested that I send a copy of this letter direct to you.

Relative to the matter of the regional^{bank} location in this city, beg to advise that Minneapolis is doing all possible in the collection of facts and statistics and will go to Chicago prepared to show that Minneapolis is the proper center for such location.

Most respectfully yours,

Norman Reed

THEODORE WOLD, PRESIDENT

C. L. GRANDIN, VICE PRESIDENT.
A. UELAND, VICE PRESIDENT.

EDGAR L. MATTSON, CASHIER.
E. V. BLOOMQUIST, ASST. CASHIER.



December 31, 1913.

ACKD
JAN 5 1914
C. L. S.

Dear Governor:

Referring to our recent correspondence regarding the location of a federal reserve bank in the Northwest, I wish to say that so far as the application of this city to have one of the banks located here, is concerned, we are preparing for the hearing that will be held in Chicago in January and will be ready to submit the question upon the facts and merits.

We feel that the relation which this city bears, not only to the Northwest so called in the United States, but the Canadian Northwest as well, the relative importance that this city bears as compared to St. Paul, the size of the bank clearings, the bank deposits, the handling of fruit, potatoes, vegetables, the grain business, country elevator business, line lumber yard business, the agricultural and implement business, as well as jobbing, rightly entitle us to it.

This showing we believe would be so convincing that on its merits alone there cannot be a shadow of possible doubt as to our securing the institution. There is a doubt, however, in the minds of Minneapolis business men. That doubt is based upon the influence wielded by Jas. J. Hill, the Great Northern Railway, and the N. W. Railway. It is needless for me to call your attention to the influences which that trio can command. Mr. Lynch, National Committee-man, is also being forced into the fray by his St. Paul friends. In addition to that, J. R. Mitchell, President of the Capital National Bank, is a class-mate and close personal friend of Skellet Williams,

THEODORE WOLD, PRESIDENT.

C. L. GRANDIN, VICE PRESIDENT.
A. UELAND, VICE PRESIDENT.

EDGAR L. MATTSON, CASHIER.
E. V. BLOOMQUIST, ASST. CASHIER.



2

Assistant Secretary of the Treasury, who I understand has been determined upon as Comptroller of the Currency, and who will be one with the Secretary of the Treasury and Secretary of Agriculture to determine the location of these banks.

This letter is not for the purpose of asking you to use your political influence in any way, shape or form, in favor of this city, but what your friends would like to have you do is to ask the President to impress upon the three gentlemen who are called upon to locate these reserve banks, that so far as a bank for the Northwest is concerned, no political influence, no personal friendship should under any circumstances be taken into consideration, but that the location of a bank which would serve the greatest agricultural section of this country and which ultimately will serve in the moving of the agricultural products of our friends across the border, should be determined and decided on merit alone.

I am enclosing herewith copy of the bill as enacted, and call your attention to that part of Section 2 which reads as follows:

"That the district shall be apportioned with due regard to the convenience and customary course of business and shall not necessarily be coterminous with any state or states."

and on that clause Minneapolis is perfectly willing to rest her case.

Sincerely yours,

President

To the President: Permit
me to refer this letter to you
by the hand of Norman
Lind my son. Norman
is well acquainted with
business conditions in
Canada and in the
North West and will
be pleased to explain
any feature of the
situation that may
interest you.

Very respectfully
John Lind

*Mr Elliott
for filing*

THE WHITE HOUSE
WASHINGTON

PASS CHRISTIAN,
January 6, 1914

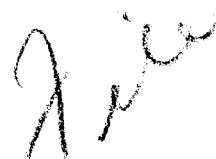
WPK

NOTE FOR THE SECRETARY.

The President requests that I send this letter with its suggestion, merely for the Secretary's consideration.

Chas. L. Swem.

*Letter from
Scandinavian American
Nat'l Bank*



January 12, 1914.

Dear Mr. Lind:

I have your letter of the 6th instant, containing copy of Mr. Wold's letter to the President about the claims of Minneapolis for a Regional Reserve Bank. You may be sure that Minneapolis' claims will have a thorough, impartial, and careful consideration by the Committee. On the 8th instant, in New York, I gave out the following statement, which reflects absolutely the attitude of the Committee:

"Neither Secretary Houston nor I have expressed, directly or indirectly, any opinion or formed any conclusions on the banking questions now the subject of investigation by the Organization Committee under the Federal Reserve Act, nor shall we do so until all the facts have been submitted. We are impressed with the great responsibility resting upon us and with the necessity for impartial consideration of the views of all sections of the country before a decision is rendered. To avoid the possibility of misunderstandings we desire to say that all inferences and statements to the contrary may be accepted as unauthorized."

Hoping to have the pleasure of meeting you in Chicago when the claims of Minneapolis are submitted, I am,

Sincerely yours,

Norman Lind, Esq.,
New York Life Building,
Minneapolis, Minnesota.

