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v. 1

U.S. Federal Reserve Bank Organization
Committee.

Brief submitted at hearings... (Kansas
City)

Submitted by Associated Banks and Trust
Companies. Kansas City. VI.

#101

SLP
Exhibit No. 5
Hearing at *Kansas City*

**Testimony Introduced by Banks and Trust Companies
of Greater Kansas City Before Reserve Bank
Organization Committee at a Hearing
Friday, January Twenty-Third
Nineteen Fourteen**

C O P Y

Original delivered to Hon. D. F. Houston
at hearing in Kansas City, January, 23rd.

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v.1

**Testimony Introduced by Banks and Trust Companies
of Greater Kansas City Before Reserve Bank
Organization Committee at a Hearing
Friday, January Twenty-Third
Nineteen Fourteen**

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GREATER KANSAS CITY'S NATURAL BANKING TERRITORY.

Greater
Kansas City's
Natural
Banking
Territory.

Includes the States of **Kansas**, **Nebraska**, **New Mexico** and **Oklahoma**; that part of **Colorado** east of the Rockies including the following counties: Adams, Arapahoe, Baca, Bent, Boulder, Cheyenne, Clear Creek, Crowley, Custer, Douglas, Elbert, El Paso, Fremont, Gilpin, Huerfano, Jefferson, Kiowa, Kit Carson, Larimer, Las Animas, Lincoln, Logan, Morgan, Otero, Park, Phillips, Prowers, Pueblo, Sedgwick, Teller, Washington, Weld and Yuma; that part of western **Arkansas** including the counties of Benton, Boone, Carroll, Crawford, Franklin, Howard, Little River, Madison, Miller, Scott, Sebastian, Sevier, Polk and Washington; that part of **Iowa** including the counties of Adair, Adams, Audubon, Cass, Clarke, Decatur, Fremont, Guthrie, Harrison, Mills, Montgomery, Page, Pottawatomie, Ringgold, Shelby, Taylor and Union; that part of **Missouri** including the counties of Andrew, Atchison, Barry, Barton, Bates, Buchanan, Caldwell, Carroll, Cass, Cedar, Chariton, Christian, Clay, Clinton, Dade, Daviess, DeKalb, Gentry, Greene, Grundy, Harrison, Henry, Holt, Howard, Jackson, Jasper, Johnson, Lafayette, Lawrence, Linn, Livingston, McDonald, Mercer, Newton, Nodaway, Platte, Putnam, Ray, St. Clair, Saline, Stone, Sullivan, Taney, Vernon and Worth; and that part of the State of **Texas** including Andrews, Archer, Armstrong, Bailey, Baylor, Borden, Bowie, Briscoe, Callahan, Carson, Cass, Castro, Childress, Clay, Cochran, Collin, Collingsworth, Cooke, Cottle, Crane, Crosby, Culbertson, Dallam, Dallas, Dawson, Deaf Smith, Delta, Denton, Dickens, Donley, Eastland, Ector, Ellis, El Paso, Erath, Fannin, Fisher, Floyd, Foard, Franklin, Gaines, Garza, Gray, Grayson, Hale, Hall, Hansford, Hardeman, Hartley, Haskell, Hemphill, Hockley, Hood, Hopkins, Howard, Hunt, Hutchinson, Jack, Johnson, Jones, Kaufman, Kent, King, Knox, Lamar, Lamb, Lipscomb, Loving, Lubbock, Lynn, Martin, Midland, Mitchell, Montague, Moore, Morris, Motley, Nolan, Ochiltree, Oldham, Palo Pinto, Parker, Parmer, Potter, Rains, Randall, Red River, Reeves, Roberts, Rockwell, Scurry, Shackelford, Sherman, Somervell, Stephens, Stonewall, Swisher, Tarrant, Taylor, Terry, Throckmorton, Titus, Van Zandt, Ward, Wichita, Wilbarger, Wheeler, Winkler, Wise, Wood, Yoakum and Young.

TO RESERVE BANK ORGANIZATION COMMITTEE.

Gentlemen:

When this data and map outlining our territory were prepared we had in mind that the City of Omaha, Nebraska, would be in the district with Greater Kansas City and for that reason, and as a secondary proposition, the northern part of the State of Nebraska and the 17 counties in the southwestern part of Iowa were included with Greater Kansas City but, in event Omaha is for some reason placed in another district, then Greater Kansas City would have no claim to the 17 counties in southwestern Iowa and would be entitled to practically only that part of the state of Nebraska which lies south of the Platte River (indicated by a red line on the map) and which includes the following counties: Adams, Buffalo, Butler, Cass, Chase, Clay, Dundy, Dawson, Fillmore, Franklin, Frontier, Furnas, Gage, Gasper, Harlan, Hayes, Hamilton, Hitchcock, Jefferson, Johnson, Kearney, Hall, Lancaster, Lincoln, Nemaha, Nuckalls, Otoe, Perkins, Phelps, Polk, Pawnee, Richardson, Red Willow, Salina, Seward, Thayer, Saunders, Webster and York.

With Omaha included in a district other than with Greater Kansas City our figures on page 6 under heading "Pertinent Facts" would be changed to show The Federal Bank of Kansas City, if only National Banks become members, an institution with a Capital \$8,126,643 and possible deposits of, exclusive of Government funds, \$33,667,801, and should the eligible State Banks also join the plan, we would have a bank with Capital \$12,487,763 and with possible deposits, exclusive of Government funds, \$46,586,217. Other figures are to be revised accordingly.

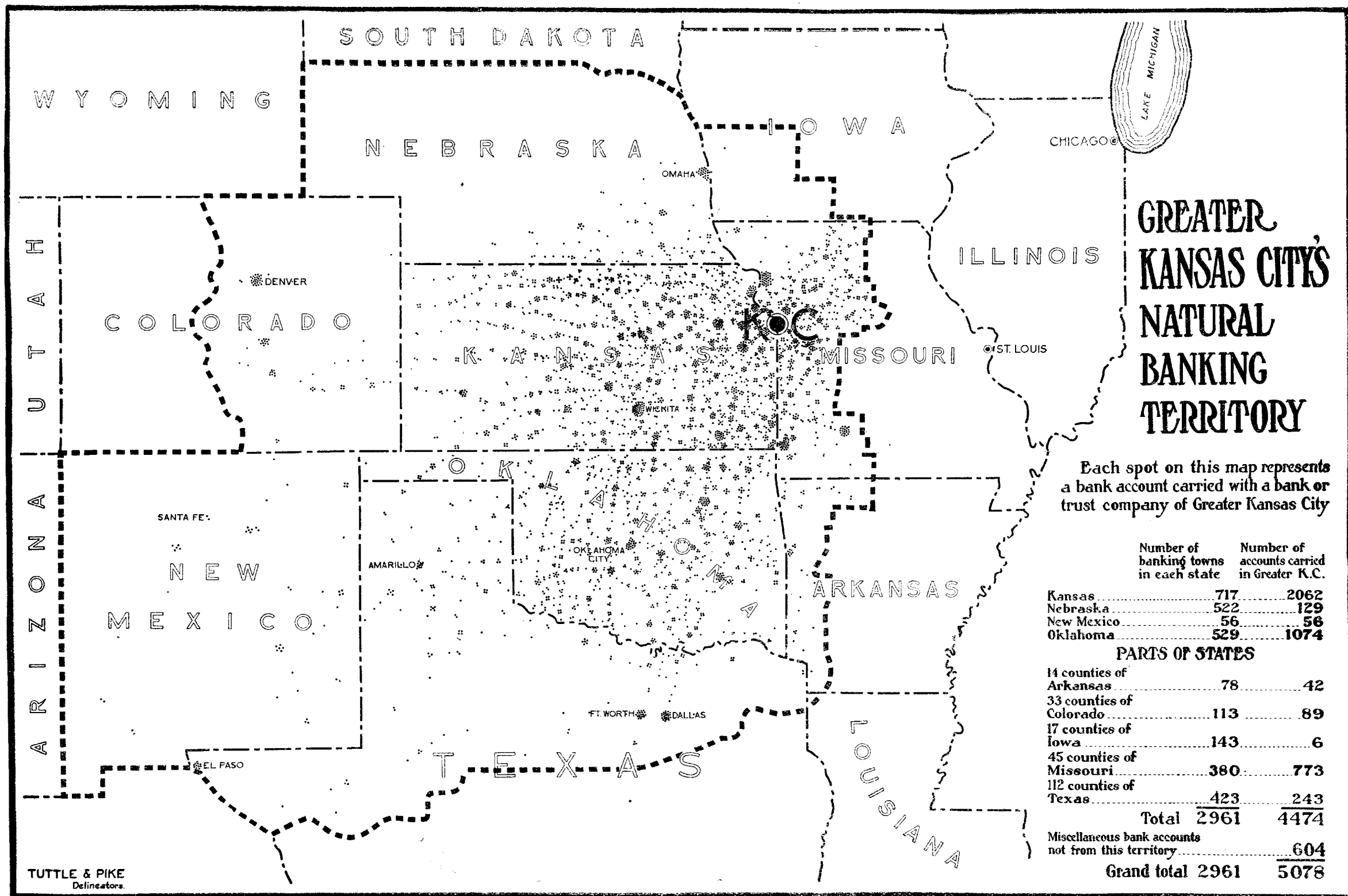
Respectfully,

ASSOCIATED BANKS AND TRUST COMPANIES

of Greater Kansas City.

By JEROME THRALLS.

Kansas City, Mo.,
Jan'y 23, 1914.



PERTINENT FACTS.

Pertinent Facts.

Our territory, as shown by map (between pages Nos. 4 and 5), has located within its boundaries 1,344 National banks which, in number, are 17.9 per cent of all the National banks in the United States.

There are 3,858 State banks and trust companies in this territory and, of these institutions, 997 have capital equal to or greater than that required of National banks in their respective communities and are in position to immediately become members of a Federal Reserve Bank.

The total number of banks and trust companies in this territory, 5,202, is more than 20 per cent of all the banks and trust companies in the United States.

These institutions have a combined capital and surplus of \$293,-448,264, with deposits of \$1,185,817,623.

The 1,344 National banks have capital: Capital, \$97,172,500; surplus, \$58,448,704, and deposits, \$641,584,459. The 997 State banks and trust companies, now eligible for admission to membership, have capital, \$51,833,675; surplus, \$22,267,510, and deposits, \$249,661,856.

Should only the National banks become members, they would furnish to The Federal Reserve Bank, on a 6 per cent subscription basis, a capital of \$9,337,272, and should the 997 eligible State banks and trust companies become members, they would furnish additional capital, \$4,446,071, making the total maximum capital available \$13,783,343. The possible deposits of The Federal Reserve Bank so established, exclusive of such funds as the Government might place with it, are \$53,474,778.

Brief summary of banks of our natural banking territory:

	<i>Number.</i>	<i>Capital.</i>	<i>Surplus.</i>	<i>Deposits.</i>
National Banks.	1,344	\$97,172,500	\$58,448,704	\$641,584,459
Eligible State Banks and Trust Companies	997	51,833,675	22,267,510	249,661,856
	2,341	\$149,006,175	\$80,716,214	\$891,246,315
Other State Banks and Trust Companies. . .	2,861	42,319,205	21,406,670	294,571,308
	5,202	\$191,325,380	\$102,122,884	\$1185,817,623

STATEMENT OF IMPORTANT ITEMS OF BANKS AND TRUST COMPANIES IN OUR NATURAL BANKING TERRITORY.

Statement of
Important
Items of Banks
and Trust
Companies in
Our Natural
Banking
Territory.

KANSAS.

	<i>Number.</i>	<i>Capital.</i>	<i>Surplus.</i>	<i>Deposits.</i>
National Banks.	213	\$12,312,500	\$6,151,068	\$70,176,775
Eligible State Banks and Trust Companies	181	7,680,000	3,777,300	40,341,000
Other State Banks and Trust Companies. . .	752	11,315,300	3,940,626	77,829,478
	<u>1,146</u>	<u>\$21,307,800</u>	<u>\$13,868,994</u>	<u>\$188,347,253</u>

Kansas.

NEBRASKA.

(39 counties south of and adjacent to Platte River would come to Kansas City should Omaha be included in some other district.)

	<i>Number</i>	<i>Capital</i>	<i>Surplus</i>	<i>Deposits</i>
National Banks	100	\$ 5,641,000	\$3,402,440	\$35,178,990
Eligible State Banks and Trust Companies	115	3,938,500	1,381,840	31,115,350
Other State Banks and Trust Companies	306	4,465,200	1,476,650	30,386,630
	<u>521</u>	<u>\$14,044,700</u>	<u>\$6,260,930</u>	<u>\$96,680,970</u>

OKLAHOMA.

National Banks.	326	\$14,385,000	\$3,936,006	\$72,162,843
Eligible State Banks and Trust Companies	68	2,267,000	437,000	9,143,000
Other State Banks and Trust Companies. . .	607	6,961,000	3,122,994	42,398,157
	<u>1,001</u>	<u>\$23,613,000</u>	<u>\$7,496,000</u>	<u>\$123,704,000</u>

Oklahoma.

(Continued on next page.)

PERTINENT FACTS.

**Pertinent
Facts.**

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There are 3,858 State banks and trust companies in this territory and, of these institutions, 997 have capital equal to or greater than that required of National banks in their respective communities and are in position to immediately become members of a Federal Reserve Bank.

The total number of banks and trust companies in this territory, 5,202, is more than 20 per cent of all the banks and trust companies

Eligible State Banks and Trust Companies	997	51,833,675	22,267,510	249,661,856
	2,341	\$149,006,175	\$80,716,214	\$891,246,315
Other State Banks and Trust Companies. . .	2,861	42,319,205	21,406,670	294,571,308
	5,202	\$191,325,380	\$102,122,884	\$1185,817,623

STATEMENT OF IMPORTANT ITEMS OF BANKS AND TRUST COMPANIES IN OUR NATURAL BANKING TERRITORY.

**Statement of
Important
Items of Banks
and Trust
Companies in
Our Natural
Banking
Territory.**

KANSAS.

	<i>Number.</i>	<i>Capital.</i>	<i>Surplus.</i>	<i>Deposits.</i>	
National Banks.	213	\$12,312,500	\$6,151,068	\$70,176,775	
Eligible State Banks and Trust Companies	181	7,680,000	3,777,300	40,341,000	Kansas.
Other State Banks and Trust Companies. . .	752	11,315,300	3,940,626	77,829,478	
	1,146	\$31,307,800	\$13,868,994	\$188,347,253	

NEBRASKA.

National Banks.	241	\$16,270,000	\$8,353,080	\$94,583,918	
Eligible State Banks and Trust Companies	228	8,756,500	2,992,700	43,950,000	Nebraska.
Other State Banks and Trust Companies. . .	511	7,256,500	5,693,220	82,140,082	
	980	\$32,283,000	\$17,039,000	\$220,674,000	

NEW MEXICO.

National Banks.	40	\$2,215,000	\$996,900	\$14,383,713	
Eligible State Banks and Trust Companies	22	1,137,000	245,000	3,795,000	New Mexico.
Other State Banks and Trust Companies. . .	28	559,000	394,100	4,939,287	
	90	\$3,911,000	\$1,636,000	\$23,118,000	

OKLAHOMA.

National Banks.	326	\$14,385,000	\$3,936,006	\$72,162,843	
Eligible State Banks and Trust Companies	68	2,267,000	437,000	9,143,000	Oklahoma.
Other State Banks and Trust Companies. . .	607	6,961,000	3,122,994	42,398,157	
	1,001	\$23,613,000	\$7,496,000	\$123,704,000	

(Continued on next page.)

ARKANSAS (West 14 Counties).

	<i>Number.</i>	<i>Capital.</i>	<i>Surplus.</i>	<i>Deposits.</i>
National Banks.	23	\$2,195,000	\$1,729,000	\$12,404,000
Eligible State Banks and Trust Companies	43	3,080,375	1,146,100	7,560,000
Other State Banks and Trust Companies. . .	67	886,735	282,900	3,046,000
	133	\$6,162,110	\$3,158,000	\$23,010,000

COLORADO (East 33 Counties).

National Banks.	86	\$8,920,000	\$9,496,010	\$93,690,920
Eligible State Banks and Trust Companies	37	3,386,800	1,814,300	25,021,800
Other State Banks and Trust Companies. . .	92	2,036,100	732,660	11,062,950
	215	\$14,342,900	\$12,042,970	\$129,775,670

IOWA (Southwest 17 Counties).

National Banks.	59	\$3,030,000	\$1,566,500	\$21,049,500
Eligible State Banks and Trust Companies	89	3,469,000	1,419,000	21,520,286
Other State Banks and Trust Companies. . .	101	1,229,500	472,000	8,217,248
	249	7,728,500	3,457,500	50,787,034

MISSOURI (West 45 Counties).

National Banks.	88	\$13,585,000	\$8,872,060	\$140,220,000
Eligible State Banks and Trust Companies	177	12,436,500	7,639,000	67,782,200
Other State Banks and Trust Companies. . .	438	7,323,650	5,022,600	48,760,636
	703	\$33,345,150	\$21,533,660	\$256,762,836

TEXAS (North 112 Counties).

National Banks.	268	\$24,260,000	\$17,348,080	\$122,912,790
Eligible State Banks and Trust Companies	152	9,620,500	2,797,110	30,548,570
Other State Banks and Trust Companies. . .	265	4,751,420	1,745,570	16,177,470
	685	\$38,631,920	\$21,890,760	\$169,638,830

(Continued on next page.)

GRAND SUMMARY.

