

Ohio

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14859

D. H. DARRAH,
DRUGGIST,
3173 UNION ST.,
BELLAIRE, OHIO

January 10, 1914.

Muth Brothers & Co.,

Baltimore, Md.

Gentlemen:-

I take pleasure in recommending to the
Government, the establishment of a Regional Reserve
Bank in your city.

Baltimore is one of the leading commercial cities
in the United States, and is justly entitled to favor-
able consideration in the matter.

Very truly yours,

D. H. Darrah.

D. J. Kerr

F. P. Hastings

J. E. Hastings

Kerr & Hastings Bros.

Hardware, Implements, Wagons, Buggies, Harness, Grain,
Coal, Cement, Wool, Feed, Salt, Paint, Oils, Seeds, Etc.

Citizens' Phone, No. 21.

Cedarville, Ohio Jan 5 1914

Louis Muller
Baltimore Md

Sir:-

JAN 10 1914

We certainly agree that Baltimore is the correct city south of New York for a Regional Bank. On account of its large export business it has always been a reserve center for the South and West.

Truly
Yours
Kerr & Hastings Bros

Palmer Miller Grain Co.

GRAIN, SEEDS, WOOL

TRACK GRAIN A SPECIALTY

Celina Ohio, 1/9/14

RECEIVED
JAN 10
ANSWERED

Louis Muller Company,
Baltimore, Md.

Gentlemen:--

We have before us your favor of the 7th and note contents. Since you have called our attention to the matter, we could think of no other city in the East, whereby an equal distribution of funds could be made for the purpose of financing a crop movement by the establishment of a regional reserve bank, as provided for under the new Currency Bill, than to have the same established at Baltimore. We are quite sure that our local territory could be served better by the regional bank being established in Baltimore than it could in any other Eastern city. We would only be too glad to see you win out in the contest.

We are,

Respectfully,

Mis-4 DS

PALMER-MILLER GRAIN CO.

Per *W. J. Caldwell* Pres.

ALL ORDERS SUBJECT TO DELAY,
OVER WHICH WE HAVE NO CONTROL

THE CINCINNATI ECONOMY DRUG CO.

IMPORTERS AND JOBBERS

DRUG SUNDRIES
CIGARS
CANDIES
OLIVE OIL
STATIONERY
DRUGS
PATENT MEDICINES

PHARMACEUTICALS
CHEMICALS
PROPRIETARIES
HOLIDAY GOODS
PHONES { CANAL 4375
 { CANAL 4376

CANAL AND WALNUT STS.

CINCINNATI, O. Jan., 12, 1913.

1

Parker Cook,
c/o The Emerson Drug Co.,
Baltimore, Md.
Dear Mr. Cook:-

We note that Baltimore is making a strenuous effort to secure one of the Regional Reserve Banks and we write to give you our best wishes for your success.

Baltimore in our opinion is located right and you surely ought to have it.

Respectfully yours,

THE CINCINNATI ECONOMY DRUG CO.,

M. B. Hanna Mgr.

OBT/LAB.



Circleville, Ohio.

Jan. 2, 1914

Louis Muller Co.,
Baltimore, Md.

Gentlemen:-

Your circular of the 7th has our attention. Wish that we felt competent to express a preference for the location of the regional banks. Must confess that finances are a little beyond us. While we study them and form an opinion, we feel that it would be presumptuous to inflict the interests with this opinion.

Baltimore, we know to be a good city, the location is first class, it is made up of strong, level headed concerns, and we feel that, should it be decided that it is the proper place for a regional bank, a mistake would not be made.

Yours truly,

THE OHIO CEREAL CO.

JIS/HR

THE CLEVELAND NATIONAL BANK

№ 2956.

CAPITAL \$ 500,000. SURPLUS \$ 100,000.

F. W. WARDWELL, PRESIDENT.
S. H. TOLLES, VICE PRES.
T. W. HILL, CASHIER.
J. A. WARD, ASST. CASHIER.
R. P. SEARS, AUDITOR.

CLEVELAND, O. January 12th, 1914.

The Fidelity Trust Company,
Baltimore, Md.

Gentlemen:-

We are strongly in favor of Baltimore being designated for the location of a Federal Reserve Bank.

There should certainly be three of these Federal Banks located on the sea-board, and if Boston and New York should be designated, Baltimore is the most practical location for the third, especially so because it has been for fifty years, and is at the present time, the banking center and clearing house for the Southern Atlantic States, which should be the strongest influence for recommending a locality if the interest of the public is to be first considered. Especially, as the most disturbing element connected with the changes to be made is the diverting of business from old and well established channels of trade into new, and untried connections; to whatever extent this condition is left undisturbed, the law will be strengthened and the people's interests conserved.

For these reasons, and the great and diversified trade interests, based on natural (iron ore and coal) as well as manufactured products, we claim that Cleveland should be designated as a Middle West location for a Federal Reserve Bank, and if you have no important reason for favoring some other Middle West City, it will be greatly appreciated if you will express your preference for Cleveland.

The writer, as President of the Cleveland Clearing House Association, will, at a meeting to be held this afternoon, call attention to the claim that is being made by Baltimore to be designated.

Very truly yours,

F. W. Wardwell

E. J. WOOD, PRESIDENT

C. A. POWERS V-TREAS

The Powers Elevator Company

DEALERS IN

GRAIN, HAY, STRAW, WOOL, MILL FEED, SEEDS, COAL,
LUMBER AND BUILDING MATERIAL

ELEVATORS AT GENOA, O., AND MARTIN, O., ON L. S. & M. S. R. R.

CAN FURNISH MIXED CAR LOADS OF CORN, OATS, AND HAY AT ANY TIME.

HOME AND BELL PHONES
WE USE ROBINSON CIPHER

PRICES QUOTED "DELIVERED" ARE ONLY THE ADDITION OF ACTUAL FREIGHT
FOR CONVENIENCE OF CUSTOMERS, WEIGHTS GUARANTEED WITHIN 1 PER CENT.

Louis Muller Co. GENOA, OTTAWA CO., OHIO. Jan 10th 1914
Baltimore, Md. *L* RECEIVED
JAN 12

Gentlemen;-

Yours of the 7th received and will say that we haven't given the matter of Reserve Banks much thought, and really aren't in a position to give an opinion on the matter, however, we think that Baltimore should be given some consideration in the matter, we remain,

Yours very truly,

The Powers Elevator Co.

E. J. Norton
F. W. Norton

Clover and Timothy Seed
Our Specialty

C. C. NORTON'S SONS,

ESTABLISHED 1868

SEED MERCHANTS

WHOLESALE AND RETAIL

Greenfield, Ohio.

Jan. 10th, 1914.

*Bin 1
B 2*

W

RECEIVED
JAN 12
1914

Louis Mueller Co.,

Baltimore, Md.

Gentlemen:

Replying to your favor of the 7th inst., we are not well posted on the question of Regional Reserve Banks, and hardly know how to answer your letter.

We understand Cincinnati is making a effort to secure one, and if there is any advantage in having one near at hand, of course Cincinnati would be our choice, otherwise, we presume Baltimore would be just as desirable as any other point.

If further information should change our views, we will write you again.

Yours truly,

C. C. NORTON'S SONS.

L. Simonton.

Grain, Field Seeds, and Wool.

W

Post Office
Lebanon, Ohio

Elevator
Lytle, Ohio

bin
B 2

Lebanon, O. JAN 12 1914 191

Louis Muller

Baltimore Md.

Gentlemen.

I have nothing but the kindest feelings for Baltimore and my business friends with whom my relations have been so eminently agreeable and satisfactory. And I most certainly wish her all possible success in her efforts for one of the League Resour Bank. but we in this section are so thoroughly committed to Cincinnati and so anxious for her success in the same line that I hesitate to say anything that might in any way affect her prospects which we feel are very bright.

However I will say this "Cincinnati first, last and all the time" with Baltimore a close second.

Very truly,
L. Simonton

Growers- Shippers
Southport Globes:
Red, White, Yellow
Carlots a Specialty

CYRUS MCGUFFEY & SON

ONIONS



References: Produce
Reporter and Com-
mercial Agencies
Baker's Cipher Code

McGuffey, Ohio Jan. 9, 1914. 191

Louis Muller & Co.
Baltimore, Md.
Gentlemen:

Bin!
B V W

RECEIVED
JAN 10
1914

Yours of the 7th in regard to selecting Baltimore
for one of the Regional Banks under the new Currency Bill.

We most heartily favor Cincinnati, O. or Cleveland, O.
for a Regional Reserve Bank but if we are not able to get
what we want have no special objection to Baltimore.

Yours truly,

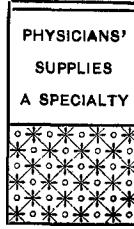
Cyrus McGuffey & Son.

W. H. Sayer

WHOLESALE AND RETAIL
DRUGGIST



NO. 240 FRONT STREET



↑
SAINTS,
OILS,
GLASS.

Marietta, Ohio, Jan 9th, 1914

Mess Muth Bros Co
Baltimore

Gentlemen

We hope that

you may be successful in locating
one of the Regional Reserve Banks
in your city, it would please us
also.

Yours truly
W. H. Sayer

JONES & JONES
GRAIN & HAY

1

Mt. Sterling, O. 1/10/1914

Louis Muller Co.,
Baltimore, Md.,

RECEIVED
JAN 12
1914


Gentlemen:-

We have your favor of the 7th. and have
carefully, noted contents.

We are in favor of Baltimore as one of the
Regional Reserve banks and believe it would be to the
interest of shippers in this section if Baltimore was
given one.

Yours truly,

JONES & JONES.



J. C. MILAR
WOOL AND SEEDS

INDEPENDENT LOCAL AND LONG
DISTANCE PHONE A-468

NEW PHILADELPHIA, OHIO. January 9 1914

Samis Muller & Co
Baltimore

Md.

RECEIVED
JAN 12
1914

Gentleman

I am in receipt of your letter
of the 7 and will say I am
heartily in favor of one of the
Regional Reserve Banks

In your city for one of the
Southern Bank you are
I am coming from New York
to make it one of the Southern Bank
I am sure we want one in Ohio
I think that would benefit
them about right to my notion
I would never see you if the
Greater one than New York

Yours Truly
J. C. Milar

Boden Brothers

Merchant Millers

Hay, Grain, Seed and Feeds

New Vienna, Ohio January
Ninth, 1914.

~~~~~  
Quotations Subject to  
Change Without Notice  
~~~~~

~~~~~  
Phone Number 13  
Robinson Cipher Code  
~~~~~

Mesrs. Louis Muller Co.,

Baltimore, Md.,

Gents:—

Smith
B 2 *W*

RECEIVED
JAN 12
REGISTERED

Replying to yours of the 7th, inst., regarding a regional Reserve Bank for your city will say that our choice would be your city in case it did not conflict with Cincinnati, Ohio.

Very truly—

GEB

Boden Bros.,

JNO. A. DIEHL

J. ED. OMWAKE

GEO. E. DIEHL

DIEHL, OMWAKE & DIEHL

[SUCCESSORS TO COYLE & DIEHL]

GRAIN, HAY, FLOUR, FEED

FERTILIZER, CEMENT AND COAL

OFFICE AND WAREHOUSE, 174 N. MAIN STREET

BRANCH HOUSES:
MARION STATION
RICHMOND
GREENCASTLE
EAST FAYETTEVILLE

PHONES:
BELL, 60
UNITED, 111

ROBINSON'S CODE

CHAMBERSBURG, PA. Jan. 6, 1914. 19

Phila 1
B 2

Chas. England & Co.

Baltimore, Md.,

Dear sir:-

Your favor in reference to claims for regional bank in your city. Our banks in this locality have more business with Phila. banks than in any other city and of course we naturally favor Philadelphia, However our second choice would be Baltimore.

Very truly yours,

[Signature]
DIEHL, OMWAKE & DIEHL

ESTABLISHED 1831

JOHN E. HURST & CO.
IMPORTERS, MANUFACTURERS AND
DISTRIBUTORS OF

DRY GOODS

NOTIONS, WHITE GOODS
LADIES & CHILDREN'S READY-TO-WEAR



39-41-43-45 HOPKINS PLACE



114-116-118 W. LOMBARD ST.

BALTIMORE

January 5th, 1914.

Pitts B 2

Mr. W. N. Leche,

Connellsville, Pa.

Dear Sir:-

If you have not already replied to a similar request will you please write us immediately on receipt of this expressing a preference that Baltimore be selected as one of the Regional Bank cities. An expression from you with any reasons for such wish will be of great value to us at this time.

1/10/14

With best wishes for the New Year, we are, with highest

regards,

*St. Petersburg Fla
Gruetter*

Very sincerely,

WBH-C.

Your just recd

JOHN E. HURST & COMPANY.

*I cannot comply I should like to see Pittsburgh
a regional Bank City. I would also like to see
Baltimore also one but - Why is so much
it seems more to local int that Pittsburgh be
your C. Miller*



DICKS & MILES CO. INC.

RECEIVERS & SHIPPERS

HIGH GRADE OYSTERS, FRUITS, PRODUCE,
BUTTER, EGGS, ETC.

Du Bois, Pa. Jan 10th., 14.

The Falconer Co.,
Baltimore, Md.,

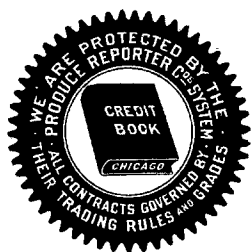
1

Gentlemen;-

During the past few months we have been reading a great deal in the newspapers with reference to Currency Act and the Regional Banks. We believe that your city is located just about right for one of these banks and we will highly endorse any plan toward securing one of said banks to be located in your city. Certainly hope that Baltimore will get busy and take this matter up with the proper officials. We feel sure that a Regional Bank in Baltimore will be a great benefit to us as well as the majority of business interests throughout this section.

Very truly yours,
DICKS & MILES CO.

C.L.M.



Yes

The Falconer Company

Printers • Engravers • Lithographers
Specialists in Bank and Fine Commercial Work

Baltimore, Maryland January 6, 1914.



Mr. Edwin C. Tyson,
Flora Dale, Pa.

Dear Sir:-

We will greatly appreciate your help in convincing the Administration that Baltimore should be given one of the new "Regional Banks" under the Currency Act.

Please write us by return mail stating that you believe it will be to your advantage to have such a bank in Baltimore, and your letter, with others, will be duly presented to the Treasury Department.

For obvious reasons, your own letter head should be used.

Yours very truly,

The Falconer Company.

The Falconer Co - Baltimore

Replying to the above, beg to say that we are not sufficiently informed on this subject to appreciate any advantage from a "Regional Bank" in Baltimore, inasmuch as our bank business here probably depends more particularly upon Philadelphia for accommodation.

JAN 8 - 1914



MARKET PRICES PAID FOR GRAIN.

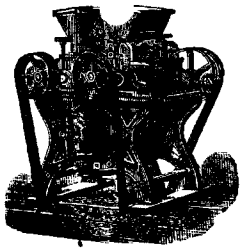
MERCHANT AND CUSTOM WORK A SPECIALTY.

—OFFICE OF—

I. GLATFELTER,
MERCHANT MILLER

--DEALER IN--

GRAIN, FLOUR, FEED AND SEEDS.



ROLLER PROCESS
WHITE LOAF FLOUR.

Glen Rock, Pa., January 10th 1914

Louis Muller Co

RECEIVED
JAN 12

I am in favour of
Baltimore to have one Regional
Reserve Bank under the
New Currency Bill

Truly yours
I. Glatfelter

J. D. ZOUCK, PRESIDENT
G. D. GITT, VICE-PRES. NO 187 W. D. CARVER, CASHIER

Zuck

The First National Bank of Hanover.

CAPITAL \$ 200,000.00

Hanover, Pa.

January 7, 1914.

Mr H. B. Wilcox, President,
Baltimore, Md.

Phila!
B ✓

Dear Sir:-

In answer to your letter of the 3rd, we have already expressed our opinion on favor of Philadelphia, as a reserve city but would endorse the city of Baltimore as s^ec^ond choice.

Yours truly,

W. D. Carver

Cashier.

H. D. SHEPPARD

C. N. MYERS

SHEPPARD & MYERS

THE HANOVER SHOE

HANOVER, PA.

8 Jan. '14.

The Falconer Co.,

Baltimore, Md.



Gentlemen:

Answering your favor of the 6th, wish to say that we believe it will be of advantage to us to have a "Regional Bank" in Baltimore.

Yours truly,

CHM/H

SHEPPARD

Per... *[Signature]*

- HANOVER SHOE STORES.**
- Akron, Ohio.....63 Main St
 - Albany, N. Y.....16 S. Pearl St
 - Allentown, Pa.....724 Hamilton St
 - Altoona, Pa.....1228 11th Ave
 - Baltimore, Md.....125 E. Baltimore St
 - Birmingham, Ala.....1918 Third Ave
 - Brooklyn, N. Y.....537 Fulton St
 - Brooklyn, N. Y.....799 Broadway
 - Brooklyn, N. Y.....1383 Broadway
 - Camden, N. J., Br'dway & Kaighn Ave
 - Chester, Pa.....524 Market St
 - Cincinnati, O.....33 W. Fifth Ave
 - Cleveland, O.....207 Superior Ave
 - Dayton, O.....32 East Third St
 - Easton, Pa.....245 Northampton St
 - Hanover, Pa.....15 Carlisle St
 - Harrisburg, Pa.....407 Market St
 - Indianapolis, Ind.....33 S. Illinois St
 - Johnstown, Pa.....414 Main St
 - Lancaster, Pa.....45 N. Queen St
 - Newark, N. J.....210 Market St
 - New Brunswick, N. J.....377 George St
 - New Castle, Pa.....228 E. Wash. St
 - New Haven, Conn.....26 Church St
 - New York, N. Y.....1195 Broadway
 - New York, N. Y.....781 Broadway
 - New York, N. Y.....433 Broadway
 - New York, N. Y.....95 Nassau St
 - New York, N. Y.....78 W. 125th St
 - New York, N. Y.....1462 Third Ave
 - New York, N. Y.....649 Eighth Ave
 - Norfolk, Va.....125 Granby St
 - Paterson, N. J.....204 Market St
 - Philadelphia, Pa.....1036 Market St
 - Philadelphia, Pa.....814 Chestnut St
 - Philadelphia, Pa.....1030 Chestnut St
 - Philadelphia, Pa.....214 N. Eighth St
 - Philadelphia, Pa.....135 N. Eighth St
 - Philadelphia, Pa 2440 Kensington Ave
 - Philadelphia, Pa...4074 Lancaster Ave
 - Pittsburgh, Pa.....518 Smithfield St
 - Reading, Pa.....524 Penn St
 - Richmond, Va.....609 E. Broad St
 - Seranton, Pa.....411 Spruce St
 - Springfield, O.....24 E. High St
 - Trenton, N. J.....17 E. State St
 - Wilkes-Barre, Pa.....46 E. Market St
 - Williamsport, Pa.....325 Pine St
 - Wilmington, Del.....704 Market St
 - York, Pa.....5 E. Market St
- Factory, Hanover, Pa.**

C. B. WENTZ

J. B. WENTZ

B. M. FREY

Wentz Bros. & Frey,
Dry Goods, Notions, Carpets and Cloaks.
No. 33 BALTIMORE STREET

Pa. ~~July 7~~ 1914
Mr. John D. Wurst Secy.

We are highly in favor
of a Regional Fair and
hope Baltimore will be
selected as such as
we think it would be
a very appropriate location
for such hoping that
it may result in our
so thinking and remain

Respect
Wentz Bros & Frey

WM. J. YOUNG

J. H. YOUNG

H. W. YOUNG

WM. J. YOUNG & COMPANY,

DEALERS IN

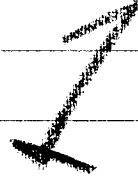
GRAIN, FLOUR, SALT, FEED,
HAY, STRAW, ETC.

HANOVER, PA.

July 7

1914

*Chas England Co
Baltimore Md
Genl Mgr*



*We have your favor of 6 inst
and have carefully noted. We would
most heartily endorse Baltimore City
for one of New England Business Banks.
Believing it would be to the best
interest of all Business Men, we remain
Sincerely*

Wm J Young

FACTORIES
KENNETT SQUARE, PA.
GROTON, N.Y.
MARATHON, N.Y.
FORT WAYNE, IND.
DELPHOS, OHIO.



AMERICAN ROAD MACHINERY COMPANY, INC.

A

Kennett Square, Pa., 1/12/14.

The Falconer Company,

Baltimore, Md.

Gentlemen:-

We have your letter of the 6th inst. While Baltimore, Md. is not our banking town, and we have very little financial interest with your city aside from the fact that we sell considerable machinery to the city of Baltimore, county of Baltimore and state of Maryland, at the same time, we thoroughly believe that each large city in the East should be given one of the new Reginal banks. We hope, therefore, ~~that the administration may decide to~~ have one of the new Reginal banks instituted at your city.

Yours very truly,

*American Road Machinery
W. Voorhees*

WEV-G.

Yes

Long Distance Telephone

S. M. & H. D. LEVAN, Proprietors

People's Phone

LEBANON FERTILIZER WORKS

Established 1882

PURE, FINE GROUND
BONE MEAL

POULTRY FOOD
ETC.

Manufacturers of

Standard Animal Bone Fertilizers

HIDES
OILS
TALLOW
GREASE
GROUND TANKAGE

File No. P-3456

FACTORIES } LEBANON, PA.
 } JONESTOWN, PA.

Dealers in
FERTILIZER MATERIALS AND CHEMICALS

Cor. Hoffman and Green Sts.

LEBANON, PA.

January 10th, 1914.

The Falconer Company,
Baltimore, Md.



Gentlemen:-

Replying to your valued favor of the 6th instant, we take great pleasure of advising you that we have reason to believe that a ~~New Regional Bank in your city of Baltimore, Md., would be a great~~ advantage to us, and we sincerely trust that your city may be successful in securing the same, as we would like to have and enjoy the many advantages of the same in Baltimore.

Yours Very Truly,

S. M. & H. D. Levan.

HDL-HRL

Yes

D. E. BUCKEY

ELMER D. BUCKEY

D. E. Buckey & Son
Dealers in
Grain, Flour, Feed, Salt, Seeds, Etc.

Littlestown, Pa., Jan, 6, 1914. 191

Messrs. Chas. England & Co.,
Baltimore. Md.

Gentlemen;-

Replying to your inquiry of our opinion of Baltimore for one of the Regional Reserve Banks, would say that we think Baltimore would be one of the best of Cities for one of the Banks, It is centrally located between the North and South and could be conveniently reached from all points with very little delay.

We are decidedly of the opinion that Baltimore should be used in preference to any other large nearby City.

Very Resp't.

D. E. Buckey & Son,

UNITED STATES DEPOSITORY

Capital \$300,000

Surplus \$500,000

First National Bank

CHARLES A. TAWNEY, PRESIDENT
J. L. HAMMITT, VICE PRESIDENT
CHARLES R. SHAW, CASHIER
CARL G. HOFMAN, ASST CASHIER
JOHN A. KELSO, ASST CASHIER

M. Keesport, Pa. Jan. 10th 1914.

Mr. S. M. Hann,
Fidelity Trust Co.,
Baltimore, Maryland.

Pittsburgh

Dear Sir:-

Your favor of the 8th instant received.

We are already committed to Pittsburgh
as our first choice for a Regional Reserve Bank.

We would be pleased to name your City as
our second choice.

Yours truly,
Charles A. Tawney
President.

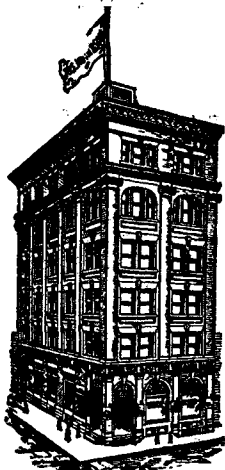
JACOB ROTH

ESTABLISHED IN 1885

HENRY FRIEDMAN

P. & A. PHONE 352

BELL PHONE 477



JOSEPH ROTH & SON

Domestic and Foreign Banking

DRAFTS AND MONEY ORDERS ISSUED PAYABLE
AT ALL PARTS OF THE WORLD

PITTSBURGH CORRESPONDENCE
ROTH'S STATE BANK
110 SMITHFIELD ST.

401-403 JEROME AVE.

McKeesport, Pa. Jan 8-1914 191

The Falconer Company

Baltimore, Md.

Gentlemen:-

1

We are in receipt of your favor 6th inst. and in reply beg to inform you, that we heartily indorse the movement to induce the Treasury Department to locate one of the new "Regional Banks" in your City.

Baltimore, with its great Ex- and Import ranks high with the other Cities of this great Country, and should be given due consideration by the Department.

Wishing you success, we beg to be

Yours very truly
Joseph Roth & Son

yes

THE GLOBE

ISAAC SUPOWITZ, PROPRIETOR

DEALER IN

DRY GOODS, NOTIONS AND
READY-MADE GARMENTS

122 WEST CENTRE STREET

MAHANAY CITY, PA., 1 Jan. 6 1914

John F. Hunt & Co.
Dear Sir:-

In reply to your letter
of Jan. 5th I prefer Baltimore
~~as the City for the Regional Bank.~~
Hoping that the City of Baltimore,
will be successful in securing
the Bank.

I Remain
Yours Truly
I. Supowitz.



Milton, Pa. Jan. 6, 1914.
John E. Hurst, Co.
Baltimore, Md. 1

Dear Sirs:-

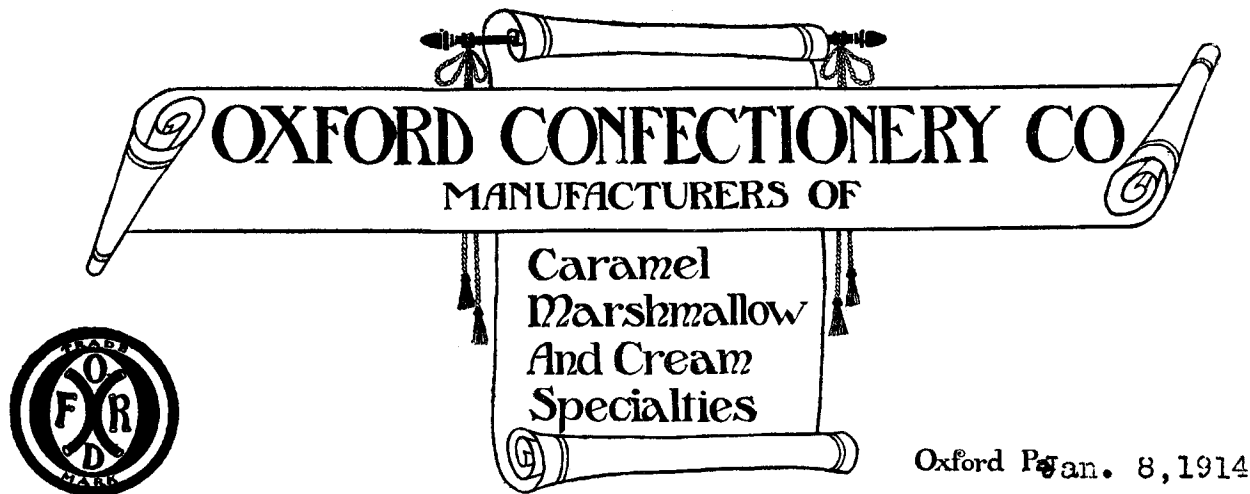
I would prefer having Baltimore selected as one of the Regional Bank cities, as I know it to be progressive commercially and think that in a few years it will be ~~one of the leading wholesale centers.~~

Yours truly
S. H. Lewison.

CHRISTIAN PFLAUM, Jr., Pres.

JOHN C. BROCK, Treas.

G. M. BLAUVELT, Sec'y.



The Falconer Company,
Baltimore, Md.

Gentlemen:-

Replying to yours of the 6th, would state we are not materially interested in the location of a "Regional Bank" any more in your city than in any other Eastern city , so to be honest with you we cannot write such a letter as you request.

Yours very truly,

JKT/R

OXFORD CONFECTIONERY CO.

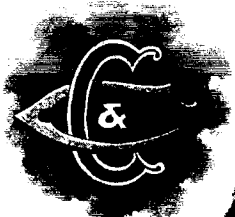
ALL AGREEMENTS ARE CONDITIONAL ON ALL CAUSES OF DELAY OR FULFILLMENT, BEYOND OUR CONTROL. PRICES SUBJECT TO CHANGE WITHOUT NOTICE AND PRIOR SALE.

BEN. C. CURRIE,
JAMES H. CAMPBELL.

CURRIE & CAMPBELL

WHOLESALE LUMBER
SPRUCE HEMLOCK HARDWOODS

REPRESENTING
POCAHONTAS LUMBER CO.
BURNER, W. VA.



BOTH PHONES
COMMONWEALTH BUILDING,
PHILADELPHIA, PA.

1/5/14.

John L. Alcock and Company,
Baltimore, Md.

Alcock
BV

W

Gentlemen:-

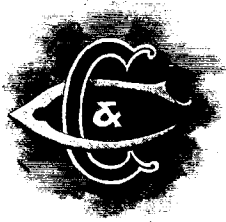
We are in receipt of your favor of the 3d, requesting us to assist you in backing up the campaign being made by your city for one of the Government Regional Banks, and in this connection we would say we should be very glad indeed to assist you in any way we could in your most worthy proposition were it not that we are making the same effort on behalf of Philadelphia. We don't believe it is going to be near as hard a proposition for Baltimore to secure one of these banks as it is for our city, in as much as you were favorably mentioned for the location of a bank, whereas Philadelphia was side tracked entirely.

We feel our location, embodying very large manufacturing interests of our own, and also having a tremendous scope of adjacent farming section, should be very seriously considered for the location of one of these banks, and outside of New York and Chicago our bank clearings are greater than any other city in the country, and we are making a very determined effort at this end to bring these and other facts so strongly before the body in charge of these appointments that we feel we are bound to have favorable results.

Should we be unfortunate in securing their consideration and be awarded one of these banks, then naturally our second choice in location would be Baltimore.

ALL AGREEMENTS ARE CONDITIONAL ON ALL CAUSES OF DELAY OR FULFILLMENT, BEYOND OUR CONTROL. PRICES SUBJECT TO CHANGE WITHOUT NOTICE AND PRIOR SALE.

BEN. C. CURRIE,
JAMES H. CAMPBELL.



BOTH PHONES.

CURRIE & CAMPBELL



REPRESENTING
POCAHONTAS LUMBER CO.
BURNER, W. VA.

COMMONWEALTH BUILDING,

PHILADELPHIA, PA.,

J.L.A. & Co.-2.

We thank you for bringing this matter to our attention, and trust our reply, even at some length, will convince you that it is only natural we should put Philadelphia first in our choice.

Yours very truly,

CURRIE AND CAMPBELL.

ECC/M

CHAS. F. FELI

AMOS Y. LESHER

CHAS. F. FELIN & CO.

PHILADELPHIA

MAIN YARD AND MILL

OLD YORK ROAD AND BUTLER ST.

WHARVES

DELAWARE RIVER—PIER 42 N.

PIER 36 N.

SCHUYLKILL RIVER—E. S. LOMBARD ST.

WAREHOUSE

TWENTIETH ST. AND GLENWOOD AVE.

PURCHASING DEPARTMENT

WHOLESALE LUMBER, SASH, DOORS, BLINDS MOULDINGS and TRIM

MAIN OFFICE

OLD YORK ROAD AND BUTLER STREET

SOUTHERN MILLS

NEWBERN, N. C.

WASHINGTON, N. C.

CENTRAL OFFICE

LAND TITLE BLDG.

BROAD AND CHESTNUT STREETS

PHILADELPHIA, January 5, 1914.

Philadelphia
B

W

John L. Alcock & Company
Baltimore, Md.

Gentlemen:

Referring to the regional bank which you suggest for Baltimore, we would advise that we would not care to support a movement in favor of Baltimore rather than one in favor of such a bank in our own city, as we believe that this city is, by reason of its location and large banking resources and the great resources of the State of Pennsylvania, entitled to one of the banks.

Were we to make a second choice, we would ourselves suggest Baltimore. In fact, we think that a bank in Baltimore would be better located than one farther south and would perhaps answer the purpose of a large part of the Southern requirements as well as in the South, since Baltimore handles a very large volume of Southern trade and has for some time past represented very largely Southern interests.

Very truly yours,

CFF-M

CHARLES F. FELIN & COMPANY.

Forest Lumber Company

MANUFACTURERS AND WHOLESALE



MAIN OFFICE
PITTSBURG, PA.
BRANCH OFFICE
KONNAROCK, VA.

BELL PHONE-SPRUCE 3858
KEYSTONE PHONE-RACE 2378

Selling Agents
HASSINGER LUMBER COMPANY,
KONNAROCK, VA.
Manufacturers of
HEMLOCK, WHITE PINE & HARDWOODS.

STOCK EXCHANGE BUILDING

PHILADELPHIA, PA.

January 6th, 1914

1 B 2

ALL AGREEMENTS CONTINGENT ON STRIKES, ACCIDENTS AND OTHER CAUSES BEYOND OUR CONTROL.
QUOTATIONS SUBJECT TO CHANGE WITHOUT NOTICE.

John L. Alcock & Co.,
Baltimore, Md.

Gentlemen;-

We have your circular of the 3rd in reference to Regional Bank in Baltimore and naturally our first preference of course is with Philadelphia.

However, in case we fall down in this particular City our ~~second preference would naturally be Baltimore.~~

We feel that you are located advantageously to the Southern markets and judging from the large territory which you serve, next to Philadelphia, we think you should be in line for the Regional Bank.

Wishing you luck however, in your endeavors, we remain

Yours very truly,

FOREST LUMBER COMPANY.

FXD/MB

QUOTATIONS SUBJECT TO CHANGE WITHOUT NOTICE. ALL AGREEMENTS ARE CONTINGENT UPON STRIKES, ACCIDENTS AND OTHER DELAYS BEYOND OUR CONTROL.



Babcock Lumber Company,

Lumber Manufacturers.

BRANCH SALES OFFICES:

- NEW YORK, N.Y.
- PHILADELPHIA, PA.
- CHICAGO, ILL.
- CINCINNATI, O.
- PROVIDENCE, R.I.
- JOHNSTOWN, PA.

MILLS:

BABCOCK LUMBER CO.	ASHTOLA, PA.	ANNUAL CAPACITY 48,000,000.
BABCOCK BROS. LUMBER CO.	BABCOCK, GA.	ANNUAL CAPACITY 25,000,000.
BABCOCK LUMBER & BOOM CO.	DAVIS, W.VA.	ANNUAL CAPACITY 46,000,000.
TELLICO RIVER LUMBER CO.	TELLICO PLAINS, TENN.	ANNUAL CAPACITY 40,000,000.
SEWELL LUMBER CO.	SEWELL, W.VA.	ANNUAL CAPACITY 15,000,000.

Pittsburgh, Pa., U.S.A. Jan. 8, 1914.

Quoted

John L. Alcock & Company,
Baltimore, Md.
Gentlemen:

Through the daily papers, we note that Baltimore aspires to secure one of the Regional Banks that are to be established under the new Currency Act.

From a selfish standpoint, we hope that you may be successful. When we say "selfish" we do not mean it from a personal viewpoint, but in the interest of the lumber industry at large.

Baltimore is the largest Southern City on the Eastern border through which we clear on nearly all of our export shipments. The export business has grown materially from year to year and as we see it, it is bound to continue to grow.

If our predictions prove true, there seem to be many good reasons for establishing a Regional Bank in Baltimore. In fact, we think it would be ideally located to serve the lumber industry from the Middle West and South and we hope you will be successful in securing it.

Yours very truly,

BABCOCK LUMBER COMPANY.

Per

J. R. Babcock

FRB.F

Dictated but not read

HAINES DICKINSON, PRES.

F. J. CONLIN, VICE-PRES. & GEN. MGR.

KERSEY CARRIGAN, Sec'y & TREAS.



QUARRYVILLE SHOE CO.

MANUFACTURERS OF

INFANTS TURN SHOES.

QUARRYVILLE, PA. Jan. 8, 1914.

1

The Falconer Co.,
Baltimore, Md.

Gentlemen:

I am writing you at this time to assist you if such a thing is possible in getting one of the regional banks under the Currency Act located in your city. We sell a great many shoes in your city and believe it would be advantageous to us to have a reserve bank in your city. We trust that when you have your hearing you may be able to convince the committee that a regional bank located in your city would be to the advantage of all concerned.

Wishing you continued prosperity, we are

Very respectfully,
Quarryville Shoe Co.

Kersey Carrigan _{Sec'y}

GEO. H. STEWART

SHIPPENSBURG, PA.,

Jan. 8, 1914.

Phila

✓

Messrs. Chas. England & Co.,
308-310 Chamber of Commerce,
Baltimore, Md.

Gentlemen:-

I am pleased to acknowledge the receipt of yours of the 6th and notice that you are endeavoring to have your city selected as the seat of one of the Regional Reserve Banks under the new Currency Law. I fully concur in all you say in this matter, however, would say I have expressed a preference for Philadelphia, but would not object to Baltimore in the least. Can only add that you have my best wishes and I hope you may be successful.

Yours very truly,

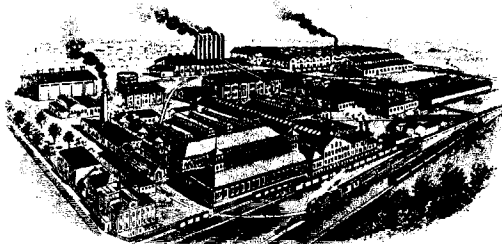
Geo. H. Stewart

A. O. FRICK, PRES.
EZRA FRICK, VICE PRES & GENL. MANAGER

W. H. MANNS, Sec. & Sales Mgr. Rep're Dept.
W. R. SNIVELY, Asst. Sec. & Sales Mgr. Light Line

D. NORRIS BENEDICT, TREAS.
D. B. SNIVELY, ASST. TREAS.

ESTABLISHED 1853.



CABLE ADDRESS:
FRICK WAYNESBORO (PA)
CODES USED:
A. B. C. 4th AND 5th EDITIONS.
LIEBERS' STANDARD.
WESTERN UNION.
FRICK COMPANY.
I & R.
A-I.

ADDRESS ALL COMMUNICATIONS TO THE COMPANY.

HAND AND LITH IN PAID

Waynesboro, Franklin Co. Pa. Jan. 10, 1914.

Phil B v
The Falconer Company,

Baltimore, Md.

Gentlemen:-

Replying to your valued letter of the 6th inst., beg to say that we prefer not to take any position in regard to this matter. Our natural banking attachments seem to be Philadelphia; at the same time we do not wish to embarrass Baltimore in her ambitions to secure a Regional Bank.

Trusting that we may be able to be of service to you in some other manner, we are

Truly yours,

31/38

FRICK COMPANY.

By *Ezra Frick*
TREAS.

*Non-Committal
Bicknunt 1st
Galto 2nd*

ALL CONTRACTS ARE SUBJECT TO APPROVAL AT OUR HOME OFFICE, WAYNESBORO, PA., AND ARE CONTINGENT UPON STRIKES, ACCIDENTS AND OTHER DELAYS BEYOND OUR CONTROL. QUOTATIONS SUBJECT TO CHANGE WITHOUT NOTICE.

THOS. C. O'CONNOR,
PRESIDENT.

CABLE ADDRESS "PULLMAN"

OSCAR STEVENSON,
SECRETARY & TREASURER.

Pullman
AUTOMOBILES

PULLMAN MOTOR CAR CO.,
YORK, PA.
U. S. A.

January 14, 1914.

The Falconer Company,
Baltimore, Maryland.

Gentlemen:

We note the effort being made to the end that Baltimore may be selected as the location for one of the new regional banks under the Currency Act.

We heartily endorse such suggestion and trust that the authorities will give to your City, the regional bank your citizens are requesting.

Very truly yours,

PULLMAN MOTOR CAR COMPANY

Yes

J.W. STEACY, PRESIDENT.
SMYSER WILLIAMS, VICE PRES.
ELLIS S. LEWIS, VICE PRES. & TREAS.
E.G. METZGER, SECRETARY.
C.H. MOORE, ASS'T. TREAS. & SECY.
ESL-G

York Trust Company

rid

York, Penna.

January 5, 1914.

Mr. H. B. Wilcox, President,
The First National Bank,
17 South Street,
Baltimore, Md.

Phila 1
B 2

Dear Sir:

Yours of the 3rd inst., in reference to the location of a Federal Reserve Bank in Baltimore, has been received.

In reply, we beg to advise that the bankers of this State would naturally prefer to have a Federal Reserve Bank located in the City of Philadelphia rather than in Baltimore, and we have written a letter to the Organization Committee to that effect. If in the judgment of the Committee, Philadelphia is considered too near New York City, and for that reason will not be favorably considered, our second choice would be Baltimore.

In view of the letter which we have already written to the Organization Committee, we do not feel that it would be wise for us to write another letter to the same Committee, requesting their favorable consideration of the City of Baltimore as the location for a Federal Reserve Bank.

We have written to you frankly in this matter, as requested, and trust that our letter will be received in the spirit in which it is written.

Very truly yours,

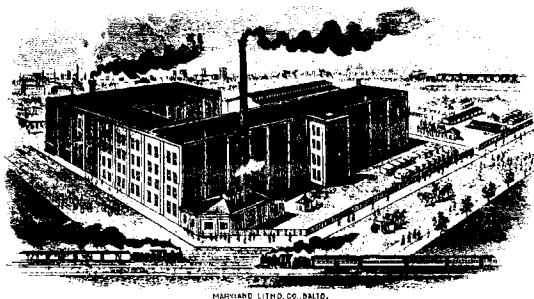
YORK TRUST COMPANY,

Ellis S. Lewis
Vice-President & Treasurer.

M. B. GIBSON, PREST.

CHARLES F. BAER, VICE PREST.

W. S. BOND, SECY. & TREAS.



HARRIAND LITHO. CO. BALTO.

OFFICE & FACTORY, BROAD & WALNUT STS.

ESTABLISHED 1870.
INCORPORATED
CAPITAL INVESTED
OVER \$ 600,000.00.

Weaver ORGAN & PIANO CO.

MANUFACTURERS
OF THE
CELEBRATED WEAVER ORGAN
HIGH GRADE WEAVER PIANO
AND
THE GARMING TONED YORK PIANO.

CABLE ADDRESS,
WEAVER, YORK, PA.
WESTERN UNION CODE.

York, Pa.,

Jan. 9/14.

1

The Falconer Co.,
Gay & Water Sts.,
Baltimore, Md.

Gentlemen:

We believe that Baltimore would be the most
 central point in the east to have one of the new Regional
 Banks under the Currency Act and we voice the sentiments
 of many others in this vicinity in asking the Treasury
 Department to place one of these banks in Baltimore.

Yours very truly,

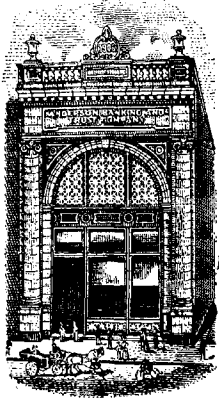
WEAVER ORGAN & PIANO CO.

MBG/SS

M. B. Gibson
 PRES'T.

Yes

S. C.



Anderson Banking & Trust Company

G. N. C. BOLEMAN, PRESIDENT
H. C. TOWNSEND, VICE-PRES
J. R. SHELOR, CASHIER

CAPITAL \$100,000.00.

Anderson, J. C.

Jan. 10th. 1814.

Mr. William Ingle, Cash.

Merchants Mechanics Natl. Bank,
Baltimore, Md.

Dear sir:-

We are decidedly in favor of Baltimore as one of the Regional Reserve Banks. First, from its geographical position, being the connecting link and the gate-way, as it were, between the North and the South, and secondly, for the reason of its prestige as a great Banking center.

We cannot conceive a more fitting place than Baltimore for the next regional bank south of Baltimore.

With best wishes we are,

Yours very truly,

G. N. C. Boleman,

Pres.

Boad

B. F. MAULDIN, PRESIDENT
J. A. BROCK, VICE PRES.

P. E. CLINKSCALES, CASHIER
A. M. SHARPE, ASST. CASHIER

The Bank of Anderson
ANDERSON, S. C.

CAPITAL \$150,000.00
SURPLUS & UNDIVIDED PROFITS \$ 200,000.00

January 12, 1914.

Mr. William Ingle, Vice President,
Merchants-Mechanics National Bank,
Baltimore, Md.

My dear Sir:-

I am in receipt of your letter of January 6th, but before receiving same I had endorsed Richmond, Virginia, for Regional Reserve Bank. I did not know at the time that Baltimore was an applicant and supposed she would not be, as Philadelphia would have the advantage perhaps. We Southern Bankers feel very kindly to Baltimore and will do everything in our power for her advancement.

Yours very truly,

B. F. MAULDIN, PRESIDENT

President.

Equinox Mill

ANDERSON, S. C.

ADDRESS ALL COMMUNICATIONS TO THE COMPANY

Jan. 9, 1914.

The Falconer Company,
Baltimore, Md.

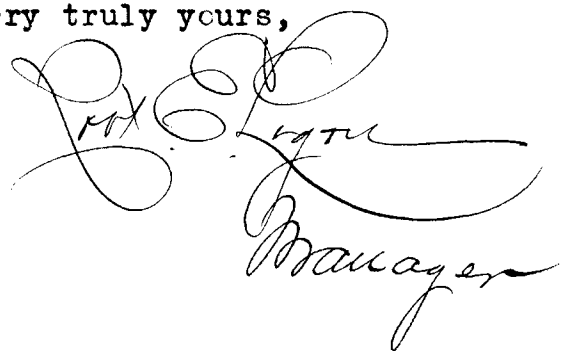
Dear Sirs:

Replying to your favor of the 6th, beg to say that we are very much in favor of one of the "Regional Banks" being located in Baltimore, as it has been a custom of our section of the Country to deal largely in New York and Baltimore, and the dealings with both Cities have been on a fair basis and very liberal.

I am sure that the feeling of our part of the Country is to continue this connection, and whilst Atlanta is very near to us, still we believe that our interest will be best served by the location of two of these Banks, one in New York, and One in Baltimore.

REL: T.

Very truly yours,


Manager



B.O. Evans & Co.
The Spot Cash Clothiers
Anderson, S. C.

Anderson, S. C.,
Jan. 7, 1913.

Phillip Hamburger, Jr.,
c/o Henry Sonneborn & Co.,
Baltimore, Md.

Dear Sir:-

In response to your letter of 1/5/14 regarding the establishing of a regional reserve bank in Baltimore, we are heartily in favor of Baltimore securing one of these banks. We believe it will be to the best interest of southern merchants to have one of these banks located in Baltimore, as that city is in close touch with conditions in our section, and it will be very convenient for the transaction of business.

Wishing Baltimore success in this movement, we are,

Yours very truly,

B. O. Evans & Co.

COONER BROTHERS

EVERYTHING TO WEAR

BATESBURG, S. C.,

1/13/14.

Mr. Phillip Hamburger Jr.,
C/O Henry Sonneborne & Co.,
Baltimore, Md.

Dear Sir:

In reply to yours of Jan. 5th. in regards to efforts on part of the Banking and Commercial interst of Baltimore to have Baltimore selected as a location of a Regional Reserve Bank. We are of the opinion that ~~anything helping the Whole-~~ sale people from whom we buy will mean help to us. Buying the bulk of our goods from Baltimore we hope you will be successful in your efforts.

Yours very truly,

Cooner Bros.

B. 

GEORGE WATERHOUSE
1864-1894

W. P. WATERHOUSE & Co.
1894-1906

INCORPORATED 1910

GEORGE WATERHOUSE Co.

BEAUFORT, S. C.

1/8/14

SEA ISLAND COTTON

UPLAND COTTON

MERCHANDISE

The J. B. Hunt & Co.,
Baltimore, Md.
Dear Sir:-



We want to see Baltimore one of the Regional Bank cities. - This is not for sentimental reasons. - It's because, not by her situation, but by her service to all this central region, she is considered as worthy of giving more service. - To those cities which serve well, the ability should be granted to be of larger service. - Baltimore has served well; she can serve better if she becomes one of the Regional Bank Cities. - We consider that it is more important for her to be so named, so far as we are concerned, than for Atlanta, or St. Louis to be designated. - She is to us as is New York, or as is Boston, to New England. -
John Waterhouse Co.

C. B. CROSLAND, PRESIDENT
F. R. CROSLAND, SEC'Y

R. B. CROSLAND, VICE PRES.
W. C. CARLISLE, TREAS.

THE C. B. CROSLAND CO., INC.

DEALERS IN

DRY GOODS, NOTIONS, SHOES, GENT'S FURNISHINGS
AND MILLINERY

BENNETTSVILLE, S. C. ^{1/7} ----- 191⁴

Mrs Jno E Hurst & Co

Gent Baltimore Md

I would like very much to see your city Baltimore selected as one of the Regional Branch Cities, I should say more business done through Baltimore with the Eastern States than any other Southern City, hope your efforts will be successful

Yrs Truly
C. B. Crosland Co
or C. B. Crosland (Pres)

PRESIDENT PLANTER'S NATIONAL BANK
PRESIDENT BENNETTSVILLE TRUST CO.

IMPROVED AND UNIMPROVED CITY PROPERTY
AT BENNETTSVILLE, BLENHEIM, AND GENOA.

A. J. Matheson
Planter and Dealer in Real Estate
COTTON FARM LANDS

Columbia!
B

BENNETTSVILLE, S. C., Jan. 8th, 1914.

The National Bank of Baltimore

Baltimore Md,

Dear Sirs,-

Yours of Jan. 5th, to hand, I heartely agree with you as to Baltimore being A central place for one of the Regional Reserve Banks, Although I have given my suport to Columbia I think both places should have one - Baltimore is my second choice, if Columbia dose'nt get it I hope Baltimore will, If there is any thing I can do or say in helping you to get the Regional Reserve Bank will be glad to do so, will be glad to hear from you if you have any suggestion to,make.

With highest regards,
I am yours.

A. J. Matheson



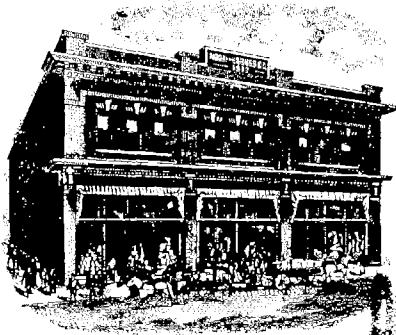
D. F. MOORE, PRESIDENT
W. D. BARNES, VICE-PRESIDENT

LONG DISTANCE TELEPHONE
CONNECTIONS

MOORE-BARNES CO.

DEALERS IN
GENERAL MERCHANDISE, BUGGIES, WAGONS
AND STANDARD FERTILIZERS

COTTON BUYERS AND MANUFACTURERS OF NAVAL STORES
FURNITURE, COFFINS AND CASKETS



BRUNSON, S. C., 1/7/14.

1 a g m a

First National Bank,
Baltimore, Md.

Gentlemen:-

Replying to your letter of Jan. 3rd. we will say that we know any progressive city would be ambitious to secure a Regional Reserve Bank.

There is probably greater and more logical reasons than mere city pride why Baltimore should share in the distribution of the one hundred and six million dollars of working capital of the Regional Reserve Bank system.

For many years past the business men of Baltimore, because of their location, energy and foresight, have laid a foundation and created business relations among the great agricultural states that lie towards the southeastern Atlantic section, in both commerce and banking that has made these sections almost a part of that great city and this business already established makes Baltimore the logical location, in our opinion, of a Regional Reserve Bank.

The time tables of the railroads and other transportation organizations will show that Baltimore has rapid and convenient connections, not only with the agricultural states toward the southeast, but with the numerous manufacturing and mining interests



D. F. MOORE, PRESIDENT
W. D. BARNES, VICE-PRESIDENT

LONG DISTANCE TELEPHONE
CONNECTIONS

MOORE-BARNES CO.

DEALERS IN
**GENERAL MERCHANDISE, BUGGIES, WAGONS
AND STANDARD FERTILIZERS**

COTTON BUYERS AND MANUFACTURERS OF NAVAL STORES
FURNITURE, COFFINS AND CASKETS

WDB

BRUNSON, S. C.,

F. N. B. 2.

that lie nearby and to the north of this great city.

We see no reason why a Regional Reserve Bank located in Baltimore could not serve all these sections well and at the same time be recognized by the banking interests of Europe as well as the great banking sections of our great American country.

We hope that the commission in charge of the location of the Reserve Banks will give your city due consideration and that you may be successful in securing one of these depositories.

