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PRESENTED TO
HON. WM. G. McADOO
MEMBER RESERVE BANK ORGANIZATION COMMITTEE

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**Hearing at Kansas City
Friday, January Twenty-Third
Nineteen Fourteen**

13210

Supplement to this
brief filed in separate
folder

KANSAS CITY, MO., January 23, 1914.

To the Reserve Bank Organization Committee:

GENTLEMEN:—We believe it is the purpose of your honorable body, as well as the intent of The Federal Reserve Act, that the Federal Reserve banks, provided for under said Act, shall be established at points where they will best serve the contiguous territory.

Kansas City, with her splendid railroad facilities and excellent mail service, has become the natural market, financial and distributing center of the richest and most rapidly developing agricultural and mineral district of America.

A large number of the National banks, State banks and trust companies throughout this great territory have signified their intention of becoming members of a Federal Reserve bank at the earliest possible date, and have expressed their desire to help in every way to make the plan a success. On behalf of these institutions, and the banks and trust companies of Greater Kansas City (Kansas City, Missouri, and Kansas City, Kansas), we respectfully submit, for your earnest consideration, the application of this city for the location of one of the Federal Reserve banks. We believe a Federal Reserve bank located here could serve more advantageously than if located in any other city; the district including the States of Kansas, Nebraska, New Mexico and Oklahoma, the western part of the State of Missouri, a small part of the States of Arkansas and Iowa, the northern part of the State of Texas, and that part of the State of Colorado east of the Rockies. We are submitting herewith data which proves Kansas City's supremacy in this territory and which we hope will enable your honorable body to place its stamp of approval upon this application.

The Federal Reserve Bank of Kansas City, with the district as above outlined, would be a commanding institution, with ample capital and deposits to protect and properly care for the legitimate business needs of this district.

If any further information is desired, we will be glad to furnish it at your command.

Wishing your honorable committee success in the important work of organizing this great system of Federal Reserve banks, and assuring you of our most hearty support at all times, we are,

Sincerely yours,

The Associated Banks of Greater Kansas City.

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 southwern 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.

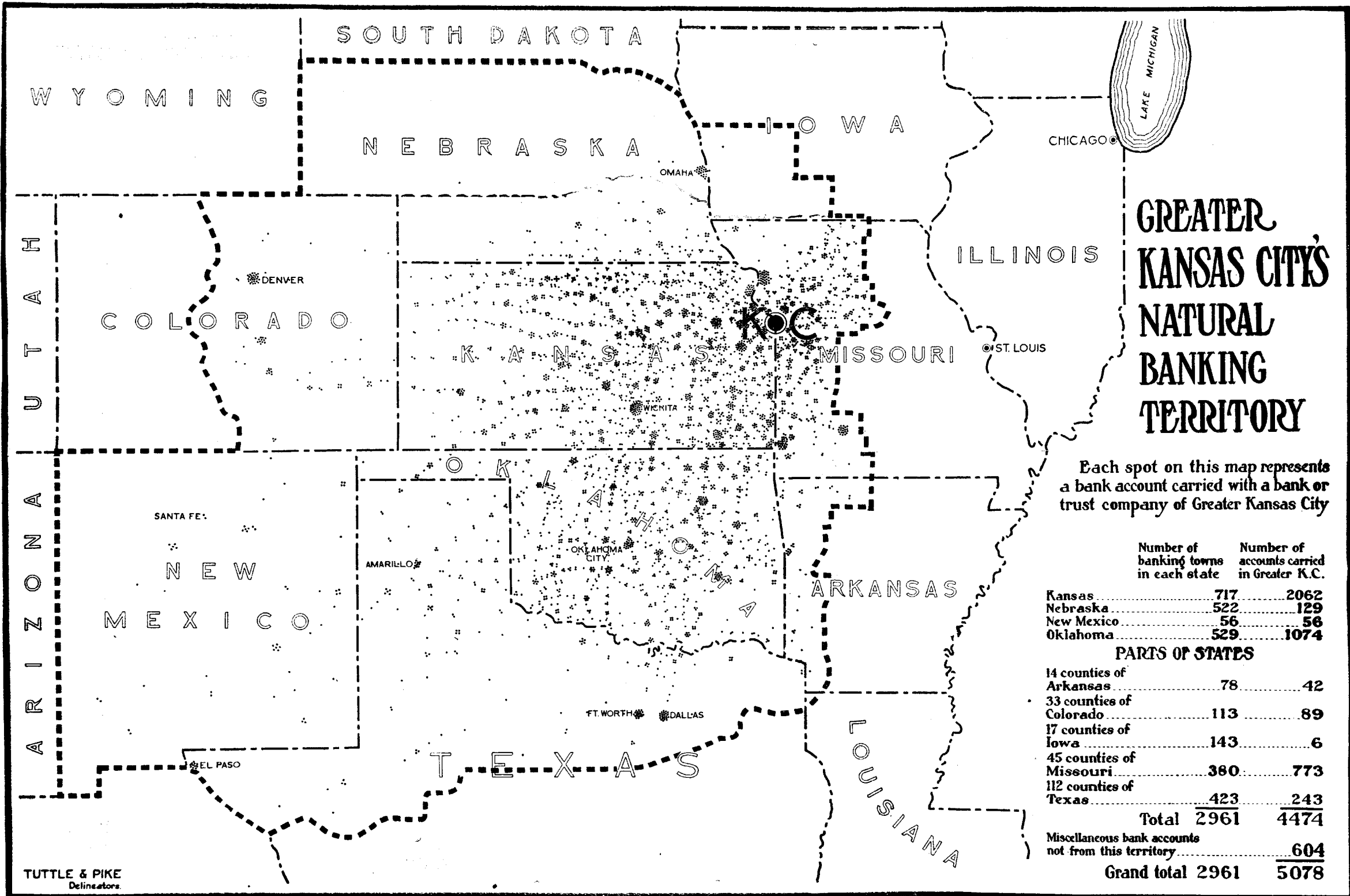
With Omaha included in a district other than with Greater Kansas City our figures on page 6 under heading "Pertinent Facts" would be changed to show The Federal Bank of Kansas City, if only National Banks become members, an institution with a Capital \$8,126,643 and possible deposits of, exclusive of 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.