WESTERN UNION



822 TELEGRAM

THEO. N. VAIL, PRESIDENT

649

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D.C. ALWAYS OPEN

V465 CH 37 5 EX X

UR MINNEAPOLIS MINN 23

WM G MCADO

SECRETARY OF THE TREASURY WASHINGTON DC

MINNEAPOLIS CLEARING HOUSE ASSOCIATION ARE READY TO PRESENT THE CLAIMS OF MINNEAPOLIS FOR THE LOCATION OF A REGIONAL RESERVE BANK PLEASE WIRE IF WE CAN BE HEARD ON THE MATTER

WID WHEN

F A CHAMBERLAIN

PRESIDENT MINNEAPOLIS CLEARING HOUSE ASSN.

JAS. F. WILLIAMSON,
TWENTY-SEVEN YEARS PRACTICE
EXAMINER IN PATENT OFFICE
PRIOR TO PRACTICE

FRANK D. MERCHANT,
MECHANICAL ENGINEER

Williamson & Merchant
Lawyers
Patent and Trade Mark Causes
Solicitors of U.S. and Foreign Patents
Minneapolis, Minn.

MAIN OFFICE-925-935 METROPOLITAN BLDG.
(FORMERLY GUARANTY BLDG.)
MINNEAPOLIS, MINN.
BOTH PHONES
CABLE ADDRESS-PATENTS MINNEAPOLIS
BRANCH OFFICE-602 MCGILL BLDG.
WASHINGTON, D. C.

Res. Bank Org Committee

MAR 28 1914

13

RECEIVED

February 26, 1914.

Hon. William G. McAdoo, Chairman,
The Reserve Bank Organization Committee,
Treasury Department,
Washington, D. D.

ANSWERED
MAR 4 1914
mc

Dear Mr. McAdoo:-

Assuming that your committee will surely accord to this great, naturally defined Northwestern region one of "The Federal Reserve Banks", our Minneapolis people are deeply interested in your choice between the "Twins".

Because of my known personal acquaintance with you and with the President, I have been asked to say a few words on this specific issue.

N.B. I hold no brief for anybody and have no pecuniary interest at stake. I speak from an entirely unselfish standpoint.

At the Chicago hearing (January 20, 1914,), our Minneapolis Civic & Commerce Association submitted a large pamphlet, replete with tables and charts of official statistics; and these, if fully understood, must have satisfied you as to the claim of the general region and the predominance of Minneapolis as the commercial metropolis of the section. Unfortunately, however, that pamphlet does not contain any index, and some of the compilations came too late to include any single graphic sheet giving any condensed summary of the material data; and, curiously enough, the

(2)

all-sufficient cause, for the great difference between the two cities, both in respect to each other and in respect to their gateway or focal relations to the region, is not emphasized or even noted in that otherwise serviceable pamphlet. Moreover, at least one highly important piece of information has since become available, towit, St. Paul's claim as to the number of its accounts with country banks, towit, 1579, needed to complete the value of the regional chart 1, printed in that pamphlet, and showing that Minneapolis has 3329 such accounts. Possibly, therefore, it may not be improper for me briefly to summarize the situation, and show you the causes of it. The pictures may be helpful.

(1) The Controlling Factor.

This can be stated in three words, i.e., available natural power.

Look at this picture! Minneapolis has, at her St. Anthony Falls, two large dams. From the upper dam, she has long had developed and in use 37,000 h.p. water power direct. From the lower dam, she has had (since 1897) 10,000 h.p. hydro-electric. From the upper dam, towit, the Hennepin ^{Island} ~~Avenue~~ generating plant, she has had (since 1905) 10,000 h.p. hydro-electric more.

In 1907, the Minneapolis General Electric Company completed its generating plant at Taylors Falls, in the St. Croix river, with a capacity of 20,000 h.p. hydro-electric, all of which has ever since been delivered and utilized in Minneapolis. This makes a total of 77,000 h.p. of natural energy hitherto available

(3)

to Minneapolis.

The General Electric Company has, also, just completed another new dam in the Mississippi, at our northern city limits, known as the "Coon Creek Dam", and are now there installing a generating plant, with a capacity of 16,000 h.p. Hydro-electric, all booked for Minneapolis, and to be available on or about August first next. This gives a grand total of 93,000 h.p. of Nature's great primal force, and really tells the whole story. The successive developments of this energy, from these great natural sources, has put Minneapolis where she is, and is the all-sufficient explanation of her great predominance over St. Paul.

St. Paul has no direct water power whatever; and, up to a recent date, never had any hydro-electric energy from any source. Within the past few years only, St. Paul has received the comparatively insignificant amount of 4,000 h.p. from Apple River Falls, Wisconsin - not even enough to take care of its lighting business.

Is it any wonder that Minneapolis, long ago, outstripped and distanced the older city, and became the great manufacturing center for the raw materials indigenous to the tributary region. Considering that, until a recent date, this Northwest section included the most accessible forests of white pine timber, and still contains the largest productive area of hard spring wheat, barley and flax, is it any wonder that Minneapolis, long ago, became supreme, among the cities of the world, for lumber, flour, barley, flax and flaxseed products.

The same reason explains why St. Paul has no such great distinctive industries, but is simply in the position of fetching

(4)

and carrying for Minneapolis.

This situation, in respect to natural power, will, of necessity, continue. With a single possible exception, there are no other available fountain sources, for this great natural power, within striking distance. The exception is the mere project now before Congress for a high dam in the Mississippi, at the Soldiers' Home, just within our southern city limits. If that is realized, it will make a large addition, but it is still far off; and, if developed, most of the energy will, in all probability, come to Minneapolis, because she already has established the great industries to create the demand. Increase in kindred industries always tends to grow about the original natural centers.