With kind personal regards, we are,

Yours truly,

MOORE-BARNES CO.

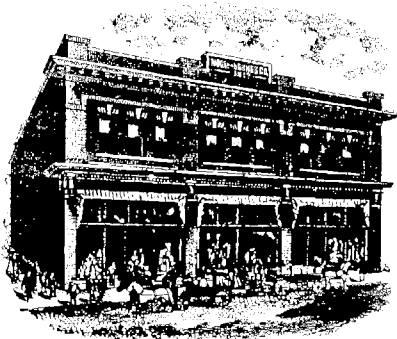
W. D. Barnes

Vice-Pres.

WDB/F

D. F. MOORE, PRESIDENT
W. D. BARNES, VICE-PRESIDENT

LONG DISTANCE TELEPHONE
CONNECTIONS



MOORE-BARNES CO.

DEALERS IN
**GENERAL MERCHANDISE, BUGGIES, WAGONS
AND STANDARD FERTILIZERS**

COTTON BUYERS AND MANUFACTURERS OF NAVAL STORES
FURNITURE, COFFINS AND CASKETS

BRUNSON, S. C., 1/9/14.

The Falconer Co.,
Baltimore, Md.

Gentlemen:-

There is probably greater and more logical reasons than mere city pride why Baltimore should have one of the Regional Reserve Banks.

For many years past the business men of Baltimore, because of their location, energy and foresight, have laid a foundation and created business relations among the great agricultural states that lie toward the southeastern Atlantic section, in both commerce and banking, that has made these sections almost a part of that great city and this business already established makes Baltimore, logically, the proper location, in our opinion, of a Regional Reserve Bank.

Baltimore because of her geographical location marks the crest of the ebb and flow of the tide of commerce in the agricultural sections to the south east and the numerous manufacturing and mining industries that lie towards the north.

We feel quite sure that a Regional Reserve Bank at Baltimore would rank among the best and be recognized as such



D. F. MOORE, PRESIDENT
W. D. BARNES, VICE-PRESIDENT

LONG DISTANCE TELEPHONE
CONNECTIONS

MOORE-BARNES CO.

DEALERS IN

GENERAL MERCHANDISE, BUGGIES, WAGONS
AND STANDARD FERTILIZERS

COTTON BUYERS AND MANUFACTURERS OF NAVAL STORES
FURNITURE, COFFINS AND CASKETS

BRUNSON, S. C.,

F. Co. 2.

not only by the great banking institutions of Europe but by our
Banking interests in America.

We feel quite sure that the commission in charge will give your
city due consideration.

Yours truly,

MOORE-BARNES CO.

A handwritten signature in cursive script that reads "W. D. Barnes". The signature is written in dark ink and is positioned above the typed name "Vice-Pres.".

Vice-Pres.

E. H. Pringle, President.

E. H. Pringle, Jr. Vice President.

M. W. Wilson, Cashier.



STATE BANK CHARTER.
1834.

67-1
2044.

NAT'L BANK CHARTER.
1872.

Bank of Charleston
National Banking Association.

Charleston, S.C. January 8, 1914.

Mr. T. Rowland Thomas, President,
The National Bank of Baltimore,
Baltimore, Md.

Dear Sir:

Your letter of January 5th has been received in regard to supporting Baltimore for one of the Regional Reserve Cities, and we beg to say that our attitude is that we wish to be as close to the New York Bank as possible. If Baltimore is as close to New York as we will be allowed to get we should like a Bank at Baltimore.)

Yours very truly,

E. H. Pringle, Jr.
Vice-President.

S. E. WELCH, J. S. MIXSON, EM'S S. WELCH
PRES. & TREAS. MGR. SECTY.

C. BART & CO.

WHOLESALE FRUIT

CHARLESTON, S. C. Jan 8, 1914.

Mess Snyder & Blankfard, Co.,
220 Light St.
Baltimore, Md.

Gentlemen:-

Yours favor of the 6th is at hand and we shall be very glad if the Commission will select Baltimore as one of the points for a Regional Reserve Bank and hope that you may be successful in having it established.

With kindest regards,

We are

Yours truly,



SEW.

A. W. STEHMAN, PRES. & TREAS.

HENRY G. CAREY, Secy.

FIRE-PLACE
RANGERS, FURNACES,
STOVES, RANGES, ETC.

Established 1851.
The B. C. Bibb Stove Co.,
of Baltimore City.
101-109 Light St.

FOUNDRY,
PORT DEPOSIT, MD.
BOTH PHONES.

Baltimore,

Jan. 7, 1914.

J. H. Roberts,

Charleston, S. C.

Dear Sir:-

You will doubtless recall the recent passage by Congress of the Currency bill which provides for a number of Regional Reserve Banks.

The business interests of Baltimore City feel that they are entitled to have located in Baltimore one of these reserve banks, and are making an effort to secure the same.

If you approve of this movement, will you not promptly write us to that effect? It will be appreciated by,

Yours truly,

THE B. C. BIBB STOVE CO.

Per. *A. W. Stehman*

Pres.

AWS/NIL

Charleston S.C. Jan 10 1914

Gentlemen

*I the undersign do fully
approve of the above
Very respectfully*

J. H. Roberts

"THE STORE THAT DOES THINGS"

G. B. BUELL

D. L. ROBERTS

BUELL & ROBERTS

573-575 KING STREET

Charleston, S. C.

January 10, 1914

John E. Hurst & Co.,
Baltimore, Md.

1

Gentlemen:

Replying to your favor of the 5th inst beg to say that we are heartily in favor of the Regional Bank being located in Baltimore for divers reasons, and we trust that Baltimore will be selected for this purpose.

Wishing you the returns of the Season, we beg to remain,

Very truly yours,

BUELL & ROBERTS

GBB/EH

CAROLINA SAVINGS BANK
CHARLESTON, S.C.

ESTABLISHED 1874
RESOURCES \$2,500,000

GEORGE W. WILLIAMS, PRESIDENT
WARING P. CARRINGTON, VICE PRESIDENT
HENRY P. WILLIAMS, V. PRES. AND CASHIER
R. W. CLAUSS, ASST. CASHIER
ELLISON A. WILLIAMS, ASST. CASHIER

January 8, 1914.

ra
Mr. Robt. S. Mooney, Vice President,
Equitable Mortgage & Trust Company,
Baltimore, Md.

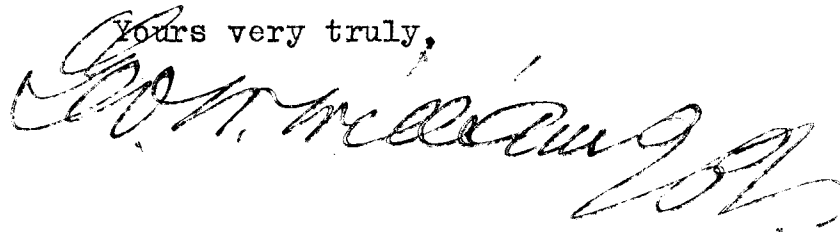
Dear Sir:-

We have your valued favor of the 6th, and heartily con-
cur in the suggestion, and hope that the City of Baltimore may be desig-
nated for the location of one of the Reserve Banks under the new Fed-
eral Currency Law.

We are satisfied that when the time comes that your City
will show the reasons why the authorities should name Baltimore in its
selection.

We remain,

Yours very truly,



Gomphahee Fertilizer Company

OFFICE: 42 BROAD STREET
WORKS: COOPER RIVER

NORMAN H. BLITCH, PRESIDENT.
WALTER PRINGLE, VICE PRES. & TREAS.
R. WILLIAM MOLLOY, GENL. MANAGER.
WILLIAM H. BARNWELL, SUPERINTENDENT.
BEN. P. DOTTERER, ASST. SUPT.
CHARLES S. DWIGHT, JR., SECRETARY.

CODE
WESTERN UNION.



Charleston, S. C.

Jan. 5th, 1914.

121

Mr. Blanchard Randall, Vice-Pres.

First National Bank,



Baltimore, Md.

Dear Sir:-

Answering your favor of the 3rd inst., which we beg to acknowledge, after due consideration we are of the opinion, that we, as we see it from our standpoint, would really prefer Baltimore as a desirable point for a Regional Reserve Bank, than any other city. We believe that her financial institutions and her geographical position are calculated to best serve our interests in this respect, and should you desire us to do so, we would be very glad to write direct, endorsing your city in this manner.

Yours very respectfully,

Pres.


 WALTER PRINGLE,
 PRESIDENT.
 J. WARING WITSELL,
 TREASURER.
 E. W. MILLER,
 GENL. MANAGER, SALES DEPT.

 LAWRENCE B. MCBRIDE,
 MANAGER.



CHARLESTON, S.C., Jan. 7th-1914.

Emerson Drug Company,
 Baltimore, Md.

Gentlemen:-

We have Mr. Cook's favor of the 5th instant,
 and in reply would say we would be very glad indeed to
 recommend the City of Baltimore as one of the most wor-
 thy cities in our judgment, for a Regional Reserve Bank.

It has been the writer's personal experience
 for a number of years, that the banking institutions of
 your city are always liberally disposed towards our - -
 Southern firms, and we are heartily in accord with your
 application, and would do anything to further your in-
 terests in securing one of these.

Yours truly,

CHARLESTON DRUG MFG. COMPANY.

 President.

W.P./M.

JOHN D. OWEN,
PRESIDENT.

ANDREW J. GEER,
VICE PRES. & MGR.

THOS. J. HENNESSY,
SEC. & TREAS.

THE GEER DRUG COMPANY
WHOLESALE DRUGGISTS

BRANCH HOUSE
AT SPARTANBURG, S. C.
JOHN D. OWEN, MGR.

Charleston, S. C. Jan. 7, 14


Emerson Drug Co.,
Baltimore, Md.

Gentlemen;

We are in receipt of your favor of the 5th.
We would be more than pleased to have in Baltimore one of the
Regional Reserve Banks. Baltimore is a Southern City, and is therefore
conveniently located for transacting business in this section.

Yours truly,

The Geer Drug Co.



THE GERMANIA SAVINGS BANK

INCORPORATED 1874

HENRY SCHACHTE, PRESIDENT
JULIUS H. JAHNZ, VICE PRESIDENT — WALTER WILLIMAN, CASHIER
H. J. BOLLMANN, ASST. CASHIER

CHARLESTON, S.C.

January 8th, 1914.

Mr. T. Rowland Thomas, President,
The National Bank of Baltimore,
Baltimore, Maryland.

Dear Sir:

Your favor of the 5th instant is to hand and contents noted. We have advocated Richmond as the place most convenient for us, because a letter leaving here at close of business this evening reaches Richmond the following morning. Of course if we cannot get Richmond we will be delighted to have Baltimore. With kind regards, I remain

Yours very truly,

Henry Schachte
President

HS/McD.

WALTER PRINGLE, PRES. AND TREAS.

E. H. PRINGLE, VICE-PRESIDENT.

GEO. T. RADCLIFFE, SECTY.

Office of

Pringle Brothers,

Importers and Manufacturers' Agents,

Foreign and Domestic Dry Goods and Notions,
43, 45 & 47 Hayne and 106, 108 & 110 Market Streets,

Charleston, S. C. January 5th, 1914.

Blanchard Randall, Esq., Vice-President,
The First National Bank,
Baltimore, Md.

Dear Sir:-

Acknowledging your favor of the 3rd instant, beg to state we would be very glad indeed to see Baltimore get one of the Reginal Banks as we believe it would be to our advantage here in Charleston to have one in Baltimore as we feel very closely connected with the banking interests of your City, - our relations with them have been so pleasant we cannot but feel that anything that would be to the interest of the banking institutions of the City of Baltimore would indirectly prove of interest to Charleston and her business houses. We will take pleasure in writing a letter, should you wish us to do so, direct to this effect.

With kind personal regards, we are,

Very respectfully yours,

PRINGLE BROTHERS,

President.

WP

Southern Fruit Co.

DEALERS IN
HIGH GRADE VEGETABLE
SEEDS.

WHOLESALE
DEALERS

MANUFACTURERS AGENTS FOR
BARRELS, BASKETS, GRATES,
ETC. ETC.



CHARLESTON, S.C.

Jan. 8, 1914.

Mr. Walter Snyder,
#220-222 Light St.,
Baltimore, Md.

Dear Mrs: Snyder:-

We are in receipt of your letter of Jan. 6th., and beg to say that we would be very glad to have you secure establishment of a Regional Reserve Bank in Baltimore, but in our opinion this would be too far away from Charleston and our bankers are endeavoring to have one established nearer, probably in Columbia.

However this should not interfere in any way with your plans for Baltimore and we wish you much success in your venture.

Yours truly,

SOUTHERN FRUIT COMPANY.

WHM/R

CHERAW BOX COMPANY

(INCORPORATED)

MANUFACTURERS OF

BOX SHOOKS AND LUMBER

ALL SALES AND CONTRACTS CONDITIONED ON FIRES, FLOODS,
STRIKES, CAR SUPPLY, DELAY IN TRANSIT AND OTHER CONTINGEN-
CIES BEYOND OUR CONTROL. PRICES QUOTED ARE FOR IMMEDIATE
ACCEPTANCE AND SUBJECT TO CHANGE WITHOUT FURTHER NOTICE.

CHERAW, S. C.,

July 8 1914

The Falconer Company
Baltimore, Md.

Gentlemen;-

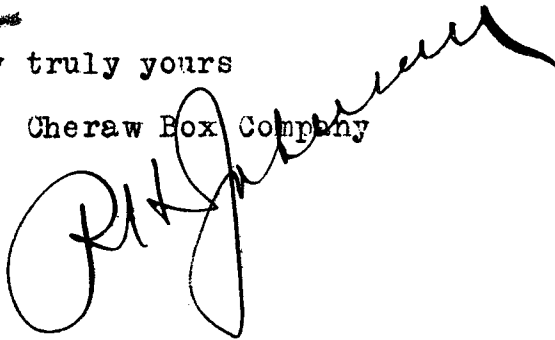
Your favor of the 6th inst regarding establishment of a
"Regional Bank" in Baltimore received.

Without jeopardizing the interests of Richmond, Va as the proper
location of one of the Regional Bank for the South our sympathy
would be for Baltimore.

Very truly yours

R H J

Cheraw Box Company



D. W. MOORE, Manager

STORE EXCELSIOR, S. C.

EXCELSIOR SEED FARM

Originator and Grower of
Excelsior Prolific Cotton
Marlboro Prolific Corn

ESTATE OF C. F. MOORE
COTTON BUYER

DEALER IN

Nitrate of Soda, Muriate Potash and Fertilizers

Proprietor
Excelsior Seed Farm
Huckleberry Farm
Honeysuckle Farm
Chinquapin Farm

Cheraw, S. C., Jan 7 1914

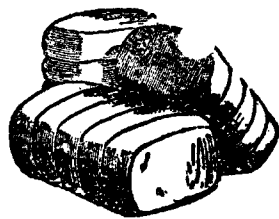
Jno E. Hurst & Co
Baltimore Md

Dear Sir,

We have your letter the 5th , in regard to the selection of Baltimore as one of the Regional Bank Cities . We would be very glad indeed to see Baltimore made one of the Regional Bank Cities and would prefer Baltimore to any of the other Northern Cities nearby

Yrs truly


Excelsior Seed Farm
Manager



ESTABLISHED 1879

E. Sternberger Company

DEALERS IN

GENERAL MERCHANDISE

And Cotton Buyers

CLIO, S. C., 1/9/14 1914

Mr. Jno. P. Judge,

C/o General Electric Co.

Baltimore, Md.

Dear Mr. Judge:-

Yours of 5th. inst. to Revolution Cotton Mills, Greensboro, N. C. was forwarded to me here and I take pleasure in stating that I would like very much to see one of the Regional Reserve Banks located in your city, which would be quite a convenience for us in our business transactions from Greensboro, N. C., as well as from this point.

Hoping that you are enjoying best of health and with kindest regards, I am

Sincerely yours,

E. Sternberger

No. 1680

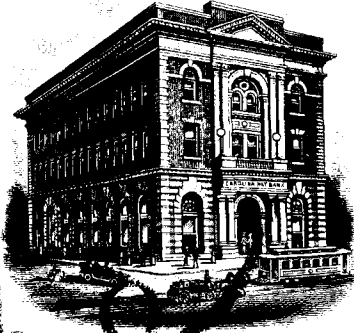
ORGANIZED 1868

THE CAROLINA NATIONAL BANK

OF COLUMBIA

COLUMBIA, S. C.

W. A. CLARK
PRESIDENT
T. S. BRYAN
VICE PRESIDENT
JOSEPH M. BELL
CASHIER
JOHN D. BELL
ASST. CASHIER



January
Thirteenth
1914

2

Mr. William Ingle, Vice President,
Merchants & Mechanics National Bank,
Baltimore, Md.

Dear Sir:

Your favor of the 6th in reference to Baltimore as a proper place for the Federal Reserve Bank and asking my support thereto, has been received and carefully considered.

I have given this matter considerable thought and it seems to me that it will be difficult to decide even among ourselves where the Reserve Bank shall be located until it is settled in what district our community is placed. At the present time I can only say that the desire of the Carolina Bankers, so far as I have been able to consult with, is that our State should be placed in a region running north and south along the Atlantic coast and not be put in a region which extends to the westward. If this view shall prevail, and South Carolina shall be placed in a region beginning, say, with Maryland and ending with Florida, the Federal organization committee may see fit to establish the regional bank in some central position of that territory. Should this idea prevail, it may be that Columbia may be then offered as the most central and convenient town, in which event, of course, I would be committed to Columbia; but apart from that view, individually I would be for Baltimore, and I believe that would be the sentiment of the Columbia bankers should we be placed in that territory. My view, however, is that in appearing before the commission primarily we will not be there as advocates of any city, but for the purpose of placing South Carolina in a region running north and south. That being done, the next point would be to establish the reserve city and in that event, I would stand for Baltimore next to Columbia; and should Columbia be ruled out as too small or too out of the way, Baltimore will certainly receive my support.

With kindest regards, I beg to remain,

Yours very truly,

W. A. Clark

d.

EDWARDS WHOLESALE GROCERY, HEAVY & FANCY GROCERIES, HAY AND GRAIN.

1 Darlington, S. C., Jan. 12, 1914.

The Falconer Co.,
Baltimore, Md.

Gentlemen:-

Yours of the 6th inst. relative to the establishment of a "Regional Bank" in your city received. We are not well enough posted on this matter to express an opinion, but so far as our opinion goes we see no reason why Baltimore should not be selected for that purpose.

Yours truly,

EDWARDS WHOLESALE GROCERY.

JLE/B

Yes

THE DILLON MILLS

J. W. LANFORD
PRES. & TREAS.
W. T. BETHEA
VICE-PRES.
WM. B. HARRISON
SECRETARY

MANUFACTURERS OF
HOSIERY AND WEAVING YARNS
20'S TO 30'S

↓
CONES
TUBES
SKEINS
WARPS
↑

Columbia 1
BRV

DILLON, S. C.

Jan. 12th 1914.

3

Swindell Brothers,
Baltimore, Md.

Gentlemen:

In answer to yours of the 6th inst., we should of course be glad~~to~~ to see one of the Regional Reserve Banks located in Baltimore--provided it does not interfere with getting one located nearer to us. We appreciate the fact that Baltimore is essentially a Southern city, and if we cannot get one of the banks located--say in Columbia--then we say give it to Baltimore by all means.

Yours very truly,

THE DILLON MILLS

J. W. Lanford
Pres. & Treas.

JWL-1

THE DILLON MILLS

J. W. LANFORD
PRES. & TREAS.
W. T. BETHEA
VICE-PRES.
WM. B. HARRISON
SECRETARY

MANUFACTURERS OF
HOSIERY AND WEAVING YARNS
20'S TO 30'S

↓
CONES
TUBES
SKEINS
WARPS
↑

DILLON, S. C. Jan. 12th 1914.

7

The Falconer Company,
Baltimore, Md.

Gentlemen:

Answering yours of the 6th inst., we would of course be very glad to see one of the "Regional Banks" located in Baltimore-- provided it would not interfere with getting one located nearer to us. We appreciate the fact that Baltimore is essentially a Southern city, and if we cannot get one of the banks nearer than Baltimore--then we say give it to Baltimore by all means.

Yours very truly,

THE DILLON MILLS

J. W. Lanford
Pres. & Treas.

JWL-1

Yes

Ramsey & Jones

Edgefield, S. C., Jany 9th 1914.....191.....

B.C. Bibb Stove Co,

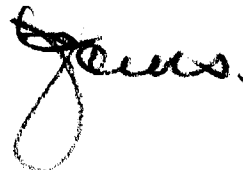
Baltimore. Md,

Gentlemen:-

We are interested in the Regional Reserve Banks, but we wish to see ^{one} ~~A~~ nearer home than Balto. We are working for Columbia S.C. to have a Bank, as it would be more benetical to us.

Yours truly.

Ramsey & Jones.



BRANCH STORES

DUNN, N. C.
FAYETTEVILLE, N. C.
ANDERSON, S. C.
MARION, S. C.

FLORENCE DEPARTMENT STORE

WHOLESALE AND RETAIL

B. FLEISHMAN & BROS.
PROPRIETORS

THE PEOPLE'S STORE FOR BARGAINS

TELEPHONE 345

19-21-23 DARGAN STREET

BALTIMORE OFFICE

308 WEST
BALTIMORE ST.
BALTIMORE,
MD.

FLORENCE, S. C., Jan 15, 1914

Henry Sonneborn & Co.
Balto. Md.

Gentlemen:

Replying to your recent favor in regard to placing one of the Regional Reserve Banks in Baltimore, beg to advise that the South Carolina Bankers are at present co-operating with the Columbia Bankers and Columbia Clearing House Association in an effort to have one of these banks located in Columbia. We, therefore, feel that so long as Columbia is in the fight, we should stand by her.

So soon as Columbia has been eliminated, should it be, we will take the greatest pleasure in supporting Baltimore and doing all in our power to assist you.

Very truly Yours.
B. Fleishman & Bros. By B.F.

The Georgetown Grocery Co.
INCORPORATED.
Wholesale Grocers.

Rice a Specialty

Georgetown, D.C.

Wk

January 6, 1914.

Mr. H. B. Wilcox,
President The First National Bank,
Baltimore, Md.

Dear Sir:

We beg to acknowledge the receipt of your favor of January 3rd. Replying thereto, beg to say that in our opinion Baltimore would be a practical, logical point for a Regional Reserve Bank to serve the southeast Atlantic Coast section. We would like very much to see such a bank located at Baltimore, and would be glad to do anything in our power that you might indicate to have the Organization Committee act favorably on Baltimore's request. Our Congressman is one of the Currency Committee, and if you care to have us take the matter up with him, we shall take great pleasure in doing so.

Further we remain

Yours very truly,

LSE/B

THE GEORGETOWN GROCERY COMPANY,

L. D. Ehrlich
Gen. Mgr.

FARMING
IMPLEMENTS.

CAPITAL STOCK, FULLY PAID.
\$20,000.00

F. M. BRICKMAN,
Pres. and Gen'l M'gr.

PHENIX FURNITURE COMPANY.
WHOLESALE AND RETAIL
FURNITURE AND HOUSE FURNISHINGS.

GEORGETOWN, S. C., 1-10-14

W. D. Stone Co
Baltimore, Md

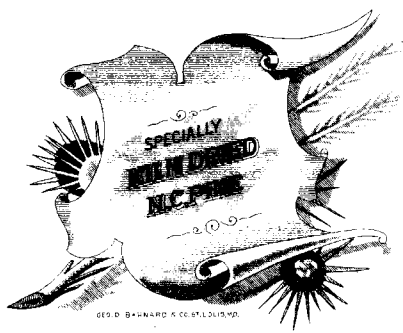
Dear Sirs:

Buying largely in Baltimore for the past 14 years we have seen Baltimore grow and we believe it to be the logical point for one of the Southern Regional Reserve Banks.

We trust you will be successful in securing one of these Banks to which we believe you are justly entitled.

Yours very truly
F. M. Brickman
Phenix Furniture Co
Per F. M. Brickman Pres

ALL QUOTATIONS FOR IMMEDIATE ACCEPTANCE AND SUBJECT TO PRIOR SALE. ALL ORDERS AND CONTRACTS CONTINGENT UPON STRIKES, ACCIDENTS, DELAYS OF CARRIERS, OR OTHER CAUSES BEYOND OUR CONTROL.



MANUFACTURERS
ROUGH AND DRESSED N.C. PINE,
CYPRESS, ASH AND POPLAR.

Georgetown, S. C., January 12th., 1914.

The Falconer Company,
Gay & Waters Sts.,
Baltimore, Md.

1

Gentlemen: -

Replying to yours of January 6th., in regard to Regional Bank being established in Baltimore. The writer thinks that it is of utmost importance to have one of these Banks established there, both on account of the geographical location and the large commercial relations in this part of the country, especially in South Carolina. We would like very much to see this Bank established in your City, as South Carolina need all the money it can get to develop its resources.

Yours very truly,

WINYAH LUMBER COMPANY.

G. A. Doyle

GAD/ED

Yes

J. H. Durst, President.

Jas. C. Self, Cashier.



State Depository
Bank of Greenwood.

Greenwood, S. C. January 8 - 1914.

Mr. Wm. Ingle, V. Prest.,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear Mr. Ingle:-

Replying to yours of the 6th instant.

Baltimore handles such a large volume of the business in this territory, that I feel sure a regional bank established in your City would be very acceptable to the banks throughout our State. So far as we are concerned, we would be glad to see Baltimore selected for one of the regional reserve banks under the new currency act.

We have no objection to your using this letter in any way you see fit.

Yours very truly,

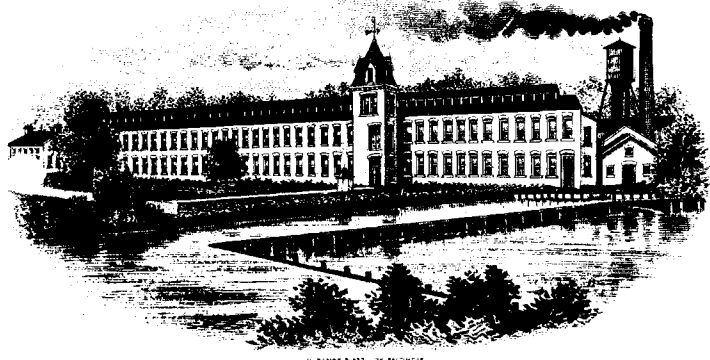
Jas. C. Self
CASHIER.

JCS/H.

Self

C. C. Graham, President.

Allen J. Graham, Treas.



*Camperdown Mills,
Manufacturers
Staple Gingham.*

2 Greenville, S.C.

January 15/1914.

Mr. Bellamy,
Thomsen Chemical Co.,
Baltimore, Md.

Dear Sir:-

Answering yours of January 12, beg to advise that we have already taken the position that Richmond, Va., is the proper place for a Reserve Bank.

Already practically every mill in this section has an account in Richmond and the bankers there are thoroughly familiar with the securities in this section, not only in this State, but also North Carolina, and they have been extremely liberal to us in the past.

We admit that in this proposition most of the enterprises in this section, we think, are acting from selfish motives, but you, of course, realize that this is perfectly natural in questions of this kind.

Should Richmond not get a Bank, Baltimore would certainly be our next choice, in preference to any other southern city, and if there is any possibility of these Banks being placed so near together, we would be glad to do anything we could for Baltimore, as we think this is decidedly preferable to having the Bank in Washington.

Yours very truly,

Allen J. Graham
Treas.

ajg/s

THE DAILY PIEDMONT

GEO. R. KOESTER, PUBLISHER

GREENVILLE, S. C., January 6, 1914.

International Syndicate,
Baltimore, Md.

Gentlemen:

1

Replying to your inquiry of 5th. inst., it gives us pleasure to indorse the movement to have a Regional Reserve Bank located in Baltimore. The business relations of the south with Baltimore are very close and growing larger all the time. A Regional Reserve Bank would be of benefit not only to that city and Maryland but to the greater portion of the south.

Respectfully,

THE DAILY PIEDMONT.

Geo. R. Koester.

GRK/GVB

9

W. I. BROCK

MILLINERY, DRESS GOODS, NOTIONS,

TRIMMINGS AND SEWING

100 HONEA PATH, S. C., Jan 7 1914

Miss J. E. Hurst Co
Batteries
Md

Yentham
In reply
to yours of recent date
I will say that I would
be pleased to see your
city made location
for Regional Bank
Russet
M. I. Brock

JENKINSON BROTHERS COMPANY

DRY GOODS, NOTIONS AND SHOES

KINGSTREE, S. C., Jan. 7, 1914.

Messrs. John E. Hurst & Co.,
Baltimore, Md.

Gentlemen:-

We notice that your city is making an effort to have a Federal Reserve Bank located there. This is, in my opinion, as it should be.. Baltimore, occupying as it does a center of commercial interest and in the midst of a region containing a magnificent Banking strength, deserves to be well considered as a Reserve Center..

Hoping that you will succeed, I am

Yours very truly,

Jenkinson Bros Co
By *W. S. Jenkinson*

ESTABLISHED 1888

S. A. McMillan

Dealer in

General Merchandise, Drugs, Furniture

And Millinery Department

Latta, S. C., Jan 8th 1914

1
Messrs J. W. E. Hunt, Co.,
Baltimore, Md
Gents:

Yours of the 5th to hand.
I should be glad to see Balt.
Selected as one of the regional
Bank Cities, and believe it
would be of great benefit to
all commercial interests in
its vicinity, and as a Southern
Merchant believe that Balt. is
our best Wholesale center for
Southern trade. - My best wishes
are with you and will be
glad to assist in anything
I can for you.

Yours Truly
S. A. McMillan

MARION S. WITHERSPOON
INSURANCE
LANCASTER, S. C.

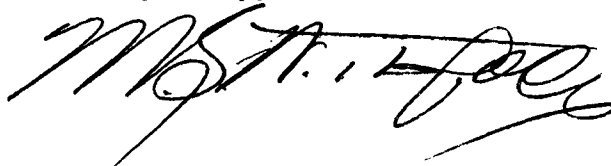
Lancaster, S. C., Jan. 10th, 1914.

Mr. William H. Parker, Managing Director,
Baltimore, Md.

Dear Sir:-

I note Baltimore is making an effort to secure one of the Regional Reserve Banks . Wish to say I would like to see one of these Banks placed in Baltimore, owing to its location, as well as the fact that this section of the country does a large bank business in Baltimore. I think it the logical point for location of Regional Bank, and would be advantageous to a large section of country.

Yours very truly,



MSW/N.

T. B. GIBSON, PRESIDENT

A. K. ODOM, VICE-PRES. & CASHIER

BANK OF MCGOLL

CAPITAL \$50,000
SURPLUS \$12,500

MCGOLL, S. C.,

January 17th, 1914

Mr. William Ingle, Vice Pres.,

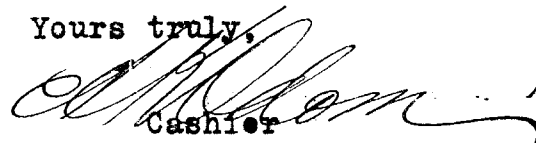
Merchants-Mechanics National Bank,

Baltimore Md.

Dear Sir:

We would be glad to see Baltimore selected as the seat of one of the Regional Reserve Banks under the new Currency Bill, and you may count upon our cooperation in this direction and you can use this letter in your endeavor to accomplish this purpose.

Yours truly,



Cashier

ROBERT CHAPMAN,
PRESIDENT & TREASURER.

D. L. GORE,
VICE-PRESIDENT.

J. M. HATCH,
SECRETARY

MARLBORO COTTON MILLS

MANUFACTURERS OF

YARNS

*Combed Egyptians and Peilers,
Carded Hosiery, White and Mixtures.*

ALL AGREEMENTS ARE CONTINGENT UPON STRIKES,
ACCIDENTS, DELAYS OF CARRIERS AND OTHER DELAYS
UNAVOIDABLE OR BEYOND OUR CONTROL.

Bradson-Nashville

QUOTATIONS SUBJECT TO CHANGE WITHOUT NOTICE.
ADDRESS ALL MAIL TO THE COMPANY.

McColl, S.C. 1/14/14.

Mr. J. M. Bellamy, Treasurer,
Thomsen Chemical Co.,
Baltimore, Md.

Dear Sir:-

In reply to yours of the 12th inst, beg to state we have already written the powers that be, in reference to location of Regional Bank in Baltimore. Inasmuch as we do considerable banking business there, it would naturally follow, we would like a Regional Bank located in your City, and in your efforts we trust you will be successful.

Yours truly,

Robert Chapman
President.

G/C

W. O. SELF, President.

R. ALLEN WATSON, Cashier.

CAPITAL STOCK \$ 25000.00



NINETY SIX, S.C.

Jany. 8th., 1914.

Wm. Ingle, Esq., Vice-President,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear Sir:-

Yours of Jany. 6th., instant, regarding the establishment at Baltimore of one of the Regional Reserve Banks received.

Columbia, S.C., is trying to secure the location there of one of these Banks, and being nearer home, we, through the S.C. Bankers Association have pledged our support to Columbia. However, Baltimore is our second choice.

Yours truly,

President.

*Call
Bank*

2

Moseley's

Dress Goods, Clothing, Shoes,
∴ Ladies' Ready-to-Wear. ∴

Orangeburg, S. C.

July 6

1914

John E. Hunt & Co

Baltimore and
Gentlemen;

I sincerely hope
that Baltimore will be
made without fail, one
of the Cities for the Regular
Barras, being so closely
identified with the South
and her business interests
the Committee will be
serving us, well and
wisely, I think to make
this selection, hoping
that such will be the
case.

I am Respectfully
W. L. Moseley

BLUE RIDGE GROCERY COMPANY

DEALERS IN

DRY GOODS, SHOES AND NOTIONS

STAPLE AND FANCY GROCERIES

STOVES, GLASSWARE, HARDWARE AND TINWARE

Pelzer, S. C., *Jan 7* 191*4*

Mr. E. Hurst
Baltimore, Md.

Dear Sir: In reply to yours of 3rd Inst. will say that it would be very much to the advantage of this section to have one of the Regional Bureaus established in Baltimore as we buy practically all our goods in your city and it is the logical point of distribution for this section.

*Very Resp.
Blue Ridge Gro Co.*

ESTABLISHED 1831



39-41-43-45 HOPKINS PLACE

JOHN E. HURST & CO.
 IMPORTERS, MANUFACTURERS AND
 DISTRIBUTORS OF
DRY GOODS
 NOTIONS, WHITE GOODS
 LADIES & CHILDREN'S READY-TO-WEAR



114-116-118 W. LOMBARD ST.

BALTIMORE January 5th, 1914.

Palmetto Dry Goods Co.,
Pelzer, S. C.

Gentlemen:-

If you have not already replied to a similar request will you please write us immediately on receipt of this expressing a preference that Baltimore be selected as one of the Regional Bank cities. An expression from you with any reasons for such wish will be of great value to us at this time.

With best wishes for the New Year, we are, with highest regards,

Very sincerely,

JOHN E. HURST & COMPANY.

WBH-C

*We think your City deserves a
 Bank of that kind as you have
 made you self the best market for the South
 of any city for the last ten years
 Yours Palmetto Dry Goods*

D. D. RHEM

ESTABLISHED IN 1841

F. RHEM

SHIPPING POINT
GEORGETOWN, S. C.

F. Rhem & Sons
GENERAL MERCHANDISE
COTTON AND FERTILIZERS

BRANCH STORES
MORRISVILLE, S. C.
BLOOMINGVALE, S. C.

RHEMS, S. C. Jan. 6, 1913.

First National Bank,
Baltimore, Md.

Gentlemen:-

We beg to acknowledge receipt of your letter under date of Jan 3rd relative to selecting Baltimore as a point to establish a Regional Reserve Bank.

We have been for some time deeply interested in the points that would be selected for the establishing of such an instution, and it has been our idea for some time that Baltimore would naturally be the best point for such an institution, that is to say, from our point of view, as we think the location of Baltimore is such that would serve our section of the country best. We sincerely trust that Baltimore finally will secure one of the Reserve Banks and if we can be of further assistance, command us.

Yours very truly,

F. RHEM & SONS.

LFR.VW.

THE ST. MATTHEWS SAVINGS BANK

STATE AND COUNTY DEPOSITORY.

ESTABLISHED JUNE 1st. 1889.

CAPITAL \$ 80,000.00

J. SKOTTOWE WANNAMAKER, PRES. JNO. E. WANNAMAKER, VICE-PRES

C. R. JAMES, CASHIER.

St. MATTHEWS, S. C.

Jan. 5, 1914.

106

Mr. H.B. Wilcox, Pres.,

First National Bank,

Baltimore, Md.

Dear Sir:-

Beg to acknowledge receipt of your letter of January 3rd. We agree with you fully that the location of a Regional Reserve Bank in Baltimore is the most logical point to serve the Southeastern Atlantic Coast Section.

We will be delighted to use our efforts to have such a bank organized there and to recommend its organization to the Organization Committee.

We will also be delighted to see your good bank named as the Regional Reserve Bank.

Beg to remain, with all good wishes,

Respectfully,

ST. MATTHEWS SAVINGS BANK,

BY

[Handwritten Signature]

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C.

Spartanburg Clearing House Ass'n,
Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Regional Centre, rather than Richmond.

Yours very truly,

BANK OF SPARTANBURG,
By



Cashier.

ANSWERED
FEB 21 1914

JMC

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C.

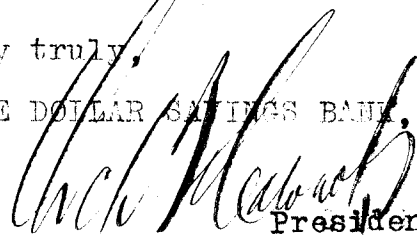
Spartanburg Clearing House Ass'n,
Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Regional Centre, rather than Richmond.

Yours very truly,

THE DOLLAR SAVINGS BANK,
By



President..

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

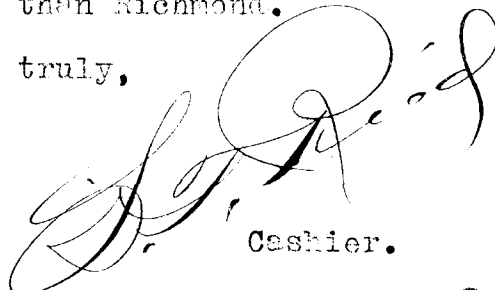
SPARTANBURG, S.C. Feb. 18, 1914.

Spartanburg Clearing House Ass'n,
Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Regional Centre, rather than Richmond.

Yours very truly,



Cashier.

Bank of Commerce,
Spartanburg, S. C.

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C. Feb. 18, 1914.

Spartanburg Clearing House Ass'n,
Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Regional Centre, rather than Richmond.

Yours very truly,



Cashier.

The Central National Bank,
Spartanburg, S. C.

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C. Feb. 18, 1914.

Spartanburg Clearing House Ass'n,
Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Regional Centre, rather than Richmond.

Yours very truly,



Cashier.

First National Bank,
Spartanburg, S. C.

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C.

Spartanburg Clearing House Ass'n,

Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Reserve Centre, rather than Richmond.

Yours very truly,

**Peoples Bank,
Woodruff, S. C.**



Cashier.

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C.

Spartanburg Clearing House Ass'n,
Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Regional Centre, rather than Richmond.

Yours very truly,

BANK OF WOODRUFF,

By

Aug. 69. Smith
Vice-President

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

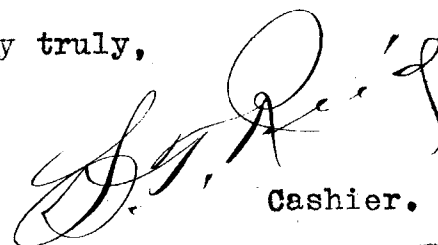
SPARTANBURG, S.C. Feb. 17, 1914.

Spartanburg Clearing House Ass'n,
Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Regional Centre, rather than Richmond.

Yours very truly,



Cashier.

Converse Savings Bank
Converse, S. C.

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

Duncan
BANK OF SPARTANBURG

CAPITAL \$ 100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C.

Duncan

John B. Cannon

Spartanburg Clearing House Ass'n,

Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Reserve Centre, rather than Richmond.

Yours very truly,

BANK OF DUNCAN,

Duncan, S. C.

R. H. Miller

Cashier.

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C.

Spartanburg Clearing House Ass'n,

Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Reserve Centre, rather than Richmond.

Yours very truly,

Proper Bank
J. B. Cannon - Cashier.

Campbell

AC

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C.

Spartanburg Clearing House Ass'n,
Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Regional Centre, rather than Richmond.

Yours very truly,

J. B. Cannon
Cashier.

Security Bank,
Coppens, S. C.

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C.

Spartanburg Clearing House Ass'n,
Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Reserve Centre, rather than Richmond.

Yours very truly,



Cashier.

Bank of Inman.

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C.

Spartanburg Clearing House Ass'n,

Spartanburg, S. C.

Gentlemen:-

We prefer being placed in a district in which
Baltimore is the Reserve Centre, rather than Richmond.

Yours very truly,

*I don't know enough about
Richmond to be in favor of it,
and know too much about
Columbia, to be in favor of it
so, let it go to Baltimore.*

J. E. McLean
Cashier.

Bank of Pacolet, S. C.

ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C. Feb. 18, 1914.

Federal Organization Board,
Washington, D. C.

Gentlemen:-

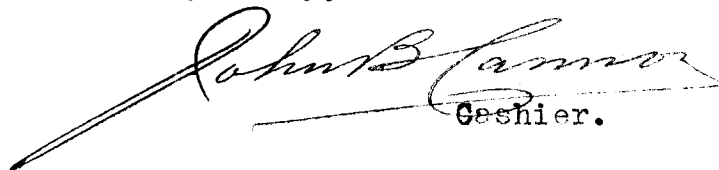
We attach herewith letters from practically all of the Banks of Spartanburg City and County in which they state that their preference for a City to be selected for a Regional Reserve Bank that would serve this territory is Baltimore.

We hope that this information will be of benefit to you and to Baltimore in having that City selected as the seat of a Federal Reserve Bank to serve a territory of which Spartanburg County would be a part.

The Banks in this section have always done business with Baltimore and our trend of business in naturally north of us and towards that City.

We believe that our interests would be best served by such a Bank located in Baltimore.

Yours very truly,


Cashier.

L.

ANSWERED
FEB 21, 14



ARCH B. CALVERT, PRESIDENT.

V. M. MONTGOMERY, VICE-PRES'T.

JOHN B. CANNON, CASHIER.

BANK OF SPARTANBURG

CAPITAL \$100,000.00

(STATE, COUNTY AND CITY DEPOSITORY)

SPARTANBURG, S.C. Jan. 14, 1914.

Mr. Wm. Ingle, Vice-Pres.,

Baltimore, Md.

Dear Mr. Ingle:-

Acknowledging receipt of your favor of Jan. 6th in regard to Baltimore's efforts to be selected as the seat of one of the regional reserve banks under the new Currency Bill, we are in favor of Baltimore being chosen for one of the banks and will lend to it our support, but as long as Columbia, S. C. is asking for the selection, we will play "hands off". However, Baltimore is our second choice.

Trusting that Baltimore may be chosen for one of the regional banks, we are,

Yours very truly,

JBC/L.

Cashier.

The Falconer Company

Printers • Engravers • Lithographers
Specialists in Bank and Fine Commercial Work

Baltimore, Maryland January 6, 1914.



Mess. F. Prettyman & Sons,
Summerville, S. C.

Gentlemen:-

We will greatly appreciate your help in convincing the Administration that Baltimore should be given one of the new "Regional Banks" under the Currency Act.

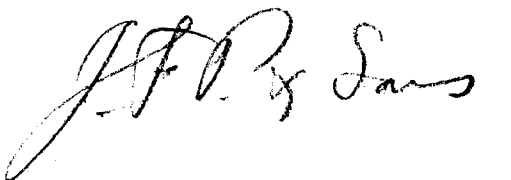
Please write us by return mail stating that you believe it will be to your advantage to have such a bank in Baltimore, and your letter, with others, will be duly presented to the Treasury Department.

For obvious reasons, your own letter head should be used.

Yours very truly,

The Falconer Company.

*We would rather not express any
preference in this matter*



no

CAPITAL \$ 75,000.

O'Donnell's Company, Inc.

GENERAL MERCHANDISE.

914 AM '83

Sumter, N.C. 1 - 8 - 1983

Neill O'Donnell, President.
L. R. Chandler, Vice Pres't.
D. W. Cullins, Sec'y & Treas.

Messrs. Henry Sonneborn & Co,
Baltimore, Md.

Dear Sirs :-

Replying to your favor of the 6th inst. we would like very much to see Baltimore selected as a location for a Regional Bank, and more especially as the writer is President of the First National Bank here, and it would be very convenient for him, due to the fact especially, that he would have to make occasional visits to that Institution, and this could be done in connection with his Semi-annual trips Northward in Mch. and Aug. when he goes to market with his buyers for the purpose of purchasing Spring and Fall goods, and it might also result in Baltimore getting a more liberal share of our business than they do now.

The writer was in Washington last week and the impression prevailed there, that one of the reserve banks would be placed in the Capital City, and if that is true, then there is very little chance of Baltimore securing it, but from a commercial stand point, we are forced to believe that Baltimore would be more desirable than Washington, but no doubt, this will be decided by those in charge.

Yours truly,



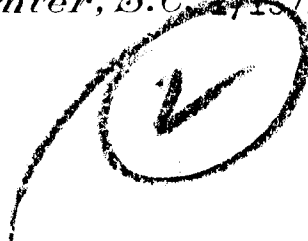
ROWLAND BUGGY COMPANY
 MANUFACTURERS
 BUGGIES  SURRIES

FOR THE TRADE ONLY

W.W. ROWLAND, PRESIDENT.
R.O. PURDY, VICE PRESIDENT.
S.K. ROWLAND, SEC.-TREAS. & GEN. MGR.

Sumter, S.C. 2/15/14.

The Falconer Company,
Baltimore, Md.



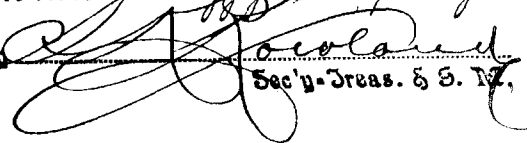
Gentlemen:

We are in receipt of your favor of the 6th. inst. in regard to "Regional Bank" being located in Baltimore, and asking for letter from us asking that it be located at Baltimore.

We regret to advise that we are not in position at this time to write you such a letter as we are not fully convinced that Baltimore is the proper place for one of these Banks.

We may let you hear from us later.

no

Yours truly,
Rowland Buggy Company
By 
Sec'y-Treas. & G. M.

"THE ONE REAL BASIS OF COMPETITION IS QUALITY. ON THIS BASIS WE TAKE OUR STAND FIRST, LAST AND ALL THE TIME"

HILL BROTHERS

Dealers in

GENERAL MERCHANDISE

COUNTRY PRODUCE and COTTON BUYERS

Timmons ville, S. C.,

1/8

191

4

John E. Hurry Co

Balt. Md.

Gentlemen:-

*We wish to Express ourselves
that Baltimore be selected as one of
of the Regional Banking Cities as we
are favorable to this City with our
business,*

*Yours Very Truly
Hill Bros.
L.*

The Citizens National Bank Of Union

Union, South Carolina Jany. 9th, 1913-

Handwritten scribble

Handwritten checkmark

Handwritten number 2

Mr. William Ingle, Vice Pres't.

Merchants-Mechanics National Bank,
Baltimore. Md.

My dear Sir;----

Replying to your letter of the 6th, inst., relative to our supporting your city for one of the Regional Reserve Banks, beg to say that we have been approached on the matter by ~~some~~ of our friends in the Capital City of own State for such a bank, and we of course have endorsed the idea, but should we not be successful here, we certainly would be very glad to give your city any support that we are able towards landing one of the Reserves with you.

Hoping we have made ourselves clear to you and with kind regards, we are,

Yours very truly,

Handwritten signature: W. H. Morgan
Pres't.

Handwritten scribbles and checkmarks



Nicholson Bank & Trust Co.

SUCCESSORS TO WM A. NICHOLSON & SON.

Union, South Carolina.

GEO. D. BARNARD & CO., ST. LOUIS, MO.

pb

January 5, 1914.

Mr. H. B. Wilcox, Pres.,
First National Bank,
Baltimore, Md.

Dear Harry:-

Referring to your letter of the 3rd, beg to say that while as yet we are in doubt as to whether we will enter the new organization, we will be very glad indeed to see Baltimore made one of the reserve points. I have been in doubt as to whether the First National was going to enter the system as I did not see their name in the list of eleven banks who applied promptly. I shall be delighted to see Baltimore made one of the reserve points, as you know I am very partial to your good self and yourselves. I do not think there is any doubt about New York being made one, and I would like to see both Baltimore and Philadelphia made reserve points also. If it has to come further South, I would like to see Richmond named. If there is anything I can do to help you, I shall be pleased to hear from you.

I have received your calendar and thank you very much for same. It is very pretty.

Yours very truly,

Emslie Nicholson
President.

MBG

T. W. LAUDERDALE, 1st. VICE PRES'T.
JAS. Q. DAVIS, 2ND. VICE PRES'T.

T. K. ELLIOTT, PRESIDENT

C. F. ELLIOTT, CASHIER
W. G. JORDAN, ASST CASHIER

THE WINNSBORO BANK

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

WINNSBORO, SOUTH CAROLINA. Jany. 8, 1914.

Handwritten scribbles and initials on the left side of the page.

Handwritten number '2' on the right side of the page.

Wm. Ingle, Esq., Vice Pres.,
Merchants-Mechanics Nat'l. Bank,
Baltimore, Md.

Dear Mr. Ingle:-

I have yours of the 6th. on the subeect of Regional Reserve Banks, and of your desire that Baltimore shall be selected for the seat of one of these banks.

As you know, Columbia is in the field for the location of one of these banks at that point, and just as a matter of local loyalty we will have to see them through, although personally I do not think it amounts to anything. Within the last few days we have had a good many communications from banks in Richmond on the subject of making Richmond a Regional Reserve Bank centre, and we wrote the First National Bank yesterday pledging ourselves to write to our Senators and Representatives in case Columbia was not selected. I wondered that we had not received any communications from you at the time of writing the letter.

At present this bank does not expect to enter the system until we see further, and I want to assure you that we will be very anxious to do what we can for Baltimore subject to the limitations above outlined, which limiations had been ~~before~~ made before hearing from you. We do not know any point in the South whose attitude towards its correspondents better deserves our united support than Baltimore, and as far as we can, consistently with our previous pledges, further your desires, we will be happy to do so.

Very respectfully,

Handwritten signature of T. K. Elliott.

TKE/G.

Handwritten notes: "C. W. Beck" with a checkmark.

Handwritten circled number '2'.

TENN

SAW MILLS { BRISTOL, TENN.
AND YARDS { NEVA, TENN.

PETER-McCAIN LUMBER Co.

PLANING { BRISTOL, TENN.
MILLS { NEVA, TENN.

DIRECTORS

W. G. MCCAIN, PRESIDENT
GEO. W. PETER, SECY.-TREAS.
J. P. MCCAIN, VICE-PRESIDENT
W. A. MCCAIN
H. H. SHELTON

MANUFACTURERS AND WHOLESALERS OF

LUMBER

OAK
CHESTNUT
POPLAR
BASSWOOD
WHITE PINE
HEMLOCK

BRISTOL, TENN. Jany. 9th, 1914.

MR. RIDGAWAY MERRYMAN.,
BALTIMORE, MD.
DEAR SIR:-



ALL AGREEMENTS AND CONTRACTS ARE CONTINGENT UPON STRIKES, FIRES, SHORTAGE OF CARS, ACCIDENTS AND OTHER CAUSES BEYOND OUR CONTROL.
ALL QUOTATIONS ARE FOR IMMEDIATE ACCEPTANCE ONLY AND ARE SUBJECT TO PRIOR SALE AND CHANGE WITHOUT NOTICE.
OUR DELIVERY PRICES ARE MADE TO GUARANTEE FREIGHT RATE ONLY, AND NOT FOR BREAKAGE, DAMAGE, LOSS OR DELAYS IN TRANSIT.

We favor Baltimore, Md., for a Regional Bank as second
choice as we have preference for another point as our first choice.

Dict. G.W.P.-

Yours very truly,

PETER-McCAIN LUMBER CO.