	<i>Number.</i>	<i>Capital.</i>	<i>Surplus.</i>	<i>Deposits.</i>	
Kansas.	1,146	\$31,307,800	\$13,868,994	\$188,347,253	Grand Summary.
Nebraska.	980	32,283,000	17,039,000	220,674,000	
New Mexico.	90	3,911,000	1,636,000	23,118,000	
Oklahoma.	1,001	23,613,000	7,496,000	123,704,000	
	3,217	\$91,114,800	\$40,039,994	\$555,843,253	
Arkansas.	133	\$6,162,110	\$3,158,000	\$23,010,000	
Colorado.	215	14,342,900	12,042,970	129,775,670	
Iowa.	249	7,728,500	3,457,500	50,787,034	
Missouri.	703	33,345,150	21,533,660	256,762,836	
Texas.	685	38,631,920	21,890,760	169,638,830	
	5,202	\$191,325,380	\$102,122,884	\$1,185,817,623	
National Banks.	1,344	\$97,172,500	\$58,448,704	\$641,584,459	
Eligible State Banks.	997	51,833,675	22,267,510	249,661,856	
Other State Banks.	2,861	42,319,205	21,406,670	294,571,308	
	5,202	\$191,325,380	\$102,122,884	\$1,185,817,623	

STATEMENT OF BANKS OF GREATER KANSAS CITY.

**Statement of
Banks of
Greater
Kansas City.**

Principal items of the combined statements of the Clearing House Banks of Greater Kansas City as shown at the close of business, October 21, 1913, and January 5, 1914:

	Oct. 21, 1913	Jan. 5, 1914.
Capital and Fixed Surplus.....	\$17,585,700	\$17,621,400
Undivided Profits.	3,909,962	3,973,986
Deposits.	137,425,486	133,819,404
Deposits, Country Banks.		51,336,806
Deposits, Reserve City Banks.....		17,372,043
Reserve, Gross. (38.4%)	52,860,376	50,247,523 (37.5%)
Loans to Country Banks.....		26,999,478
Loans and Discounts.	97,444,151	95,493,931
Resources.	163,959,521	160,951,772
Increase in Capital in seven years.....295%		
Increase in Deposits in seven years..... 56%		

The same items of the combined statements of all Banks of Greater Kansas City (49 in number):

	Oct. 21, 1913.	Jan. 5, 1914.
Capital and Fixed Surplus...	\$19,088,150	\$19,149,450
Undivided Profits.	4,082,307	4,086,433
Deposits.	143,259,254	141,032,708
Gross Reserve. (38.1%)	54,680,587	52,296,554 (37.08%)
Loans and Discounts.....	103,482,173	101,864,399
Resources.	172,060,153	169,855,387

KANSAS CITY'S BANK CLEARINGS SINCE 1875 IN 5-YEAR PERIODS.

Clearings for two days at the present time frequently exceed the clearings for the entire year of 1875.

**Kansas City's
Bank Clearings
Since 1875 in
Five-Year
Periods.**

1875.	\$ 20,407,967
1880.	50,730,000
1885.	223,389,419
1895.	520,870,447
1890.	492,207,771
1900.	775,264,813
1905.	1,197,905,558
1910.	2,634,557,738
1913.	2,850,362,611

Kansas City divided honors with Pittsburgh, ranking sixth part of the year and seventh the remainder.

Our clearings represent only the sum total of items brought to the Clearing House for exchanges and our settlements are made in cash.

Cincinnati.	\$1,317,000,000
Cleveland's clearings 1913 were.	1,276,000,000
Denver.	476,000,000
Detroit.	1,331,000,000
Los Angeles.	1,210,000,000
Louisville.	716,000,000
Minneapolis.	1,312,000,000
New Orleans.	981,000,000
Omaha.	909,000,000
San Francisco.	2,624,000,000
St. Louis.	4,137,000,000
St. Paul.	531,000,000

Some Comparative Increases.

**Some
Comparative
Increases.**

Since 1906 Kansas City showed increase.	113%
Since 1906 St. Louis showed increase.	30%
Since 1906 Chicago showed increase.	50%
Since 1906 Minneapolis showed increase.	36%
Since 1906 Pittsburgh showed increase.	11%
Since 1906 San Francisco showed increase.	36%
Since 1906 Boston showed loss.	1%
Since 1906 New York showed loss.	9%

Kansas City's clearings increased during 10 years, 1903 to 1913...165%

TOTAL BANK TRANSACTIONS OF CLEARING HOUSE BANKS OF KANSAS CITY.

**Total Bank
Transactions
of Clearing
House Banks of
Kansas City.**

A certified statement is filed with our Clearing House each Thursday by every Clearing House bank showing the exact amount of the debits to the several accounts for the week ending Thursday.

The grand aggregate of these figures for the year 1913, in other words, the total amount of business transacted by the Clearing House banks of Kansas City during the year 1913 is.....\$5,424,001,992

Average number of items handled daily..... 265,509

Our Country Collection Department puts the banks of Kansas City in direct touch with 3,300 country banks, thereby averting circuitous routing and rendering prompt service.

Amount of items handled through Country Clearing House for the fiscal year.....\$107,522,900

GREATER KANSAS CITY RANKS FIRST

Greater
Kansas City
Ranks First.

In proximity to the Nation's Meat supply.
In number of Miles of Parked Boulevards.
In Sale of Agricultural Implements.
In Sale of Yellow Pine Lumber.
In Tributary Trade Territory.
In Agricultural Territory.
In Pullman Business.
As a Mule Market.
As a Hay Market.

RANKS SECOND

In Grain Receipts (Primary).
In Meat Packing.
In Live Stock.
In Railroads.

Ranks Second.

RANKS THIRD

In Poultry and Egg Business.
In Telegraphic Business.
In Lumber Business.
In Flour Output.

Ranks Third.

SIXTH and SEVENTH in Bank Clearings; SEVENTH in Postal Receipts
and TENTH in Factory Output.

This City, considered as one industrial and commercial unit with the same telephone systems, the same street car system, the same freight and passenger terminals, had, according to the directory of 1913 (Gate City Directory Company) A POPULATION OF 512,741.

Sixth and
Seventh.

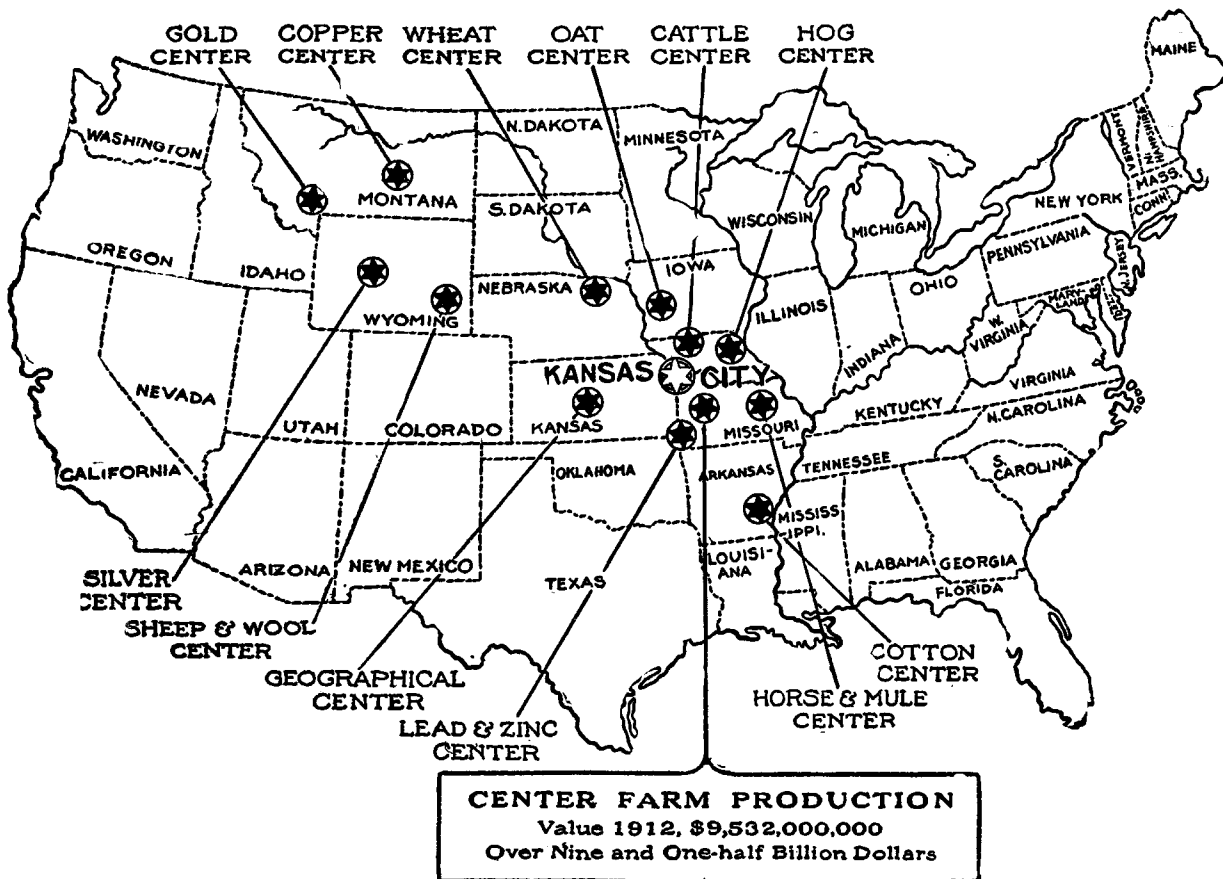
We have within a radius of 125 miles (5 hours' ride) a population of 2,344,369, and within a radius of 250 miles (10 hours' ride) a POPULATION of 8,271,050.

We have within our local jobbing and manufacturing territory, which is practically the same as our natural banking territory, a POPULATION of 12,770,601.

The last census showed the growth of this territory in 10 years..25.13%
Greater Kansas City's growth during same period was.....51%

This Map
Shows
Kansas City's
Relative
Location to
Centers of
Production.

THIS MAP SHOWS KANSAS CITY'S RELATIVE LOCATION TO CENTERS OF PRODUCTION.



RAILROADS.

We have Sixteen Trunk Lines:

Atchison, Topeka & Santa Fe,
Chicago, Burlington & Quincy,
Chicago & Alton,
Chicago Great Western,
Chicago, Milwaukee & St. Paul,
Chicago, Rock Island & Pacific,
Kansas City Southern,
Kansas City, Mexico & Orient,

Missouri Pacific,
Missouri, Kansas & Texas,
Missouri, Oklahoma & Gulf,
Quincy, Omaha & Kansas City,
St. Louis & San Francisco,
St. Joseph & Grand Island,
Union Pacific,
Wabash.

Railroads.

In addition to these Trunk Lines we have 32 separate subordinate lines which provide unsurpassed distributing facilities.

These railroads bring in and send out of Kansas City daily 260 passenger trains.

They handle an average of 2,000 cars of freight in and out of Kansas City daily.

Our freight terminals, which are being enlarged and reconstructed, furnish the most complete and efficient plan in the world for freight handling.

Our new Union Station and passenger terminals, now under construction, are the largest west of New York.

More pieces of baggage are handled at the Kansas City Union Depot each year than at any other station in the world.

MAIL SERVICE FROM KANSAS CITY.

Mail Service From Kansas City. Number of Dispatches Daily.	Number of Dispatches Daily.			
	North.	21	Northeast.	13
	East.	18	Northwest.	6
	South.	15	Southeast.	11
	West.	24	Southwest.	18
	Total.			126

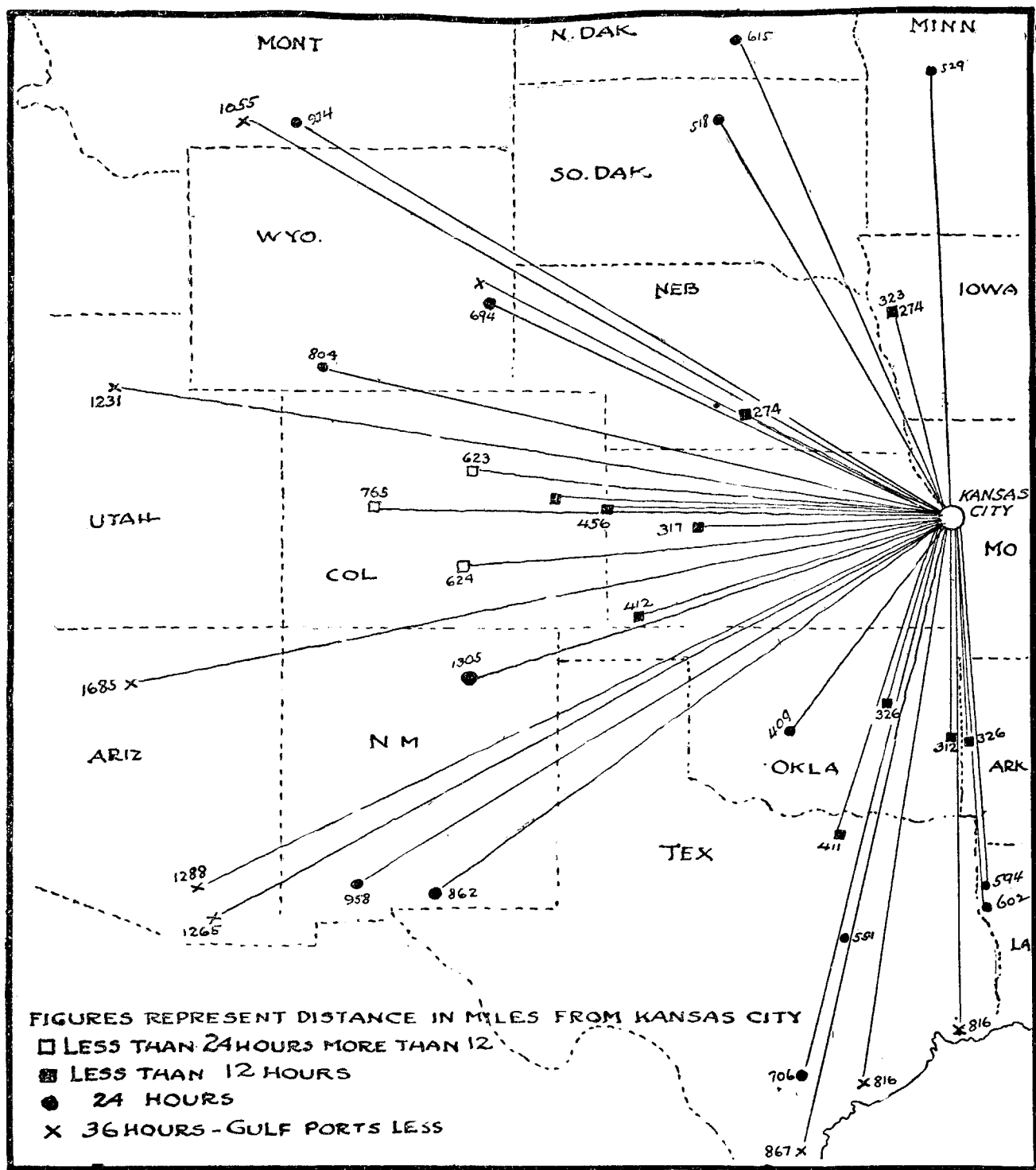
Montgomery Ward & Company and Sears, Roebuck & Company, two of the largest Mail Order Houses in the world, selected Kansas City as the proper place in which to locate the largest Mail Order Houses west of the Mississippi River. Their reasons for selecting Kansas City were that this city offers better railroad and mail facilities than does any other city in the entire West and Southwestern territory.

Dispatches Are As Follows.

(Time given is time trains leave.)

	North	East	South	West	N. E.	N. W.	S. E.	S. W.
	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.
Dispatches Are As Follows: Time Given Is Time Trains Leave.	7:35	6:00	2:00	1:45	7:30	2:00	8:30	2:20
	8:00	8:00	9:00	8:05	8:00	7:25	9:10	7:55
	8:10	8:15		9:10	8:15	10:30	11:00	8:50
	9:00	9:00		9:30	8:30			9:30
	9:45	9:55		9:40 (2)	9:05			10:00
	9:50			10:05	10:00			10:40
	11:35			10:40				
				11:20				
	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.
	1:00	1:15	2:00	1:00	6:00 (4)	4:00	1:00	12:05
	1:10	4:30 (2)	5:30 (7)	2:35	6:20	4:05	5:35	2:20
	4:30	6:00 (2)	9:35	4:10	9:00	7:30	6:15 (4)	8:25
	6:35	6:28 (2)	10:45 (2)	4:15	10:30		11:30 (2)	8:35
	7:30	9:00 (2)	11:30	6:00 (2)				9:15 (2)
	9:00	10:00	11:55	6:10 (2)				9:35
	9:30			9:35 (3)				9:50
	10:40 (4)			10:00				10:00
	11:10 (2)			10:05 (2)				11:00 (2)
	12:00	10:30		10:15				11:15
		11:30 (2)		10:25				

This map shows Kansas City's mail service. We have 126 dispatches of mail daily; West 24, South 15, North 21, East 18, Southwest 18, Southeast 11, Northeast 13, Northwest 6.



Kansas City has 16 trunk line railroads and 32 subsidiary which bring in and take out 260 passenger trains and 2000 cars of freight daily. (The seeming discrepancies in mileage between points in the same states as indicated on this map are due to round about connections to reach them.)

MAIL SERVICE FROM KANSAS CITY.