(2) Collateral Effects.

Nearly all of the outside or country flour mills, and most of the big saw mills, and practically all of the great lines of grain elevators in the region, are owned in and financed from and have their chief market at Minneapolis. Her terminal grain elevator capacity (exclusive of the mills), for example, is over 38,500,000 bushels - the largest in the world. St. Paul has only two small elevators, with the petty capacity of 40,000 bushels.

The transportation systems of the region are chiefly occupied in bringing the raw materials to the great manufacturing industries of Minneapolis and in taking away the converted products therefrom. The chief - and almost the only - exception is the grain shipped directly from the field to the head of the Great Lakes. St. Paul does not get it. St. Paul, however, does un-

(5)

justly get credit for through shipments, at the Minnesota transfer in the Midway district, a large portion of which really should be credited to Minneapolis, because most of that freight is moved by and for Minneapolis people and financed therefrom. Notwithstanding this undeserved credit, the official figures for 1913 show Minneapolis received and forwarded 85% more carloads of freight than St. Paul.

Banking facilities naturally followed the industrial centralization above noted. In fact, St. Paul has practically no distinctive exclusive lines of business. The only exception is the live stock market of South St. Paul, and that is comparatively insignificant. It is more than offset by the mere by-products of the Minneapolis mills.

(3) Degree of Predominance.

According to the census of 1910, Minneapolis then exceeded St. Paul in population by 40%, and her output of manufactured products, according to the census classification, was three times as great. The difference in population is now still greater; and, if statistics of manufactured output, compiled on the same classification, were now available, they would probably show about the same or a larger ratio in favor of Minneapolis. Collectively considering all lines of business handled and financed in the respective cities, the totalities or volumes stand related about as 1 to 2, i.e., Minneapolis now does more than twice as much business as St. Paul. This is conclusively proven by the official statistics contained in the above noted pamphlet, entitled "Minneapolis",

(6)

submitted at your Chicago hearing.

(4) Banking Business.

This is approximately 2 to 1, in favor of Minneapolis, all branches considered. The Minneapolis clearings have been over twice those of St. Paul for the past 17 years; and, in 1913, they were two and one-half times as much. The deposits in the Minneapolis banks were almost exactly twice those of St. Paul. In capital and surplus, the difference in favor of Minneapolis was over 70%. The amount due from Minneapolis to country banks was twice as great, and so were the number of accounts with country banks, to wit, 3329 such accounts held in Minneapolis, and 1579 in St. Paul.

Hereto attached will be found a blue print graphic summary sheet containing some of the most important official figures, which sheet was recently prepared, at my suggestion, and is therefore marked with my name, simply to distinguish it from the official charts and tables bound up with the other parts of the original pamphlet entitled "Minneapolis". This blue print sheet speaks for itself. I also attach charts Nos. 1; III; V; and XI with its table 5. None of these documents need any explanation, with the exception of the typewritten matter appearing at the foot of Chart 1. The figures there given, as to the number of St. Paul's country bank accounts (1579), were taken from the advance publication of St. Paul's brief printed in the St. Paul Dispatch of January 20, 1914, on page 3 thereof, which is enclosed with the original of this letter. Said paper introduces said brief in a sen-

(7)

tence which reads:-

"The following is a written brief presented by St. Paul business men at the hearing in Chicago today on the Regional Reserve Bank."

The paragraph marked with blue pencil contains a sentence reading as follows:-

"It (St. Paul) has 1579 country bank accounts."

This brief had obviously been given to the St. Paul newspapers before its representatives left for Chicago. After reaching Chicago, they probably early saw the Minneapolis pamphlet and its regional chart No. 1 was too much for them. In any event, the St. Paul representatives took great care to keep that vital item out of their testimony then given.

Item No. 4 of the blue print graphic sheet should be compared with these figures now on chart No. 1, as to the comparative number of country accounts. The two sets of items are corroborative of each other; and, doubtless, you will appreciate their importance.

(5) The State Capitol Argument.

The St. Paul people make much of this, but it is too trifling for serious consideration. It should simply be classed with other obsolete historical matter, like the old river trade, marking the stepping-stones to Minneapolis, the natural industrial center of the tributary region. You might just as well be called upon to decide in favor of Sacramento, as against San Francisco,

(8)

Springfield, Illinois, as against Chicago, or Albany, as against New York City. In other words, St. Paul should now be regarded as simply a part of Minneapolis,- a suburban portal to the real gateway and live pulsating heart of the great Northwest.

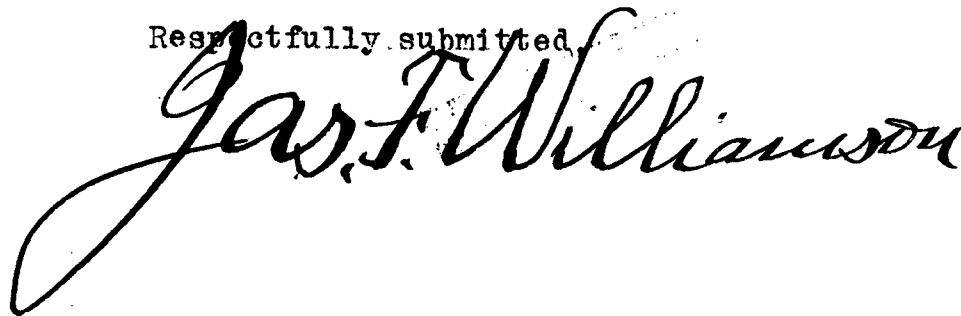
CONCLUSION.