BY J. P. McCain

UNITED STATES DEPOSITORY.

NO. 7848.



HAMILTON NATIONAL BANK

PAID IN CAPITAL \$ 1,000,000.00.

SURPLUS \$ 500,000.00.

T. R. PRESTON, PRESIDENT.
H. T. OLMSTED, VICE PRESIDENT.
G. H. MILLER, VICE PRESIDENT.
C. M. PRESTON, CASHIER.
D. S. HENDERSON, ASST. CASH.
S. A. STRAUSS, ASST. CASH.

CHATTANOOGA, TENN.,

January 8, 1914.

Handwritten signature/initials

Mr. E. E. Mooney, Vice Pres.,
Equitable Mortgage & Trust Co.,
Baltimore, Md.

Dear Sir:-

Replying to yours of the 6th in
reference to locating a regional bank in
Baltimore.

We are of the opinion that this
would be of great benefit to the South and
it would give us much pleasure to see one
located there, as we consider Baltimore a
distinctively Southern city. In is useless
to enumerate the many advantages the town
possesses for a southern bank. The trend of
business in this section is naturally to
that point.

Trusting you will be able to
secure one of these banks, we are,

Yours very truly,

Cashier.



January 9, 1914

Messrs. Muth Brothers & Company,
23 & 25 S. Charles Street,
Baltimore, Md.,

Gentlemen:

We note that an effort is being made to have one of the Regional Reserve Banks located in Baltimore. It occurs to the writer that this would be a very logical point for the same and would conserve the interest of the Country possibly better than any other for this entire section of the South. We beg to ask that you put forth your best efforts to secure the same, and anything that we can do to assist, will be gladly done.

Wishing you the compliments of the season, we are.

Very truly yours,

BROWN MANUFACTURING COMPANY,

Henry R. Brown
President.

HRB/aeb

LARGEST JOBBERS IN OUR LINE IN TENNESSEE.

The H. T. Hackney Company

INCORPORATED

GRAIN AND HAY

KNOXVILLE
JELICO
MIDDLESBORO
JOHNSON CITY

FLOUR AND FEED

WHOLESALE GROCERS

BEN A. MORTON, PRESIDENT.
J. A. HACKNEY, 1ST. VICE PRES.
H. F. HAMBRIGHT, 2ND. VICE PRES.
G. H. GALLAHER, 3RD. VICE PRES.
W. C. ROSS, SECRETARY.
W. F. ROBERTSON, TREASURER & AUDITOR.

Jelico, Tenn.

Jan. 8th, 1914.

Mess. Stuart-Keith Co.,

Baltimore, Md.

Gentlemen:

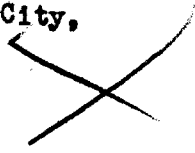


Replying to yours of the 6th inst., while we know of no reason at present why we should not be in favor of a Regional Reserve Bank at Baltimore, at the same time, since we have not had time to consider this matter with reference to our own interest and that of other sections of the country, we are unwilling at this time to indorse any City, for that matter, as a Regional Reserve Bank center.

Regretting our inability to serve you and assuring you that there are no reasons but those above stated for us refusing to indorse your City, we are,

Yours very truly,

THE H. T. HACKNEY CO.



JAH.

THE KNOXVILLE SENTINEL.

"EAST TENNESSEE'S ONLY METROPOLITAN NEWSPAPER"

CURTIS B. JOHNSON, PRESIDENT

KNOXVILLE, TENN.

Jan. 8, 1914

WILEY L. MORGAN, MANAGING EDITOR

Mr. Howard E. Miller, President,
International Syndicate,
Baltimore, Maryland.



Dear Mr. Miller:-

Replying to yours of the 5th. Our bankers and business men are advocating the selection of Memphis and Atlanta as locations for regional reserve banks. But for this, we would be very glad to unite with you in the support of Baltimore, as suggested in your letter.

Yours very truly,


Managing Editor.

wlm-eh

11-13 SOUTH MAIN ST.

ESTABLISHED 1882.



COMPLETE OUTFITTERS
FOR MEN.

SOLE AGENTS
STEIN-BLOCH SMART CLOTHES.

Memphis, Tenn., Jan. 8th. 1914

Messrs. Hamburger Bros. & Co.
Baltimore, Md.

Gentlemen:-

We have your letter of the 5th. instant in re: Regional Bank for Baltimore.

If an expression of opinion on the subject, coming from us, is of any value to you, we gladly offer it, and all the more readily as it may be gratifying to you to know that we favor your city as the proper location for one of the regional banks.

The mere mention of the name " Baltimore" ought to call up fond recollections to a democratic administration whose foundation was laid in your convention hall, so that, even if there were slight preponderance of argument against your city as compared with the qualifications of a probable competitor, our present government would be justifiable in selecting Baltimore.

However we believe that your town can enter the contest on its merits as an industrial centre and secure the regional bank without reference to the sentimental aspect of the case.

We wish you success.

Yours very truly,
Golden Eagle Clothing Co.

M.D.



Memphis, Tenn., 1/7/14.

Messrs. Hamburger Bros. & Co.,

Baltimore, Md.

Gentlemen:-

Am just in receipt of communication regarding effort you are making to have one of the Regional Banks established in your city. I could heartily endorse it as an awfully good point for such a bank, as Baltimore is a good big business city and lots of large interests there, and is in my mind a logical place for such a bank.

Hoping you are successful in your undertakings and that you may be the means of establishing same I am,

Your friend,

Phil A. Halle

PHONE MAIN 483



619-621 CHURCH ST.. NEXT TO VENDOME THEATRE

h

~~_____~~

NASHVILLE, TENN.

Jan. 7, 1914.

1
B *v*

Messrs. Hamburger Bros. & Co.,
Baltimore, Md.

Gentlemen:

Replying to yours of January 5 regarding
Rigional Bank, assure you we ^{would} ~~will~~ be very pleased
to lend you our hearty support on this proposition
but as our Board of Trade and commercial bodies
here are also working for one of these banks, do not
feel that we could write you the letter you would
desire us to write under ~~existing conditions, how-~~
~~ever,~~ trust both of our cities will be successful.
Assure you at any other time that we can render you
any assistance, will be pleased to do so.

Trust you have had a very prosperous year.

Wishing you a very happy and successful 1914.

Yours truly,

*also letter of similar
tenor from
Frank
Nashville Tenn*

JM/D



ESTABLISHED 1879.

R. E. LONG & CO.
SUCCESSORS TO

G. W. Long,
GENERAL MERCHANDISE & PRODUCE.

New Market, Tenn.

Jan. 7- '14.

Mess. Jno. E. Hurst & Co,
Baltimore, Md.

Gentlemen:-

Replying to your letter of 1/5th- we have not made careful enough investigation to answer intelligently as to the location of a Regional Bank in your City. However we will in the near future express our views. But at any time will be glad to assist you in this matter.

Yours,

R. E. Long & Co.

BY Ed

Dict. R. E. L.

4250.

THOS. E. KILBY, PRESIDENT
JAS. KEITH, JR., VICE-PRESIDENT
R. F. SMITH, ASSISTANT CASHIER

W. H. MCKLEROY, VICE-PRESIDENT
C. D. WOODRUFF, CASHIER
S. L. GALBRAITH, ASSISTANT CASHIER

The Anniston-City National Bank

ANNISTON, ALA.

CAPITAL AND SURPLUS - - \$300,000.00

UNITED STATES AND STATE DEPOSITARY

January 10th, 1914.

William Ingle, Esq., Vice-Pt.,
Merchants-Mechanics National Bank,
Baltimore, Md.

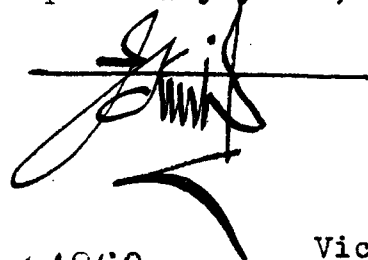
Dear Sir:

We beg to acknowledge receipt of your letter in regard to securing a regional bank for the city of Baltimore, and replying to same beg to say that we are deeply in sympathy with you in the matter and are willing to use whatever influence we may possess, at the proper time, to assist you.

Baltimore's location as the gateway to the South and its large commercial intercourse with the people of the South should move all of our Southern bankers to support her claims. Our business relations and those of our merchants have been eminently satisfactory with the bankers and merchants of Baltimore.

You are welcome to use this letter in any way you see fit.

Respectfully yours,



Vice-Pres't.

14860

MAR 14 1928

JK-G

Beck
HG+
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D745B4
V.5

W. W. STRINGFELLOW, VICE-PREST.
H. A. YOUNG, VICE-PREST.

M. B. WELLBORN, PRESIDENT.

J. T. GARDNER, JR., CASHIER
G. A. HAGAN, ASST. CASHIER

No. 3041

FIRST NATIONAL BANK

CAPITAL \$ 100,000.00 SURPLUS \$ 300,000.00

DESIGNATED DEPOSITARY OF THE UNITED STATES.

ANNISTON, ALABAMA,

January 9th, 1914.

Mr. Robert S. Mooney,
Vice President,
Equitable Mortgage & Trust Co.,
Baltimore, Md.

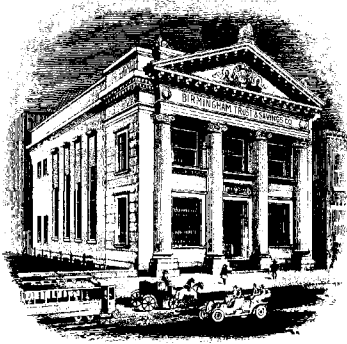
Dear Sir:-

I am in receipt of your letter of the 6th instant, in which you state that Baltimore is trying to locate one of the Regional Reserve Banks under the new currency bill.

~~I think that~~ Baltimore would be a logical point for one of these institutions and would be material help to the south. I trust that you will be successful in your undertaking.

Yours very truly,

J. T. Gardner, Jr.
C a s h i e r.



BIRMINGHAM TRUST & SAVINGS Co.

CAPITAL \$ 500,000.

SURPLUS \$ 550,000.

ARTHUR W. SMITH, PRESIDENT
TOM O. SMITH, VICE PRESIDENT
WM. H. MANLY, CASHIER
BENSON CAIN, ASS'T CASHIER
C. D. COTTEN, ASS'T CASHIER
E. W. FINCH, ASS'T CASHIER

BIRMINGHAM, ALA. Jan. 8, 1914.

Mr. T. Rowland Thomas, Prest.,
The National Bank of Baltimore,
Baltimore, Md.

Dear Sir:

Yours of the 5th inst., is received.

The information reaches me that one of the Regional Reserve Banks will be located in Washington.

If there is any possibility of having Baltimore designated as one of the locations you may rest assured we will not only be more than glad, but proud to fight for her.

Kindly advise me in what way we can help you.

Yours very truly,

Vice President.

M

W. W. ODUM.
G. H. BOWERS



1912 - 2ND AVENUE

914 JAN 11 AM 18 02
Birmingham, Ala.

Jany. 8th, 1914.

Messrs. Henry Sonneborn & Company,
 Baltimore,
 Md.

1 J 249

Gentlemen:-

We have your lines in which you state that Baltimore is seeking the honor of having one of the Regional Banks to be established under the new Currency Bill at that point.

We are of the opinion that Baltimore would be a very suitable place for the situation of such a bank, being located as it is geographically, and especially would it be an admirable situation for such an institution for the merchants of the South. We feel that no mistake would be made in placing this institution there. We hope that you may succeed in securing the same.

Yours truly,
 ODUM & BOWERS.

GHB/MLM

C. C. HARRIS, PRESIDENT
J. L. HUTTON, VICE-PRESIDENT

W. B. SHACKELFORD, CASHIER
J. WILLIAM POLE, ASST. CASHIER

Bank of Commerce

CAPITAL STOCK \$200,000.00

Decatur, Ala.

Jan. 13th., 1914.

Wm. Inge, Esq., Vice-President,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear Sir:-

We beg to acknowledge receipt of your favor of Jan. 6th.

In our opinion, Baltimore from its geographical location, its population, and from the fact that for many years it has been a reserve city, all point to it as being a suitable and proper place for one of the Regional Reserve Bank of the country, and we shall be very much pleased at its selection.

Yours truly,

C. C. Harris
President.



THE KILT OF GEDLEND HILWAIRER

THE SCOTCH LUMBER CO.

Capacity
150,000 DAILY

*RIFT FLOORING
OUR SPECIALTY*

Manufacturers & Merchants of

LONG LEAF YELLOW PINE.

POPLAR, GUM & OAK.

SOUTHARD'S CODE.
POSTAL & WESTERN UNION WIRES.
LONG DISTANCE TELEPHONE.

Fulton, Clarke Co., Ala. Jan. 10, 1914.

*Rec'd
Jan 12/14*



**Theodore Mottu & Co.,
Baltimore, Md.**

Gentlemen:-

ALL QUOTATIONS SUBJECT TO PRIOR SALE AND CHANGE WITHOUT NOTICE. AGREEMENTS ARE CONTINGENT ON STRIKES, ACCIDENTS AND OTHER UNAVOIDABLE DELAYS BEYOND OUR CONTROL. ALL CLAIMS MUST BE MADE WITHIN 5 DAYS AFTER RECEIPT OF LUMBER, OR THEY WILL NOT BE CONSIDERED. WE RESERVE THE RIGHT TO CORRECT STENOGRAPHICAL ERRORS.

Received your letter of January 5 in which you state that you are a member of the Committee of Baltimore Merchants and trying to get one of the Regional Reserve Banks to locate there, would say that it is the greatest desire of the Scotch Lumber Company that one of the Regional Reserve Banks locate there. I think it is one of the most centrally located cities in the Northern South as we claim Baltimore is a Southern city.

If there is anything that we can do to help you, such as writing our U. S. Senator or Representative Mr. Taylor, we will be very glad to do so and assure you that if these Gentlemen have anything to do with the same they will respond to your call.

Yours very truly,

THE SCOTCH LUMBER CO.

Per: **W. D. Harrigan.**

WDHF

*Refer to
mom*



IOWA TRUST AND SAVINGS BANK

CAPITAL \$ 200,000.00

J. B. WADSWORTH, PRESIDENT.
J. W. PENN, VICE PRESIDENT.
S. S. CALDWELL, VICE PRESIDENT.
B. W. DUKE, VICE PRESIDENT.
E. W. WHIPS, VICE PRESIDENT.
R. M. WILBANKS, CASHIER.
F. NICHOLSON, ASST. CASHIER.

CHICKSDEN, ALA.

Jan. 9, 1914.

Mr. Robert S. Mooney, Vice-Pres.,
Equitable Mortgage & Trust Co.,
Baltimore, Md.

Dear Sir:-

Answering your favor of the 6th inst., desire to say this bank would like very much to see one of the Regional Reserve Banks located in Baltimore. We have always considered Baltimore as a Southern city and it has always claimed a good portion of Southern business.

By all means, we think Baltimore should have one of these banks.

Yours very truly,

RECEIVED
JAN 12 1914



E. T. HOLLINGSWORTH, PRESIDENT.

J. W. HAMMOND, VICE PRESIDENT.

H. E. DUNLAP, ASST. CASHIER

NO. 8560.

GADSDEN NATIONAL BANK

CAPITAL \$ 125,000.00

GADSDEN, ALA.

January 9th, 1914.

National Exchange Bank of Baltimore,
Baltimore, Md.

Gentlemen:-

Replying to your letter of January 3rd relative to Baltimore as one of the bank reserve centers, will say that we are heartily in favor of Baltimore. I think her importance as a commercial centre and her importance in respect to population, and her geographical location would make the selection a *wise* step.

Very truly,

E. T. Hollingsworth
President.

W. W. Payne.

S. A. Dattel.

Payne & Daniel

DEALERS IN

Dry Goods, Shoes and Gents' Furnishing Goods.

Greensboro, Ala. 1/9/14.

John E Hurst & Co.,

Baltimore Md.

Gentlemen:

In reply to your request of the 5th. in reference to the selection of Baltimore as one of the Regional Bank cities, it gives us pleasure to emphasize the fact that we consider your city the most propitious location for such an enterprise in the east, as far as our business and as we believe the business of the entire south east of the Mississippi river is concerned. Baltimore furnishes the best market for southern buyers of dry goods and an institution of this kind standing back of our dependance in this line in Baltimore would prove to be tremendous advantage to the merchant of the south in case of financial distress.

Trusting your efforts will succeed in accomplishing this thing, and assuring you of our loyal support, we are,

Yours very truly,

Payne & Daniel

E. FARRIOR
DEALER IN
GENERAL MERCHANDISE

LETOHATCHIE, ALA. 1/7 1914

Messrs John E. Hurst & Co.
Baltimore

Md.

Sentences;

As Baltimore is a
great distributing point for
the South - I trust you
will use your influence
in securing one of the
Regional Banks.

Yours best wishes -

I remain yours truly
E. Farring

E. H. TUBBS

DEALER IN

GENERAL MERCHANDISE

MARION, ALA.

January 9 1914

Miss John E. Hunt Lea,
Baltimore,
Md.

Dear Sir,

In reply
to yours of the 5th inst.
I am sorry I cannot see
why Baltimore should
not be one of the
Regional Board Cities.
and hope one will
be located there.

Yours truly
E. H. Tubbs.

E. J. BUCK, PRESIDENT.
PAT. J. LYONS, VICE-PRES.
GEO. A. TONSMEIRE, VICE-PRES.

A. C. TONSMEIRE, CASHIER.

TOM. C. McCORVEY, JR. ASST. CASH.
ENGLISH CODY, ASST. CASH.
A. L. STAPLES, TRUST OFFICER.

CITY BANK AND TRUST COMPANY

CAPITAL AND SURPLUS ONE MILLION DOLLARS.

MOBILE, ALA.

Jan. 6, 1914

lal

M. H. B. Wilcox, Pres.,

The First National Bank,

Baltimore, Md.

Dear Sir:-

Have your letter of the 3rd inst., in connection with the locating of a Regional Reserve Bank. We feel that Baltimore is a logical point to serve the South-Eastern States.

Candidly, we supposed that ^athe Regional Bank was to be located in New Orleans,

Yours very truly,

[Handwritten Signature]
Cashier

69

Mobile Drug Co.

Wholesale Dealers in

Drugs

Nos. 5 and 7 South Water Street

Samuel Eichold, President

Mobile, Ala. Jan. 9th, 1914.

Emerson Drug Co.
Baltimore, Md.


Gentlemen:

We received your favor of the 5th, requesting us to write you a letter, relative to the Regional Reserve Bank, Baltimore.

In reply, we beg to advise, at present, we are not in position to comply with your request, as to writing a letter for this bank, it being in Baltimore. Perhaps we may be able to do this at a later date.

Yours very truly,

Mobile Drug Co.



A handwritten signature in cursive script, appearing to read 'S. Eichold', is written over a horizontal line.

J. L. HALL, PRESIDENT

J. WATT COOK, VICE-PRESIDENT

R. E. SEIBELS, CASHIER

J. M. BALDWIN, ASST. CASHIER

THE ALABAMA BANK & TRUST COMPANY

CAPITAL \$300,000.00

SURPLUS \$30,000.00

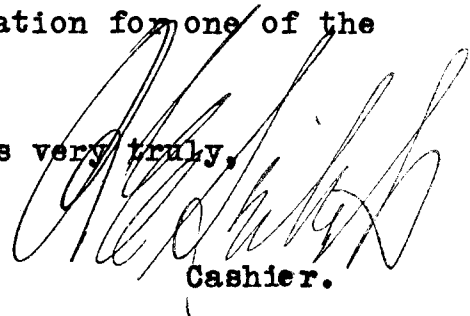
MONTGOMERY, ALA. Jan. 8, 1914.

Mr. Robt. S. Mooney, Vice-Pres.,
Equitable Mortgage & Trust Co.,
Baltimore, Md.

Dear Sir:

We take pleasure in stating that Baltimore, in our opinion, deserves to be selected as a location for one of the Reserve Banks. We have always looked favorably upon Baltimore as one of our reserve centers and we heartily advocate the location for one of the Reserve Banks of that State.

Yours very truly,



Cashier.

RECEIVED
JAN 10 1914

J. L. HALL, PRESIDENT

J. WATT COOK, VICE-PRESIDENT

R. E. SEIBELS, CASHIER

J. M. BALDWIN, ASST. CASHIER

THE ALABAMA BANK & TRUST COMPANY

CAPITAL \$300,000.00

SURPLUS \$30,000.00

MONTGOMERY, ALA.

Jan. 8, 1914.

Mr. T. R. Thomas, Pres.,
National Bank of Baltimore,
Baltimore, Md.

Dear Sir:

We acknowledge receipt of your favor of Jan. 6th relative to the location of one of the Regional Reserve Banks and we wish to state that the selection of Baltimore for the location would meet with our hearty approbation.

We have always maintained a reserve balance in Baltimore and we consider it an ideal location for one of the Reserve Banks.

Yours very truly,


Cashier.

BERNARD FRANK & Co.

WHOLESALE DRY GOODS, NOTIONS & GENTS FURNISHING GOODS.

CORNER LEE & TALLAPOOSA STREETS

NEW YORK OFFICE
43 LEONARD STREET.

1

MONTGOMERY, ALA.

1-8-14

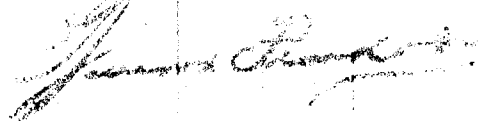
Messrs Stuart-Keith & Co. ,
Baltimore, Md.

Gentlemen:-

We are in receipt of your letter and certainly feel
that your City should have one of the Regional Reserve Banks as
your connection with the South in the manufacturing and jobbing
business is of such size and magnitude that we think you should
have it. Anything we can do for you in this matter we will be
glad to serve you.

Yours truly,

BF JGS



GEO. E. LUM, PRESIDENT.

C. H. DURHAM, Sec. & TREAS.

"A SQUARE DEAL TO EVERY MAN - NO MORE - NO LESS"

LUM MACHINERY AND SUPPLY CO.



ENGINES, BOILERS,
SAW MILLS AND
WOOD WORKING MACHINERY.

208-210 Commerce St.

Montgomery, Ala.,

1/9/14.



The Falconer Co.,
Baltiomre, MD.

Gentlemen:

We notice your letter of the 6th., and we feel that it is nothing but right that the Administration should at least place one of the new "Regional Banks" as far South as Baltimore, and we certainly hope that the united efforts of the many thousand of interested business people will have their efforts rewarded.

We have noticed carefully the argument made by N. Y., but as this country of ours covers a large area, and is rapidly growing in the different sections, forging to the front both in business, and finance, it is, as we see it, properly looking into the future that the "Regional Banks" under the Currency Act, can well afford to place one of these Banks at least as far South as Baltimore, as Baltimore has a financial record, which we think justly entitles it to one of these Banks.

Yours truly,

CHD: SM.

LUM MACHINERY & SUPPLY CO.

C. H. Durham
Secy

[Handwritten signature]



MARSHUETZ & Co.
DRY GOODS COMMISSION MERCHANTS
SOUTHERN COTTONS
HOSIERY AND UNDERWEAR

LION MILLS
—
SUPERIOR
MILLS

~~MONTGOMERY~~, ALA., January 8, 1914.

Messrs. Stuart Keith & Co.,
Baltimore, Md.

Dear Sirs:-

We note that there is some question as to Baltimore being named as the location of one of the Regional Reserve Banks.

We had concluded that from its location and importance that there would be no question of its selection, as it occurs to us that it is the logical point, and Baltimore would be the acceptable Reserve Bank City to serve the section, including a good portion of the South, indicated by its location.

I trust that your Commercial organizations will not depend upon the strength of your position, but will vigorously present the advantages and reasons for the location of a Reserve Bank in your city, which would no doubt convince the Commission, and insure the selection of Baltimore.

We are,

Yours very truly,

MARSHUETZ & CO.

M/P

L. STEINER.

THE FAUCONIER BUILDING BALTIMORE.
N. LOBMAN.



MANUFACTURERS OF
**PANTS. SHIRTS.
 OVERALLS.
 DRAWERS
 ETC.**

Steiner & Lobman,
 WHOLESALE
Dry Goods and Notions,

N.Y. OFFICE:
 43 LEONARD ST.

136 & 138 COMMERCE, ST.
 109 TO 123 TALLAPOOSA, ST.

Montgomery, Ala., Jan. 8/14

Stuart, Keith & Company,
 810 East Pratt Street,
 Baltimore, Maryland.

Gentlemen:—

Replying to your favor of the 6th, in regard to a Regional Reserve Bank for Baltimore City, we confess we have not studied this proposition sufficiently and besides we haven't consulted any of our banks here as to what their pleasure in the matter is and before we could write a letter like you request, we would rather write to the banks about it.

Yours very truly,

Steiner & Lobman

THAD M. GWIN & COMPANY
DRY GOODS. CLOTHING. SHOES.
HATS AND MILLINERY.

OXFORD, ALA. Jan, 8th, 1914.

Mess John E Hurst & Co
Baltimore, Md.

Dear Sirs:-

We are very much pleased with the passage of the Currency Bill and hope it meets your approval.

In our opinion it will very greatly lessen the chances for money panics that paralyzes and clogs business over the entire country.

As we of the South do largely our trading in your City, and as we think the establishing of one of the Regional Banks in Baltimore, would make money easier for the merchants of that City, thereby enabling them to help the southern merchant.

We would like very much to see such Bank established in Baltimore.

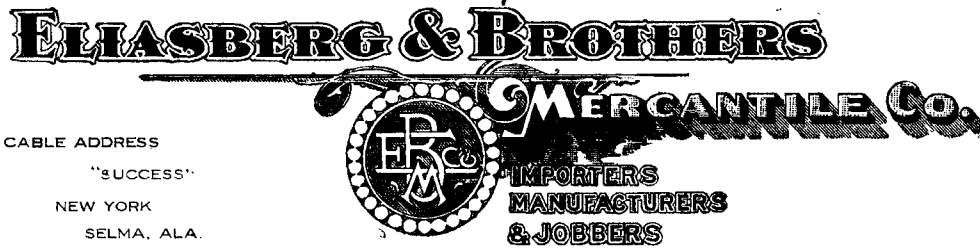
Yours Very Truly

Thad M. Gwin

H. ELIASBERG, PRESIDENT

J. STERNFELD, VICE-PRES.

E. D. ELIASBERG, SEC'Y. & TREAS.



CABLE ADDRESS
 "SUCCESS"
 NEW YORK
 SELMA, ALA.

SELMA, ALA., Jan., 9, 1914.

Messrs Stuart, Keith & Co.,
 Baltimore, Md.

Gentlemen:-

We are in receipt of your favor of the 6th inst., and contents noted. We would be glad if you would succeed in getting a bank in Baltimore. At the same time we have read in the news papers that the South is to get a bank, in a city located in the Southern states, and we would naturally prefer to have a bank for our district in Atlanta or Birmingham.

We remain,

Yours very truly,

ELIASBERG & BROS. MERC. CO.

Per. *[Signature]*

X

THE GRAND LEADER

G. R. PEDDY, PROP.

Retailer and Jobber of

DRY GOODS, CLOTHING, SHOES AND HATS

Birmingham
B 2

2

Union Springs, Ala., Jan 10, 1914.

Messrs. John E. Hurst & Co.,
Baltimore, Md.

Gentlemen:

Replying to yours of the 5th inst. relative to the selection of Baltimore as a Regional Bank City, beg to state that the Board of Trade of this city, of which I am a member, has forwarded to the Finance Committee at Washington, D.C. a very strong petition asking that Birmingham, Ala. be selected as one of the Regional Bank locations. My signature being attached to this petition I do not think it advisable, ^{or expedient,} under the circumstances, to express a desire in favor of your City. If you think, however, that an expression from me in favor of Baltimore would not be conflicting with this petition, and would carry any weight, I will be glad indeed to cooperate with you in any way possible to secure the establishment of a Regional Bank in Balto.

Awaiting your reply, I am,

Yours truly,
G. R. Peddy.

Style
COS-1254
DEL.

Coolspring, Del., Jan 8th 1914

M. F. S. Royster Grand Co Baltimore Md

To J. F. PERRY, Dr.,

-Dealer in-

RECEIVED
JAN 9 1914

→ Lime and Phosphate. General Merchandise. ←

Gents. I do agree with you that there is every good reason that Baltimore should have a Regional Bank and I hope those having the matter in charge will see it in the same light.

Respectfully
J. F. Perry

L. L. ADKINS,
DEALER IN
GENERAL MERCHANDISE.

Dagsboro, Del., Jan 7 1914

L
F. S. Royster Esq
Gentlemen

In regards to the Regional Banks
The People want one as near as to
us as possible as we are not expecting one
in our state Baltimore would be
in know wise a bad location.

~~in the People of this state~~

Baltimore is preferred to atlanta
Hoping you may succeed in getting
the Bank

I Remain
Yours Respt



L. L. Adkins

Balto

THE BANK OF DELMAR

DELMAR, DELAWARE

F. E. LYNCH, PRESIDENT
LEVIN HASTINGS, VICE-PRES

J. G. W. PERDUE, CASHIER
S. M. ELLIS, ASST. CASHIER

Delmar, Del. Dec. 27, 1913.

Hon. William G. McAdoo,

Secretary of the Treasury,

Washington, D. C.

ANSWERED
DEC 31 1913
FORM L-5-Ja

Dear Sir:

We begt to request that AFEDERAL RESERVE BANK

be established in BALTIMORE, MARYLAND, for very many

reasons, chiefly that it is the FINANCIAL CENTRE of the

South.

Very respectfully,

J. G. W. Perdue
Cashier.

L. N. Culver, President

J. Her. Stemons, Cashier

7211

THE FIRST NATIONAL BANK

Capital \$30,000

Delmar, Del. Jan. 6. 1914

Waldo Newcomer Esq.

Pres. National Exchange Bank,

Balto. Md.

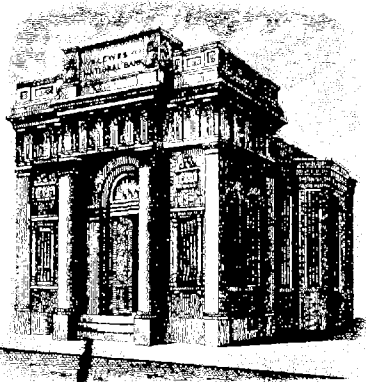
Dear Sir:-

Yours in reference to influence in having Baltimore named as one of the reserve centers received and in reply would say that we are in favor of such action. Our interests are largely with Baltimore and we think that in view of its many southern connections it should have one of the regional banks.

Yours very truly,

J. Her. Stemons

Cashier.



CAPITAL \$50,000.

Lewes National Bank

John F. Appel, Pres.
Dr. Hiram R. Burton, Vice Pres.
James T. Lank, Cashier.

Lewes, Del.

Jan, 8, 1914.

— 5148 —
UNITED STATES DEPOSITORY

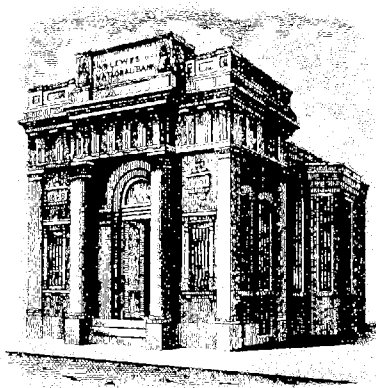
First National Bank,
Baltimore, Md.

Dear Sirs:-

We have this day requested the Organization Committee to establish a Regional Reserve Bank in your city, ~~as requested in yours~~ of the 3rd.

Very truly yours,

Hiram R. Burton
Cashier.



— 5148 —
UNITED STATES DEPOSITARY.

CAPITAL \$50,000.

Lewes National Bank

John F. Sippel, Pres.
Dr. Hiram R. Brinton, Vice Pres.
James T. Lunk, Cashier.

Lewes, Del.

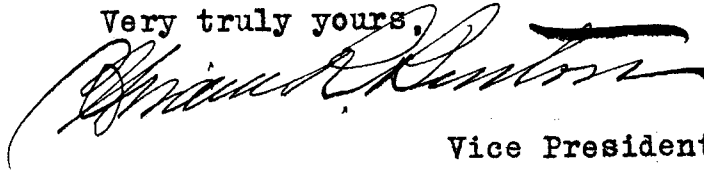
Jan. 8, 1914.

Organization Committee,
Treasury Department,
Washington, D. C.

Dear Sir:-

We would appreciate your establishing
a Regional Reserve Bank at Baltimore, Md.

Very truly yours,



Vice President.

ANSWERED
JAN 10 1914
DLR
L5

5

9/11

C. E. PARSONS

RECEIVED
JAN 12 1914

Broker, Buyer, Producer
... and Shipper of ...

1

Fruits, Produce and Holly Wreathes



Millsboro, Delaware,

Jan. 12 1914

Messrs F. S. Royster, Grand Co,
Baltimore Md.

Gentlemen Dear Sirs

You asked me my
Preference for the Regional Bank.
I prefer Baltimore Md. Instead of
Atlanta Georgia I think it is more suitable
place in ~~every~~ ^{every} respect. I think it would
be more in a suitable place at Baltimore
Md. I hope you people will succeed in
getting the Bank.

Yours Respt.
C. E. Parsons
Millsboro
Del.

1

RECEIVED
JAN 14 1914

Newark Del Jan. 12-'14
G. S. Rogster & Sons Co
Baltimore Ind.

Dear sir:

In regards to the
New Regional Bank I am
very much in favor of
one being made in Baltimore
~~in New York and Atlanta be~~
are to far away.

I received the parcel
you send me to day all
O.K.

Mr Charles G. Jones said

he would come and help
me a day if I would let
him know. please tell him
that Jan 28th will suit
me very well and for him
to write me whether it will
suit him or not.

Yours very truly
W H Bland



J. E. BERNSTEIN
Pres. & Treas.

A. Z. BENEDICT,
Secretary

M. LAMBERT
Vice-Prest.

ADDRESS
ALL COMMUNICATION
TO THE FIRM

Sole Agents for
"Atterbury System"
CLOTHES
"Ask the Man who wears them"



CLOTHIERS
HATTERS
FURNISHERS
SHOERS

AMBER SHOES
Custom and Bench
Made
"Ask the Man who wears them"

IMPORTERS and JOBBERS
42-44-46-48 Newark Avenue
Telephone 38 Jersey City

75/100700
LAT's

January
seven
1914

Stuart Keith Co.,
810 E. Pratt St.,
Baltimore, Md.

Gentlemen:-

We are in hearty accord with the people of Baltimore in their efforts to have one of the Regional Reserve Banks placed in your city, because of its central southern location, its big manufacturing and commercial interests and excellent facilities to reach. Baltimore consists of some of the largest merchants, manufacturers and bankers of our Country, which when great questions may arise can be called upon.

We wish you every success in your efforts and beg to remain,

Yours very truly,

Z. H. BRINSFIELD

D'ARCY BRINSFIELD

OFFICE OF

Z. H. BRINSFIELD & SON

MANUFACTURERS OF

HERMETICALLY SEALED GOODS

TRY "ELDORADO BRAND" CANNED GOODS

LUMBER AND BUILDING MATERIAL

ELDORADO, MD.

~~PO. BOX 100~~ OAK GROVE, DEL.

Jan. 8, 1914.

The Terminal Warehouse Co.,

Baltimore, Md.

Gentlemen:-

for

Baltimore is my first choice ~~for~~ the Regional Reserve

Banks, as called for by the New Currency Act. Hope you will be
successful in securing it.

Yours respectfully,

JOHN C. STUCKERT
COLLECTOR OF TAXES
FOR
RED LION HUNDRED

RECEIVED
JAN 10 1914

2
St. Georges, Del., Jan. 9th 1914

F. D. Royster Guano Co.
Gentlemen

Your favor rec^d & noted
I think Baltimore would
be a very acceptable place
for one of the Regional
Banks; And I trust one
may be located there,
Yours truly
J. C. Stuckert



CAPITAL \$ 50,000.

SURPLUS \$ 125,000.

The First National Bank of Seaford
Seaford, Delaware

P. L. CANNON, PRESIDENT G. W. EMERY, VICE PRESIDENT
D. J. FOOKS, VICE PRESIDENT H. W. BAKER, VICE PRESIDENT
MADISON WILLIN, CASHIER
GEO. H. SHIPLEY, ASS'T CASHIER

January 6th, 1914.

2nd

Mr. H. B. Wilcox, President,
The First National Bank,
Baltimore, Md.

*Philadelphia
Baltimore*

Dear sir:-

Owing your favor of the 3rd inst. which has our careful attention, it would please us could we be of service to our friends of your thrifty city but on this Peninsula our quick means of transit with Philadelphia naturally ties us to that city and upon their solicitation we have already given our limited support to their effort.

Trusting there may be no serious mistakes made in the early start of our new and untried system and that with such modifications as may later prove wise the same may prove the best in the world in keeping with our commercial standing, with very best wishes for your continued prosperity, I am,

Very truly yours,

Madison Willin,

Cashier.

*30
3*

(3/6)

RECEIVED
JAN 10 1914

Smyrna, Del.

Jan. 9th 1914.

F. J. Royster Guaranty Co.
Baltimore Md.

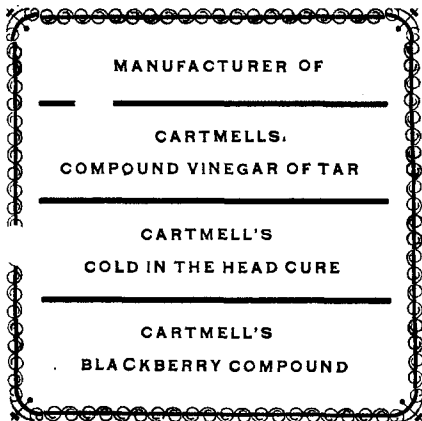
Gentlemen:

I wish to express my approval of the location of a Regional Bank in your city. New York will get one of these banks, therefore Phila. is not far enough away, and I think Baltimore, the gateway to the South should be without and doubt selected for a bank location. Your city has a large Southern trade and well located for business for the Middle States. It gives me pleasure to approve of this plan as I feel you are justly due this recognition.

Very resp.

Geo. H. Cole.





T. B. CARTMELL
 WHOLESALE AND RETAIL DEALER IN
 DRUGS AND PATENT MEDICINES

PRESCRIPTIONS A SPECIALTY

D. & A. Phone 1393
 Delmarvia Phone 2100
 Delmarvia Phone 2039

N. W. COR. SIXTH AND MADISON STREETS

Wilmington, Del. 1. 7. 14

Emerson Drug Co.
 Balt. Md.

1

Gentlemen

I am with you for a Regional Reserve Bank in Balt.

We need one in this section and
 Philada. is to near New York, so you
 you can count on me as being willing
 to do all I can for Balt.

Yours
 T. B. Cartmell

THE FALCONER COMPANY, BALTIMORE.

3395.



62-6

62-6

Wilmington, Del., January 8, 1914.

Mr. T. R. Thomas, President,
National Bank of Baltimore,
Baltimore, Md.

Philadelphia
B 2

Dear Sir:--

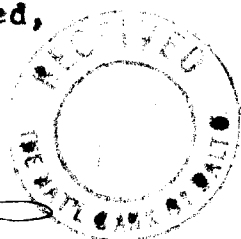
We have your favor of the 5th. instant relative to the selection of a regional Reserve Bank under the new Currency Bill, and in reply would say, we have already expressed a preference for Philadelphia, ~~and~~ being so closely affiliated with the Banks of that City ever since we began business the Central National Bank of Philadelphia has been to us a veritable Clearing house for points in Pennsylvania, New Jersey, and the West, and it is quite natural for us to make Philadelphia our first choice and have so expressed ourselves to our Senators and Representative in Congress as well as the members of the Organization Committee.

From present indications it looks as if Philadelphia would now be eliminated, much to our regret, and if so Baltimore would have a very good chance.

Should Philadelphia be definitely eliminated, Baltimore would without doubt be our second choice.

Very truly yours,

J. D. Gumpford
CASHIER



CHARLES R. MILLER, PRESIDENT.
J. ERNEST SMITH, ATTORNEY.

EZEKIEL COOPER, CASHIER.
W. N. RALSTON, ASS'T CASHIER.

FARMERS BANK OF THE STATE OF DELAWARE
ESTABLISHED 1807
BANKING HOUSES: DOVER, WILMINGTON, GEORGETOWN
FARMERS BANK AT WILMINGTON
ESTABLISHED 1913

Miller 1
B 2

2

Jan. 16, 1914.

Wm. Ingle, Esq., Vice Pres.,
Merch-Mech Nat'l Bank,
Baltimore, Md.

My dear Sir:-

Baltimore has a very near feeling to we Delawareans, and next to our big brother, Father Penn, the oricle is the "bird."

If not Philadelphia, then Baltimore for the regional Bank. All Delaware is for Philadelphia, as the trend of our people in commerce, trade of every character and Banking is Philadelphia, and naturally so, we are advocati~~ng~~ Philadelphia for first place. Should we fail, of course, we bow to the strength of our kindred ~~to~~ the "South."

Always delighted to see you and hear your words of encouragement.

Very truly yours,

E. Cooper
Cashier.

Geo. C. Radcliff,
Wyoming, Del.

OK

RECEIVED
JAN 13 1914

1

Wyoming, Del., Jan. 12th. 1914. 191

F. S. Royster Guano Co.,
Baltimore, Md.

Gentlemen:-

In reply to your letter of the 7th. inst. in reference to the location of one of the New Peginnal Banks in Baltimore, would say that I would much rather see one located there than in Atlanta, as I think it would be much better for the territory to be served by having the Bank located in Baltimore rather than in Atlanta. Hoping that the ~~the~~ efforts that are being made to secure a Bank for Baltimore, will be successful, I remain,

Yours Truly,

Geo C. Radcliff

A

MADE BY
CLASSIFIED
SECRETARY
1973

FLA

Arcadia Mercantile Company

Incorporated. Capital \$50,000.00

Wholesale and Retail

Dry Goods, Shoes, Gents' Furnishings, Groceries, Hay and Grain.

Arcadia, Florida, January 10th, 1914.

John E. Hurst & Co.,
Baltimore, Md.,

Gentlemen:-

We trust that you, as well as every wholesale establishment of Baltimore, will use your every effort to have Baltimore selected as one of the Regional Bank cities.

We feel that occupying the commercial prominence that Baltimore does, its accessibility to one of the richest and most rapidly developing sections in the United States, make it one of the most logical cities east of the Mississippi River for the location of one of these banks.

In this new age of development the country tributary to Baltimore is being rapidly built up and settled up by people from every section of the United States, and any advantage to accrue will be felt more largely by peoples coming from all over the United States than any other one location possible.

Trusting that you may be successful in this effort, I beg to remain,

Yours very truly,

D. N. Barco

Vice-President & Gen'l Mgr.

DNB/EL

T. B. KING, PRESIDENT.

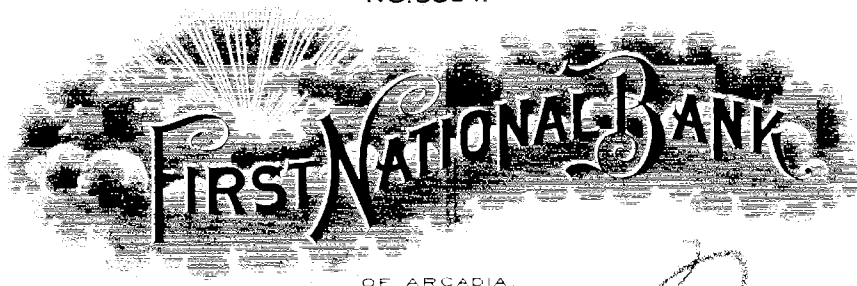
DAVID H. SCOTT, Vice President.

J. G. KING, CASHIER.

NO. 5534.



ESTABLISHED 1900.



OF ARCADIA.

Arcadia, Fla.,

Jan 15, 1914.

Merchants-Mechanics Nat. Bank,
Baltimore, Md.

Gentlemen;-

We have withheld an answer to your letter of the 6th, concerning Regional Reserve Bank, pending Directors meeting which was held on Jan 13th.

It was decided at this meeting to endorse Baltimore as second choice, having practically committed ourselves prior to receipt of your letter.

In so doing we anticipate continuing our present connection with your good Bank, and shall endeavor to maintain as large a balance as we have done in the past.

Assuring you of our appreciation of the courtesies extended us, and regretting our inability to endorse your City as first choice, we are,

Yours very truly,

R. O. Sumner
Assistant Cashier.

W.B. SWEARINGEN, PREST.

J.G. BOYD, V. PREST.

J.M. OGLESBY, V. PREST.

ERLE L. WIRT, CASHIER

4627

The Folk County National Bank

BARTOW, FLORIDA.

CAPITAL \$ 100,000.00 1-13-14

*att
bn*

2

Mr. William Ingle, Vice-Prest.,
Merchants Mechanics National Bank,
Baltimore, Md.

Dear Sir:-

The Florida banks are naturally anxious to have one of the regional reserve banks located in Atlanta or some other city easily accessible to the Florida banks, but our second choice of all the Southern cities would be Baltimore, principally because of the close relations that have existed between yourselves and our bank.

Yours very truly,

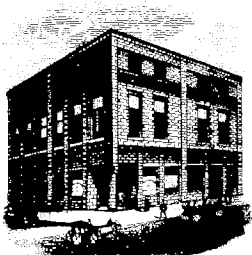
E. Wirt

Cashier

J. H. DURRANCE, PRES.

G. H. GILL, VICE PRES.

W. R. MINOR, CASHIER.



STATE BANK OF BOWLING GREEN

CAPITAL \$20,000.00

BOWLING GREEN, FLA.,

Jan 9th 1914

Wm Ingle Vice President,
Mechanics-Merchants Nat Bank,
Baltimore, Md

Dear Sir:

Referring to Baltimore as a seat of one of the Regional Reserve Banks, we most heartily endorse your City for the location of such a Bank, not only do we endorse it; but will be glad to do anything we can to that end. We have for a number of years used Baltimore as one of our correspondent cities, it being one of the leading cities of the South and its excellent location we feel entitles its selection.

Very truly,

W. R. Minor
Cashier

Balt

THE FIRST NATIONAL BANK
SUCCESSOR TO

The Bank of Maunier

CAPITAL \$40,000.00

SURPLUS \$30,000.00

T. C. TALIAFERRO, PRESIDENT.

JOHN T. CAMPBELL, CASHIER.

Bradentown, Florida.

January 10th, 1914.

Mr. Wm. Ingle, Vice-President,

Baltimore, MD.

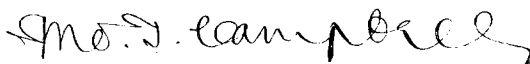
Dear Sir:

Replying to yours of the 6th inst.

We expect to have a Regional Reserve Bank located nearer us than your city, hence further than in a general way, we would not be interested in the one for your territory.

We would prefer to have the bank located in Baltimore, as between Philadelphia or Washington.

Yours very truly,



Cashier.

TUBES VULCANIZED

TELEPHONE NO. 170

BRADENTOWN GARAGE AUTOMOBILES

AUTO REPAIRS AND SUPPLIES

COMPLETE STOCK OF GOODYEAR AND MICHELIN
TIRES AND TUBES

BRADENTOWN, FLA., 1/10/14.

Mr. Henry F. Baker, President.
Merchants & Manufacturers Asst.
Baltimore, Md.

Dear Sir:-

I find out that Baltimore and Philadelphia are trying to get one of the Regional Reserve Banks and as both can not have it I want to write you that I and my friends in this part of the South will do all in our power to help you. Of course we are in hopes of having one nearer and will work for that but if we can not have it we certainly do want Baltimore to ~~take~~ I have taken the matter up with some of the bankers here and they are in favor of Baltimore to Philadelphia.

Trusting that you will let me hear from you if I can be of any service, I beg to remain,

Yours very truly
Bradentown Garage
per *Edmundson*

*Please acknowledge
ASB*

ALL CONTRACTS ARE CONTINGENT UPON DELAYS UNAVOIDABLE OR BEYOND OUR CONTROL

YELLOW PINE
DIMENSION
FLOORING
CEILING
SIDING
FINISH
SHINGLES
LATH
OYPRESS
LUMBER
SHINGLES
LATH

LONG LUMBER COMPANY

GEO. P. LONG, MGR.

HODGES BUILDING

GAINESVILLE, FLORIDA

January 13/14

SOUTHARD'S CODE

*Rec'd
1/14/14*

Messrs. Theo. Mottu & Company
Baltimore, Md.,

Gentlemen;-

Your letter of the 5th. was duly received but has not had a reply owing to the writer's absence.

We note that your City is petitioning for one of the Regional Reserve Banks and we sincerely trust that same will be granted. One of these banks located in your City would be of great benefit to the banking and commercial interests of this South-eastern territory and could serve it as well or better than any other city that we have in mind.

Trusting that your City may be favored in this matter, weremain,

Yours very truly,

Long Lumber Company

By *G. P. Long*

*Refer to
memo*

B. F. BOWEN, PRES. & MGR.

J. F. PATTERSON, VICE-PRES.

A. E. BARKER, SECY. & TREAS.

SOLE AGENTS FOR
PREMIUM FLOUR



HAY, GRAIN AND FEED

Office and Warehouse:
420 WEST BAY STREET.

JACKSONVILLE, FLA.

Jan. 7th, 1914.

W. W. Boyer & Co.,

Baltimore, Md.,

Gentlemen:

In reply to your letter of the 5th, we are not as yet posted as to the best points for the Regional Reserve Banks. There has been some talk of having such a bank established here in Jacksonville, but in the event it has to be established at some point north of this city, we will most gladly favor Baltimore. Atlanta has already solicited our co-operation in behalf of Atlanta, but we do so much more business in Baltimore than in Atlanta, that we believe the merchants of Jacksonville will favor your city in preference to Atlanta.

If there is anything that we can consistently do for you in connection with your proposition, we hold our services at your command.

Yours truly,

ATLANTIC & GULF GROCERY CO.

BFB T

JOHN G. CHRISTOPHER, PRESIDENT
J. M. TULL, VICE PRES. AND GEN. MGR.

J. L. PEEBLES, JR., TREASURER
G. B. JENNINGS, SECRETARY

MEMBERS SOUTHERN SUPPLY & MACHINERY DEALERS ASSOCIATION

J. G. CHRISTOPHER CO.

MACHINERY AND MILL SUPPLIES

JACKSONVILLE, FLA. Jany., 13th., 1914

Dietrich Brothers,
Baltimore, Md.

1

Gentlemen:--

We have carefully noted your letter of Jany., 6th., concerning the "REGIONAL SERVE BANK" desired by Baltimore, and take pleasure in saying that we recognize Baltimore as the most suitable location for numerous reasons.

We heatily endorse your plan, and will be glad to have you use the name of our Company in this connection.

Yours very truly

J. G. CHRISTOPHER COMPANY

Vice Pres. & Gen'l., Mgr.

JMT-W.

RECEIVED



JAN 15 1914

DIETRICH BROS.

ORNAMENTAL & STRUCTURAL IRON & STEEL WORKS

PLEASANT & DAVIS STREETS

HAMMOND DIETRICH
A. J. DIETRICH

AGENTS IN BALTIMORE

Baltimore, Md., January 5, 1914.

W. T. Hadlow Company,
#510 West Building,
Jacksonville, Fla.

Gentlemen:-

We are very much interested in securing a Regional Reserve Bank for Baltimore city as we believe this to be an ideal location for such a Bank and that it will be of great advantage and benefit to business men of the South to have one of these Banks located in Baltimore. If you can accept our views will you kindly give us a letter stating your preference for Baltimore and will you kindly let us have this letter by return mail.

Yours truly,

DIETRICH BROTHERS.

W. B. Penner Sylon
W. B. Penner

WBP/AH.

We have not formed an opinion on this and do not care to write a letter at present.
Yours
W. T. Hadlow.

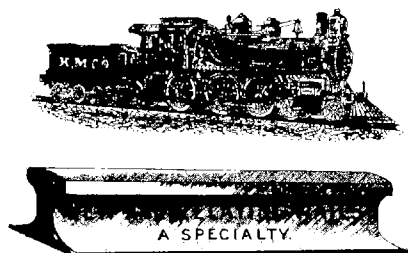


1914

JULIUS KAUFMAN
PRESIDENT

SAM R. KAUFMAN
VICE-PRES'T AND GEN. MGR.

P. W. ZACHARIAS
SEC'Y AND TREASURER



QUOTATIONS SUBJECT TO CHANGE
WITHOUT NOTICE.
SALES CONTINGENT UPON STRIKES
AND UNAVOIDABLE DELAYS.