Mail Service From Kansas City. Number of Dispatches Daily.	Number of Dispatches Daily.			
	North.	21	Northeast.	13
	East.	18	Northwest.	6
	South.	15	Southeast.	11
	West.	24	Southwest.	18
				Total. 126

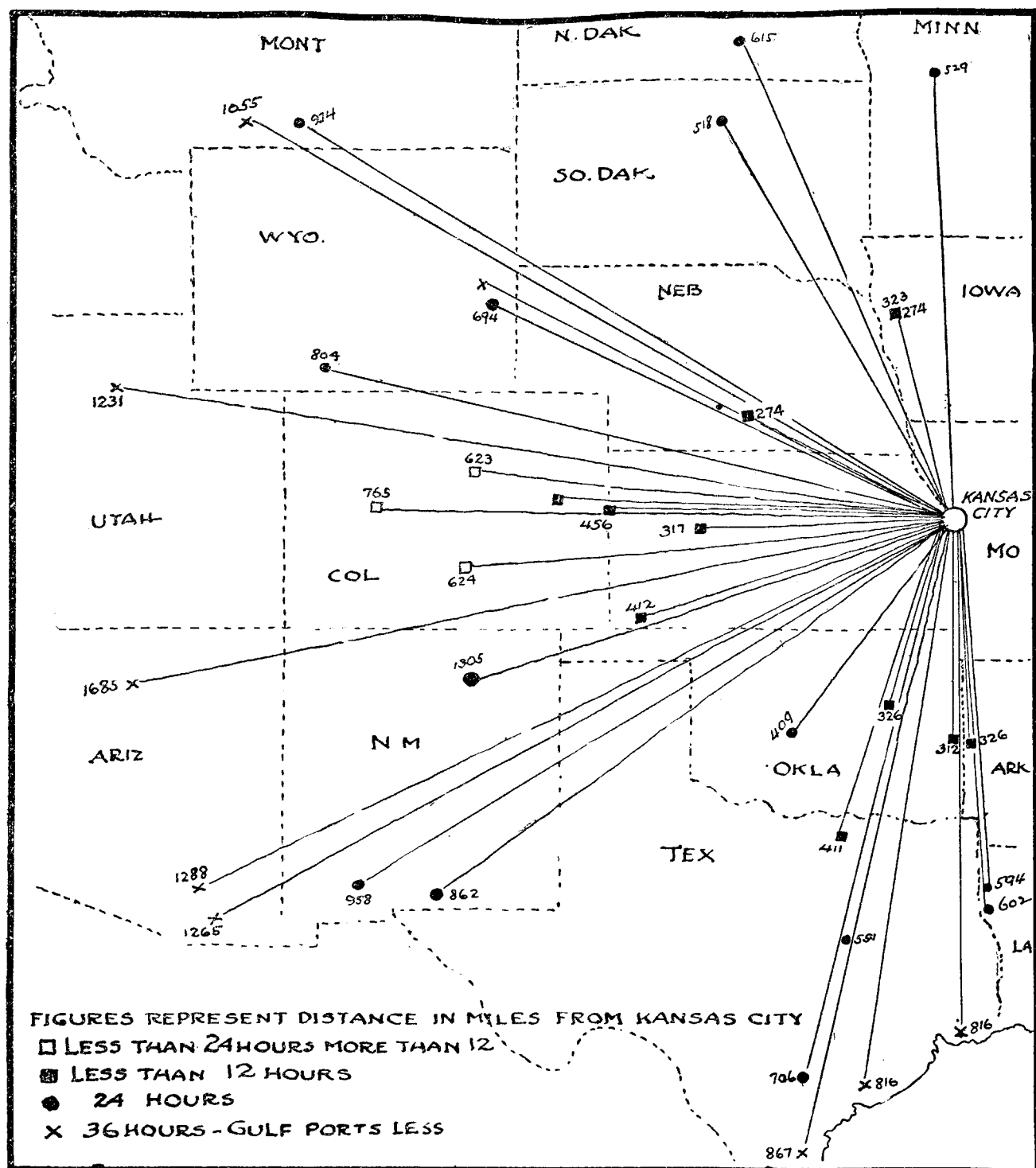
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Dispatches Are As Follows.

(Time given is time trains leave.)

	North	East	South	West	N. E.	N. W.	S. E.	S. W.
	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.
Dispatches Are As Follows: Time Given Is Time Trains Leave.	7:35	6:00	2:00	1:45	7:30	2:00	8:30	2:20
	8:00	8:00	9:00	8:05	8:00	7:25	9:10	7:55
	8:10	8:15		9:10	8:15	10:30	11:00	8:50
	9:00	9:00		9:30	8:30			9:30
	9:45	9:55		9:40 (2)	9:05			10:00
	9:50			10:05	10:00			10:40
	11:35			10:40				
				11:20				
	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.	P.M.
	1:00	1:15	2:00	1:00	6:00 (4)	4:00	1:00	12:05
	1:10	4:30 (2)	5:30 (7)	2:35	6:20	4:05	5:35	2:20
	4:30	6:00 (2)	9:35	4:10	9:00	7:30	6:15 (4)	8:25
	6:35	6:28 (2)	10:45 (2)	4:15	10:30		11:30 (2)	8:35
	7:30	9:00 (2)	11:30	6:00 (2)				9:15 (2)
	9:00	10:00	11:55	6:10 (2)				9:35
	9:30			9:35 (3)				9:50
	10:40 (4)			10:00				10:00
	11:10 (2)			10:05 (2)				11:00 (2)
	12:00	10:30		10:15				11:15
		11:30 (2)		10:25				

This map shows Kansas City's mail service. We have 126 dispatches of mail daily; West 24, South 15, North 21, East 18, Southwest 18, Southeast 11, Northeast 13, Northwest 6.



Kansas City has 16 trunk line railroads and 32 subsidiary which bring in and take out 260 passenger trains and 2000 cars of freight daily. (The seeming discrepancies in mileage between points in the same states as indicated on this map are due to round about connections to reach them.)

In addition to the grain received and inspected in Kansas City it must be borne in mind that the above figures do not take into consideration or show the large amount of grain bought by Kansas City grain merchants which is not stopped at Kansas City or inspected at Kansas City and, consequently, is not shown in the above table. It is conservatively estimated that between thirty and thirty-five million bushels of grain is bought by Kansas City grain merchants and paid for through Kansas City banks, which grain moves direct from the point of shipment, either for export, to the milling trade, to other grain merchants for distribution, or to the consumer direct.

Adding the grain bought and inspected at Kansas City to the grain bought and paid for by Kansas City grain merchants but not stopped at Kansas City, we have fully one hundred million bushels of grain paid for by Kansas City grain merchants through Kansas City banks.

Kansas City has grain elevator capacity for over fourteen million bushels of grain, and the latest figures attainable show the following to be the grain in store in the grain markets of the United States, January 4, 1914:

Chicago.	24,829,000 bushels
Minneapolis.	22,386,000 bushels
Duluth.	12,595,000 bushels
Kansas City.	9,903,000 bushels
Omaha.	4,239,000 bushels
St. Louis.	3,866,000 bushels

Kansas City is the largest export point for Winter Hard Wheat in the United States, and more than 80 per cent of the grain exported from the Gulf ports of the United States is handled and financed by Kansas City grain exporters. In addition to this, large quantities of Kansas and Nebraska hard wheat, corn and oats are shipped to the Eastern Seaboard by Kansas City grain merchants.

There is also owned and managed by the Kansas City grain merchants a large number of country elevators buying grain direct from the farmers in Oklahoma, Kansas, Nebraska and Missouri.

Grass and Field Seeds.

Grass and Field Seeds.

The average tonnage of yearly receipts of grass and field seeds at Kansas City is sixty-five million pounds, and the value is \$1,250,000, making it one of the largest distributing points for field seeds in the United States.

HAY.

KANSAS CITY is the largest market and distributing point for Hay. hay in the world.

Is the largest primary alfalfa market.

Is the logical gateway from a railroad and geographical standpoint for the movement of the alfalfa produced in the seven greatest alfalfa-growing states, namely: Colorado, Idaho, Kansas, Nebraska, Montana, Oklahoma and Wyoming.

Has facilities for properly inspecting and handling 700 cars of hay and alfalfa per day.

Hay receipts for four years:

Year.	Cars.	Tons.	Value.
1910	30,373	364,476	\$2,551,332
1911	33,770	472,780	3,309,460
1912	36,180	506,520	3,545,640
1913	32,353	452,942	3,170,594

HORSES AND MULES.

Greater Kansas City Ranks First as a Mule Market.

**Horses and
Mules.**

Total number of horses and mules received here during year 1913. .82,110
 Total number of horses and mules received here during year 1912. .73,445
 Conservative value of those marketed in 1913.....\$13,750,000

Where From.

**Greater
Kansas City
Ranks First
as a Mule
Market**

**Where
From.**

	1913.	1912.
Arizona.	91	91
Arkansas.	259	308
California.	35	.....
Colorado.	2,217	2,108
Idaho.	161	43
Illinois.	382	259
Iowa.	694	899
Kansas.	49,812	44,452
Kentucky.	18	1
Louisiana.	5	.....
Minnesota.	55	46
Missouri.	13,842	12,419
Montana.	544	83
Nebraska.	7,993	6,921
Nevada.	150	34
New Jersey.	1	.....
New Mexico.	167	171
Ohio.	9	.....
Oklahoma.	4,719	4,323
Oregon.	178	16
South Dakota.	83	84
Tennessee.	2	51
Texas.	443	589
Utah.	85	286
Wisconsin. . . . .	.....	7
Wyoming.	165	254
Total.	82,110	73,445

LIVE STOCK INDUSTRY.

Greater Kansas City Ranks Second.

Total number cars of live stock received here in year 1913.	137,000	Live Stock Industry. Greater Kansas City Ranks Second.
Total value like stock marketed here in year 1913.....	\$224,000,000	
Total number cattle received here during year 1913.....	2,318,885	
Total number hogs received here during year 1913.....	3,067,785	
Total number sheep received here during year 1913.....	2,094,748	

This stock came from 29 different states and from the Republic of Mexico.

Kansas City is the Greatest Stocker and Feeder Market in the World.

During the year 1913 cattle were shipped as follows:

To Illinois points.	144,000
To Iowa points.	202,000
To Kansas points.	190,000
To Missouri points.	282,000
To other states north and east.....	71,000
To other states south and west.....	25,000
Total.	914,000

**Kansas City
Is the Greatest
Stocker and
Feeder in the
World.**

Conservative value. \$50,000,000

Total number beef cattle remaining in our tributary territory, 11,000,000,
being about 30 per cent of what is in the United States.

CATTLE RECEIPTS BY STATES AT THE KANSAS CITY, MISSOURI, STOCK YARDS.

**Cattle
Receipts by
States at the
Kansas City,
Missouri,
Stock Yards.**

From—	1913.	1912.
Arizona.	4,635	2,934
Arkansas.	28,950	35,311
Colorado.	73,988	73,491
Florida.	2,999	.....
Georgia.	146	.....
Idaho. . . . .	.....	243
Illinois.	1,637	5,471
Indiana.	159	23
Iowa.	6,206	18,102
Kansas.	1,201,578	1,058,578
Kentucky. . . . .	.....	16
Louisiana.	3,581	4,245
Minnesota.	219	1,452
Mississippi.	37	.....
Missouri.	364,532	360,594
Montana.	75	999
Nebraska.	59,136	56,722
New Mexico.	47,103	31,282
New York.	25	.....
Oklahoma.	280,313	279,539
Oregon. . . . .	.....	1,397
South Dakota.	26	51
Tennessee.	479	157
Texas.	239,768	213,705
Utah.	2,104	1,210
Wisconsin.	795	328
Wyoming.	331	1,374
Mexico.	53	.....
Total.	2,318,885	2,147,224

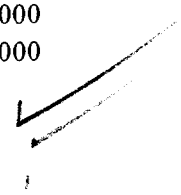
HOG RECEIPTS BY STATES AT THE KANSAS CITY, MISSOURI, STOCK YARDS.

From—	1913.	1912.	Hog Receipts by States at the Kansas City, Missouri, Stock Yards.
Arizona. . . . .	.....	.....
Arkansas.	13,545	14,217	
Colorado.	1,267	4,250	
Iowa.	22,831	27,498	
Kansas.	1,536,528	1,359,853	
Louisiana.	182	119	
Missouri.	800,484	842,396	
Nebraska.	137,067	230,988	
New Mexico.	185	243	
Oklahoma.	52,892	41,588	
South Dakota.	915	1,311	
Texas.	1,889	868	
Total.	2,567,785	2,523,331	
Received at private yards.	500,000	400,000	
Grand total.	3,067,785	2,923,331	

**SHEEP RECEIPTS BY STATES AT THE KANSAS CITY, MISSOURI,
STOCK YARDS.**

Sheep Receipts by States at the Kansas City, Missouri, Stock Yards.	From—	1913.	1912.
	Arizona.	87,951	90,467
	Arkansas.	9,522	4,579
	California.	1,984	2,571
	Colorado.	688,374	569,542
	Idaho.	4,427	8,889
	Illinois.	2,470	468
	Iowa.	8,218	3,484
	Kansas.	361,840	462,271
	Louisiana.	1,117	.....
	Minnesota.	266	.....
	Missouri.	275,191	318,217
	Montana.	6,878	29,883
	Nevada.	5,570	2,542
	New Mexico.	149,844	134,565
	Oklahoma.	20,515	34,559
	Oregon. . . . .	.....	3,130
	South Dakota. . . . .	.....	352
	Texas.	187,424	206,809
	Utah.	210,983	197,254
	Wyoming.	15,967	28,320
	Nebraska.	56,207	36,066
	Total.	<u>2,094,748</u>	<u>2,133,978</u>

MANUFACTURING AND MILLING.

Total number of factories in Greater Kansas City (1913) ..	1,200	Manufacturing and Milling.
Number of people employed in these factories.....	40,000	
Number of people supported by these factories.....	100,000	
Capital invested in these factories.....	\$100,000,000	
Value of products of these factories (1913).....	250,000,000	
Gain in number of factories in 10 years.....	51.2%	
Gain in average number of wage earners.....	40 %	
Gain in capital invested.	107.4%	
Gain in value of productions.....	102.5%	

Flour Mills.

The output of the Kansas and Kansas City flour mills for 1913 was 12,890,183 barrels, having a value of \$58,005,585.

**Flour
Mills.**

MEAT PACKING.

Greater Kansas City Ranks Second.

Meat
Packing.
Greater
Kansas City
Ranks Second.

The following is the record of the number of animals killed during the year 1913.

Cattle and calves.....	1,240,862
Hogs.	2,795,597
Sheep.	1,600,993

The sales of the products of our packing houses for 1913 aggregated. \$178,000,000

LUMBER AND OIL.

During year 1913 the Yellow Pine Manufacturers of Kansas City produced 1,003,200,000 feet of yellow pine lumber, of a value of over \$25,000,000. **Lumber and Oil.**

The Prairie Oil & Gas Company and other pipe lines carried from oil fields within 10 hours' ride of Kansas City 50,900,000 barrels of oil, having a market value of more than \$50,000,000, which shows an increase over 1912 of 35.7%.

**Brief Supplementing
Testimony Given at Hearing, Kansas City, Missouri,
January Twenty-Third, Nineteen Fourteen**

5. A parent Federal Reserve Bank should be established in Kansas City in harmony with the spirit and the intent of the Act which provides that "the districts shall be apportioned with due regard to the convenience and customary course of business and shall not necessarily be coterminous with any state or states."

6. To attach this city and its territory to a Federal Reserve Bank in Chicago or St. Louis would create an institution not in harmony with the spirit of the Act. The territory now clearing its business in Kansas City and which desires to continue in these close business relations, of which full evidence has been placed before your Committee, is one of the most productive and progressive sections of the United States, and the business of a Federal Reserve Bank established in this territory will grow with exceptional rapidity and the institution become one of the most important of its kind.

7. We are certain you will find from the evidence of the bankers and business interests in our territory that to establish the parent Federal Reserve Bank for this territory anywhere else than in Kansas City would materially disturb and disrupt natural and established trade lines.

8. We venture to say that the same arguments which suggest attaching Kansas City and its territory to a St. Louis or Chicago Federal Reserve Bank would apply with equal force to attaching either of those cities to New York City.

SUPPLEMENTING TESTIMONY OF SEVERAL WITNESSES.

Question, Secy. McAdoo: Mr. Goebel, what is the growth of Kansas City's banking power since 1900?

**Supplementing
Testimony of
Several
Witnesses.**

Answer: The available figures show only the capital and deposits, which were, in 1900, \$4,870,000 and \$55,277,580, respectively. Present capital and fixed surplus (Jan. 13, 1914), \$19,158,800; deposits, \$139,880,229; resources, \$160,576,622.

Increase in deposits in 13 years, 153%.

Mr. J. R. Mulvane suggested that some heed should be given to cement business handled through Kansas City, but was not able to submit the figures. The available figures show total, 1913, \$13,582,900.

Question, Secy. McAdoo to Mr. Goebel: What is the volume of business carried in Kansas City by Denver banks?

Answer: January 13, 1914, the balances of Denver banks with banks of Kansas City showed, aggregate \$824,757.34.

Gov. W. J. Bailey was requested to forward to the Committee at Washington copy of letter sent by Kansas Bankers Association, regarding location of Federal Reserve Bank, and also to forward to the Committee the replies received thereto.

Mr. W. W. Bowman, Secretary of the Kansas Bankers Association, advises that the replies, 981 in number, were forwarded to the Committee at Washington by express February 6, 1914.

LIVE STOCK INDUSTRY.

**Live Stock
Industry**

Supplementing Testimony of Mr. M. L. McClure.

See map, page 11.

There are six Live Stock Markets in the district claimed by Greater Kansas City, exclusive of Omaha; namely, Denver, Ft. Worth, Kansas City, Oklahoma City, St. Joseph and Wichita.

Number of head of live stock received at these six markets

in 1913.	15,433,894
Value of same.	\$345,000,000

The percentages of the live stock shipped to Kansas City from the several states and parts of states claimed as Kansas City's natural banking territory, as compared with the total marketed by those states and partial states are as follows:

Arkansas.23%	Nebraska.30%
Colorado.40%	New Mexico.90%
Kansas.90%	Oklahoma.70%
Missouri.37%	*Texas.70%

*The percentage in Texas is based on total marketed outside the state.