It is submitted that the points above made are conclusive of the issue, and that, if any Reserve Bank is to come to the Northwest, it should be located at Minneapolis, in accordance with the spirit of the Act, as stated in the proviso of Section 2 thereof.

The power figures for St. Anthony Falls, stated in this letter, were given to me over the 'phone February 22, 1914, by Mr. William de la Barre, the St. Anthony Falls Water Power Company's treasurer and engineer in charge, and those for Taylors Falls and the new Coon Creek dam were given to me, on the same date, over the 'phone, by Mr. Robert F. Pack, the Minneapolis General Electric Company's engineer in charge.

Carbon copy of this letter will be mailed to the President.

Respectfully submitted,

A large, stylized handwritten signature in cursive script, reading "J. F. Williamson". The signature is written in dark ink and is positioned below the typed name "Jas. F. Williamson".

JFW/E

Enc.

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following Night Letter. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Night Letters, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

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

HEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

202 AN 41NL 4 EXTRA

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NICOLLET MINN JANY 2 1914

SECRETARY OF THE TREASURY

WASHINGTON DC

IT IS OUR DESIRE THAT A FEDERAL RESERVE BANK BE
LOCATED AT MINNEAPOLIS FOR CONVENIENCE OF ALL IN THIS
AS IT IS THE CENTER OF THE GRAIN LUMBER AGRICULTURAL IMPLEMENTS
AND OTHER BUSINESS OF THE NORTHWEST

NICOLLET STATE BANK ED C JOHANNES CASHIER

1115P

ANSWERED
JAN 5 1914
FORM

Form *AS*

Treasury Department

TELEGRAM

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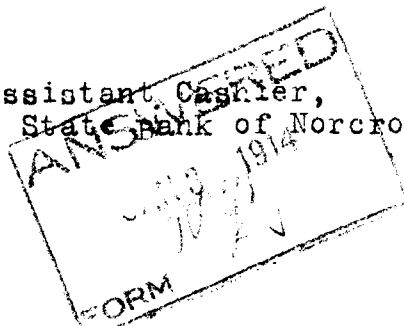
NORCROSS Minn Jan 2 1914

Secretary of Treasury,

Washington, D.C.

We would greatly desire to have a regional bank at Minneapolis. It would be more convenient in every way for the transaction of our business, as it is our center of the grain, lumber, produce, implement and other business. We would appreciate your making Minneapolis a regional bank

Alfred Lund, Assistant Cashier,
State Bank of Norcross



543pm

5

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 ten 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

F290CH LY 34 NL 4 EXA

RECEIVED AT

NORTHBRANCH MINN DEC 31 1913

MR HOUSTON

1987

SECY OF AGRI WASHN DC

THIS BEING AN AGRICULTURAL DISTRICT AND MINNEAPOLIS BEING OUR CENTRAL SHIPPING POINT WE THEREFORE BELIEVE THAT A FEDERAL BANK ESTABLISHED IN THAT CITY WOULD BENEFIT US AND THE WHOLE NORTHWEST..
MERCHANTS STATE BANK

F W ERICKSON CASHIER

4 AM

ANSWERED
JAN 3 1914
FORM 25

Form 25

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

25,000 OFFICES IN AMERICA

INCORPORATED

CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter**. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters**, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Five 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 **city 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

1612

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

24Z TR 30 NL 16 EXTRA

NORTHFIELD MINN DEC 31 1913

SECY OF THE TREASURY

WASH DC

UNDERSIGNED MINNESOTA BANKS URGE MINNEAPOLIS AS LOGICAL LOCATION
FOR RESERVE BANK ALL GRAIN AND SEVENTY FIVE PERCENT OF COUNTRY
BUSINESS CLEARED THROUGH MINNEAPOLIS

- STATE BANK OF NORTHFIELD
- STATE BANK OF ROSEMOUNT
- STATE BANK OF WEBSTER
- STATE BANK OF AUDUBON
- STATE BANK OF HAMPTON

Form 235

1028 PM

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

59G TR 35 NL 6 EXTRA

1402

NORWOOD MINN JAN 3 1914

1914 JAN 4 AM 7 31

HON WM G MCADOO

WASHN DC

MINNEAPOLIS IS OUR CHOICE FOR THE LOCATION OF A FEDERAL
RESERVE BANK THREE FOURTHS OF OUR BUSINESS IS TRANSACTED THERE
IT IS THE LOGICAL LOCATION FOR THE CENTRAL NORTHWEST

