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U. S. Federal Reserve Bank Organization
Committee.
Exhibits and letters submitted at
hearings...Houston, Texas)

63

STATEMENT
By Mr. Ball of National Banks in Texas.

| Year | No. of Banks | Capital | Surplus | Deposits |
|------|--------------|--------------|--------------|---------------|
| 1891 | 206 | \$2,483,300. | \$4,376,000. | \$26,072,000. |
| 1901 | 284 | 22,316,000 | 6,406,000 | 74,805,000 |
| 1905 | 440 | 32,295,000 | 10,461,000 | 101,285,000 |
| 1911 | 513 | 45,026,000 | 22,802,000 | 156,083,000 |

STATE BANK & TRUST COMPANIES, 1913:

849 32,576,500. 6,415,320.35 84,602,197.04

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| <u>Date</u> | <u>No. Banks</u> | <u>Capital and Surplus</u> | <u>Individual Deposits</u> |
|---------------|------------------|----------------------------|----------------------------|
| Oct. 21, 1913 | 519 Nat'l | 76,575,000. | \$203,066,000. |
| " | 832 State | 38,992,000. | 93,100,000. |
| TOTAL | 1,351 | \$115,365,000. | \$296,166,000. |
| Nov. 17, 1903 | 377 Nat'l * | 37,300,000. | 88,000,000. |
| INCREASE | 974 | \$78,065,000. | \$208,166,000. |

* There was no law in Texas authorizing State Banks until 1905; Had only National Banks prior thereto.

(Adams)

Letters to Houston Committee
Wells

January 29th, 1914.

Mr. L. T. Ayres,
Cashier, First Nat'l Bank,
Aransas Pass, Texas.

My dear Mr. Ayres:

You are doubtless familiar with the work of the Organization Committee in conducting public hearings at various points, for the purpose of determining the boundary lines of the regional districts and the location for the headquarters of the Federal Reserve Bank in each.

On February 9th and 10th such a hearing will be held in Austin and the testimony of the bankers in this section generally, whether written or oral, would be very helpful to Secretaries McAdoo and Houston in arriving at a conclusion.

As a member of the local committee, I hope that you are planning to attend the hearing at Austin, and that in the meantime you will write me, giving an expression of your views concerning the location of the proposed Federal Reserve Bank in this territory.

With very best personal regards, I am,

Yours very truly,

Chairman.



GEO. W. LITTLEFIELD, PRESIDENT.
H. A. WROE, VICE-PRESIDENT.

R. C. ROBERDEAU, VICE-PRESIDENT.
T. H. DAVIS, VICE-PRESIDENT.

L. J. SCHNEIDER, CASHIER.
H. PFAEFFLIN, ASST. CASHIER.

UNITED STATES DEPOSITORY.

THE AMERICAN NATIONAL BANK

CAPITAL \$ 300,000.00 SURPLUS \$ 600,000.00.

AUSTIN, TEXAS, Jan. 23rd, 1914.

Mr. Lynn P. Talley, Cashier,
Lumbermans National Bank,
Houston, Texas.

Dear Lynn:--

Answering your favor of the 21st, regarding the matter of procuring the endorsement of our Clearing House for Houston as a location for a regional reserve bank, beg to say that I feel that all of our banks here will support you in this proposition.

We feel that we are in Houston's trade territory, and that it is to our own interest to support you aside from the meritorious claims Houston may have of its own.

I would suggest that you drop a line to each of the banks here in line with your letter to me, and feel safe in saying that our bankers will be glad to give Houston's representatives a hearing at any date convenient to them, so if you decide to do this, and will communicate with us, we will be pleased to see you at any time your committee decides to come.

Yours very truly,

Vice-President.

File 21

ATOS-BLSAYQENF

January 24, 1914.

Mr. W. C. ROBERTSON, V. Pres. to see you at your time
American National Bank, 212 Houston, a representative
Austin, Texas.

Dear Major:-

I appreciate very much indeed your courteous letter of the
23rd instant, and your promptness in replying to my suggestions.

At the same time I wrote you I addressed letters to other
Austin bankers and suggested to some of our neighbors that they do
likewise. The text of replies received this morning indicate that
the Austin bankers are unanimous in their personal preference for
Houston, if a regional bank should be located in this State.

I should be very glad to advise with you further in the
near future, and in the meantime, I hope that you will give the
matter much thought and originate some new ideas for us.

Yours very truly,

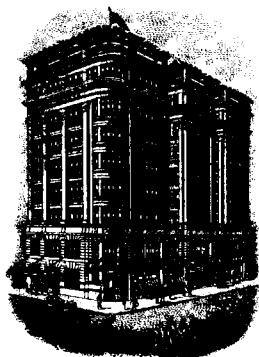
Cashier

AUSTIN, TEXAS, JAN. 23, 1914

(Handwritten initials in a circle)

THE AMERICAN NATIONAL BANK

PAID BY DEPOSIT



GEO. W. LITTLEFIELD, PRESIDENT.
H. A. WROE, VICE-PRESIDENT.

R. C. ROBERDEAU, VICE-PRESIDENT.
T. H. DAVIS, VICE-PRESIDENT.

L. J. SCHNEIDER, CASHIER.
H. PFAEFFLIN, ASST. CASHIER.

UNITED STATES DEPOSITORY.

*Document
file*

THE AMERICAN NATIONAL BANK

CAPITAL \$ 300,000.00 SURPLUS \$ 600,000.00.

AUSTIN, TEXAS, Jan. 23, 1914.

Mr. J. E. McAshan, Vice President,
South Texas Commercial National Bank,
Houston, Texas.

Dear Sir:-

Yours at hand. I note all you say in regard to the banks of Austin using their influence for Houston for the location of reserve bank. Every bank of our City prefers Houston and will work and vote for her in preference to any other City in Texas. Texas should have one of those banks and Houston is our choice.

Yours truly,

G. W. Littlefield

*Wilmot
Folts*

E. P. WILMOT, PRESIDENT
W. H. FOLTS, VICE PRES.

THE AUSTIN NATIONAL BANK

MORRIS HIRSHFELD, CASHIER
C. M. BARTHOLOMEW, ASST. CASHIER

THE AUSTIN NATIONAL BANK

CAPITAL \$ 300,000.00

SURPLUS AND PROFITS \$ 450,000.00

AUSTIN, TEXAS

January 23rd, 1914.

Mr. J. E. McAshan, Vice President,
South Texas Commercial National Bank,
Houston, Texas.

My dear Mr. McAshan:

Your letter of the 22nd asking us to do what we can in behalf of locating a Regional Bank at Houston, received.

In reply, I beg to say to you that if there is going to be a Regional Bank in Texas, we would naturally favor Houston. It is nearer than Dallas and more logically situated from a business stand-point as far as we are concerned. If there is any chance of a Regional Bank being located in Texas, I think we should all work together and have it located at the most logical place without too much friction between the cities. In other words, whichever city, Houston or Dallas, is better situated for the Regional Bank, I think all Texans should "pull together" and have that particular city.

I presume that you and your friends will be here on the 9th and 10th and, if there are any favors I can show you, it will be my pleasure to do so.

Yours very truly,

E. P. Wilmot
President.

P. S. I will bring this matter before the Clearing House to-morrow, if possible to get a meeting.

CAPITAL \$100,000

Citizens Bank & Trust Co.
WM. R. HAMBY, PRESIDENT
F. G. SMITH, VICE PRESIDENT
CHESTER THRASHER, VICE-PRESIDENT
R. E. CHAMBERS, CASHIER

Committee file

ALL LETTERS RELATIVE TO BUSINESS MUST BE
ADDRESSED TO THE BANK, NOT TO THE OFFICERS

AUSTIN, TEXAS

Jan. 23rd, 1914.

Mr. J. E. McAshan, Vice President,

c/o South Texas Commercial National Bank,

Houston, Tex.,

Dear Mr. McAshan:-

This morning's mail brings me letters from yourself and Mr. Talley touching the designation of Houston for the location of one of the Regional Reserve Banks under the new Federal law.

I believe that all of the Austin banks are friendly to Houston and would be glad to see the Regional Bank for this district located there. Austin will not be an applicant for the place, and it is possible that fact had something to do with the change of place of hearing of the Locating Committee from Houston to Austin.

We will be glad to have all of our friends from Houston come to Austin and attend the hearing before the committee, and if you desire to have a meeting with the Austin Clearing House before the hearing, and will indicate the time that will suit your pleasure in this matter, we will be glad to call a special meeting for your benefit.

In preparing data to submit to the Locating Committee, permit me to suggest that you work out and agree among yourselves at Houston what territory you desire included in our district, the number of banks that would be eligible to membership in that territory, the capital and surplus of those banks, as well

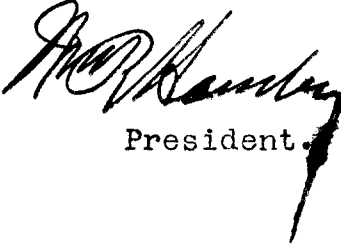
ALL LETTERS RELATIVE TO BUSINESS MUST BE
ADDRESSED TO THE BANK, NOT TO THE OFFICERS



AUSTIN, TEXAS
Mr. J. E. McAshan, Vice President. #2.

as other information touching our cotton, grain, livestock and
other agricultural and manufacturing industries.

Sincerely yours,



President.

CAPITAL \$100,000

Citizens Bank & Trust Co.

WM. R. HAMBY, PRESIDENT
F. G. SMITH, VICE PRESIDENT
CHESTER THRASHER, VICE-PRESIDENT
R. E. CHAMBERS, CASHIER

AUSTIN, TEXAS

ALL LETTERS RELATIVE TO BUSINESS MUST BE
ADDRESSED TO THE BANK, NOT TO THE OFFICERS

W. R. Hamby
Wm. R. Hamby

Jan. 23rd, 1914.

Mr. Lynn P. Talley, Cashier,
Lumbermans National Bank,
Houston, Tex.,

Dear Mr. Talley:-

This morning's mail brings me letters from yourself and Mr. McAshan touching the designation of Houston for the location of one of the Regional Reserve Banks under the new Federal Reserve law.

I believe that all of the Austin banks are friendly to Houston and would be glad to see the Regional Bank for this district located there. Austin will not be an applicant for the place, and it is possible that fact had something to do with the change of place of hearing of the Locating Committee from Houston to Austin.

We will be glad to have all of our friends from Houston come to Austin and attend the hearing before the committee, and if you desire to have a meeting with the Austin Clearing House before the hearing, and will indicate the time that will suit your pleasure in this matter, we will be glad to call a special meeting for your benefit.

In preparing data to submit to the Locating Committee, permit me to suggest that you work out and agree among yourselves at Houston what territory you desire included in our district, the number of banks that would be eligible to membership in that territory, the capital and surplus of those banks, as well as other information touching our

ALL LETTERS RELATIVE TO BUSINESS MUST BE
ADDRESSED TO THE BANK, NOT TO THE OFFICERS



AUSTIN, TEXAS
Mr. Lynn P. Talley, Cashier. #2.

cotton, grain, livestock and other agricultural and manufacturing
industries.

Sincerely yours,

President.

G. M. VAUGHN, VICE-PRESIDENT
H. GIESECKE, VICE-PRESIDENT

C. S. MILLER, PRESIDENT

C. O. HARRIS
E. D. WALKER, CASHIER

Morgan Jones

Ballinger State Bank & Trust Co.

Ballinger, Texas, Jan'y 31st. 14

Mr. Oscar Wells
Chairman Local Committee.
Houston, Texas.

My Dear Mr. Wells:

In reply to your letter asking for an expression from me, in re location of Federal Reserve Bank in this Territory, beg to advise:

It is my opinion that we should first unite in securing such Reserve Bank in some city in Texas, and have no dissention on that point.

After having such concession from the Organization Committee, then I think as between the cities of Texas, the contest should be narrowed down between Houston and Dallas, as it is my firm belief that if any Reserve ~~city~~ Bank is put in Texas at all, that it will be either in Houston or Dallas, on account of the great Commercial Banking business done in both of these cities, the record whereof as compared with other cities in Texas, speaks for itself as to either city. Both cities now have some of the strongest banking institutions in the State.

Now, as between these two cities, on account of the main agricultural product of the state cotton, ~~going thru~~ the bulk of which passes thru and is handle thru banks in Houston, and ~~having the most direct access to Houston~~ it being also so convenient to ^{the} main Port of the State, and being in closer touch with the business which will soon come thru the Panama Canal, my personal preference is in favor of Houston, as against Dallas. At the same time there are many good reasons that can be advanced in favor of Dallas, especially if they should make Arkansas, Oklahoma and New Mexico a part of this Territory, then of course Dallas would be more central in the Reserve District and in the heart of the densest part of the population.

It will not be convenient for me to go to Austin, when the Committee meet there, on account of the change that will take place in our cashier here, I deem it best for me to remain here in close touch with the business.

Very Truly Yours

C. S. Miller

January 29th, 1914.

Mr. D. M. Baker,
Vice President, First Nat'l Bank,
Ballinger, Texas.

My dear Mr. Baker:

You are doubtless familiar with the work of the Organization Committee in conducting public hearings at various points, for the purpose of determining the boundary lines of the regional districts and the location for the headquarters of the Federal Reserve Bank in each.

On February 9th and 10th such a hearing will be held in Austin and the testimony of the bankers in this section generally, whether written or oral, would be very helpful to Secretaries McAdoo and Houston in arriving at a conclusion.

As a member of the local committee, I hope that you are planning to attend the hearing at Austin, and that in the meantime you will write me, giving an expression of your views concerning the location of the proposed Federal Reserve Bank in this territory.

With very best personal regards, I am,

Yours very truly,

Chairman.

Mrs. Mary A. Bartlett, President
W. T. Cox, Vice President

T. B. Benson, Cashier

W. E. Cox, Asst. Cashier
P. M. Cox, Asst. Cashier

Bartlett National Bank

Bartlett, Texas.

Jan. 31, 1914.

Mr. Oscar Wells, Chairman,

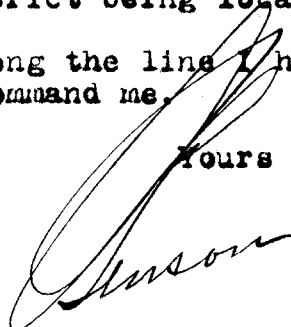
Houston, Tex.

Dear Mr. Wells:

Replying to your letter of the 29th inst, beg to advise that I am highly in favor of the Federal Reserve Bank for this district being located in the City of Houston.

If I can be of service along the line I hope that you will not hesitate to command me.

Yours truly,



Cash.

*H. C. Tyrrell, Vice Pres.
Wm. Weiss, Vice Pres.
Lee Blanchette, Vice Pres.*

B. R. Norrell, President

16,5825

UNITED STATES DEPOSITARY

*Charles H. Strock, Cashier
P. H. Hillard, Asst. Cashier
L. E. Weaver, Asst. Cashier*

American National Bank

OF BEAUMONT

CAPITAL STOCK \$100,000.00

SURPLUS EARNED \$200,000.00

Beaumont, Texas

February 2nd, 1914.

Mr. Oscar Wells, Esq.,
c/o The First National Bank,
Houston, Texas.

Dear Mr. Wells:-

Your favor of January 29th received,
in regard to visit of the Organization Committee
of Regional banks in Austin February 9th and 10th.

It will hardly be possible for the writer
to be present on this occasion. You know, of
course, our first preference for Regional Bank will
be Houston. It will be more convenient to us
than any other City in the State, and we have closer
friends in Houston than any other City in Texas.

Eliminating Texas, if she fails to get
one, then our second preference will be New Orleans.

Yours very truly,

B. R. Norrell

President.

*Frank Alvey, Active Vice Pres.
W. S. Davidson, Active Vice Pres.
W. P. H. McTadden, Vice Pres.*

W. S. Davidson, President
4017.

*W. Weiss, Vice Pres.
F. M. Linn, Cashier.
L. O. Hampfel, Asst. Cashier.*

First National Bank

OF BEAUMONT.