Kansas City in 1913 received 20,744 more cars of live stock than did St. Joseph, Wichita, Oklahoma City and Ft. Worth combined.

	Cattle.	Hogs.	Sheep.	Horses & Mules.	No. Cars.
Kansas City.	2,318,885	3,067,785	2,094,748	82,110	137,000
Wichita, Okla. City, Ft.					

Worth, St. Joseph.	2,125,109	3,076,549	1,181,296	104,881	116,191
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Kansas City in 1913 received nearly one million head more cattle than did Omaha and St. Joseph combined and the receipts of live stock in car loads at Kansas City were more than at those two markets combined.

Each year between March 20th and May 10th Texas and New Mexico ship to Kansas and Oklahoma from three to four hundred thousand head of cattle to be grazed and fattened on the long grass and then shipped to the Kansas City market.

In the spring of 1913 the Santa Fe Railroad alone, in twenty days, brought to Kansas six thousand cars of such cattle.

Missouri farmers and cattle feeders purchased in 1913 281,638 head of stockers and feeders on the Kansas City market, worth more than sixteen million dollars.

**COMPARATIVE STATEMENT OF SHIPMENTS OF LIVE STOCK TO
KANSAS CITY AND ST. LOUIS MARKETS DURING
THE YEAR 1913, BY STATES.**

	Cattle.	Hogs.	Sheep.	Horses & Mules.	Total.	No. Cars.	Comparative Statement of Shipments of Live Stock to Kansas City and St. Louis Markets During the Year 1913, by States.
Kans. to K. C.	1,201,000	1,808,000	363,000	50,000	3,422,000	69,916	
Kans. to St. L.	15,008	2,176	12,581	12,274	42,039	1,151	
Mo. to K. C.	365,000	998,600	275,000	14,000	1,652,600	28,442	
Mo. to St. L.	412,271	1,372,236	529,761	75,677	2,389,945	39,468	
Okla. to K. C.	280,000	55,500	20,000	4,700	360,200	10,440	
Okla. to St. L.	75,646	2,483	130	2,274	80,533	2,660	
Texas to K. C.	240,000	1,900	187,000	440	429,340	8,982	
Texas to St. L.	89,362	.....	16,501	651	106,514	3,100	
Ark. to K. C.	29,000	16,800	10,000	260	56,060	1,268	
Ark. to St. L.	95,118	60,190	20,445	.....	175,753	4,132	
Colo. to K. C.	74,000	3,800	638,000	2,200	718,000	5,810	
Colo. to St. L.	1,816	.....	84,098	208	86,122	500	
Neb. to K. C.	59,000	175,200	56,000	8,000	247,800	5,112	
Neb. to St. L.	3,031	14,273	25,404	14,685	57,393	1,099	
N. Mex. to K. C.	47,000	200	150,000	160	197,360	2,326	
N. Mex. to St. L.	.....	.....	.....	80	80	4	
Totals—							
Kansas City	.....	.....	.....	.....	.....	132,296	
St. Louis	.....	.....	.....	.....	.....	52,114	

**LIVE STOCK RECEIPTS AT THE DIFFERENT PACKING CENTERS
IN THE DISTRICT CLAIMED AS GREATER KANSAS CITY'S
NATURAL BANKING TERRITORY.**

	Cattle.	Hogs.	Sheep.	Horses & Mules.	No. Cars.	Live Stock Receipts at the Different Packing Centers in the District Claimed as Greater Kansas City's Natural Banking Territory.
Kansas City	2,318,885	3,067,785	2,094,748	82,110	137,000	
St. Joseph	450,136	1,869,009	812,039	32,418	46,720	
Ft. Worth	1,185,788	403,762	327,527	56,813	44,533	
Oklahoma City	276,214	333,048	9,511	9,524	13,051	
Wichita	212,971	470,730	32,219	6,126	11,887	
Denver	499,208	246,598	620,431	16,294	20,714	
	4,943,202	6,390,932	3,896,475	203,285	273,905	
Total number of head	.....	.....	.....	.....	.....	15,433,894
Market value	.....	.....	.....	.....	.....	\$345,000,000

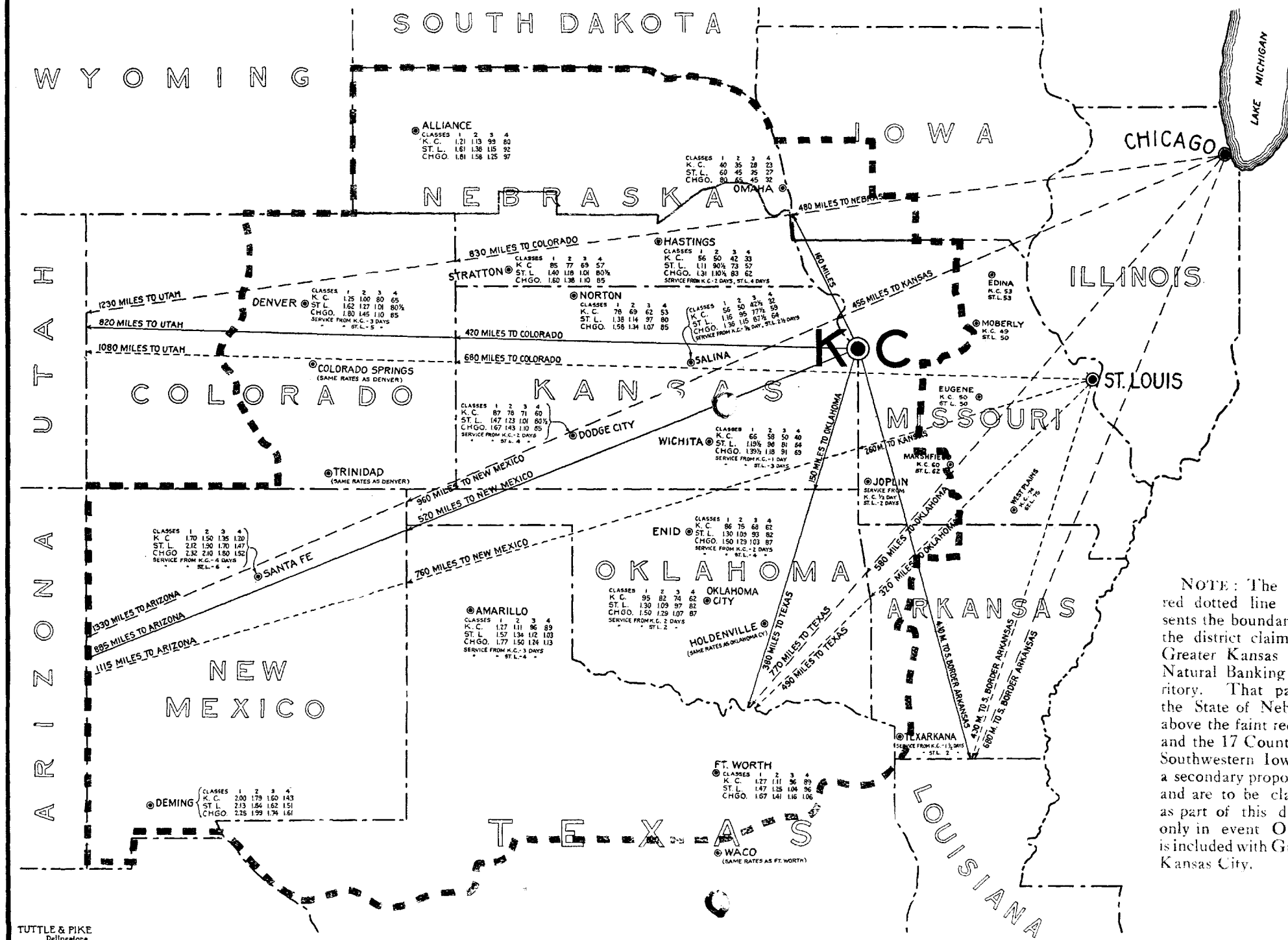
**SHIPPED TO KANSAS CITY MARKET IN 1913 FROM DISTRICT
CLAIMED AS GREATER KANSAS CITY'S NATURAL
BANKING TERRITORY.**

Shipped to Kansas City Market in 1913 from District Clamied as Greater Kansas City's Natural Banking Territory.	Cattle.		Hogs.	Sheep.	Horses and Mules.	Feeder Cattle Sold Here in 1913 and Shipped to District Claimed.	Total Valuation.
Kansas. . .	1,201,000	1,808,000	363,000	50,000	190,000	\$124,496,000	
Cars. . .	40,000	25,828	1,815	2,273	6,333	76,249	
Missouri .	365,000	998,600	275,000	14,000	282,000	66,841,200	
Cars. . .	12,166	14,265	1,375	636	9,400	37,842	
Oklahoma.	280,000	55,500	20,000	4,700	8,000	18,694,500	
Cars. . .	9,333	793	100	214	266	10,706	
Texas. . .	240,000	1,900	187,000	440	0	15,372,200	
Cars. . .	8,000	27	935	20	0	8,982	
Nebraska.	59,000	175,200	56,000	8,000	23,000	9,536,200	
Cars. . .	1,966	2,503	280	363	767	5,879	
Colorado. .	74,000	3,800	638,000	2,200	7,000	8,131,600	
Cars. . .	2,466	54	3,190	100	233	6,043	
New Mex.	47,000	200	150,000	160	1,000	3,189,400	
Cars. . .	1,566	3	750	7	34	2,360	
Arkansas..	29,000	16,800	10,000	260	0	1,828,600	
Cars. . .	966	240	50	12	0	1,268	
Total. . .	2,295,000	3,060,000	1,699,000	79,760	511,000	\$248,090,000	
Cars. . .	76,463	43,713	8,495	3,625	17,033	149,329	

See map, page 11.

This map shows the air line distances from Chicago, Kansas City and St. Louis to the several states all or parts of which are included in the district claimed as Greater Kansas City's Banking Territory, also showing freight rates and freight service from these respective cities. The majority of cities and towns in this district have 12 hours mail service from Kansas City and a 24 hour mail zone would include every railroad town in the district except a few scattering towns in Colorado and New Mexico.

NOTE: The heavy red dotted line represents the boundaries of the district claimed as Greater Kansas City's Natural Banking Territory. That part of the State of Nebraska above the faint red line and the 17 Counties of Southwestern Iowa are a secondary proposition and are to be claimed as part of this district only in event Omaha is included with Greater Kansas City.



JOBGING BUSINESS.

**Jobbing
Business.**

Facts supplementing testimony of Mr. Leon Smith.

See map, page 17.

The sales of Kansas City merchants in 30 odd lines during the year 1913, aggregating \$201,875,000, were distributed, almost exclusively, in the states all or parts of which are included in the district outlined as Greater Kansas City's Natural Banking Territory, and on the following basis:

Arkansas	5 %	\$ 10,093,750
Colorado	7 %	14,131,250
Kansas	32 %	64,600,000
Missouri	24 %	48,450,000
Nebraska	31½ %	7,065,625
New Mexico	11½ %	3,028,125
Oklahoma	21 %	42,393,750
Texas	6 %	12,112,500
		\$201,875,000

STATEMENT OF SALES.

**Statement
of Sales.**

Electrical Equipment	\$ 5,500,000
Machinery Supplies	2,500,000
Fruits and Vegetables	5,000,000
Butter and Eggs	5,000,000
Sporting Goods	1,500,000
Paint	2,000,000
Liquors and Brewery Products	20,000,000
Chemicals	2,000,000
Plumbing	4,000,000
Dry Goods	13,000,000
Automobiles	28,000,000
Automobile Accessories	5,000,000
Agricultural Implements and Vehicles	36,000,000
Hardware	4,000,000
Paper	3,400,000
Cigars	10,000,000
Groceries	18,000,000
Drugs	5,500,000
Shoes	6,000,000
Furnishing Goods	500,000
Furniture	4,000,000
Building Materials	4,000,000

[Page 14]

Plate and Window Glass.....	\$ 1,250,000
Jewelry	2,225,000
Iron and Steel.....	2,000,000
Clothing	250,000
China and Glassware	500,000
Miscellaneous	10,750,000
	<hr/>
	\$201,875,000

These figures are fairly representative but do not include many of the most extensive lines for the reason that those lines do a big business outside the bounds of the prescribed territory.

For example the statement does not include:

The coal business.....	\$ 28,000,000
The lumber business.	40,155,270
The cement and lime business.....	13,582,900
The packing house products.....	178,000,000

and dozens of others of like importance. Some of these larger lines are given under separate heads.

Kansas City merchants, as shown by the map on page 15 giving air line distances, freight rates and freight service, are in a position to serve this territory, Western Arkansas, Colorado, Kansas, Missouri, Southern Nebraska, New Mexico, Oklahoma and Northern Texas to better advantage than can the merchants of any other city, and the present and natural trend of business is to Kansas City.

Montgomery Ward & Company, one of the greatest mail order houses in the world, now doing a business from their Kansas City house in the prescribed territory of about \$1,000,000 per month, before locating here investigated the large cities of the West and of the Southwestern territory and to their own surprise found that Kansas City afforded better railroad facilities and mail service than any other city.

Sears, Roebuck & Company, another large and important mail order house, report that 90% of the business of their Kansas City house is done in the district claimed as Kansas City's Natural Banking Territory.

Percentages of distribution of Montgomery Ward & Company's business in the district claimed as Kansas City's Natural Banking Territory:

Arkansas.	2.2%	Nebraska.	12.3%
Colorado.	8.3%	New Mexico.	3.5%
Kansas.	28.1%	Oklahoma.	10.8%
Missouri.	12.9%	Texas.	8.5%
			<hr/>
			86.6%
		Miscellaneous other states.....	13.4%
			<hr/>
			100%

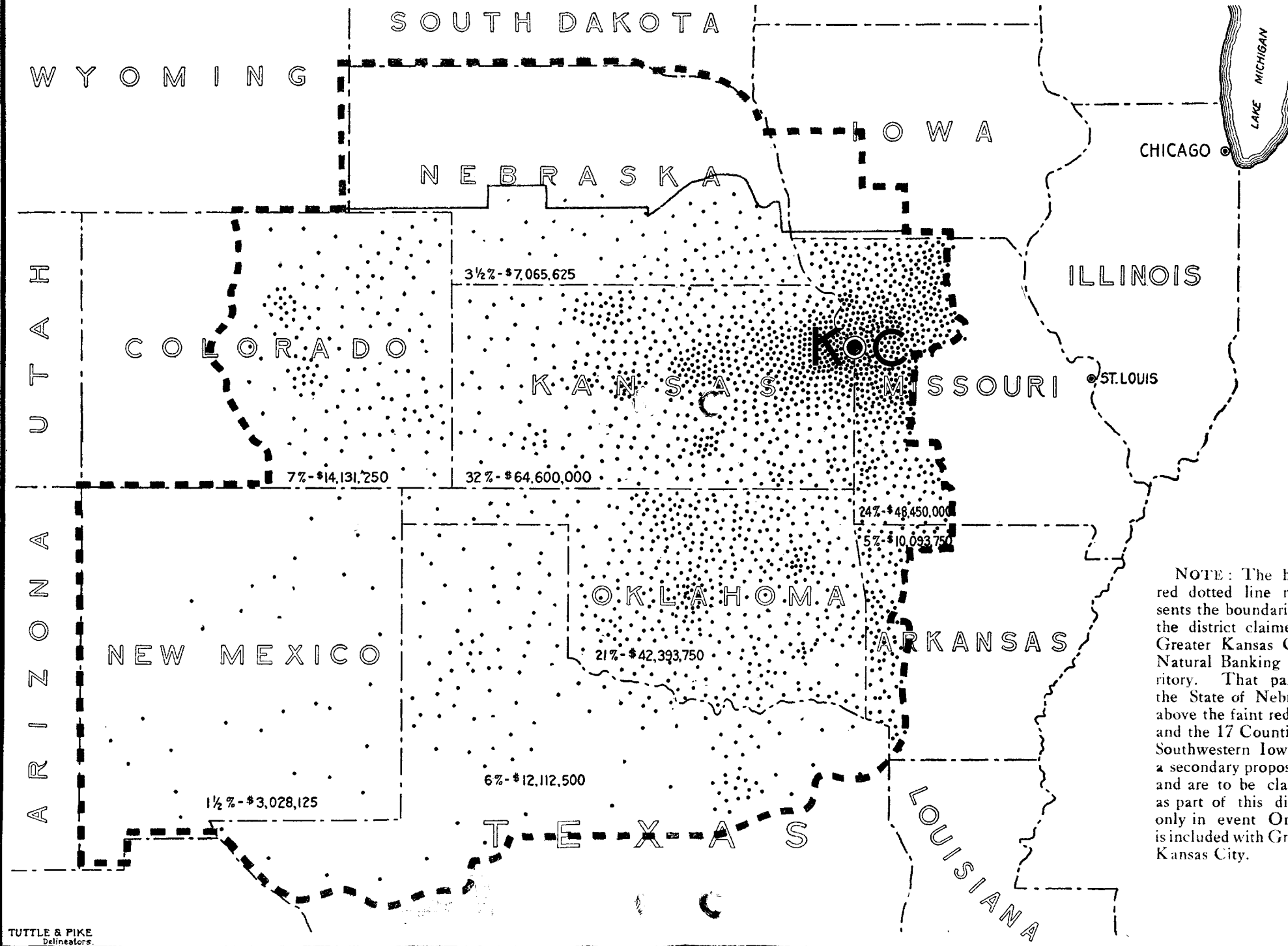
See map, page 17.

[Page 15]

JOBGING BUSINESS

This map shows average percentages of distribution of 30 odd lines in the several states all or parts of which are included in the district claimed as Greater Kansas City's Natural Banking Territory. Amount of sales in these lines for 1913, \$201,875,000. Every spot on this map represents \$100,000 in sales or shipments.