BANK OF NORWOOD

BY GEO J BRADLEY VICE PREST

656AM

Form 1

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 01220H WH 35 N L

ODESSA MIN JAN 3 1914

1261

SECRETARY OF TREASURY

WASHINGTON DC

1914 JAN 4 AM 4 52

OWING TO FACT THAT MINNEAPOLIS AND STPAUL SERVE THE ENTIRE
NORTHWEST AND IS THE CENTER OF THE GRAIN LUMBER IMPLEMENT
AND OTHER BUSINESS WE WOULD LIKE VERY MUCH TO SEE
MINNEAPOLIS SECURE A REGIONAL BANK

FARMERS AND MERCHANTS STATE BANK

420AM

ANSWERED
JAN 6 1914
FORM

Form L

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

F121CH TN 49 NL 8 EXTRA

SECY WM G MCADOO

WASHINGTON DC

WE THINK MINNEAPOLIS ENTITLED TO ONE OF THE REGIONAL RESERVE BANKS
THE PRINCIPAL PART OF OUR BUSINESS OF BANKING FARM PRODUCTS
AND FARM IMPLEMENTS CENTERS THERE WE REQUEST THAT YOU DESIGNATE
THAT CITY AS A LOCATION FOR ONE OF THESE BANKS

FIRST STATE BANK

J J DEWALL PREST H H REINDLASS CASHIER

1116PM

~~12/10~~ 12/10
ANSWERED
JAN 9 1914
JAN 12 1914
FORM 9

ANSWERED
JAN 12 1914
FORM 9

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following Night Letter. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Night Letters, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within thirty 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

45Z AN 60 NL 3 EXTRA

1336 1914 JAN 3 4 AM 12 32

OLIVIA MINN JANY 2 1914

SECY OF THE TREASURY

WASHINGTON DC

THE UNDERSIGNED BANKS IN COUNTY SEAT OF RENVILLE COUNTY URGE FAVORABLE CONSIDERATION OF CLAIMS OF MINNEAPOLIS FOR LOCATION OF ONE OF REGIONAL BANKS IT WILL BE MOST CONVENIENT FOR US IT IS THE GREAT CENTER FOR GRAIN LUMBER PRODUCE AGRICULTURAL IMPLEMENTS AND AUTOMOBILES BUSINESS FOR THE ENTIRE NORTHWEST AND IS THE GATEWAY FINANCIALLY TO THE CANADIAN NORTHWEST

THE PEOPLES FIRST NATIONAL BANK

OLIVIA STATE BANK

1210RM

Form *LS*

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

512

INDEPENDENT COMPETITIVE PROGRESSIVE

50 CH. ST. 50 N. E. 5 Extra. v-a Minneapolis, Minn.

Onamia, Minn., Jan. 2-1914.

Secretary of The Treasury,

Washington, D.C.

We would respectfully urge the establishment of a regional bank at Minneapolis as that city is the center of the grain, lumber produce and implement business of the Northwest and a regional bank so located would be more convenient in every way for the transaction of our business.

First State Bank, Of Onamia, Minn.,

By F. R. Burrell, Cashier.

1245 a.m. 3.

ANSWERED
JAN 5 1914
9/12
23

Form AS

= =

OFFICE OF PRIVATE SECRETARY

POSTAL TELEGRAPH-CABLE COMPANY



NIGHT LETTERGRAM

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED) TRANSMITS AND DELIVERS THIS NIGHT LETTERGRAM SUBJECT TO THE TERMS AND CONDITIONS PRINTED ON THE BACK OF THIS BLANK. CLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT

DELIVERY NUMBER

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383 40chne 28 Via Minneapolis, Minn.

Orleans, Minn., Dec 31 1913

ANSWERED
JAN 3 1914
FORM

Handwritten signature
Secy of Treasury,

Washington, D.C.

Believing that Minneapolis offers advantages superior to any city in the Northwest for the location of Regional Reserve Bank we strongly urge you to favorably consider their application.

First State Bank of Orleans.

919am Jan-1 1914.

Form 25

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following Night Letter. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Night Letters, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

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

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
F197CH FB 42 NL

1471

OSAKIS MINN JAN 2 1914

HON SECRETARY OF THE TREASURY

1914 JAN 3 AM 1 56

WASHINGTON DC

WE ARE VERY MUCH INTERESTED IN THE SUCCESS OF THE
NEW CURRENCY LAW AND AFTER MUCH THOUGHT BELIEVE THAT ONE
OF THE REGIONAL BANKS SHOULD BE LOCATED AT MINNEAPOLIS MINN
THAT BEING THE CENTRE OF ALL LARGE BUSINESS INTERESTS OF
THE NORTHWEST

THE FIRST NATIONAL BANK

ANSWERED
JAN 5 1914
FORM L5 L

143AM

Form L5

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following Night Letter. Errors can be guarded against only by retransmitting 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