RAILS, SPIKES, IRON, METALS AND RUBBER.

712-14-16 EAST BAY ST.

Jacksonville, Florida Jan 10th 1914

Dietrich Bros.

Pleasant & Davis Sts.

Baltimore, Md.

Gentlemen : -

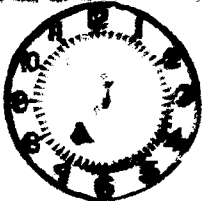
Replying to your favor of the 6th inst., with reference to a Regional Reserve Bank, beg to state that we are also making a fight for one of them to be here, so of course we cannot recommend any other Southern city, unless we could exchange letters on the subject. stating that we prefer your city, in case that we cannot get same into our own, and vice-versa.

Yours truly

Kaufman Metal Co.

EER/R

RECEIVED



JAN 11 1914

T. V. PORTER, President

A. B. CHITTY, Vice-Pres. and Gen'l Mgr.

C. N. KIRKLAND, Vice-Pres.

E. L. HAGIN, Secy. and Treas.

PORTER-MALLARD CO.

WHOLESALE GROCERS

Cigars, Tobaccos and Grocers' Specialties

214 E. Bay Street

Gibbs Preserving Co., **JACKSONVILLE, FLA.** Jan. 10, 1914.
Baltimore, Md.

Gentlemen:

Replying to yours of the 7th inst., so far as our company is concerned we would be glad to see Baltimore designated as one of the regional banks. You are possibly aware that Jacksonville, Savannah and Atlanta are all applicants for one of these banks, but we believe that your application will not conflict with these far Southern Cities. We will be glad to do what we can for you.

Yours very truly,
PORTER MALLARD COMPANY

ABC.GJF.

ROBERT L. STRINGFELLOW, PRESIDENT.

CLARENCE T. DOTY, VICE PRESIDENT.

J. R. PADGETT, SECY & TREAS.



Jacksonville, Fla. Jan. 8, 1914.

W. W. Boyer & Co.,
Baltimore, Md.

Gentlemen:

Replying to your favor of the 6th we would certainly be very glad to see a Regional Reserve Bank in your city, as it would be a great benefit to this section as well as yours. Trust you will be fortunate enough to secure one.

Yours truly,

STRINGFELLOW & DOTY COMPANY.

By *Robert L. Stringfellow*
President

C. G. MEMMINGER, PRESIDENT

EDWARD O. FLOOD, CASHIER

W. G. WILSON, ASST. CASHIER

CHARTER NO. 11

THE STATE BANK OF LAKELAND

Savannah
B 2

LAKELAND, FLA.

January 10, 1913.

2

Mr. Wm. Ingle, Vice-Prest.,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear Sir :---

Answering your circular letter of January 6th relative to a Regional Reserve Bank for Baltimore, we take pleasure in stating that the city of Baltimore meets with our hearty support. We have been using Baltimore for years in clearing items from all over the United States, except those on New York and in a few of the extreme southern states. It would of course be more convenient for us to have one at Jacksonville or Savannah, but failing in this Baltimore would be our choice.

Yours very truly,

E. O. Flood

President.

WE RECEIVE NO GOODS WITHOUT D/R AND FREIGHT RATE INSERTED

INSURE ALL GOODS SHIPPED US VIA STEAMERS

T. J. BEGGS

W. L. PARRAMORE
OF
W. L. PARRAMORE & CO.

T. J. BEGGS & CO.

MERCHANTS

MADISON, FLA.

Jan. 5 1914

*John E. Hurst, & Co
Baltimore
Md.*

Sent's,

*We heartily endorse
Baltimore, as being the
proper place for a Regional
Bank, Owing to its location
we are sure it will be
a great advantage to the
surrounding country,
and should by all means
be established there*

*Yours truly
T. J. Beggs & Co.*

W. H. PRICE

W. C. PRICE

Price & Price
Lawyers
Marianna, Florida

January 10, 1914.

The Falconer Company,
Baltimore, Md.,

Gentlemen:-

We are of the opinion that the establishment of one of the new Regional Banks, as provided for under the Currency Act, at Baltimore, Md. will be of great benefit to the people not only of that section, but the entire south, and we earnestly hope that the Department will see proper to establish one of these Banks at that place.

Very truly yours,

W. C. Price

WHP/M.

Yes

WHOLESALE

PHONE 119

RETAIL

Leo Jacobson

...Popular Dry Goods and Shoe Store...

Ladies' and Children's Ready-to-Wear Goods

Rugs, Matting, Oilcloths, ~~Trunks~~, Bags

PALATKA, FLORIDA

1/7

1914

Mr. John E. Hunt's Camp
Baltimore Md

Dear Sir

In reply to your letter of January 5th regarding
the Regional Bank, will say that I would be
very much in favor to see one in Baltimore, as I do
a great deal buying there and would be a big help
to me.

Respectfully yours
Leo Jacobson

The Kennerly Hardware Co.

WHOLESALE AND RETAIL DEALERS IN

HARDWARE, STOVES, TINWARE

DOORS, SASH, BLINDS, PAINTS, OILS, FARMING TOOLS
IRON, STEEL, ETC.

PALATKA, FLORIDA

July 9 1914

The B C Bibb Store Co
Baltimore
Md

In reply to your
favor July 7 - Will say that we heartily
endorse the ~~Memorandum~~ Memorandum of the Business Interest
of your City in their efforts to secure
the location of a Reserve Bank in your
City, and will give the matter our warmest
support

Prof
The Kennerly Hardware Co
Kennerly

GEO. E. WELCH,
PRESIDENT.
E. H. WILSON,
VICE-PRESIDENT.
A. S. WILLARD,
CASHIER.
CHAS. BURT,
ASST. CASHIER.

4813

ESTABLISHED 1892
CAPITAL \$50,000.
SURPLUS \$85,000.

THE
PUTNAM NATIONAL BANK
OF
PALATKA, FLA.

63-80

July 9th 1914.

*all
B*

[Handwritten flourish]

Mr. Wm Ingle, V/President
Merchants-Mechanics National Bank,
Baltimore,

Dear Sir.

In reply to your letter of recent date,
We have expressed a preference for Atlanta Ga,
for one of the Regional Reserve Banks, believing
it would serve us better, however Baltimore would
be our second choice, and we cannot get a Bank as
far south as Atlanta, we will take great pleasure
in giving our support to your City.

Yours very truly.

Aswired
Cashier.

*At Hand
Burt*

MEMBER OF THE
ASSOCIATED PRESS
FRANK L. MAYES
EDITOR
AND MANAGER

The Pensacola Journal

DAILY

WEEKLY

SUNDAY

ONLY
MORNING PAPER
IN WEST FLORIDA
The WANT AD. Medium
of the Gulf Coast

SUBJECT:

PENSACOLA, FLA., January 7, 1914.

The International Syndicate,
Baltimore, Md.

Gentlemen:-

Your letter of January 5, in reference to the establishment of a Regional Reserve Bank in Baltimore, has been received. I am not very familiar with the proposition as it affects Baltimore, and it is somewhat out of my own territory, but if I can serve you in any way and you will tell me how to do it I will be more than glad to do so.

With best wishes, I am

Very truly yours,

FLM/MacD.

MERCHANTS BANK OF PUNTA GORDA



D. L. SKIPPER, PRESIDENT.
D. N. McQUEEN, VICE-PRESIDENT.
C. A. SKIPPER, VICE-PRESIDENT.
W. R. DELOACH, CASHIER.

PUNTA GORDA, FLA.

January, 9th, 1914.

Mr. William Ingle, Vice-President,
Merchants-Mechanics National Bank,
Baltimore, Md.
Dear Sir;-

We have your letter of January 6th and in our opinion Baltimore should have the next Regional Reserve Bank South of New York. In view of the facts that her size, location etc. demand it.

We believe that if the Organization Committee of the Regional Reserve Banks will go thoroughly into the manner that the Banks of Baltimore have so well served the banks of the South they will not hesitate to give Baltimore her just demands.

You may use this letter in any manner that you wish in your efforts to get Baltimore the next Regional Reserve Bank South of New York.

Yours very truly,

D. L. Skipper
Vice-President.

Banks!

PRESIDENT

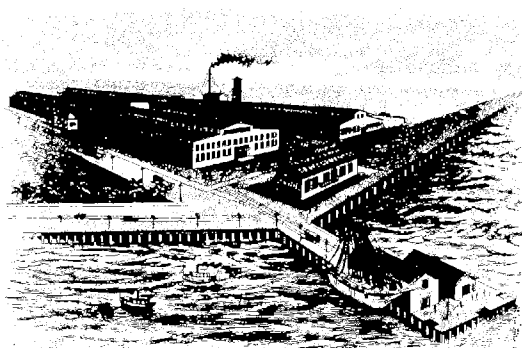
VICE PRESIDENT

TREASURER

A. W. KNOWLES,
SECY & GEN'L MGR.

C. H. KNOWLES,
ASST. MGR.

W. H. COUILLARD,
SUPT. OF FACTORY



CABLE ADDRESS:
AGAVE, PUNTA RASSA, FLA.
CODE
WESTERN UNION

SISAL HEMP AND DEVELOPMENT CO.

SISAL ROPE
MANILA ROPE
LATH YARN
HIDE ROPE

GROWERS, IMPORTERS, AND MANUFACTURERS OF

SISAL HEMP, MANILA ETC.

Dictated by RJW to A *St. James City, Fla.,*

4

Jan. 10, 1914.

John E. Hurst & Co.

Baltimore, Md.

Gentlemen:-

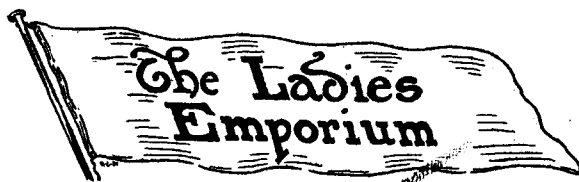
We take this opportunity of expressing our desire that Baltimore be made one of the Regional Bank Cities under the new currency system. Most of our banking business is done through Baltimore, as well as a great deal of our commercial business. We trust that you gentlemen will do all that you can towards this end.

Yours truly,

Sisal Hemp & Development Co.

Per. *[Signature]*
Vice Pres. and Treas.

Dry Goods
Notions : :
Shoes : : :



Ladies' and
Children's :
Furnishings

Next Door to Central National Bank

St. Petersburg, Fla., January, 8th, 1913.

Messrs. John E. Hurst & Co.,
Baltimore, Md.

Dear Sirs:-

Regarding the matter of establishing Regional Bank
Cities we beg to ask that you, as well as other influential
Citizens of Baltimore, use your best efforts in having your
City selected as one of the Regional Bank Cities, as Baltimore
is one of the most favoured commercial centers of the South, and
the establishment of said bank would prove a great benefit to
the commercial interest of the South, as well as other sections-

With best wishes for a prosperous 1914, we are,

Yours very truly,

THE LADIES' EMPORIUM.

Vans Randell

G. W. SAXON,
PRESIDENT.
J. A. BALL,
VICE PRESIDENT.
D. M. LOWRY,
VICE PRESIDENT.
T. E. PERKINS,
CASHIER.
ARTHUR BAXTER,
ASST. CASHIER.

THE CAPITAL CITY BANK

Of Tallahassee, Florida.

Capital and Surplus, \$75,000.

State, City and County Depository

Safety Deposit Boxes for Rent.

Transit Number 63-68.

Tallahassee, Florida,

January 9th 1914

Merchants & Mechanics National Bank,

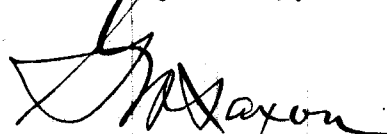
Baltimore,

Dear Sirs.

The size of Baltimore as a city and her central location commanding the great business territory of the nearby states, it seems to us entitles her to the first claim as the proper location of a regional bank next south of New York.

Baltimore is certainly our first choice for one of the regional banks this side of New York and between New York and Atlanta, Ga.

Yours very truly,

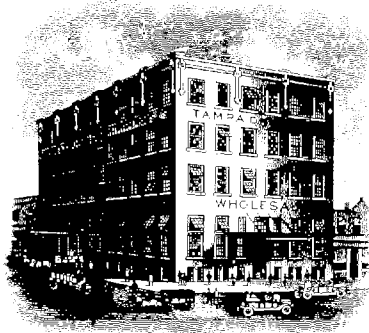


President.

Balt 1

W.G. ALLEN, PRESIDENT
S. JACOBS, VICE. PRES.

G.G. COPP, SECRETARY
A.B. CARLTON, TREASURER



TAMPA DRUG COMPANY

WHOLESALE
DRUGGISTS AND MANUFACTURING PHARMACISTS

COR. FLORIDA AVE. & WASHINGTON STS.

TAMPA, FLORIDA

Jan. 9, 1914.

The Falconer Company,
Baltimore, Md.
Gentlemen:

Referring to the location of "Regional Banks" in our opinion such a Bank located in your city, we believe would be to our interest and urge that you take such steps as will insure the location of a Bank at the above place.

Very truly yours,

W.G. Allen
President.

C-A

Yes

CARLTON & CARLTON, BANKERS

(NOT INCORPORATED)

INDIVIDUAL RESPONSIBILITIES \$150,000.00

WAUCHULA, FLORIDA

102

CJC-JF.

Jan. 10th, 1914.

Wm. Ingle, Esq., Vice Pres.,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear Sir:-

Yours of the 6th inst.--Regional Reserve
Banks.

I assure you that I would feel very much gratified to see Baltimore designated as a seat of one of the Regional Reserve Banks. As you perhaps know, for the past ten years, we have used Merchants National Bank, later merged into Merchants-Mechanics National Bank, as our only, out of the State, regular correspondent.

South Florida being a fruit and vegetable producing section, the output of which being shipped principally to the large cities of the East and middle West, make it very convenient for us to do business through Baltimore, which possesses such excellent collection facilities.

In connection herewith, permit me to say I would be greatly pleased to have Mr. Wm. Ingle a member of the Directorate Board of Reserve Banks.

We are arranging to convert our bank into a National Bank in the near future. We believe that the new Banking Law, as passed and recently signed

CARLTON & CARLTON, BANKERS

(NOT INCORPORATED)

INDIVIDUAL RESPONSIBILITIES \$180,000.00

WAUCHULA, FLORIDA

2. WI.

will mean much for the Banking interest of the
United States, especially the South.

Thanking you for all past favors and
courtesies shown, I beg to remain,

Yours very truly,


Cashier.

A.P. ANTHONY,
PRESIDENT

E.M. BRELSFORD,
VICE PRES.

L.P. McCORD,
CASHIER



West Palm Beach, Florida **January 9, 1914.**

Mr. William Ingle, Vice-President,
Merchants-Mechanics National Bank,
Baltimore, Maryland.

Dear Sir:-

Referring to yours of January 6th, we will take
 pleasure in supporting Baltimore as a candidate for one of the
 Regional Reserve Banks under the new Currency Bill.

You are at liberty to use this letter in any way
 you see fit.

Very truly yours,

A. P. Anthony
President.

W.

Balts

STATE BANK OF ZOLFO

D. L. SKIPPER, PRES.
H. G. MURPHY, V. PRES.
STEPHEN SKIPPER, V. PRES.
C. A. SKIPPER, CASHIER.
R. C. PETERSON, ASST. CASH.

Zolfo, Fla.

January, 9th, 1914.

Merchants-Mechanics National Bank,

Baltimore, Md.

Dear Sirs;-

We have your letter of January 6th and in our opinion Baltimore should have the next Regional Reserve Bank South of New York. The size of the City of Baltimore and it being centrally located on the Atlantic Coast together with the fact that the Banks of Baltimore have for many years so well served the Southern Banks all demand that that Baltimore should have the next Regional Reserve Bank South of New York.

You may use this letter in your endeavor to accomplish the purpose outlined in your letter and any other aid that we can lend to you in your efforts we will be to extend to you. With best wishes. We are.

Yours very truly,

C. A. Skipper
Cashier,

Back

Made in
South
Carolina
Printed in

GA.

JOHN J. WILKINS, PRESIDENT.
T. P. VINCENT, VICE PRESIDENT.

NO 6525

W. P. BROOKS, CASHIER.
JAS. C. CHANDLER, ASST. CASHIER.

THE GEORGIA NATIONAL BANK

OF ATHENS.

CAPITAL \$ 200,000.00

ATHENS, GA. Jan. 6th, 1914.

Handwritten initials/signature on the left margin.

2nd

Mr. Blanchard Randall, Vice President,
First National Bank,
Baltimore, Md.

Dear Mr. Randall:

We have yours of the 3rd, relative to the location of one of the Reserve Banks in your city and note same. Baltimore could no doubt serve well a considerable territory in the Southeastern Coast section in this connection, and should it be your desire we will take pleasure in writing the Organization Committee along that line subject only the the one condition viz that it not operate against us in Georgia. We have never had any connection with the Treasury Department nearer than Washington and we need smething of the sort badly in this section. Outside of the location of one of the banks in this section, I think we would be little effected by the location o any other, and as to the matter of choice elsewhere there would be little left on that score except for personal reasons and If Baltimore wants one we will be glad she get it and such a location will suit us just as well as any other and better than others for personal reasons should our freinds these desire it.

Yours very truly,

Handwritten signature of John J. Wilkins
President.

KING-HODGSON CO.

hsk

E.P. HODGSON, Sr.
A.H. HODGSON,
J.M. HODGSON.

Wholesale and Retail GROCERS

FARM SUPPLIES

BROAD, OCONEE AND THOMAS STREETS.

Athens, Ga. January 7th, 1914.

First National Bank of Baltimore,
Baltimore, Md.

Dear Sirs:

Your favor of the 3rd received. We are enclosing you herewith the certificate as requested. Hope that it is in t the proper shape, and will meet the requirements of the new law. It looks like they are getting too many laws for us on the statutes, and they will keep us busy studying the law to find out what is expected of us, and we begin to feel like the suitor when his girl rejected him, who said that he might get over it, but he didn't think he would ever look like anything again. So when we get through carrying out the laws that are being enacted, we will be in a bewildered state of mind.

*OK
PKT*

Relative to letter of the 3rd with reference to Regional Reserve Bank, will say that we feel that Baltimore is the banking place of the Southern States, properly so for years ago, and to considerable extent in these latter days was it the trading point of Southern Merchants in several lines.

Personally we have no banking relations with Atlanta, and you are our sole correspondents in Baltimore. We appreciate the relations to your good selves, and our interest would cause us to be favorable to you, but my impression is that Atlanta would have the edge on you on account of geographical location. It might be your equal in banking facilities, ^{or superior} (on this point, however, we are not fully informed) Being so near to Atlanta we would naturally give our first choice to Atlanta. We would not object to naming you as second choice.

With this statement, ^{if our function} if we can be of any service to you, w we would be pleased ~~to serve you.~~

Yours truly,

King-Hodgson Co
By J.M. Hodgson

JMH-WP.

The American Railway Supply Company

INCORPORATED

All agreements are conditional on the non-occurrence of strikes and causes of delay beyond our control. Quotations are made subject to change without notice unless otherwise specified.

Manufacturers of Parrigin Base Supported Rail Joints, Composition Cross Ties, etc. Dealers in Railway Equipment, re-lay rails. Manufacturer's Representative. Send for complete list.

F. S. PARRIGIN, President

Wilmington, Del.

Atlanta, Ga. Jan., 12th, 1914.

Mr. W. H. Parker, Mngr.,

Emerson Hotel Co.,

Baltimore, Md.

Dear Sir:-

I take pleasure in endorsing your most excellent City of Baltimore, as a Regional Reserve Bank location, and believe that no better location exists for the neighboring States.

I have done quite an amount of business through your City, I find your shipping facilities excellent, your merchants and manufacturers very accommodating indeed, and my dealings with them have been entirely satisfactory.

I trust that the efforts of your various City organizations will be used to influence your neighboring territory in getting behind the plan to secure one of the Regional Reserve Banks to your City, and I assure you my good wishes in this connection.

Yours very truly,



THE PARRIGIN RAIL JOINT IS THE BEST ON THE MARKET TO-DAY.

John B. Daniel
Wholesale
Druggist and Dealer in Surgical Instruments!
34 Wall Street,
Atlanta, Ga.

1-7-14

Emer son Drug Co.,
Baltimore, Md.

Gentlemen:-

I am just in receipt of your letter of the 5th relative to the establishment of the Regiol Reserve Bank in Baltimore and were it not that Atlanta is striving for an establishment of one here I should be glad to comply with your request. If there is to be no conflict between Atlanta and Baltimore I shall be glad to express my preference for Baltimore but if we are in competition, my loyalty is with Atlanta.

Very truly yours,

JNO. B. DANIEL.

ROBERT J. LOWRY,
PRESIDENT.
THOMAS D. MEADOR,
VICE-PRESIDENT.
JOSEPH T. ORME,
VICE-PRESIDENT.

Capital \$1,000,000.00
Surplus \$1,000,000.00

HENRY W. DAVIS,
CASHIER.
E. A. BANCKER, JR.,
ASST. CASHIER.
H. WARNER MARTIN,
ASST. CASHIER.

5318

The Lowry National Bank
of Atlanta.

DESIGNATED DEPOSITORY OF THE UNITED STATES

Atlanta, Ga. January 5th, 1914.

Handwritten initials and scribbles on the left margin.

Handwritten initials 'Lud' on the right margin.

Mr. Blanchard Randall, Vice Pres.,
First National Bank,
Baltimore, Md.

My dear Sir:

We have your letter of the 3d inst. and note contents.

Atlanta is making every effort to have one of the Regional Reserve Banks located here. Not only the Atlanta Clearing House Association, but the Atlanta Chamber of Commerce and many of the banks throughout Georgia and adjoining states are combining their efforts to accomplish this purpose. Being so centrally located, I think we stand a good chance to secure one of these banks.

Outside of Atlanta, I know of no place that I would rather see have one of these banks than Baltimore and it is worth your while to try, but being so close to Washington and New York might interfere with your success, but the only thing to do is to try and try and you may succeed.

With my best wishes, I remain,

Yours very truly,

Robert J. Lowry
President.

ALBERT HATCH, PRESIDENT.

WM. H. BARRETT, VICE-PRESIDENT

E. E. ROSBOROL CASHIER

B. H. ELLISON, ASST. CASHIER

Directors

JAMES C. ACTON
L.L. ARRINGTON
WM. H. BARRETT
HENRY C. BROWN
CHAS. J. CRAWFORD
JOHN J. EVANS
HAROLD C. EVE
ALBERT S. HATCH
P.V. HOLLINGSWORTH
GEO. S. LOMBARD
WILLIAM B. MARKS
WILLIAM MARTIN
NOEL M. MOORE
JAMES E. TARVER
WM. P. WHITE

Capital & Surplus \$ 500,000.00

Merchants Bank

Augusta, Ga.

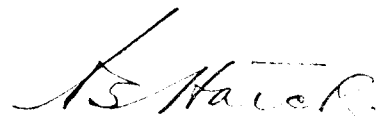
January 8, 1914.

Mr. J. M. Littig, President,
National Marine Bank,
Baltimore, Md.

Dear Sir:-

Replying to your letter of the 5th inst, touching the location in your good city of one of the Regional Reserve Banks, beg to advise that we have expressed no preference for any city, and would be delighted should Baltimore be selected as a point for the establishment of one of said banks.

Yours very truly,



President,

ash;k

St. Louis, Mo. June 7/14
Miss John E. Hunt & Co
Baltimore Md
Greenlee -

I would be
glad to see Baltimore
get 1 of the Reginald
Banks as Baltimore
is a great market for
the South & South west
and I find for merchants
to have the most liberal
business policy of any
City in the Union -

If the Government will
Equip her with Banking
facilities they not only keep
Baltimore but the entire South
South west & Middle States
Yours truly
J. M. Foley

E. J. PERRY, President
J. W. CALLAHAN, Vice-President

E. S. VARNER, Cashier
J. J. WALTERS, Asst. Cashier

DESIGNATED STATE DEPOSITARY

BAINBRIDGE STATE BANK

CAPITAL \$100,000.00

BAINBRIDGE, GA., Jan. 10, 1914.

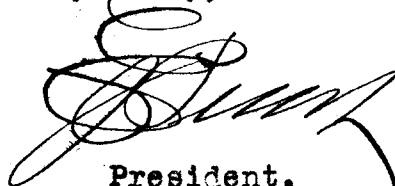
Mr. William Ingle, Vice-President,
Merchants-Mechanics National Bank,
Baltimore, Md.

My dear sir:

I am now replying to your favor of the 6th inst. with reference to the location of Regional Reserve Banks in the new currency bill. In my judgment the committee who has in hand the selection of the reserve cities for the new banking scheme would make no mistake in selecting, first, New York City for a large Reserve Bank, next Baltimore, then Savannah and New Orleans. This would give four banks out of the proposed eight, and the other four might be selected with reference to the West, Middle West and the Northern section of the United States. Unquestionably the first four named places would serve the commercial interest of the South better than any other places in the South, because of the fact that they are ports doing a large export and import business, and the necessity for a Regional Bank in places of that kind is in my opinion quite apparent.

No doubt Baltimore should be selected as one of the reserve cities under the new law, and in my opinion the committee would make a mistake in not doing so. I have watched for twenty three years the commerce of the country, and it seems to me that the business would be better served in the cities named.

Yours very truly,



President.

ejp-r

L. A. COLLIER

T. J. OGLETREE

Collier & Ogletree

DRY GOODS AND CLOTHING MERCHANTS

OUR SPECIALTIES:

STROUSE & BROS.' HIGH ART CLOTHING

KEITH & PRATTS' FINE SHOES

CHESTERFIELD HATS

BARNESVILLE, GA. Jan. 9th. 1914

Messers Jahn E. Hurst & Co.

Baltimore, Md.

Dear Sirs:-

Replying to your inquiry of the 5th. inst. beg to say we have given some careful consideration to the new Currency Bill and we hope and believe it will prove to be the system we need. Of course a great deal will depend on the proper location of the Regional reserve. As to how perfectly this is met, your city being by its location, being right on the border, being the gateway to the South and yet accommodating a great part of the East should by all means we believe made the place of one of these banks.

Yours very truly,

H. J. REAVES, PRESIDENT.

J. B. FOWLER, VICE PRESIDENT.



W. G. BROWN, CASHIER.

MERCHANTS & PLANTERS BANK

CAPITAL \$ 30,000.00

BOWDON, GA.

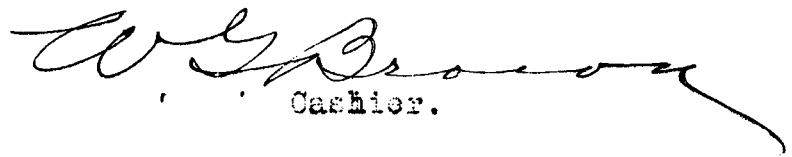
Jan. 8, 1914.

Mr H. B. Wilcox, President,
First National Bank,
Baltimore, Md.

Dear Sir:-

We beg to acknowledge receipt of your favor of the 3rd inst and beg to advise you that we would be more than pleased to see one of the Regional reserve bank located in you City and that we could recommend the Organization Committee to this effect.

Yours very truly,


Cashier.

C. E. VANLANDINGHAM.

C. L. REHBERG.

C. E. VanLandingham & Co.,

DEALERS IN

DRY GOODS, NOTIONS AND SHOES.

STAPLE AND FANCY GROCERIES.

COUNTRY PRODUCE A SPECIALTY.

Cairo, Ga., Jan 8 1914

John E. Hurst
Baltimore Md.

Gentleman: -

We would appreciate very much that Baltimore be selected as one of the Regional Bank Cities as it is one of our wholesale cities and think it would accommodate the south for one to be in that city.

Yours very Resp.
C. E. VanLandingham

A. K. SNEAD, PRESIDENT.
W. W. HEATON, VICE PRES.

LEWIS S. SIMS, CASHIER.
GRADY COLE, ASST. CASHIER.

Citizens Bank

CAPITAL \$50,000 00
SURPLUS AND UNDIVIDED PROFITS \$22,500 00
CARROLLTON, GA.

January 13, 1914.

Mr. William Ingle, Vice-President,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear sir:-

Your letter of the 6th instant is before me. In reply will say that we would be very glad indeed to see Baltimore selected for one of the Regional Reserve Banks.

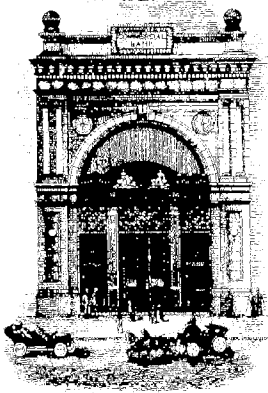
The Carrollton Clearing House has, of course, indorsed Atlanta for one of these banks, but so far as we are individually concerned, we are as much interested in seeing your city selected as Atlanta.

If you see where we can be of any service to you, command us.

Very truly,

A. K. Snead,
President.

S-M



THE COMMERCIAL BANK

OF CEDARTOWN.

CAPITAL \$100,000.00

SURPLUS AND PROFITS, \$115,000.00

R. O. PITTS, PRESIDENT C. W. SMITH, VICE-PREST.
E. L. HENDERSON, CASHIER

CEDARTOWN, GA. Jan 9 1914

Handwritten initials and a checkmark.

Handwritten checkmark.

Mr. Wm. Ingle, Vice President,
Merchants-Mechanics National Bank,
B a l t i m o r e, M a r y l a n d.

Dear Sir:-

We are just today in receipt of your letter stating that Baltimore was making an effort to secure one of the Regional Banks of the United States.

We wish to say that of course we understand that you do not come in competition for one of the banks with Atlanta, but you are to supply another section of the country. This being the case we wish to say that we heartily endorse Baltimore and wish you much success.

— Yours very truly,

elh-h.

Handwritten signature: W. H. Ball

Handwritten checkmark.

Handwritten signature: E. L. Henderson
Cashier.

4691

CAPITAL \$ 100,000.00 SURPLUS & UNDIVIDED PROFITS \$ 235,000.00

The Fourth National Bank
OF COLUMBUS, GA.

T.E. BLANCHARD, PRESIDENT E. P. OWLSLEY, V. PRES. & CASHIER
J.B. HUFF, ASST. CASHIER

1-9-14.

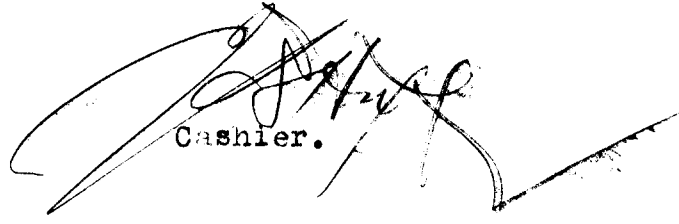
Merchants Mechanics National Bank.

Baltimore, Md.

Gentlemen:-

On personal grounds we would like very much for Baltimore to have one of the Regional Reserve Banks, but we are fearful on account of the close proximity to Washington that you will have some trouble in getting Mr. Mc. Adoo to see it as the Baltimore Banks see it. We hope however that you will be ~~able~~ able to get one, as our relations with your good bank has been most pleasant, and if the locating of one of the regional banks there would insure benefit to you it would be a great pleasure to see ~~xxxxxxx~~ one located in your city.

Very truly,


Cashier.

W. O. TAYLOR

DEALER IN DRY GOODS, NOTIONS
SHOES, HATS, CLOTHING

CUTHBERT, GA., 1/8 1914

Mr E Hunt & Co
Baltimore Md

Dear Sirs:

I would be very
much pleased to see
Baltimore elected as one
of the Regional Bank Cities
and am sure every Baltimore
Merchant would be,
as Baltimore is always
the best market for us
and always in sympathy
with us, in times of need

Yours very truly

W O Taylor

J. I. Roberts
Dry Goods, Notions, Groceries
And Furniture

Dawson, Ga. January 1st 1914

John E. Shust & Co
Baltimore

M.D.

Gentlemen:

Your letter of Jan
the first was in regard to
a Regional Bank for Baltimore
I think Baltimore should be
one of the Cities to have one
and hope you will succeed
in landing it

Yours truly
J. I. Roberts

3907

FIRST NATIONAL BANK

P. B. TRAMMELL, PRESIDENT
W. C. MARTIN, VICE-PRESIDENT

CAPITAL \$ 50,000 SURPLUS \$ 50,000

E. P. DAVIS, CASHIER
J. G. McLELLAN, ASST. CASHIER

DALTON, GEORGIA

*Quoted
filed*

Jan. 9th. 1914.

Mr. Wm. Ingle, Vice President,
Merchants-Mechanics National Bank,

Baltimore, Md.,

Dear Sir,

Our relations with your good bank have been so pleasant and profitable in the past that we sincerely hope that the City of Baltimore will be appointed as the seat of one of the Regional Reserve Banks. My information from other bankers in the State of Georgia is that your bank has for years in the past acceptably served them, and I am sure that it will also be a disappointment to them, in the event of non appointment of your City.

We unhesitatingly endorse the City of Baltimore as our First Choice for a Regional Bank for the next bank South of New York City. You are at liberty to use this letter, if you desire, for the purpose outlined. With best regards I am,

Yours very truly,

E. P. Davis
Cashier.

Balbs 1

SELLS EVERYTHING.

J. L. DICKENSON,
GENERAL MERCHANT,

DRY GOODS, NOTIONS AND GROCERIES, MILLINERY, HATS, CAPS, CLOTHING,
SHOES, TINWARE, HARDWARE, GLASSWARE AND CROCKERY.

NOTIFY US IF YOU HAVE A SPECIAL BARGAIN IN ANYTHING.

DONALSONVILLE, GA.

Jan. 8th, 1914.

Jno. E. Hurst and Co.,
Baltimore, Md.

1

Dear Sirs:

Yours of the 5th, received, and in reply will state that I would like to see Baltimore get one of the Regional banks as I think it will serve the southern people far better than Philadelphia, and again Baltimore has had very little from the government. I would like to see Baltimore get this bank for many good reasons and if I can assist her in getting it in any way I can assure that I will take pleasure in doing so.

Yours truly,



UPSHAW BROS. & CO.
COTTON BUYERS AND DEALERS IN
GENERAL MERCHANDISE

DOUGLASVILLE, GA.,

Jan. 8. 1914.

John E. Hurst & Co.,
Baltimore, Md.

1

Gentlemen:-

Believing that the commercila importance, as well as the
~~convenient location, of the City of Baltimore makes it one of the~~
very best cities for one of the new Regional Banks, to be
~~established in the near future by the Government, we trust that the~~
authorities having this matter in charge will establish one of
these Banks in Baltimore.

Yours, truly,

Upshaw Bros

NEWELL G. BARTLETT, PRES.

C. G. KITCHENS, MGR.

The White Hall

Dry Goods, Notions and Ladies' Furnishings
Agents for Patrician Shoes

DUBLIN, GA., Jan. 8, 1916.

Messrs. John E. Huret & Co.
Baltimore,
Md.

1

Dear Sirs:

We are heartily in favor of one of the Regional Banks being located in Baltimore. In the first place, Baltimore is one of the best cities in the South from almost any viewpoint you may regard her. In the second place her past record as a business center shows that she is alive to every commercial activity.

We most heartily give our unqualified endorsement to Baltimore in her effort to get one of these Banks.

Trusting that this is what you want and assuring you that we are glad to have this opportunity,

we are,

Yours very truly,

THE WHITE HALL
PER *Newell G. Bartlett*

J. C. BROWN

D. H. BROWN

M. J. BROWN

BROWN BROTHERS

COTTON BUYERS AND DEALERS IN

DRY GOODS, GROCERIES, SHOES, HATS, ETC.

SPECIALTIES: CLOTHING AND GENTS' FURNISHINGS

ELBERTON, GA., Jan. 10th, 1914.

Mess. Jehn E. Hurst & Co?,

Baltimore, Md.

Gentlemen: -

We have your letter of the 5th, inst., and in reply to same we beg to say that we hope that Baltimore will be selected as one off the Regional Bank Cities. We would be very glad to see Baltimore get one of these Banks, and we think that it is entitled to it, ~~..We consider Baltimore one of the largest trading points for the Southern Merchants,~~ and believe that it should be selected as one of the Cities for these Banks.

Yours truly,

BROWN BROS.

LUCIUS DEADWYLER

L. N. FORTSON

Deadwyler & Fortson

Dealers in

Clothing, Gents Furnishings, General Merchandise

Cotton Buyers

Elberton, Ga. Jan 12 1914 191

Mess John E. Hurst & Co.

Baltimore Md.

Gentlemen.

In as much as we buy the most of our goods in Baltimore we would be very glad in deed, to see one of the Regional Banks, established in Baltimore.

Yours Truly.

Deadwyler & Fortson.

L.D./L.

ELBERTON LOAN & SAVINGS BANK,
ELBERTON GEORGIA.

P.M. HAWES, PRESIDENT. W.B. ADAMS, VICE PRESIDENT.
Z.C. HAYES, CASHIER. W.D. HAWES, ASS'T CASHIER.

Elberton, Ga. Jan. 8th, 1914.

Mr. H. B. Wilcen, President,
First National Bank,
Baltimore, Md.

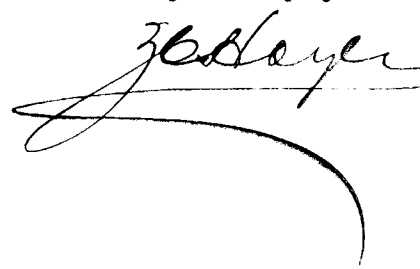
Dear Sir:-

Your esteemed favor of the 3rd., received today, having been delayed because of improper address as you will see from envelope enlosed.

We would have no hesitancy in giving our endorsement to your City for location of a Regional Reserve Bank were it not that our neighboring City Atlanta, is making an effort to secure location of one the Reserve Banks and as Atlanta is in our own State and so close to us we think any endorsement first should go to Atlanta. We have no objection and would be pleased to give to your City second choice.

We trust you understand and appreciate our position in the matter for we are always ready to render you any service in our power and will be pleased to do so at any time.

Very truly yours,

 Cashier.

HAWES-OWSLEY HARDWARE COMPANY

(INCORPORATED.)

HARDWARE

MILL SUPPLIES AND BUILDERS' MATERIAL

ELBERTON, GEORGIA.

red

70
Quote

Allen
BW

Elberton, Ga. January 8th, 1914.

Mr. H. B. Wilcox, President,

First National Bank,

Baltimore, Md.

Dear sir;-

Replying to your letter of the 3d inst., beg to say that Atlanta is an active applicant for a Regional Reserve Bank and we would not like to do or say anything that might hurt her chances.

However, as we view the situation here from press reports, Atlanta's and Baltimore's interests ~~are~~ in no way conflict. It would appear that Philadelphia, Baltimore and Washington are to be active rivals. In that case, as between these three cities we unreservedly endorse Baltimore and believe this entire section will so view the situation. Assuring you of our willingness to do anything we can to assist you in this matter, we beg to remain,

Yours very truly,

L. C. Hawes

President.

D. B. MAXWELL
GENERAL MERCHANDISE
ELBERTON, GEORGIA

Elberton, Ga. Jany 8th. 1914.

Mess Jno. E. Hurst & Co.

Baltimore. Md.

Gentlemen?-

Replying to yours of 5th inst, permit
me to say that I prefer that ~~Baltimore be selected~~
as one of the Reginal Bank Cities, as I ~~purchase~~
most of my merchandise in that City, and that it
no doubt would be of benefit to you.

Yours Very Truly.

D. B. Maxwell.

T.O.TABOR.

J.E.TABOR.

PLANTATION SUPPLIES
MANUFACTURERS OF
GUANO,
COTTON-BUYERS.

T.O.TABOR & SON.

DRY GOODS, MILLINERY,
LADIES & GENTS FURNISHINGS.

Ellerton, Ga. 1/8/14.

Mess. John E. Hurst & Co.,
Baltimore, Md.

Dear Sirs:

In re to your favor of 5th. beg to say it would be a great deal better for us if Baltimore were selected as a place for one of the Regional banks as we do more volume of business both with banks and ~~##~~ through the merchants than with any other city in the United States. Where we do the most business is of course our preference for ~~on~~ the these Regional Banks.

Very truly yours,

T.O. Tabor

THORNTON GROCERY CO.



GROCERS

PHONE BELL 209.

ELBERTON, GA.

Jan. 6, 1914.

ENCLOSE BILL LADING WITH FREIGHT RATE FOR EACH SHIPMENT.

Atlanta
BV

J. E. Thornton

2

Mr. H. B. Wilcox, Pres.,
The First National Bank,
Baltimore, Maryland.

Dear Sir:

We have your letter of the 3rd asking our opinion as to the desirability of locating a Regional Reserve Bank in your city.

Our sister city Atlanta is striving to secure a reserve bank and, naturally, State pride and a desire for the prosperity of our own State would lead us to endorse Atlanta first of all. We believe, too, that the establishment of a bank there would probably be of more direct benefit to us on account of our nearness to that city.

However, we would give Baltimore second choice in the matter.

With best wishes for your success during the year just begun, we are,

Yours very truly,

THORNTON GROCERY CO.

Per J. E. Thornton

JET/IFS

WM. R. BOWEN, PRESIDENT.
~~ROBERT BOWEN, ASST. PRES.~~
M. DICKSON, VICE PRESIDENT.
J. B. CLEMENTS, VICE PRESIDENT.
J. E. TURNER, VICE PRESIDENT.
J. D. DORMINEY, CASHIER.
M. M. STEPHENS, ASST. CASHIER.

CAPITAL \$ 100,000.00.
SURPLUS \$ 85,000.00.
NO. 8250

THE EXCHANGE NATIONAL BANK

UNITED STATES DEPOSITARY

FITZGERALD, GA. Jany. 5th, 1914.

Zuk



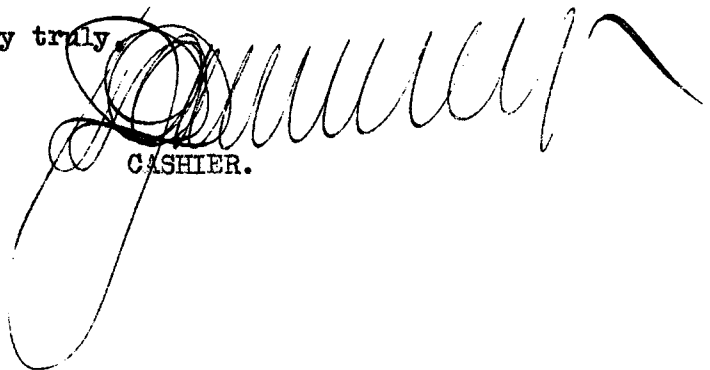
Atlanta

Mr. H. B. Wilcox, Pres.,
First Nat'l Bank,
Baltimore, Md.

My Dear Sir:-

In answer to yours of the 3rd., with reference to a location for a Regional Reserve Bank, we beg to say, frankly, that a bank located in Atlanta, Ga., would be much more convenient for the banks thru this section than to have our bank located in your city. However, if we should fail to get the bank located in our State and, if the bank for our section should be located in your city, we believe that it would be more convenient than at some other point within the same district.

Yours very truly,



CASHIER.

JDD-G

J.M. Culpepper
THE QUALITY STORE

SCHLOSS BROS. CLOTHES, STETSON HATS, NO-NAME HATS,
BOYDEN SHOES, WALK-OVER SHOES,
THE BEST IN LADIES' WEAR

FORT GAINES, GA.

July 10 1914

Messrs John E. Hunt & Co.,
Baltimore, Md.
Gentlemen,

Replying to yours of 5th, I certainly do think Baltimore would be an ideal city for one of the ~~Regional Buses~~ and I for one of Baltimore's old customers, would be pleased at one of them being located in your great business city, and if there is anything I can do to assist you in this matter, I shall be delighted to do so.

With the seasons best wishes,
I am
yours very truly,
J.M. Culpepper

HOSCH BROS. CO.

Wholesale

DRY GOODS & NOTIONS

GAINESVILLE, GA.

January 8th 1914.

Stuart, Keith & Co.,
 Baltimore, Md.

Gentlemen: -



Your favor of the 6th inst. received.,
 It looks to us that Baltimore would be
 the logical location for one of the Regional Reserve
 Banks, and we shall be glad to render any assistance
 within our power in securing same for your city.

With assurance of our kindest regards,
 we are

Very truly,

Hosch Bros. Co.

50/75-7A, 1st
 JHH-P.

R. H. Drake, President

J. G. Phea, Vice President

J. E. Drake, Cashier



2075.

Griffin, Ga.

Jan. 9th, 1914.

a/

✓

2

Mr. Wm. Ingle, Vice-Prest.,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear Sir:--

Replying to your letter of 6th instant, being request for an endorsement of Baltimore as the proper location for one of the Regional Banks.

It affords me great pleasure to express the hope that Baltimore may be selected as one of the locations, and especially so, since the long standing relations between yours and this bank have been so exceedingly pleasant.

We people down this way are endeavoring to obtain one of the banks for Atlanta, and unless the interests of Baltimore and Atlanta conflict, it will afford us great pleasure to favor Baltimore.

With kind personal regards, I am,

Yours very truly,

R. H. Drake

PRESIDENT.

Wm. Ingle ✓

V.-PT. &

J. P. NICHOLS, JR.

J. P. Nichols, President.

E. C. Smith, Cashier.

J. A. Bell, Asst. Cashier.

1A
~~_____~~

Griffin Banking Company,
(State Depository.)

Griffin, Ga. Jan. 10th, 1914.

Mr. Wm. Ingle, Vice-President
Merchants-Mechanics Natl. Bank,
Baltimore.

Dear Mr. Ingle:

We notice that Baltimore is to be selected or rather spoken of as one of the cities in which is to be located one of the Regional Reserve Banks, and we hope that Baltimore will be favored in this respect; for the location is well suited for Southern territory, and is the most desirable place for the next bank south of New York.

Hoping you may be successful in having one of the banks established there, I am

With best wishes and regards,

Yours very truly,

J. P. Nichols
President.

Bat
~~_____~~

STATE DEPOSITARY
Jackson Banking Company,
CAPITAL & SURPLUS \$ 60,000.00

F. S. ETHERIDGE, PRES.
A. H. SMITH, VICE PRES.
A. F. McMAHON, CASHIER.

JACKSON, GA.

Jan, 12th, 1914.

Mr. William Ingle, V-It,
Baltimore, Md.

Dear Sir,

If the writer of this was in McAdoo's place, he would place Baltimore as one of the locations for one of the regional banks.

I certainly wish you success in your efforts and would be glad to aid you in any way to this end.

The writer of this is favorable to New York, Baltimore and Atlanta for the three Eastern banks.

With kindest personal regards, I am,

Yours Very Truly,

F. S. Etheridge
F. S.

H. W. Bell, President
J. B. Pendergast, Vice-Pres.

J. C. Turner, Cashier
Homer Hancock, Asst. Cashier

JEFFERSON BANKING COMPANY

CAPITAL \$50,000: SURPLUS \$50,000

JEFFERSON, GEORGIA

Dec. 5th. 1914.

Atlanta
J. B. Pendergast

Mr H. B.

Mr H. B. Wilcox.

Baltimore Md.

Dear Sir.

Yours 3rd. received. we prefer Atlanta Ga. then
Baltimore second choice. You understand that we would natur
ally give Atlanta the first place.

Very truly yours.

J. C. Turner

Cashier.

2nd

CHARTER NO. 4547.

THE AMERICAN NATIONAL BANK OF MACON

MACON, GEORGIA
January 9th., 1914.

R. J. TAYLOR, PRESIDENT
W. M. JOHNSTON, VICE-PRESIDENT
L. P. HILLYER, VICE-PRESIDENT
E. C. SCOTT, CASHIER
W. E. BOZEMAN, ASST. CASHIER

CAPITAL
\$ 500,000.00
SURPLUS
\$ 400,000.00

*as
Bozeman*

2

Mr. William Ingle, Vice-President,
Merchants & Mechanics National Bank,
Baltimore, Md.

My dear Mr. Ingle:-

Yours of January 6th received: If there are to be only two Regional Banks in the Atlantic States between New York and Macon, we want one of those Banks to be in Atlanta, Georgia. It would be very acceptable to us to have the other Bank in Baltimore. Your City does a very large business with the South and is closely identified with her interests and I believe that a large majority of the bankers in this section would agree with me to this extent:
1st: We want a Regional Bank in Atlanta.
2nd: That if there is to be only one other Regional Bank between Atlanta and New York, that Baltimore would be entirely acceptable and agreeable in every way.

With best wishes, I am,

Yours very truly,

[Handwritten Signature]
Vice-President.

*After
asalt*

R. F. BURDEN, PRESIDENT.

A. J. COLBERT, VICE-PRES.

T. J. STEWART, SEC. & TREAS.



CONTRACT SUPPLIES
A SPECIALTY.

DIRECTORS:
R. F. BURDEN,
A. J. COLBERT,
A. A. COLEMAN.

350-356 THIRD ST.

N. Y. OFFICE 20 W 22ND ST.

Macon, Ga.,

Jan. 8, 1914.



Messrs. Jno. E. Hurst & Co.,
Baltimore, Md.

Gentlemen:-

In response to yours of the 5th inst. it appears from the public prints on the subject that Baltimore is most likely to be selected as one of the Regional Bank cities. We write to assure you that this selection would meet with our heartiest approval and endorsement.

Yours truly,

BURDEN, SMITH & CO.

RFB/WL.

Per *R. F. Burden* Pres

E.Y. MULLARY, PRESIDENT
E.N. FIS, CASHIER
R.C. S. CORDER, ASST. CASHIER

DESIGNATED UNITED STATES DEPOSITARY
9212

J.J. COBB, PRESIDENT
CECIL MORGAN, PRESIDENT

The Commercial National Bank

Macon, Ga.

Jan. 5, 1914.

106

H. B. Wilcox, Esq., President,
First National Bank,
Baltimore, Md.

Dear Sir:

We are in receipt of your valued favor of Jan. 3rd regarding the establishing of the Regional Reserve Bank in the city of Baltimore.

While, of course, we would not desire to oppose the establishing of such a Bank within our own state, we know of no city in the entire South where we would rather deal than in Baltimore, as railroad schedules are convenient and as Georgia has a large volume of business with your great City.

If we can be of further service, please command us.

Very truly yours,

[Handwritten Signature]
Cashier.

[Handwritten initials]

T. A. BARDWELL, President.

JOHN E. HARRIS, Vice President.

C. W. JOHNSON, Secretary.

*Atlanta
102*

Merritt Hardware Company

INCORPORATED 1889.

DEALERS IN

HARDWARE, SPORTING GOODS, TINWARE

STOVES, AGRICULTURAL IMPLEMENTS,
FAIRBANKS' SCALES, CANE MILLS

DIRECTORS:
T. A. BARDWELL.
J. N. E. HARRIS.
J. P. STETSON.
T. L. FUNDERBURK.
W. W. JONES.

CORNER BROADWAY AND CHERRY STS.

Macon, Ga.

Jan. 12, 1914.

Feb

Mr. Blanchard Randall, Vice Pres.,

First National Bank,

Baltimore, Md.

2

Dear Sir:

I have your letter of January 3 sent to us at Talbotton which was forwarded to me here to answer. Referring to the matter of Reginald Bank of Baltimore, will say we would choose Atlanta being in our on state for first choice and Baltimore would be our second choice.

If we can serve you further at any time, it will a pleasure to do so.

Yours very truly,

T. A. Bardwell
by J. A. Bardwell

tab/mh.

E. B. LEWIS, PRESIDENT.

C. J. LEWIS, VICE PRESIDENT.

J. S. LEWIS, VICE PRESIDENT.

T. H. MARSHALL, CASHIER.

The Lewis Banking Co.,

DESIGNATED STATE DEPOSITARY.

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

Montezuma, Ga. July 15th 1914

Wm. Ingle, Esq., V-President,
Merchants-Mechanics National Bank,
Baltimore, Md.,

Dear Sir:;

We are advised that the city of Baltimore is an applicant for one of the Regional Reserve Banks. We heartily endorse Baltimore, knowing of the strength of its banks and the large and liberal aid rendered to all the middle and southern States, indeed it would be very pleasing to know that your city would be rewarded as one of the Regional Reserve Banks.

Yours truly;



PRESIDENT.

ebl-c.