Map
Jobbing
Business
Showing
Percentages
of
Distribution



TUTTLE & PIKE
Delineators

LUMBER INDUSTRY.

Lumber
Industry.

Statement Supplementing Testimony of Mr. R. A. Long.

See map, page 19.

Capital employed by manufacturers of lumber located at Kansas City\$77,827,530
Value of products marketed by these manufacturers through Kansas City in 1913.....\$40,155,270

Sixty-nine per cent of these products were distributed in the district outlined as Greater Kansas City's Natural Banking Territory, and on the following basis:

Western one-third of Missouri.....	18.47%	\$ 5,100,000
Kansas	25 %	6,900,000
South half of Nebraska.....	2.17%	600,000
Colorado.. . . .	.60%	165,000
New Mexico.. . . .	1.09%	300,000
Northern Texas.	29.34%	8,100,000
Oklahoma.	22.46%	6,200,000
Arkansas (small part).....	.87%	240,000
	<hr/>	<hr/>
	100.00%	\$27,605,000

Twenty-five per cent more lumber products were marketed wholesale through Kansas City in 1913 than through St. Louis and 43% more than through Chicago.

Retail lumber merchants having headquarters in Kansas City received from their various yards in 1913 remittances aggregating \$17,687,883, being 47% more than received from the same source by Chicago retail lumber merchants and 240% more than by St. Louis retail lumber merchants.

See map, page 19.

FLOUR MILLING.

Supplementing Testimony of Mr. F. G. Crowell.

Flour Milling.

The following figures indicate the importance of this industry at Kansas City and in the hard winter wheat milling territory of which this city is the industrial capital.

(Note: Figures are from Census, Board of Trade reports or quoted from The Northwestern Miller, a trade authority.)

Capacity of Mills at Milling Centers (Barrels Per Day).

Capacity of Mills at Milling Centers (Barrels Per Day).	Minneapolis.	84,100	Tacoma.	9,000
	Buffalo.	25,300	Toledo.	8,100
	KANSAS CITY.	12,000	Seattle.	6,930
	New York.	12,000	St. Louis.	6,800

Output of Milling Centers for Three Years (in Barrels).

		1912	1911	1910
Output of Milling Centers for Three Years (in Barrels).	Minneapolis.	17,032,000	15,795,000	15,376,000
	Buffalo.	4,869,000	4,731,000	3,765,000
	New York.	2,314,000	2,183,000	2,368,000
	KANSAS CITY.	2,080,000	1,822,000	2,226,000
	Tacoma.	1,600,000	.....	.....
	Toledo.	1,382,000	1,346,000	1,060,000
	Louisville.	1,227,000	1,017,000	996,000
	Chicago.	1,108,000	1,028,000	1,058,000
	Milwaukee.	1,055,000	951,000	1,285,000
	Duluth.	997,000	731,000	785,000
	St. Louis.	926,000	1,055,000	969,000

(Note: Kansas City output for 1913 was 2,221,617 barrels; figures from other cities for 1913 not yet available.)

(Continued on next page)

Milling Statistics of Various States—1909 Census.

	Bushels Wheat Ground.	Barrels Flour Made.	Value.	Milling Statistics of Various States —1909 Census.
Kansas.	49,607,646	10,879,028	\$ 52,545,343	
Nebraska.	10,712,479	2,264,861	11,431,605	
Oklahoma.	10,017,098	2,199,995	10,932,512	
Total.	70,337,213	15,343,884	\$ 74,909,460	
One-half Missouri (estimated) . . .	13,350,000	*2,860,000	14,910,000	
	83,687,213	18,203,884	\$ 89,819,460	
All states.	491,224,288	105,094,806	546,352,669	

* Output of Kansas City mills was 2,427,000 barrels.

Foregoing Census figures for 1909 show that district covered represents 17 per cent of entire milling industry of the United States.

Flour Output and Wheat Consumption of Kansas for Past Five Years— For Years Ending June 30.

	Flour Produced.	Wheat Consumed.	Flour Output and Wheat Consumption of Kansas for Past Five Years—For Years Ending June 30.
1908-9.	10,387,319	44,460,844	
1909-10.	10,197,152	46,134,812	
1910-11.	10,207,358	46,215,005	
1911-12.	9,440,921	42,736,504	
1912-13.	10,688,566	49,406,226	

MOTOR CAR INDUSTRY.

See map, page 23

Motor Car Industry.

Kansas City has 78 legitimate dealers in Motor Cars and 55 dealers in Motor Car Accessories.

The combined sales of these firms for 1913 were \$33,000,000, showing an increase over 1912 of \$5,000,000, and placing Kansas City third among the cities of the United States as a distributing point for this line of business.

The distribution from Kansas City in 1913 was as follows:

Arkansas	2%	\$ 660,000
Colorado	2%	660,000
Kansas	50%	16,500,000
Missouri	20%	6,600,000
Nebraska	6%	1,980,000
New Mexico	2%	660,000
Oklahoma	15%	4,950,000
Texas	3%	990,000
	<hr/>	<hr/>
	100%	\$33,000,000

From testimony of Mr. J. F. Martin, President, Kansas City Motor Car Dealers' Association (not heard on account of limited time) .

See map, page 23

IMPLEMENT, VEHICLE AND HARDWARE BUSINESS.

Implement,
Vehicle and
Hardware
Business.

Supplementary Facts from Testimony Prepared by Mr. H. G. Moore.
(Not heard on account of limited time.)

See map, page 25

Kansas City has 100 concerns distributing implements, vehicles and hardware from their houses here into the district outlined as Kansas City's Natural Banking Territory. In 25 years the volume of this business has grown from annual sales of \$3,000,000 to annual sales of \$40,000,000.

The distribution for the year 1913 was as follows:

Arkansas	1%	\$ 400,000
Colorado	11%	4,400,000
Kansas	43%	17,200,000
Missouri	17%	6,800,000
New Mexico	2%	800,000
Oklahoma	22%	8,800,000
Texas	2%	800,000
		<hr/>
		\$39,200,000
*Arizona	2%	800,000
		<hr/>
		\$40,000,000

*Not in the prescribed territory.

See map, page 25

OIL INDUSTRY.

Oil Industry. Statement contained in Testimony of Messrs. Frank Phillips and R. L. Beattie of Bartlesville, Okla. (not heard on account of the limited time).

The production of Oil in the United States in 1913 was approximately 242,000,000 barrels. Increase over 1912, 10%. Of this increase 65% was from Kansas and Oklahoma. Nearly one-half of the high-grade oil produced in 1913 came from Kansas and Oklahoma and 30% of the total of all grades of oil produced in the United States in 1913, representing 20% of the world's supply, came from these two states.

The Mid-Continent Field alone is producing 200,000 barrels per day, which is selling at \$1.03 per barrel; 53,412 oil wells have been drilled in Kansas and Oklahoma; 11,494 were drilled in 1913. The average cost of each well is \$3,000. This shows an investment of \$34,482,000 for the year. This amount does not include cost of producing equipment and money paid to land owners for oil rights.

There are 38 refineries operating in this field and there are 25 separate pipe lines, covering a total of 6,600 miles, used in transporting oil to these refineries.

We have a ready market for every barrel of oil produced, and now have in tank in Kansas and Oklahoma fields 51,000,000 barrels for refining purposes, which represents twice the quantity available in all Eastern fields combined.

We have a greater undrilled proven area than all other fields in the United States combined. More money will be invested each year in this industry and the production of this territory will be greatly increased.

Kansas City is the natural and logical center through which to clear this business.

COAL INDUSTRY.

Facts from testimony of Mr. Chas. Keith.
(Not heard on account of limited time.)

Coal
Industry.

Capital investment of members of Southwestern Interstate

Coal Operators Association.....	\$50,000,000
Kansas City people contribute to this capital.....	40,000,000
People outside of Kansas City contribute.....	10,000,000

Total output in 1913, 13,000,000 tons.

Value in round numbers.....	\$28,000,000
-----------------------------	--------------

Number of men employed, 30,000.

Over 80% of the supplies used in this business are furnished by
Kansas City jobbers and merchants.

Forty per cent of the annual output or 4,200,000 tons is marketed
for commercial consumption in the territory south of the northern
boundary of Nebraska, west of a line passing north and south through
the center of the State of Missouri and east of a line passing north
and south through the western border of the State of Kansas.

Sixty per cent, or 7,800,000 tons, are sold to and consumed by the
railroads centering in Kansas City.

The production is as follows:

Arkansas, tons.....	2,500,000
Kansas, tons.....	5,500,000
Missouri, tons.....	4,000,000
Oklahoma, tons.....	1,000,000

The production will be increased to 20,000,000 tons within five
years, and 80% of the funds with which this business is financed comes
from Kansas City and the business is handled and cleared here.

LIFE AND CASUALTY INSURANCE.

Facts from testimony of Mr. J. B. Reynolds.
(Not heard on account of limited time.)

Life and Casualty Insurance.

Premiums on life insurance collected through the 37 branch offices at Kansas City in 1913 aggregated \$12,011,075, being distributed as follows:

From: Colorado	1.46%	\$ 175,000
Kansas	32.06%	3,850,625
Missouri	59.20%	7,110,450
New Mexico	2.08%	250,000
Oklahoma	2.50%	300,000
Texas	2.70%	325,000
	<hr/>	
	100%	\$12,011,075

In addition to this, local companies collected life insurance premiums in 1913.....\$ 1,685,000
 Casualty insurance premiums..... 2,560,000
 Total collections of premiums in these two lines in 1913 in prescribed territory.....\$16,256,075
 Collections of premiums in 1903 in same lines were.....\$ 7,500,000
 Increase in 10 years—116¾%..... 8,756,075

EXTRACTS FROM STATEMENT OF MR. BEN F. JOHNSON, PRESIDENT OF THE COMMERCIAL CLUB OF CHICKASHA, OKLA.

Vice-President First National Bank, Chickasha.

(Not heard on account of limited time.)

Chickasha has five banks with resources, \$3,437,842. Is the largest cotton seed meal center in the United States, and one of the largest open pen cattle feeding points in the United States, feeding annually from 15,000 to 20,000 cattle. 90% of the money with which this cattle feeding is carried on is furnished by Kansas City, and 75% of our banking business is done with that city.

**Extracts from
Statement of
Mr. Ben F.
Johnson,
President of
the
Commercial
Club of
Chickasha,
Okla.**

I realize your Committee desires to be informed—

1st. As to the geographical convenience.

2nd. As to industrial and commercial development.

3rd. As to the established custom and trend of business.

I desire to answer the 3rd point first.

Like courses of rivers, business has a natural trend and will continue in that trend in proportion to encouragement received.

In the early days our trade was established along the 98th Meridian of Longitude North and South and covered a district 200 miles East and West of that Meridian. The country to the West was desert like and short of rain fall, while the country to the East of that Meridian, you will find, was a somewhat rough, mountainous, timbered area, but very fertile.

Traffic was established along the 98th Meridian on account of the convenience to water, fuel and other necessities supplied by nature. In those days the Chisholm Trail and the Santa Fe Trail, commencing at the Gulf of Mexico, passed through Texas, Oklahoma and Kansas, finding a gateway to Northern and Eastern markets via Kansas City. Later, when financiers came to the Southwest, seeking locations for railroads, to handle our increasing commerce, they surveyed and established two great systems of railroads, the Santa Fe and the Rock Island, which follow closely the two old wagon trails.

Bankers of Kansas City have been unfaltering in their efforts to build up the great Southwest and have proven our friends in supplying funds in times of need, the same as when they had our fat bank balances, and they have spent their lives on the firing line of the Southwest, giving their time and money to build up the trend of trade that now exists with Kansas City.

As it was with the great financiers and railroad builders, you have come to the Southwest and are now undertaking to determine upon the location of a Federal Reserve Bank. I believe you can safely prosper in the judgment of the great railroad builders, the packers and the bankers and by establishing a Federal Reserve Bank at Kansas City you will meet with the wishes of the Great Southwest.

Give us a bank in the growing interior and place it in the greatest interior city in the United States, and the young men and women of the Southwest will take hold with renewed energy when they find that they have been remembered favorably by the government through the Reserve Bank Organization Committee.

**TESTIMONY OF MR. LOUIS H. WULFEKUHLE, VICE-PRESIDENT
WULFEKUHLE STATE BANK, LEAVENWORTH, KANSAS.**

(Not heard on account of limited time.)

The business our bank does with Kansas City banks averages about 75%, with Chicago about 11%, with New York about 8%, with St. Louis about 4%, and others about 2%.

On account of our location we have of necessity to do the greater volume of business at Kansas City, who can and do handle our business, speaking from a point of efficiency and time, the very best.

Doing business with customers in the western part of the State, both in the Northwest and Southwest, I find that 90% of their business is done through Kansas City, and in order for us to accommodate them promptly we must do our business through Kansas City.

As a stockholder in the Wallace County State Bank, Wallace, Kansas, and as attorney for that bank, I find that from 80% to 90% of their business is done through Kansas City, although within 300 miles of Denver and over 400 miles from Kansas City, their business with Denver is very small. The natural trend of business through Kansas and Oklahoma is toward Kansas City.

Speaking also as part owner of a large ranch in Western Kansas, handling live stock, will say that 90% or better of our ranch business, including the buying and selling of live stock, cotton seed cake and hulls, and grain, we do with or through Kansas City, as it is the most economical, efficient and saving of time place to do business, and I am satisfied that from 80% to 90% of the business of that entire section of the State is done through Kansas City for the same reason that we do our business and the ranch business through Kansas City.

I have spoken with a great many bankers and live stock men doing business in Kansas City, during the past few years, and they all tell me that nearly all their business is done through Kansas City for these same reasons.

My second choice would be Chicago, as that is the next place through which we and our customers do the largest part of their business.

I am satisfied that if the Committee would know the exact, full and complete facts about the business centering at Kansas City of necessity, economy, efficiency and element of time, that Kansas City would be chosen as the place of establishing a Federal Reserve Bank for the entire Southwest, and I believe the territory outlined would be a reasonable territory adjacent to and to become a part of a Kansas City Reserve District, as it comprises not alone districts like ours where we always have more deposits than our demand, but also a great field to develop and help use our surplus funds.

**Testimony of
Mr. Louis H.
Wulfekuhler,
Vice-President
Wulfekuhler
State Bank,
Leavenworth,
Kansas.**

**EXTRACTS FROM TESTIMONY OF MR. E. B. JACOBS, CASHIER
FIRST NATIONAL BANK, CARTHAGE, MISSOURI.**

(Not heard on account of limited time.)

**Extracts from
Testimony of
Mr. E. B.
Jacobs,
Cashier First
National Bank,
Carthage,
Missouri.**

Carthage is the county seat of Jasper County, the third county in population and assessed wealth in the State of Missouri.

Fully 90% of our stock shipments go to Kansas City, also much grain, and the imports of corn for stock feeding nearly all come from Kansas City and tributary points. There are five banks in this city, four of which are outspoken for Kansas City being given a Federal Reserve Bank, while the fifth one is favorable, but non-committal.

We believe the map exhibited at the hearing embraces the territory properly tributary to Kansas City, and which cannot be equally as well served from any other point.

HG+
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v. 2

PRESENTED TO
HON. JOHN SKELTON WILLIAMS
MEMBER RESERVE BANK ORGANIZATION COMMITTEE

HG+
2562
D745K1
V.2.

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**Brief Supplementing
Testimony Given at Hearing, Kansas City, Missouri,
January Twenty-Third, Nineteen Fourteen**

13209

*original brief filed
in separate folder.*

KANSAS CITY, MO., Feb. 10, 1914.

TO THE RESERVE BANK
ORGANIZATION COMMITTEE,
WASHINGTON, D. C.

GENTLEMEN:—We are pleased to submit herewith, certain maps and data which we have prepared, supplementary to the oral testimony and to the evidence introduced in the form of briefs at the hearing conducted in our city by your honorable body January 23, 1914.

Trusting this information will be of service to you and assuring you of our best wishes and most hearty support in the important work of organizing the great system of Federal Reserve Banks, we are

Sincerely yours,

THE ASSOCIATED BANKS OF
GREATER KANSAS CITY

BRANCHES OF FEDERAL RESERVE BANKS.

Supplementing Testimony of Mr. F. P. Neal.

Question: "Would a Federal Reserve Bank located in St. Louis or Chicago with a branch at Kansas City answer the needs of this city and the territory tributary thereto?"

**Branches of
Federal
Reserve
Banks.**

We wish to offer the following:

1. The business now centered in and cleared through Kansas City by the territory doing business in this city through natural and established lines of trade, rail and mail service, as clearly shown in statistics, maps and data furnished your committee, demonstrates that a bank here would have a capitalization of \$12,000,000 to \$13,000,000, or about one-eighth of the estimated total capitalization of the Federal Reserve Banks in the United States.

2. The business of Kansas City and the territory that cannot be served so well from any other point is too large and important for a branch bank and calls for the services of a parent institution.

3. Kansas City stands sixth in clearings in the country, and has held this position most of the time for several years, thus showing that the business of the Southwest territory is firmly centered in this city and needs no other headquarters.

4. Kansas City is especially adapted for a Federal Reserve Bank, as an "all-the-year-round business" centers here. In the spring, the live stock interests are using liberal sums in moving the cattle from the ranges into the fattening fields and pastures. In the early summer the wheat crop is moving, and in the later summer and early fall the cotton from our southern territory. In the late fall and early winter there is a movement of cattle into the feed lots, and throughout the winter until spring the corn and full fed live stock are coming to market. Through the entire year the coal, lead and zinc mines, and the almost unlimited oil production is constantly moving. By this rotation of business, while one section of the country is marketing its products freely, another section will be calling for funds. This will be further evidenced to your minds by observing that the statements of the banks from year to year in Kansas City do not show violent fluctuations in totals, but the principal change has been a constant increase in the totals. The territory we are asking you to place in a Federal Reserve District with Kansas City is so varied in its resources that it would be specially self-sustaining, unique in its diversity of interests, which are mutually supplemental. All this demands a parent Federal Reserve institution for this city.