GREATER KANSAS CITY'S NATURAL BANKING TERRITORY

Each spot on this map represents a bank account carried with a bank or trust company of Greater Kansas City

	Number of banking towns in each state	Number of accounts carried in Greater K.C.
Kansas	717	2062
Nebraska	522	129
New Mexico	56	56
Oklahoma	529	1074
PARTS OF STATES		
14 counties of Arkansas	78	42
33 counties of Colorado	113	89
17 counties of Iowa	143	6
45 counties of Missouri	360	773
112 counties of Texas	423	243
Total	2961	4474
Miscellaneous bank accounts not from this territory		604
Grand total	2961	5078

TUTTLE & PIKE
Delineators

BANK ACCOUNTS CARRIED WITH BANKS AND TRUST COMPANIES OF GREATER KANSAS CITY.

<i>From Banks of</i>	<i>Number from National Banks.</i>	<i>Number from State Banks and Trust Companies.</i>	
Arkansas (14 Counties)	17	25	Bank Accounts Carried with Banks and Trust Companies of Greater Kansas City
Colorado (33 Counties)	54	35	
Iowa (17 Counties)	4	2	
Kansas.	583	1,479	
Missouri (45 Counties)	167	606	
Nebraska.	78	51	
New Mexico.	35	21	
Oklahoma.	483	591	
Texas (112 Counties)	137	106	
	<hr style="width: 100px; margin: 0 auto;"/> 1,558	<hr style="width: 100px; margin: 0 auto;"/> 2,916	
		1,558	
Total		<hr style="width: 100px; margin: 0 auto;"/> 4,474	
Miscellaneous bank accounts not in above states. .		604	
		<hr style="width: 100px; margin: 0 auto;"/> 5,078	
Grand total ...		5,078	

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
	<hr/>	<hr/>	<hr/>	<hr/>
	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
	<hr/>	<hr/>	<hr/>	<hr/>
	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	7 620 000	2 777 200	40 241 000

NEBRASKA.

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

	Number	Capital	Surplus	Deposits
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>

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
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.)