Capital Stock, \$200,000.00

Surplus and Undivided Profits, \$290,000.00

ENCLOSURES
DICTATED BY

Beaumont, Texas,

Feb 3rd, 1914

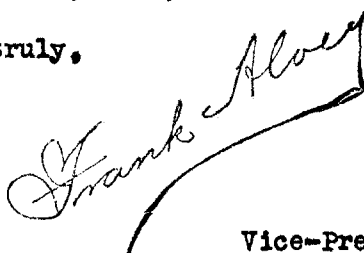
Mr. Oscar Wells, Chairman,
Houston, T e x a s

Dear Mr. Wells:

Replying to your letter of January 29th, I beg to advise that it will not be possible for me to attend the meeting at Austin, but our Mr. W. S. Davidson has kindly consented to attend the meeting. After thinking over our interview with the gentlemen from St. Louis, I have become convinced that we could be best served by a reserve bank at St. Louis with the district composed of the territory suggested by them. I think Mr. Davidson is of the same opinion.

With best wishes, I am,

Yours very truly,



Vice-President ..

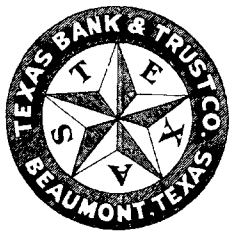
Mr. Alvey personally dictated this letter but was obliged to leave the office before it was ready for his signature.

J. BLEWETT SMYTH, PRESIDENT.
J. C. WILSON, VICE PRESIDENT.

J. L. CUNNINGHAM, ACTIVE VICE PRESIDENT.
R. A. GREER, " "

E. P. BENNETT, CASHIER.
H. W. GARDNER, ASSISTANT CASHIER.

CAPITAL \$250,000.00
SURPLUS \$ 60,000.00



TEXAS BANK & TRUST CO.

GUARANTY FUND BANK

BEAUMONT, TEXAS.

Feb. 3rd, 1914.

Mr. Oscar Wells,
% First National Bank,
Houston, Texas.

Dear Mr. Wells:-

Your letter of the 29th ultimo, regarding the hearing to be held in Austin, February 9th, is received.

It is my purpose to attend the meeting, which I regard as being important for all banks in this section, whether National or otherwise. If it is Houston's ambition to have one of the regional banks, I would heartily endorse such a movement and lend my efforts in this direction. If Houston can not get it, and Dallas can, I would favor Dallas.

I believe Texas is big enough and of sufficient commercial importance for us to, at least, make an honest effort in trying to locate one of the regional banks within her borders. If this can not be done, I am open to suggestions as to what district in which our interest can best be subserved.

I hope to see you in Austin, and with assurances of high regard, I am,

Very truly yours,

J. BLEWETT SMYTH, PRESIDENT.
J. C. WILSON, VICE PRESIDENT.

J. L. CUNNINGHAM, ACTIVE VICE PRESIDENT.
R. A. GREER, " "

E. P. BENNETT, CASHIER.
H. W. GARDNER, ASSISTANT CASHIER.



CAPITAL \$250,000.00
SURPLUS \$ 60,000.00

TEXAS BANK & TRUST CO.

GUARANTY FUND BANK

BEAUMONT, TEXAS.

Feb. 17th, 1914.

Secretary Reserve Bank Organization Committee,
Washington, D. C.

Dear Sir:-

I enclose herewith copy of resolution passed by the First District Texas Bankers Association in Convention assembled at Houston, Texas, on February 13th, 1914.

Yours very truly,



J. L. Cunningham
ANSWERED
FEB 19 1914
Secretary.
FORM 5 MM

Whereas, there exists among the financial industrial and commercial interests of Texas such an universal sentiment favorable to the establishment of a Federal Reserve Bank in the State to serve a district of which it shall be a part, and whereas the showing made at the hearing before the Organization Committee at Austin on the 9th inst., by the various Texas Committees appearing there, was of such a creditable nature, pertaining both as to the resources of the State, and the volume of banking capital which it would contribute toward the new system under the Federal Reserve Act,

Therefore, be it Resolved that it is the sense of this Convention that the efforts to obtain the location of a headquarters bank in Texas be and is hereby endorsed and that the said Organization Committee be requested to give every consideration to the claims of our State for such designation.

Further that the preference of those here assembled is for Houston as the logical place in Texas at which such bank should be located.

JOHN W. FLOURNOY, *President.*

CYRUS B. LUCAS, *Vice Pres't.*

J. MILLER, *Cashier.*

R. E. MILLER, *Asst Cashier.*

No 4866.

The Commercial National Bank
of Beeville.

Capital \$50,000⁰⁰ Surplus and Profits \$95,000⁰⁰

CLARK & COURTS, BANKSTOCK

Beeville, Texas,

Jan. 30th 1914.

Mr. Oscar Wells,
Houston, Texas.
Dear Mr. Wells:

I have your favor of 29th inst. relative to the visit of the Organization Committee to Texas and assure you that I think Texas should have one of the banks.

I was under the impression that the Committee would visit Houston and had planned to visit Houston during their stay, and shall try to make it convenient to appear in Austin as suggested by you.

There does not appear to be any real good reason why one of the banks should not be established in Texas. The State is the largest producer of cotton in the Union, produces a large per cent of the grain crops and more cattle than any of the other States; and during the crop moving season uses more money than several of the other agricultural States combined, because the harvest season extends from July to January.

Naturally I prefer Houston as the location, but want Texas to have a bank and am willing to be democratic and abide by the decision as to location, but as stated at the beginning of this paragraph I prefer Houston and believe that on account of the railroad and other facilities this territory can best be served out of Houston than any other City of the State, and besides she has the greatest banking strength of any City in the State.

With kindest regards, I am,

Yours truly,



7509

THE BELTON NATIONAL BANK

J. Z. MILLER, PRESIDENT
A. D. POTTS, VICE PRESIDENT
J. Z. MILLER, JR. VICE PRESIDENT

W. W. JAMES, CASHIER
KYLE S. HAMBLIN, ASST. CASH.
GHENT CARPENTER, ASST. CASH.

BELTON, TEXAS.

Jan. 31, 1914.

Mr. Oscar wells, Chairman,
c/o First National Bank,
Houston, Texas.

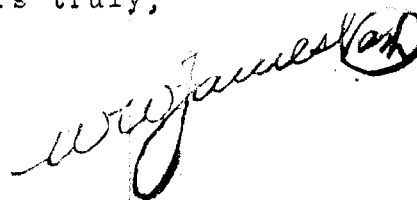
My dear Mr. Wells:-

We are in receipt of your courteous favor of the 29th and while the writer does not know that he will be able to attend the meeting of the Federal Reserve Organization Committee at Austin February 9th and 10th, yet we are disposed to think there should be no question nor argument about the great state of Texas being entitled to a Federal Reserve bank located within its domain, and feel sure that the Organization Committee, if possessed of the facts, will readily accord us one.

In sending in our application for membership, we took the liberty to state at that time that we thought Texas was entitled to a Reserve Bank,

Wishing your Committee much success in their endeavor, we remain,

Yours truly,

A handwritten signature in cursive script, reading "W. W. James", with a circled initial "W" at the end.

7509

THE BELTON NATIONAL BANK

J. Z. MILLER, PRESIDENT
A. D. POTTS, VICE PRESIDENT
J. Z. MILLER, JR. VICE PRESIDENT



W. W. JAMES, CASHIER
KYLE S. HAMBLIN, ASST. CASH.
GHENT CARPENTER, ASST. CASH.

BELTON, TEXAS.

Feb. 3, 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

My dear Mr. Wells:-

We beg to acknowledge your inquiry of the 2nd, and in reply thereto will state that we are of the opinion that the banking interests of central Texas would be best served by having one of the Regional Banks located in Houston.

This is not suggested by any personal prejudice or favoritism, but because of the fact that most of the cotton from this section goes Gulfward.

Yours truly,

A handwritten signature in cursive script, appearing to read "W. W. James", is written over the typed name "Yours truly,".

E. H. ASTIN, PRESIDENT.
JNO. K. PARKER, VICE PRESIDENT.

ALBERT W. WILKERSON, CASHIER.

E. W. CRENSHAW, ASSISTANT CASHIER.
J. M. HARE, ASST. CASHIER.

№4070.

THE CITY NATIONAL BANK

HAYES & CLARK, S.A.

Bryan, Texas,

January 30th. 1914.

Mr. Oscar Wells, Chairman,
C/o. First National Bank,
Houston, Texas.

Dear Wells:-

I am in receipt of your favor of the 29th. inst. relative to the hearing to be held in Austin by the Organization Committee of the Federal Reserve Banks.

I hadnt thought of attending this hearing, but if there is any way that I can be of service to you I will gladly go.

Our first choice for location of a bank is Houston, second Dallas, and if we are not to have a bank in Texas, would very much prefer to join one to be located in St Louis. I dont know that I have any very cogent reasons for favoring the locations as above apart from a personal preference, but as stated above, if you can think of any way that I can be of service to you in Austin I will be glad to go. It would be "going back home" to me, and I would be glad of any excuse to go.

Wishing you success in the undertaking, I am

Yours truly

Albert W. Wilkerson
Cashier



S. FAUSTIN IN 1821.

L.L. MANNIS, Active Vice-Prest.
GUY M. BRYAN, JR., Vice-Prest.

H.O. BOATWRIGHT, Prest.

J.W. HOWELL, Chairman of Board.
R.W. HOWELL, Cashier.



CAPITAL STOCK \$100,000,
SURPLUS & PROFITS \$140,000,
U.S. GOVERNMENT DEPOSITARY

BRYAN, TEXAS. Jan. 30, 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

Dear Sir:-

I received yours of the twenty-ninth
and trust that some of us will be able to be with you
at Austin on the 9th. and 10th. of February for the
purpose communicated in your letter.

Very truly yours,

P r e s i d e n t .

HCB/TBB.

ED. HALL, PRESIDENT.
R. H. SEALE, VICE PRES.

W. H. COLE, CASHIER.
WILSON BRADLEY, ASST. CASHIER.



FIRST STATE BANK & TRUST CO.

~~CAPITAL \$ 50,000.00 SURPLUS \$ 15,000.00~~

CAPITAL \$100,000.00

BRYAN, TEXAS,

Feby. 3rd. 1914,

CLARKE & COMPANY BALVESTER

Oscar Wells, Esq. Vice-President.

First National Bank,
Houston, Texas.

My dear Mr. Wells:-

I have yours of 29th. ulto. in which you ask me if I intend to attend the hearing of Secretaries McDoo and Houston, at Austin on Feby. 9th. and 10th.

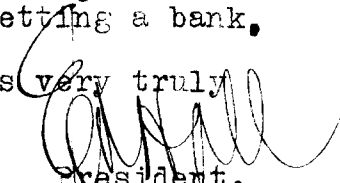
It has not been my intention to attend, but I may be there, I would like very much to learn something more about the workings of the bill, and I can do that by talking to some one that knows the bill better than I do, we have not decided yet whether we will become a member bank or not.

If Texas secures one of the banks, of course Houston would be more convenient for Bryan, but I am not decided whether it will be better for the territory it will have to serve.

If Texas has to use a bank outside of Texas, I am in favor of St. Louis, I ~~think~~ believe the whole country will be better served if the territory for these banks run from the Gulf to the Lakes, so that all the cotton country is not included in one territory.

I think all Texas ought to concentrate on one city if Texas has any chance of getting a bank.

Yours very truly


President.

J. N. BRADSHAW, PRESIDENT.
J. C. REESE, VICE PRESIDENT.

H. M. HEFLEY, CASHIER.
E. P. LESTER, ASST. CASHIER.

Nº 4086

The First National Bank
of
Cameron, Texas
CAPITAL & SURPLUS \$100,000

January 31, 1914

Mr. Oscar Wells, Cahirman,
Houston, Texas.

Dear Sir:

I have your letter of the 29th. and hope to be in Austin when the Organization Committee meets there on February 9th. and 10th.

It has seemed to us that Houston is a most logical point in which to locate one of the Federal Reserve Banks. Being situated in the center of the South more nearly than any of the cities along the coast could more easily serve a larger territory; since practically all our money crop passes through Houston, we have come to look on Houston as the source from which our money comes, and the financial center of this section; with many natural advantages, increasing very rapidly, its importance in this respect.

We are very hopeful that Houston will be given favorable consideration in locating a bank in this district.

Yours very truly,



Cashier.

I. T. PRYOR,
PRESIDENT

E. A. HUTCHINS,
VICE PRESIDENT

OWEN G. HOEGEMEYER,
CASHIER

R. LEE HASTEDT,
ASST. CASHIER



THE FIRST STATE BANK

OF COLUMBUS.

CAPITAL \$25,000.00

COLUMBUS, TEXAS, February 2, 1914

Mr. Oscar Wells, Chairman,
Houston, Texas

My dear Mr. Wells:

I should like very much to see the proposed Federal Reserve Bank for this territory located at Houston, and it is your privilege to use this letter at the meeting to be held in Austin February 9th and 10th, as I shall probably not be able to attend.

Wishing you success in convincing Secretaries McAdoo and Houston that Houston is the logical point for the Reserve Bank, believe me, with kindest regards,

Yours very truly,

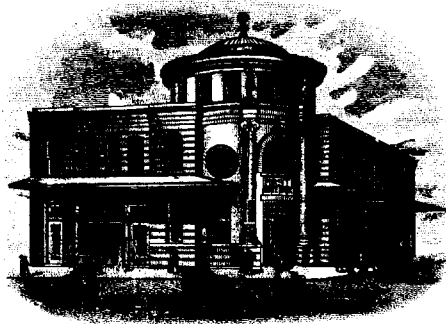
Vice President

EAH/S

EDWARD R. KLEBERG, 1ST VICE-PRES.
R. GIVENS, 2ND VICE-PRES.

VINCENT BLUNTZER, PRESIDENT.

GEO. R. CLARK, CASHIER.
GEO. J. MERRIMAN, ASST. CASHIER.



First State Bank

OF CORPUS CHRISTI, TEXAS.

CAPITAL \$ 100,000.00

February 4th, 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

My Dear Mr. Wells:

Answering your letter of January 29th, last, which has reference to the hearing before the Organization Committee having in charge the location of the Federal Reserve Bank and the determining of the boundary lines of the regional district, I beg to say that the preference of this bank is that the Federal Reserve Bank be located in Houston. If, however, the Bank is to be located outside of this State, then this bank would prefer that the entire State be included in the regional reserve district which would include the City of St. Louis. We are strongly of the opinion that this portion of the State at least, has always looked to St. Louis as the place where it borrowed money when needed. I should say that the business done with New Orleans by the banks of this State is negligible; for instance, this bank does not carry a New Orleans account, but does carry an account with St. Louis. It, therefore, appears to me that at the time of the year when we need money to move the cotton crop, the entire South needs money; while a large portion of the district which would be served by the bank in St. Louis, would not need a large amount of money during those months during which the cotton crop is being moved.

Sheet -2-. O.Wells.

I cannot, of course, give you any arguments which you not already have in favor of the location of the Federal Reserve Bank in the City of Houston; but it seems to me that the concentration of the cotton business at Houston and Galveston, the lumber business at Houston, as well as a large share of the oil business of the State, should overcome any objection to Houston's geographical location.

Another factor in favor of Houston is its splendid railroad connections and its present and prospective transportation facilities. We can, in fact, get shipments of money out of Houston practically in the same time that we get them out of San Antonio.

If you deem it absolutely necessary it may be possible that some officer of this bank can attend the hearing in Austin, but it is very inconvenient for any of us to leave here at the present time.

If I can serve you further in this matter please command me.

Yours truly,


C a s h i e r .

H. F. MOORE, PRESIDENT.
ARCH. BAKER, ACTIVE VICE-PRESIDENT.

4684.

M. P. JENSEN, CASHIER.
L. B. LEGORY, ASST. CASHIER.

THE FIRST NATIONAL BANK

OF CROCKETT

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

CROCKETT, TEXAS,

January 30th 1914.

Mr. Oscar Wells, Chairman,

Houston, Texas.

My dear Mr. Wells:-

In reply to your favor of the 29th instant relative to the hearing to be held in Austin on Feby. 9th and 10th beg to say if you think I can be of any assistance to you or your committee I will try to meet you there on those dates.

It is my opinion that the financial and commercial interests of Texas are of such importance and magnitude that the Organization Committee can be convinced that one of the Federal Reserve Banks should be located within her borders, and I also believe that Houston is the logical place for the institution.

If you think of any way in which I can be of assistance let me know and I will gladly do all I can.