ALVAH W. GASKINS
STAR BRAND SHOES, NOTIONS, GROCERIES, HATS
AMERICAN WOVEN WIRE FENCING
FARM IMPLEMENTS, FEED STUFFS AND FERTILIZERS

NASHVILLE, GA., 1/9/1914

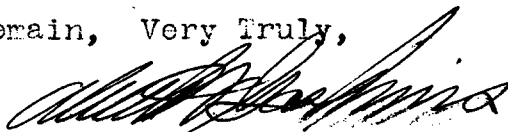
Messrs. J.E.Hurst Co.

Baltimore M.D.

Gentleman:

I, one of many Southern merchants who buy practically all of their dry goods notions etc. in Baltimore, am deeply interested in your efforts to have Baltimore selected as one of the Regional Bank cities. If I can be of any service to you in your efforts to have Baltimore so selected, will be pleased to do so. With best wishes

I remain, Very Truly,



1861

THE First National Bank

Newnan, Ga. 1/15 1914

Mr William Ingh Vice Pres
Merchant - Banker
Baltimore, Md

Dear Sir -

Replying to your
Circular letter of 6th - Atlanta
as Savannah would naturally
be our preference for a
Federal Reserve Bank for
our district - Baltimore
would come next with
us.

Yours very truly
N. E. Powell
Cashier

GILBERT-SWANSON CO.

DRY GOODS, SHOES, HATS, CLOTHING,
GENTS' FURNISHINGS.

PERRY, GA.

Jan 9 1914

Messrs Jno Edward Co.
Baltimore, Md.

Gentlemen: We are very desirous of seeing Baltimore appointed or selected as one of the Regional Bank Cities.

Baltimore, we think is one of the great cities of this country, and is destined to be even much greater.

While we claim ^{that} Baltimore is a city of the South, still the ~~the~~ ^{for purposes} situation of it, gives the city a commanding position of both sections. We believe the Committee will make no mistake in selecting Baltimore as a Regional Bank City, and we trust it will see fit to do so.

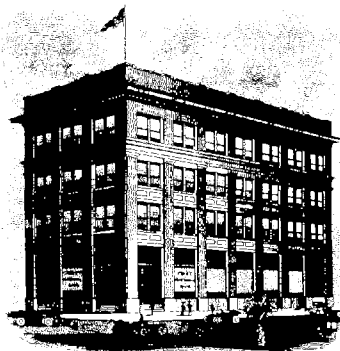
Yours truly,
Gilbert-Swanson Co.
D.

J.W. OGLESBY, PRESIDENT, CHAIRMAN OF THE BOARD
D. G. MALLOY, PRESIDENT

JNO.G. STANLEY, VICE PRESIDENT
C. T. TILLMAN, VICE PRESIDENT

H. LANE YOUNG, CASHIER.

No. 7994



THE FIRST NATIONAL BANK

QUITMAN, GEORGIA

UNITED STATES AND STATE DEPOSITORY

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

2nd

QUITMAN, GEORGIA
Jany. 6th. 1914.

*a
1914*

Mr. H. B. Wilcox, President,
The First National Bank,
Baltimore, Maryland.

Dear Sir:-

We have your letter of the third instant regarding the location of a Regional Reserve Bank in the southeastern section of the United States.

We would have no objection to Baltimore getting one of the banks, in fact, next to Atlanta the New York of the south, we would favor Baltimore. In other words, Baltimore would be our second choice, however we hope that Atlanta and Baltimore both will be fortunate enough to secure one of the banks.

Yours very truly,

[Handwritten Signature]
Cashier.

ESTABLISHED 1831

JOHN E. HURST & CO.
 IMPORTERS, MANUFACTURERS AND
 DISTRIBUTORS OF
DRY GOODS
 NOTIONS, WHITE GOODS
 LADIES & CHILDREN'S READY-TO-WEAR



39-41-43-45 HOPKINS PLACE



114-116-118 W. LOMBARD ST.

BALTIMORE January 5th, 1914.

Mr. Vestus Jackson,
Sandersville, Ga.

Dear Sir:-

If you have not already replied to a similar request will you please write us immediately on receipt of this expressing a preference that Baltimore be selected as one of the Regional Bank cities. An expression from you with any reasons for such wish will be of great value to us at this time.

With best wishes for the New Year, we are, with highest regards,

Very sincerely,

JOHN E. HURST & COMPANY.

WBH-C. *Gentlemen: This just received
 any thing on earth I can do command me.
 I enclose letter
 Yours very truly,
 Vestus Jackson*

Cash Buying	JACKSON'S NEW 50 _____ 100 AND RACKET STORE	Satisfactory Goods
Cash Selling		Attractive Prices

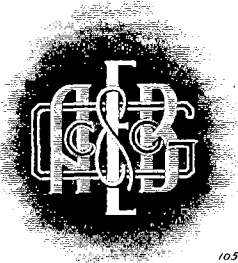
1
Sandersville, Ga., Jan. 7 1913

Messrs John E. Huest & Co
Baltimore Md.

Gentlemen:

Would you please use every effort in your power for Baltimore Md. to be selected as one of the Regional Bank Cities. As I know there is not a city in America more deserving. I speak from what I know. I have done the majority of my business there for the last seventeen years. There are no better people on earth as merchants than you and some others there. Hoping my request will meet with your hearty co-operation I am,

Yours very truly,
Austus Jackson.



A. EHRlich & Bro. GROCERY Co.

WHOLESALE DEALERS IN:

GROCERIES, FRUITS, PROVISIONS, TOBACCO
HIDES, SKINS, FURS, WAX, EGGS AND PRODUCE

105 107 109 111 113 115 BAY STREET, WEST
BETWEEN WHITAKER AND BARNARD STREETS

SAVANNAH, GA.

RICE A SPECIALTY

January 9th, 1914-

Savannah
B ✓

GIBBS PRESERVING CO.,
Baltimore, Md-

Gentlemen:-

We notice where the different Cities all over the Country are very anxious to get a regional bank and we beg to state, we do not know of any City more centrally located than Baltimore. Of course, there is no question but what New York will get one, and as Philadelphia being so close, they necessarily could not expect it, so it strikes us forcibly that Baltimore would be the very best point. We are also trying to get one for Savannah, this being the largest Cotton and Naval Stores Port in the South, we think we are certainly entitled to it.

Respectfully yours,
A. EHRlich & Bro. GROCERY Co.

AE/MCH/

R. WILLIS HEARD
PRESIDENT & TREASURER

ALL AGREEMENTS SUBJECT TO DELAYS AND CONTINGENCIES
RESULTING FROM CAUSES BEYOND OUR CONTROL

Heard Lumber Company

(INCORPORATED)

DEALERS IN

Long Leaf Yellow Pine and Ties

OFFICE: 106 BAY STREET, EAST

SHIPPING POINTS:
SAVANNAH, GA.
BRUNSWICK, GA.
MOBILE, ALA.
TAMPA, FLA.

CODES:
SOUTHARD'S
MCMILLAN'S SUPPLEMENT

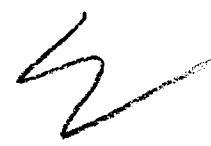
SAVANNAH, GA. January 9th, 1914.

*Saw
B 2*

Ridgeway Merryman,

National Marine Bk. Bldg.,

Baltimore, Md.



Dear Sir:

Your favor of the 7th in reference to the location of the Regional Bank of Baltimore received and carefully noted.

You, of course, realize that Savannah is making a fight for such a bank in this locality owing to her prominence as an outlet to a very extensive territory reaching from North Carolina, west; however, I cannot see that there is any disputing the fact that Baltimore is certainly looked upon as financial head-quarters of the South, and I should like very much to see a Regional Bank ^{located} there.

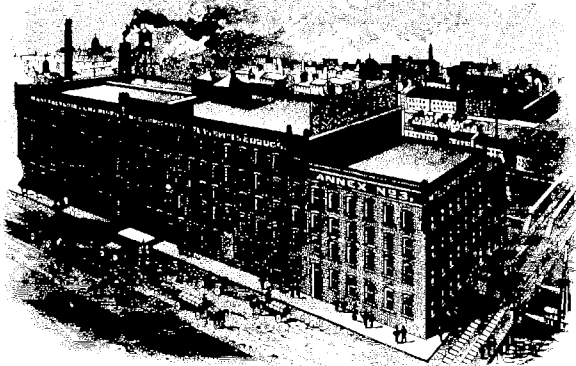
Yours very truly,

R. Willis Heard

H

CABLE ADDRESS:—"McCORMICK"
A. B. C. CODE, 4TH AND 5TH EDITIONS,
AND PRIVATE CODES.

GOLD MEDAL GIVEN "BEE" AND "BANQUET" BRANDS EXTRACTS, SPICES AND TEAS AT JAMESTOWN 1907.
ALL GOODS SHIPPED BY US, BEAR THE FOLLOWING GUARANTY:
GUARANTEED BY McCORMICK & CO., UNDER THE FOOD AND DRUGS ACT, JUNE 30, 1906. SERIAL NO. 1417.



McCORMICK & CO.
INCORPORATED
IMPORTERS, EXPORTERS & MANUFACTURERS
DRUGS, TEAS, SPICES &c.
MANUFACTURING CHEMISTS

105 to 119 CONCORD ST. & 104 to 120 WEST FALLS AVE.
722-726 E. PRATT STREET.
EXPORT OFFICE: - 116 BROAD ST., NEW YORK.
NEW YORK OFFICE: - 100 HUDSON ST.

MEMBERS:
NATIONAL ASSOCIATION OF CREDIT MEN.
FLAVORING EXTRACT MANUFACTURERS ASSN. OF U. S.
AMERICAN SPECIALTY MANUFACTURERS ASSN.
NATIONAL WHOLESALE DRUGGISTS ASSN.
AMERICAN SPICE TRADE ASSN.

BALTIMORE, Md., 1/12/14.

Mr. J. Beachan, Sec'y.,
Merchants & Mfg. Association,
Baltimore, Md.

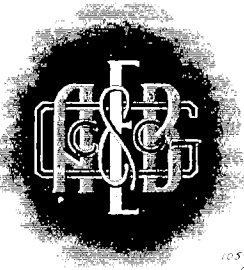
Dear Sir:

I enclose a letter received from A. Ehrlich & Bro. Grocery Company together with copy of our reply. We, of course, can do nothing on this proposition and place the entire matter in your hands to dispose of as you see fit.

Yours very truly,

MCCORMICK & CO.

ACB/MG



A. EHRlich & BRO. GROCERY CO.

WHOLESALE DEALERS IN

GROCERIES, FRUITS, PROVISIONS, TOBACCO
HIDES, SKINS, FURS, WAX, EGGS AND PRODUCE

105-107-109-111-113-115 BAY STREET, WEST
BETWEEN WHITAKER AND BARNARD STREETS

SAVANNAH, GA.

January 1, 1914.

Mr. T. B. Smith
M. L. M.

RICE A SPECIALTY

X 1/12 alert

Dear Sir:

Under the new Currency Bill recently adopted by Federal Congress, it is reasonably certain that one of the Regional Reserve Banks will be located at some point in the Southeastern section of the Country.

We respectfully urge the claims of Savannah as the logical point for the location of the Regional Reserve Bank for this section, and respectfully request that you ask your banker to write the Secretary of the Treasury at once, urging Savannah's claims.

The fundamental idea of the new currency bill was to give elasticity to our financial system. This aim is best accomplished through the medium of these Regional Reserve Banks, and the powers which they exercise of increasing or decreasing the volume of currency as the needs of the business world require. The logical point, therefore, for the location of such a bank is that place from which reserves of currency are distributed, and to which commodities move for purchase and sale.

By reason of her prominence as a South Atlantic port, Savannah is naturally the point which marks the ebb and flow of currency and commerce for all this section of the country. Cotton, Naval Stores and Lumber are the chief commodities of the Southeast. Savannah is the principal outport for these important articles of commerce. Large volumes of currency are required in the growing, gathering and marketing of these commodities. In the past, Savannah has been furnishing the great bulk of the currency needed for these purposes and will, necessarily, continue to do so in the future for a large portion of the Southeast.

It is well known that Savannah is the principal Naval Stores market of the world.

Our annual receipts of Cotton range from two million to two and a half million bales, valued at from One Hundred Million to One Hundred and Fifty Million Dollars.

Our Bank Clearings are, approximately, \$900,000,000.00 per year.

In Foreign Exports, Savannah ranks second to New York only on the Atlantic Coast, and ranks fourth among all the ports of the United States.

Our Coastwise and Foreign Steamship Lines and our numerous Railroad Lines, reaching all parts of the country, give us transportation facilities of the very highest class.

The location at Savannah of a Regional Reserve Bank for this section would best subserve the needs of the business world in the Southeast and would best carry out the primary aid and purpose of the currency law.

We will appreciate any influence that you or your banker may be able to give us.

Respectfully yours,

A. EHRlich & BRO. GROCERY CO.

MOORE & CO.
BROKERS
COMMISSION MERCHANTS
GRAIN, HAY, FLOUR,
PROVISIONS, ETC.

DISTRIBUTING WAREHOUSEMEN
AND FORWARDING AGENTS

OFFICE
206 BAY STREET, WEST

P. O. Box 85

Savannah
BV
SAVANNAH, GA., January 8, 1914. *h*

Messrs. Chas. England & Co.,

Baltimore, Md.

Gentlemen:-

We have your letter of the 6th. inst., regarding the matter of a regional bank for the City of Baltimore, and asking for an expression of opinion from us on that subject.

Replying would say that personally, Baltimore would have our preference over any City of which we know, and we should like very much to see you secure it.

Savannah is also an aspirant for a Regional Bank, and we do not know that being in that position, how it would affect us in endorsing or trying to do any work for another City.

We understand, of course, that we are entirely in a different zone, and not sure whether it would work to our advantage to endorse any other City under the circumstances. *It* would suggest to you to take the matter up with Col. Sigo Myers, President of the National Bank of Savannah, who is Chairman of a special committee looking after Savannah's interest in this matter, and that Committee, if they could see their way to work in Baltimore's interest, could accomplish a great deal with the sentiment in Savannah.

Very truly yours,
Harold

SAVANNAH BANK & TRUST CO.

2nd

WM. F. MCCAULEY, PRESIDENT
CHAS. G. BELL, VICE PRESIDENT
COURTNEY THORPE, 2ND VICE PRES.
M. D. PAPPY, CASHIER
E. M. NICHOLS, ASSISTANT CASHIER

CAPITAL & SURPLUS \$1,200,000.

CABLE ADDRESS "SAVAHBANK"

SAVANNAH, GEORGIA January 7, 1914.



al
192
Mr. H. B. Willcox, President,
First National Bank,
Baltimore, Md.

Dear Sir:--

Replying to your favor of the 3rd inst., in which you seek the endorsement of this bank for the establishment of a Regional Reserve Bank at Baltimore: we beg to say that Savannah is making an effort in that direction, and that we are bending every energy towards the establishment of a Reserve Bank at this point. Of course should there be separate districts named by the Federal Board for Baltimore territory and Savannah territory, we would take pleasure in endorsing Baltimore and using what little influence we might have for her interest. We are inclined to think that the Board will possibly create a Southeastern district, which will be made up of the States of Tennessee, Souther Carolina Alabama, Florida and Georgia. If such is the case, we believe that Savannah is the logical place for the establishment of the bank, not only on account of her geographical position, but due to the fact that she is the second largest export city on the Atlantic Coast, and that she furnishes for the movement of cotton an amount in excess of any other

SAVANNAH BANK & TRUST CO.

WM. F. McCAULEY, PRESIDENT
CHAS. G. BELL, VICE PRESIDENT
COURTNEY THORPE, 2ND VICE PRES.
M. D. PAPPY, CASHIER
E. M. NICHOLS, ASSISTANT CASHIER
CABLE ADDRESS "SAVAHBANK"

CAPITAL & SURPLUS \$1,200,000.

SAVANNAH, GEORGIA

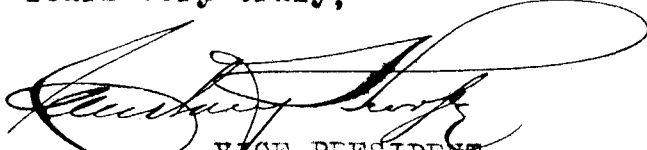


Mr. H. B. Willcox --2---

city in the States mentioned herein. If after the districts are created you find that Baltimore is in a separate district, and will so advise us, we will take pleasure in giving you our endorsement and lending you our influence.

Wishing you a Prosperous and Happy New Year,
we are,

Yours very truly,


VICE PRESIDENT.

L. F. DRIVER & COMPANY

YELLOW PINE LUMBER

L. F. DRIVER, PRES.
C. W. HUDSON, VICE PRES.
E. H. SMITH, SECY & TREAS.

SALES OFFICES
623 F. STREET, N. W.,
WASHINGTON,
1340 MONADNOCK BLOCK,
CHICAGO.

THOMASVILLE, GA. Jan 10, 1914.

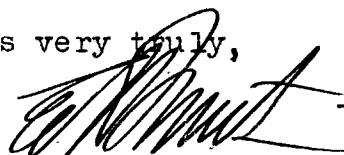
1

Mr. Wm. H. Parker, Managing Director,
The Emerson Hotel,
Baltimore, Md.

Dear Sir:

I have yours of the 8th. inst.
and in reply beg to advise that I consider
Baltimore a very logical point for one of
the Regional Reserve Banks, to be estab-
lished under the new currency law, and
certainly think one of them should be
established at that point.

Yours very truly,


Secretary.

ehs/les

Story Brothers
GENERAL MERCHANDISE
Thomson, Georgia.

Jan 8th, 1914.

Jno. E. Hurst & Co.,

Dear Sirs;

We consider Baltimore the best city for the south for one of the Regional Banks under the new currency bill. Baltimore is an old reserve for the south; it has maintained the confidence and has the good will of the the south more than any other city. Baltimore has shown more courtesies to southern business than any other center. It has done so because they are ^{old} in their connections, and so have the capital, and the south in turn has confidence in Baltimore, as she has always been extended every reasonable business courtesy. There is a greater mutual understanding and the south between Baltimore, than any other city in the country, and the south is accustomed to transacting business through Baltimore. We had rather see Baltimore have one of the Reserve Banks than any other city in the south.

Yours very truly,

Story Brothers

BANK OF TIGNALL
TIGNALL, GEORGIA.

W. J. ADAMS, PRESIDENT
BOYCE FICKLEN, JR., VICE PRES

C. D. BOLTON, CASHIER
E. W. ADAMS, ASST CASHIER

January 12th 1914.,

WM. M. Ingle, Vice Pres'dt,
Merchants-Mechanics National Bank,
Baltimore Md.

Dear Sir-;

Your communication relative our views on the
establishing of one of the Regional Reserve Banks in your city,
duly received, and in response wish to advise that the service
we have been getting from you, and your city, as our exclusive
northern correspondent, has been most profitable and satisfactory,
And owing to the large amount of reserve that Baltimore banks
holds of the Southern states we feel that she is entitled to the
first one of these Regional Reserve Banks out of New York,
And as Baltimore is our first preference we certainly trust that you
will be able to secure one of these Regional banks,
Yours very truly,

C. D. Bolton Cash'r,

J. F. LEWIS, PRESIDENT

T. B. CONVERSE, 1ST. V-PRESIDENT
R. D. STEVENS, CASHIER

W. H. GRIFFIN, 2ND. V-PRESIDENT

The Citizens Bank of Valdosta

CAPITAL AND SURPLUS, \$450,000.00

Valdosta, Ga. Georgia

1/8/14

Mr. T. R. Thomas, President.

National Bank of Baltimore,

Baltimore, Md.

Dear Sir:-

Yours of the 5th. received. We certainly favor Baltimore as one of the cities for one of the Regional Reserve Banks on account of the enormous business done between your city and this section. We can hardly have any doubt of Baltimore being named as it is too large and important a city not to be. We favor Baltimore very strongly and will do all we can for your city.

Yours truly,



President.

S. B. Meadows & Company

DEALERS IN

General :-: Merchandise

"THE PLACE FOR SOMETHING NEW"

VIDALIA, GEORGIA. Jan 8th, 1914,

Mess John E Hurst And Co,

Baltimore M D,

Dear Sirs,

Owing to the location of Baltimore and its Trade from the Various Sections of the South, As well as splended Water Facilities, It seems to us That one of The Regional Banks Should be located in Baltimore,

Very Respectfully,

S. B. Meadows. S.B.

**POPE BROTHERS
MERCHANTS
VILLA RICA, GEORGIA**

Dec. 8/14.

Messrs. John E. Hurst & Co.,
Baltimore, Md.

Gentlemen:-

Replying to your favor of 5th inst. in reference to one of the Regional banks being located in Baltimore City, beg to say that we would be very glad to see one located there.

Baltimore is a great market for this section of the country. Our purchases from Baltimore for several years have run from \$12,000. 00 to \$15,000.00 in Dry Goods and Clothing and we find that Baltimore is an excellent market for our trade.

With best wishes for your success in this matter, we beg to remain,

Yours very truly,

Pope Brothers,
J. Hurst

8848

THE NATIONAL BANK OF WALKER

AT WASHINGTON

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

J. A. MOSS, PRESIDENT.
BOYCE FICKLEN, SR. VICE-PRES.
F. H. FICKLEN, CASHIER
BOYCE FICKLEN, JR. ASST. CASHIER

WASHINGTON, ~~DC~~, Jan. 10th. 1914.

Mr. William Ingle, Vice-President,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear Sir:

For both patriotic and selfish reasons, perhaps, we favor Atlanta for Regional Reserve Bank.

From a strict business view point we favor Baltimore as seat of one of these banks. No where do we find a banking center more liberal, nor where the conditions of the South are better understood and more satisfactorily met than in Baltimore and we feel that she should have the next bank south of New York independently of any other city South.

If you can indicate in what manner we might aid in furthering the choice indicated, we will take great pleasure in meeting your suggestions.

Yours very truly,

F. H. Ficklen
Cashier.

*quote in
file*

No. 4963

The First National Bank of Waycross

lh

CAPITAL \$200,000.00

L.J. COOPER, President.
P.N. HARLEY, Vice Pres.
J.W. BELLINGER, Cashier.

Waycross, Ga.

January 5th, 1914.

Mr. H.B. Wilcox, President,
The First National Bank,
Baltimore, Md.

Dear Sir:

Answering yours of the 2dn. In our banking business we have been served so well from Baltimore, and served in such a satisfactory manner that we believe its location is a most logical one to serve the Southeastern Atlantic Coast Section.

We have connections in Baltimore, Philadelphia and New York, and we very much prefer Baltimore as against Philadelphia, because it is a little closer and we have really been able to get better service than we have from the other points and, if there is anything we can do to help your people have a Regional Reserve Bank located there we will be glad to do it. If you think it a good idea for us to write the Organization Committee, please so advise and we will do it promptly.

Yours very truly,

L.J. Cooper
President.

Quote

JNO A. BLOUNT

C. L. ROWLAND

BLOUNT & ROWLAND

GENERAL MERCHANDISE

COTTON BUYERS

WAYNESBORO, GA.

1/7

1914

Mess Jno. E. Leach & Co.
Baltimore Md.
Deafis.

As we do most of our business in the dry goods line in Baltimore we certainly would like to see Baltimore selected as one of the Regional Bank Cities, I feel sure the South as a whole would like to see the same. You truly
Blount Rowland

C. NEELY

A.W. NEELY

BRANCH OFFICES
MACON, GA.
WAYNESBORO, GA.
MIDVILLE, GA.
ATHENS, GA.
GOODWATER, ALA.
ROANOKE, ALA.
COLUMBUS, GA.

NEELY & COMPANY

COTTON MERCHANTS

CABLE ADDRESS "NEELY"

#####

Waynesboro, Ga. 1/6/14

2nd

*Saw
B*

Mr. Blanchard Randall, Vice Pres.

c/o First National Bank,

Baltimore, Md.

Dear Sir:-

Your favor of the 3rd received, and contents carefully noted. We certainly agree with you that Baltimore is an exceedingly desirable place for the location of a regional reserve bank. As we understand it, these banks are to be specially established for the assistance of farmers and merchants who carry the burden of making and marketing the crops. As we well know, our principal crop in the South, Cotton, takes eight months from the time the preparation of the soil begins until it begins to open. The harvesting requires the other four. We think there should be twelve of these banks, and that at least two of them should be in the southeast, one in Baltimore and the other in either Savannah or Atlanta. State pride would naturally make us select one of our Georgia cities, except for this we would by all means put you first. With kindest regards, we are

Yours very truly,

R. C. Neely
R. C. Neely

RCN/N

CHAS. E. HILL DEPARTMENT STORES

Dry Goods, Furniture, Floor Coverings, Stoves

ENYTHING FOR ENYBODY.

CHAS. E. HILL, Proprietor.

WEST POINT, GA.

Jan'y 6-14

Messrs John E Hurst & Co
Baltimore

M D



Dear Sirs ,

In reply to a portien of your letter of todayrelative
to the Regional Bank System ,.

"" I want BALTIMOREto be one of the
Regional Bank Cities ,Because it is ONE of the biggest, best and
most up to the Minute Cities , with some of the biggest , Best
~~and Most Noble Hearted and Public Spirited Citizens on the Business~~
Continent , thanking you for this chance to again express my self s
as to this Great Question I am as ever

D/CI.

Yours Truly
Chas E Hill Dept Steres.

Kilgore & Kelly

Dry Goods, Clothing, Shoes and Ladies'
and Gents' Furnishings.

4

Att
B ✓

Winder, Ga., 17 7 1913,

Miss. John E. Hurst & Co
Baltimore, Md.

Gentlemen:-

Yours in regard to Regional Bank just received -
We are first for a Regional Bank at Atlanta Ga. - if one
at Baltimore will not interfere with Atlanta branch, we are heartily
in favor of Baltimore. We remain

Yours very truly
Kilgore Kelly
(Kilgore)



J. T. Strange & Co.

DEPARTMENT STORE.

J. T. STRANGE. A. D. McCURRY. E. A. STARR.

Winder, Ga.,

Jan. 8-14

Mess. John E. Hurst & Co.,
Baltimore, Md.

Dear Sirs:-

We notice that you people are trying to secure the location of one of the Regional Banks in Baltimore, and want to say that we would be very glad indeed to see you succeed, for believe that there is no place near your territory that so much deserve one as Baltimore.

Baltimore being a Mercantile and Manufacturing Center as well as of such importance financially that we believe your claim will demand that the Government place one there.

Wishing you much success in the undertaking,

We are, Yours truly,

J. T. Strange Co.

CAPITAL STOCK \$100,000.

THE WINDER BANKING COMPANY

WINDER, GEORGIA.

T. A. MAYNARD, PRESIDENT A. A. CAMP, VICE-PRESIDENT
LEE S. RADFORD, CASHIER J. I. J. BELL, VICE-PRESIDENT
GUY H. KILGORE, ASSISTANT CASHIER.

Winder, Ga. Jany. 12th, 1914.

Wm. Ingle, Esq. Vice-Pres.

Merchants-Mechanics Natl. Bank.

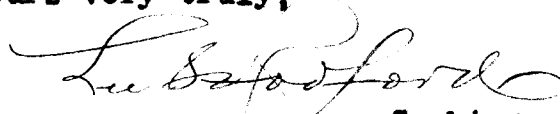
Baltimore, Md.

Dear sir:-

Replying to yours of the 6th instant, beg to advise we unhesitatingly commend the selection of your City as a location for one of the new Regional Reserve Banks.

The importance of your City as a Banking and Commercial center we believe fully merits the same, and we can but believe the Committee will award one of these Banks to your City.

Yours very truly,


Cashier.

Be by Made b
SOUTH CLASH
STAND ST. LOUIS

ILL.

MILLER & CLAYTON
GRAIN AND LUMBER
BUILDING MATERIAL AND COAL

**Bell and Independent
Telephones**

Ancona, Illinois, Jan 9th, 1914.

1
Louis Muller Co,

Baltimore Ohio.

Dear Sirs:-

Your letter of the 7th inst.

Yes, we would be in favor of having
one of the Reserve banks at Baltimore.

Yours truly,

Miller and Clayton.

Successors to Miller and Clark.

P.S. Can you quote us on #3 white oats.
M&C

J. C. SHAFFER & COMPANY
GRAIN
234 S. LA SALLE STREET

CHICAGO,
January 8, 1914.

Louis Muller Co
Baltimore Md
Gentlemen:-

We are in receipt of your favor of January 7th., relative to Baltimore being selected as the seat of one of the Regional Reserve Banks under the new Currency Bill, and beg to advise that we would be heartily in accord with such a selection. In fact, we think it would be the proper thing, owing to the fact that Baltimore is one of the largest grain exporting ports of our country. We believe that Baltimore exports by far the largest quantities of corn than any of the other Ports and keeps well in line on any other grains that are exported. Our large business through that Port would make us greatly in favor of your City being selected and we believe it is entitled to this privilege.

Yours very truly,

FMC-W

J. C. SHAFFER & COMPANY

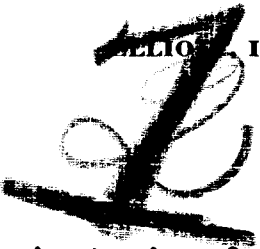
J. C. Shaffer

USE Robinson's and
Jenning's Code

J. S. CAMERON
Dealer In
Grain, Coal and Live Stock

ILLINOIS, 1/9/14 191

Louis Muller Co.
Baltimore. Md.



Gentlemen.-

I see your place is trying for a Reserve Bank and I am much pleased to see Baltimore Maryland , make the effort for I think it is just the place for one to much power in New York and has been for a long time ,I would much prefer it to Chicago as they not only try to controle the State of Illinois but the World I have been asking our State Legislature to curb them in some way for some time that they was getting to much controle in the Legislature, yet I want one further West ,

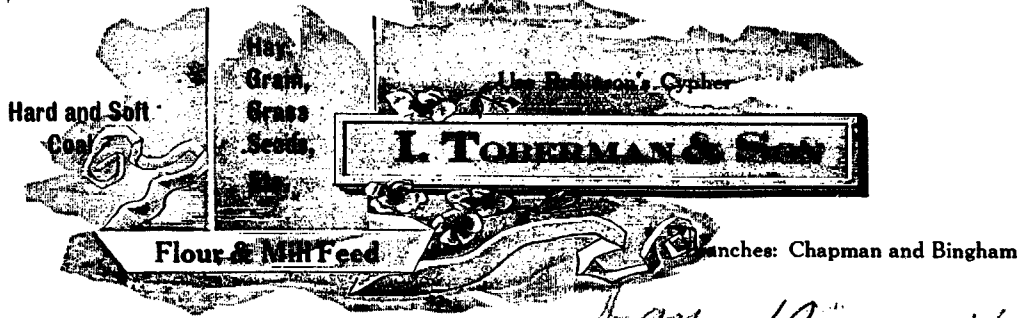
Will surley cogratulate you on getting same if you are sucessful in your efforts ,which I think you will be as there could be no City more suited fore it.

What do you think about the price of corn and oats now and later on and what efect do you think the influx from Canada & Argintine will have on our market,

Yours Respy. J.S.Cameron.

I. TOBERMAN

M. F. TOBERMAN



Fillmore, Illinois, Jan 10 1914

Messrs Lantz Muller & Co
Baltimore, Md.

Gentlemen

JAN 12

Yours of the 7-~~to~~ ~~has~~ ~~been~~ ~~received~~
material. It seems to me that
Baltimore would be the most
fitting place south of New York
for a Reserve Bank - in my opinion
it would?

Yours truly
L. Toberman & Son

M. F. Toberman



J. C. AYDELOTT, Pres.
O. H. UNLAND, Secy.

1 Pekin, Ill. Jan. 9, 1914.

The Louis Müller Co.,
Baltimore Md.
Gentlemen:-

RECEIVED.
JAN 12
1914

Yours of the 7th received. In view of the immense export business that is carried on at Baltimore we should think that it would be an ideal location for one of the reserve banks and would be of real benefit to the West in providing funds for the handling of export business and perhaps would be a stimulus to this trade. We have no distinct preference in the choice of the Eastern city but think that our business would be helped by the location of one of the Regional Reserve Banks in your city.

Yours truly,

Smith-Hippen Co.,

By J. C. Aydelott

T. A. Grier & Co.
Grain.

Peoria, Ill. Jan. 9, 1914.

Louis Muller Co.,

Baltimore, Md.,

1

RECEIVED.
JAN 12 1914
ANSWERED

Gentlemen:-

We have your circular letter of the 7th inst. about Baltimore having one of the new Regional Reserve Banks.

We should think Baltimore would be an entirely suitable place to have the location of such a bank. We would be highly in favor of it. We really don't know really much about what the effect of the Currency Bill is going to be, but find the sentiment is picking up pretty strongly in favor of it, and if the idea is to select some of the best large cities for the location of such a bank, certainly Baltimore should be considered.

Yours truly,



TAG.

C.O. MATHENY.

JOHN H. LLOYD.

C. C. MATHENY & CO.

GRAIN BROKERS & COMMISSION MERCHANTS.

SPRINGFIELD, ILL.

January 9, 1914.

Louis Muller Co.,
Baltimore, Md.,
Dear Sirs:-

With reference to the location of one of the Regeniol Reserve Banks for the territory south of New York, it seems to us that Baltimore would be the ideal selection. We will be pleased to know that you are successful in having one established in your city.

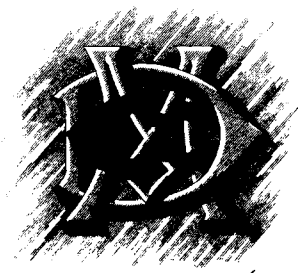
Baltimore is, of course, the principal gateway for the grain exports from this section and no doubt will be called upon to take care of millions of bushels of our corn and wheat again.

Yours very truly,

C.O. Matheny & Company, /L

ESTABLISHED 1865.

INCORPORATED 1902.



MOSES DILLON COMPANY

LUMBER

GRAIN AND COAL

OWL CEMENT, SEWER PIPE, LIME,
BRICK, PLASTER, DOORS, SASH AND
INTERIOR FINISH, SHINGLES, LATH,
MOULDINGS AND ROOFING.

INTER-STATE PHONE 96, BELL PHONE 19

STERLING, ILL., Jan. 10, 1914.

Louis Muller Co.,
Baltimore, Md.

Gentlemen:

We note what you say in regard
to Reserve Bank in your City.

We believe the selection of a
second bank at Baltimore would serve the
interests of our section of the country
to very good advantage.

Yours very truly,

Moses Dillon Co.

J Secy.

FG-D

JAS. L. BUSH

MEMBER

CHICAGO BOARD OF TRADE

BELL PHONES 85 AND 337

STAR STORE BUILDING

BUYER OF TRACK GRAIN

IF ANY GRAIN TO OFFER

CALL AT MY EXPENSE

LAMSON BROS. & CO.

PRIVATE WIRE

CHICAGO, ILLINOIS

WE SOLICIT YOUR CONSIGNMENTS

Tuscola, Illinois, Jany 9th. 1914.

Louis Muller Co.,

Baltimore, Md.

Gentlemen:--

Your favor of the 7th to hand. On account of the great amount of grain passing through Baltimore I think it would be almost absolutely necessary that one of the Regional Reserve Banks should be located there. When there is a large Export business on grain, Baltimore needs all the resources possible to pay the western country for their grain as it arrives. I hope you may be succesful in showing the right people the necessity of locating one of the banks there.

Yours very truly,

JAS. L. BUSH.

Made by
L. Smith
6/27/75
IND.

C. E. McLANE, President

GEO. C. HARVEY, Vice-President

W. A. DOBSON, Mgr., Treas. and Sec'y.

KLONDIKE MILLING COMPANY
MERCHANT MILLERS
DEALERS IN
FLOUR, FEED AND GRAIN

MANUFACTURERS OF

GOLD NUGGET

AND

JACK FROST
FLOUR

PHONE 65

DANVILLE, IND., Jan 12th 1914 191

RECEIVED
JAN 14
ANSWERED

Louie Muller Co
Baltimore Md.
Gentlemen

In reply to yours of Jan. 7th. We saye
That we heartly favor Baltimore as one
of the Banking centers .We think that
Baltimore is the most fitting place for
A regional Bank Out side of New York
We are not in favor of the great Bank
that the New York people are trying to
put over. we dont think the Bank in New
York should be any stronger than the other
banks

Very Respectfully

Klondike Milling Co

Per *Willis A. Dobson*

ELEVATORS { DALEVILLE
FRANKTON

NEW PHONES { BUSINESS 52
RESIDENCE 49

J. P. SHOEMAKER,

GRAIN, HAY AND FEED.

DALEVILLE, INDIANA. Jan. 10th, 1914.

Louis Muller & Co.,

Baltimore, Md.

Gentlemen:

RECEIVED
JAN 19
1914

Replying to your esteemed favor of Jan. 7th would respectfully say that I am not committed and in fact know so little about the new law concerning these banks that I am hardly able to express much preference, however I could say to you that your market has always been the leading market for export business in my estimation and that I would only be too glad to see your city fortunate enough to secure it. I regret very much that the grain business of this year is so unnatural that we cannot hope to ship to your market. While I do not see any reports of Argentine corn being shipped to interior points from Baltimore I am advised that it is being done from New York, Galveston and a few other points. I am handling more corn than I ever did at any time and have had very good success with it except a few cars shipped last of November. Wishing you success in your effort to secure the Regional Bank, I am,

Yours truly, *J. P. Shoemaker*

OFFICE OF
THE E. L. PLOWMAN CO.,
DEALERS IN
GRAIN, HAY AND FEED
ROOM 320 WAVERLEY BUILDING
USE ROBINSON CIPHER AND A. B. C. CODE

ALL SALES SUBJECT TO DEMAND DRAFT WITH BILL OF LADING ATTACHED

EVANSVILLE, IND.

Evansville, Ind. Jan. 10, 1914

Louis Muller Co.
Baltimore, Md.

1

RECEIVED
JAN 12
ANSWERED

Dear Sir:

I have your circular letter of 7th referring to the location of a Regional Reserve Bank under the new Currency Bill at Baltimore. Naturally one of these banks will be located in New York and one in Boston and it will appear that one should be located in the south Atlantic city and that Baltimore is the ideal place. I do not know of any city on the Atlantic coast that could better serve the people of the southeast than could Baltimore.

Yours truly,

E L Plowman

H. Murray & Co.

Dealers in
Grain and Feed



Goodland, Ind., Jan-9-1914.

RECEIVED
JAN 12
1914

Louis Muller Co.
Baltimore,
Md.

Gentlemen;-

Your favor of 7th recd, in regard to favoring Baltimore
as the seat of one of the Regional Reserve Banks.

And for your benefit would say that we prefer Baltimore
to Phila or any other City south of New York.

Yours truly,

H Murray & Co.

EDWIN W. HAWKS, Vice President



CABLE ADDRESS "GERBELLE"
RIVERSIDE CODE, ROBINSONS CIPHER

GOSHEN, IND., U.S.A.
Jan. 9, 1914.

1

RECEIVED
JAN 12 1914
ANSWERED

Louis Muller Co.,
Baltimore, Md.

Dear Sirs:-

Yours of the 7th. As Baltimore is a great export outlet having a lower inland rate than either New York or Boston, it seems to us that at least one of the Regional Banks should locate in your city, and we would very much favor it.

Norfolk is the only city having good export facilities which has as low an inland rate as Baltimore, but the business interests there are insignificant compared to those of Baltimore,

Yours very truly,

THE GOSHEN MILLING CO.

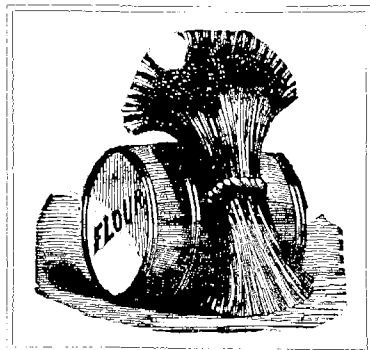
Per

FECH.

H. LANDGREBE, PRESIDENT

HENRY WINKENHOFER, SUPT. AND TREAS.

B. MILLER, ASS'T. SUPT. AND SEC.



Star Mill Company

ROLLER PROCESS FLOUR
MEAL, BRAN, GRAIN, ETC.

HIGHEST MARKET PRICE PAID FOR WHEAT AND CORN
TERMS CASH. HOME TELEPHONE 37

Huntingburg, Ind., Jan. 9/14.

Louis Miller
B r

RECEIVED
JAN 12
1914

Louis Miller & Co.,
Baltimore, Md.
Gentlema:-

Replying to your of recent date will say, that we would prefer to have a regional reserve bank either at Louisville, or Indianapolis first, but our second choice would be Baltimore, and trust, that you will be successful in establishing one.

Yours very truly,

STAR MILL CO. B. M.

MM

Indiana
Balls

March 4, 1914.

Sir:

In response to your letter of March 24, inclosing, as stated, a resolution from the Indiana Grain Dealers' Association with reference to the location of a Federal Reserve bank, I beg to advise that the same will be filed and carefully considered by the Organization Committee when it is determining this question.

Respectfully,

Secretary,

Reserve Bank Organization Committee.

Mr. Waldo Newcomer, President,
National Exchange Bank,
Baltimore, Maryland.

Waldo Newcomer, President.
Summerfield Baldwin, Vice Pres.

R. Vinton Lansdale, Cashier.
Clinton G. Morgan, Asst. Cashier.
Joseph W. Leffler, Asst. Cashier.

№ 1109.

CAPITAL \$1,000,000.
SURPLUS \$600,000.

The National Exchange Bank of Baltimore.

BALTIMORE, MD. U.S.A.

Foreign Exchange
Letters of Credit issued
Safe Deposit boxes
Cable address: "Nateabk."

March 2, 1914

(3)

Mr. M. C. Elliott, Secretary,
Regional Reserve Bank Committee,
Washington, D. C.

Dear Sir:

I understand that our case is closed regarding the location of the Federal Reserve Bank, but having just received the enclosed resolution from the Indiana Grain Dealers' Association, I think it well to hand it to you to be incorporated with our papers, if not too late.

Very truly yours,

Waldo Newcomer
Chairman.

Academy

ARBITRATION COMMITTEE

WM. NADING, Shelbyville - Shipper
R. A. KUHN, Argos, - - Shipper
O. J. THOMPSON, Kokomo - Shipper
CHAS. B. JENKINS, Noblesville, Receiver
E. K. SHEPPERD, Indianapolis, Receiver

Indiana Grain Dealers Association

Affiliated With G. D. N. A.
Secretary's Office, 615 Board of Trade Building
Telephone New 258

BOARD OF MANAGERS

D. C. MOORE, - - Waynetown
E. K. SOWASH, - - Middletown
E. E. ELLIOTT, - - Muncie
FRED B. FOX, - - Tipton
J. S. HAZELRIGG, - Cambridge City
A. B. COHEE, - - Frankfort

CHAS. A. ASHPAUGH, President - - Frankfort.
H. H. DEAM, Vice-President - - Bluffton.

CHAS. B. RILEY, Secretary - Indianapolis
BERT A. BOYD, Treasurer - Indianapolis

INDIANAPOLIS, IND.

Feb. 25-1914.

At a meeting this day of the Officers and Board of Managers of the Indiana Grain Dealers Association, the appended Resolution was unanimously adopted and the Secretary directed to transmit a copy thereof to proper parties seeking the information.

Respectfully,

Chas B Riley
Secretary.

WHEREAS, It is of the utmost importance to the Grain Trade and other handlers of farm products, that drafts with attached documents of title shall be most expeditiously forwarded from point of origin and as promptly liquidated at point of destination, and

WHEREAS, In following the usual course of trade, great quantities of grain from this State, finds its way to the port of Baltimore,

THEREFORE BE IT RESOLVED, That in the judgement of this Organization it would be eminently wise and facilitate business arrangements, if one of the Regional Banks can be established in the city of Baltimore, with a view to eventually permitting such Regional Bank, in its capacity as correspondent of interior regional bank to promptly clear transactions based upon large shipments of grain and other merchandise seeking the port of Baltimore for export or other distribution.

ANSWERED

MAR 4 1914

JAM

627 BOARD OF TRADE BLDG.

Both Phones 3630

Use Robinson Cipher

FRANK A. WITT

GRAIN

Commission and Brokerage

INDIANAPOLIS

Jan. 9th, 1914.

Close Personal Attention
to Business

Consignments and
Correspondence Solicited

Louis Muller Co.,

Baltimore, Md.,

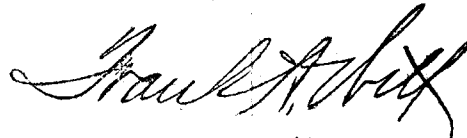
Dear Sirs:-

RECEIVED.
JAN 12 1914
ANSWERED

Your letter of the 7th reaches me
this morning. I would be glad indeed to
see Baltimore selected as the seat of one of
the Regional Reserve Banks under the new
Currency Bill.

If I can render you any further
service, kindly advise.

Yours truly,



Phillips & Ross Grain Co.

DEALERS
IN

GRAIN
HAY
AND
SEEDS

Rosedale, Ind. ... January 9.... .. 1914...

Louis Muller Co.

Baltimore, Md.

RECEIVED
JAN 10
1914

Gentlemen:-

Your letter of the 7th received and contents carefully noted.

Can say in reply that we heartily agree with you, that Baltimore would be the most fitting place for a Regional Reserve Bank south of New York.

Considering the location of the city, and it being one of the greatest export grain markets of the United States, we see no reason why you should not have a Regional Reserve Bank located in Baltimore, and we will only be too glad to throw our influence in that direction at anytime in order to help you get one located there.

We are,

Yours very truly,

Phillips & Ross Grain Co.

J. M. WALKER & SON,
GRAIN DEALERS.

SANDBORN, IND.,

Jan 9 1913

1 Louis Muller & Co.,
Baltimore

RECEIVED

JAN 12

ANDERSON

Gentlemen: -

We are in receipt of your favor of the 7 inst. asking our opinion about a Regional Reserve Bank at Baltimore. We think that it is important to have one in Baltimore. We think that it would be beneficial both to country-elevator men and farmers.

Yours truly,
J. M. Walker & Son
Per E. R. Walker.

Buffalo Consignments Solicited
Office--Chamber of Commerce Building

CODES
Robinson's Cipher Code
Hay and Grain Cipher Code
Both Pl. is 441

URMSTON GRAIN COMPANY

Rooms--3 and 4 Holmes Bldg.

MEMBERS OF

Grain Dealers Nat'l. Ass'n.
National Hay Association
Indiana Grain Dealers Ass'n.
Buffalo Corn Exchange

REFERENCES

Dun's Com'l. Agency
Bradstreet's "
Bank of Buffalo
Any Bank in Tipton

TIPTON, INDIANA, January 10th,

Louis Muller.Co.,
Baltimore, Md.,

Dear Sirs;--

We are in receipt of your letter January seventh,
and note what you say regarding the location of a Reginal Reserve
Bank in your city.

In reply, wish to advise that we ship considerable
grain to Baltimore markets when they are in line, and it occurs
to us that it would be a most preferable point for the location
of one of these Reserve Banks, as Baltimore is centrally located
and we believe such action would be a great benefit to Western
shippers.

Yours very truly,

URMSTON GRAIN CO.,

LRU/LES

RECEIVED
JAN 12
ANSWERED

ROOM 708 HUBBELL BLDG.
LONG D. NCE PHONE
WALNUT 2041

CHAS. A. TOWER
GRAIN BROKER

CORRESPONDENTS
BALTIMORE
CHICAGO
PEORIA
CAIRO
NEW YORK
MILWAUKEE
ST. LOUIS
MEMPHIS

DES MOINES, IOWA

Jan 9 - 1914

Louis Fuller C. Baltimore Md
Gentlemen

I would like to see Baltimore selected as the seat of one of the Regional Reserve Banks. It is central for the grain business and is about the right distance from New York.

Iowa does a large shipping business in corn with Baltimore and I would like to see the Bank located there.

Yours very truly
C. A. Tower

O. A. Talbott Co.
ESTABLISHED 1895
GRAIN SEEDS



KEOKUK, IOWA January 13, 1914

Louis Muller Co.,
Baltimore, Md.

1/14/1914

Gentlemen:

Referring to your circular letter of Jan. 7 in regard to selecting Baltimore as a seat of one of the Regional Reserve Banks under the new Currency Bill.

Will say that we would be very glad to see Baltimore favored if there is bank located at the seaport south of New York and we feel sure that our banking institutions in Keokuk are very favorable to your city.

We are not well advised just what relation the Regional banks will have to the ordinary business interests or how it will affect our interests in doing business with Baltimore should you succeed in locating one of the banks.

Will say, however, that we have more business in Baltimore than any other city on the Atlantic seaport.

Yours truly,

O. A. TALBOTT CO.

OAT-GS

Bingham-Hewett Grain Co.
Receivers and Shippers of
Grain.

Louisville, Kentucky, January 9, 1914.

B H ✓

RECEIVED
JAN 12
1914

Louis Muller Company,
Baltimore, Maryland.

Gentlemen:

Your letter of the 7th is received and the writer had a talk this morning with Mr. Logan C. Murray, who is President of the Louisville Board of Trade, and also of the American National Bank of this city. He has a letter from Mr. Paul A. Seeger, President of the Drovers & Mechanics Bank at Baltimore, containing the same request that your letter does, and Mr. Murray is writing him today.

We feel that Louisville should have a Regional Reserve Bank and both the Board of Trade and the Clearing House here are using their best endeavors to obtain it.

We do not know whether or not our interests would conflict with yours, but we have a very kindly feeling for Baltimore unless our advocating their interests should prove detrimental to our own. Of course, anything we can do for your interest without hurting ours we will be very glad, indeed, to do.

Yours truly,

Bingham-Hewett Grain Company.

HHB-✓

*A. Brandeis & Son,
Receivers and Shippers of Grain.
Rooms 57, 58, 59 & 60, Board of Trade.*

ROBINSON'S CIPHER.
LOCAL AND LONG DISTANCE TELEPHONES:
CUMBERLAND 390 & 2535
HOME 390.

Louisville, Ky.

Jan. 9th, 1914.

Louis Muller Co.,
Baltimore, Md.

RECEIVED
JAN 12
ANSWERED

Gentlemen:-

Yours of the 7th received.

The writer talked this matter over with our mutual friend, Mr. H.H. Bingham, who had the matter up with Mr. Logan Murray, President of the American National Bank and also President of the Louisville Board of Trade, and Mr. Bingham is writing you fully on the subject, which expresses any views that we may have.

We merely want to state incidently, that we are glad to give any support that we can to Baltimore.

Very truly,

GILES WRIGHT, PRESIDENT

J. H. KITCHEN, VICE-PRES.

C. J. KITCHEN, SECY & TREAS.

WRIGHT-KITCHEN LUMBER Co.,

INCORPORATED,
MANUFACTURERS OF

OAK TIMBERS
UP TO 40 FEET.

YELLOW POPLAR, OAK, ASH, HEMLOCK,
CHESTNUT AND BASSWOOD.

OAK CAR STOCK
A SPECIALTY.

ASHLAND, KY., January 6th, 1914.

John L. Alcock & Co.

Baltimore, Md.

All our Lumber is inspected according to the Hardwood Manufacturers Association Rules of the U. S. and quotations are based thereon.

Gentlemen:

We have your letter of the 3rd, and in reply wish to state, that Cincinnati is our first choice for the bank in question and our second choice would be your City. We trust that we will be successful in getting the bank located in Cincinnati as it is more convenient for us. In the event that we do not, we would be willing to do anything to assist you in our power, we remain

Yours very truly,

WRIGHT-KITCHEN LUMBER CO.

BY Giles Wright

Pres.

GW

CAPITAL \$ 2,000,000

SURPLUS \$ 2,000,000

DOUGLAS H THOMAS
PRESIDENT
JOHN B. RAMSAY
VICE PRESIDENT
WILLIAM INGLE
CHAIRMAN OF THE BOARD
JOHN B. H. DUNN
VICE PRESIDENT
CHARLES HANN
CASHIER
J. CLEVELAND WANDS
ASSISTANT CASHIER
ROBERT A WELSH
ASSISTANT CASHIER

Merchants-Mechanics National Bank

Baltimore, Md.

January
Ninth,
1914

Washington

Federal Reserve Board,
Organization Committee,
Washington, D. C.

My dear Sirs,

We have knowledge that the Committee will hear in Washington the advocates of Baltimore in asking for the location of a Regional Bank in this City. The local newspapers tell us that the day of the hearing has been named as for Wednesday next, the 14th inst, but a telephone communication this morning with your office informs me that the above information is not correct. I do not know anything of your plans or of the method you will use in notifying us of the day when selected, but as a member of the Clearing House Committee, of which Mr. Waldo Newcomer, President of the National Exchange Bank, is Chairman, I would appreciate it if you would be good enough to advise both Mr. Newcomer and the writer, in order to avoid the possibility of the miscarriage of a single letter the day on which we shall be expected to appear, when such day has been named.