5. A parent Federal Reserve Bank should be established in Kansas City in harmony with the spirit and the intent of the Act which provides that "the districts shall be apportioned with due regard to the convenience and customary course of business and shall not necessarily be coterminous with any state or states."

6. To attach this city and its territory to a Federal Reserve Bank in Chicago or St. Louis would create an institution not in harmony with the spirit of the Act. The territory now clearing its business in Kansas City and which desires to continue in these close business relations, of which full evidence has been placed before your Committee, is one of the most productive and progressive sections of the United States, and the business of a Federal Reserve Bank established in this territory will grow with exceptional rapidity and the institution become one of the most important of its kind.

7. We are certain you will find from the evidence of the bankers and business interests in our territory that to establish the parent Federal Reserve Bank for this territory anywhere else than in Kansas City would materially disturb and disrupt natural and established trade lines.

8. We venture to say that the same arguments which suggest attaching Kansas City and its territory to a St. Louis or Chicago Federal Reserve Bank would apply with equal force to attaching either of those cities to New York City.

SUPPLEMENTING TESTIMONY OF SEVERAL WITNESSES.

Question, Secy. McAdoo: Mr. Goebel, what is the growth of Kansas City's banking power since 1900?

**Supplementing
Testimony of
Several
Witnesses.**

Answer: The available figures show only the capital and deposits, which were, in 1900, \$4,870,000 and \$55,277,580, respectively. Present capital and fixed surplus (Jan. 13, 1914), \$19,158,800; deposits, \$139,-880,229; resources, \$160,576,622.

Increase in deposits in 13 years, 153%.

Mr. J. R. Mulvane suggested that some heed should be given to cement business handled through Kansas City, but was not able to submit the figures. The available figures show total, 1913, \$13,582,900.

Question, Secy. McAdoo to Mr. Goebel: What is the volume of business carried in Kansas City by Denver banks?

Answer: January 13, 1914, the balances of Denver banks with banks of Kansas City showed, aggregate \$824,757.34.

Gov. W. J. Bailey was requested to forward to the Committee at Washington copy of letter sent by Kansas Bankers Association, regarding location of Federal Reserve Bank, and also to forward to the Committee the replies received thereto.

Mr. W. W. Bowman, Secretary of the Kansas Bankers Association, advises that the replies, 981 in number, were forwarded to the Committee at Washington by express February 6, 1914.

LIVE STOCK INDUSTRY.

Live Stock
Industry

Supplementing Testimony of Mr. M. L. McClure.

See map, page 11.

There are six Live Stock Markets in the district claimed by Greater Kansas City, exclusive of Omaha; namely, Denver, Ft. Worth, Kansas City, Oklahoma City, St. Joseph and Wichita.

Number of head of live stock received at these six markets

in 1913.....	15,433,894
Value of same.....	\$345,000,000

The percentages of the live stock shipped to Kansas City from the several states and parts of states claimed as Kansas City's natural banking territory, as compared with the total marketed by those states and partial states are as follows:

Arkansas.....23%	Nebraska.....30%
Colorado.....40%	New Mexico.....90%
Kansas.....90%	Oklahoma.....70%
Missouri.....37%	*Texas.....70%

*The percentage in Texas is based on total marketed outside the state.

Kansas City in 1913 received 20,744 more cars of live stock than did St. Joseph, Wichita, Oklahoma City and Ft. Worth combined.

	Cattle.	Hogs.	Sheep.	Horses & Mules.	No. Cars.
Kansas City.....	2,318,885	3,067,785	2,094,748	82,110	137,000
Wichita, Okla. City, Ft.					

Worth, St. Joseph.	2,125,109	3,076,549	1,181,296	104,881	116,191
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Kansas City in 1913 received nearly one million head more cattle than did Omaha and St. Joseph combined and the receipts of live stock in car loads at Kansas City were more than at those two markets combined.

Each year between March 20th and May 10th Texas and New Mexico ship to Kansas and Oklahoma from three to four hundred thousand head of cattle to be grazed and fattened on the long grass and then shipped to the Kansas City market.

In the spring of 1913 the Santa Fe Railroad alone, in twenty days, brought to Kansas six thousand cars of such cattle.

Missouri farmers and cattle feeders purchased in 1913 281,638 head of stockers and feeders on the Kansas City market, worth more than sixteen million dollars.

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COMPARATIVE STATEMENT OF SHIPMENTS OF LIVE STOCK TO KANSAS CITY AND ST. LOUIS MARKETS DURING THE YEAR 1913, BY STATES.

	Cattle.	Hogs.	Sheep.	Horses & Mules.	Total.	No. Cars.	Comparative Statement of Shipments of Live Stock to Kansas City and St. Louis Markets During the Year 1913, by States.
Kans. to K. C. . .	1,201,000	1,808,000	363,000	50,000	3,422,000	69,916	
Kans. to St. L. . .	15,008	2,176	12,581	12,274	42,039	1,151	
Mo. to K. C. . . .	365,000	998,600	275,000	14,000	1,652,600	28,442	
Mo. to St. L. . . .	412,271	1,372,236	529,761	75,677	2,389,945	39,468	
Okla. to K. C. . .	280,000	55,500	20,000	4,700	360,200	10,440	
Okla. to St. L. . .	75,646	2,483	130	2,274	80,533	2,660	
Texas to K. C. . .	240,000	1,900	187,000	440	429,340	8,982	
Texas to St. L. . .	89,362	.....	16,501	651	106,514	3,100	
Ark. to K. C. . . .	29,000	16,800	10,000	260	56,060	1,268	
Ark. to St. L. . . .	95,118	60,190	20,445	.....	175,753	4,132	
Colo. to K. C. . .	74,000	3,800	638,000	2,200	718,000	5,810	
Colo. to St. L. . .	1,816	.....	84,098	208	86,122	500	
Neb. to K. C. . . .	59,000	175,200	56,000	8,000	247,800	5,112	
Neb. to St. L. . . .	3,031	14,273	25,404	14,685	57,393	1,099	
N. Mex. to K. C. .	47,000	200	150,000	160	197,360	2,326	
N. Mex. to St. L. . . . .	.....	.....	.....	80	80	4	
Totals—							
Kansas City						132,296	
St. Louis						52,114	

LIVE STOCK RECEIPTS AT THE DIFFERENT PACKING CENTERS IN THE DISTRICT CLAIMED AS GREATER KANSAS CITY'S NATURAL BANKING TERRITORY.

	Cattle.	Hogs.	Sheep.	Horses & Mules.	No. Cars.	Live Stock Receipts at the Different Packing Centers in the District Claimed as Greater Kansas City's Natural Banking Territory.
Kansas City	2,318,885	3,067,785	2,094,748	82,110	137,000	
St. Joseph	450,136	1,869,009	812,039	32,418	46,720	
Ft. Worth	1,185,788	403,762	327,527	56,813	44,533	
Oklahoma City	276,214	333,048	9,511	9,524	13,051	
Wichita	212,971	470,730	32,219	6,126	11,887	
Denver	499,208	246,598	620,431	16,294	20,714	
	4,943,202	6,390,932	3,896,475	203,285	273,905	
Total number of head					15,433,894	
Market value					\$345,000,000	

[Page 9]

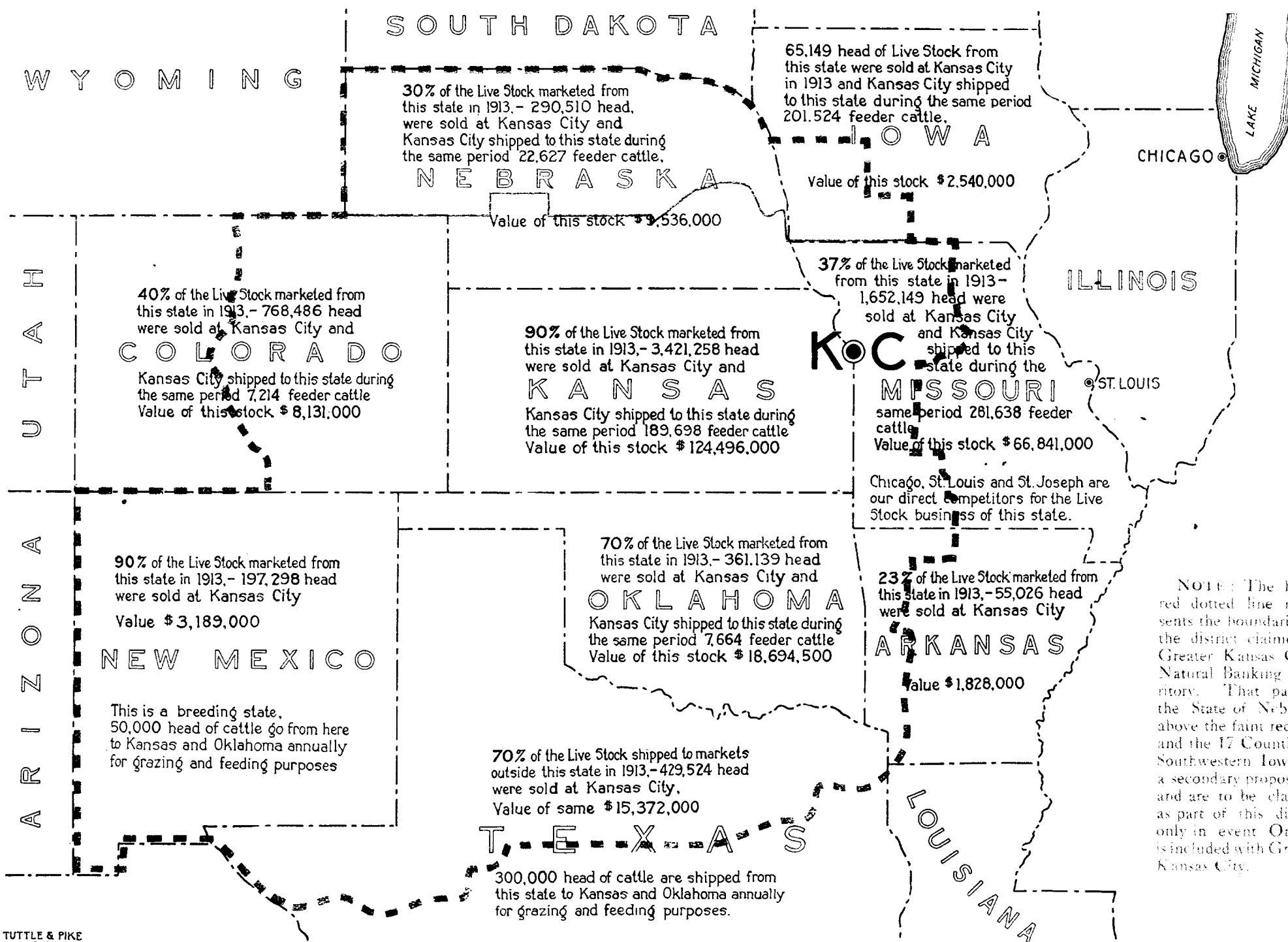
**SHIPPED TO KANSAS CITY MARKET IN 1913 FROM DISTRICT
CLAIMED AS GREATER KANSAS CITY'S NATURAL
BANKING TERRITORY.**

Shipped to Kansas City Market in 1913 from District Claimed as Greater Kansas City's Natural Banking Territory.						Feeder Cattle Sold Here in 1913 and Shipped to District Claimed.	Total Valuation.
	Cattle.	Hogs.	Sheep.	Horses and Mules.			
Kansas. . .	1,201,000	1,808,000	363,000	50,000	190,000		\$124,496,000
Cars. . .	40,000	25,828	1,815	2,273	6,333		76,249
Missouri .	365,000	998,600	275,000	14,000	282,000		66,841,200
Cars. . .	12,166	14,265	1,375	636	9,400		37,842
Oklahoma.	280,000	55,500	20,000	4,700	8,000		18,694,500
Cars. . .	9,333	793	100	214	266		10,706
Texas. . .	240,000	1,900	187,000	440	0		15,372,200
Cars. . .	8,000	27	935	20	0		8,982
Nebraska.	59,000	175,200	56,000	8,000	23,000		9,536,200
Cars. . .	1,966	2,503	280	363	767		5,879
Colorado. .	74,000	3,800	638,000	2,200	7,000		8,131,600
Cars. . .	2,466	54	3,190	100	233		6,043
New Mex.	47,000	200	150,000	160	1,000		3,189,400
Cars. . .	1,566	3	750	7	34		2,360
Arkansas..	29,000	16,800	10,000	260	0		1,828,600
Cars. . .	966	240	50	12	0		1,268
Total. . .	2,295,000	3,060,000	1,699,000	79,760	511,000		\$248,090,000
Cars. . .	76,463	43,713	8,495	3,625	17,033		149,329

See map, page 11.

THE LIVE STOCK INDUSTRY

This map shows the percentage of live stock coming to Greater Kansas City from each of the States all or parts of which are claimed as Greater Kansas City's Natural Banking Territory.

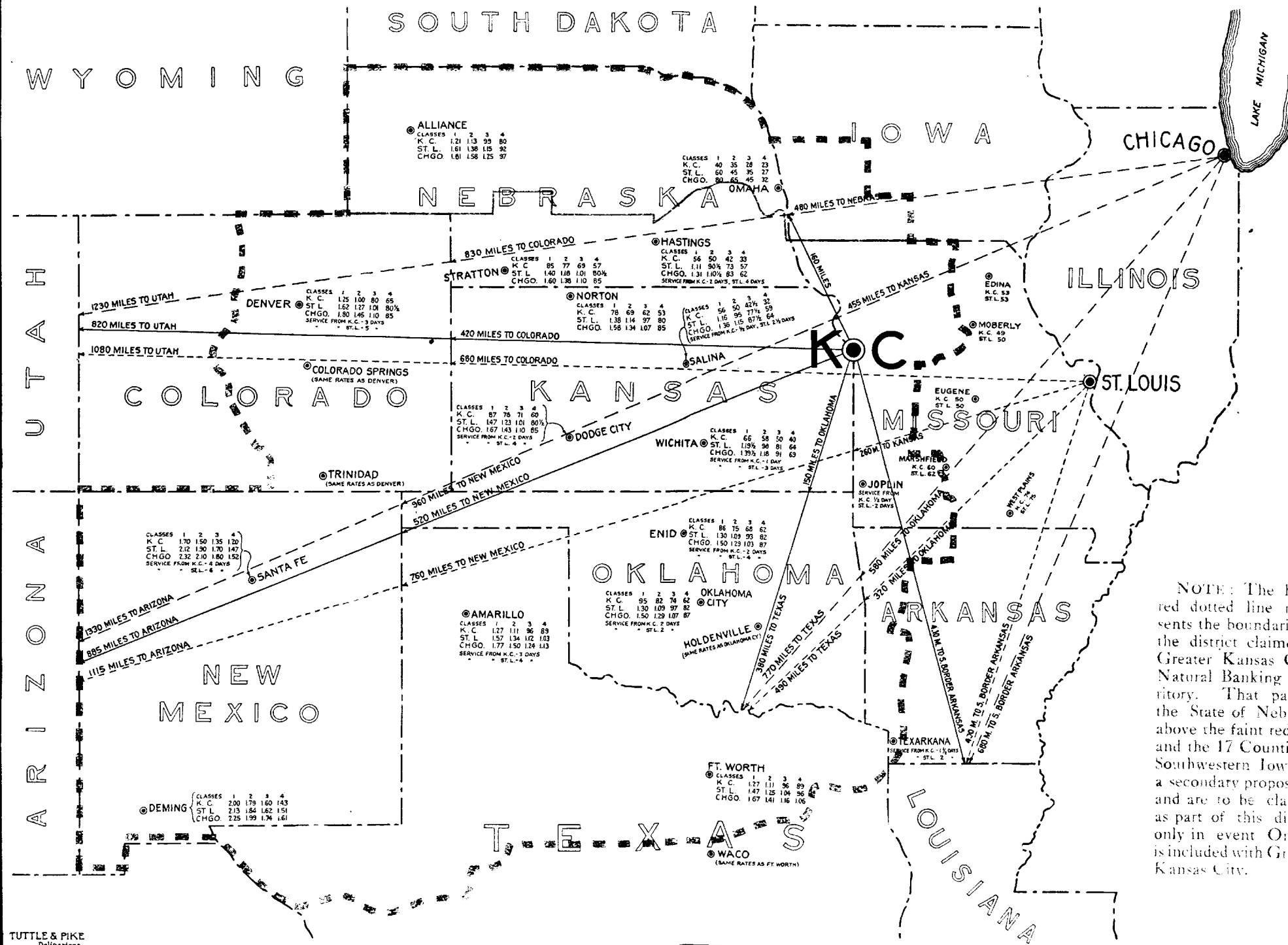


TUTTLE & PIKE
Delineators.

AIR LINE DISTANCES, FREIGHT RATES AND FREIGHT SERVICE

This map shows the air line distances from Chicago, Kansas City and St. Louis to the several states all or parts of which are included in the district claimed as Greater Kansas City's Banking Territory, also showing freight rates and freight service from these respective Cities, The majority of cities and towns in this district have 12 hours mail service from Kansas City and a 24 hour mail zone would include every railroad town in the district except a few scattering towns in Colorado and New Mexico

Map
Showing
Air Line
Distances,
Freight Rates
and Freight
Service



NOTE: The heavy red dotted line represents the boundaries of the district claimed as Greater Kansas City's Natural Banking Territory. That part of the State of Nebraska above the faint red line and the 17 Counties of Southwestern Iowa are a secondary proposition and are to be claimed as part of this district only in event Omaha is included with Greater Kansas City.