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	
	<hr/> 1,146	<hr/> \$31,307,800	<hr/> \$13,868,994	<hr/> \$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	
	<hr/> 980	<hr/> \$32,283,000	<hr/> \$17,039,000	<hr/> \$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	
	<hr/> 90	<hr/> \$3,911,000	<hr/> \$1,636,000	<hr/> \$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	
	<hr/> 1,001	<hr/> \$23,613,000	<hr/> \$7,496,000	<hr/> \$123,704,000	

(Continued on next page.)

ARKANASAS (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	
	<u>3,217</u>	<u>\$91,114,800</u>	<u>\$40,039,994</u>	<u>\$555,843,253</u>	
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	
	<u>5,202</u>	<u>\$191,325,380</u>	<u>\$102,122,884</u>	<u>\$1,185,817,623</u>	
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	
	<u>5,202</u>	<u>\$191,325,380</u>	<u>\$102,122,884</u>	<u>\$1,185,817,623</u>	

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.**

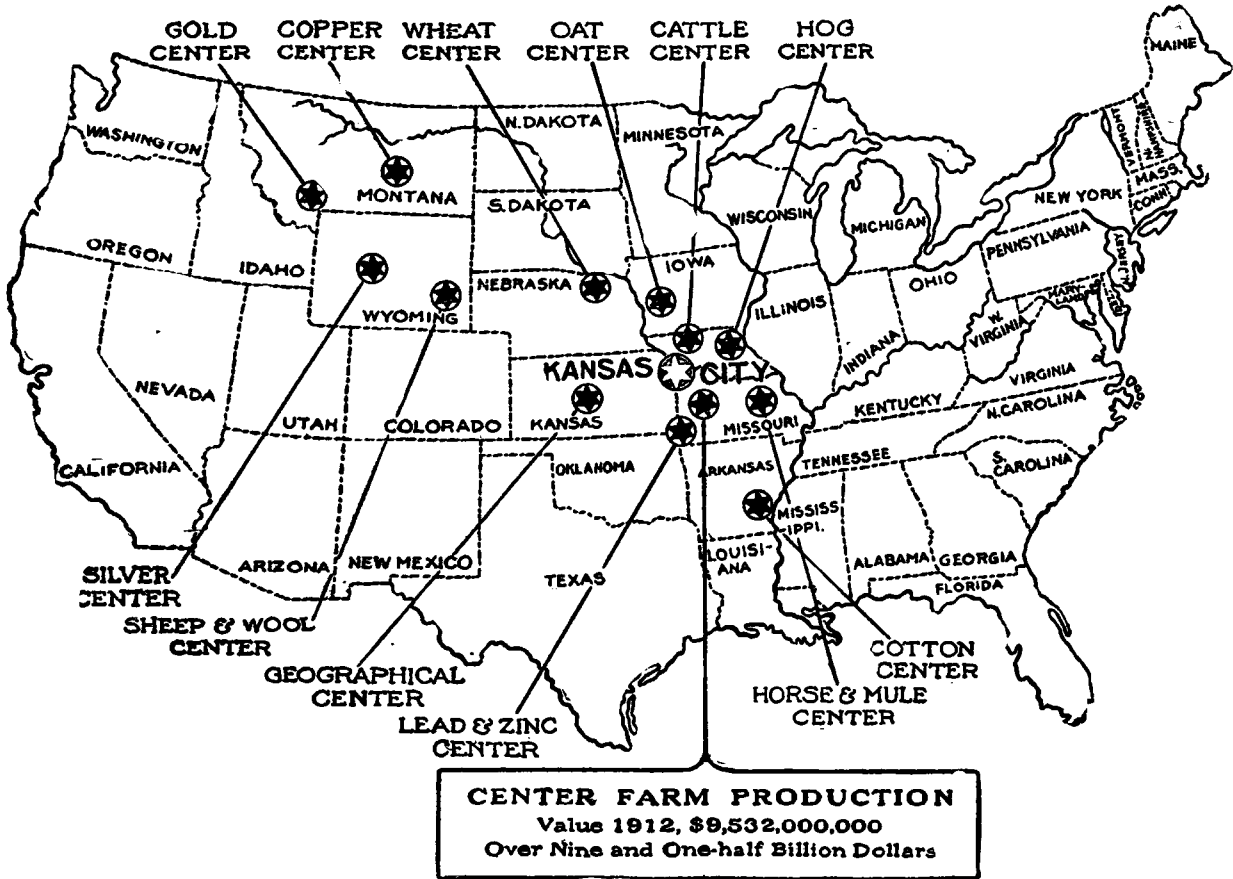
We have within a radius of 125 miles (5 hours' ride) a population of 2,344,369, and within a radius of 250 miles (10 hours' ride) a POPULATION of 8,271,050.