Yours very truly,


President.

NO. 8562.

R/B

THE BUCHHEIM NATIONAL BANK
 CAPITAL \$100,000,000.
 SURPLUS \$25,000,000.

JOS. SHERIDAN,
PRESIDENT.

W. H. GRAHAM,
VICE-PRESIDENT.

WM. WAGNER,
VICE-PRESIDENT.

LOUIS SCHORRE,
CASHIER.

CUERO, TEXAS. January 30th., 1914.

Mr. Oscar Wells, Vice President,
First National Bank,
Houston, Texas.

Dear Sir:-

Replying to yours of the 29th. inst., beg to say that it will be impossible for any of us to attend the meeting at Austin on February 9th. and 10th., but we feel that all Texas Bankers should exert every effort toward obtaining a Reserve Bank for this State.

It would not only be an advantage to the Texas Bankers but it would be a great advantage to the system to have a Reserve Bank located in this State.

Texas has and will continue to make wonderful developments. In fact we are just beginning to develop. The Organization Committee will no doubt favor New Orleans at first, which very likely would take in Texas or at least this portion of Texas.

While New Orleans would be a good location, we know that if the matter is properly put before the Committee they will readily see that no point in the south is better located or in better position to serve the southern region than Houston is.

Houston is and will be further ahead of any point in the south, or in the entire State, which can be plainly seen by the progress she has been making in the past few years.

Houston is not only more progressive but it's location is just right to serve more bankers in the south than could be served by any point in the south.

With the wonderful developments that are taking place and will continue to take place, Houston is far more the most ideal point that could be selected in Texas or in the south.

I hope that the Houston Committee will be able to get the members of the outside Committees to see the advantages and land Houston, even if we have to take in Louisiana or a portion thereof. Of course Dallas or some other Texas point would be better than none at all for Texas but I cannot help but feel that the other bankers will readily see the advantages Houston has.

With very best wishes and regards, I beg to remain,

Yours very truly,

Louis Schorre
Cashier.



Jany. 31st. 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

Dear Mr. Wells:-

It is my intention to attend the hearing at Austin when the bankers of Texas will present to the Organization Committee the claims of Texas for the location of a Regional Reserve Bank within our borders. I do not think that to secure this bank for Texas any argument is necessary but that a bare presentation of the facts will convince the Committee that we are entitled to it.

I have looked up the most authentic figures at my command and they would indicate that Texas alone would be entitled to such a bank.

A railway mileage greater than any State in the Union; twenty five billion feet of standing Pine timber and ten billion feet of hardwood timber within her borders. The ports of Houston and Galveston alone exceeding in their exports all the ports of the Pacific slope. Thirty million acres of land in cultivation with products therefrom of \$563,000,000.00, the cotton crop with its products amounting to \$326,237,000.00. Manufactured products \$439,732,000.00. These matters mentioned together with our Rice, Mineral Production, Fruits & Truck, Hay, Corn, Wheat, cattle, Oats, etc. are the foundation for business that would indicate that we might have a Bank for Texas alone.

Through Houston and Galveston pour the tribute of seventy five thousand miles of Railroad with a product whose value is almost inconceivable.

Six per cent of the capital and surplus of its banks eligible to membership would form a Regional Reserve Bank with a capital above the amount required.

Owing to its geographical position it is through Texas that must come the development of our trade with Mexico and all the Republics to the south of us, our natural trade territory is there and the business is ours if we go after it. Texas has the two nearest deep water ports to the Panama canal and this will of course prove a powerful stimulus to the business of Texas and the growth of its resources. It is true that we can make a wonderful showing now but the next ten years will show an improvement that will dwarf into insignificance all that we have ever done in the past.

Trusting that you will find in the above something that will be of value in our contest for the location of a Regional Reserve Bank, I am with great respect,

Your friend

RESOLUTION ENDORSING HOUSTON FOR LOCATION OF A FEDERAL
RESERVE BANK.

WHEREAS the Congress of the United States has authorized the establishment of Regional or Federal Reserve Banks, in the various important cities of the United States, for the purpose of facilitating industry and commerce, and,

WHEREAS the establishment of such a bank, to serve the great South and Southwest, in financial transactions, both domestic and foreign, should be located at a point, not only territorially accessible, but where such bank would provide for the broadest needs, and,

WHEREAS it is generally acceded that the vast area, varied industries, and great resources, should entitle the "LONE STAR STATE" to a Federal Reserve Bank, and,

WHEREAS the city of Houston, is at present the great export market of COTTON, CATTLE, LUMBER, RICE, OIL, WOOL and other products, for the states of Texas, Oklahoma, Arkansas and Louisiana; and it is destined to attain still greater commercial importance, after the opening of the Panama Canal,

NOW THEREFORE, BE IT RESOLVED, that the BUSINESS MEN'S LEAGUE of Devine, Texas, go on record as favoring the establishment of such Regional or Federal Reserve Bank in the city of Houston.

BE IT FURTHER RESOLVED, that if the Organization Committee do not deem it expedient to designate the city of Houston, that we hereby petition them to designate some other important Texas city.

BE IT FURTHER RESOLVED, that if said Organization Committee cannot see their way clear to locate a Regional or Federal Reserve Bank within the State of Texas, that we go ^{on} record as favoring that the State of Texas be attached to the St. Louis Federal Reserve District.

BE IT FURTHER RESOLVED, that a copy of this resolution be spread on the minutes of the Business Men's League of the Town of Devine, and that copies be sent to the following gentlemen, viz: The Secretary of State, The Secretary of Agriculture, The Comptroller of the Currency, Senators Chas. A. Culberson and Morris Sheppard, and to

Congressman John N. Garner.

(SIGNED)

A. M. PATTERSON

JOHN T. BRISCOE

T. R. KEETON

MACK KERCHEVILLE
Committe on Resolutions.

This certifies that the above and foregoing is a true copy of the resolutions passed by the Devine Business Men's League, in regular meeting assembled.


Cor. Sec. Business Men's League, Devine.

NO. 7534

THE FIRST NATIONAL BANK

CAPITAL \$ 75,000.00
SURPLUS \$ 15,000.00

J.J. WHATLEY, PRESIDENT
FOX STEPHENS, ACTIVE VICE PRES.
W.E. LENHART, CASHIER
H.A. DOUGLASS, ASST. CASHIER

FRANK STEVENS, VICE PRES.
M.D. FLOWERS, VICE PRES.
B. LEYSANT, VICE PRES.
W.B. STRICKLAND, ATTORNEY

EAGLE LAKE, TEXAS

7-1-14

Mr. Oscar Keller,
Houston,

Dear Sir;

In answer to yours of 29th ultimo, we'll say our directors meet tomorrow & we'll then pass for resolution fixing Houston for the location of one of the Federal Reserve Banks.

I will send you copy of resolution, Monday.
Yours truly,
Fox Stephens

A.H.EVANS, PRESIDENT.

W.J.NIGGLI, VICE-PREST.

W.A.BONNET, CASHIER.

L.F.JAGGI, ASST CASHIER

STATE BANK AND TRUST COMPANY

OF EAGLE PASS.

EAGLE PASS, TEXAS,

Feby 2 1914

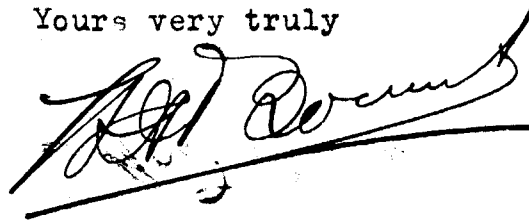
Mr. Oscar Wells Chairman

Houston, Texas

My dear Mr. Wells:-

I have yours of January 29th and regret that I will not be able to attend the meeting at Austin on 9th and 10th inst. Our Mr. Niggli is at San Antonio, sick, and I am writing him today to go if he is able to stand the trip and I hope he will be able to be there.

Yours very truly

A handwritten signature in cursive script, likely belonging to W.A. Bonnet, the Cashier mentioned in the letterhead. The signature is written in dark ink and is positioned below the typed name 'Yours very truly'. It features a prominent, sweeping flourish at the end.

G. A. RIVES, ACTIVE VICE-PRESIDENT.
HARRY BOON, VICE-PRESIDENT.

E. H. KOCH, PRESIDENT.

G. P. STALLWORTH, CASHIER.
L. O. LUNDY, ASS'T CASHIER.



THE FIRST NATIONAL BANK

OF EL CAMPO.

CAPITAL, \$100,000.00

SURPLUS, \$50,000.00

El Campo, Texas.

Feb. 2, 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

Dear Mr. Wells:

I am in receipt of yours of the 30th ult., and regret that I shall not be able to attend the meeting at Austin.

It seems to me that St. Louis would be a good location for one of the Reserve Banks, and I should like to see Texas included in that district, especially if it does not take in Oklahoma.

I believe it will be best for us to be in a district with as few cotton states as possible, and also one embracing thickly populated sections, so as to give us a bank of considerable size.

With kind personal regards, I am,

Very truly yours,

V.P.

8156

THE ELGIN NATIONAL BANK

CAPITAL & SURPLUS \$ 120,000.00

ELGIN, TEXAS

2/3/14.

Oscar Wells, Chairman,

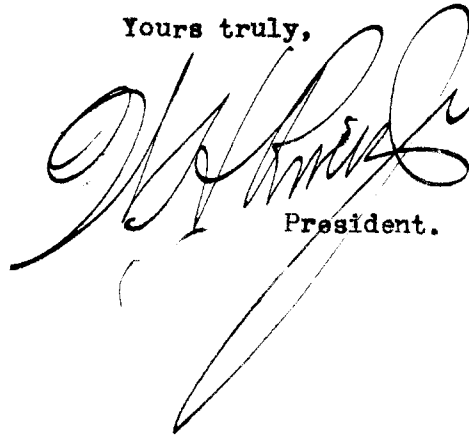
Houston, Texas.

Dear Mr. Wells:

Replying to your letter of the 30th ult. it is my intention to be in Austin on February 9th and 10th to attend the hearing granted the bankers in this section by Secretaries McAdoo and Houston.

I would be very glad indeed to have a Federal Reserve Bank located in Houston. Hoping that I may have the pleasure of meeting you in Austin, I am, with best wishes,

Yours truly,



President.

The City National Bank of El Paso, Texas.

U. S. STEWART, PRESIDENT.
AUG. G. ANDREAS, VICE PRESIDENT.
J. F. WILLIAMS, VICE PRESIDENT.
H. M. ANDREAS, CASHIER.

Feb. 2nd, 1914.

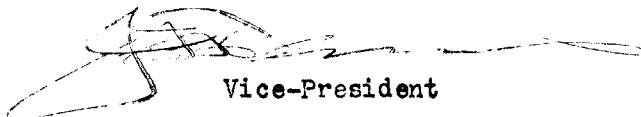
Mr. Oscar Wells,
c/o 1st National Bank,
Houston, Texas.

Dear sire-

Referring to yours of the 30th ult.
relative to a meeting of the Organization Committee
to be held in Austin on Feb. 9th and 10th - beg
to say this same committee expects to hold a meeting
in this city on the night of Feb. 7th at which time
El Paso and surrounding towns will be represen-
ted.

I hardly think it will be necessary
for any of us to attend the meeting in Austin; but
thank you for having called our attention to it.

Yours truly,



Vice-President

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

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

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

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

THEO. N. AL, PRESIDENT

BELVIDERE DROOKS, GENERAL MANAGER

1161

RECEIVED AT

242A TR 34 NL 4 EXTRA

FLATONIA TEX DEC 29 1913

SECY MCADOO

WASHN DC

AT A MEETING OF THE FLATONIA COMMITTEE THIS MORNING THE
PRESIDENT AND SECRETARY WERE AUTHORIZED TO WIRE OUR ENDORSEMENT OF
HOUSTON TEXAS THE BETTER LOCATION FOR A REGIONAL RESERVE BANK

E H COWDIN

PREST DONALD MCKAY SECY

1124 PM

E. G. COWDIN, PRESIDENT
L. N. LYON, 1ST VICE PRES.
E. A. ARNIM, 2ND VICE PRES.
C. E. NESRSTA, 3RD V. PRES.
OTTO OLLE, 4TH VICE PRES.
C. P. JOHNSON, TREASURER

FLATONIA COMMITTEE

BOARD OF DIRECTORS:
M. V. MEYER
W. C. KOCH
H. R. THULEMEYER
G. C. SIMMONS
H. W. HARRISON

DR. DONALD MCKAY, SECRETARY
FLATONIA, TEXAS

FLATONIA

is the big town between Houston and San Antonio.

FLATONIA

is in the heart of the best agricultural section of the State.

FLATONIA

has good Churches and Public Schools of the first-class.

FLATONIA

has a chapter house of the American Woman's League.

FLATONIA

has the best water and the cheapest fuel.

FLATONIA

has the second largest Creamery in the State.

FLATONIA

has the only wholesale sour kraut packing establishment in the State.

FLATONIA

has a plant for pickling and canning farm produce.

FLATONIA

shipped 15,000lbs of dressed turkeys last season.

FLATONIA

shipped 65 cars of eggs last season.

FLATONIA

territory is developing along the line of diversified farming, dairying and poultry culture.

FLATONIA
IS
SANTARY

FLATONIA, TEXAS

December 21, 1913.

Secretary McAdoo,

Washington, D. C.

Dear Sir:-

Confirming our telegram of this date our Committee, at a meeting this morning, authorized the President and Secretary to wire our endorsement of Houston, Texas, as the better location for a regional reserve bank.

Yours very truly,

E. G. Cowdin Pres.
Donald McKay Sec.

ANSWERED
NOV 19 1914
11. 11. 14

COME TO FLATONIA TO LIVE

FIRST NATIONAL BANK

CAPITAL AND SURPLUS \$75,000

E. A. ARNIM, PRESIDENT
J. M. HARRISON, VICE-PRESIDENT
J. A. KERR, VICE-PRESIDENT
W. WILLEFORD, CASHIER
F. A. NESRSTA, ASS'T. CASHIER

FLATONIA, TEXAS.

February 2nd, 1914.

First National Bank,
Houston, Texas.

Dear Mr Wells:

I have yours of the 30th in regard to locating a regional bank for Texas, and as before stated to the committee we are in favor of Houston.

It will not be convenient for me to go to Austin on the 9th to attend the meeting and I hardly think my presence would add much any-way. If you wish signers to a petition in favor of Houston I will be only too glad to sign same.

Hoping one of the banks will be located in Houston and with personal regards, I am,

Yours truly,


Cashier

S.V. HOUSTON, PRES'T.
H.S. TOM, VICE PRES'T.
J.H. BROWN, CASHIER

NO
6320

CAPITAL \$50,000.00
SURPLUS \$25,000.00



February 2, 1914.

Mr. Oscar Wells, Vice President,
First National Bank,
Houston, Texas.

Dear Sir:

In reply to your letter of January 30th;

I beg to advise that I favor Houston as headquarters for a Federal Reserve Bank. I am also glad to say that our competitors, the City National Bank, also favor Houston. It will not be convenient for me to be in Austin on the 9th and 10th, and I feel there is little that I could do if I were there. I will make you this proposition, however: that if I can be of any assistance to you and you will prepare a letter such as you would like for us to write, and send it to me, I will get it signed by the City National Bank here, the First National Bank of Poth, Texas, and this institution, returning same to you.

Very truly yours,


Cashier.

D.T. LACY, PRESIDENT.
W.O. DAVIS, VICE PRESIDENT.

J.M. POTTER, VICE PRESIDENT.

J.W. GLADNEY, CASHIER.
A.A. BOGGESS, ASST. CASHIER.

The First National Bank of Gainesville, Texas

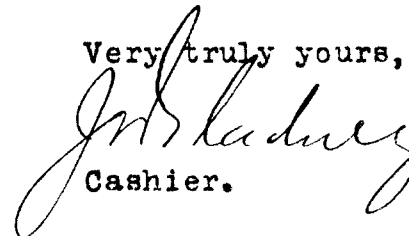
CAPITAL \$ 250,000.00. Feb. 3rd., 1914.

Mr. Oscar Wells, Chairman,
First National Bank,
Houston, Texas.