Your courtesy in the premises will be appreciated.

Yours very truly,

Wm Ingle pp

14861

MAR 14 1928

HG+
2562
D7U5B4
v.3.

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Reserve Bank Organisation Committee

Washington,

January 10, 1914.

**William Ingle, Vice-President,
Merchants-Mechanics National Bank,
Baltimore, Md.**

**Committee will hear Baltimore representatives Wednesday
afternoon January fourteenth.**

**Secretary pro tem
Reserve Bank Organization Committee.**

OFFICIAL BUSINESS.
COMMERCIAL RATES.
COLLECT.

OFFICIAL

2-6160

Departmental Stock Form 2123.

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Washington,

Reserve Bank Organization Committee.

January 13, 1914.

TO William Ingle, Vice-President,
Merchants-Mechanics National Bank,
Baltimore, Md.

Committee will hear Baltimore representatives two o'clock
to-morrow afternoon in office Secretary Treasury.

Secretary pro tem
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 2123.

Walter Newcomer, President.
Summerfield Baldwin, Vice Pres.

R. Vinton Lansdale, Cashier.
Clinton G. Morgan, Asst. Cashier.

Nº 1109.

CAPITAL \$1,000,000.
SURPLUS \$600,000.

The National Exchange Bank of Baltimore.

BALTIMORE, MD. U.S.A.

Foreign Exchange
Letters of Credit issued
Safe Deposit boxes
Cable address: "Nateobk."

January 3, 1914

Hon. W. G. McAdoo, Chairman,
Reserve Bank Organization Committee,
Washington, D. C.

Dear Sir:

I beg to acknowledge receipt of your letter of December 29 advising me that your committee will give a hearing in the City of Washington from January 12th to January 17, and that you will advise later as to the hour and place, and I presume day, that our committee will be received.

We shall be very glad at that time to appear and give you any information we can.

Very truly yours,

Walter Newcomer
President,
Baltimore Clearing House.

Balto,

E. J. ...

W. G. McAdoo

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Washington,

Reserve Bank Organization Committee

January 10, 1914.

**Waldo Newcomer, President
Baltimore Clearing House,
Baltimore, Md.**

**Committee will hear Baltimore representatives Wednesday
afternoon January fourteenth.**

**Secretary pro tem
Reserve Bank Organization Committee.**

OFFICIAL BUSINESS.
COMMERCIAL RATES. **OFFICIAL.**
COLLECT.

2-6160

Departmental Stock Form 2123.

THE NATIONAL EXCHANGE BANK
OF BALTIMORE, MD.

January 12, 1914

Mr. Milton C. Elliott, **Secretary,**
Reserve Bank Organization Committee,
Treasury Department,
Washington, D. C.

Dear Sir:

Your telegram was duly received and our representatives will appear on Wednesday afternoon.

As your telegram gives no hour we will be there early in the afternoon, unless otherwise advised.

Very truly yours,



Waldo Gummer
Chairman.

Treasury Department

TELEGRAM

XW 7PO MO 13

*Mr. Skelton
Pl. asson
Mr Newcomer
JW*

WILMINGTON Del Jan 13 1914

Hon John Skelton Williams, Treasury Department,

Washington, D.C.

Kindly have Walds Newcomer advised by wire hour of meeting at
Washington today

R Lancaster Williams

1143am

Washington hearing

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Washington,

RESERVE BANK ORGANIZATION COMMITTEE.

January 13, 1914.

To **Waldo Newcomer, President,
Baltimore Clearing House,
Baltimore, Maryland.**

**Committee will hear Baltimore representatives two
o'clock to-morrow afternoon in office Secretary Treasury.**

**Secretary pro tem
Reserve Bank Organization Committee.**

**OFFICIAL BUSINESS. OFFICIAL.
GOVERNMENT RATES.**

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR _____

2-6827

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

DEPARTMENTAL STOCK FORM 2128.

MD.

No. 1

md

B A L T I M O R E

MD.

Baltimore, Md., February 16'14.

To The
Federal Organization Board,
Washington, D. C.

SIRS:-

At Baltimore's hearing before your Committee on the afternoon of January 14th, last, lack of time as also knowledge of the nature of much of the information desired by the Organization Board, prevented such clear and detailed exposition of the matter at interest as was desirable. In the light of the stenographic reports of the proceedings of the Board since the date named and in acceptance of the invitation extended to submit in writing any further facts and thoughts which might appear to bear an important relation to the subject, this statement and its attached exhibits are respectfully submitted.

In pressing our suit we have not urged nor shall we urge sentimental arguments nor have we made any appeal either to State pride or personal or sectional friendliness in seeking expression from banking or other correspondents. In each city the Board has visited stress has been laid upon the fact that in giving effect to the law, reserve cities will be selected which in their use shall interfere as little as possible with the natural flow of trade and exchange as heretofore and as at present followed in the absence of artificial stimulation. It is for the reason that Baltimore in the judgment of its advocates most satisfactorily meets the requirements of the law in that it is so situated as to be permitted to minister to a large trade territory as its natural field of endeavor that we venture to rely entirely upon such facts and your reflections thereupon.

-2-

Following the Civil War it was to Baltimore that the Southern Seaboard States first turned for capital and credit to be used in building the foundation of that prosperity which has since been so fully realized. It is therefore but natural that Baltimore with its knowledge of the ambition and needs for the future of its southern friends in the further development of their great resources, should wish to continue the relationship so long established and in the larger measure which would be permitted in the event that a Federal Reserve Bank be there established. As the seat of such a bank the City would more naturally continue to invest its surplus, capital and energy in directions in which it has been accustomed to employ it than would be the case should its clearances and business connections be forced into other and new channels. Under the new order of things there will be released or available in Baltimore for investment larger sums of money than ever before at command and as heretofore this capital will seek employment in development rather than speculative enterprises.

The movement of commerce East of the Rocky Mountains is generally towards the East. From the Middle and Far West, grain, hay, dairy products, coal, live stock and manufactured goods seek the Eastern Seaboard not only for domestic distribution but for export from an Atlantic port. From the Eastern Southern States, exclusive of the movement of cotton and naval stores, the trend of commerce is Northeast to Norfolk, Baltimore, Philadelphia and New York for either further local distribution or trans-shipment. Lumber, fruit, truck, tobacco and textile products in great volume follow such routing. Of this business from the South, west and Northeast, Baltimore receives, distributes and liquidates quite its full share and naturally so for the reason that the City is being closer

-3-

actually and by rail to the West than any other Atlantic port, also is the point of distribution of a great trade movement from the South. For like reasons Baltimore distributed widely throughout its trade territory as aside from its export and its large domestic trade in miscellaneous products, the city is prominent in the manufacture of fertilizer, clothing, canned goods, etc., a large share of all of which is sold in the South Atlantic states, to which general section also goes a generous share of the jobbing trade in dry goods, notions, millinery and hardware.

The business of the City of Baltimore is not dominated by a comparatively small number of great houses but is a community of relatively small workers all contributing to the support and progress of approximately 700,000 people immediately dependent upon its trade and commerce. It is safe to assume, without supporting figures, that movements of exchange following the track of its related merchandise and final trade settlements are far greater in volume and amount in a commercial and manufacturing city of 700,000 than in a community of one half, one third or one quarter its size. To force such clearances to be made through the smaller community would not only be unnatural but would result in delay in the liquidation of the business of the community making the heaviest single contribution to the business of a designated region. In order, however, that the Organization Board may have before it certain figures and facts upon which the within generalizations are based, we beg to attach hereto as part of these representations certain tables, data and deductions therefrom, especially inviting attention to Exhibit No. 18.

Exhibit 1. Copy of typical letter addressed by the Baltimore Clearing House Banks to their own Southern correspondents only and not to other Southern banks in the territory suggested as having large trade and exchange relations with Baltimore, a letter of like character having been addressed by many Baltimore merchants to their trade in the South.

Exhibit 2. Pertinent extracts from banking correspondents in Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, etc., selected from large number of like letters, the originals of which are filed herewith.

While professed "State Pride" impelled many banks to make first choice of their respective capital or metropolitan city, it has been gratifying to note the many exceptions made in favor of Baltimore, while for "second choice" Baltimore seems to be the prime favorite. This fact suggests the thought that sentiment aside, Baltimore is really most generally in mind as the one to be designated as the seat of a Reserve Bank to serve the Southern Seaboard.

EXHIBIT 3. Like extracts from letters from merchants located in the States named under Caption 2 as also like letters from merchants in other trade territory related to Baltimore. It possibly is proper to assume that expressions from merchants directly engaged in business with any given point, are more valuable in showing the trend of actual trade, than are letters from banks dealing in certain

directions as the result of inducements offered tending to disturb the normal flow of exchange. Commercial Banks in Baltimore pay 2% interest on average bank balances where interest is paid at all, and the two or three banks paying a higher rate do not locally advertise the fact but rather apologize for it. Where interest is paid probably seven-eighths of it is figured at 2%. Exchange is either absorbed or charged as individual arrangements may warrant. In recognition of Baltimore's relation to the South, it is proper to say that through the banks of that City is cleared certainly one million dollars daily in checks on Southern Banks, for account of the larger cities East, North and West of Baltimore.

Exhibit 4. Baltimore Bank Clearings, showing increase in ten year period of 72% or say 7% per annum. If bank clearings could reflect only mercantile and commercial settlements their significance would be greater. Under existing conditions, however, they mean little. National Bank deposits in ten years increased 47.9%.

Exhibit 5. Comparative statement five year period Resources and Liabilities of Baltimore Banking Institutions.

Increase 5 year Individual Deposits.....	24%
" " " Bank "	22%

Exhibit 6. Ratio of single name paper to total loans in certain cities and states related to Baltimore.

Exhibit 7. Banking and other out of town accounts maintained in Baltimore from States indicated.

Exhibit 8. Lines of credit extended out of town Banks by Baltimore Banks in same territory.

- Exhibit 9.** Article from "Manufacturers Record" showing relations of the Mutual Savings Bank of Baltimore to Southern development.
- Exhibit 10.** Imports and exports Port of Baltimore for 10 year period indicating the importance of the City as a foreign exchange centre.
- Exhibit 11.** Cundry Miscellaneous facts of importance indicating the volume and character of the trade of the City.
- Exhibit 12.** Table showing percentage of increase in Values in Baltimore trade territory in 10 years and comparative summary. It is respectfully suggested that these percentages place Baltimore in a most favorable light, and especially so when it is considered that an old city of long established trade, in percentage of development cannot reasonably expect to continuously show as great an annual increase of wealth and trade as a smaller and younger community.
- Exhibit 13.** Statement giving volume of certain of the larger items entering into the manufacturing output of the City, showing percentage of increase in 10 years.
- Exhibit 14.** Copy of Resolutions adopted by the Illinois Grain Dealers' Association (1200 members). Like resolutions from Iowa Grain Dealers' Association (1400 members) and from The Milwaukee Chamber of Commerce.
- Exhibit 15.** Statement showing total sales in 1913 of certain manufacturers and jobbers and the percentage of their sales in the several States indicated.

In locating a Regional Reserve Bank in Baltimore the purposes of the Federal Reserve Act would be more fully carried

-7-

out than if located in a financial community of smaller size for the reason that the territory served by the Regional Reserve Bank will look to the financial center, where the bank is located, not only to take care of its commercial paper, but to finance all other enterprises looking to the material development of that particular region. Heretofore the greater portion of the country has been looking to New York and to a large extent in vain, on account of the unfamiliarity of New York banks with securities offered. With this regional reserve bank located in Baltimore, which is a city of large bank resources and whose bankers are in sympathy with and have full knowledge of the needs and conditions of that territory, the purposes of the Federal Reserve Act will be carried out to its fullest extent. Baltimore, on account of its interest, knowledge and sympathy with conditions is much better able to encourage the growth and development of that territory by extending proper banking facilities than can a smaller city with limited resources or a larger city without knowledge of conditions in that territory.

CONCLUSION-

If after considering the within representations in connection with the oral testimony offered in Washington on January 14th, the Board feels that it desires to have further facts or amplification of any thought herein or heretofore presented, upon notice to such effect the lack will be promptly supplied either by letter or in person as desired.

Respectfully submitted,

Waldo Kewenauer
CHAIRMAN.

On behalf of the Financial,
Commercial, Mercantile
and Manufacturing
Interests of the
City of Baltimore.

Robert H. Beacham
SECRETARY.

EXHIBIT NO. 1.

TYPICAL LETTER.

FIRST NATIONAL BANK,

Baltimore, Md.//.....1914.

Dear Sir:-

As you are probably aware, Baltimore is very desirous of having a Regional Reserve Bank established in this City. We believe that its location here is a most logical one to serve the Southeastern Atlantic Coast Section.

We write this letter to ask your opinion as to how you would view the location of such an institution here, and whether or not you could recommend to the Organization Committee such action on their part.

We will thank you to write us frankly on this subject, and if you would prefer some other city to ours, will you kindly advise us to that effect, and whether or not we come as second or third choice. We would like very much to have your views on this subject.

Thanking you for the courtesy of a prompt reply,

Very truly yours,

PRESIDENT.

NOTE:

EXHIBITS NO'S. 2 AND 3 CONTAINING EXTRACTS FROM LETTERS FROM BANKS AND MERCHANTS ARE BOUND SEPARATELY.

- - - - -

EXHIBIT NO. 4.

	<u>1 9 0 3</u>	<u>1 9 1 3</u>
BALTIMORE CLEARING HOUSE EXCHANGES-	\$1,169,531,519	\$2,011,447,000
THE INCREASE IN CLEARINGS COVERING THE TEN YEAR PERIOD IS-----		72%
THE INCREASE IN CLEARINGS FOR 1913 OVER 1912 IS-----		7%
THE INCREASE IN DEPOSITS (NATIONAL BANKS) 10 YEAR PERIOD-----		47.9%

- - - - -

EXHIBIT NO. 5.

RESOURCES AND LIABILITIES OF ALL BANKS IN CITY OF BALTIMORE APRIL 1909
FIGURES FOR ANY PREVIOUS YEAR BEING UNAVAILABLE.

R E S O U R C E S

Loans and discounts	\$78,710,000
Overdrafts	- - - - -
Bonds, Securities, etc.,	116,360,000
Banking house furniture, fixtures and real estate	11,980,000
Due from banks and bankers	26,420,000
Checks and other cash items and exchanges for clearing house	3,530,000
Cash on Hand	10,180,000
Other Resources	710,000
	<u>\$247,890,000</u>

L I A B I L I T I E S

Capital stock	\$23,140,000
Surplus	21,090,000
Undivided Profits	4,620,000
Due to banks and bankers	28,760,000
Dividends unpaid	20,000
Individual deposits	153,930,000
Postal savings and United States deposits	1,340,000
Notes and bills rediscounted and bills payable	920,000
Other Liabilities.	14,070,000
	<u>\$247,890,000</u>

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EXHIBIT NO. 5.
Continued.

RESOURCES AND LIABILITIES OF FIFTY-FIVE BANKS
 IN THE CITY OF BALTIMORE ON JUNE 4th, 1913.

R E S O U R C E S

Loans and discounts	\$118,912,253.94
Overdrafts	45,140.89
Bonds, securities, etc.,	125,101,001.19
Banking house furniture and fixtures	7,916,101.00
Other real estate owned	2,196,556.19
Due from banks and bankers	29,262,875.12
Checks and other vash items	477,356.96
Exchanges for clearing house	3,856,639.92
Cash on hand	7,924,005.20
Other resources	1,166,686.54
	<u>\$296,858,616.95</u>

L I A B I L I T I E S

Capital stock	\$23,490,395.00
Surplus	24,462,074.71
Undivided profits	7,100,279.77
Due to banks and bankers	35,022,704.66
Dividends unpaid	11,025.45
Individual deposits	190,679,440.72
Postal savings deposits	46,759,224
United States deposits	1,130,752.02
Notes and bills rediscounted	107,000.00
Bills payable.	4,263,432.30
Other liabilities.	10,544,753.08
	<u>\$296,858,616.95</u>

NOTE:-

Includes sixteen national, ten state, fourteen mutual savings, three stock savings, twelve loan and trust companies.

Other liabilities include National Bank circulation outstanding.

INCREASE INDIVIDUAL DEPOSITS June 1913 OVER April 1909...24%
 INCREASE BANK DEPOSITS June 1913 OVER April 1909.....22%

EXHIBIT NO. 6.

AS SUGGESTIVE OF THE CHARACTER OF BUSINESS DONE BY THE NATIONAL BANKS OF BALTIMORE, THE FOLLOWING TABLE SHOWS THE RATIO OF SINGLE NAME PAPER TO TOTAL LOANS-

- - - - -

C I T I E S

ATLANTA	26.6%
RICHMOND	29.9%
PITTSBURG	19.7%
BALTIMORE	35.9%

S T A T E S

MARYLAND	16.5%	(Exclusive of Baltimore.)
D. OF C.	14.5%	(Including Washington.)
VIRGINIA	13.5%	(Including Richmond.)
WEST VIRGINIA	12.5%	
North Carolina	11.1%	
SOUTH CAROLINA	18.5%	
GEORGIA	24.7%	(Including Atlanta.)
FLORIDA	30.9%	

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THIS PAPER INCLUDES TWO CLASSES: ON DEMAND, PAPER WITH ONE OR TWO INDIVIDUAL OR FIRM NAMES.

ON TIME, SINGLE NAME PAPER (ONE PERSON OR FIRM) WITHOUT OTHER SECURITY.

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EXHIBIT NO. 7.

THE NUMBER OF OUT-OF-TOWN BANK
ACCOUNTS KEPT WITH BAL-
TIMORE BANKS.

BY STATES.

THERE ARE SOME DUPLICATIONS HERE, AS WHERE ONE BANK WILL
KEEP TWO OR MORE BALTIMORE ACCOUNTS, BUT THE NUMBER
IS RELATIVELY SMALL.

MARYLAND	346
D. OF C.	56
VIRGINIA	329
WEST VIRGINIA	263
NORTH CAROLINA	223
SOUTH CAROLINA	148
GEORGIA	179
FLORIDA	83
ALABAMA	57
	<u>1684</u>

THE NUMBER OF OUT-OF-TOWN
MERCANTILE AND OTHER ACCOUNTS KEPT
WITH BALTIMORE BANKS.

BY STATES.

MARYLAND	788
D. OF C.	23
VIRGINIA	101
WEST VIRGINIA	32
NORTH CAROLINA	68
SOUTH CAROLINA	75
GEORGIA	43
FLORIDA	9
ALABAMA	2
	<u>1141</u>

EXHIBIT NO. 8

- - -

TOTAL LINES OF CREDIT EXTENDED TO
OUT-OF-TOWN BANKS AND OTHER
BORROWERS.

--

BY STATES.

- - -

MARYLAND-----	\$4,552,682
DISTRICT OF COLUMBIA-----	645,150
VIRGINIA-----	2,743,065
WEST VIRGINIA-----	1,136,850
NORTH CAROLINA-----	4,370,600
SOUTH CAROLINA-----	4,238,250
GEORGIA-----	2,541,325
FLORIDA-----	1,681,000
ALABAMA-----	<u>1,838,500</u>
<u>TOTAL- -</u>	<u>-23,747,422</u>

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EXHIBIT NO. 9

- - -

According to the "Manufacturers Record"-

"A fair minimum estimate of the amount of Baltimore capital invested in the Southern States below the Potomac is \$200,000,000. Only the most detailed kind of a census that is hardly possible could obtain the basis for an authoritative statement of the total, which is usually associated in the public mind with the men of large fortune and the large banking and trust companies of the City which have led in this beneficial investment in the South.

"There is, however, a great army of Baltimore capitalists directly interested in the South, whose investments there, aggregating close upon \$70,000,000, average less than \$600 each. This army is composed of the depositors in the mutual savings banks of Baltimore. The extent of their investments is indicated in the figures as of December 31st, 1913, of three of the largest institutions of the kind, the Savings Bank of Baltimore, the Eutaw Savings Bank and the Central Savings bank. These three banks had on December 31st, \$67,854,920 of deposits, not including undivided surplus chargeable with accrued interest or interest that had been credited for the year and these deposits, in 121,501 accounts, or an average of \$558 per account, constituted 72 per cent. of all the mutual savings bank deposits in Maryland.

"Of \$60,665,457 bonds, book value, in which the funds of these mutual institutions are invested, \$23,167,016, or more than 38 per cent. represent investments in ten Southern States south of the Potomac and Ohio and East of the Mississippi, viz., Virginia, West Virginia, Kentucky, North Carolina, South Carolina, Georgia Florida, Alabama, Tennessee and Mississippi, directly or indirectly

EXHIBIT NO. 9
 - - - CONTINUED. - - -

The investments are divided as follows: Railroad bonds, \$16,382,211; municipal bonds, \$5,666,800; street railroad bonds, \$499,000; state bonds, \$458,255; county bonds, \$49,500; and miscellaneous, \$111,250.

"It is thus seen that 121,501 comparatively small investors in Baltimore are immediately interested in the welfare and prosperity of ten great southern states, having an aggregate area of 436,614 square miles and an aggregate population of 18,776,059, using 1910 census figures, through the railroads operating in them, which Baltimore money has helped to build, extend or equip, and that the people of 35 cities having an aggregate population of more than 1,789,019 in nine of those States must have more than casual interest in Baltimore, which has thus helped to finance municipal improvements of various kinds and the development of their public utilities.

"If all the Southern States including Maryland, Missouri and Oklahoma, should be included in this exhibit, the importance of these three mutual savings banks in Baltimore becomes greater. Their investments of the kind in Maryland, including some little in the District of Columbia, aggregate \$11,321,294, and directly and indirectly in Missouri, Arkansas, Oklahoma, Louisiana and Texas, \$4,203,910, including state bonds and the securities of Dallas, Galveston, Houston, San Antonio, and Waco, Tex.; New Orleans, La.; Oklahoma City, Okla., and St. Louis and Kansas City, Mo. Therefore, bond investments, in the whole south, of Baltimoreans by way of these three mutual savings banks aggregate \$38,692,220, which is equal to 57 per cent. of the total amount of deposits in the institutions".

EXHIBIT NO. 10.

- - -

I M P O R T S A N D E X P O R T S
A T

P O R T O F B A L T I M O R E.

- - -

<u>CALENDAR YEAR</u>	<u>IMPORTS</u>	<u>EXPORTS</u>
1904-----	\$18,761,963	\$84,099,727
1905-----	25,226,618	103,550,042
1906-----	35,364,145	107,609,144
1907-----	36,184,322	99,322,342
1908-----	23,722,054	81,874,087
1909-----	27,418,567	79,424,914
1910-----	32,377,480	72,944,146
1911-----	28,382,580	94,465,806
1912-----	27,901,843	100,287,327
1913-----	35,553,814	117,269,378

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EXHIBIT NO. 11.

BALTIMORE STANDS FIRST IN THE MANUFACTURE OF STRAW HATS, COTTON DUCK, FERTILIZERS, MENS CLOTHING, COPPER METAL, AND COPPER PRODUCTS, CANNING AND PRESERVING, OYSTERS, AND AS A BANANNA MARKET.

AS A JOBBING CENTER, BALTIMORE RANKS THIRD AMONG THE CITIES IN THE UNITED STATES. ITS JOBBING TRADE WAS APPROXIMATELY \$400,000,000 IN 1911. THESE FIGURES WERE COMPILED BY THE BALTIMORE AND OHIO RAILROAD DURING AN INVESTIGATION COVERING ABOUT FOUR WEEKS. THEY DO NOT INCLUDE RETAIL HOUSES OR PURCHASES, BUT SALES ONLY.

ACCORDING TO THE BEST JUDGMENT OBTAINABLE, BALTIMORE'S MANUFACTURING AND JOBBING TRADE HAS INCREASED 25% IN THE LAST TWO YEARS.

ACCORDING TO THE MERCHANTS & MANUFACTURERS ASSOCIATION, BALTIMORE EMPLOYS BETWEEN EIGHT AND NINE THOUSAND TRAVELING SALESMEN.

ACCORDING TO THE BALTIMORE AND OHIO RAILROAD: "THE AVERAGE ANNUAL TONNAGE OF FREIGHT RECEIVED AND DISTRIBUTED AT BALTIMORE BY RAILROAD AND BURT LINES TOTALED 48,000,000 TONS IN 1912".

BALTIMORE HAS NEARLY FOURTEEN MILLION DOLLARS WORTH OF CITY OWNED DOCKS. IT IS THE MOST ECONOMICAL PORT ON THE ATLANTIC COAST. IT IS ALSO NEARER THE WEST THAN ANY OTHER ATLANTIC PORT.

THE VALUE OF THE FISH AND OYSTER PRODUCTS OF THE CHEBAPPEAK BAY AND ADJACENT WATERS IS BETWEEN THIRTY-FIVE MILLION AND FORTY MILLION DOLLARS ANNUALLY. APPROXIMATELY ONE HUNDRED CAR LOADS OF SHUCKED OYSTERS WERE SHIPPED FROM BALTIMORE TO POINTS NORTHEAST AND WEST IN ONE DAY LAST NOVEMBER.

THE FULL ASSESSABLE BASIS FOR TAXATION IN THE CITY OF BALTIMORE HAS GROWN FROM \$402,816,097 in 1901 TO \$781,691,094 IN 1914; an INCREASE OF \$378,874,997 IN A LITTLE MORE THAN A DECADE.

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EXHIBIT NO. 12.

THE PERCENTAGE OF INCREASE IN VALUES IN BALTIMORE'S TRADE TERRITORY COVERING A TEN YEAR PERIOD, IS AS FOLLOWS:

<u>PARK PROPERTY:</u>	MARYLAND	38.8%	
	VIRGINIA	93.2%	
	D. OF C.	26.5%	
	WEST VIRGINIA	54.4%	
	NORTH CAROLINA	130.00%	
	SOUTH CAROLINA	155.3%	
	GEORGIA	154.2%	
	FLORIDA	165.5%	
	ALABAMA	106.3%	<u>AN AVERAGE OF 104.6%</u>
<u>ALL CROPS:</u>	MARYLAND	45.4%	
	D. OF C.	-18.3%	#
	VIRGINIA	71.3%	
	WEST VIRGINIA	57.1%	
	NORTH CAROLINA	108.2%	
	SOUTH CAROLINA	141.1%	
	GEORGIA	162.4%	
	FLORIDA	167.8%	
	ALABAMA	97.1%	<u>AN AVERAGE OF 111%</u>
<u>LIVE STOCK:</u>	MARYLAND	56.2%	
	D. OF C.	22.0%	
	VIRGINIA	78.2%	
	WEST VIRGINIA	41.8%	
	NORTH CAROLINA	108.1%	
	SOUTH CAROLINA	123.4%	
	GEORGIA	128.4%	
	FLORIDA	84.4%	
	ALABAMA	81.7%	<u>AN AVERAGE OF 87.9%</u>
<u>MINES-QUARRIES-WELLS:</u>	MARYLAND	-13.9%	#
	D. OF C.	-----	
	VIRGINIA	43.3%	
	WEST VIRGINIA	51.8%	
	NORTH CAROLINA	51.7%	
	SOUTH CAROLINA	-----	
	GEORGIA	5.0%	
	FLORIDA	202.8%	
	ALABAMA	30.4%	<u>AN AVERAGE OF 44.6%</u>
<u>LUMBER:</u>	MARYLAND	54.6%	
	D. OF C.	-----	
	VIRGINIA	135.6%	
	WEST VIRGINIA	138.2%	
	NORTH CAROLINA	92.2%	
	SOUTH CAROLINA	120.5%	
	GEORGIA	38.1%	
	FLORIDA	80.2%	
	ALABAMA	96.1%	<u>AN AVERAGE OF 92.5%</u>

(NOTE) - = MINUS.

EXHIBIT NO. 12
CONTINUED.

A SUMMARY OF THE FOREGOING CLASSES.

C L A S S E S	V A L U E		I N C R E A S E	
	1 9 0 9	1 8 9 9	A M O U N T	P E R C.
ALL FARM PROPERTY--	\$3,258,160,001	\$1,592,733,544	\$1,665,426,457	104.6
ALL CROPS-----	877,270,784	415,834,077	461,436,707	111.0
ALL LIVE STOCK-----	425,311,863	226,357,553	198,954,310	87.9
MINES-QUARRIES-WELLS	124,350,868	86,001,686	38,349,182	44.6
LUMBER PRODUCTS----	195,573,741	101,573,000	94,002,741	92.5
<u>THE TOTAL AVERAGE INCREASE BEING---101.4%</u>				

THE VALUE OF ALL CROPS IN THE SOUTH ATLANTIC STATES IN 1909 AMOUNTED TO ONE-EIGHTH OF THE VALUE OF ALL CROPS IN THE ENTIRE UNITED STATES.

M A N U F A C T U R E S

STATES	1 9 0 4	1 9 0 9
MARYLAND	15.3%	29.7%
D. OF C.	11.8%	37.7%
VIRGINIA	37.0%	47.7%
WEST VIRGINIA	47.8%	63.5%
NORTH CAROLINA	67.1%	52.0%
SOUTH CAROLINA	48.8%	42.7%
GEORGIA	59.8%	34.3%
FLORIDA	47.1%	44.9%
ALABAMA	51.4%	33.7%

THE PERCENTAGES OF INCREASE IN THE VALUE OF MANUFACTURES COVERING TWO FIVE YEAR PERIODS WAS APPROXIMATELY 43 PER CENT EACH.

EXHIBIT NO. 13.

MANUFACTURES IN THE METROPOLITAN DISTRICT OF BALTIMORE.

THE METROPOLITAN DISTRICT, AS DEFINED BY THE CENSUS OF 1910, INCLUDES THE CITY OF BALTIMORE AND EIGHT ELECTION DISTRICTS IN ANNE ARUNDEL AND BALTIMORE COUNTIES IMMEDIATELY ADJACENT TO THE CITY PROPER. IT IS WORTHY OF NOTE THAT SO CLOSELY CONNECTED IS BALTIMORE WITH THE ENTIRE DISTRICT, THERE ARE NO INCORPORATED PLACES IN ANY OF THE ELECTION DISTRICTS.

IN 1909, THE BALTIMORE METROPOLITAN DISTRICT HAD 2668 MANUFACTURING ESTABLISHMENTS, WHICH GAVE EMPLOYMENT TO AN AVERAGE OF 94,954 PERSONS DURING THE YEAR AND PAID OUT \$48,585,334 IN SALARIES AND WAGES.

THE FOLLOWING TABLE SHOWS:-

AMOUNT OF CAPITAL EMPLOYED-----	\$199,735,181
COST OF MATERIALS MANUFACTURED	165,085,541
VALUE ADDED BY MANUFACTURE	95,127,783
TOTAL VALUE OF MANUFACTURED PRODUCTS	260,213,324

THE VALUE OF PRODUCTS FOR THOSE INDUSTRIES THAT CAN BE SHOWN SEPARATELY AND HAVE A VALUE OF PRODUCT AMOUNTING TO \$2,000,000 OR MORE IN 1909 ARE GIVEN IN THE FOLLOWING TABLES FOR 1899 AND 1909:-

	1 8 9 9	1 9 0 9	INC. IN VALUE.
CLOTHING-----	\$23,349,392	\$40,602,383	73.9%
MENS-----	20,842,738	36,269,212	74.0
WOMENS-----	2,506,654	4,333,171	72.9
COPPER, TIN AND SHEET IRON PRODUCTS-----	5,933,166	14,350,235	141.9
SLAUGHTERING AND MEAT PACKING-----	6,476,918	13,653,693	110.8
FOUNDRY AND MACHINE SHOPS-----	- - - - -	10,961,564	- - -
TOBACCO MFR.-----	9,581,893	10,288,867	7.4
LIQUORS-----	4,175,569	8,699,297	108.3
MALT-----	2,934,028	5,017,678	71.0
DISTILLED-----	1,241,541	3,681,619	196.5
FERTILIZERS-----	3,895,437	8,469,656	117.4
PRINTING AND PUBLISHING-----	4,942,851	7,569,830	53.3
BOOK AND JOB-----	2,037,037	3,491,225	71.4
NEWSPAPERS AND PERIODICALS-----	2,186,437	3,049,576	39.5
ALL OTHERS-----	719,377	1,038,629	44.4
CARS AND GEN'L SHOP CONSTRUCTION AND REPAIRS BY STEAM RAILROAD COMPANIES-----	3,529,959	7,364,880	108.6
CANNING AND PRESERVING-----	10,791,369	6,526,225	39.5
BREAD AND OTHER BAKERY PRODUCTS-----	3,669,376	5,970,981	61.5
PATENT MEDICINES AND COMPOUNDS-----	3,195,655	5,470,590	71.2
LUMBER AND TIMBER PRODUCTS-----	3,426,781	5,230,404	52.6
CONFECTIONERY-----	1,923,939	5,011,253	160.5
STRAW HATS-----	- - - - -	2,347,330	- - -
FURNITURE AND REFRIGERATORS-----	2,690,610	2,197,239	-13.3
TOTAL AVERAGE INCREASE IN THE MANUFACTURES OF THE METROPOLITAN DISTRICT OF BALTIMORE COVERING THE TEN YEAR PERIOD WAS-----			76.3%
TOTAL AVERAGE INCREASE IN AGRICULTURAL AND OTHER INDUSTRIES OF BALTIMORE'S TRADE TERRITORY COVERING THE TEN YEAR PERIOD WAS-----			101.4%

CONSIDERING THE PHENOMINAL GROWTH OF ALL INDUSTRIES IN THE SOUTH ATLANTIC STATES, IT MAY BE SEEN THAT BALTIMORE'S INCREASE IN COMMERCE AND MANUFACTURES HAS BEEN BEEN REMARKABLY RESPONSIVE TO IT.

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EXHIBIT NO. 14.

THE FOLLOWING RESOLUTION WAS ADOPTED BY THE ILLINOIS
GRAIN DEALERS ASSOCIATION AT A MEETING HELD IN
DECATUR, ILLS., ON JANUARY 26th, 1914:-

- - - - -

WHEREAS- It is of the utmost importance that drafts with attached documents of title shall be most expeditiously forwarded from point of origin and as promptly liquidated at point of destination, and,

WHEREAS- In following the usual course of trade great quantities of grain finds its way to the Port of Baltimore, and,

WHEREAS- The new Currency Law provides for the establishment ultimately of a National Clearing House which eventually will clear not only checks on member banks but other transit matters, and,

WHEREAS- It would be most unfortunate and obstructive to business as heretofore and at present handled to route such business other than directly to the point of destination of the merchandise against which drafts are drawn,

THEREFORE BE IT RESOLVED, That in the judgment of this organization, it would be eminently wise and would the least disturb present business arrangements if a Regional Bank could be established in the City of Baltimore with a view of eventually permitting such Regional Bank in its capacity as correspondent of interior Regional Banks to promptly clear transactions based upon large shipments of grain and other merchandise seeking the Port of Baltimore for export or other distribution.

(SIGNED) Illinois Grain Dealers Asso.

FOURTEEN HUNDRED MEMBERS.

(SIGNED) Lee C. Metcalf, President

(SIGNED) S. W. Armstrong, Secretary.

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A LIKE RESOLUTION WAS PASSED BY THE WESTERN GRAIN DEALERS ASSOCIATION, Des Moines, Iowa. TWELVE HUNDRED MEMBERS.

A LIKE RESOLUTION WAS PASSED BY THE MILWAUKEE CHAMBER OF COMMERCE ON JANUARY 27th, 1914.

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EXHIBIT NO. 15.

MEMORANDUM OF JOBBING AND MERCANTILE DISTRIBUTION
FROM BALTIMORE
IN THE YEAR 1913.

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ANALYSIS OF THE DISTRIBUTION AND ESTIMATE OF ITS TOTAL VALUE
BASED UPON FIGURES SUBMITTED AND KNOWLEDGE OF THEIR
SOURCE IN RELATION TO THOSE NOT REPORTING.

- - -

In order to obtain facts from which approximately exact deductions could be drawn referring to the Manufacturing and Jobbing interests of Baltimore, four hundred and forty-nine cards with accompanying letters were addressed to as many houses. No follow-up work was undertaken. Two hundred and seven were returned and of these one hundred and thirty-two gave total sales with percentages as desired. Fifty-two cards reported total sales but gave percentages in such form as to be either unintelligent or otherwise useless for the purpose of this Exhibit. Thirteen cards gave percentages but no volume while ten cards were returned without any report.

From the one hundred and eighty-four cards giving volume of distribution it appears that those filling out the cards in the year 1913 distributed business aggregating \$135,460,000.

In Baltimore there are just about one thousand Jobbing and Wholesale Houses while from the figures of the census it is learned that there are in the Metropolitan District of Baltimore something over twenty-six hundred manufacturing establishments. An inspection of the list of four hundred and forty-nine names to which cards were addressed, indicates that many of the most substantial houses in the City failed to respond to requests for information. This fact coupled with the knowledge that only about 8% of the available material was canvassed, suggests that a distribution valued at between four hundred million and five hundred million dollars would appear to be a most conservative estimate of the distributing power of Baltimore interests mentioned and this sum obviously is settled for in due course in Baltimore.

It is well to bear in mind that in dealing only with the two interests mentioned and in drawing inferences therefrom, no regard has been had either for the great commission business in cereals, fruit and truck, etc., or to shipping and other large factors in the trade and commerce of the City.

Under the head of "Miscellaneous" \$20,513,000 is included everything not otherwise accounted for in the trade territory especially listed. Much of the business included under this caption was distributed in Pennsylvania, some in Ohio and the West, while a generous share of it was sent to the Southern States other than those indicated in detail.

#2.

An analysis follows from the returns of the one hundred and thirty-two cards which gave the detail permitting it:-

DISTRIBUTED IN DISTRICT OF COLUMBIA-----	\$4,360,000
do VIRGINIA-----	18,873,000
do WEST VIRGINIA-----	7,693,000
do NORTH CAROLINA-----	13,614,000
do SOUTH CAROLINA-----	6,963,000
do GEORGIA-----	5,811,000
do FLORIDA-----	3,337,000
do ALABAMA-----	2,688,000

TOTAL IN TERRITORY INDICATED-----\$63,339,000

or

56.75%

DISTRIBUTED IN MARYLAND-----\$27,814,000

or

24.90%

DISTRIBUTED MISCELLANEOUS-----\$20,511,000

or

18.35%

TOTAL DISTRIBUTION 132 CORPORATIONS,
FIRMS, MANUFACTURERS, AND JOBBERS-----\$111,666,000

-2-

We are convinced that Baltimore is the natural location of one of these great banks, by reason of her geographical, commercial and financial importance in the large territory where the greater part of her trade lies, and for which territory she has, for many years, been the recognised commercial capitol. This position is due largely to the well known economic law, that trade, like the wind and other natural phenomena, invariably follows the line of least resistance. Unless diverted by arbitrary, artificial means, the financial trend of trade must follow these same lines. This is as inevitable as the law of gravity. This line of least resistance has, therefore, concentrated in and through Baltimore, a very large part of the regular commercial, banking and credit activity of the great Southeast. As this large section by long usage is accustomed to regard Baltimore as its financial centre - and commerce and banking are adjusted to this condition - it would be an economic mistake to disturb it. We submit that; if a vote could be taken of all the commercial and banking institutions throughout this area, their choice, aside from the natural local pride of other cities ambitious to have a bank, would be Baltimore. This is measurably indicated by the hundreds of letters from business houses and banks, which are to be filed with your committee.

In respect to her location and transportation facilities, Baltimore is unique among the Eastern and Southern cities in the country. Freight rates are prime factors in the purchase and sale of commodities, and in shaping the normal flow of trade. Therefore, any commercial or manufacturing centre enjoying the advantages of freight rates lower than those established for competitors in common markets, is naturally, by force of this fact alone, better able to supply the requirements of a given section along the natural lines of least resistance. These lower rates are granted Baltimore, not arbitrarily, but by virtue of

-3-

her position at the apex of that favoring curve of the Atlantic Coast which reduces to a material extent, the distance to and from other Eastern ports.

The fact that Baltimore is the natural, normal commercial center of this area, is shown by the accompanying comparison of first class freight rates from Boston, New York, Philadelphia and Baltimore, to the principal points in the West, South and Southwest. The accompanying drawing (part of Exhibit "A") further visualizes Baltimore's transportation facilities, and inevitable growth as a shipping center, especially with respect to its future connection with the Panama Canal. By reason of Baltimore's sharply competing rail and water routes and combinations of the same, large movements of iron ore from Cuba and Spain, fertilizer materials from the South and abroad, fruit from the Southern States and the tropics, enter the Port of Baltimore for distribution to the great Middle West. From this latter region, a large volume of corn, wheat, oats and manufactures is routed through Baltimore for export. Also large volumes of coal from Western Maryland and West Virginia. Baltimore now exports more coal than any of the seaboard cities to the North of her, and all this business is largely financed through Baltimore.

Moreover, inasmuch as a regional reserve bank is expected to deal in foreign exchange, we consider it vastly important that such a bank should be located at the port in which this exchange originates, and through which it comes.

As to the Southern Region, with which Baltimore's largely trades a concrete example of her rapid and easy transportation facilities may be cited in the case of a firm whose home office and factory is located in Atlanta. This firm studied the transportation situation for more than a year, before locating a north eastern branch in Baltimore. This Baltimore branch of a Georgia house regularly ships its products to

-4-

Savannah. The all rail and rail and water territory of its Baltimore branch extends Southward close to the South Carolina line. Baltimore is thus the natural center of the lines of least resistance in the matter of advantage in transportation and commercial distribution.

Baltimore's natural trade territory includes the Southern tier of counties in Pennsylvania, the States of Delaware, Maryland, Virginia, West Virginia, North and South Carolina, Georgia, Florida, Alabama, and the District of Columbia. From this territory, excepting only Florida, Southern Georgia and Southern Alabama, the mails, for the most part, reach Baltimore in time for attention on the day following their despatch. Within this area, the activities of its people are widely diversified among agricultural, mining, manufacturing, lumber, and aquatic industries, which is a consideration of the first importance in the constant, even movement of money and credit. The value of agricultural products, such as cotton, corn and live stock in the South, is growing enormously, and its financial needs cover a period of more than nine months, owing to the great trucking interests along the Atlantic Seaboard from Baltimore to Key West. Moreover, the industrial and commercial development in this large territory has just commenced. Accompanying this brief are summarized statistics of Baltimore's trade, domestic and foreign.

Just as Baltimore, because of the great economic law that: trade moves along the natural lines of least resistance, is the commercial capital of this area, so also, her financial influence should and will dominate, unless disturbed artificially or arbitrarily. It is well to remember that, while banking statistics indicate that at a given time the banking institutions included in the area mentioned, report only certain balances in Baltimore, the figures in no

-5-

Wise reflect the possibilities or desires of the depositing banks, but rather their necessities under the present system, which is wholly artificial and unfair. Only a fraction of the business from interior banks seeking Baltimore for liquidation is actually drawn upon by check of the depositing banks, but is transferred by the Baltimore banks to the reserve agents in New York, of interior banks. In this was about three million (\$3,000,000) dollars daily is transferred from Baltimore to New York. Under the new law these funds, once reaching Baltimore, their natural destination, will remain there subject to direct check, which will be par the Country over. From these funds, in the place of their natural lodgment, a regional reserve bank will be able to meet the demands of its district membership. In other words: now that the barriers to the free and independent movement of money and credit along the natural lines of commerce have been removed and conditions artificially created can no longer hamper communities highly favored as to locality and commercial relations, Baltimore banking statistics will begin more truly to reflect the volume of its monetary and credit transactions.

When we say that Baltimore has suffered as a financial center on account of the present system of banking, we mean that the whole territory naturally tributary to Baltimore has likewise suffered - as a matter of fact, to a greater extent than Baltimore - for while Baltimore has lost some of this business, the whole territory has been restricted in growth, development and material welfare.

It is well known that the underlying securities of a large number of steam railroads, corporations and public utilities, now financed in New York, were originally financed in Baltimore. The present banking system, in attracting reserves to New York, has centered at that point at the expense of the rest of the Country the

-6-

financial resources of other sections. This has been particularly true of the South.

To-day there are a great many industrial concerns throughout this Southern territory, whose securities are just as safe as any similar securities handled in New York, but upon which New York banks will not grant credits, so that for fifteen or twenty years, the reserves of this section have been drawn to New York and the local needs have not been taken care of, by reason of the artificial and arbitrary banking conditions.

Neither do the Clearing House transactions indicate the volume of business done by Baltimore, throughout her trade territory, and for this reason:- A merchant in Baltimore will receive checks for goods bought and the bank in Baltimore will send them to its correspondent in say, Charlette, N. C. In remitting, the Charlette Bank will send to a Baltimore bank its check on New York. These funds do not go through the Clearing House at all. The total of this is large.

As showing the banking resources of this regional area, we call your attention to the attached tables, marked "A", "B", and "C", which speak for themselves.

The annexed table, marked "D", we believe, fairly illuminates the established custom and trend of business in this general section, as developed by the present system of bank reserves and checking accounts. It also indicates what Baltimore's influence will be along the lines of least resistance, when she is unhampered by the present system, which makes the reserve cities merely financial way stations to New York.

On the accompanying map you will find areas outlined, showing the number of hours required for express and mail matter to reach Baltimore from the various points. These separate areas follow the

-7-

state lines, but as the boundaries of regional reserve districts are not necessarily co-terminous with the state lines, any district having Baltimore as its financial center might well include Delaware, and the Southern counties of Pennsylvania, to which Baltimore is immediately adjacent and with which it does a large and increasing volume of business.

In conclusion, we respectfully submit that Baltimore is not asking for a Regional Bank as a matter of City ambition. This new law, upon which the future of the country so greatly depends, calls for hearty co-operation. Baltimore will give this, whatever your decision. But, if the law is to succeed, it should recognize normal commercial developments along the lines of least resistance, and these certainly point to Baltimore. Moreover, it is of great importance that these banks should promptly secure public confidence. A regional bank in a banking locality thoroughly familiar with the trade and credit needs and conditions of its people, will not only make for quick public confidence, but will greatly aid in the administration of the bank. The intimate, important and long established relations existing between banks and the people or communities they serve, should be kept in mind in your selection of sites. Moreover, it is not entirely fanciful to say that the selection of a community with an old and well established reputation for careful and conservative banking, will help to beget public confidence in the new system. Our geographical location, our existing and growing commercial needs and relations, our large foreign trade, our knowledge of the needs and the condition of the people in the territory, our standing as a banking city, our present financial status and our ability to serve a growing section, all justify us in believing that you will select Baltimore as the site of one of these Regional Reserve Banks.

-7-

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NATIONAL BANKS

<u>S T A T E S</u>	<u>NUMBER</u>	<u>CAPITAL & SURPLUS</u>
Maryland	105	\$28,850,670
District of Columbia	12	11,844,000
Virginia	133	29,356,020
West Virginia	116	16,594,370
North Carolina	72	<u>11,319,525</u>
	<u>TOTAL</u>	<u>\$97,964,585</u>

- - - -

STATE BANKS AND TRUST COMPANIES

Maryland	115	\$28,510,959
District of Columbia	24	17,609,000
Virginia	239	18,289,233
West Virginia	183	17,588,062
North Carolina	374	<u>14,055,642</u>
	<u>TOTAL</u>	<u>\$96,052,896</u>

- - - -

TOTAL CAPITAL AND SURPLUS OF (NATIONAL BANKS
and
State Banks and Trust Co's.) \$194,017,481

The capital and surplus of the National Banks alone in these states would make a regional bank with a capital of \$5,877,875. With say 25% of the State Banks and Trust Companies, the capital stock would amount to \$7,318,668.

With 50% of State Banks and Trust Companies, the capital stock would be \$8,759,461.

- - - -

- 1-A -

RESOURCES OF ALL BANKS

INCLUDES

NATIONAL, STATE, SAVINGS, AND PRIVATE BANKS
AND
LOAN & TRUST COMPANIES

- - -

<u>S T A T E S</u>	<u>TOTAL RESOURCES</u>
Maryland	\$390,795,512 .
D. of C.	122,956,236 .
Virginia	244,414,891 .
West Virginia	181,238,050 .
North Carolina	146,896,684 .
	<u>\$1,086,301,373 .</u>

- - -

LIABILITIES

INCLUDES ALL DEPOSITS EXCEPT POSTAL SAVINGS
BANKS

Maryland	\$296,804,054 .
D. of C.	79,933,558 .
Virginia	162,044,561 .
West Virginia	131,513,509 .
North Carolina	99,762,941 .
	<u>\$770,058,623 .</u>

(Cutting out "Due to Banks and Bankers" would make this about
\$72,000,000 less)

- - - - -

B

- 2 -

NATIONAL BANKS

<u>S T A T E S</u>	<u>NUMBER</u>	<u>CAPITAL & SURPLUS</u>
Maryland	105	\$28,850,670.
District of Columbia	12	11,844,000.
Virginia	133	29,356,020.
West Virginia	116,	16,594,370.
North Carolina	72	11,319,525.
South Carolina	48	8,516,400.
		<u>\$106,480,985.</u>

- - - -

STATE BANKS AND TRUST COMPANIES

Maryland	115	28,510,959.
District of Columbia	24	17,609,000.
Virginia	239	18,289,233.
West Virginia	183	17,588,062.
North Carolina	374	14,055,642.
South Carolina	306	15,097,997.
		<u>\$111,150,893.</u>

- - - -

Total capital and surplus of National Banks, State Banks and Trust Companies \$217,631,878.

The capital and surplus of the National Banks alone in these states would make a regional bank with a capital of \$6,388,859. With say, 25% of the State Banks and Trust Companies, the capital stock would amount to \$8,076,123.

With 50% of state banks and trust companies, the capital stock would be \$9,763,387.

- - - -

- 2-A -

RESOURCES OF ALL BANKS

INCLUDES

NATIONAL, STATE, SAVINGS, AND PRIVATE BANKS
AND
LOAN & TRUST COMPANIES.

- - -

<u>S T A T E S</u>	<u>RESOURCES</u>
Maryland	\$390,795,512
District of Columbia	122,956,236
Virginia	244,414,891
West Virginia	181,238,050
North Carolina	146,896,684
South Carolina	116,946,242
	<u>\$1,203,247,615</u>

- - - -

LI A B I L I T I E S

INCLUDES ALL DEPOSITS EXCEPT POSTAL SAVINGS
BANKS.

Maryland	\$296,804,054
District of Columbia	79,933,558
Virginia	162,044,561
West Virginia	131,513,509
North Carolina	99,762,941
South Carolina	64,453,860
	<u>\$834,512,483</u>

(Cutting out "Due to Banks and Bankers" would make this
amount about \$75,000,000 less.)

- - - -

a
- 3 -

NATIONAL BANKS

<u>S T A T E S</u>	<u>NUMBER</u>	<u>CAPITAL & SURPLUS</u>
Maryland	105	\$28,850,670
District of Columbia	12	11,844,000
Virginia	133	29,356,020
West Virginia	116	16,594,370
North Carolina	72	11,319,525
South Carolina	48	8,516,400
Georgia	153	24,501,560
Florida	53	10,592,677
Alabama	90	16,031,583
		<u>\$157,606,805</u>

- - - -

STATE BANKS AND TRUST COMPANIES

Maryland	115	28,510,959
District of Columbia	24	17,609,000
Virginia	239	18,289,233
West Virginia	183	17,588,062
North Carolina	374	14,055,642
South Carolina	306	15,097,997
Georgia	634	33,957,914
Florida	175	7,611,823
Alabama	247	15,769,699
		<u>\$168,490,329</u>

- - - -

Total capital and surplus of National Banks, State Banks and Trust Companies \$326,097,134.

The capital and surplus of the National Banks alone, in these states would make a regional bank with a capital of \$9,456,830. With, say 25% of the State Banks and Trust Companies, the capital stock would amount to \$11,983,762.

With 50% of State Banks and Trust Companies, the capital stock would be \$14,511,116.

- - - -

-3-A-

RESOURCES OF ALL BANKS

INCLUDES

NATIONAL, STATE, SAVINGS, AND PRIVATE
BANKS
AND
LOAN & TRUST COMPANIES

- - -

STATES

RESOURCES

Maryland	\$390,795,512
District of Columbia	122,956,236
Virginia	244,414,891
West Virginia	181,238,050
North Carolina	146,896,684
South Carolina	116,946,242
Georgia	240,515,161
Florida	106,565,582
Alabama	142,987,701
	<u>\$1,693,318,059</u>

- - - -

L I A B I L I T I E S

INCLUDES ALL DEPOSITS EXCEPT POSTAL SAVINGS
BANKS.