JOBGING BUSINESS.

**Jobbing
Business.**

Facts supplementing testimony of Mr. Leon Smith.

See map, page 17.

The sales of Kansas City merchants in 30 odd lines during the year 1913, aggregating \$201,875,000, were distributed, almost exclusively, in the states all or parts of which are included in the district outlined as Greater Kansas City's Natural Banking Territory, and on the following basis:

Arkansas	5	%	\$ 10,093,750
Colorado	7	%	14,131,250
Kansas	32	%	64,600,000
Missouri	24	%	48,450,000
Nebraska	31½	%	7,065,625
New Mexico	1½	%	3,028,125
Oklahoma	21	%	42,393,750
Texas	6	%	12,112,500
			\$201,875,000

STATEMENT OF SALES.

**Statement
of Sales.**

Electrical Equipment	\$ 5,500,000
Machinery Supplies	2,500,000
Fruits and Vegetables	5,000,000
Butter and Eggs	5,000,000
Sporting Goods	1,500,000
Paint	2,000,000
Liquors and Brewery Products	20,000,000
Chemicals	2,000,000
Plumbing	4,000,000
Dry Goods	13,000,000
Automobiles	28,000,000
Automobile Accessories	5,000,000
Agricultural Implements and Vehicles	36,000,000
Hardware	4,000,000
Paper	3,400,000
Cigars	10,000,000
Groceries	18,000,000
Drugs	5,500,000
Shoes	6,000,000
Furnishing Goods	500,000
Furniture	4,000,000
Building Materials	4,000,000

Plate and Window Glass.....	\$ 1,250,000
Jewelry	2,225,000
Iron and Steel.....	2,000,000
Clothing	250,000
China and Glassware	500,000
Miscellaneous	10,750,000

\$201,875,000

These figures are fairly representative but do not include many of the most extensive lines for the reason that those lines do a big business outside the bounds of the prescribed territory.

For example the statement does not include:

The coal business.	\$ 28,000,000
The lumber business.	40,155,270
The cement and lime business.....	13,582,900
The packing house products.....	178,000,000

and dozens of others of like importance. Some of these larger lines are given under separate heads.

Kansas City merchants, as shown by the map on page 15 giving air line distances, freight rates and freight service, are in a position to serve this territory, Western Arkansas, Colorado, Kansas, Missouri, Southern Nebraska, New Mexico, Oklahoma and Northern Texas to better advantage than can the merchants of any other city, and the present and natural trend of business is to Kansas City.

Montgomery Ward & Company, one of the greatest mail order houses in the world, now doing a business from their Kansas City house in the prescribed territory of about \$1,000,000 per month, before locating here investigated the large cities of the West and of the Southwestern territory and to their own surprise found that Kansas City afforded better railroad facilities and mail service than any other city.

Sears, Roebuck & Company, another large and important mail order house, report that 90% of the business of their Kansas City house is done in the district claimed as Kansas City's Natural Banking Territory.

Percentages of distribution of Montgomery Ward & Company's business in the district claimed as Kansas City's Natural Banking Territory:

Arkansas.	2.2%	Nebraska.	12.3%
Colorado.	8.3%	New Mexico.	3.5%
Kansas.	28.1%	Oklahoma.	10.8%
Missouri.	12.9%	Texas.	8.5%
			86.6%
		Miscellaneous other states.....	13.4%
			100%

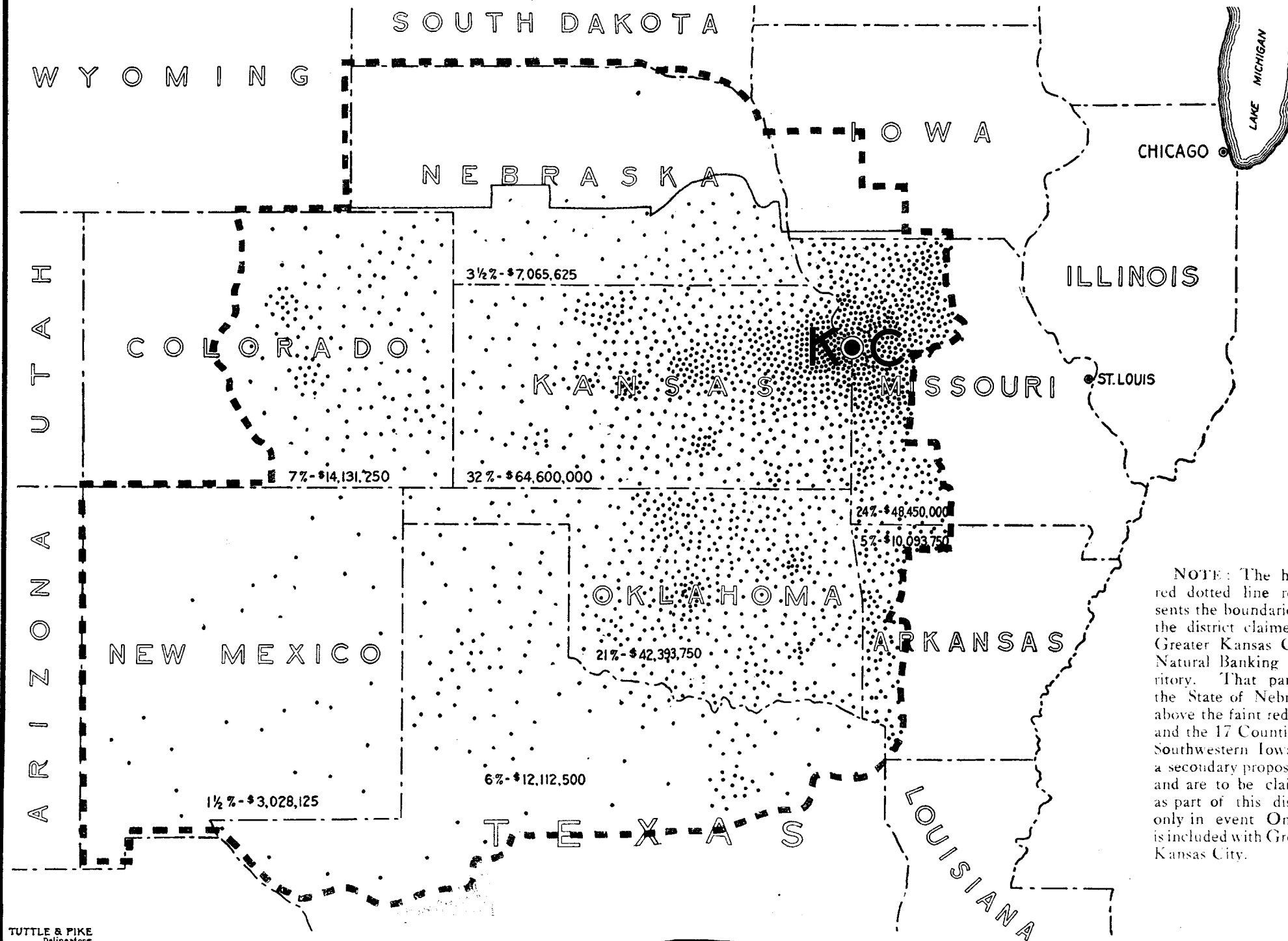
See map, page 17.

[Page 15]

JOBGING BUSINESS

This map shows average percentages of distribution of 30 odd lines in the several states all or parts of which are included in the district claimed as Greater Kansas City's Natural Banking Territory. Amount of sales in these lines for 1913, \$201,875,000. Every spot on this map represents \$100,000 in sales or shipments.

Map
Jobbing
Business
Showing
Percentages
of
Distribution



NOTE: The heavy red dotted line represents the boundaries of the district claimed as Greater Kansas City's Natural Banking Territory. That part of the State of Nebraska above the faint red line and the 17 Counties of Southwestern Iowa are a secondary proposition and are to be claimed as part of this district only in event Omaha is included with Greater Kansas City.

TUTTLE & PIKE
Delineators

LUMBER INDUSTRY.

Lumber
Industry.

Statement Supplementing Testimony of Mr. R. A. Long.

See map, page 19.

Capital employed by manufacturers of lumber located at Kansas City\$77,827,530
Value of products marketed by these manufacturers through Kansas City in 1913.....\$40,155,270

Sixty-nine per cent of these products were distributed in the district outlined as Greater Kansas City's Natural Banking Territory, and on the following basis:

Western one-third of Missouri.....	18.47%	\$ 5,100,000
Kansas	25 %	6,900,000
South half of Nebraska.....	2.17%	600,000
Colorado. . . . .	.60%	165,000
New Mexico.	1.09%	300,000
Northern Texas.	29.34%	8,100,000
Oklahoma.	22.46%	6,200,000
Arkansas (small part).....	.87%	240,000
	<hr/>	<hr/>
	100.00%	\$27,605,000

Twenty-five per cent more lumber products were marketed wholesale through Kansas City in 1913 than through St. Louis and 43% more than through Chicago.

Retail lumber merchants having headquarters in Kansas City received from their various yards in 1913 remittances aggregating \$17,687,883, being 47% more than received from the same source by Chicago retail lumber merchants and 240% more than by St. Louis retail lumber merchants.

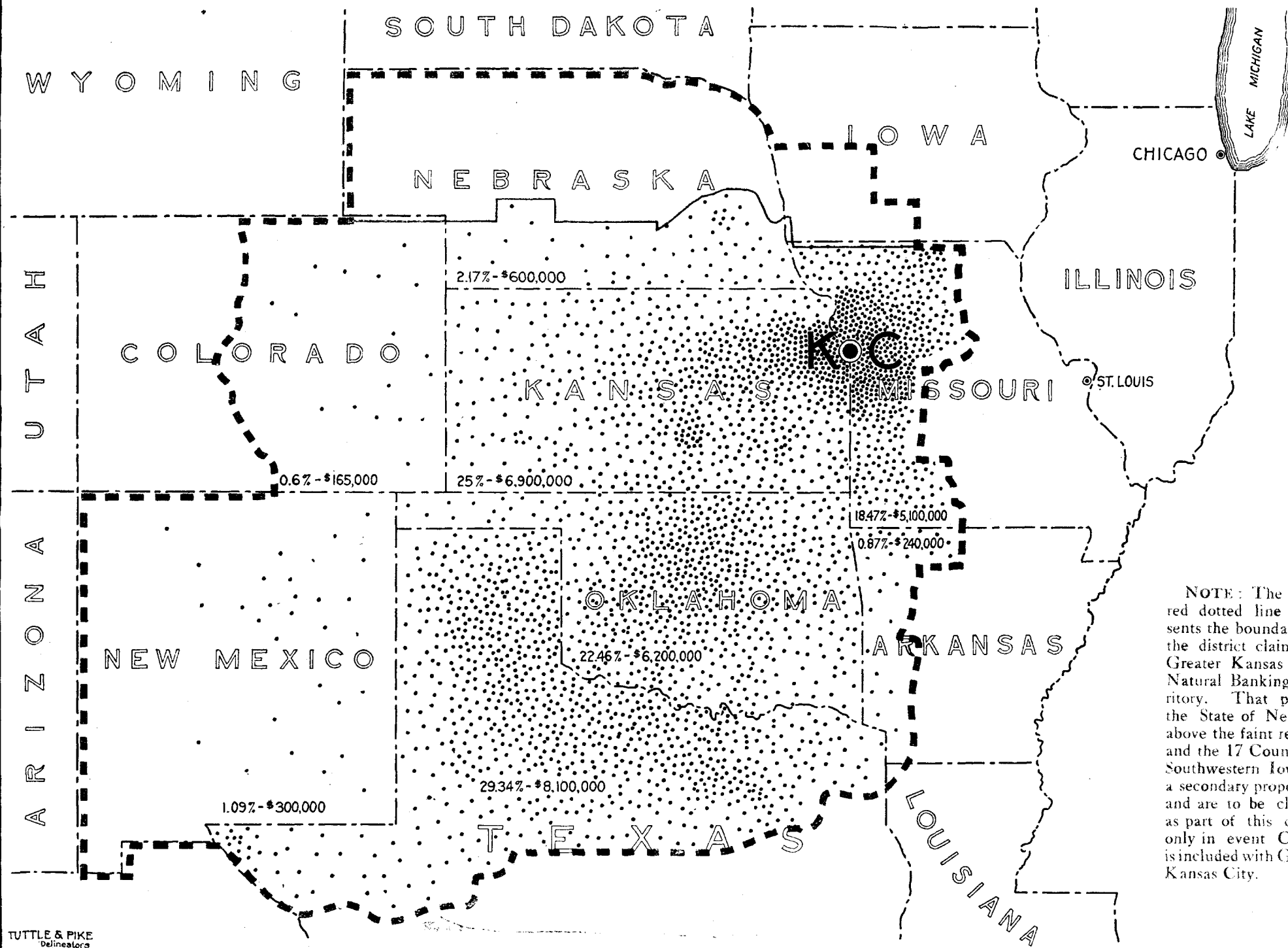
See map, page 19.

LUMBER INDUSTRY

This map shows percentages of distribution of the lumber marketed wholesale through Kansas City firms in the several states all or parts of which are included in the district claimed as Kansas City's Natural Banking Territory.

Total sales 1913, \$40,155,270, 69% of which went to the above territory.

Note: Every black spot on this map represents \$10,000 in sales or shipments.



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FLOUR MILLING.

Supplementing Testimony of Mr. F. G. Crowell.

Flour Milling.

The following figures indicate the importance of this industry at Kansas City and in the hard winter wheat milling territory of which this city is the industrial capital.

(Note: Figures are from Census, Board of Trade reports or quoted from The Northwestern Miller, a trade authority.)

Capacity of Mills at Milling Centers (Barrels Per Day).

Capacity of Mills at Milling Centers (Barrels Per Day).	Minneapolis.	84,100	Tacoma.	9,000
	Buffalo.	25,300	Toledo.	8,100
	KANSAS CITY.	12,000	Seattle.	6,930
	New York.	12,000	St. Louis.	6,800

Output of Milling Centers for Three Years (in Barrels).

	1912	1911	1910
Output of Milling Centers for Three Years (in Barrels).	Minneapolis.	17,032,000	15,795,000
	Buffalo.	4,869,000	4,731,000
	New York.	2,314,000	2,183,000
	KANSAS CITY.	2,080,000	1,822,000
	Tacoma.	1,600,000	.....
	Toledo.	1,382,000	1,346,000
	Louisville.	1,227,000	1,017,000
	Chicago.	1,108,000	1,028,000
	Milwaukee.	1,055,000	951,000
	Duluth.	997,000	731,000
	St. Louis.	926,000	1,055,000

(Note: Kansas City output for 1913 was 2,221,617 barrels; figures from other cities for 1913 not yet available.)

(Continued on next page)

Milling Statistics of Various States—1909 Census.

	Bushels Wheat Ground.	Barrels Flour Made.	Value.	Milling Statistics of Various States —1909 Census.
Kansas.	49,607,646	10,879,028	\$ 52,545,343	
Nebraska.	10,712,479	2,264,861	11,431,605	
Oklahoma.	10,017,098	2,199,995	10,932,512	
Total.	70,337,213	15,343,884	\$ 74,909,460	
One-half Missouri (estimated) . . .	13,350,000	*2,860,000	14,910,000	
	83,687,213	18,203,884	\$ 89,819,460	
All states.	491,224,288	105,094,806	546,352,669	

* Output of Kansas City mills was 2,427,000 barrels.

Foregoing Census figures for 1909 show that district covered represents 17 per cent of entire milling industry of the United States.

Flour Output and Wheat Consumption of Kansas for Past Five Years— For Years Ending June 30.

	Flour Produced.	Wheat Consumed.	Flour Output and Wheat Consumption of Kansas for Past Five Years—For Years Ending June 30.
1908-9.	10,387,319	44,460,844	
1909-10.	10,197,152	46,134,812	
1910-11.	10,207,358	46,215,005	
1911-12.	9,440,921	42,736,504	
1912-13.	10,688,566	49,406,226	

MOTOR CAR INDUSTRY.

See map, page 23

Motor Car Industry.

Kansas City has 78 legitimate dealers in Motor Cars and 55 dealers in Motor Car Accessories.

The combined sales of these firms for 1913 were \$33,000,000, showing an increase over 1912 of \$5,000,000, and placing Kansas City third among the cities of the United States as a distributing point for this line of business.

The distribution from Kansas City in 1913 was as follows:

Arkansas	2%	\$ 660,000
Colorado	2%	660,000
Kansas	50%	16,500,000
Missouri	20%	6,600,000
Nebraska	6%	1,980,000
New Mexico	2%	660,000
Oklahoma	15%	4,950,000
Texas	3%	990,000
	<hr/>	<hr/>
	100%	\$33,000,000

From testimony of Mr. J. F. Martin, President, Kansas City Motor Car Dealers' Association (not heard on account of limited time).