My Dear Mr. Wells:-

I have your favor of the 30th., ult. with reference to my attending the hearing to be held by the Organization Committee at Austin. It will be impossible for this bank to have a representative present, but we feel the great need of Texas having one of the Federal Reserve Banks and we trust that you will represent us in behalf of having one of the Federal Reserve Banks located at Houston, Dallas or Fort Worth.

Very truly yours,


Cashier.

J. W. DOWNARD, PRESIDENT.

J. F. MORRIS, VICE PRESIDENT.

F. MORRIS, JR. CASHIER.

NO 11



GAINESVILLE, TEXAS, Feb. 3, 1914.

Mr. Oscar Wells, Vice Pres't.

First National Bank,

Houston, Texas,

My. Dear Mr. Wells:-

I regret that I will not be able to attend the hearing of the Regional Reserve Board at Austin on February 9th and 10th, however, Houston being recognized as the money center of Texas I think unquestionably is the logical point for the Reserve bank of this district.

With very best personal regards,

I am,

Yours very truly,

President.

This is a North Texas Bank

No. 6292.

THE LINDSAY NATIONAL BANK OF GAINESVILLE,

J.M.LINDSAY, PRESIDENT.
S.M.KING, V. PRES.
JNO. L.SIMPSON, V. PRES.
ROY T. POTTER, CASHIER.
O.E. POWERS, ASST. CASHIER.

GAINESVILLE, TEXAS, Feb. 5, 1914.

Mr. Oscar Wells,

c/o The FIRST NATIONAL BANK,

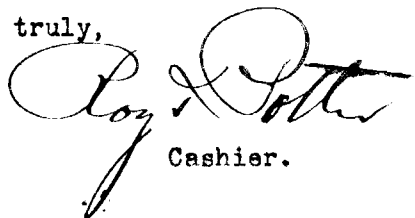
Houston, Texas.

Dear Mr. Wells:

I am in receipt of your letter of January 30th, asking our opinion of the location of the Regional Reserve Bank for this district.

It is the opinion of our Board of Directors that it would suit us better to have this bank located in North Texas, but, in case we cannot get this, our next choice is Houston, and we have so advised the locating committee.

Yours truly,


Cashier.

PRESIDENT
I.H.KEMPNER.
VICE PRESIDENTS
C.H.MOORE.
J.H.W.STEELE.
CASHIER
R.LEE KEMPNER.
ASST CASHIERS
A.KLEINECKE.
A.LION.
OFFICE OF THE PRESIDENT.

TEXAS BANK & TRUST CO. GALVESTON.

CAPITAL, SURPLUS AND UNDIVIDED PROFITS OVER A HALF MILLION DOLLARS.

February 3, 1914.

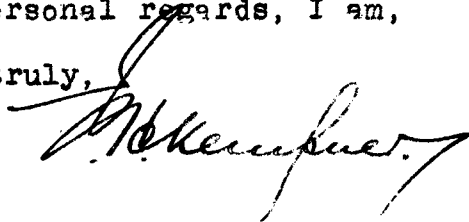
Mr. Oscar Wells,
c/o First National Bank,
Houston, Texas.

My dear Mr. Wells:

I am in receipt of yours of the 2nd. I am turning the letter over to Mr. Hoopes in the hope that he will be able to give the matter some attention. I find myself simply swamped with work in connection with the various concerns that are claiming a good portion of my time, and in addition to that I have at this season of the year to frame the City's Budget, which is getting to be a much more intricate problem, and as this must be completed by the 15th of February I don't see how I shall be able to go to Dallas, if indeed I shall be able to go to Austin. You will probably hear from Mr. Hoopes in the premises.

With very best personal regards, I am,

Yours truly,



J. R. RABY, PRESIDENT
G. W. ROYALTY, VICE-PRESIDENT

A. R. WILLIAMS, CASHIER
LEAKE AYRES, ASST. CASHIER

4097

THE FIRST NATIONAL BANK.

OF GATESVILLE

CAPITAL \$100,000 SURPLUS \$58,000

GATESVILLE, TEXAS

Feb. 2, 1914

Mr. Oscar Wells, Vice Prest.,
First National Bank,
Houston, Texas.

Dear Mr. Well:-

I am in receipt of and have noted carefully your letter of the 30th ult.

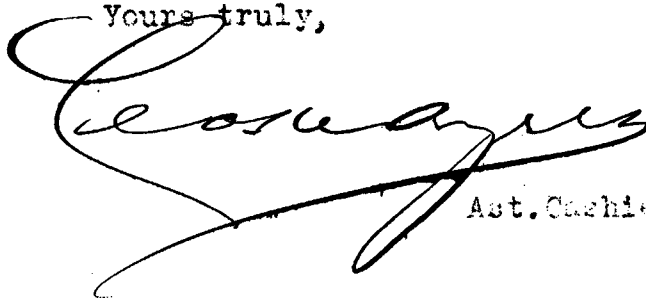
It will not be possible for me to be present at the hearing at Austin. In fact, a little fish like me would likely get lost in company with all the large fry that will be there.

I presume all that the committee will want to hear will be evidence as to the needs of this section for one of the Reserve Banks. And I am sure that you and the other committees from the larger towns can marshall such an array of facts and figures that can not be overlooked.

And in order to get one of these banks in Texas, I am of the opinion that Texas banks should center, if possible, on some location. Personally, we would prefer Houston as our business naturally flows in that direction and we feel just a little closer to Houston than any other Texas town in a banking way. But we are further of the opinion that it will be easier to induce the committee to consider favorably some North Texas town on account of being more centrally located and more accessible to all the banks to be served in this district. On the "ballot" furnished us from Washington, we have voted for Dallas first, with Houston second.

With kindest regards and best wishes,

Yours truly,

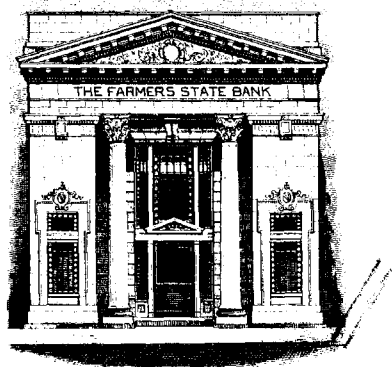


Ast. Cashier.

E. G. GILLETT, PRESIDENT.

A. A. BOOTY, VICE-PRESIDENT

W. L. PRICE, CASHIER.



THE FARMERS STATE BANK

CAPITAL \$50,000.00.

SURPLUS \$40,000.00.

GEORGETOWN, TEXAS, Feb. 3, 1914.

Mr. Oscar Wells, Vice President,
The First National Bank,
Houston, Texas.

My dear Mr. Wells:-

In reply to your favor of 30th ult., it is my intention to attend the hearings at Austin before the Organization Committee, and I shall be glad to do anything I can to secure one of the regional banks for Texas.

I am also strongly in favor of Houston as the best place for the bank, that being the center of the cotton, oil, lumber, sugar and rice industries of the state and making it, it seems to me, the logical and most advantageous point for the convenience of all the territory likely to be included in this district.

Dallas is really your only opponent for the location of the bank, and I hardly think the territory they outline will all be included in our regional bank, as it gets too close to St. Louis and New Orleans, and if Louisiana, Arkansas and northern Oklahoma is left out, Dallas' plea for the location will be very much weakened.

I am for Texas first and then for Houston, and anything I can do to help will be done with great pleasure.

I had intended coming to Houston this week, but as you will be Austin Monday, can see you there and save the trip, which I am glad to do, as I am very busy just now. If this does not suit your convenience, write me at once, and I will come down the latter part of this week.

With best personal regards, I am,

Yours very truly,

J. C. Hillsman,
PRESIDENT.

4410

J. S. Hillsman,
VICE PRESIDENT.

The First National Bank

CAPITAL & SURPLUS \$ 100,000.00.

A. J. Nisbet,
CASHIER.

Giddings, Texas.

Feb 6, 1914.

Mr. Oscar Wells Chairman,

Houston, Texas.

Dear Sir:-

Replying to your letter of the 30th in regard to the location of the Federal Reserve Bank in this territory, beg to say that, this Bank prefers Houston Texas.

Yours truly,


Cashier.

J. T. SCOTT, VICE-PRESIDENT
OSCAR WELLS, VICE-PRESIDENT
W. S. COCHRAN, VICE-PRESIDENT
F. E. RUSSELL, CASHIER

O. L. COCHRAN, PRESIDENT

GEO. G. TIMMINS, ASST. CASHIER
J. L. RUSSELL, ASST. CASHIER
H. B. BRINGHURST, ASST. CASHIER
J. W. HAZARD, ASST. CASHIER

THE FIRST NATIONAL BANK OF HOUSTON

1644

HOUSTON, TEXAS

January 30th, 1914.

Mr. I. J. Farriss,
Cashier, Citizens State Bank,
Giddings, Texas.

My dear Mr. Farriss:

You are doubtless familiar with the work of the Organization Committee in conducting public hearings at various points, for the purpose of determining the boundary lines of the regional districts and the location for the headquarters of the Federal Reserve Bank in each.

On February 9th and 10th such a hearing will be held in Austin and the testimony of the bankers in this section generally, whether written or oral, would be very helpful to Secretaries McAdoo and Houston in arriving at a conclusion.

As a member of the local committee, I hope that you are planning to attend the hearing at Austin and that in the meantime you will write me, giving an expression of your views concerning the location of the proposed Federal Reserve Bank in this territory.

With very best personal regards,

I am,

Yours very truly,

Oscar Wells
Chairman.

Please write me just how I can be of use in this matter.

Ofcourse Houston is my first choice. Our principal account is kept there.

Respectfully

I. J. Farriss, Cashier

W. B. CAMPBELL, PRESIDENT.

P. L. CAMPBELL, CASHIER.

NO 4565.

THE FIRST NATIONAL BANK

CAPITAL \$ 50,000.00. SURPLUS AND UNDIVIDED PROFITS \$ 85,000.00.

GOLIAD, TEXAS.

Mr. Oscar Wells,
Houston, Texas.

Jan. 31st 1914

Dear Sir:-

Yours of the 30th inst't to hand requesting an expression from me in the matter of the boundary line of the Regional District, and the location of the Federal reserve Bank, in all of which I presume you mean that district in which we will be located. I do not hesitate to say that I believe Texas, with her varied resources and immense territory, should, by all means have one of the Federal Reserve Banks. I favor Houston as its location, and the reasons are obvious. As to the boundary line of the district, I can only say that I believe it should embrace territory with distinctly different products, and having a wide range of seasons for marketing the products- thus while money is going out in one part of the district it will be coming in, in another part.

Yours truly W. B. Campbell Pres.



FARMERS STATE BANK

CAPITAL \$35,000.⁰⁰ PERMANENT SURPLUS \$18,000.⁰⁰

J. F. POPE, PRESIDENT
 JOHN SCOTT, VICE PRES.
 W. D. GARDNER, CASHIER
 H. L. FLOWERS, ASST. CASHIER

GRANGER, TEXAS.

January, 31. 1914.

Mr. Oscar Wells, Vice President.
 First National Bank.
 Houston, Texas.,

My Dear Mr. Wells.

I have noticed with great interest that Secretaries McAdoo and Houston will give Texas Bankers a hearing at Austin for consideration and location of a Federal Reserve Bank for Texas. I am not sure that it will be my pleasure to meet these gentlemen and discuss with them the necessity that Texas have one of these Banks as I would like to see it have.

I believe after Secretaries McAdoo and Houston have gathered information from Texas citizens and Bankers that they will be convinced that Texas is one of the great states of the United States and from a standpoint of production which gives it third ~~place~~ ^{the} ~~the~~ ^{the} great crop of cotton, which we stand proud of; I am sure they will agree with all Texas people that we need this institution to move without financial troubles this commodity.

Texas is resourceful from many sources and has a bright future before it to become the greatest state in the United States, in population, finances, water ports and industries.

With the great water fronts and natural ports that Texas borders on and the great volume of business that flows to those ports we should feel proud of our state and its future.

While Galveston and Texas City have been the principal ports of entry for our products to be shipped to, we now have Houston to consider. With Houston's deep channel completed and her direct connection with the Panama Canal I feel like Houston will be the center of all shipping into and from Texas for products from this section of the state. For our immediate territory I am sure Houston is our best center.

As this Bank carries its principal account in Texas with your good selves in Houston, we feel like your city is our best commercial center. Most of our cotton is shipped either to Houston or Galveston for storage and shipment and most of all drafts for these shipments that we handle are drawn on firms in Houston. Houston has been a concentration point for our territory for the past five years or more and as it steadily grows in this respect I feel like there is a great future to the City. The volume of business it handles in the way of cut of town items which we have the pleasure to handle a large amount of proves sufficiently that Houston is popular with a large number of Texas Bankers who clear their items through Houston Banks.

I am sure after the data has been laid before Secretaries McAdoo and Houston, of the resourcefulness of Texas and Houston in particular, and the great future that lies in its wake, I believe Texas will be the grandfather of a regional Bank and Houston the fond parent.



FARMERS STATE BANK

CAPITAL \$35,000.00 PERMANENT SURPLUS \$18,000.00

J. F. POPE, PRESIDENT
JOHN SCOTT, VICE PRES
W. D. GARDNER, CASHIER
H. L. FLOWERS, ASST CASHIER

GRANGER, TEXAS.

#2.
Mr. Oscar Wells, V.P.

My personal opinion is that Houston is the best and most convenient City in Texas for one of these Banks and I believe that Texas will be in the not near future a financial demon in this country. A reserve Bank will help it to be and Texas will help to make a strong Federal Reserve Bank for this country.

Allow me to thank you very much for your nice letter inviting me to give you my views along this line and while they are meek from a country Banker in a small town I fully appreciate this honor and hope that I may have said one word that will help Texas and Houston win one of these great financial machines.

With very best wishes for your self and kind regards to Mr. Scott, I am.

Very sincerely yours,


Cashier.

A.W.STORRS.
PRESIDENT

D.G.McFADIN.
VICE PRESIDENT

I.N.KELLER.
CASHIER

The First National Bank

Granger, Texas
Feb 2nd, 1914.

Mr Oscar Wells, Vice Pres.
First National Bank,
Houston, Texas
Dear Sir,

Your letter of Jan 30th, at hand, in answer to same beg to say that we are for Houston first last and always, we are expecting to attend this meetin at Austin on Feb 9th and 10th, and hope to have the pleasure of meeting you on that occasion?

With very best person al regards ,

Yours very truly


President.

HAYNE NELMS, VICE PRES
C. H. KENLEY, VICE PRES
W. A. PIATT, VICE PRES

L. P. ATMAR, PRESIDENT

R. R. ROBB, CASHIER
J. WIRT ATMAR, ASST. CASHIER

No. 6329

THE FIRST NATIONAL BANK

CAPITAL AND SURPLUS \$ 90,000.00

GROVETON, TEXAS Feb'y 3, 1914.

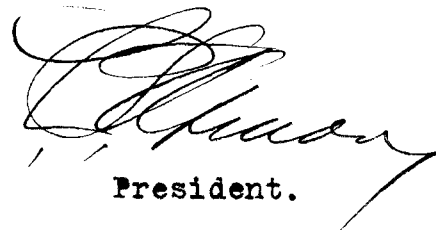
Mr. Osear Wells, Chairman,
Houston, Texas.

Dear Sir:-

We feel that Houston is the proper location for a Federal Reserve Bank, as it serves, as is shown by its annual clearings, the greatest banking territory of any city in Texas, and possibly any city in the south. My first choice is Houston, second, last and all the time the same.

Am sorry I can not meet with you in Austin on the 9, and 10, but wish your ^{claims} maybe presented so strongly that they will win.

Yours very truly,


President.

Jno C. Amster, Pres't.
L. D. Amster, 1st Vice Pres't & Cashier.

4905

G. J. Osborne, 2nd Vice Pres't.
W. G. Morrison, Asst Cashier.

The Farmers National Bank of Hempstead.

Hempstead, Texas, 1/31/14.

Mr. Oscar Wells Vice-President,
The First National Bank,
Houston, Texas.

My Dear Mr. Wells:-

We are very much in favor of a
Federal Reserve Bank being located in Houston for this
district.

We feel Houston would be the most logical
location for such a Bank, being the largest cotton,
lumber, rice and oil market in the South, the principal
products of the entire Gulf States.

Houston being the largest Rail Road centre of
this section would make it quickly and conveniently
accessible, being easily reached in a few hours from any
section that may be included the the territory of a
Federal Reserve Bank for the Gulf States.