1256

1914 JAN 9 AM 12 40

F171CH TN 25 NL

OSAKIS MINN. JAN 8 1914

HON W G MCAUDO

SECY OF TREASURY WASHINGTON DC

WE URGE THAT YOUR COMMITTEE LOCATE AT MINNEAPOLIS OR STPAUL

A REGIONAL RESERVE BANK TO SERVE THE NORTHWEST AND THE

COUNTRY TRIBUTARY TO THOSE CITIES

OSAKIS STATE BANK

1217AM

25

L. Stone

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
F224CH WI 48NL

1337

1914 JAN 4 AM 5 45

OSSEO MIN JAN 3 1914

WM G MCAUOO

SECY TREA WASHN DC

BE ADVISED OSSEO MINNESOTA MAKES APPLICATION FOR REGIONAL RESERVE BANK
MINNEAPOLIS BEING A SUBBURB OF OSSEO BUT ON ACCOUNT OF
GEOGRAPHICAL LOCATION WILL AND SHOULD HAVE PREFERENCE THREE FOURTHS OF
ALL PRODUCTS OF FIVE STATES AND MORTGAGE LOANS ARE FINANCED
THROUGH MINNEAPOLIS BANKS MINNEAPOLIS IS THE LOGICAL CENTER
FARMERS STATE BANK

ANSWERED
JAN 4 1914
A.R.
25

527A

Form L 9

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 six 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. W. HALL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT 1496
7Z TR 29 NL 4 EXTRA

OTTERTAIL MINN DEC 31 1913

SECY OF TREASURY

WASHN DC

WE WOULD APPRECIATE IF REGIONAL BANK WOULD BE LOCATED AT MINNEAPOLIS AS ALL OUR CLEARING BUSINESS IS DONE THERE AND WILL BE BENEFIT TO US

HENRY MILLER

CASHIER SECURITY STATE BANK

1008PM

1010
ANSWERED
DEC 31 1913
Form AS

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. HALL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
B28CH WI 45NL 6 EX

1913 DEC 1 AM 2 15

1784

OWATONNA MINN DEC 31 1913

HON SECY OF THE TREASURY

WASHN DC

WE HEREBY REQUEST THAT MINNEAPOLIS BE MADE A FEDERAL RESERVE CITY UNDER THE NEW FEDERAL RESERVE ACT JUST PASSED BY CONGRESS WE ARE SURE THAT YOUR FAVORABLE CONSIDERATION WILL BE VERY HIGHLY APPRECIATED BY THE BANKERS OF THE NORTHWEST

NATIONAL FARMERS BANK

SECURITY STATE BANK

FIRST NAT BANK

2AM

Form *RS*

ANSWERED

DEC 1 1914

FORM *RS*

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 SLIP.

RECEIVED AT

CLARENCE H. MACKAY, PRESIDENT
DELIVERY NUMBER

INDEPENDENT COMPETITIVE PROGRESSIVE

4-384

**DSNy.T. 38.N.L. Back date.
4 ex. Via Minneapolis.**

Palosade, Minn. Jan. 2, 1914. Back date, Jan. 3.

Secretary Federal Reserve Bank,

Washington, D.C.

We suggest Minneapolis as a logical location for Federal reserve bank. It is the gateway to the great west for all timber and agricultural products and would serve a large area and advantage country.

Palosade Bank, J.O. Werntz, Pres.

1215 P. Jan. 3, 1914.

Form *A5*

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.

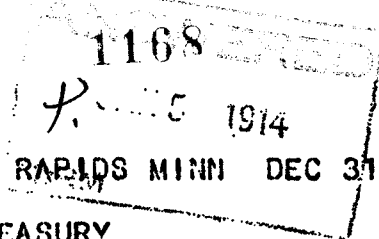
This is an UNREPEATED NIGHT LETTER, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

22 PS 39NL



PARK RAPIDS MINN DEC 31--JAN 1 14

SECY OF THE TREASURY

WASHN DC

WE WOULD VERY MUCH FAVOR MINNEAPOLIS MINN AS A POINT

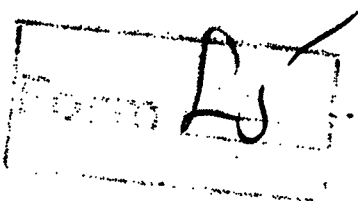
FOR A REGIONAL BANK WE BELIEVE IT WOULD BE VERY

MUCH TO BOTH OUR ADVANTAGE AS WELL AS THE WHOLE

NORTHWEST TO HAVE A BANK LOCATED AT THIS POINT

THE FIRST NATL BANK
OF PARKRAPIDS

1155PM



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.

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

ANSWERED
1167
DEC 31 1914
P
PARK RAPIDS MINN

12 PS 20 NL

BD

DEC 31--JAN 1 14

SECY OF TREASURY

WASHN DC

WE BELIEVE THE BEST INTEREST OF THE NORTHWEST WILL BE
BEST SERVED BY CENTRAL BANK BEING LOCATED AT MINNEAPOLIS MINN
STATE BANK

1153PM

Form *LU*

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.

RECEIVED AT

CLARENCE H. MACKAY, PRESIDENT.

DELIVERY NUMBER

510

INDEPENDENT COMPETITIVE PROGRESSIVE

⁴⁻³⁸²
B. 57 CH. MR. 33 N. L. 4 Extra. Via Minneapolis, Minn.

Parkers Prairie, Minn., Jan. 2-1914.

Secretary of Treasury,

Washington, D.C.

Minneapolis being we believe the most advantageously located in the Northwest for a regional reserve bank we would strongly urge you to consider the application of said city respectfully.

A. J. Campbell, Cashier First National Bank.

1243 a.m. 3.