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	

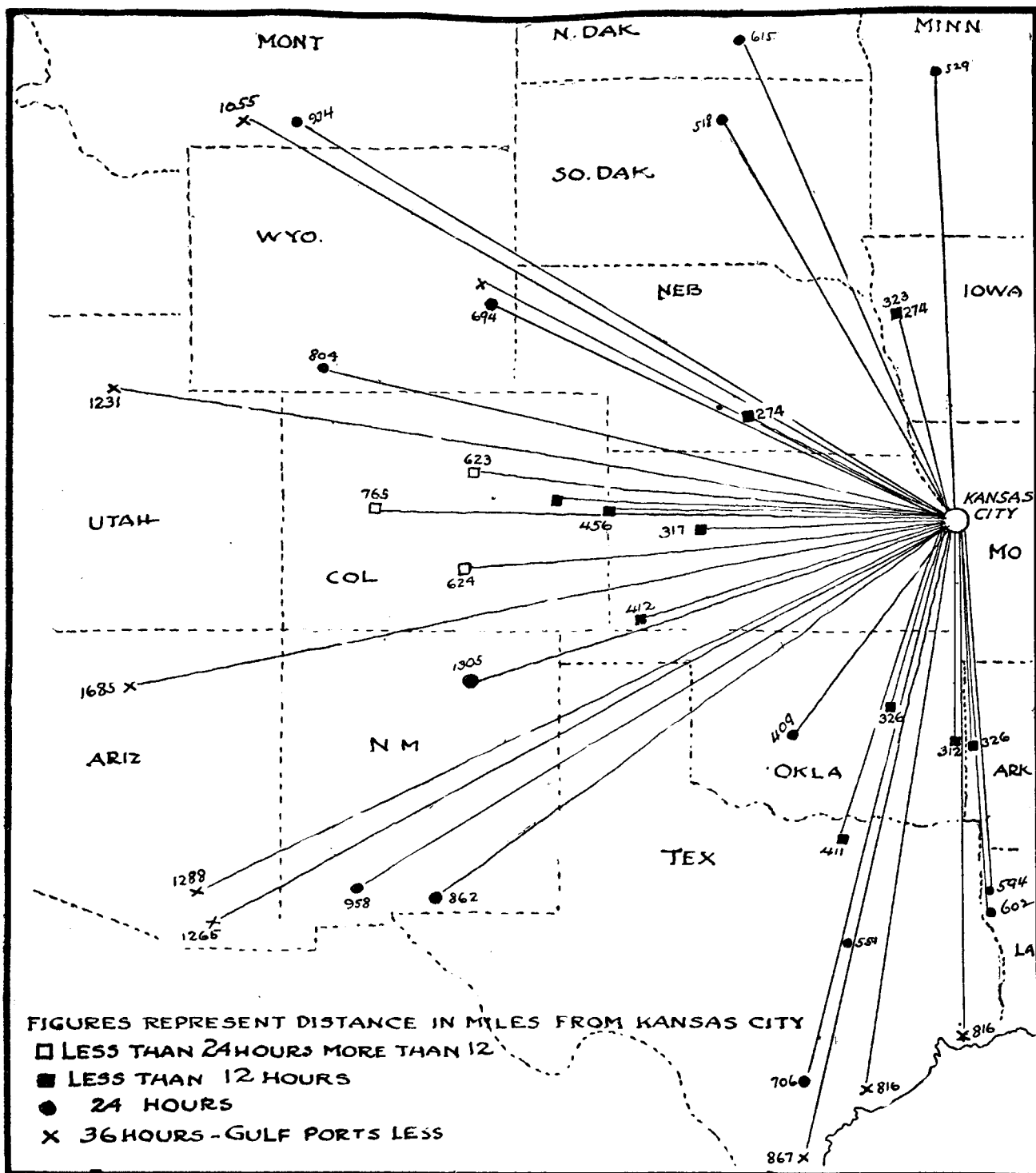
Montgomery Ward & Company and Sears, Roebuck & Company, two of the largest Mail Order Houses in the world, selected Kansas City as the proper place in which to locate the largest Mail Order Houses west of the Mississippi River. Their reasons for selecting Kansas City were that this city offers better 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.
Dispatches Are As Follows: Time Given Is Time Trains Leave.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.	A.M.
	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.)