We most sincerely trust your committees'
efforts will be successful, and if we can be of any
assistance we will be very glad to have you call on us.

With kindest personal regards I am,

Yours very truly,

L. D. Amster (Cashier.)

Treasury Department

60WU R 101 5ex Blue

TELEGRAM

Houston Tex Dec 29 1913

Hon Wm G McAdoo

Secretary of the Treasury Washington DC

Please be advised that Houston is an applicant for one of the federal reserve banks to be established under the recent law in accord with the expressed wishes of your committee we shall refrain from burdening you with memorials delegations or appeals in advance of your visit to this section but shall furnish at that time information concerning our qualifications to be so designated haveing full faith and confidence in the wisdom of the committee to select fer the location of the reserve banks only such cities as will best serve the people as a whole

Houston Clearing House Assn
by J T Scott Prest

705p

POSTAL TELEGRAPH-CABLE COMPANY

NIGHT LETTERGRAM



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

LAWRENCE H. MACKAY, PRESIDENT.

RECEIVED AT

DELIVERY NUMBER

INDEPENDENT COMPETITIVE PROGRESSIVE

4-383

152NY. A. 63 N.L. 1 extra

633

Houston, Texas., Dec. 28, 1912.

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

Representative Committee from local Chamber of Commerce unanimously passed resolution yesterday embodying following:

Felicitations of Administration upon passage of New Currency Bill.

Rejoicing in its universal acceptance as beneficent law. Our own pleasure that Houston is to be honored by visit from organization committee. Hope that Texas may prove worthy of one of the regional banks and that Houston may be the logical point.

Oscar Wells, Chairman.

1155 p.m.

JAS. A. BAKER, PRESIDENT.
B. D. HARRIS, FIRST VICE PRES.
J. E. MASHAN, V. P. & CASHIER.
P. J. EVERSHADE, ASST. CASHIER.
PAUL G. TAYLOR, ASST. CASHIER.

CHAS. DILLINGHAM, CHAIRMAN OF THE BOARD

DANIEL RIPLEY, VICE PRES.
JNO. M. DORRANCE, VICE PRES.
F. A. HEITMANN, VICE PRES.
THORNWELL FAY, VICE PRES.
T. J. FREEMAN, VICE PRES.

Texas

**SOUTH
TEXAS
COMMERCIAL
NATIONAL
BANK**

CAPITAL \$1,000,000
SURPLUS AND UNDIVIDED PROFITS \$1,000,000
UNITED STATES DEPOSITARY.

Houston, Texas, Feby. 7, 1914

Hon. M. C. Elliott,
Secretary of the Reserve Bank
Organization Committee,
Washington, D.C.,


Dear Sir:

We have your recent circular letter asking us to designate on the two enclosed cards our choice of cities for location of the Federal Reserve Banks. We return the cards herewith, duly filled out (forms 6 and 7). We have also made a memo. on the cards which I now wish to confirm, viz: it is generally agreed among our local bankers to whom we have talked, that the City of Houston should be in a reserve district running north and south and not east and west, owing to the fact the general tendency of traffic to and from this city is north and south. I trust the Committee will bear this in mind.

We feel sure that this reflects the opinion of all of our officers and directors with whom we have been able to consult, and who have given the matter due thought.

Trusting the above reaches you safely, I remain,

Yours very truly,



Vice-President and Cashier

enc.

ALL CONTRACTS TAKEN SUBJECT TO STRIKES OF WORK-PEOPLE, FIRE, LOSS OF GOODS AT SEA OR OTHER ACCIDENTS BEYOND OUR CONTROL

JNO. S. RADFORD, PRESIDENT

J.T. SCOTT
VICE PRES.

W. SCHOLIBO,
SECY.

ORIENTAL TEXTILE MILLS
MANUFACTURERS
OF

CAMELS HAIR

PRESS CLOTH

JNO. S. RADFORD,
TREAS. & MGR.

SAMSON



BRAND

MILLS AT HOUSTON HEIGHTS.

CABLE ADDRESS
ORIENT, HOUSTON.

LONG DISTANCE
TELEPHONE.

Houston, Texas.

January 31st, 1914.

Mr. Oscar Wells, Chairman,
c/o First National Bank,
Houston, Texas.

Dear Sir:

With regard to the location of a Regional Bank in Texas, please permit me to suggest that Houston should not only be favorably looked upon from the viewpoint of giving to our large State one of these Banks, but it should be viewed as the logical point for the location of such when the advantage to the whole Southwest is considered. First: From the viewpoint of its being the one center through which about one fourth of the cotton crop of the world moves in finding its way to water transportation to the markets of the world, its being the railroad center of Texas, and a seaboard point near-by the largest seaport of the Southwest. Second: The one point through which the agricultural and mineral products of the West must find their way to the seaboard, on completion of the Panama Canal. Third: By reason of the certainty that the coast country of Texas will one day become the industrial center of the Southwest, and now being looked upon as the logical location for American factories, the climate being such that industrial operatives can live here more cheaply than they can in the more rigorous climates of the North and Northeast. These problems have found solution in the location and growth of the Oriental Textile Mills, the only worsted factory ever to have gotten on its feet in the South, proving conclusively from its present prosperous condition and that of its people, that manufacturing in all lines can be carried on in the coast country of Texas to successfully compete with all the markets of the world. We import our raw material from the Orient, laying it down coast, freight and insurance Galveston as cheaply as our competitors of the East can do so, and up to the time of the going into effect of the new Tariff, this Factory alone was paying into the Houston Custom House on the basis of over \$100,000.00 per annum in duties. Our operatives earn good wages and are decidedly more prosperous and in the enjoyment of more comforts than operatives in Europe or New England. That which is needed to bring more factories here is capital, and with this bar to growth and progress removed, the coast country of Texas, with Houston as its natural center, should rapidly become one of the great industrial centers of the world. Our infinite number of resources and geographical advantage should certainly call for the location of a Regional Bank in Houston to afford the greatest and most effective service to the greatest number of people, not only in Texas but in the whole Southwest.

JR/CRT.

Yours very truly,

ORIENTAL TEXTILE MILLS,

John S. Radford
President.

W.S. GIBBS, PRESIDENT
W.W. ADICKES, VICE PRESIDENT
G.A. WYNE, CASHIER



January 31, 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

My dear Mr. Wells:

Your favor of 30th instant received. It will hardly be possible for me to attend the hearing by the Organization Committee, to be held in Austin on the 9th and 10th of Feb.

It is to be hoped that the boundary lines of this regional district will be so established that one of the Federal Reserve banks will be located in Texas.

Because of the vast territory lying west of Louisiana and the Mississippi, that is served by the seaboard cities of Texas, and because of the commercial prestige already attained by the City of Houston, I feel that that City is the logical, proper and most convenient place for the location of the regional bank of this district.

If former years, this section did a good deal of business with New Orleans but such business now represents a very small fractional part of the whole, so small, in fact, that we find it advisable not to carry a reserve account in New Orleans.

To have to carry a reserve account in New Orleans would work an inconvenience and a hardship upon us, and I hope that we will not be placed in the same district with Louisiana.

Respectfully yours,

Cashier.

W.P. COOK, Vice Pres't.
L.C. STEWART, Vice Pres't.

W.J.B. ADAMS, Pres't.

JNO. H. SEALE, CASHIER.
W.E. SEALE, ASST. CASHIER.

10478.

THE CITIZENS NATIONAL BANK

CAPITAL AND SURPLUS \$27,500.00

CLARKE & COURTS, BALVESTON

JASPER, TEXAS, Feby. 3, 1914.

Mr. Oscar Wells,
Chairman Organization Committee,
Houston, Texas.

Dear Mr. Wells:

It is very gratifying to me to see the active interest you and your associates are manifesting in securing for Texas one of the Federal Reserve Banks. Were I not a citizen of our great State with my strong feeling of pride in her great achievements and mighty resources, I believe I would still see the justice and good judgment in making her the home of one of the Federal Reserve Banks.

As a location in Texas for one of the Federal Reserve Banks, it appears to me that the city of Houston is the logical place. A seaport town, and yet intimately connected with all the interior of Texas in every line of commercial and industrial development, it will be hard to find a more appropriate location.

With best wishes for your success in this matter, and with highest personal regards, I am,

Yours truly,


Cashier.

L.E. BAIN,
PRESIDENT
CLEM REASONER,
VICE PRESIDENT

J.H. BAIN,
VICE PRESIDENT
ANNIE RAWLS,
CASHIER



KENEDY, TEXAS

February 2, 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

Dear Sir:-

Replying to your favor of Jan. 30th:

I hope to attend the hearing referred to in your letter.

It is my opinion that Texas should have one of these banks
and that it should be located in Houston.

Yours very truly,

L. E. Bain

S. J. HALL, VICE PREST.
SAM RANCIER, CASHIER

WILL RANCIER. PRESIDENT

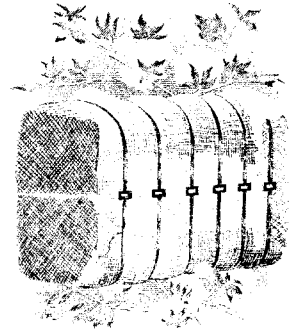
W. E. WICKER, ASST. CASHIER
J. D. STEAKLEY, ASST. CASHIER



FIRST NATIONAL BANK

CAPITAL \$ 100,000.00

KILLEEN, TEXAS



Feb. 2. 1914.

Mr. Oscar Wells,
Houston, Texas.

My good friend;-

Yours of 30th received, regarding the location
of Federal Reserve Bank.

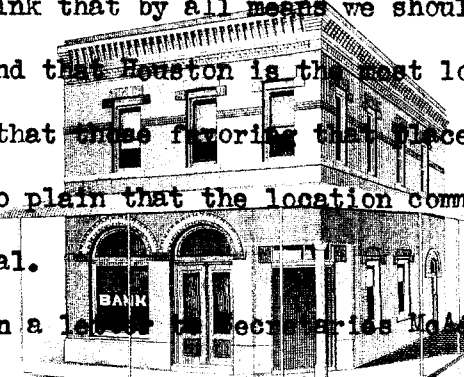
I think that by all means we should have one in
Texas, and that Houston is the most logical point, and
I trust that those favoring that place will make their
choice so plain that the location committee will heed
the appeal.

Herein a letter to Secretary McAdoo and Houston
telling our wants, and trust it will help some.

With many good wishes I am,

Yours very truly,

Will Rancier
President.



S. J. HALL, VICE PREST.

WILL RANCIER, PRESIDENT

W. E. WICKER, ASST. CASHIER

SAM RANCIER, CASHIER

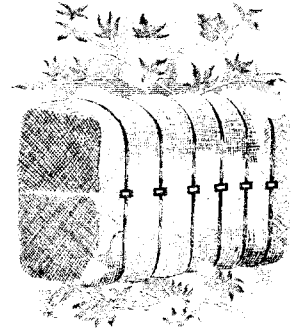
J. D. STEAKLEY, ASST. CASHIER



FIRST NATIONAL BANK

CAPITAL \$ 100,000.00

KILLEEN, TEXAS



Feb. 2. 1914.

The Honorable Secretaries,
Messrs McAdoo and Houston,
Austin, Texas.

Dear Sirs;-

Believing in the great good to the Southern and Western States to be derived by locating a Federal Reserve Bank in Texas, we respectfully urge that you favor the location of Houston, Texas.

Almost all the cotton raised in Texas and Oklahoma, goes through Houston, and figured at six million bales at sixty dollars per bale means Three Hundred and Sixty Million Dollars besides the great quantity of other crops and merchandise. It seems that to best serve about fifteen hundred banks, that Houston should be the most logical point, and we think that you would act wisely in selecting that place.



We thank you for considering this, we are,

Yours very truly,

Will Rancier
J. D. Steakley
Sam Rancier
W. E. Wicker

Directors.

THE PEOPLES STATE BANK

GUARANTY FUND BANK

KIRBYVILLE, TEXAS

CAPITAL AND LIABILITY \$40,000.00

J. M. MIXSON, PRESIDENT
J. D. FEAGIN, VICE PRESIDENT
L. P. TULLOS, CASHIER

Kirbyville, Texas,

February 2nd, 1914.

Mr. Oscar Wells, Vice-Prest.,

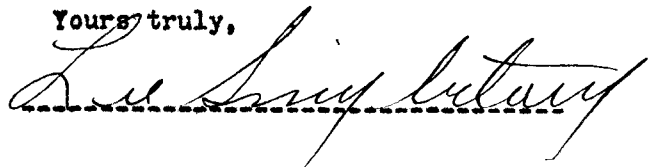
First National Bank,

Houston, Texas.

Dear Sir:

I acknowledge receipt of your favor of the 30th inst. extending an invitation to attend the meeting of the Federal Organization board to be held in Austin on the 9th and 10th inst. I regret that it is impossible for me to attend this meeting but beg to advise you that I would very much favor the city of Houston as a location for a federal reserve bank

Yours truly,

A handwritten signature in cursive script, appearing to read "L. P. Tullos", written over a horizontal dashed line.

J. K. BERETTA, PRESIDENT

B. M. ALEXANDER, VICE-PRES.

SAM W. BROWN, CASHIER.

5001

Laredo National Bank

UNITED STATES GOVERNMENT DEPOSITARY

CAPITAL \$100,000.00 SURPLUS \$50,000.00

Laredo, Texas

January 31st. 1914.

Mr. Oscar Wells,
Houston, Texas.

Dear Mr. Wells:-

I have the matter of an endorsement of the location of a Regional Reserve Bank in Texas before our Board of Trade, and am quite sure at their meeting this coming week they will adopt ~~as~~ strong resolutions asking the location of one bank in Texas, which resolutions when adopted I will forward to you.

If I can serve Houston in any way in securing this bank it will give me great pleasure to do so.

Yours very truly,

Samuel Brown

J. K. BERETTA, PRESIDENT

B. M. ALEXANDER, VICE-PRES.

SAM. W. BROWN, CASHIER.

5001

Laredo National Bank

UNITED STATES GOVERNMENT DEPOSITARY

CAPITAL \$100,000.00 SURPLUS \$50,000.00

Laredo, Texas

February 2nd. 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

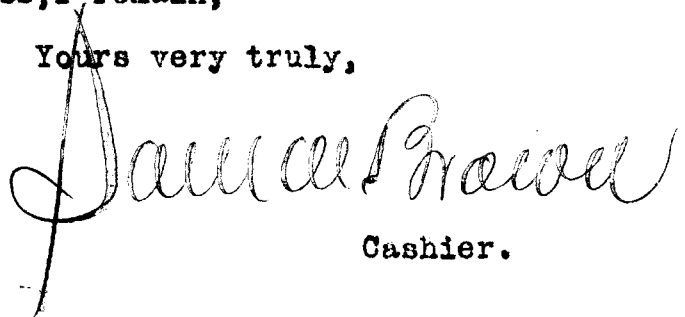
Dear Mr. Wells:-

We are in receipt of your favor of January 30th.

In reply will say that it is altogether probable that I will be in Austin at the hearing of the 10th. and ~~###~~ 9th. and will take pleasure in doing anything that I can to advance the interest of Houston, as my preference in the matter of the location of Federal Reserve Bank in Texas is decidedly for Houston.

Wishing you every success, I remain,

Yours very truly,



Cashier.

H. O. AGER, PRESIDENT

W. S. PARTLOW,
WIRT DAVIS } VICE-PRESIDS.

J. W. STUBBLEFIELD, CASHIER

— NO 57 —



LIBERTY, TEXAS, Feb. 2nd, 1914.

Mr. Oscar Wells, Chairman:

Houston, Texas.

Dear Sir:-

Your favor of the 30th, Ult. received and noted.

Replying to same, beg to say that it will be impossible for me to attend the hearing at Austin on Feb. 9th and 10th, but my impression concerning the location of one of the Federal Reserve Banks is that one should be located some where in Texas; and further I would like very much to see one located in Houston.

Wishing you and your Committee every success possible in this matter, I beg to remain,

Yours truly,

A large, flowing handwritten signature in black ink, which appears to read "J. W. Stubblefield". The signature is written over a horizontal dashed line.

Cashier.