ANSWERED

JAN 5 1914

DLR

25

Form *LS*

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

F220CH WI 47NL 4EX

1321

1914 JAN 4 AM 5 33

PAYNESVILLE MINN JAN 3 1914

HON W G MCADOO

SECY TREASURY WASHN DC

WE PRAY TO YOU FOR THE GOOD OF MINNESOTA THE

DAKOTAS AND MONTANA TO PLACE REGIONAL BANK IN MINNEAPOLIS BECAUSE

THE NATURAL FLOW OF MONEY FROM GRAIN FARM MACHINERY LUMBER

IS FROM AND TO MINNEAPOLIS WE REQUEST YOU TO ESTABLISH

BANK IN MINNEAPOLIS

ANSWERED
JAN 6 1914
FORM

SCHMITT

SECURITY STATE BANK PAYNESVILLE

514A

Form L5

WESTERN UNION DAY LETTER



THEO. N. VAIL, PRESIDENT

RECEIVED AT

V. 16 CH 34 BLUE 313

PELICAN RAPIDS MINN 7

W G MCADOO

SECY TREASURY WASHINGTON DC

THE BUSINSS INTERESTS OF THE MINNESOTA NORTHWEST WOULD IN OUR
JUDGEMENT BEST BE SERVED BY THE LOCATION OF A FEDERAL RESERVED
BANKS IN MINNEAPOLIS WHICH IS THE MARKET FOR AGRICULTURAL
PRODUCTS OF THE NORTHWEST

PELICAN RAPIDS STATE BANK

1914 JAN 7 PM 12 35
OFFICE OF PRIVATE SECRETARY
TO THE SECRETARY OF THE TREASURY

1914
H.R.
L.S.

FORM 915

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.

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

1208a

RECEIVED AT

1409

7Z HY 26 NL

PEMBERTON MINN JAN 5 1914

HON W G MCADOO

SECY TREASURY WASHN DC

BECAUSE THE NATURAL FLOW OF MONEY FROM GRAIN FARM MACHINERY
ETC IS FROM AND TO MINNEAPOLIS WE REQUEST THAT THE REGIONAL
RESERVE BANK BE ESTABLISHED THERE

PEMBERTON STATE BANK

1208AM

COVERED
1914
AS/
RS

Form 6-5

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

This Company **TRANSMITS** and **DELIVERS** messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter**. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters**, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1366

Handwritten signature

11Z AN 38 NL 5 EXTRA

PEQUOT MINN JANY 2 1914

SECY OF THE TREASURY

WASHINGTON DC

Handwritten initials

WE BELIEVE MINNEAPOLIS OFFERS ADVANTAGES SUPERIOR TO THOSE OF ANY CITY IN THE NORTHWEST FOR THE LOCATION OF A REGIONAL RESERVE BANK THEREFORE WE STRONGLY URGE THAT THEIR APPLICATION BE GIVEN FAVORABLE CONSIDERATION

FIRST STATE BANK OF PEQUOT BY W H CLOUD CASHIER

1057PM

Form *LS*

maple

WESTERN UNION DAY LETTER



THEO. N. VAIL, PRESIDENT

1231

RECEIVED AT

V54 CH. 25 BLUE

328

PERKOVEN MINN' 1

1914 JAN 1 PM 12 39

SECY OF THE TREASURY

WASHINGTON DC

A REGIONAL BANK LOCATED AT MINNEAPOLIS WOULD BE A GREAT
CONVENIENCE TO THE AGRICULTURAL DISTRICT OF THE NORTHWEST
HIS CITY BEING THE METROPOLIS AND CENTER
STATE BANK OF KERKHOVEN

RECEIVED
1231
25

1231

25

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following **Night Letter**. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of **Unrepeated Night Letters**, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of **Fifty Dollars**, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

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

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
F69CH BU 17 NL

1068

PERLEY MINN JAN 2 1914

HON W G MACADOO

SECY OF TREASURY WASHINGTON DC

TO THE INTEREST OF THE ENTIRE NORTHWEST WE HOPE TO SEE
REGIONAL RESERVE BANK ESTABLISHED AT MINNEAPOLIS

FIRST STATE BANK

814P

ANSWERED
JAN 5 1914
FORM *LS*

Form *LS*

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following Night Letter. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of unreplicated 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, 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 filed with the Company for transmission.

This is an **URGENT PAYED NIGHT LETTER**, and is delivered by request of the sender, under the conditions named above.

THEO. W. GALL PRESIDENT

1173
1914 JAN 1 AM 11 55
DELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
V33 CH 27 NL

249

PINECITY MINN 81

SECTY OF TREASURY

WASHINGTON DC

WE FEEL THAT THE DESIGNATION OF A REGIONAL RESERVE BANK
AT MINNEAPOLIS WOULD BEST SERVE THIS COMMUNITY AND WILL THANK
YOU TO GRANT IT YOUR CAREFUL CONSIDERATION
PINECITY STATE BANK.

ANSWERED 1173
JAN 6 1914
FORM 25

Form 23

F. H. WELLCOME, PRES
H. W. HARTE, VICE PRESIDENT
N. PERKINS, CASHIER
F. J. JEPPESEN, ASS'T CASHIER



Pine City, Minn. Dec. 31-1913.

Secretary of the Treasury,
Washington, D.C.