KANSAS CITY IS THE LARGEST WINTER WHEAT MARKET IN THE WORLD.

Kansas City Grain Exporters Export More Hard Winter Wheat Than All Other Exporters in the United States Combined.

Kansas City Is the Largest Winter Wheat Market in the World.

Kansas City is One of the Most Important Markets for Grass and Field Seeds in the United States.

Kansas City receives grain and seeds from the following states:

Kansas, Missouri, Nebraska, Oklahoma, Iowa, Colorado, Minnesota, South Dakota, Idaho, Utah, Wyoming, Texas.

The amount of grain received and officially INSPECTED in Kansas City for the last ten years is as follows:

Year.	Wheat, Bushels.	Corn, Bushels.	Kaffir Corn, Bushels.
1904	39,159,900	14,187,600	*
1905	40,038,000	21,508,000	*
1906	37,423,000	15,882,000	*
1907	36,617,700	16,024,800	*
1908	40,131,300	8,643,400	*
1909	35,354,000	11,547,150	*
1910	43,527,700	17,619,400	*
1911	25,701,600	16,934,400	1,346,428
1912	43,719,600	19,522,500	2,733,500
1913	33,870,000	21,928,750	1,973,000

Year.	Oats, Bushels.	Rye, Bushels.	Barley, Bushels.
1904	4,675,200	247,200	581,000
1905	6,874,500	323,000	856,000
1906	6,463,500	212,000	503,000
1907	8,629,500	161,700	404,800
1908	5,613,000	218,900	544,500
1909	6,349,500	121,000	421,300
1910	5,451,500	79,200	394,200
1911	6,230,500	84,700	392,000
1912	6,682,700	147,400	186,200
1913	10,174,500	458,700	364,000

Kansas City Grain Exporters Export More Hard Winter Wheat Than All Other Exporters in the United States Combined.

Total number bushels received by year:

Year.	Bushels.	Year.	Bushels.
1904	58,850,900	1909	53,804,050
1905	69,599,500	1910	67,072,000
1906	60,483,500	1911	50,689,628
1907	61,838,500	1912	72,991,900
1908	55,151,100	1913	68,768,950

* No record.

(Continued on page 18.)

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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.

	1913.	1912.
Greater Kansas City Ranks First as a Mule Market	Arizona. 91 Arkansas. 259 California. 35 Colorado. 2,217 Idaho. 161 Illinois. 382 Iowa. 694 Kansas. 49,812 Kentucky. 18 Louisiana. 5 Minnesota. 55 Missouri. 13,842 Montana. 544 Nebraska. 7,993 Nevada. 150 New Jersey. 1 New Mexico. 167 Ohio. 9 Oklahoma. 4,719 Oregon. 178 South Dakota. 83 Tennessee. 2 Texas. 443 Utah. 85 Wisconsin. Wyoming. 165	. . . . . 308 2,108 43 259 899 44,452 1 46 12,419 83 6,921 34 171 4,323 16 84 51 589 286 7 254
Where From.	<hr style="width: 50%; margin-left: auto; margin-right: 0;"/> Total. 82,110	<hr style="width: 50%; margin-left: auto; margin-right: 0;"/> 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	Kansas City Is the Greatest Stocker and Feeder in the World.
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	
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	
	<hr/>	<hr/>	
Total.	2,567,785	2,523,331	
Received at private yards.	500,000	400,000	
	<hr/>	<hr/>	
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. .	...2,094,748	2,133,978

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 **Flour
Mills.**
 12,890,183 barrels, having a value of \$58,005,585.

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%.