J. T. SCOTT, VICE-PRESIDENT
OSCAR WELLS, VICE-PRESIDENT
W. S. COCHRAN, VICE-PRESIDENT
F. E. RUSSELL, CASHIER

O. L. COCHRAN, PRESIDENT

GEO. G. TIMMINS, ASST. CASHIER
J. L. RUSSELL, ASST. CASHIER
H. B. BRINGHURST, ASST. CASHIER
J. W. HAZARD, ASST. CASHIER

THE FIRST NATIONAL BANK OF HOUSTON

1644

HOUSTON, TEXAS

January 30th, 1914.

Mr. Geo. W. Baker,
Cashier, Lockhart Nat'l Bank,
Lockhart, Texas.

My dear Mr. Baker:

You are doubtless familiar with the work of the Organization Committee in conducting public hearings at various points, for the purpose of determining the boundary lines of the regional districts and the location for the headquarters of the Federal Reserve Bank in each.

On February 9th and 10th such a hearing will be held in Austin and the testimony of the bankers in this section generally, whether written or oral, would be very helpful to Secretaries McAdoo and Houston in arriving at a conclusion.

As a member of the local committee I hope that you are planning to attend the hearing at Austin and that in the meantime you will write me, giving an expression of your views concerning the location of the proposed Federal Reserve Bank in this testimony.

With very best personal regards,

I am,

Yours very truly,

Oscar Wells
Chairman.

2-2-1914
Please consult Sec. of your Chamber of Commerce and get copy of our letter to him. Lockhart Nat'l Bank
Elfraser

J.O. MONDAY, PRESIDENT.
W.B. COLLINS, VICE-PRES.

№ 8742

W.H. COLLINS, CASHIER.
J.N. COLLINS, ASST. CASH.

The First National Bank

OF LOVELADY

CAPITAL & SURPLUS \$30,250,00

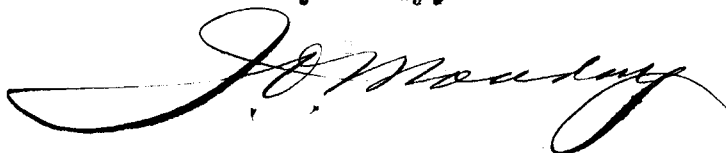
HOUSTON, TEXAS,

Feb. 2nd, 1914.

Mr. Oscar wells,
Vice President First National Bank,
Houston,
Texas.

Dear Sir: I thank you very much for your kind letter of the 30th inst., In reply will say, I dont think it will be possible for me to attend the meeting of the Bankers at Austin on the 9th and 10th, but hope you will be able to get the Federal Reserve Bank for this District located in Houston.

Yours Very Truly,



CARL WALLER,
President
T. T. BROWN,
Vice-President
L. A. RIDOUT,
Cashier

DR. S. J. FRANCIS, Chairman of the Board

DIRECTORS:
CARL WALLER,
T. T. BROWN,
J. E. FISHER,
GEO. N. LAMKIN,
DR. S. J. FRANCIS

The Citizens State Bank

Capital Stock, \$25,000.00

LULING, TEXAS

Feb. 2nd, 1914.

Mr. Oscar Wells, V. P.,
First National Bank,
Houston, Texas.


Dear Sir:-

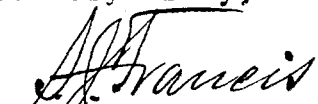
Your favor of the 30th received.

We are anxious for a Federal Reserve Bank to
be located in this State and our preference
for the location would be Houston.

With kindest regards, I am,

Yours very truly,


Cashier


Chairman of the Board.

W.W.LIPSCOMB, PRESIDENT
DR.S.J.FRANCIS, Vice PRES.
W.P.WALKER, Vice PRES.
ALBERT TAYLOR, JR., CASHIER
L.A.RIDOUT, ASST.CASH.

Lipsecomb Bank and Trust Company
CAPITAL \$ 75,000.00
Mculing, Texas

February 2, 1914.

Mr. Oscar Wells, Vice-President

First National Bank,

Houston, Texas.

My dear Sir:-

Yours of the 30th, received. We are very anxious for the location of the head-quarters of Federal Reserve Bank to be in Houston and if it will be any real advantage we will be represented in Austin February 9 & 10th.

Yours very truly,

A. J. Francis
Vice-President.

Albert Taylor, Jr.
Cashier.

A. P. SMYTH, PRESIDENT
L. B. SMYTH, VICE-PRES.

EARL B. SMYTH, CASHIER

M. D. WOLVERTON, ASST. CASHIER
ROGER Q. TRAVERS, ASST. CASHIER

5850

First National Bank

CAPITAL & SURPLUS \$100,000 00

Mart, Texas

February 5, 1914.

Mr. Oscar Wells, Vice-President,
The First National Bank,
Houston, Texas.

My dear Mr. Wells:

I beg to acknowledge the receipt of your favor of January 30th in regard to the location of the proposed Federal Reserve Bank of this district.

In response to your query as to my choice in the matter, I wish to state that loyalty for my immediate section prompts me to make Waco my first choice. However, I do not consider that Waco has the semblance of a chance to secure the plum and I am today writing the organization committee and giving Houston as our first choice.

There is little for us to choose between Houston and Dallas, but Houston is easily as accessible to us as Dallas is and we believe it would be somewhat to our advantage to have the bank located there. Accordingly, we are making Houston our first choice, Dallas our second and St. Louis our third selection. I believe that our interests would be well taken care of with a Federal Reserve Bank in either of the three places.

A. P. S MYTH, PRESIDENT
L. B. S MYTH, VICE-PRES.

EARL B. S MYTH, CASHIER

M. D. WOLVERTON, ASST. CASHIER
ROGER Q. TRAVERS, ASST. CASHIER

5850



CAPITAL & SURPLUS \$100,000 00

Page 2.

Mart, Texas

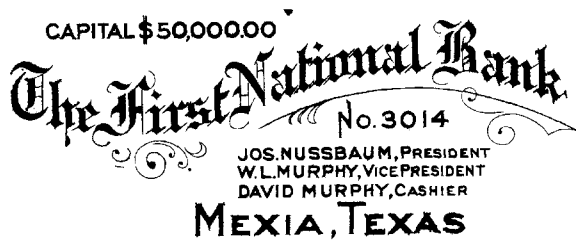
I wish that I might attend the hearing at Austin on the 9th inst., but regret that I cannot. I am sure that Texas will have a considerate hearing and I sincerely hope that we may secure one of the banks.

With kindest personal regards, I am,

Yours sincerely,

A handwritten signature in cursive script that reads "Earl B. Smyth".

Cashier.



February 1st, 1914.

Oscar Wells Esq,
Houston, Texas.

Dear Mr. Wells:-

I am in receipt of yours of the 30th ult and in reply will say that I expect to be in Austin on the 9th and 10th to attend the hearing given by the Federal Reserve Bank Organization Committee.

I am very anxious to see the State of Texas secure one of the Federal Reserve Banks and think that she is justly entitled to one and in case we do get one and I am called on to express a preference as to the city in which to locate it, I would name Houston as that city, for the simple reason that at least 75% of our State business is done through Houston and it would be more convenient for our bank for the reason stated to have it located in Houston.

Hoping to have the pleasure of seeing you in Austin, I am,
with kindest regards,

Very truly yours,

David Murphy

Cashier.

JACK WOMACK, PRESIDENT.
J. SANDFORD SMITH, CASHIER.

ESTABLISHED 1882

19

"STATE BANK"

D. M. PRENDERGAST, VICE-PRESIDENT.
MRS. J. L. SMITH, VICE-PRESIDENT.

PRENDERGAST, SMITH & Co.,

BANKING

CAPITAL & SHAREHOLDERS LIABILITY \$150,000.00

MEXIA, TEXAS, February 2, 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

My dear Mr. Wells:-

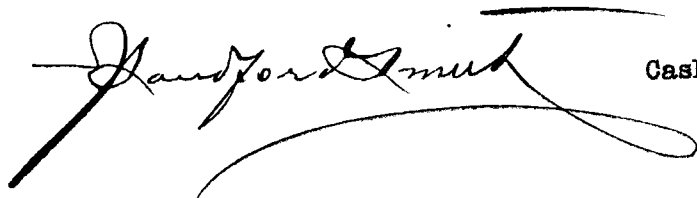
Replying to your letter under date of thirtieth ultimo, beg to advise that we favor Houston first, Dallas second and Kansas City third as the headquarters of a Federal Reserve Bank for our section.

I am not sure that I can be present at Austin on the 9th, and 10th, but am trying to arrange some business matters so that I can be on hand.

Some take the position that Houston is too far removed from the center of population to serve the banks to the very best advantage, but I think this is more than overcome by the fact of Houston being the gateway for our exports and imports and other natural advantages.

With best wishes, I am,

Yours very truly,

 Cashier.

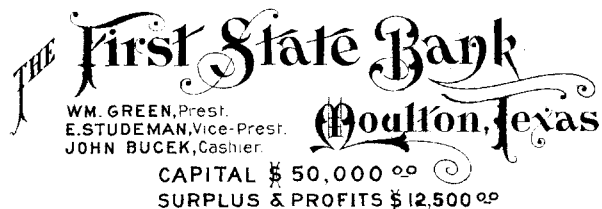


Feb. 2nd. 1914.

Mr. Oscar Wells Vice- Pres't
First National Bank
Houston, Texas.

My dear Mr. Wells :-

In reply to your favor of the 30th. Ult. I beg to advise that in all probability it will be impossible for me to attend the public hearings to be held by the Organization Committee for the purpose of locating the Regional Reserve Bank for the district in which we are located. Since Houston has become the money center of Texas it is undoubtedly the logical point for the location of the Federal Reserve Bank. When we stop to consider why Houston has forged to the front to its present enviable position as such money center ; we find first that the facilities for handling the vast amount of products of



our Empire State are superior to any other point in Texas; in consequence of which our principal products are handled through Houston.

Next, its trade territory is expanded each year until it now covers a greater portion of Texas than any other city within its borders.

In close proximity to Houston lie the principal and vast oil fields ; the sulphur beds immediately south ; it is practically in the geographical center of the rice belt of Texas and a portion of Louisiana as well as within the cane belt, and cotton, our principal money product is handled nearly altogether through Houston.

In view of these conditions and splendid facilities I should think that Houston could better serve the interests of a greater portion of Texas than any other Texas City if a Federal Reserve Bank should be located there.

Yours very truly,

Anderson V.P.

595

COMMERCIAL GUARANTY STATE BANK

E. A. BLOUNT, PRESIDENT
JOHN SCHMIDT, VICE PRES
THOS. E. BAKER, VICE PRES
EUGENE H. BLOUNT, VICE PRES
F. H. TUCKER, CASHIER
FRANK SHARP, JR., ASST CASHIER

CAPITAL STOCK AND SURPLUS \$ 80,000.00

NACOGDOCHES, TEXAS

January 31st 1914.

Mr. Oscar Wells,

Houston, Texas.

Dear Sir:--

Replying to your esteemed favor regarding the location of a Federal Reserve Bank in Texas, will say that we are very much of the opinion that Texas is so located that it is entitled to receive a favorable decision. As to the point that it should be located in Texas, for personal reasons we would say locate it in Houston, but we really believe that Geographically Dallas is the logical point--but by all means it should be located in Dallas or Houston.

Yours very truly,

A handwritten signature in cursive script, reading "Thos. E. Baker". The signature is written in dark ink and is positioned below the typed name "Thos. E. Baker" which appears to be a ghosted or faintly visible version of the signature.

J. T. SCOTT, VICE-PRESIDENT
OSCAR WELLS, VICE-PRESIDENT
W. S. COCHRAN, VICE-PRESIDENT
F. E. RUSSELL, CASHIER

O. L. COCHRAN, PRESIDENT

GEO. G. TIMMINS, ASST. CASHIER
J. L. RUSSELL, ASST. CASHIER
H. B. BRINGHURST, ASST. CASHIER
J. W. HAZARD, ASST. CASHIER

THE FIRST NATIONAL BANK OF HOUSTON

1644

HOUSTON, TEXAS

January 30th, 1914.

Mr. *J. L.* Sturdevant,
President, Stone Fort Nat'l Bank,
Nacogdoches, Texas.

My dear Mr. Sturdevant:

You are doubtless familiar with the work of the Organization Committee in conducting public hearings at various points, for the purpose of determining the boundary lines of the regional districts and the location for the headquarters of the Federal Reserve Bank in each.

On February 9th and 10th such a hearing will be held in Austin and the testimony of the bankers in this section generally, whether written or oral, would be very helpful to Secretaries McAdoo and Houston in arriving at a conclusion.

As a member of the local committee I hope that you are planning to attend the hearing at Austin and that in the meantime you will write me, giving an expression of your views concerning the location of the proposed Federal Reserve Bank in this territory.

With very best personal regards,

I am,

Yours very truly,

Oscar Wells
Chairman.

Sturdevant - First, Last & all the time

THE STONE FORT NATIONAL BANK,
of Nacogdoches, Texas.

Sturdevant
Pa

Sturdevant
11

No 5190

Citizens National Bank

CAPITAL \$ 50,000.00

NAVASOTA, TEXAS

CAPITAL STOCK \$100,000

February, 3d, 1914.

W. S. CRAIG, PRESIDENT
GEO. S. WOOD, VICE PRESIDENT
W. T. TALLAFERRO, CASHIER

Mr. Oscar Wells, Chairman,
Houston, Texas.

Dear Mr. Wells:-

Your letter of the 31st ultimo referring to location of The Federal Reserve Bank for this district received. Will state I have signed the formal application recently received from The Treasury Department for the location for such a bank at Houston.

In view of the fact that Houston is the conceded center of the lumber, oil, rice, cotton, and vegetable industries of Texas it seems to me that your chances are especially good for securing this regional bank. Such large industries centered in Houston, together with your splendid and rapidly expanding large rail and water facilities for the exchange of commerce should appeal to the committee.

Volume and variety of business together with your UNPARALLELED accessibility are certainly strong points to offer in the contest with your rivals.

Volume and accessibility as I see it are the strong points. Your city easily leads other cities in the state in this respect. Wishing you the best of good luck in you application and with kind regards and best wishes I remain

Very truly yours

W. S. Craig

President

J. H. WOOLLEY, PRESIDENT
T. A. COZART, VICE-PREST.

No.10275

X-R. CO.
W. T. HOLLIS, ACTIVE VICE-PREST.
A. J. ROGERS, CASHIER

The First National Bank

OF NORMANGEE

CAPITAL STOCK \$ 25,000.00

SURPLUS \$ 2,500.00

Normangee, Texas, 2/3-14

Mr. Oscar Wells,

Houston, Texas,

Dear Mr. Wells,-

Relative to the matter of the location for the headquarters of the Federal Reserve Bank, we are frank to say that Houston is our first choice, with Dallas second.

I beg to remain,

Yours very truly,

A. J. Rogers
Cash.

X-1100.

W.H. STARK, PRESIDENT.
L. MILLER, VICE-PRES.
E. W. BROWN, VICE-PRES.

J. O. SIMS, CASHIER

E. E. McFARLAND, ASST CASHIER.
A. E. BUNN, ASST CASHIER.

4118.

The First National Bank

ORANGE, TEXAS.

Capital Stock paid in \$100,000.00
Surplus Fund \$100,000.00

Orange, Texas. February 2, 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

Dear Mr. Wells:--

Your letter of the 31st ult. is received, regarding meeting of the Organization committee, hearing to be held at Austin on the 9th and 10th inst., for the purpose of locating headquarters of a Federal Reserve bank in Texas.

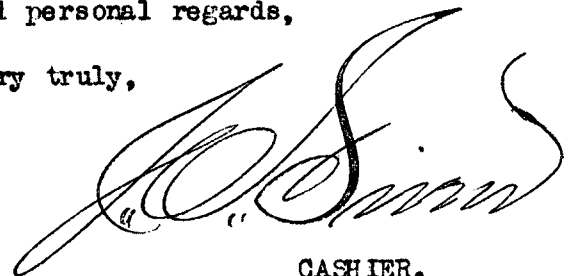
It is not probable that the writer can attend the meeting, but wish to assure you that it is our desire that the Federal Reserve Bank be located at Houston, as we believe Houston to be the most convenient, and centrally located city of the State for that purpose, as business can be transacted from the biggest portion of the state with Houston in the shortest time, on account of the railway facilities, of any other city in the State.