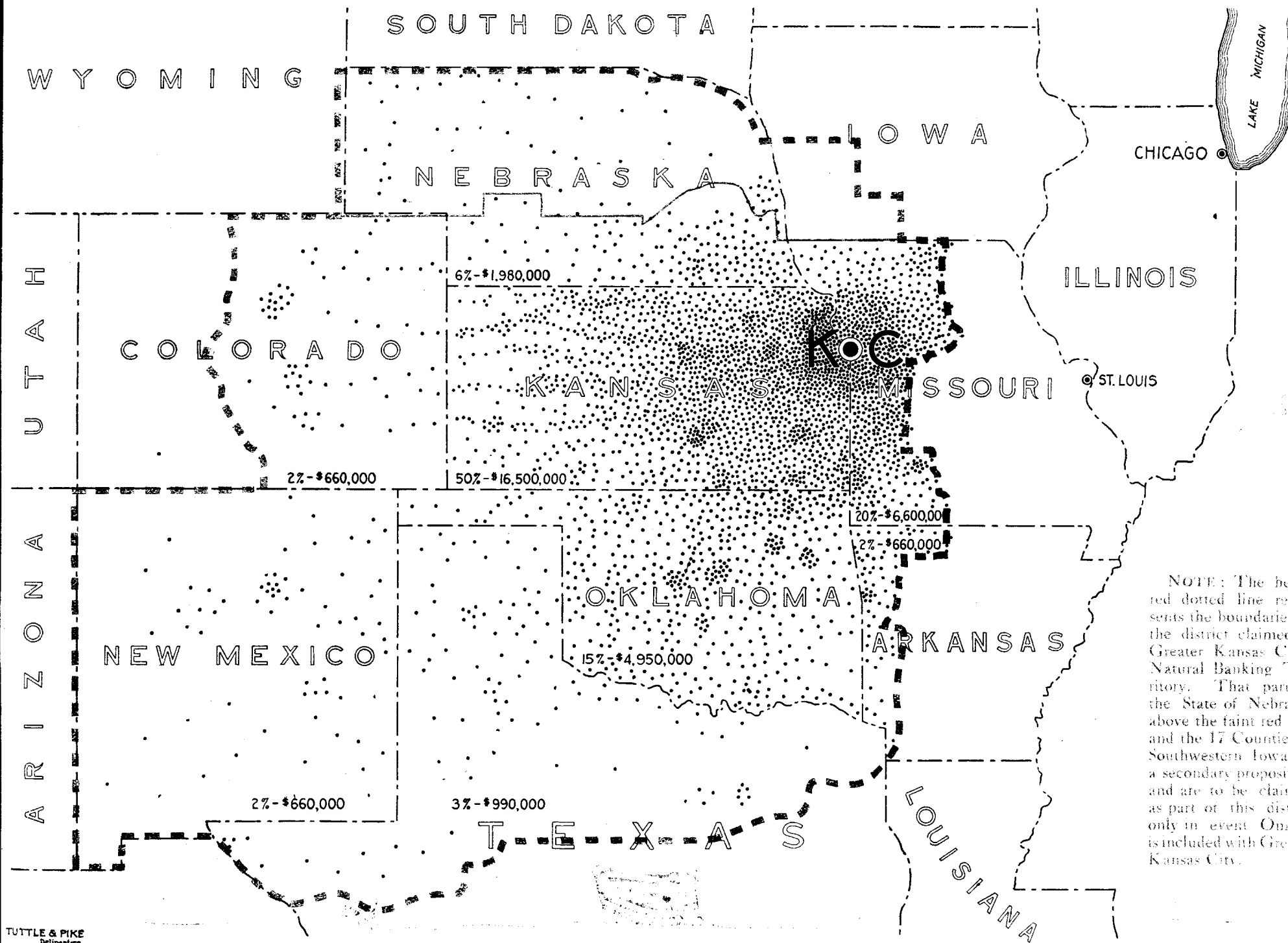
See map, page 23

MOTOR CARS AND ACCESSORIES

Annual Sales of Kansas City Dealers \$33,000,000.

This map shows the percentages of distribution in the several states, all or parts of which are included in the district claimed as Greater Kansas City's Natural Banking Territory.

Note: Every spot on this map represents \$10,000 in shipments or sales.



NOTE: The heavy red dotted line represents the boundaries of the district claimed as Greater Kansas City's Natural Banking Territory. That part of the State of Nebraska above the faint red line and the 17 Counties of Southwestern Iowa are a secondary proposition and are to be claimed as part of this district only in event Omaha is included with Greater Kansas City.

IMPLEMENT, VEHICLE AND HARDWARE BUSINESS.

Implement,
Vehicle and
Hardware
Business.

Supplementary Facts from Testimony Prepared by Mr. H. G. Moore.
(Not heard on account of limited time.)

See map, page 25

Kansas City has 100 concerns distributing implements, vehicles and hardware from their houses here into the district outlined as Kansas City's Natural Banking Territory. In 25 years the volume of this business has grown from annual sales of \$3,000,000 to annual sales of \$40,000,000.

The distribution for the year 1913 was as follows:

Arkansas	1%	\$ 400,000
Colorado	11%	4,400,000
Kansas	43%	17,200,000
Missouri	17%	6,800,000
New Mexico	2%	800,000
Oklahoma	22%	8,800,000
Texas	2%	800,000
		<hr/>
		\$39,200,000
*Arizona	2%	800,000
		<hr/>
		\$40,000,000

*Not in the prescribed territory.

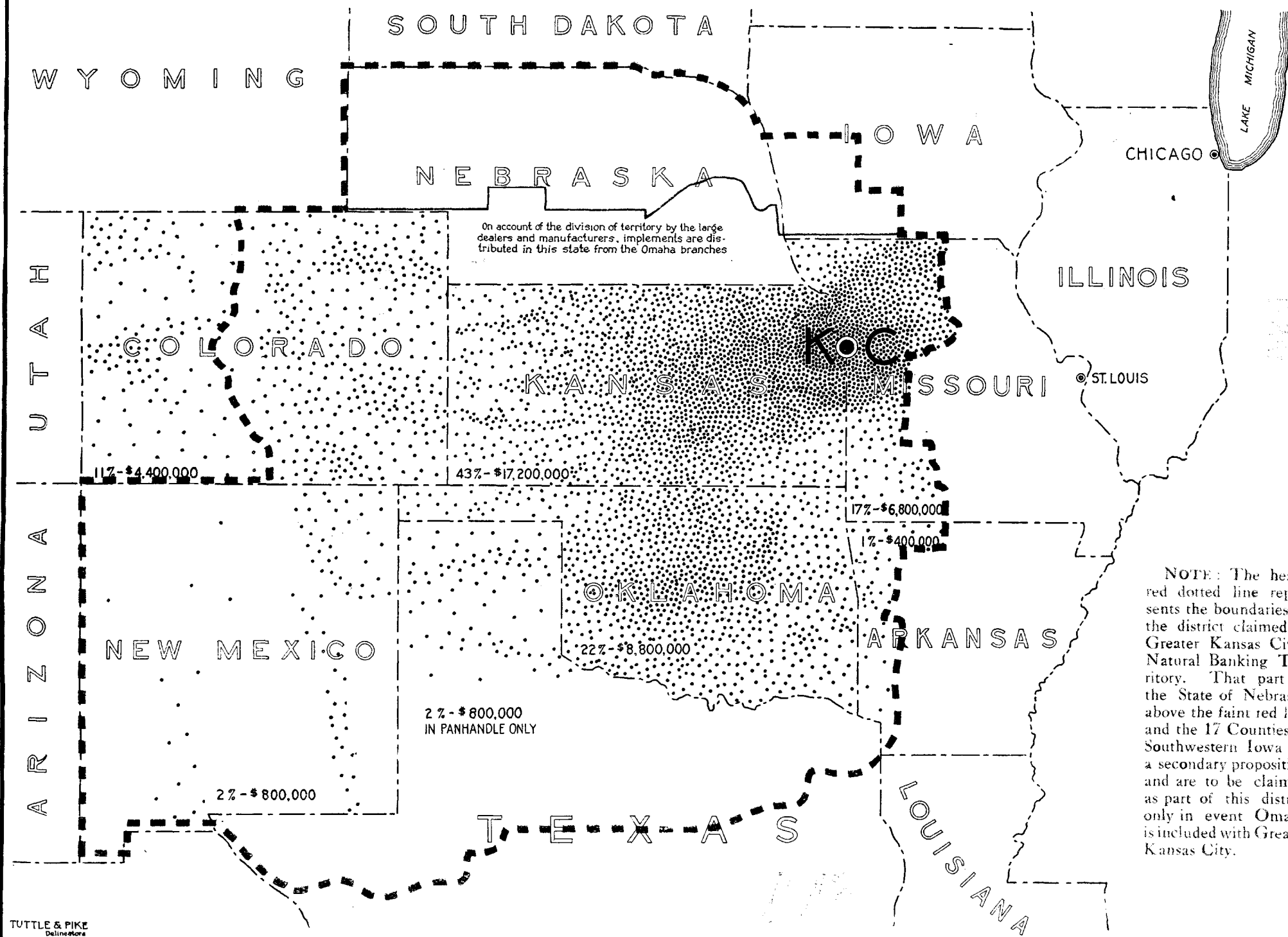
See map, page 25

Implement, Vehicle and Hardware Business

Average Annual Sales \$40,000,000

This map shows the percentages of distribution of implements, vehicles and hardware from Kansas City to the several states all or parts of which are claimed as Greater Kansas City's Natural Banking Territory.

Note: Each spot on this map represents \$10,000 in sales or shipments.



TUTTLE & PIKE
Delineators

OIL INDUSTRY.

Oil Industry. Statement contained in Testimony of Messrs. Frank Phillips and R. L. Beattie of Bartlesville, Okla. (not heard on account of the limited time).

The production of Oil in the United States in 1913 was approximately 242,000,000 barrels. Increase over 1912, 10%. Of this increase 65% was from Kansas and Oklahoma. Nearly one-half of the high-grade oil produced in 1913 came from Kansas and Oklahoma and 30% of the total of all grades of oil produced in the United States in 1913, representing 20% of the world's supply, came from these two states.

The Mid-Continent Field alone is producing 200,000 barrels per day, which is selling at \$1.03 per barrel; 53,412 oil wells have been drilled in Kansas and Oklahoma; 11,494 were drilled in 1913. The average cost of each well is \$3,000. This shows an investment of \$34,482,000 for the year. This amount does not include cost of producing equipment and money paid to land owners for oil rights.

There are 38 refineries operating in this field and there are 25 separate pipe lines, covering a total of 6,600 miles, used in transporting oil to these refineries.

We have a ready market for every barrel of oil produced, and now have in tank in Kansas and Oklahoma fields 51,000,000 barrels for refining purposes, which represents twice the quantity available in all Eastern fields combined.

We have a greater undrilled proven area than all other fields in the United States combined. More money will be invested each year in this industry and the production of this territory will be greatly increased.

Kansas City is the natural and logical center through which to clear this business.

COAL INDUSTRY.

Facts from testimony of Mr. Chas. Keith.
(Not heard on account of limited time.)

Coal
Industry.

Capital investment of members of Southwestern Interstate

Coal Operators Association.....	\$50,000,000
Kansas City people contribute to this capital.....	40,000,000
People outside of Kansas City contribute.....	10,000,000

Total output in 1913, 13,000,000 tons.

Value in round numbers.....\$28,000,000

Number of men employed, 30,000.

Over 80% of the supplies used in this business are furnished by
Kansas City jobbers and merchants.

Forty per cent of the annual output or 4,200,000 tons is marketed for commercial consumption in the territory south of the northern boundary of Nebraska, west of a line passing north and south through the center of the State of Missouri and east of a line passing north and south through the western border of the State of Kansas.

Sixty per cent, or 7,800,000 tons, are sold to and consumed by the railroads centering in Kansas City.

The production is as follows:

Arkansas, tons.....	2,500,000
Kansas, tons.....	5,500,000
Missouri, tons.....	4,000,000
Oklahoma, tons.....	1,000,000

The production will be increased to 20,000,000 tons within five years, and 80% of the funds with which this business is financed comes from Kansas City and the business is handled and cleared here.

LIFE AND CASUALTY INSURANCE.

Facts from testimony of Mr. J. B. Reynolds.
(Not heard on account of limited time.)

Life and Casualty Insurance.

Premiums on life insurance collected through the 37 branch offices at Kansas City in 1913 aggregated \$12,011,075, being distributed as follows:

From: Colorado	1.46%	\$ 175,000
Kansas	32.06%	3,850,625
Missouri	59.20%	7,110,450
New Mexico	2.08%	250,000
Oklahoma	2.50%	300,000
Texas	2.70%	325,000
	<hr/>	<hr/>
	100%	\$12,011,075

In addition to this, local companies collected life insurance premiums in 1913 \$ 1,685,000
Casualty insurance premiums 2,560,000
Total collections of premiums in these two lines in 1913 in prescribed territory \$16,256,075
Collections of premiums in 1903 in same lines were \$ 7,500,000
Increase in 10 years—116 $\frac{3}{4}$ % 8,756,075

EXTRACTS FROM STATEMENT OF MR. BEN F. JOHNSON, PRESIDENT OF THE COMMERCIAL CLUB OF CHICKASHA, OKLA.

Vice-President First National Bank, Chickasha.

(Not heard on account of limited time.)

Chickasha has five banks with resources, \$3,437,842. Is the largest cotton seed meal center in the United States, and one of the largest open pen cattle feeding points in the United States, feeding annually from 15,000 to 20,000 cattle. 90% of the money with which this cattle feeding is carried on is furnished by Kansas City, and 75% of our banking business is done with that city.

Extracts from
Statement of
Mr. Ben F.
Johnson,
President of
the
Commercial
Club of
Chickasha,
Okla.

I realize your Committee desires to be informed—

1st. As to the geographical convenience.

2nd. As to industrial and commercial development.

3rd. As to the established custom and trend of business.

I desire to answer the 3rd point first.

Like courses of rivers, business has a natural trend and will continue in that trend in proportion to encouragement received.

In the early days our trade was established along the 98th Meridian of Longitude North and South and covered a district 200 miles East and West of that Meridian. The country to the West was desert like and short of rain fall, while the country to the East of that Meridian, you will find, was a somewhat rough, mountainous, timbered area, but very fertile.

Traffic was established along the 98th Meridian on account of the convenience to water, fuel and other necessities supplied by nature. In those days the Chisholm Trail and the Santa Fe Trail, commencing at the Gulf of Mexico, passed through Texas, Oklahoma and Kansas, finding a gateway to Northern and Eastern markets via Kansas City. Later, when financiers came to the Southwest, seeking locations for railroads, to handle our increasing commerce, they surveyed and established two great systems of railroads, the Santa Fe and the Rock Island, which follow closely the two old wagon trails.

Bankers of Kansas City have been unfaltering in their efforts to build up the great Southwest and have proven our friends in supplying funds in times of need, the same as when they had our fat bank balances, and they have spent their lives on the firing line of the Southwest, giving their time and money to build up the trend of trade that now exists with Kansas City.

~~-----~~ As it was with the great financiers and railroad builders, you have come to the Southwest and are now undertaking to determine upon the location of a Federal Reserve Bank. I believe you can safely prosper in the judgment of the great railroad builders, the packers and the bankers and by establishing a Federal Reserve Bank at Kansas City you will meet with the wishes of the Great Southwest.

Give us a bank in the growing interior and place it in the greatest interior city in the United States, and the young men and women of the Southwest will take hold with renewed energy when they find that they have been remembered favorably by the government through the Reserve Bank Organization Committee.

**TESTIMONY OF MR. LOUIS H. WULFEKUHLER, VICE-PRESIDENT
WULFEKUHLER STATE BANK, LEAVENWORTH, KANSAS.**

(Not heard on account of limited time.)

The business our bank does with Kansas City banks averages about 75%, with Chicago about 11%, with New York about 8%, with St. Louis about 4%, and others about 2%.

On account of our location we have of necessity to do the greater volume of business at Kansas City, who can and do handle our business, speaking from a point of efficiency and time, the very best.

Doing business with customers in the western part of the State, both in the Northwest and Southwest, I find that 90% of their business is done through Kansas City, and in order for us to accommodate them promptly we must do our business through Kansas City.

As a stockholder in the Wallace County State Bank, Wallace, Kansas, and as attorney for that bank, I find that from 80% to 90% of their business is done through Kansas City, although within 300 miles of Denver and over 400 miles from Kansas City, their business with Denver is very small. The natural trend of business through Kansas and Oklahoma is toward Kansas City.

Speaking also as part owner of a large ranch in Western Kansas, handling live stock, will say that 90% or better of our ranch business, including the buying and selling of live stock, cotton seed cake and hulls, and grain, we do with or through Kansas City, as it is the most economical, efficient and saving of time place to do business, and I am satisfied that from 80% to 90% of the business of that entire section of the State is done through Kansas City for the same reason that we do our business and the ranch business through Kansas City.

I have spoken with a great many bankers and live stock men doing business in Kansas City, during the past few years, and they all tell me that nearly all their business is done through Kansas City for these same reasons.

My second choice would be Chicago, as that is the next place through which we and our customers do the largest part of their business.

I am satisfied that if the Committee would know the exact, full and complete facts about the business centering at Kansas City of necessity, economy, efficiency and element of time, that Kansas City would be chosen as the place of establishing a Federal Reserve Bank for the entire Southwest, and I believe the territory outlined would be a reasonable territory adjacent to and to become a part of a Kansas City Reserve District, as it comprises not alone districts like ours where we always have more deposits than our demand, but also a great field to develop and help use our surplus funds.

**Testimony of
Mr. Louis H.
Wulfekuhler,
Vice-President
Wulfekuhler
State Bank,
Leavenworth,
Kansas.**

**EXTRACTS FROM TESTIMONY OF MR. E. B. JACOBS, CASHIER
FIRST NATIONAL BANK, CARTHAGE, MISSOURI.**

(Not heard on account of limited time.)

**Extracts from
Testimony of
Mr. E. B.
Jacobs,
Cashier First
National Bank,
Carthage,
Missouri.**

Carthage is the county seat of Jasper County, the third county in population and assessed wealth in the State of Missouri.

Fully 90% of our stock shipments go to Kansas City, also much grain, and the imports of corn for stock feeding nearly all come from Kansas City and tributary points. There are five banks in this city, four of which are outspoken for Kansas City being given a Federal Reserve Bank, while the fifth one is favorable, but non-committal.

We believe the map exhibited at the hearing embraces the territory properly tributary to Kansas City, and which cannot be equally as well served from any other point.