Maryland	\$296,804,054
District of Columbia	79,933,558
Virginia	162,044,561
West Virginia	131,513,509
North Carolina	99,762,941
South Carolina	64,453,860
Georgia	124,510,777
Florida	76,365,923
Alabama	88,148,323
	<u>\$1,123,537,506</u>

(Cutting out "Due to Banks and Bankers" would make this amount about \$98,000,000 less.)

- - - -

TRADE STATISTICS

- ITEM: Population 580,000. Including environs, estimated after the methods of other cities, 720,000.
- ITEM: Capital invested in manufacturing establishments \$164,437,000. Value of manufactured products \$186,978,000.
- ITEM: There are over 1,000 wholesale and jobbing houses in Baltimore. Two hundred of these firms carry over ~~200,000~~ 300,000 accounts in the South alone.
- ITEM: Imports for Port of Baltimore for the year 1912 were: \$27,901,843; for 1913 \$35,156,030.
Exports for Port of Baltimore for year 1912 were: \$100,287,327; for 1913 \$117,030,199.
Increase over 1912; \$16,742,872.
- ITEM: Harbor now has 152 wharves of which the City owns 17, covering a distance of six miles. Eighteen miles of water front suitable for docking purposes.
- ITEM: Seventeen foreign steamship lines.
- ITEM: In Chesapeake Bay and coastwise trade, over 1300 vessels engaged-- more than any other Atlantic seaport.

EXPORT OF WHEAT, CORN, AND OATS (BUSHELS) THROUGH PORTS MENTIONED. JANUARY 1st, TO OCTOBER 4th, 1913 WITH PERCENTAGES.

PORTS	WHEAT	Pc.	CORN	Pc.
Boston	15,913,931	19.9	3,643,846	12.1
New York	32,892,192	41.1	5,789,046	19.2
Philadelphia	12,694,000	15.9	1,610,100	5.4
Baltimore	18,435,995	23.1	19,125,336	63.3

Ports	OATS	Pc.	TOTAL	Pc.
Boston	894,551	11.8	20,452,328	17.4
New York	3,784,439	50.1	42,456,677	36.1
Philadelphia	363,014	4.8	14,667,114	12.5
Baltimore	2,521,548	33.3	40,082,879	34.0

MANUFACTURES- The values of manufactures in the South Atlantic States in 1899 was \$711,800,000. In 1909 it was \$1,381,186,000.

FARMING- The value of all crops in 1899 was \$348,918,717. In 1909 it was \$742,105,246; an increase of 112 per cent.

SHOWING TREND OF BUSINESS

THE PRINCIPAL CORRESPONDENTS OF ALL INSTITUTIONS OF LISTED CAPITAL IN MARYLAND, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, AND SOUTH CAROLINA.

--

NUMBER OF INSTITUTIONS -- INCLUDING SOUTH CAROLINA

1431

1802

- - -

	<u>N. Y.</u>	<u>BALTO.</u>	<u>PHILA.</u>	<u>WASH.</u>	<u>PITTS.</u>	<u>CIN.</u>	<u>RICHMD.</u>
Maryland	171	182	46	11	3		
D. of C.	38	13	10				
Virginia	302	189	65	36			140
W. Virginia	290	118	32		125	42	26
N. Carolina	355	91	68	4			106
<u>TOTAL</u>	<u>1156</u>	<u>593</u>	<u>221</u>	<u>51</u>	<u>128</u>	<u>42</u>	<u>272</u>
S. CAROLINA	357	66	32	1			26
<u>TOTAL</u>	<u>1513</u>	<u>659</u>	<u>253</u>	<u>52</u>	<u>128</u>	<u>42</u>	<u>298</u>

NUMBER OF NATIONAL BANKS IN THESE STATES FOR WHICH BALTIMORE BANKS ACT AS APPROVED RESERVE AGENTS.

<u>MD.</u>	<u>D. OF C.</u>	<u>VA.</u>	<u>W. VA.</u>	<u>N.C.</u>	<u>S. C.</u>
84	2	115	73	53	31

The table comparing the number of principal correspondents is taken from the BANKERS DIRECTORY. There are no duplications, as where one bank would have two or three correspondents in the same city.

- - - -

FIRST CLASS FREIGHT RATES

FROM:-	<u>BALTO.</u>	<u>BOSTON</u>	<u>NEW YORK</u>	<u>PHILADELPHIA</u>
(AUGUSTA	89	96	96	96
(ALBANY	98	105	105	105
(BIRMINGHAM	107	114	114	114
(COLUMBIA	89	101	96	96
(CHARLESTON	62	75	72	72
(SAVANAH	57	75	72	72
(ATLANTA	98	105	105	105
(JACKSONVILLE	67	78	75	75
TO:- (MERIDIAN	107	114	114	114
(NATCHEZ	96	104	104	98
(CINCINNATI	57	65	65	59
(CHICAGO	67	75	75	69
(DAYTON	55	63	63	57
(COLUMBUS	51	80	80	83
(ST. LOUIS	80	88	88	82
(NASHVILLE	83	91	91	85
(INDIANAPOLIS	62	70	70	64

1

J. L. Buxton,
Flano No. 4, Md.
Dealer in
General Merchandise
A Full Line of Victor Remedies

January 6th 1914

John E. Hurst & Co

In reply to your letter
of the 5th instant will say that
I advocate the selection of Baltimore
City as the Home of one of the
Regional Bank Cities

With Best wishes for
the year 1914—

I am sincerely yours
J. L. Buxton

City Council of Baltimore

City Hall

125

Baltimore, January 19 - 1914

Mr. Hon. Wm. G. McAdoo,

Secretary of the Treasury,

We hereby certify that the following Resolution was adopted in both Branches of the City Council of Baltimore on the dates as specified: First Branch Jan. 12 - 1914; Second Branch Jan. 12 - 1914

Baltimore

Mr. West offered the following First Branch Joint Resolution (F. B. No. 741):

Resolution relative to the Regional Bank.

WHEREAS, It is generally conceded that Baltimore's geographical position makes her the logical city to serve a very large territory as a financial center; and

WHEREAS, The banking conditions and the banking reputation of the city make of Baltimore one of the natural places at which to locate a regional reserve bank; and

WHEREAS, The factors needed to qualify a city as a successful regional reserve center can each and all be found in Baltimore; be it

Resolved by both Branches of the City Council, That for and in behalf of the people of Baltimore, we hereby respectfully present to the proper national authorities the value and advantages of Baltimore as a city to be constituted as a regional reserve center; be it further

Resolved, That a copy of this resolution be forwarded to the Secretary of the Treasury and a copy be placed in the hands of the local committee which is presenting Baltimore's claim.

Very respectfully,

Gilbert A. Dainger
Chief Clerk First Branch City Council.

Charles F. ...
Chief Clerk Second Branch City Council.



JAMES H. PRESTON
MAYOR.

Mayor's Office,

BALTIMORE, MD.,

December
Thirty-First
Nineteen
Thirteen.

Form 25

FORM

HON. WM. G. McADOO,
Secretary of the Treasury,
Washington, D. C.

My dear Mr. Secretary:-

I have in season and out of season upheld the present administration of President Wilson on both the tariff and currency bills, and I have assisted in every way, by contribution to the public press and in speeches on the stump, in upholding the hands of the administration on these two great measures, and more particularly and actively in attempting to center the minds of our people upon the wisdom and desirability of current legislation as enacted in the Act on Banking and Currency,-H.R. 7837.

Believing, as I do, that the success of the measure will depend very largely on the wise selection of locations for the regional banks authorized in said act, I write to call your attention to the commanding position in the south of the City of Baltimore, and its peculiar fitness as a situs for a regional bank.

ANSWERED
DEC 31 1914
FORM 25 L

#2.

With a census population of 580,000 people, and an actual population, including the suburbs, of 700,000 people, we occupy a commanding position in the south; the only great city of over 500,000 population south of Mason & Dixon's Line; 200 miles from New York, and the center of a rich and prosperous section of the United States.

Our banks have always been well managed, and conservatively handled, and we have been the reserve city for the south ever since the national banking act has been in existence.

The southern banks have been accustomed to using the banks of Baltimore for reserves, and it will be in keeping with their habit and practice to continue Baltimore as a reserve city. And the designation of Baltimore as one of the regional bank cities will not be a departure from that custom and habit.

Our geographical location; our population and wealth; the stability and conservatism of our banking institutions, and the tremendous territory which the banks of Baltimore have been supplying in the past, would seem to me to be a powerful influence in determining the establishment of a regional bank here.

I hope that you and the officials in charge of the details of the Currency Bill may see your way clear to

#3.

designate Baltimore as a situs of one of the regional banks.

Yours very truly,


Mayor.

JHP (CK)

ANSWERED
JUN 5 1914
ORM *LS*



JAMES H. PRESTON
MAYOR.

14

Mayor's Office,

BALTIMORE, MD.,

January
Second
Nineteen
Fourteen.



[Handwritten signature and scribbles]

TO HIS EXCELLENCY,
WOODROW WILSON,
President of the United States,
Washington, D. C.

ANSWERED
JAN 23 1914
[Handwritten signature]

My dear Mr. President:-

I have in season and out of season assist-
ed in every way, by contribution to the public press and in
speeches on the stump, in upholding the hands of your adminis-
tration on both the tariff and currency bills, and more par-
ticularly and actively in attempting to center the minds of
our people upon the wisdom and desirability of currency legisla-
tion as enacted in the Act on Banking and Currency, H.R.7837.

Believing, as I do, that the success of the measure
will depend very largely on the wise selection of locations
for the regional banks authorized in said Act, I write to call
your attention to the commanding position in the south of the
city of Baltimore, and its peculiar fitness as a situs for a
regional bank.

With a census population of 580,000 people, and an
actual population, including the suburbs, of 700,000 people,
we occupy a commanding position in the south; the only great
city of over 500,000 population south of Mason & Dixon's Line;

#2.

200 miles from New York, and the center of a rich and prosperous section of the United States.

Our banks have always been well managed, and conservatively handled, and we have been the reserve city for the south ever since the national banking act has been in existence.

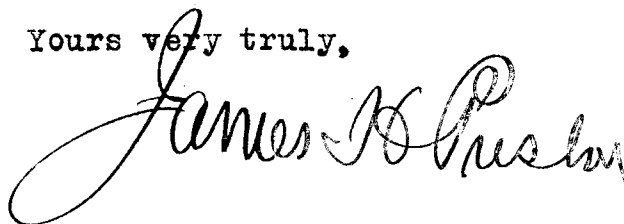
The southern banks have been accustomed to using the banks of Baltimore for reserves, and it will be in keeping with their habit and practice to continue Baltimore as a reserve city. And the designation of Baltimore as one of the regional bank cities will not be a departure from that custom and habit.

Our geographical location; our population and wealth; the stability and conservatism of our banking institutions; and the tremendous territory which the banks of Baltimore have been supplying in the past, would seem to me to be a powerful influence in determining the establishment of a regional bank here.

I hope that you and the officials in charge of the details of the Currency Bill may see your way clear to designate Baltimore as a situs of one of the regional banks.

With great respect, I am,

Yours very truly,

A handwritten signature in cursive script, reading "James H. Rusby". The signature is written in dark ink and is positioned above the printed name "Mayor.".

Mayor.

JHP(CK)

DAR.

Baltimore

January 23, 1914.

Sir :

Your letter of January 2 to President Wilson was referred to this Office for attention.

In reply, I beg to advise that your suggestions will be called to the attention of the Organization Committee and considered by it in determining this question.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Hon. James H. Preston, Mayor,

Baltimore, Md.

BAKER, WATTS & Co.
BANKERS

Balti
166

WILLIAM G. BAKER, JR.
SEWELL S. WATTS
EDWIN W. LEVERING, JR.

CALVERT & GERMAN STS.
BALTIMORE

December 26, 1913.

Hon. John Skelton Williams,
Assistant Secretary of the Treasury,
Washington, D.C.

B

Sir,-

We have taken the liberty of writing to you, to suggest the wisdom of making Baltimore the location for one of the contemplated regional reserve banks.

It does seem to us, that Baltimore, being the center of large transactions covering the Southern territory, would be the logical place for one of these banks. While, of course, not directly interested, as being members of the reserve banks, we are interested in seeing the new Currency Bill work out to the best advantage of the whole Country, and we trust with this in view, that you and your associates will see your way clear to designate Baltimore.

With kind regards, we are

Very truly yours,

Baker Watts & Co.

WGB/MC

Form *45*

CAPITAL \$ 2,000,000

SURPLUS \$ 2,000,000

DOUGLAS H. THOMAS
PRESIDENT
JOHN B. RAMSAY
VICE PRESIDENT
CHAIRMAN OF THE BOARD
WILLIAM INGLE
VICE PRESIDENT
JOHN B. H. DUNN
CASHIER
CHARLES HANN
ASSISTANT CASHIER
J. CLEVELAND WANDS
ASSISTANT CASHIER
ROBERT A. WELSH
ASSISTANT CASHIER

Merchants-Mechanics National Bank

Baltimore, Md.

December
Twenty-sixth,
1913.

Hon. John Skelton Williams,
Assistant Secretary of the Treasury,
Washington, D.C.

My dear Mr. Williams:-

Handwritten initials "K." above a rectangular stamp that reads "Form 45".

It was pleasant to feel that the action of eleven of our banks was evidently so appreciated at your end of the line as to warrant the Department in giving currency to the fact that the banks joining in the telegram were prepared to heartily cooperate with the Treasury in giving full and prompt effect to the recently enacted Currency Bill. Of the Bill itself I must not here have anything to say, further than that it is a great piece of constructive legislation and something for which the country as a whole will be greatly appreciative just as soon as it can really learn what it all means. Personally I really am amazed that from the discussion, - and may I say turmoil, - has resulted such a comprehensive, coherent and useful law, and one which invites rather than repels cooperation.

ANSWERED
JAN 3 11914
FORM

In being aware that so many cities desire designation as the seat of one of the Federal reserve banks and in so knowing that Baltimore is highly desirous of being so named, I nevertheless am reluctant to appear to be too selfish in urging the claims of our City, further than to tell you that those charged with the responsibilities of making a selection must not feel that Baltimore is not most anxious to be so named for the reason that it so far has thought it to be unwise to be too clamorous, and in flooding

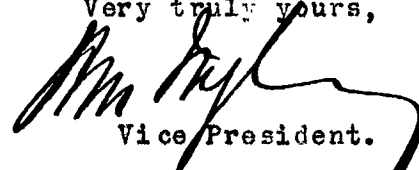
No. 2.

Hon. John Skelton Williams.

the District of Columbia with routine telegrams, etc. attempt to work up sentiment not based upon actual information or the real^{ly} intelligent desire of those uniting in such a propaganda. On the other hand we have contented ourselves with arranging for the selection of Committees representing our several most prominent trade organizations and all of us are now engaged in obtaining and collating such pertinent information as shall permit us at the proper time to make some dignified representation in the premises. To you it is hardly necessary to even mention the fact that by reason of geographical, financial, personal and social relations Baltimore possibly is better able to really appreciate the necessities and current demands of our nearby Southern territory than would be the case with cities to the North of us. If you think it to be proper and also to be in line with your feelings to represent to Mr. McAdoo our purpose and wishes with respect to the matter herein discussed it is needless to say that we would be grateful.

Meanwhile permit me in congratulating all concerned, to express to you personally the felicitations of the Season and to express the hope that the New Year will have in it for you much of both comfort and prosperity, in the particular field of endeavor which I imagine will in due time be yours.

Very truly yours,



Vice President.

TELEGRAM.

The White House,
Washington.

ACK'D DEC 24 1913
L-5-DR

J.A.K.

10 PO. FD. 179 1 extra 10:19 p.m.

U.S., Baltimore, Md., December 23, 1913.

THE PRESIDENT.

At a general meeting of the Merchants & Manufacturers' Association held this date the following resolution was unanimously adopted:

Whereas, under the newly enacted currency bill there is a provision for the establishment of not less than eight, nor more than twelve, Federal reserve banks and

Whereas, Baltimore by reason of her importance as a city, her location and the magnitude of her southern trade is the logical place for the location of one of these banks,

Therefore be it resolved that the President of this association be and he is hereby authorized and requested to appoint a committee of two to cooperate with the committee representing the clearing house in an earnest effort to secure the establishment of a federal reserve bank in Baltimore, and be it further resolved that the secretary of this association be authorized and requested to furnish the said committee or its representative with any desired information and statistics in his possession and that all members are hereby requested to cooperate and assist in every possible manner to secure the above result.

Robert J. Beacham,
Secretary.

St. Louis

CABLE ADDRESS: BARGAIN
INC-CORP 5 EDITION

Baltimore Bargain House

JACOB EPSTEIN, PROPRIETOR.

8

**WHOLESALEERS OF
GENERAL
MERCHANDISE**



**AND
MANUFACTURERS OF
CLOTHING.**

BALTIMORE AND LIBERTY STS. THROUGH TO FAYETTE, ST.

SWORN STATEMENT.

BALTIMORE. January 8, 1914.

I, Charles L. Hehl, Public Accountant and President of Baltimore Audit Company, do certify under oath that I have compared the Books of the Baltimore Bargain House with the figures in the following Statement of Sales, finding same to be correct and true:

	-1912-	-1913-	
	Monthly Sales	Monthly Sales	Increase
January	\$581,998.26 ✓	\$898,269.46 ✓	\$316,281.20
February	880,319.77 ✓	1,119,178.77 ✓	238,859.00
March	1,560,682.44 ✓	1,668,769.15 ✓	108,086.71
April	1,132,793.34 ✓	1,136,386.28 ✓	3,592.94
May	836,590.39 ✓	1,059,062.87 ✓	222,472.48
June	680,675.90 ✓	750,340.09 ✓	69,664.19
July	852,330.21 ✓	1,101,540.62 ✓	249,210.41
August	1,566,823.84 ✓	1,701,667.36 ✓	134,843.52
September	1,820,467.78 ✓	2,188,940.87 ✓	368,473.09
October	1,587,734.48 ✓	2,054,067.82 ✓	466,333.34
November	1,324,366.32 ✓	1,605,317.76 ✓	280,951.44
December	1,069,877.39 ✓	1,173,174.32	103,296.93
Total-	\$13,894,650.12	\$16,456,715.37	\$2,562,065.25 ✓

Sales 1913 According to States Specified Below:

City & D. C.	\$895,686	Ga.	\$1,445,829
Md. and Del.	1,558,535	N. C.	2,463,094
Penna.	1,503,655	Va.	2,375,713
W. Va.	1,312,515	Ky.-Tenn. Miss.	
S. C. and Tex.	1,844,221	& Sundries	1,283,513
Fla. and Ala.	1,377,345	Cash Sales not Classified	396,609.37
		Total.	\$16,456,715.37 ✓

Sworn before me this Eighth day of Jan./14. Witness my hand and Seal.

Ernest Cross
Notary Public.

Charles L. Hehl

Certified Public Accountant and President of BALTIMORE AUDIT COMPANY.

All Orders Subject to Change Without Notice

Contracts Accepted Subject to Occurrences Beyond my Control

Exhibit # 2 (2)

<p>WILLIAM M. BURGAN CONTINENTAL TRUST BUILDING</p>	<p>Kiln-Dried N. C. PINE ROUGH and DRESSED</p>
--	--

ANSWERING YOUR FAVOR OF

BALTIMORE, MD., January 6, 1914.

Gentlemen:-

The Banking and Commercial interests of Baltimore are asking for a Regional Bank, and we are sure Baltimore, by reason of its importance, both as to geographical location, and large commercial relations with Virginia, West Virginia, Ohio, Kentucky, North Carolina, South Carolina, Florida and Georgia, in addition to other states North and West, deserves consideration, when locations of Regional Banks, are being considered, and we need your co-operation and assistance.

Will you please write a letter to me supporting our effort to obtain a Regional Bank in Baltimore.

We are working with a committee of Baltimore interests to get all such testimony we can possibly secure within a week, to give evidence and emphasis to our pleas for a Regional Bank.

Yours truly,

WILLIAM M. BURGAN

WHEN YOU BUY THROUGH ME YOU GET MANUFACTURERS PRICES
POULTRY APPLIANCES A SPECIALTY

A. W. LYMAN
MANUFACTURER'S AGENT
544 NORTH CALVERT STREET

BALTIMORE, MD.

Office Copy after

Jan 27 1941

General

Hon David F Houston
Washington DC

My Dear Sir I am hoping that our suggestion
that the Mid V^e Pennsula comm receive
due attention in the "Regional Bank" matter
and you will pardon me for the ^{further} suggestion
that one such selection out of the three
may well be made as in the line of
Real Democracy an object lesson to the US
An isolated section with remarkable
promise for future development
Very large areas of fertile land that
should be under close tillage
Within a radius of 300 miles many
Millions of people needing cheap food
Domination of RR and Engrs Co. Hampering
instead of helping all point to this section
A myriad of drainers of the farmer and
fisherman system so that little
is left for these workers who produce
A strong combination of reasons for
locating one Regional Bank on this Pennsula

2 ✓

I would suggest an informal request of Senator W. P. Jackson

Rep. J. Harry Compton

Gov. Goldsborough Md -

Gov. W. Hodges Mann Va

Mr Orlando Harrison Berlin Md

" Robert B Dixon Easton "

Asking their opinion on the subject I am free to confess I do not know what would be elicited from these gentlemen but they would give you their honest connections I am
Yours

Yours very truly
A. S. Truman

WHEN YOU BUY THROUGH ME YOU GET MANUFACTURERS PRICES
I AM SATISFIED WITH REGULAR COMMISSIONS

A. W. LYMAN
MANUFACTURERS AGENT
544 NORTH CALVERT STREET
BALTIMORE, MD.

Treasury

15
COPY
JAN 21 1913
POST

Mr David F. Houston
Washington D.C.

My Dear Sir

If I have made an impression upon your mind by advocating the claims of the Delaware Peninsula for consideration in the fixing of one "Regional Bank" where no doubt can be raised as to the need of such a powerful aid applied in the right section. I desire to go a little further and suggest a flying trip on your return journey ^{from Boston} through this natural garden spot on the strip of land lying between the Atlantic and Chesapeake Bay from the Delaware Capes to Charles and Henry either Salisbury where Senator Jackson resides, ^{or} Easton, a very prosperous town with large agricultural interests or Pocomoke City lying in about the centre of the peninsula would be a desirable location for one Bank

2

WHEN YOU BUY THROUGH ME YOU GET MANUFACTURERS PRICES
I AM SATISFIED WITH REGULAR COMMISSIONS

A. W. LYMAN

MANUFACTURERS AGENT

544 NORTH CALVERT STREET

BALTIMORE, MD.

Farm interests on this isolated section
have been for many years held in
bondage by the dominant RR Co
in combination with the Notorious
Adams Express Co. - Industrial "Grafters"
While the Oyster and Fish Industry
may be said to pay tribute to this
same dominating force to the extent
of over 50% of the market value
of their product.

What the RR Co. & Express Co. leave for
the fisherman & oysterman is assessed
a very large sum by the Expert (!)
Commission men of W. Va. Phila & Balto
whose exactions are out of proportion
to the services rendered. & by brokers
The Country needs one pronounced
& special object lesson in Democratic
method. Let this lesson be taught
in this great source of Food Supply
- now in the grasp of Transportation Monopoly
& Money lenders
Yours Truly A. W. Lyman

Quinn

WHEN YOU BUY THROUGH ME YOU GET MANUFACTURERS PRICES
I AM SATISFIED WITH REGULAR COMMISSIONS

A. W. LYMAN

MANUFACTURERS AGENT

544 NORTH CALVERT STREET

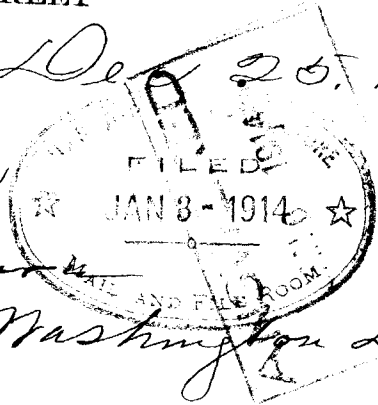
BALTIMORE, MD.

Dec 25, 1913

Mr David F Houston

Dept of Agriculture

Washington DC



Dear Sir

Referring to the recent declaration of the Secy of the Treasury that "regional banks" would be placed or selection made with special reference to the needs of a large number of people having in mind this idea rather than the ambition of City Bankers and their desire to increase their business Baltimore sends upwards of \$45,000,000 out of an estimated 100,000,000 to New York & other money centers in place of keeping it at home to develop manufacturing & commercial enterprise Baltimore consolidates her banks in order to enable individuals in control to add to their fortunes and decrease taxation rather than to "increase & multiply" its facilities for the benefit of the people

WHEN YOU BUY THROUGH ME YOU GET MANUFACTURERS PRICES
I AM SATISFIED WITH REGULAR COMMISSIONS

A. W. LYMAN

MANUFACTURERS AGENT
544 NORTH CALVERT STREET

BALTIMORE, MD.

Baltimore releases hundreds of millions
from taxation by exempting ground rents
Baltimore has ample resources
on a money point of view

The President of Md & Va has few
National Banks, but many private
and State Banks and money lenders
that leech the money of the working
farmer, and the workers on the Bay
and Sea oystermen and fishermen

A crying need exists all along that
is stated section of three States MONEY

There is no other section of the U.S.
where all development is repressed
and lies dormant. For just the one
reason, i.e. lack of money to use
on fair farms, and at low rates of
interest - Writs to well known men
not financiers (necessarily) get their
opinion. The interests of all the
primitives are dominated by the PRR
Co which is King } Your Truly
on hand & states }
A. W. Lyman

Currency

WHEN YOU BUY THROUGH ME YOU GET MANUFACTURERS PRICES
I AM SATISFIED WITH REGULAR COMMISSIONS

A. W. LYMAN

MANUFACTURERS AGENT

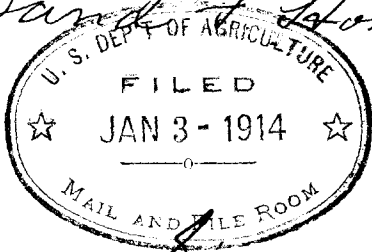
544 NORTH CALVERT STREET

BALTIMORE, MD.

file

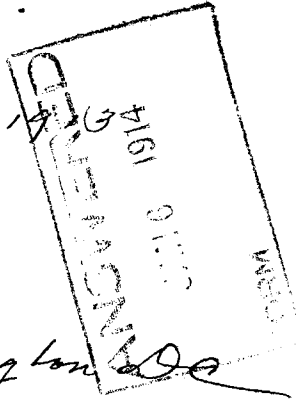
Dec 24 1914

Mr David T. Houston



Dept of Agriculture

Washington, D.C.



My Dear Sir

I beg of you on the name of several thousand farmers, fishermen and oystermen of the Maryland and Va Peninsula (although not officially authorized to do so) to present this isolated and much neglected section of the Country to your other members of the trio who are to designate Regional Bank Cities for the serious consideration of all the solid claims that this RR ridden and oppressed (financially) section of our Country may rightfully claim. It needs Govt aid. One product alone (Potatoes) contributes over 10,000,000 bushels of that commodity a year valued at about \$7,000,000. The other products approximate \$8,000,000. Yet all this natural wealth is \$15,000,000 held in bondage by one dominating power the RR Co. and its (supposed) partner in graft, Adams Express Co. Local money lenders, the private & State banks

WHEN YOU BUY THROUGH ME YOU GET MANUFACTURERS PRICES
I AM SATISFIED WITH REGULAR COMMISSIONS

A. W. LYMAN

MANUFACTURERS AGENT

544 NORTH CALVERT STREET

BALTIMORE, MD.

I am for Hal or P. Chmurs Va moved be preferable to B. Wm Philadelphia

Fertilizer Agencies and barrel makers
all flourish and grow rich from that
drainage system employed the world over
~~employed~~ to deplete the toilers of their earnings
A regional Bank at Easton where are
some very strong banks. one man Mr
Robt B Dixon more than a millionaire
is a good point from which to distribute
funds. up and down this stretch of Country
Or. at ~~Easton~~ ^{Salisbury} the home of Senator Jackson
reputed to be very rich. and a great
employer of labor
Baltimore and Philadelphia are
Cryme for this "plum" but the true
Democratic Theory - "The Greatest Good
to the Greatest Number" will apply to
the region referred to. and the impetus
given to all leading pursuits on this
isolated section where the results of
labor are pouring into a very few hands
will serve to stimulate and revive many
hard working, honest men with hope & courage
Investigate this matter Sir Yrs Truly A W Lyman

*Dr
Baltimore*

ESTABLISHED 1808
NO 1337

FARMERS AND MERCHANTS NATIONAL BANK

UNITED STATES, STATE AND CITY DEPOSITARY

CHAS. T. CRANE, PRESIDENT
CARTER G. OSBURN, VICE-PRES. AND CASHIER
J. E. MARSHALL, ASSISTANT CASHIER
W. H. GIDEON, ASSISTANT CASHIER

BALTIMORE February 3, 1914.

M. C. Elliott Esq., Secretary,
Reserve Bank Organization Committee.
Washington, D. C.

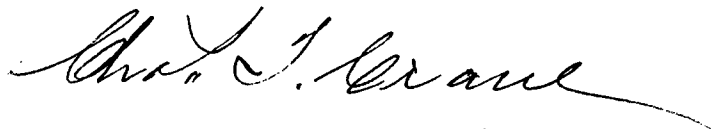
Dear Sir:-

We have your esteemed favor, enclosing two cards, with the request that we fill out and return them.

After very careful consideration of the matter, we find ourselves unable to fill out these cards in such manner as to make them of any real service to you. To do so involves a very considerable amount of time and labor, and the possession of knowledge and information which it would be impossible for us to acquire in the brief time allotted us. Of course, we could, and we suppose many will, dash off an ad captandum opinion and expression of preference, but this would not be of real value to your Committee, and would be merely a perfunctory compliance with your request. It is a very difficult task to divide the country into eight or twelve regions, each of which will meet the requirements of a Regional Reserve Bank, and after that is done it is a little less difficult matter to select the city in each region which should have the Bank.

Please do not misunderstand us. If our opinion without knowledge would avail anything, you are welcome to it, and we are for BALTIMORE first, last and all the time.

Sincerely yours,



President.

CTC/T

February 21st, 1914.

My dear Mr. Ingles:

I beg to acknowledge the receipt of yours of the 20th enclosing, as stated, additional exhibits to be filed on behalf of Baltimore in the matter of the establishment of a Federal Reserve Bank and will see that these are added to your other exhibits, which will be called to the attention of the Committee when they are considering this question.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

William D. Ramsey

~~Mr. John D. Ramsey~~, Vice President,
Merchants-Mechanics National Bank,
Baltimore, Maryland.

CAPITAL \$ 2,000,000

SURPLUS \$ 2,000,000

DOUGLAS H. THOMAS
PRESIDENT
JOHN B. RAMSAY
VICE PRESIDENT
CHAIRMAN OF THE BOARD
WILLIAM INGLE
VICE PRESIDENT
JOHN B. H. DUNN
CASHIER
CHARLES HANN
ASSISTANT CASHIER
J. CLEVELAND WANDS
ASSISTANT CASHIER
ROBERT A. WELSH
ASSISTANT CASHIER

Merchants-Mechanics National Bank

Baltimore, Md.

February
Twentieth,
1914.



M. C. Elliott, Esq., Secy.,
Federal Organization Board,
Washington, D.C.

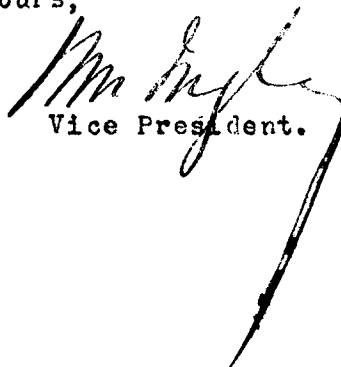
Dear Mr. Elliott:-

Following the delivery to you in person by Mr. Stabler a day or two ago of certain matter to be laid before the Organization Board in connection with the representations orally presented on behalf of Baltimore, I beg to enclose herewith a letter received by us this morning from Spartanburg and addressed to the Board together with certain other letters addressed to Spartanburg Clearing House Association by the several banks domiciled in Spartanburg County, South Carolina, as identified by the several subscribed names. In response to a letter received by me from a banking correspondent in Spartanburg, which letter expressed regret at the action taken by many banks in the two Carolinas under personal pressure, I ventured to express disappointment when my friend, entirely upon his own initiative, took action which resulted in his securing the enclosed matter which was received by me this morning. We would very much appreciate it if you in making the correspondence part of our exhibit would also draw the attention of the Board to the sentiment therein expressed. I fully appreciate the fact that individual preferences even when given in response to the dictates of judgment rather than feeling do not necessarily indicate that the usual

No. 2.

course of trade and exchange follows such route as sentiment might prefer, but the particular letters enclosed coming from a City as important as Spartanburg, and in the presence of the most extraordinary campaign in which it possibly has been sought to appeal to considerations not likely to affect the judgment of the Board, makes us feel that we would like to properly present the matter for such information and inference as the letters and their statements permit.

Very truly yours,


Vice President.

ANSWERED
FEB 21, 1914

o m c

CAPITAL \$ 2,000,000

SURPLUS \$ 2,000,000

DOUGLAS H. THOMAS
PRESIDENT
JOHN B. ...
VICE PRESIDENT
WILLIAM INGLE
VICE PRESIDENT
JOHN B. H. DUNN
CASHIER
CHARLES HANN
ASSISTANT CASHIER
J. CLEVELAND WANDS
ASSISTANT CASHIER
ROBERT A. WELSH
ASSISTANT CASHIER

Merchants-Mechanics National Bank

Baltimore, Md.

January 6, 1914.

Dear Sir:

We are endeavoring to have Baltimore selected as the seat of one of the Regional Reserve Banks under the new Currency Bill. Her size as a city, central location and the fact that for a great many years she has been a reserve city and held a large amount of the reserves of Southern Banks would indicate Baltimore as the most fitting place for the next Bank South of New York.

We believe that your interests and preference will prove identical with ours, and are, therefore, writing to request that if you do agree with us and favor Baltimore in this way, you will be good enough to advise us by letter by return mail. In case you are committed to a preference for some other City would Baltimore be your second choice?

An expression from the Banks in the territory which heretofore has found it agreeable and profitable to deal with our City, would carry great weight and we would appreciate learning very promptly to what extent we can count upon your cooperation.

If you will let us have your views and permit us to use your letter in our endeavor to accomplish the purpose outlined, we would appreciate your aid.

Respectfully yours,

Vice President.

LGM.

January 20, 1914.

Sir:

I beg to acknowledge the receipt of yours of the 17th inclosing as stated letter received from the cashier of the South Branch Valley National Bank of Moorefield, West Virginia, which you desire called to the attention of the Organization Committee.

I shall be very glad to present this letter and such other exhibits as you may desire to file to the committee upon its return from the West for consideration when determining the question of the establishment of Federal Reserve Banks.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Mr. William Ingle, Vice President,
Merchants Mechanics National Bank,
Baltimore, Md.

Baltimore District		Inds	Bank	Sav	Chf	Cas	Bill P	WS	
District		Depo	Depo	Depo	Depo	als	Rebills	Depo	
Penna 1/2	62000	119000	65500	48000	23300	1400	700	600	Cap of or of Oct 20/10
Del	4600	7300	1200	2900	200	0	100	100	
Md.	25500	57600	32200	20600	3300	400	3800	700	Other figures Jan 4/12
D.C.	12000	24800	4700	700	300	0	0	3400	
V	29000	44200	13900	25300	14600	200	2600	1700	
W Va	16100	24800	3100	8100	15400	100	500	400	
nc	11000	17400	5700	4700	7600	300	3000	500	
sc	8600	10200	3200	7300	1400	100	2200	200	
Sa	24000	32600	5900	7900	5400	300	5300	700	
Ma	10900	20000	5300	9500	2700	100	1200	200	
Ala 1/2	8000	13800	1300	3000	1800	100	600	500	
Total		371000	142000	138000	76000	3000	20000	9000	

Cap of Inds 215 Million of which 67% = \$129000000
 Remain 159442 = 66 } 214 B.P. 20
 " 57214 = 11.77 Million } Cash 323
 6/15 1677 = 31 Mill + 9 Mill = 40 Mill

Inds Depo	371	442 Million
1/2 Bank Depo	91	
Sav Depo	138	
Chf Depo	76	
	214	"

<u>Boston</u>		<u>New York</u>		<u>Chicago</u>	
State	Cap & Sup	State	Cap & Sup	State	Cap & Sup
Maine	11400-	N.Y.	3440000-	Maine	42000
N.H.	8700-	N.J.	450000	Wis	25000
Vt.	7000-	1/2 Conn	150000	Mich	20000
R.I.	107000-	1/5 Mass	190000	Ill	32000
1/2 Conn	15200	3/4 Penna	1910000	Ind 3/4	31000
4/5 Mass	77100		614000	Ill 4/5	96000
	130100			Ohio	94000
					343000
67.2* 7,800,000-		67.2* 36,840,000-		67.2* 20,500,000-	

St Louis		Omaha	
State	Cap Supp	State	Cap Supp
Indiana 1/4	10000	Nebraska	24000
Illinois 1/5	24000	Colorado	18500
Iowa	18000	Wyoming	2800
I.	25000	K. D.	7200
Mo.	52000	S. D.	5500
Kas	18000	Montana	8000
Ark. 1/2	35000	Idaho 1/2	1600
	<u>150500</u>	Arizona 1/2	800
			<u>68400</u>
67. = \$ 900,000.00 -		67. = \$ 4,100,000.00 -	

New Orleans	
State	Cap & Exp
1/2 Ark	3500
Miss	5000
1/2 Ala	8000
L	10500
Texas	75000
Okla	18200
1/2 NM	1500
1/2 Arizona	800
	<hr/>
	125500
6% = *	7530000 -

San Francisco	
State	Cap & Exp
Cal	84800
Nevada	2200
Utah	5000
Idaho	5000
Oregon	10900
Wash	16900
	<hr/>
	127800
6% = *	7728000 -
<hr/>	
Total Capital & Debts	
	* 106000000 -

Filed by Ms. Wm
Jung
July 14/14

Exhibit # 4

CAPITAL \$ 2,000,000

SURPLUS \$ 2,000,000

(4)

DOUGLAS H. THOMAS
PRESIDENT
JOHN B. RAMSAY
VICE PRESIDENT
WILLIAM INGLE
CHAIRMAN OF THE BOARD
JOHN B. H. DUNN
CASHIER
CHARLES HANN
ASSISTANT CASHIER
J. CLEVELAND WANDS
ASSISTANT CASHIER
ROBERT A. WELSH
ASSISTANT CASHIER

Merchants-Mechanics National Bank

Baltimore, Md.

January
Seventeenth,
1914.

19

Ingle

M. C. Elliott, Esq., Secy.,
Federal Reserve Organization Board,
Washington, D.C.

My dear Mr. Elliott:-

ANSWERED
JAN 21 1914

On Wednesday upon the call of the Board I was asked by the Secretary of the Treasury to supply with my testimony copy of circular letter sent out by us to our Southern correspondents, and I beg to attach hereto such copy and would thank you to properly place it in my exhibits. In response to this letter we received a great number of communications, a very generous percentage of them including many from Virginia, expressing a decided preference for Baltimore and I might say all of them naming Baltimore as second choice after satisfying State pride in first advocating Richmond. Under the permission granted by the Board we propose in due season to file pertinent extracts from not only my letters but a mass of others referring to the situation but meanwhile if in order may I be permitted to enclose letter received only this morning from close friends of ours in Moorefield, W. Va. The letter is so temperately written and so intelligently follows our own thought in the premises that if possible I would like it to meet the eye of the Board either now or later as a routine.

(See separate Ex 4 - 4 lines)

May I take this occasion to express the appreciation of my friends as also myself of the kindly treatment accorded all concerned upon the occasion of their appearance before the Board.

Very truly yours,

Wm Ingle
Vice President.



Jan. 15, 1914.

Ingle, Esq. Vice President,
Baltimore, Md.

My Dear Sir:

Some days ago I wrote you expressing my hope that a banking district might be so established as to unite us with your state and that a Federal Reserve Bank might be located in your city thus preventing a measurable severance of ties which years of business and social relations have made us as one. It now appearing that Baltimore has an honorable ambition in that direction it gives me and us pleasure to contribute our moiety of influence in the accomplishment of that end.

What would our south country have done, when war between the states came to an end, without Baltimore's assistance. I am one of the old stagers and know something of that history. We were poor and in debt. We owed Baltimore much money and, in a spirit of sympathy and encouragement, we were carried along until our feet were upon solid ground. We can never forget Baltimore and we would be ingrates indeed if we did.

These are expressions of sentiment which, as I know, count for little when a business proposition is involved; but, nevertheless, sentiment should turn the scales when even a shadow of doubt might prevail as to the business feature.

As a matter of necessity a Reserve Bank will have to be located in New York City and, as has been truly said by others, one in a Pennsylvania town would bring two too close together. Pennsylvania, Maryland and West Va. might properly constitute a region with a reserve bank in Baltimore; but the more palatable one to me is Maryland, West Va. and as many other southern states whose banking capital and surplus would result in the required capital stock of a reserve bank on a 6% basis.



#2

Whilst I admit that Baltimore would, geographically, not be centrally located but, at the same time, her means of communication are such that in point of convenience she is infinitely more accessible to the greater number than any other southern city within the radius mapped out in my mind.

Local pride will, of course, cause other southern cities to present their claims and advantages but, it is my judgment, that after the clouds will have rolled by there will be general recognition of the great advantages in favor of Baltimore.

I greatly admire the conservative manner in which you people are going at this matter and it is my earnest hope that you will succeed for, if not, I will be greatly disappointed.

Yours truly,

Cashier.

DLR.

Bento

January 28, 1914.

Sir:

In reply to yours of January 26, I beg to advise that I shall take pleasure in calling to the attention of the Committee your letter amplifying your reply to the question of Secretary Hoopes regarding the manner in which money is artificially drawn to New York on the occasion of your testimony before the Committee at the hearing held in Washington.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Mr. Waldo Newcomer, President,
The National Exchange Bank of Baltimore,
Baltimore, Md.

Waldo Newcomer, President
Summerfield Baldwin, Vice President

R. Vinton L. Sdale, Cashier
Clinton G. Morgan, Asst. Cashier
Joseph W. Loffler, Asst. Cashier

6

No 1109.

CAPITAL \$1,000,000.
SURPLUS \$600,000.

The National Exchange Bank of Baltimore.

BALTIMORE, MD. U.S.A.

Foreign Exchange
Letters of Credit issued
Safe Deposit boxes
Cable address: "Nateabk."

January 26, 1914

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

Dear Sirs:

Referring to the hearing of the Baltimore delegation before your body in Washington on January 14, 1914, and particularly to the portion of my testimony on page 748, it occurs to me that my reply to Secretary McAdoo's question regarding the manner in which money is artificially drawn to New York by the present bill was not satisfactorily answered.

ANSWERED
JAN 28 1914
SLP
I should have pointed out that although we are not required under the present law to keep any of our reserve in a central reserve city, still should we decline to do so we would not add one dollar to our loanable funds, being then required to keep the entire 25% in our own vaults. In order to prevent this being entirely idle and useless, we turn one-half of these reserves to a central reserve city, most of it naturally going to New York, and the central reserve city is then enabled to lend out 75% of this portion. On a deposit line of \$3,200,000, therefore, the utmost we can lend is \$2,400,000, making \$800,000 idle, but upon sending \$400,000 of this to New York they could lend out \$300,000 of it, thus having an artificial advantage over us to that extent.

Very truly yours,

Waldo Newcomer

*Waldo Newcomer, President.
Summerfield Baldwin, Vice President.*

*R. Vinton Lonsdale, Cashier.
Clinton G. McAllen, Asst. Cashier*

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December 26, 1913

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

My dear Mr. McAdoo:

We appreciate very much the cordial letter addressed by you recently to the eleven banks of Baltimore joining in the telegram of last Saturday.

It is unnecessary to tell you that it is earnestly hoped not only by the banks of Baltimore but by the mercantile interests that when the time comes for the selection of the locations of the various Regional Reserve Banks that Baltimore will be given full consideration. Knowing the way you are undoubtedly being pestered from all parts of the country, I have used what influence I have against the sending of any telegrams and requests to you and other officials, but I merely want to say to you that we are having statistics and information gathered and will be very glad indeed to place same at your disposal a little later, or to answer any questions regarding the relations and transactions between Baltimore and the surrounding territory, particularly with the South.

The only committees actually appointed so far consist of a committee of two from the Clearing House, of which I am a member, and

Waldo Newcomer, President.
Summerfield Baldwin, Va. est.

A. Vinton Lonsdale, Cashier.
Clinton G. McLean, Asst. Cashier

№ 1109.

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Hon. Wm. G. McAdoo,
Secretary of Treasury,
Page 2,

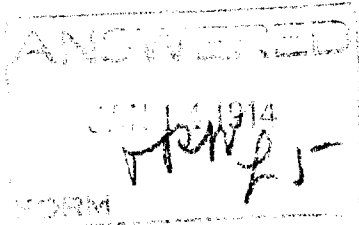
12/26/13

two from the Merchants & Manufacturers Association, though others will be appointed within the next few days.

Respectfully yours,

Waldo Newcomer

President.



PRESIDENT:

Jacob W. Hook,
Old Town National Bank

VICE-PRESIDENTS:

John B. Spence.
Edward J. Meehan.
Elmer A. Kerney.
John Schueler.

SECRETARY:

John W. Marshall,
516 N. Gay Street.

TREASURER:

John C. Weil.

BOARD OF DIRECTORS:

H. H. Gettemuller.
Ottmar Marcus.
Charles J. Willax.
A. Guy Buffington.
J. Parker Lockett.
John G. Mann.
George J. Herbert.
John C. Friedel.
Lewis C. Rice.
George M. Zapf.
J. George Gehring, Jr.
G. G. Ruppertsberger.
Joseph C. Mitchell.
Walter A. Steer.
Daniel A. Conn.
Dr. George I. Young.
Charles Siegmund.
W. T. Starr.
Harry L. Scott
Charles A. Sefton.

... Old Town ...
**Merchants and Manufacturers
Association**

Rooms, Old Town National Bank Building

Baltimore, January 7, 1914. ~~XXXX~~

Hon. W. G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

This Association is unanimously in favor of the selection of Baltimore as a location for a Regional Reserve Bank under the new Currency Bill.

We feel that the size of the City, its splendid location as the gateway to the South and also the fact that for a number of years it has been a reserve city holding a large amount of the reserves of Southern Banks, surely indicate Baltimore as a fitting place for the next Regional Reserve Bank south of the City of New York.

We sincerely trust that Baltimore may have your favorable consideration, as there is an urgent demand for such a bank here, especially in view of the large amount of grain and coal exported annually from this port, to say nothing of the city's increasing population.

ANSWERED
JAN 8 1914
FORM 8

Very respectfully,

President.

Form L 5

Secretary.

Old Town Merchants and Manufacturers Association

LIST OF MEMBERS OCTOBER 1, 1913.

PRIVATE SECRETARY
 OF THE ASSOCIATION
 TO SECURE THE INTERESTS
 OF THE TREASURY
 1914 JAN 8 AM 10 4

Andrew S. David M.
 Anderson, W. H.
 American Bank
 Typographers Co.
 Ayd, Joseph
 Adt, John B.

Ditman, Chas. R.
 Dearholt, H. L.
 Dannenberg, A.
 Dinan, C. F.
 Duerr, Samuel & Son
 Dorsch, George

Independent Ice Co.
 Irwin, Charles

Old Town Laundry
 Old Town Nat'l Bank
 Ortman, Henry
 O'Brien, Thos. F.
 Orth, Wm. F.
 Ochs, S. & Co.

Simpson-Doeller Co.
 Simpson, Chas. W. & Co.
 Stinson, Edw. Mfg. Co.
 Slaysman, Alexander Jr.
 Smith, J. W.
 Seif, Isador
 Stalfort, G.
 Summers, Geo. D.
 Schmidt, Peter Vienna Bak'
 Stein, Wm. H.
 Schmidt, Andrew W.
 Scharnagl, N. G.
 Stange, Wm., Jr.
 Scates, I. H.
 Stevenson, R. D.
 Schneider, Andrew
 Stewart, David B.
 Smith, Dr. Wm. L.
 Snellenberg Co.
 Schrage, Wm. F.
 Sutherland, Dr. John C.

Edel's Sons, S. T.
 Erdman, Henry
 Evans, H. L.
 Eagle Butter Co.

Jaeger Bros.
 Jones, Harry C.
 Johnson, Harry W.
 Jester, Edward P.
 Johnson, C. M.

Brack, Dr. Charles E.
 Blass, J. H.
 Beck, John G.
 Burger, Fred. G.
 Benesch, Isaac & Sons.
 Bentzel, Henry J.
 Bauernschmidt, Fred.
 Buffington, A. Guy
 Balto. Transfer Co.
 Bauernschmidt, John
 Boerner, Casper G.
 Boerner, Frederick J.
 Becker Bro. & Son
 Burkner, A.
 Brehm, Geo. & Son
 Balley & Hoenig
 Biotkamp, John
 Bauersfeld, G. & E.
 Beaveridge R. & Son
 Becker, Henry C.
 Baumgartner, John C.
 Batchelor, Frank
 Balto. Chewing Gum Co.
 Beardsley, A.
 Balto. Audit Co.
 Balto. Hub Wheel & Mfg. Co.
 Bennett & Allard
 Brown Brothers
 Butler, Fred. C.
 Behm, Geo. & Sons
 Brown Bros.
 Bowen, Daniel W.
 Rondenard, Henry
 Braun, S. J.
 Brockman, Wm. H.
 Boellner, George

Fried & Co.
 Faistenhamer, B.
 Frames, James P. & Son
 Fossett, F. C. & Son
 Friedel, John C.
 Franke, C. & Sons
 Falconer Co., The
 Fasselbaugh-Balke Co.
 Frey & Son
 Flanigan, P. & Sons
 Frederick, Charles E.
 Farley, Jas. F. & Sou
 Fasselbaugh, L. P.
 French, A. & W. G.
 Fuld, Wm.
 Freyer, Charles F.
 Frank, Isaac
 Franz, Joseph H.
 Flower Shop, The
 Foustein, M.

Kaufman, L. & Sons
 King, James & Co.
 Kurtz, George H.
 Kernd, Charles
 Kaufman, J. T. & Son
 Kirby, Dr. F. J.
 Kerney, Elmer A.
 Knoblock, Bros.
 Kirsch, Fred.
 Kronmiller, John
 Knickerbocker Carpet
 Cleaning Co.
 Kahl, George
 Kramer, Chas. A.
 Kurrle, Christian F.
 Knatz, Edard G.
 Knoche, Ernest
 Kohlerman, N. J.
 Kloes, Henry

Pausch, F. R.
 Persohn, Frank A.
 Price, Thomas J.
 Provident Savings Bank
 Plumbhoff, J. H.
 Payne Co., E. Scott
 Porter, Wm. H. & Son
 Parks, Isaac T., Jr.
 Patrick & Bayer
 Poehlman, Nicholas
 Pimes, M. & Co.
 Padgett, Geo. W. & Son
 Puepke, Frederick H.
 Pluhar, James J.
 Purks, Benj. A. Jr.
 Pearce & Scheck
 Pedrick, Wm., Jr.

Thomas & Evans Ptg. Co.
 Tustin, Septimus P.
 Tillman Tea Co.
 Thornton, B. & Co.
 Thomas, Armstrong

Clarke, George W.
 Conrad, J. Fred, Jr.
 Conrad, Geo. & Edw.
 City Savings Bank
 Central Transfer Co.
 Consumer's Feed Co.
 Clough & Malloy
 Couglar, John T.
 Conn, Daniel A.
 Cruett, John W.
 Conway, Wm. A.
 City Ice Co.
 Cronhardt, John H.
 Connolly & Constance.
 Calvert Bank
 Collins, Wm. T.
 Clements, Francis J.
 Cotton, W. E. & Co.