As we will not be represented at the meeting, we trust that this letter can be used in expressing our desire for a Federal Reserve Bank to be located at Houston, and we believe that your local committee can advance information that will tend to have the reserve bank placed there.

We desire for a Federal Reserve Bank to be placed in Texas, and our second choice would be Dallas, but the quickest service could be obtained if it was located at Houston.

Assuring you of our best wishes for the success of your committee, and with kind personal regards,

Yours very truly,



CASHIER.

G. W. BANCROFT, President.
S. C. TRIMBLE, Vice-Prest.
G. M. SELLS, Cashier.
W. L. JOINER, Ass't Cashier.

CAPITAL \$50,000.00
SURPLUS \$50,000.00

No. 6050

DIRECTORS
G. W. BANCROFT.
A. J. BANCROFT.
S. C. TRIMBLE.
G. M. SELLS.
GEORGE CALL.

THE ORANGE NATIONAL BANK

OF ORANGE, TEXAS

Feb. 2nd. 1914.

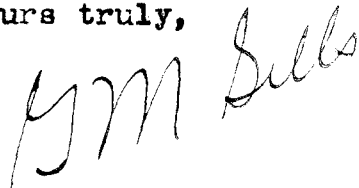
Mr. Oscar Wells, Vice-President,
The First National Bank,
Houston, Texas

Dear Sir:-

We unconditionally favor Houston as a location for the Federal Reserve Bank, covering the territory we are in. I am sorry indeed that none of us will be at the Austin meeting on the 9th. & 10th., inst., but can hardly see how Houston's location can be overlooked as it appears to us Houston can serve the largest territory to the best advantage.

With best wishes, I am,

Yours truly,



Cashier.



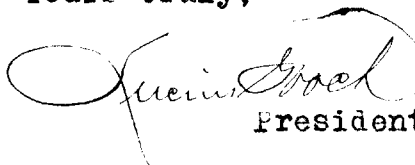
Feb 2nd 1914.

Mr. Oscar Wells, Chairman,
Houston, Tex.,.

Dear Sir:

Your favor of the 31st is received. In reply I beg to state that while we will not be able to attend the hearing at Austin, we have expressed to the Org. Com. our preference for Houston as the point where the Bank should be located.

Yours truly,


President.

T.J. RECORD, PRESIDENT.
A.P. PARK, VICE PRESIDENT.
T.G. HENLEY, ACTIVE VICE PRESIDENT.
NEVILLE BROOKS, CASHIER.

THE CITY NATIONAL BANK

CAPITAL AND SURPLUS \$300,000.00.

PARIS, TEXAS.

February 2, 1914

Mr. Oscar Wells,
Houston, Texas.

My dear Mr. Wells:-

I am in receipt of your favor of the 31st inst. which has reference to the federal reserve bank for this territory. 'Will say that the banks of Paris have pledged themselves to support Dallas, and, in consequence of this they cannot give you any encouragement except that if we see Dallas can not get it, we would be glad to favor Houston as our second choice.

Yours very truly,



G. F. HINDES, PRESIDENT
T. C. FROST, VICE-PRES.

G. W. SANDERS, VICE-PRES.
R. S. NIXON, CASHIER

NO. 6989



THE PEARSALL NATIONAL BANK

DIRECTORS:
G. F. HINDES E. A. LILLY
T. C. FROST J. E. BERRY
G. W. SANDERS S. C. ROBERTS
R. L. BROWN G. H. BEEVER
R. S. NIXON

CAPITAL \$100,000.00
SURPLUS \$ 40,000.00

PEARSALL, TEXAS,

Feb. 3, 1914.

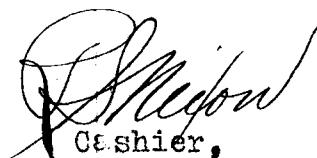
Mr. Oscar Wells, Vice Pres.,
The First National Bank,
Houston, Texas.

My dear Mr. Wells:

In reply to yours of the 30. inst in re location of the Federal Reserve Bank beg to advise that our first choice for the Federal Reserve Bank for this district would be Saint Louis. We make Saint Louis our first choice for the reason that we think it would give Texas a bigger bank and insure money readiness for re-discounts at all times.

If nothing prevents, I will be glad to see you in Austin on the 9th.

Yours very truly,


Cashier,



PFLUGERVILLE, TEXAS.

Feb. 4, 1914.

Mr. Oscar Wells, Vice Prest.,
First National Bank,
Houston, Texas.

My dear Mr. Wells:-

I have your letter asking me for an expression as to the location of a Federal Reserve Bank. Now I am of the opinion that Texas should have one of these Banks, and that the location should be either at Houston or Dallas.

I will be at the meeting in Austin February 9th and 10th, and will be glad to see you there.

With kindest regards, I am,
Very truly yours,

A.W. Pfluger
Cashier.

RESOLUTION OF PHARR COMMERCIAL CLUB
WITH REFERENCE TO LOCATING A REGIONAL RESERVE BANK IN TEXAS.

Whereas the Federal Reserve Act, recently passed by Congress, constitutes the Secretary of the Treasury, the Secretary of Agriculture and the Comptroller of the Currency the "Organization Commission" to fix boundaries of districts and reserve cities, and

Whereas the State of Texas occupies an important geographical position, bordering on the Gulf of Mexico and the Republic of Mexico to the south, and on the rapidly growing States of New Mexico, Oklahoma, Arkansas and Louisiana to the west, north and east, and

Whereas the State of Texas is the largest State of the United States, with proportionate agricultural, commercial and industrial development only a short way off, and

Whereas the export and import trade, through Texas ports, added to its own immense development, make the State of Texas certain of continued and constantly increasing commercial importance, and

Whereas, during its period of development, the mammoth State of Texas, with its millions of acres of rich agricultural lands and its vast commercial enterprises, especially needs the benefit of an elastic and dependable currency,

Therefore, the Pharr Commercial Club respectfully requests the "Organization Commission" to locate one of the regional reserve banks in Houston, or at one of the several suitable banking centres within the boundaries of our State.

It is further resolved that its Secretary shall mail copies of this resolution to the said "Organization Commission" and to the Houston Chamber of Commerce.

Pharr Commercial Club, Pharr, Texas.

Jan. 17, 1914.

Ester Moulthrop Secretary

Monahan

Form 65

ANSWERED
JAN 23 1914
FORM 57 N. Y. M.

J. H. SLATON, PRESIDENT.

W. C. MATHES, VICE-PRES.

GUY JACOB, CASHIER.



No. 5475.

The First National Bank

OF PLAINVIEW.

CAPITAL \$100,000 00

SURPLUS AND UNDIVIDED PROFITS \$160,000 00

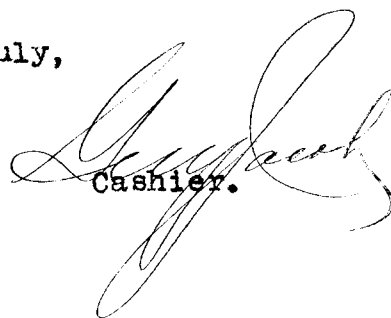
Plainview, Texas, Feb. 3rd, 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

Dear Oscar:-

We are in receipt of your favor of the 31st ult., and as it will be impossible for us to be represented in Austin on the 9th and 10th, beg to advise you that we are very anxious to have one of the Regional banks located in Texas, and if there is anything we can do to help your committee in locating one of the Regional banks in this state, we will be only too glad to comply with your request.

Yours truly,


Cashier.

GJ-MGH

JOHN CLARK, PRESIDENT. WILLETT WILSON, VICE PRES. W. C. NOBLE, CASHIER.

FIRST NATIONAL BANK

CAPITAL \$25,000.00
SURPLUS \$30,000.00

PORT LAVACA, TEXAS.

2/5/14/

Mr. Oscar. Wells. Chairman.
C/o, First National Bank.
Houston, Texas.

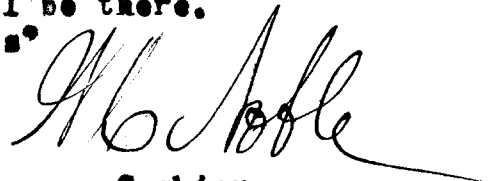
Dear Sir.

In reply to your letter of the 31st, Jan, will say that, as you well know, the Washington authorities are sending out requests, and cards on which answers are to be made, to banks throughout the country, requesting expressions as to location of Regional Banks.

Those sent us have been answered, we giving as our first choice for the South West, Houston,, second choice, Dallas.

If it will be possible for the writer to be in Austin on the 9th and 10th, will be there.

I am very truly yours*


Cashier.

J. H. P. DAVIS



RICHMOND, TEXAS Feb 4th, 1914.

Mr. Oscar Wells,
Houston, Texas.

Dear Sir:-

Replying to your favor of Jany 31st, with reference to the Federal Reserve Bank. Beg to say that we should have one in Texas, and if we are fortunate enough to get a Federal Reserve Bank in our State, then I think it should be located in Houston.

I assure you that I will do all that I can in my feeble way to get the Bank located in your city.

If it is possible for me to get away from home, will meet you in Austin on Feby 9th and 10th.

With kindest regards, I am.

Yours very truly,

JHPD-M.

A.M.HOLMES, 1ST VICE PRESIDENT
E.M.HUGGINS, 2ND VICE PRESIDENT

J.R.FARMER, PRESIDENT

E.G.WESSENDORFF, CASHIER
J.W.E.STEPHENS, ASST. CASHIER

NO 10350

First National Bank

CAPITAL \$50,000.00

RICHMOND, TEXAS

February 3rd. 1914

Mr. Oscar Wells,
My Dear Sir;

I fully expected to attend the meeting of the Organization Committee in Houston, but since they have changed the meeting place to Austin I don't think I can attend, though our Mr. E.G. Wessenorff may attend the Austin meeting. I think the proposed Federal Reserve Bank for this territory should be located in Houston, Texas.

With best personal regards,
I am
Yours very truly

J. R. Farmer

CHAS. G. JOHNSON, PRESIDENT.
ARTHUR MATHIS, VICE PRES. & CASHIER.

NO 4438

A. L. BRUHL, VICE PRESIDENT.
JAS. G. HOOPER, ASST. CASHIER.

THE FIRST NATIONAL BANK
ROCKPORT, TEXAS.

CAPITAL \$ 50,000.00
SURPLUS \$ 25,000.00

February 3rd., 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

My dear Mr. Wells;--

Your letter of the 31st. regarding the location of the proposed Federal Reserve Bank in this territory received. It is not at all probable that I will be able to attend the hearing of the Organization Committee at Austin on the 9th. and 10th., but my choice is Houston first, Dallas second and New Orleans last of all. It appears to me that our territory should consist of states wholly west of the Mississippi and to extend as far north as possible.

Yours very truly,



Vice President & Cashier.

J. H. WEAR, PRESIDENT
D. G. T. THOMAS, V. PRES.

W. B. THOMAS, CASHIER.

C. D. SEYBOLD, ASST. CASH.
W. M. SHOTWELL, ASST. CASH.



FIRST NATIONAL BANK,

CAPITAL \$50,000.00
SURPLUS \$20,000.00

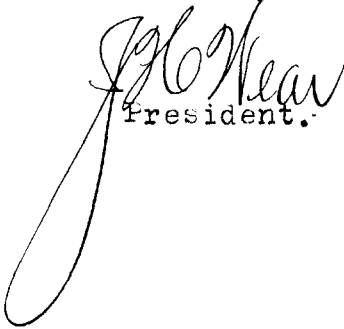
ROGERS, TEXAS,

Feb. 2nd-1914

Mr. Oscar Wells, Chairman,
Houston-Texas.

Dear Mr. Wells :- I acknowledge receipt of your favor of Jan. 31st, regarding the meeting to be held at Austin on Feb. 9th and 10th, and I beg to advise that it is my intention to attend, and it will give me pleasure to meet you there and that I favor HOUSTON as the location of the proposed Federal Reserve Bank to serve this territory.

Yours very truly,


President.

G. TIPS, PRESIDENT

FRANK NUSOM, VICE PRES.

L.L. NUSOM, CASHIER

DIRECTORS:
FRANK NUSOM
G. TIPS
E.G. GILLETT
ALFRED TIPS
E.W. GERHARDT
L.L. NUSOM
TOM DROMGOOLE

Runge National Bank

CAPITAL AND SURPLUS \$ 60,000.00

RUNGE, TEXAS 2. 5. 1914

Mr Oscar Wells, Jr
Houston

Dear Sir

Answering yours 1/31. in re.
to location of a Federal Reserve Bank
will say, we favor "Houston Texas."

Regret very much my inability to attend
the meeting at Austin on 9+10 inst.
Trusting that a satisfactory selection
is made, beneficial to the majority.
I remain with kind regards.

Yours very truly
G. TIPS Pres^t

ROSS R. KENNEDY, PRES.
LEON F. HEARD, VICE PRES.
ROY J. DAVENPORT, CASHIER

No 7807

Sabinal National Bank

CAPITAL
AND
SURPLUS \$ 65,000.00

SABINAL, TEXAS

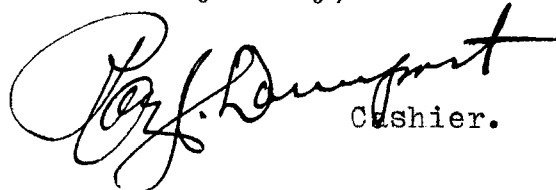
Mr. Oscar Wells,

Houston, Texas.

Dear Sir; I have your favor in regard
Federal Reserve Bank for this district
and beg to advise that we expect to
recommend to Mr. McAdoo that a bank
be located in Houston.

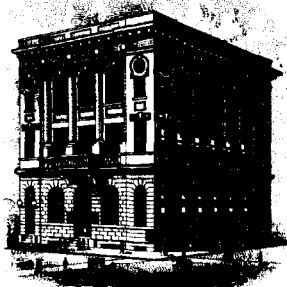
At this time I do not expect
to attend the Austin hearing.

Yours very truly,


Cashier.

S. WOODALL, PRESIDENT.
ALVY L. BLAIR, VICE-PRES.

J. H. BARBEE, CASHIER.
H. J. WILLIAMSON, ASST CASH.



WE OWN OUR BANKING HOME.

THE FIRST NATIONAL BANK

CAPITAL AND SURPLUS, \$80,000.00

SAN MARCOS, TEXAS.

Feb 2nd 1914.

Mr Oscar Wells, Vice President,
First National Bank,
Houston, Texas.

Dear Mr Wells:-

Regarding the location of the
Federal Reserve Bank, beg to say that in our
opinion Houston is the logical place for it
and this bank will have a representative at
Austin, Texas, on Feb 9th and 10th advocating
the location of the Regional Bank in your City.

Trusting that I may have the
pleasure of meeting you there, I am,

Yours very truly,

J. H. Barbree
Cashier.

No. 47
State Bank & Trust Co.
 WILL G. BARBER, PRES.
 J. M. CAPE, VICE PRES.
 E. L. THOMAS, ACTIVE VICE PRES.
 C. L. HOPKINS, CASHIER
 CHAS. RUDORF, ASST. CASHIER
 CAPITAL \$ 50,000.00
 San Marcos, Texas

FEB 5 - 1914

Mr. Oscar Wills Chairman
Houston Tex

Dear Sir

Your letter received
 Several days ago - we expect
 to be in Austin July 9th or 10th
 We prefer the Federal Reserve Bank
 located in Houston Texas.
 that is if you good people
 want it located there.

Your friend
 E. L. Thomas



February 2. 1914.

Oscar Wells Esq:- Chairman,
Houston, Texas

My Dear Mr Wells:-

Replying to your favor of the
31st ult, I will try to be in Austin on the
9th or 10th . We are of course very anxious
to see the Reserve Bank located in Houston,
and if we can be of any assistance to your
committee, please do not hesitate to call upon
me.

With kindest personal regards,

Very respectfully,

A handwritten signature in dark ink, appearing to read 'Oscar Wells', is written below the typed name. The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

FIRST NATIONAL BANK

OFFICERS & DIRECTORS:
CHAS WELHAUSEN, PRESIDENT.
E. F. WOLTERS, VICE PRESIDENT.
WM GREEN, VICE PRESIDENT.
EARL FRY, CASHIER.
PECK WELHAUSEN, ASST CASHIER.
PHILIP WELHAUSEN, ASST CASHIER.