Dear Sir:-

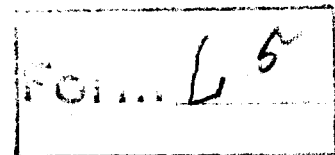
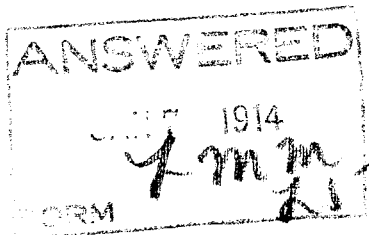
Residing in a section with close banking relations with Minneapolis, Minn., we wish to add our endorsement to its application for a Regional Reserve Bank.

We feel that your favorable action will meet with the unanimous approval of the bankers thruout the entire Northwest and especially the major portion whos present connections are tributary and natural to this city.

Expressing in advance our sincere appreciation for your consideration extended to it, we are,

Respectfully,

F. J. Jeppesen
C a s h i e r.



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

80H.A. 27NL

Pineisland Minn Jan 1, 1914

Secy of the Treasury

Washn. D.C.

ANSWERED
JAN 1 1914
P.

We urge establishment of the regional bank in Minneapolis from Chicago to East Center of the grain lumber farm produces machinery and other interests for North West

Citizens State Bank of Pineisland

35lam

Form 23

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

12Z AN 50 NL 1 EXTRA

1405

HP
RECEIVED
JUL 2 1914
12/13
25

PINE-RIVER MINN JA Y 2 1914

SECY OF THE TREASURY

WASHINGTON DC

IN COMPLIANCE WITH THE PROVISIONS OF THE NEW BANKING LAW FIRST STATE BANK OF PINE-RIVER MINNESOTA DESIRES AND REQUESTS THAT MINNEAPOLIS BE NAMED AS THE SEAT OF OUR REGIONAL BANK IT BEING THE CHIEF CENTER OF THE LUMBER GRAIN PRODUCE AND AGRICULTURAL IMPLEMENT BUSINESS FOR THE ENTIRE NORTH WEST

JAMES E GEAREY PRESIDENT

11PM

JP
First State Bank

Form *LS*

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1369

115a

8Z AN 49 NL 4 EXTRA

PILLAGER MINN JANY 2 1914

SECRETARY OF THE TREASURY

1054

WASHINGTON DC

UNDERSTAND OPINION IS WANTED AS TO LOCATION OF NEW REGIONAL

1054
11/12
11/12

BANK FOR THIS DISTRICT WE ARE HEAVILY IN FAVOR OF

MINNEAPOLIS AS LOCATION FOR THIS SECTION OF THE COUNTRY AS

LARGER PORTION OF OUR BUSINESS AND THIS SECTION OF THE

STATE IS TRANSACTED THROUGH MINNEAPOLIS

SECURITY STATE BANK OF PILLAGER

MURRAY M MC-NAIR CASHIER

1050PM

Form *11*

12289 B

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1/1/14 P.

A54CH WI 50NL

PINCKLEY MINN JAN 1 1914

SECY OF TREASURY

WASHN DC

IN THE MATTER OF LOCATING REGIONAL RESERVE BANKS PERMIT US
TO URGE UPON YOUR FAVORABLE CONSIDERATION THE APPLICATION OF THE
CITY OF MINNEAPOLIS WE BELIEVE IT OFFERS ADVANTAGES GREATER THAN
ANY OTHER CITY IN THE NORTHWEST AND THAT THE NORTHWEST
CAN BE BETTER SERVED BY THIS CITY THAN ANY OTHER

FARMERS AND MERCHANTS STATE BANK OF

PNC

PINCKLEY MINN 1025P

25

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
37Z AN 34 NL

1310 1310

PLAINVIEW MINN JANY 2 1914

W A MC-ADOO

SECY OF TREASURY WASHINGTON DC

THE BUSINESS INTERESTS OF MINNESOTA AND NORTHWEST WOULD IN OUR JUDGEMENT BEST BE SERVED BY THE LOCATION OF A FEDERAL RESERVE BANK IN MINNEAPOLIS WHICH IS THE MARKET FOR AGRICULTURAL PRODUCTS OF THE NORTHWEST

FIRST NATIONAL BANK

1150P

Form *LS*

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED
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THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT
B21CH AN 43 NL

1074

PRESTON MINN JANY 2 1914

HON SECY OF THE TREASURY

WASHINGTON DC

WE WISH TO URGE UPON YOU THE IMPORTANCE OF ESTABLISHING
ONE OF THE REGIONAL BANKS AT MINNEAPOLIS IT BEING THE
CENTER OF THE GRAIN LUMBER AGRICULTURAL IMPLEMENT PRODUCE AND MANY
OTHER LINES OF INDUSTRY OF THE NORTHWEST. IT WILL BEST
SERVE THIS TERRITORY

FARMERS AND MERCHANTS STATE BANK

Form 25

915PM

Treasury Department

TELEGRAM

Form 25

Minneapolis

68WU A 10

PRINCETON MINN December 30 1913

Secretary of the Treasury,

Wash'n D C

Directors of this bank strongly urge Minneapolis for Reserve.

First National Bank.

418p

ANSWERED
JAN 7 1914
P
FORM

TELEGRAPH
DEC 30
OFFICE