CAPITAL AND SURPLUS \$100,000.00

SHINER, TEXAS, February 2, 1914.

Mr. Oscar Wells, Vice President,
First National Bank,
Houston, Texas.

Dear Sir:-

I have received your letter of January 31st in regard to location of Federal Reserve Banks.

At a meeting of our directors held this a.m. it was resolved that our choice of location of Federal Reserve Banks was New York City, Boston, Chicago, St. Louis, San Francisco, Atlanta, Denver and Houston. Choice for this District, Houston first, last and all the time. Have mailed cards to the organization committee to this effect.

While we realize we are not in a position to intelligently arrive at a conclusion which would help all the banks in this district, but from what we can learn from the press and otherwise it seems to us that in case Houston can't be appointed as a reserve bank we would rather be attached to Atlanta or New Orleans than St. Louis, notwithstanding the position some of our San Antonio friends take to the contrary.

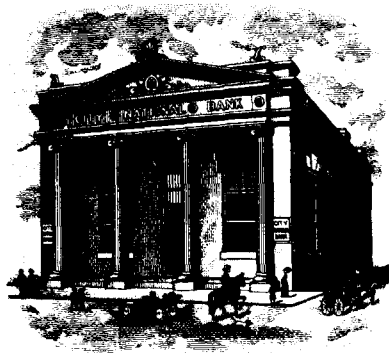
I expect to attend the meeting in Austin on the 9th and 10th and will no doubt hear some reasons why Houston should not or should have the reserve bank for this district.

With best personal regards, I am,

Respectfully,

Cashier.

No. 5275.



The City National Bank.

Taylor, Texas,

J. J. Thomas, President.
Geo. H. Griffith, Vice-Prest.
James Shaw, Cashier.

Feb. 2nd., 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

Dear Mr. Wells:-

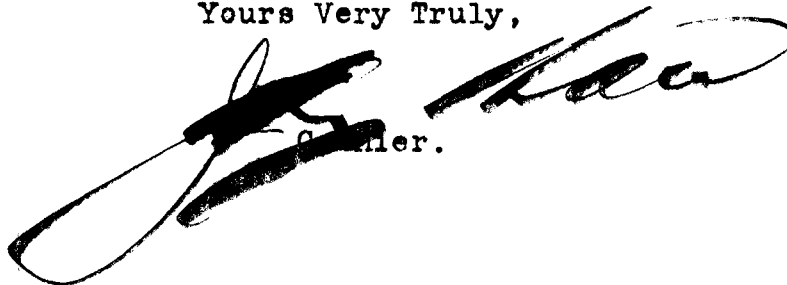
I had planned to be in Austin on one of the days for the proposed hearing by Messrs. McAdee and Houston, but Mr. Griffith has been drawn on the Grand Jury and I cannot say just at this time whether or not I will be able to leave Taylor on the days set for the hearing.

In picking a place for the proposed Reserve Bank for this section, we long ago decided on Houston, and we will do whatever we can to assist in locating the Bank in your city. Houston is the natural market for this section's chief product-cotton, and it is the centre not only of most of the Railroads in our State, but it is the centre of the Oil, the rice, the cotton, the lumber and grain interests, and is no inconsiderable live stock market.

Houston's great volume of business, and its accessibility, to a large and prosperous territory, ought to be controlling factors in placing the Bank in your city.

We sent in the name of Houston as our first choice, for the location of our District's Reserve Bank.

Yours Very Truly,


Cashier.

FRANCIS H. WELCH, VICE PRESIDENT
JNO. P. STURGIS, VICE PRESIDENT

F. L. WELCH, PRESIDENT.

ROBT. J. ECKHARDT, CASHIER.
THOMPSON HAGUE, ASSISTANT CASHIER.



NO. 3027.

THE FIRST NATIONAL BANK

CAPITAL \$ 150,000.00

ESTABLISHED 1883.

TAYLOR, TEXAS, *7/3*

191*2*

Oscar Wells Vice Pres
Houston, Tex

Dear Sir:

Your letter received, and while I do not know whether I will attend the hearings in Austin, we are sending in our card indicating our choice for location in this territory to be first, Houston, ~~San~~ Dallas, as we are of the opinion that one of the regional Banks should certainly be established in Texas, and naturally favor Houston as first choice.

As a producer of about 1/3 of the Cotton crop without counting other resources, and with the vast territory yet to be developed the claims of Texas for the establishment of one

FRANCIS H. WELCH, VICE PRESIDENT
J. N. R. STURGIS, VICE PRESIDENT

F. L. WELCH, PRESIDENT

ROBT. J. ECKHARDT, CASHIER
THOMPSON HAGUE, ASSISTANT CASHIER



NO. 3027.

THE FIRST NATIONAL BANK

CAPITAL \$ 150,000.00

ESTABLISHED 1863.

TAYLOR, TEXAS, _____ 191__

of the proposed Banks seem to me to be of the highest importance and I confidently expect that one will be established in this State. With best wishes for Houston and yourself, I am

Yours very truly
Francis H. Welch
F.H.W.

NO. 3859

**TAYLOR
NATIONAL BANK**

CAPITAL
SURPLUS \$250,000⁰⁰

TAYLOR, TEXAS

Taylor, Texas, February 2nd, 1914.

Mr. Oscar Wells, Chairman,
c/o First National Bank,
Houston, Texas.

My Dear Wells:-

I beg to acknowledge receipt of your letter of the 30th ultimo., in regard to the location of the Federal Reserve Bank in our territory.

We feel that Houston will be our first choice if a regional bank is located in Texas, but our second choice would be Dallas. Ofcourse, we would like to see one of these banks located in Texas, and will join in with others in trying to locate one in the State, and disregard our personal interest.

I expect we will be represented at Austin on the 9th and 10th, and hope to have the pleasure of talking the matter over fully with you then.

With my very best personal regards, I
am,

Very truly,


President.

W. S. ROWLAND, VICE PRES.
C. B. WADE, CASHIER

CHAS. M. CAMPBELL, PRESIDENT

G. W. ROWLAND, ASST. CASH.
J. L. CARLISLE, ASST. CASH.
DAN G. WILSON, ASST. CASH.

No. 6317

The City National Bank

CAPITAL AND SURPLUS \$ 200,000 00

Temple, Texas

February 3rd, 1914.

Mr. Oscar Wells,
c/o First National Bank,
Houston, Texas.

Dear Sir:-

I have your favor 30th, and beg to advise that our choice for the location for the reserve bank was as follows: first, Houston, second, Dallas, third, St. Louis.

Yours very truly,

Chas. M. Campbell
Pres.



F. F. DOWNS, PRESIDENT.
H. M. McCELVEY, VICE PRES.
P. L. DOWNS, CASHIER.

C. B. HUTCHINSON, ASST. CASHR.
JAS. PATON, ASST. CASHR.
LEM BURR, ASST. CASHR.

FIRST NATIONAL BANK

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

TEMPLE, TEXAS, Feb. 2nd, 1914.

Mr. Oscar Wells, Chairman,
Houston, Texas.

My Dear Mr. Wells:-

I am in receipt of your favor of the 30th, and either my brother or I will be in Austin on the 10th, to go before Secretaries McAdoo and Houston, if they desire it.

If there is no chance for us to get one in Texas, which I hope there will be, I prefer St. Louis next.

It seems like we ought to work it so that we can get one located in Texas.

If I can be of any service, please command me.

Yours truly,

JNO. A. GREEN
NEGOTIATOR OF FARM AND RANCH LOANS
FIRST NATIONAL BANK BUILDING
TEMPLE, TEXAS
"LOANS MADE, NOT JUST TALKED ABOUT"

ANSWERED
JAN 8 1914
FORM R

Temple, Texas, January 2, 1914.

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

Dear Sir:-

I wish to add my approval to many that I am sure you have received, concerning the recently passed Currency Bill, and take this method of suggesting the City of Houston, Texas, as one of the Regional Reserve Banks.

In my opinion, Houston is the logical City of the great South-West, and I believe that your committee will make no mistake in making this selection.

Yours very truly,

J. A. Green
McAdoo?

EJS/EW

ANSWERED
JAN 8 1914
FORM R

Form 25



J. V. VANDENBERGE, PRES.
T. D. WOOD, VICE-PRES.
P. A. MURRAY, CASHIER.
J. H. WERTHEIMER, ASST. CASHIER.

DIRECTORS
T. D. WOOD J. K. HEXTER
J. M. ROSBOROUGH THOS. O'CONNOR
WM. J. O'CONNOR L. F. JECKER
J. V. VANDENBERGE P. A. MURRAY
V. B. PROCTOR

THE LEVI BANK & TRUST COMPANY

GUARANTY BOND BANK

CAPITAL \$200,000.00

VICTORIA, TEXAS.

February 2, 1914.

CAPITAL \$200,000.00
STOCKHOLDERS' LIABILITY 200,000.00
BOND LIABILITY 200,000.00
TOTAL RESPONSIBILITY \$600,000.00

Mr. Oscar Wells, Vice President,
First National Bank of Houston,
Houston, Texas.

Dear Sir:-

I have yours of the 30th ultimo and in reply will say that I would like very much to go to Austin and be present on the 9th and 10th, however, I cannot tell at this time whether I will be able to go or not. I should very much prefer to see the reserve Bank located at Houston, and of course if we cannot get it in Houston, I would be favorable to Dallas. The interests of Texas that this bank would serve, I feel are greater in South Texas than in North Texas.

With best personal good wishes, I am,

Yours very truly,

Cashier.

PAM-K.

| | | | | |
|-----------------------------|---|---|--|---|
| JAS. F. WELDER PRESIDENT | JAS. F. WELDER A.M. McFADDIN VICE PRES. | DIRECTORS T. P. TRAYLOR JOHN J. WELDER MARTIN O'CONNOR | R. H. WELDER C. S. E. HOLLAND F. S. BUHLER | F. S. BUHLER CASHIER CHAS. C. ZIRJACKS ASST. CASHIER |
|-----------------------------|---|---|--|---|

Victoria National Bank

| | | |
|--------------------------|-------|-----------------------------|
| CAPITAL \$ 500,000.00 | 10360 | UNITED STATES DEPOSITORY |
|--------------------------|-------|-----------------------------|

Victoria, Texas

February 2nd, 1914.

Mr. Oscar Wells, Chairman,
 Organization Committee,
 c/o First National Bank,
 Houston, Texas.

My dear Mr. Wells:-

Your favor of the 30th ult., received, in which you inform me that public hearings will be conducted for the purpose of determining the boundary^a lines of the regional districts and the location for the headquarters of the Federal Reserve Bank in each, on February 9th and 10th. In reply beg to say that one of the officers of this institution will try to be on hand at the hearing. However, in case we should not, desire to say that the directors of this institution believe Houston to be the logical point for the location of the Federal Reserve Bank, and we believe Houston the logical banking and business center of Texas and Eastern Louisiana. Also on account of the Houston River and the "future Houston" as a great shipping point, Houston might also be considered the banking and business center for New Mexico and Oklahoma.

In case we cannot attend we will be glad to submit, in our humble way, arguments for locating such bank at Houston.

With kind personal regards, I am,

Yours very truly



Vice President

CSEH/OL

WESTERN UNION DAY LETTER



Form 2589-K

THEO. N. VAIL, PRESIDENT

RECEIVED AT 104-106 West Sixth Street, Austin, Texas

14 HO T 39 DLUE 10 EX

100

VICTORIA TEX FEB 9

HON W G MCADOO OR DAVID F HOUSTON, AUSTIN

THE MIDCOAST SECTION OF TEXAS THE GARDEN SECTION OF THIS
STATE AND VERY STRONG FINANCIALLY ASKS THAT HOUSTON, TEXAS BE

MADE A RESERVE CITY THIS BANK ESPECIALLY COMMENDS HOUSTON

VICTORIA NATL BANK C S E HOLLAND VICE PREST

1150 AM

File

WHARTON BANK & TRUST COMPANY

G. C. GIFFORD, PRESIDENT
P. G. BROOKS, VICE PRES.
B. C. ROBERTS, CASHIER
E. G. BROOKS, ASST. CASHIER

CAPITAL \$ 50,000⁰⁰ SURPLUS \$ 50,000⁰⁰

DIRECTORS:
G. C. GIFFORD
B. C. ROBERTS
WM. HOOD
P. G. BROOKS
W. W. ARMSTRONG

WHARTON, TEXAS

February, 2, 1914.

Mr. Oscar Wells,
Chairman Organization Committee,
Houston, Texas.

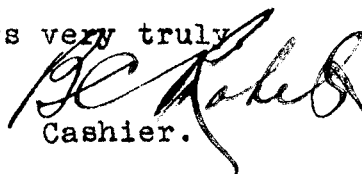
Dear Mr. Wells:

I am just in receipt of your letter of the 30th inst., and in reply beg to advise that it will not be possible for any of us to attend the hearing in Austin on February 9th and 10th.

My knowledge is rather limited as to what would be the best location for a Regional Bank. It seems to me that the Bank should be located in the city which would be most centrally located in the territory in which it is to serve, and my conclusion from what thought I have given the matter, is that possibly Dallas would be the proper place for the Institution, although personally I would much rather see Houston get the Bank.

Regretting my inability to attend the hearing, I am,

Yours very truly


Cashier.

Telegrams
Regarding Hearings.

49
Tele.
RE. HEARINGS

WESTERN UNION

TELEGRAM
THEO. N. VAIL, PRESIDENT

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

263AN HY 17 COLLECT GOVT

HOUSTON TEXAS DEC 26 1913

BYRON R NEROX

WASHINGTON DC

COURT ROOM IS AVAILABLE UP TO FEBRUARY TWENTY THIRD HOUSE

CUSTODIAN

607P

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Washington,

RESERVE BANK ORGANIZATION COMMITTEE.

January 29, 1914.

To

Chairman,
Clearing House Association,
Houston, Texas.

Hearing of Committee will be held Federal Court Room, Austin,
Monday, February ninth, nine A.M. Will be glad if you will wire me
list those desiring to appear, mailing duplicate to Bank Examiner
J.L. Perix, four hundred eight East Weatherford Street, Fort Worth.

Secretary
Reserve Bank Organization Committee.

OFFICIAL BUSINESS.
GOVERNMENT RATES.

OFFICIAL.

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR _____

9-6827

The appropriation from which payable must be stated on above line.

DEPARTMENTAL STOCK FORM 2128

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Washington,

RESERVE BANK ORGANIZATION COMMITTEE.

January 29, 1914.

To Chairman,
Chamber Commerce,
Houston, Texas.

Hearing of Committee will be held Federal Court Room, Austin,
Monday, February ninth, nine A.M. Will be glad if you will wire me
list of those desiring to appear, mailing duplicate to Bank Examiner
J.L. Penix, four hundred eight East Weatherford Street, Fort Worth.

Secretary
Reserve Bank Organization Committee.

OFFICIAL BUSINESS.
GOVERNMENT RATES.

OFFICIAL.

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR _____

2-6827

The appropriation from which payable must be stated on above line.

DEPARTMENTAL STOCK FORM 212B.

POSTAL TELEGRAPH-CABLE COMPANY



NIGHT LETTERGRAM

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

RECEIVED AT

DELIVERY NUMBER

INDEPENDENT COMPETITIVE PROGRESSIVE

4-38 Houston Texas Feb 2nd '14

M C Elliott,

Secy Reserve Bank Organization Committee, Washington DC.

The following parties will appear in houstons interests before committee

at Austin on ninth, Thos H Ball, W C Hegg, E A Peden, B B Gilmer,

A S Cleveland Lynch Davidson, Jno H Kirby, M E Andrews, J T Gibbens,

J T McCarthy, T C Dunn, B B Rice, J W Wilkinson, Oscar Wells, Lynn P

Talley, H E Meadows, A L Nelms, E L Gehlman, J M Reckwell, D S Cage,

C L Dezel, J S Cullinan J E McAshan, Herbert Gedwin, Adolph Beldt, J T

Scott and several interior bankers whose names will be furnished at

hearing duplicate list mailed Mr Penix as directed.

Houston Clearing House, Assn,

By J T Scott Prest Houston Chamber of Commerce, By Oscar Wells

Chairman.