Gehring, J. G. & Son
 Gill, N. R. & Sons
 Gisriel, Wm. & Son
 Graham, Robert L.
 Gebelein, John A.
 Gettemuller, H. J. & Co.
 Ganster, Harry W.
 Gebelein, George
 Gail, Harry W.
 Gordon, L. & Son
 Grogg, Wm. K.
 Glantz & Bro.
 Gill, Robert Lee
 Gerwig, Charles H.
 Gardner, Howard R.
 Geelhaar, Ernest J.
 Gardiner Daley
 Gorrell, Harry B.
 Gescheider Bros
 Gill, W. S.
 Glaser, Wm.

Lauer, Lewis
 Leonhardt Wagon Mfg. Co.
 Lockett, J. Parker
 Levi, M. & A.
 List & Sons
 List, John F.
 Leicht, Adam
 Levie, Joseph
 Lapouraille, Alfred
 Lebauer, H.
 Lewis, Benjamin F.
 Little, Stephen C. & Co.

Quast Bros.
 Quirk, Joseph P.
 Rice Bros. Co.
 Ruddle, Thomas C.
 Ruppertsberger, Geo. G.
 Robinson, J. Frank & Sons
 Rath, W. L. & Co.
 Rolker, John G.
 Reed, John T.
 Ruhl, Anton T.
 Riley, Dr. Wm. T.
 Register, Samuel
 Rowe, Frank S.
 Ruppel, G. C.
 Ritter & Sullivan
 Riess, George
 Ritter, J. Watkins
 Rejzek, John J.
 Rosenthal, Herman

Utermohle, G. A. & Co.

Voshell, J. K.
 Vieweg, George
 Vincent, R., Jr., & Son Co.
 Vogt, George W.

Marshall, John W.
 Meyers, Milton
 Macdonald, J. Gordon
 Marcus, Ottmar
 McCaddin, Wm. B. & Co.
 Musgrave, Thomas H.
 Merchants & Miners Tr's Co.
 Maiers, John G. Sons
 Mitchell, Lloyd E.
 Mitchell, W. H.
 Miller, Max
 McElroy, Henry P.
 Manson, Thomas H.
 Meisner, Dr. H. A.
 Miller Fertilizer Co.
 Myer & Moran Co.
 Muller & Yearley
 Mann, John G.
 Meyer, Henry
 Miuer, H. & Sons
 Meehan, E. J.
 Maryland Meter Co.
 Mesner, Henry & Son
 Mayfort, John
 Miller, J. Henry
 Mayer, B.
 Mitchell, Joseph C.
 Meyer, Pitts & Co.
 Monumental Brew. Co.
 Metropolitan Ptg. Co.
 Mogge, A. A.
 Mehlhorn, P. G.
 Manns, J. & Co.
 Mullen, Thomas
 Meisel, John

Spence, John B.
 Sefton, Charles A.
 Stieff, Charles M.
 Sunner & Gerlach
 Schlutter, J. G. & Son
 Schilling, Geo. & Sons
 Schuchardt, Henry
 Schutz, J. P.
 Starr, B. F. & Co.
 Schueler, John
 Siegmund, C. & Sons
 Stevenson, W. H.
 Steer, A. W. & Bro.
 Schumann, Otto G.
 Solter, George A.
 Schlag, A. H.
 Scott, Harry L.
 Stummer, August
 Streb, Joseph C.
 Spurrier, Wm. A.
 Swift, John E.

Well, John C.
 Wilcox Hardware & Iron Co.
 Walpert, Fred & Co.
 Wilcox, Theo. F.
 Willax, Charles J.
 Wegefardh, Dr. Arthur
 Webb, George R.
 Woltereck, G.
 Wehr, Albert H.
 Warnefeld, W. H.
 Wilcox & Ziegler
 Western Md. R. R. Co.
 Wernig, Jos. S.
 Weldinger & Wiggins
 Wendel & Thomas Bakery
 Wolf, Frank W.
 Werner, John
 Wellener, W. C.
 White, A. A. & Son
 Wegefardh, Dr. Geo. C.
 Weber, Charles
 Weigle, Henry
 Weitzel, Bros.
 Weirich, Wm. J.
 Wilcox, Louis N. & Son
 Wilson, John R.
 Westendorf, Fred.
 Ward, William M.
 Walch, Wm. T.
 Weber Daniel.
 Washington, Baltimore &
 Annapolis Elec. R. R. Co.

Decker, Joseph
 Dannenfels, David A.
 Dickinson, W. H.
 Duncan, Wm.
 Dull, William H.
 Doerfein, Conrad
 Deupert, Adam
 Dietrich Bros.
 Darby Candy Co.
 Dietz, Bernard
 Durkee, Henry B.
 Donnelly, Dan'l & Sons
 Doebereiner, George
 Donhauser, John G.
 Dunn, William M.
 Daneker, George I.

Hochschild, M.
 Hirshberg, Isidore
 Hook, Jacob W. & Co.
 Hengst, J. Edwin
 Hoopes & Radford
 Heller, C. D. Co.
 Houchens Medicine Co.
 Hollingsworth, Wm.
 Hax, Louis & Sons
 Hewitt, Jacob R.
 Hoeck, Henry & Son
 Herbert, George J.
 Herzinger, Henry J.
 Hoer & Co., A.
 Hoffberger, Harry
 Hillen Meat Market
 Haas, Jacob
 Hughes, Thomas Jr.
 Huber, John A.
 Heck, Dr. John J.
 Hoffman, Andrew
 Hofferbert, Geo. L.
 Hall, Richard H.

Norris, R. W. & Sons
 Norris, Frank B.
 Norris, Wm. B.

Young, James
 Young, Dr. Geo. I.

Zorbach, Geo. W. Fur. Co.
 Zapf, George M.
 Ziegler, George W.

*Waldo Newcomer, President.
Summerfield Baldwin, Vice Pres.*

*R. Vinton Lansdale, Cashier.
Clinton G. Morgan, Asst. Cashier.
Joseph W. Leffler, Asst. Cashier.*

Nº 1109.

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SURPLUS \$600,000.



The National Exchange Bank of Baltimore.

BALTIMORE, MD. U.S.A.

*Foreign Exchange
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Safe Deposit boxes
Cable address: "Natexch."*

ANSWERED
FEB 7 1914
ERd

January 31, 1914

Mr. M. C. Elliott, Secretary,

Reserve Bank Organization Committee,

Washington, D. C.

My dear Mr. Elliott:

I hand you herewith a letter received today from Mr. Thomas W. Blackstone, of Accomack Court House, Va., requesting that his vote, which was in favor of Baltimore as first and only choice for a regional reserve bank, be changed so as to make Richmond his first choice and Baltimore his second.

May I call your attention to two points in this letter? First, that he states perfectly frankly that his entire change of attitude is due to State pride; and, secondly, you will note the strenuous efforts being made by another city to secure endorsements.

I hesitated to put this matter formally before the committee, but thought I would ask you whether you did not think their attention should be called to these two points as shown in this letter?

Very truly yours,

Waldo Newcomer
Chairman.

THOS. W. BLACKSTONE, BANKER.

COLLECTIONS
MEET WITH PROMPT ATTENTION.
A GENERAL EXCHANGE AND BANKING
BUSINESS.

YOUNG & BLEDEN CO. BALTO.

Accomack, C. H., Va. JAN 30 1914 191

Waldo Newcomer Esq. ^{Dear Sir -}

Some week or so ago I wrote
you endorsing Baltimore as
my first choice for a regional
Federal Bank and only choice
of mine - since then you
had several requests to
endorse Richmond.

So I write to ask you to make
Baltimore my second choice -
making Richmond first.

I of course know my endorse-
ment will help neither but
by a number of the Virginia
Bankers Association and with
state pride I feel I should
make the request as I do,
and hope you appreciate my position.

THOS. W. BLACKSTONE, BANKER.

COLLECTIONS
MEET WITH PROMPT ATTENTION.
A GENERAL EXCHANGE AND BANKING
BUSINESS.

YOUNG & BELDEN CO. BALTO.

Accomack, C. H., Va. _____ 191

I will write to Richmond
what I have done in the
matter which I hope will
be entirely satisfactory to you.
Yours respectfully
Thos. W. Blackstone

ERS

February 7, 1914.

My dear Mr. Newcomer:

Your letter of January 31, in reference to the change in vote of Mr. Thomas W. Blackstone, was duly received, and your suggestion as to why this change was made has been noted.

There are so many individuals sending in letters of endorsement of the various cities that I hardly think it necessary to call the Board's attention to the reason for one individual vote on this question. But, if you desire to make the point that this indicates the probable choice of other individuals, I shall, of course, be very glad to mention the matter to the Committee.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Mr. Waldo Newcomer,
Pres., The National Exchange Bank,
Baltimore, Md.

*Waldo Newcomer, President.
Summerfield Baldwin, Vice Pres.*

*A. Vinton Lansdale, Cashier.
Clinton G. Morgan, Asst. Cashier.
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Baldwin
February 9, 1914

Mr. M. C. Elliott, Secretary,
Reserve Bank Organization Committee,
Washington, D. C.

My dear Mr. Elliott:

I thank you for your letter of 7th inst., and I quite understand that the board can hardly be expected to deal with the reason affecting individual votes.

The particular point in the letter which I sent you was that it impressed me with the fact, which I already knew in a general way before, that Richmond was going through the South with a fine-tooth comb, and not merely asking people to express their preference but urging them to vote for Richmond, and the letter from Mr. Blackstone indicated that they were even going to people who had expressed a preference and urging them to change it.

I hesitated about writing the Committee officially and appearing to criticize our sister city but the method here indicated is so different from that followed by us, that I felt that the Committee in reaching their own conclusion would be glad to have such a side light as Mr. Blackstone's letter throws on the situation.

Very truly yours,

Waldo Newcomer

Room #603
Continental Bldg.,
Balto. Md.

5

EXHIBIT #5

Judge Elliott
1400 Balto

Baltimore, Md., January 20'14.

Chas. A. Stewart, Esq.,
United States Treasury,
Washington, D. C.

My Dear Mr. Stewart:-

I am enclosing you a copy of the sheet showing present trend of business of the banks in a given region, as appeared in our hearing before the Committee on the 14th.

Of course, it is understood that all of the New York accounts may still be kept open, so as to have working balances in that city, but under the new law, it is fair to suppose that the amount of the balances would be, in a great measure, reduced. In other words, the situation will be largely reversed.

Assuming that this is even partially true, one may see at a glance Baltimore's preponderating influence and national importance in the region which we hope she will serve under the new act.

Any personal expression of your opinion as to the value of this table in an investigation of this kind - any comment you have to make upon it, would be of value to me personally and would be very much appreciated.

With kindest regards, I am,

truly yours,

W. H. Stables



SHOWING TREND OF BUSINESS.

The principal correspondents of all institutions of listed capital in Maryland, District of Columbia, Virginia, W. Virginia, North Carolina and South Carolina.

NUMBER OF INSTITUTIONS 1431 - INCLUDING SOUTH CAROLINA 1802.

	N. Y.	BALTO.	PHILA.	WASH.	PITTS.	CINC.	RCHMD.
MD.	171	182	46	11	3		
D. C.	38	13	10				
VA.	302	189	65	36			140
W. VA.	290	118	32		125	42	26
N. C.	355	91	68	4			106
TOTAL	1156	593	221	51	128	42	272
S. CAROLINA	357	66	32	1			26
TOTAL	1513	659	253	52	128	42	298

NUMBER OF NATIONAL BANKS IN THESE STATES FOR WHICH BALTIMORE BANKS ACT AS APPROVED RESERVE AGENTS.

MD.	:	D OF C.	:	VA.	:	W.VA.	:	N.C.	:	S.C.
84	:	2	:	115	:	73	:	53	:	31

The table comparing the number of principal correspondents is taken from the Bankers Directory. There are no duplications, as where one bank would have two or three correspondents in the same city.

ROOM #603
CONTINENTAL BLDG.

3

Baltimore, Md., January 20'14.

Hon. M. C. Elliott,
Room No. 216, U. S. Treasury,
Washington, D. C.

Dear Sir:-

I am enclosing you the sheet marked "D" - "Showing Trend of Business", which may have been misplaced at the end of the Baltimore hearing on the 14th. We find that we have one more sheet than we ought to have and fear that the Committee is without it.

This tabulation is made on the assumption that while there might not be any change in the number of accounts kept in New York, there would be a very marked change in the amount of balances carried with the New York banks. The figures are designed to show at a glance, Baltimore's financial influence under the new law.

Absolute accuracy is not claimed for this tabulation, but it is very nearly correct, according to the Bankers Directory.

Respectfully,

W. Stables
SECRETARY.

REGIONAL BANK COMMITTEE.

G.H.Z./S.

ANSWERED

JAN 21 1914

d.m.

SHOWING TREND OF BUSINESS.

The principal correspondents of all institutions of listed capital in Maryland, District of Columbia, Virginia, W. Virginia, North Carolina and South Carolina.

NUMBER OF INSTITUTIONS 1431 - INCLUDING SOUTH CAROLINA 1802.

	N. Y.	BALTO.	PHILA.	WASH.	PITTS.	CINC.	RCHMD.
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MD.	:	D OF C.	:	VA.	:	W.VA.	:	N.C.	:	S.C.
84	:	2	:	115	:	73	:	53	:	31

The table comparing the number of principal correspondents is taken from the Bankers Directory. There are no duplications, as where one bank would have two or three correspondents in the same city.

Wash 1/17/14
or
Baltimore

Chicago, January 19, 1914.

My dear Sir:

Your letter of January 15th has been forwarded to me here. Of course we are interested only in statistics bearing on the course of trade and the banking transactions so far as they affect our problem. If the survey to which you refer results in matter pertaining immediately to our problem we shall, of course, be glad to have the results when you are ready to furnish them.

Very truly yours,

Secretary.

Mr. Harry S. Stabler,
Room 603 Continental Bldg.,
Baltimore, Md.

REGIONAL BANK COMMITTEE
ROOM #603
CONTINENTAL BUILDING.

Baltimore, January 15th, 1914.

Honorable David E. Houston, Secretary of Agriculture,
Washington, D. C.

Dear Sir:-

Unless I am mistaken, you spoke of the difficulty in getting statistics of volumes of trade in a given city or territory and of their general unreliability. In the Baltimore hearing we offered none because it was impossible to arrive at more than a guess. And we did not feel that it was proper to guess, merely, during such an inquiry.

There is under way in Baltimore an Industrial Survey which is to be very thorough - much like the physical examination of a patient by a skilled anatomist. It is going to cost thousands of dollars and take some little time, but the result will be well worth it in exact knowledge gained.

Should you be interested in the detailed results it will give me pleasure to forward them to you when they are completed.

Respectfully,

Harry Newcomer Stables

Z.

January 13th, 1914.

Mr. A. W. Stehman, President,
The B. C. Bibb Stove Co.,
Baltimore, Md.

Dear Sir:-

We beg to acknowledge receipt and thank you for your favor of the 13th instant, enclosing letters received in reply to your letter relative to the regional reserve bank for Baltimore.

Assuring you that your co-operation is very much appreciated, we are,

Yours very truly,

Secretary.

January 13th, 1914.

Mr. A. W. Stehman, President,
The B. C. Bibb Stove Co.,
Baltimore, Md.

Dear Sir:-

We beg to acknowledge receipt and thank you for your favor of the 13th instant, enclosing letters received in reply to your letter relative to the regional reserve bank for Baltimore.

Assuring you that your co-operation is very much appreciated, we are,

Yours very truly,

Secretary.

A. W. STEHMAN, PRES. & TREAS.

HENRY G. CAREY, Sec'y.

Established 1851.

*The B. C. Bibb Stove Co.,
of Baltimore City.
101-109 Light St.*

FIRE-PLACE
HEATERS, FURNACES,
STOVES, RANGES, ETC.

FOUNDRY,
PORT DEPOSIT, MD.
BOTH PHONES.

Baltimore, Jan. 13, 1914.

Mr. Robert J. Beacham,
Secretary Merchants & Manufacturers Asso.,
Emerson Tower Bldg.,
City.

Dear Sir:-

As requested in yours of the 3rd, inst., with reference to the effort being made to secure one of the Regional Reserve Banks for Baltimore, we sent out about a hundred letters to our customers, asking their views in the matter, and up to date have received twenty seven replies which we are sending you herewith, and all with few exceptions are in favor of Baltimore.

Yours truly,

THE B. C. BIBB STOVE CO.

Per. *A. W. Stehman*
Pres.

AWS/MIL



H. B. WILCOX, PRESIDENT.
 BLANCHARD RANDALL, VICE-PRESIDENT.
 WM. S. HAMMOND, CASHIER.
 SAML. W. TSCHUDI, ASST. CASHIER.
 R. E. BOLLING, ASST. CASHIER.

DEPOSITORY OF THE UNITED STATES,
 STATE OF MARYLAND
 AND CITY OF BALTIMORE.

BALTIMORE, MD.

January 3, 1914.

Philip D. ...
B

Mr. William L. Gorgas, Cashier,
 Harrisburg National Bank,
 Harrisburg, Pa.

Dear Sir :

As you are probably aware, Baltimore is very desirous of having a Regional Reserve Bank established in this city. We believe that its location here is a most logical one to serve the Southeastern Atlantic Coast section.

We write this letter to ask your opinion as to how you would view the location of such an institution here, and whether or not you could recommend to the Organization Committee such action on their part.

We will thank you to write us frankly on this subject, and if you would prefer some other city to ours, will you kindly advise us to that effect, and whether or not we come as second or third choice? We would like very much to have your views on the subject.

Thanking you for the courtesy of a prompt reply,

Very truly yours,

H. B. Wilcox
 President.

As we are more closely allied with Philadelphia our first choice would be Philadelphia second Baltimore.

W. L. Gorgas Cashier

MORNING

SUNDAY

EVENING

THE



SUN

THE A. S. ABELL COMPANY, Publishers,
BALTIMORE, MD.

March 4, 1914.

Office Comptroller

MAR 5 1914

OF CURRENCY

6

FEDERAL RESERVE BOARD FILE

Mr. William G. McAdoo,
Secretary of Treasury,
Washington, D.C.

Re: Regional Bank.

Dear Sir:-

We take great pleasure in sending you under separate cover a copy of the local magazine supplement of the Sunday Sun of March 1st, containing special articles with reference to the regional bank project and its relation to Baltimore. We hope these articles will be of interest to you.

Yours very truly,

Paul Patterson
Business Manager.

pp/ms

ANSWERED

MAR 9 1914

Om

OMC

March 7th, 1914.

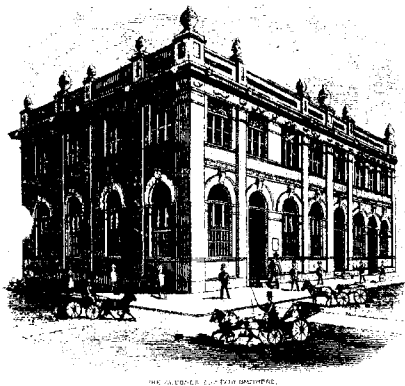
Sir:

On behalf of the Chairman, I beg to acknowledge the receipt of your letter of March 4th and to thank you for the special articles which you mention as having forwarded under separate cover. They will no doubt be of interest to the Committee.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Mr. Paul Patterson,
Business Manager, The Baltimore Sun,
Baltimore, Maryland.



Robert B. Dixon, President.
C. C. Nickerson, V. President.

No 1434.

H. Holbyday, Asst. Cashier.

Easton National Bank of Maryland

Capital \$200,000. Surplus and Undivided Profits \$195,000.

Original Charter 1805.

Easton, Md. 4/6/14

191

Philadelphia
B ✓

read

H. B. Wilcox, President.
First Nat. Bank, Balto., Md

Dear sir:

Yours of the 3rd inst received. We hope the final decision will be favor of twelve Regional Reserve Banks, and that Balto. will be one of them. Your city is one of the most important points, As far as Md. and the entire South is concerned. As our interest are somewhat identified with Philadelphia. We also wish that City to be one of the Regional Points, Penna, Jersey & Del. look to Phila.. while Maryland and the entire South look to Baltimore.

We are

Respectfully Yours,

H. Holbyday
Cashier.

HH/MM

CAPITAL
\$ 50,000.

SURPLUS AND UNDIVIDED PROFITS
\$225,000.

NO 1236

THE NATIONAL BANK OF ELKTON,

FRANK R. SCOTT, PRESIDENT
CHARLES B. FINLEY, VICE PRES. & CASH.

ELKTON, MD.

2nd

January 5th 1914

Mr. H. B. Wilcox, President,
First National Bank,
Baltimore, Md.

Philad 1
B 2

Dear Sir:-

Replying to your favor of the 3rd inst. concerning the establishing of a Regional Reserve Bank in Baltimore, I can only say that if I had been approached earlier from your city it is likely my support (so far as it would be of any value) would have gone in that direction, but it happened that our Correspondent in Philadelphia, the Fourth St. National Bank, asked me to back that city before I had any knowledge Baltimore intended to apply and I consented.

As far as I can see into a matter that has yet to be tested, it can not make much if any difference to us which of the two cities gets the Reserve Bank, so that I can hardly say that I have a preference.

This much I will say, that I would like either Philada. or Baltimore to be selected by the Organization Committee.

Yours truly

Char B. Finley
Cashier

R. A. SMITH,
PRESIDENT

S. S. BENDER,
VICE-PRESIDENT

E. J. HAMILL,
CASHIER

8302

THE FIRST NATIONAL BANK

KITZMILLER, MD. Jan., 9th., 1914.

Hon. David J. Lewis, M.C.

Washington, D.C.

My Dear Mr. Lewis:-

I note that quite an effort is being made to have Baltimore selected as the seat of one of the Regional Reserve Banks and in this connection beg to advise that should the committee make that selection, it would meet with our hearty approval.

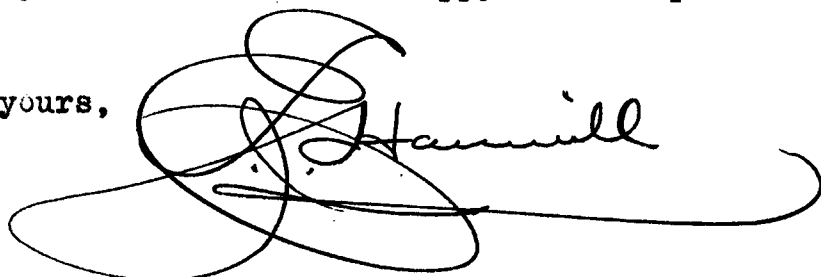
About 90% of our business in this section is transacted through our reserve in that city and we have always found the Baltimore bankers very fair and just in their dealings with smaller banks.

We believe that when the new currency and banking law gets in operation that great benefits will be derived from it. I do not look for any great boom in business as the result, but a steady, sure and safe growth that can be protected to the advantage of the great mass of people.

I hear quite a number of traveling men talk about it and the selection of the different points and they are very adverse to a very large bank being established at New York. For my part I cannot see how they will be able to get a bank at New York without being some larger than the others, but believe one at Boston and one at Baltimore would in a great measure solve the problem.

With very best wishes for a Happy and Prosperous New Year,

I am, sincerely yours,

A large, stylized handwritten signature in black ink, appearing to read "E. J. Hamill". The signature is written over a horizontal line and extends significantly to the right.

DAVID E. STEM, Prest.
GEO. P. L. HOOVER, V. Prest.

TOTAL \$ 55,000 - SURPLUS & UNDIVIDED PROFITS \$ 36,000.

NATHAN H. BAILE, Cash.

747

First National Bank of New Windsor

New Windsor, Md. Jan. 6 1914.

Reserve Bank Organization Committee - Esq. Cash.

Dear Sir: Washington, D.C.

Your favor

of the inst. received.

I credit \$

I enclose

Members

Respectfully Yours,
Nathan H. Baile, Cashier.

At a Meeting called for the purpose of accepting the provisions of Federal Reserve Act. Our Board met today and by a unanimous vote passed the enclosed Resolution - which I herein enclose.

If practicable I would be pleased to see our City of Baltimore get a Reserve Bank -

Not my Hill, but mine he does

ANSWERED

JAN 5 1914

With much respect
Nathan H. Baile
Cash

With warm regards to my friend the Asst. Sec. of Treasury Hon. Geo. Skelton Williams who I trust will get Acceptance (if he wants it)

FARMERS BANKING & TRUST COMPANY
OF MONTGOMERY COUNTY,
ROCKVILLE, MD.

Jud

ROBERT G. HILTON, PRESIDENT AND SECRETARY.
EDWARD C. PETER, VICE PRESIDENT. JOHN J. HIGGINS, ASSISTANT TREASURER.
WM. W. WELSH, TREASURER ROLAND WOOTTON, ASSISTANT SECRETARY.

January 8, 1914.

Mr. Blanchard Randall, Vice Pres.
First National Bank,
Baltimore, Md.

*Wash 1
13 2*

Dear Sir;-

In reply to your letter of the 3rd. will say we favor the establishment of a Regional Reserve Bank either in Baltimore or Washington and rather prefer Washington, owing to our proximity and the convenience in getting to and from there, however if Balto. is going to make an effort, serious effort to secure a Bank of course we will endorse the proposition and stand with our State.

Very truly yours,

Robert G. Hilton
President.

89-2
Minn.
MINN.

W. P. DEVEREUX COMPANY
GRAIN

CHAMBER OF COMMERCE

W. P. DEVEREUX, PRESIDENT
E. F. CARLSTON, V. PRESIDENT
C. G. WILLIAMS, SECRETARY
D. F. DE WOLF, TREASURER

MINNEAPOLIS, MINNESOTA

Jan. 9, 14.

Louis Muller Co.,
Baltimore, Md.

Gentlemen:-

We believe that in the interest of the
grain trade of the Northwest that Baltimore would
be a very acceptable location for a regional reserve
bank and we hope that the parties having this matter
under consideration will decide on your city as one
of the points at which these banks are to be established.

With best wishes, we are,

Yours truly,


Pres.

2/1/12
GCS-12

MR

ESTABLISHED 1880.



WE USE THE
" RIVERSIDE " CODE
" JENNINGS " "
" ROBINSONS " "
" MILLER'S " "
A. B. C. 5TH EDITION



St. Louis, Jan. 9, 1914.

The Louis Muller Co.,
Baltimore, Md.

Gentlemen:

We see that your city is in line for one of the regional reserve banks. Needless to say, gentlemen, we would be very much pleased to see Baltimore get this, and our reason for it is that we think you are so situated as to be of immense use to the country at large, having the connection that you enjoy with the South, the Southwest and the West, and we cannot but feel that our reasons are very well grounded. If time would allow, we would be glad to lay this before some of our people, but we suppose you are writing others and asking the same expression from them, and therefore we are writing this letter over our own signature, hoping that others may do the same, and that the end that you wish may be effected.

We remain with respect and best wishes,

Yours very truly,

ANNAN, BURG & CO.,

R.P.A.

Per

CARY H. BROWN, PRESIDENT.
B. J. McCAULEY, SECRETARY.
L. B. BACON,
MGR. RECEIVING DEPT.

SHERRY-BACON GRAIN CO.

MEMBERS,
ST. LOUIS MERCHANTS EXCHANGE,
CHICAGO BOARD OF TRADE,
KANSAS CITY BOARD OF TRADE.

213 MERCHANTS EXCHANGE.

ST. LOUIS, MO. Jan. 9, 1914.

Louis Muller & Co.,
Baltimore, Md.,

1

Gentlemen:-

We have your favor of January 7th., in regard to the selection of Baltimore as the seat of one of the Regional Reserve Banks under the new Currency Bill.

We thoroughly agree with you that Baltimore would be the logical seat for one of these Banks, we think that her location, size, and her enormous interests entitle her to be selected.

We would be very glad to co-operate with you in any way we can, to bring this about.

Yours very truly,

Sherry-Bacon Grain Co.

L. B. Bacon

C.H.B.

NOV 1954
N.C.

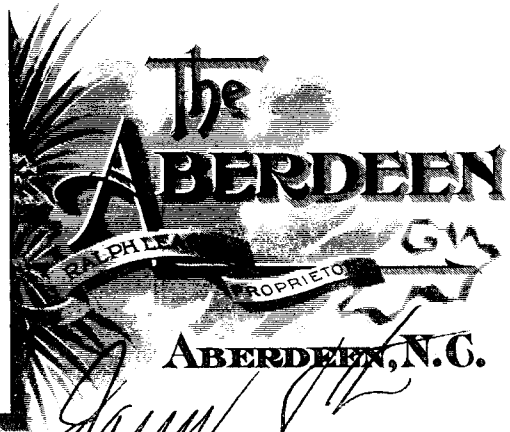
N. C.

Baltimore, Md.

Dear Sirs:-

We write to express our very strong wish and hope that Baltimore may be selected as the location for one of the regional reserve banks to be established under the provisions of the Glass-Owens currency bill, and that this section of North Carolina may be included in the territory to be served from your city. No point for the bank would be quite so suitable to our people as Baltimore, and this for very obvious reasons. Baltimore is the wholesale market for the great majority of our merchants and the financial relation is therefore very close. There is, of course, a large movement of funds from this state to your city in payment for wholesale purchases and the great bulk of the accounts and notes of our merchants are held and carried there. While most of our cotton is shipped to Norfolk and the local mills, and our tobacco is paid for in New York exchange, this is accomplished by a few large transactions which do not involve credit, as they are strictly cash transactions. But our dealers in fertilizers, farm supplies, and especially in dry goods, do their trading and carry their accounts largely in Baltimore, and if there is to be re-discounting of mercantile paper in times of scarce money, Baltimore could naturally handle the business more conveniently and more intelligently than any other city. These trade relations are constantly growing closer and closer, and we are sure that we are not wrong when we say that the great majority of our people are united in the wish that the bank for our section may be located at Baltimore. If we can assist you in any way in the matter, please command us. We feel that it is only necessary that the gentlemen in authority shall know the conditions as they really exist to settle the question so far as this territory is concerned in favor of Baltimore.

Yours truly,



The Falgout Company
Baltimore Md

1914

Dear Sir
Your letter of 6th, I am thoroughly convinced that Baltimore would be one of the regional markets for two reasons first from Commercial point and second from geographical I also believe it will keep my business

Yrs Truly
Ralph Lea

1/8

J. W. EFIRD, President

M. H. EFIRD, Sec. and Treas.

EFIRD DRY GOODS CO.

Dry Goods, Notions, Millinery
Shoes Ready-To-Wear.

Albemarle, N. C., 1-7, 191~~7~~

John E. Hurst & Co.,
Baltimore, Md.

Gentlemen:-

We are very much impressed with the idea of a federal reserve bank for Baltimore.

We think a city with the financial strength of Baltimore is entitled to one of these banks, and we are heartily in favor of same.

Respectfully,

J. W. Efird

NEW YORK OFFICE
53-55 WORTH ST.


PHILADELPHIA OFFICE
205-207 CHESTNUT ST.

WISCASSETT MILLS COMPANY

COTTON YARNS
SEAMLESS HOSIERY

J.W.CANNON, President
CONCORD, N. C.
J.F. CANNON, Treasurer
J.A.GROVES, Secretary

ALBEMARLE, N.C. January 15, 1914.




Mr. J. M. Bellamy, Manager,
General Chemical Company,
P. O. Box #1023,
Baltimore, Md.

Dear Sir:-

Your favor of the 9th received during the
writer's absence.

Beg to say that our Committee has endorsed
Richmond for location of reserve bank. We believe
Baltimore would be a good location, and if Richmond is
not selected for location, we trust Baltimore will get
it. Personally I feel that either one of the two
locations would be ideal to serve this section.

Yours very truly,



JFC/A

A. B. HUNTER.

H. M. POE.

A. B. HUNTER & COMPANY COTTON BUYERS

AND DEALERS IN
DRY GOODS, NOTIONS, MILLINERY GOODS, SHOES, HATS, CAPS
Hardware, Groceries and Farm Implements

APEX, N. C. *Jan. 7th* 191*4*

*Messrs. John E. Hurst & Co.,
Balto. Md.*

Dear Sirs:

*We wish to express our
interest in behalf of Baltimore.
Baltimore being the purchasing center of
the South we think it very important
that it be one of the Regional Bank cities.
Yours truly
A. B. Hunter & Co.*

1 a
7 notes
in file

THE BANK OF RANDOLPH

CAPITAL \$ 21,400.00
SURPLUS \$ 35,000.00

O.R. COX, PRESIDENT.
W.J. ARMFIELD, VICE PRESIDENT.
W.J. ARMFIELD, JR., CASHIER.
J.D. ROSS, ASSISTANT CASHIER.

ASHEBORO, NORTH CAROLINA Jany. 8th. 1914

Mr. Wm. Ingle Vice Prest.

Mchts. Mechanics Natl. Bank,
Baltimore Md.

Dear Mr. Ingle,

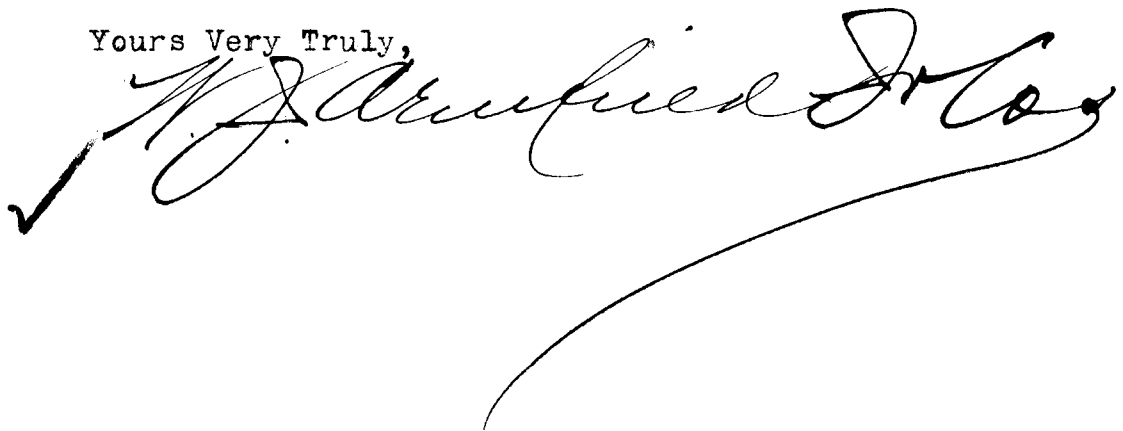
In reply to yours of the 6th. Inst. asking for our views and wishes as to the location of the Regional Banks.

While I have not as yet had occasion to consider the matter carefully I am of the opinion we would very much prefer to be in a district or region in which the Regional Bank was located either in Baltimore or Richmond. I do not see why our immediate section should not be served in a satisfactorily manner by a Regional Bank located in either City.

The banking relations as well as most business relations of this section in my opinion moves towards Baltimore and Richmond rather than towards Atlanta. From a sentimental standpoint we would likely say we would prefer Atlanta, but from a business point of view, which in my opinion should govern in the matter, there are ten to one reasons why we would prefer Baltimore or Richmond to Atlanta.

I trust the regions will be so made that we will be in one in which the Bank will be located either in Baltimore or Richmond. With kind regards and best wishes, I am,

Yours Very Truly,



B
M

T.C. COXE, PRESIDENT.
ERWIN SLUDER, VICE-PRESIDENT.

JAMES P. SAWYER, CHAIRMAN OF THE BOARD.

J.E. RANKIN, CASHIER.
C. RANKIN, ASST. CASHIER.



THE BATTERY PARK BANK

Full

Asheville, N.C. Jan. 6, 1914.

Handwritten initials and a checkmark.

Mr. H. B. Wilcox, Pres.,
First National Bank,
Baltimore, Md.

Dear Sir:

We beg to acknowledge receipt of your letter of the 3rd inst., requesting an expression of our choice as to the location of a Regional Reserve Bank in this section of the country. In reply we would state that we have already signified that the city of Richmond, Va., would be our choice in this connection.

However, failing in this selection, we would be very glad to have the city of Baltimore designated.

Yours very truly,

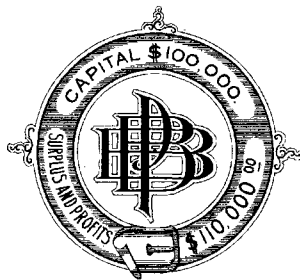
Asst. Cashier.

G.

F. COOKE, PRESIDENT.
ERWIN SLUDER, Vice-President.

JAMES P. SAWYER, CHAIRMAN OF THE BOARD.

J. E. RANKIN, CASHIER.
C. RANKIN, ASST. CASHIER.



THE BATTERY PARK BANK

Asheville, N.C. Jan. 9, 1914.

1 m

Mr. Wm. Ingle, Vice Pres.,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear Sir:

We are in receipt of your letter of the 6th inst., requesting our views as to the desirability of the location of a Federal Reserve Bank in your city, and in reply beg to state that in our opinion Baltimore, from its geographical position, and from the fact that it has for many years been a reserve center for southern banks, and is familiar with the needs and conditions existing in the southeastern states, is a fitting place for the location of a Regional Reserve Bank.

We believe that the interests of the southern states could be greatly advanced by the selection of Baltimore as a seat for a Regional Reserve Bank.

Yours very truly,

C. Rankin

Asst. Cashier.

C.

Rankin

STONE & CONCRETE
FIREPROOF.

PRIVATE OFFICE.
OF
J. BAYLIS RECTOR, MANAGER.

EUROPEAN.

THE LANGREN

UP TO DATE, MODERN AND LUXURIOUS.

ASHEVILLE, N.C.

Jan. 9th,
1914

Falconer Company,
Baltimore, Md.

Gentlemen:-

Replying to your letter of Jan. 6th,
in regard to giving Baltimore one of the Regional
Banks under the Currency Act, we heartily agree
that it would be to our advantage to have such
a bank located in Baltimore.

Yours very truly,

J. Baylis Rector
Mgr.

JBR/mb

Yes

OFFICE OF
C. T. JOHNSON,
General Merchandise, Cotton,
Fertilizers and Vehicles

Benson, N. C.,

Jan. 6, 1914.

Messrs. John E. Hurst & Co.,

Baltimore, Md.

Dear Sirs:-

In reply to your letter of January 5th, would say that I would like very much indeed to see Baltimore and get one of the regional banks, as I think she is in touch with lots of the Southern trade, and will be an accomodation to the Southern merchants.

Yours truly,



J. B. PIERCE, PRESIDENT

P. R. TAYLOR, VICE PRESIDENT

J. A. DAVIS, SEC. & TREAS.

W. H. HILLIPS, DIRECTOR

J. B. PIERCE COMPANY, INC.

— DEALERS IN —

GENERAL MERCHANDISE
FINE CLOTHING AND SHOES A SPECIALTY
COUNTRY PRODUCE BOUGHT AND SOLD

AYDEN, N. C. Jan, 7 1914

Messrs John E Hurst, -_ & Co.

Baltimore ,Md.

Gentlemen,

In reply to yours of the 5th in regards to the Regional Banking
System . We are always in sympathy with your city.

You have our best wishes to your success in accomplishing your undertaking
of the regional Banking system.

Yours truly

J B Pierce Co
Per [unclear]

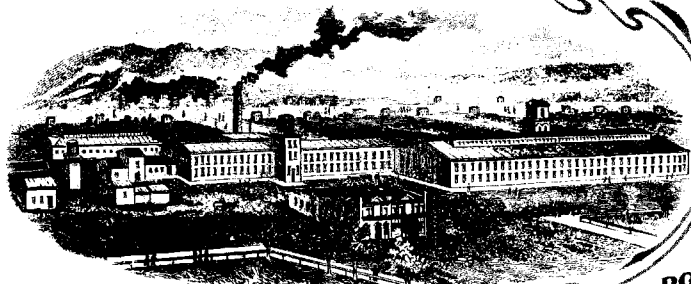
JAS. N. WILLIAMSON, JR. PRES. & TREAS.

JAS. N. WILLIAMSON, Vice-PRESIDENT.

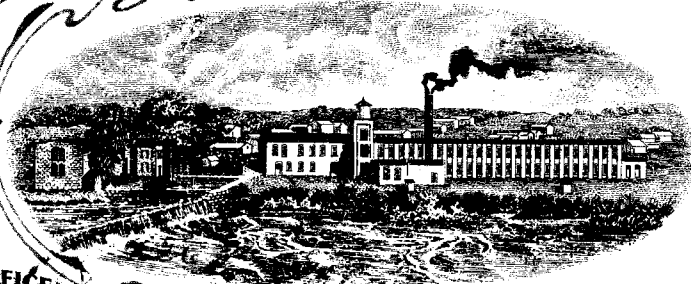
W. H. WILLIAMSON, Vice-PRESIDENT.

H. C. POLLARD, SECRETARY.

James N. Williamson & Sons Co.



OSSIPEE COTTON MILLS.



HOPEDALE COTTON MILLS.

POST OFFICE
AND
TELEGRAPH OFFICE

GENERAL STORE AND MANUFACTURERS OF
COTTON YARNS AND
KNAPPED FABRICS.

JAN 12 1914
BURLINGTON, N.C. Jan. 12th, 1914.



TRADE MARK

NORTH STATE FLANNELS

Mr. J. M. Bellany, Mgr.,
Thomsen Chemical Co.,
Baltimore, Md.

Dear Sir:

Your favor of the 10th inst. received and noted. In reply to the same we beg to state that we regret that the information which we will have to give you in regard to the Regional Reserve Bank would not be of any very great service to you, due to the fact that we prefer Richmond, Va. first, and if we cannot get Richmond, Va., then we would prefer Baltimore next but certainly we North Carolina people propose to combine and do everything in our power to make Richmond one of these Regional Banks if possible.

We regret that we cannot favor Baltimore at this writing for first place.

Yours truly,
JAS. N. WILLIAMSON & SONS CO.

JNW, Jr. AHI

Jas. N. Williamson, Jr. PRES. & TREAS.

W. R. HARRELL

DRY GOODS. NOTIONS.

SHOES. HABERDASHERY

TAILORING A SPECIALTY

Burgaw, N. C., Jan. 12th. 1914

Mess. Jno. E. Hurst & Co.,

Baltimore, Md.

Gentlemen;-

We heartily recomend that Baltimore, Md. be selected as one of the cities in which to establish ~~one~~ of the Regional Reserve Banks.

My reason for this selection is FIRST, Baltimore is one of the most progressive cities in the South.

SECOND, Its manufacturing facilities ~~are~~, in my estimation, are not to be equaled south of New York.

THIRD; as a market ~~for~~ in which to buy drygoods notion, shoes and clothing, it is the best the writer has ever visited.

Trusting that the Governmant will see fit to establish one of the above mentioned banks in your city, I beg to remain,

Yours very truly,



Exhibit 1.
GARYSBURG MANUFACTURING COMPANY
KILN DRIED N. C. PINE LUMBER

①

J. G. MCNEAL, PRESIDENT
J. R. MCNEAL, VICE-PRESIDENT
W. A. CANNON, GENERAL MANAGER
L. B. CANNON, TREASURER
W. B. MCNEAL, SECRETARY

BURGAW, N. C.
January 12, 1914.

American Lumber Company,
Baltimore, Maryland.

Gentlemen:-

Replying to your letter of the 6th. in regard to locating one of the Regional Banks in Baltimore, we beg to advise that we have in mind, Richmond, Virginia., as our first choice for a Regional Bank to serve this territory ^{in the} especially on account of the geographical location.

If, however, for any reason this bank cannot be located in Richmond, we ^{would} ~~shall~~ be very glad to ^{see} ~~have~~ same located in Baltimore.

Very truly yours,

GARYSBURG MFG. CO.

W. B. McNeal
Secretary.

LAWRENCE S. HOLT.

ERWIN A. HOLT.

EUGENE HOLT.

LAWRENCE S. HOLT, JR.

OFFICE OF
LAWRENCE S. HOLT & SONS,
PROPRIETORS.

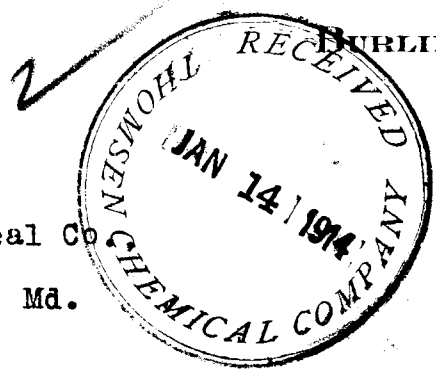
AURORA COTTON MILLS.
BURLINGTON, N.C.

SEND MAIL AND TELEGRAMS FOR GEM COTTON MILLS TO BURLINGTON, N.C.

GEM COTTON MILLS.
GIBSONVILLE, N.C.

STAPLE AND FANCY GINGHAMS, OUTING FLANNELS.

SINGLE WARPS AND SKEINS 16'S TO 20'S.



Jan. 13, 1914.

The Thomsen Chemical Co
Baltimore, Md.

Gentlemen;-

Replying to yours of the 10th. in regard to the location of a regional reserved bank in the City of Baltimore, would state that there is in our section a strong inclination to support the establishment of a regional reserved bank in the City of Richmond, Va.

We are certainly very much in favor of having one of these banks either at Richmond or Baltimore, but it is a question if our interest will not be best conserved by having it at Richmond.

If this should not be practicable we can assure of our support for the Baltimore Bank as we consider the establishment of a bank at one of these points essential to the proper working of the currency law with reference to the middle and south Atlantic states.

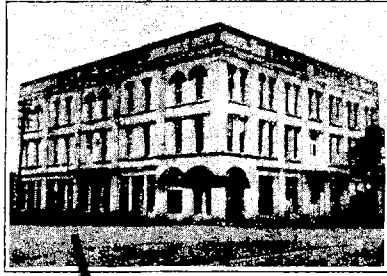
With best wishes, we are,

Very truly yours,
Lawrence S. Holt & Sons

LSH/ JPT

J. P. SINCLAIR

C. T. SINCLAIR



SINCLAIR BROTHERS
 DRY GOODS, NOTIONS, CLOTHING, SHOES
 HEAVY AND FANCY GROCERIES, ETC.

CARTHAGE, N. C., Jan 9 1914

Miss John E. Hurst & Co.

Baltimore Md

Gentl:- In reply to your letter of Jan 5th we will say that we think one of the Regional Banks should be located in your City (we know of no other City that is so easily reached from our State as is Baltimore, that is Council large enough, for one of the Banks we hope that the U.S.A. Commis that is investigating for these Banks will decide to locate one in your City

Respt,
 Sinclair Bros.



AMERICAN TRUST COMPANY

CAPITAL & UNDIVIDED PROFITS \$ 600,000.00

CHARLOTTE, N. C.

GEORGE STEPHENS,
PRESIDENT
B. N. DUKE,
VICE PRESIDENT
W. S. LEE,
VICE PRESIDENT
W. H. WOOD,
SECRETARY & TREAS.
J. E. DAVIS,
ASST. SECY & TREAS.
P. C. WHITLOCK,
TRUST OFFICER

January 9, 1914.

Mr. Wm. Ingle, Vice-President,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear Sir:--

We have your favor of the 6th inst., with reference to a Regional Reserve Banks for Baltimore. We believe Baltimore would be a splendid point for one of these banks, and so far as we are concerned we cannot imagine a City that would be more desirable from every standpoint to serve North Carolina, which is our territory, than Baltimore. In our opinion it would be a great convenience for the banks in this entire territory to have a Regional Bank established in your City. We have had solicitations from Richmond, Va, asking us to support them for a Regional Bank, which we have, of course, told our friends in Richmond we would do. It maybe impracticable to locate a bank in both Richmond and Baltimore and in the event that the two cities conflict we do not know just now which one we would have as first choice. On the fact of it, however, it looks as if Baltimore would be the more desirable City in the East as far as our territory is concerned.

Yours truly,

Treasurer.

ESTABLISHED 1865

The First National Bank

CAPITAL & PROFITS \$ 700,000.00

HENRY M. McADEN, President
JOHN F. ORR, Cashier

Charlotte, N. C.

January 9th, 1914

Mr. Wm. Angle, Vice President,

Merchants-Mechanics National Bank,

Baltimore, Md.

Dear Sir:-

In reply to yours favor of the 6th. inst.,
beg to say that we have already written a letter favoring
Richmond as a location for one of the Regional Reserve Banks,
but in case it does not go to Richmond we would be very glad
indeed to have it go to Baltimore, as Baltimore would suit
us just as well.

Yours truly,

John F. Orr
Cashier.

*Not
sent*

Geo. E. Wilson, PRES.

W. C. Wilkinson, CASHIER

Jno. B. Ross, VICE PRES.

H. W. Moore, ASST. CASHIER

The Merchants & Farmers National Bank,
Charlotte, N. C. Jan. 7th, 1914.

12
~~12~~

Mr. Albert D. Graham, Vice Prest.,
Citizens National Bank,
Baltimore, Md.

Dear Mr. Graham:-

We are in receipt of your favor of the 6th instant, and in reply beg to say that I sincerely trust you will be able to secure the location of a Regional Reserve Bank in your city.

I very much fear, however, that if there is a bank located in Atlanta, that we will be assigned to that territory, which we would dislike very much, as more than 90% of the items we handle are sent in the opposite direction from Atlanta.

With best personal regards, I am,

Very truly yours,

W. C. Wilkinson

Cashier.

W.C.W./W.

L. G. BERRY, Manager
Assoc. M. Am. Soc. C. E.

Prices Subject to Change
Without Notice

SOUTHERN ENGINEERING COMPANY

(Not Incorporated)

ENGINEERS AND CONTRACTORS

STRUCTURAL AND BAR STEEL

ORNAMENTAL IRON

BRIDGES, BUILDINGS, WATER TOWERS, TANKS, ETC.

All Agreements Subject to Delays Caused by
Strikes and Other Causes Beyond Our Control

PHONE 874

WHEN REPLYING, PLEASE REFER TO

REALTY BUILDING

CHARLOTTE, N. C.

Jan. 7th, 1914.

1

RE:- REGIONAL RESERVE BANK FOR CITY OF BALTIMORE.

Messrs. Dietrich Bros.,
Baltimore, Md.

Gentlemen:--

RECEIVED



JAN 7 1914

Replying to your favor of the 5th inst., take pleasure in stating that I believe your City is a logical point for the establishment of a Regional Reserve Bank. The size of your City, volume of business and the surrounding country which they draw from Baltimore are of sufficient moment to justify the bank. I concur with your views in the matter and trust that you will be successful in securing the establishment of one of these banks. If I can do you any further good in the matter, kindly let me hear from you.

Yours very truly,

Southern Engineering Company

By *L. G. Berry*

LGB:EF.

CHAS. A. WILLIAMS, PRESIDENT

N. V. PORTER, SECY AND TREAS

Williams & Shelton Company

INCORPORATED

IMPORTERS AND JOBBERS OF DRY GOODS AND NOTIONS

408 SOUTH TRYON STREET

CHARLOTTE, N. C.

DIRECTORS

CHAS. A. WILLIAMS
D. P. HUTCHISON
JNO. M. MILLER, JR.
N. V. PORTER
J. J. HUTCHISON

1/8/14

RI
BZ

(2)

Stuart, Keith & Co.,
Baltimore, Md.

Gentlemen;

Replying to yours of the 6th., inst., requesting us to express our preference for Baltimore as the Reserve Bank City.

We were solicited by Richmond several days ago, to express a preference for that City, and we have already done so.

However, we hope a Reserve Bank will be secured for your City also.

Yours very truly,

WILLIAMS & SHELTON CO.,

N. V. Porter

Treasurer.

NVP/ SIW

L.A. BETHUNE, PRESIDENT.
GEO. E. BUTLER, VICE-PRES'T.

CAPITAL \$ 20,000 ?? SURPLUS & PROFITS \$ 25,000 ??

H. MCKINNON, CASHIER.
A. H. ROBINSON, ASS'T. CASH.

THE BANK OF CLINTON

CLINTON, N.C., Jan. 8th, 1914.

[Handwritten initials]
Mr. William Ingle, Vice-President,
Merchants-Mechanics National Bank,
Baltimore, Md.

[Handwritten number 2]

Dear Sir:-

Your letter of Jan. 6th, with regard to having Baltimore selected as the seat of one of the Regional Reserve Banks has been received.

In this connection we have to advise that we are committed to Richmond, Va. As we see it, it really does not make any difference with us whether Richmond or Baltimore gets the Bank, as we know that either one would serve well every interest of all the Banks in the District. Baltimore is our second choice.

In the event Richmond fails to get the Bank, and we could assist you in any way to get it, we shall be pleased to have you indicate how we can render this assistance.

Yours very truly,

[Handwritten signature of H. McKinnon]

HMCK:LN.

Cashier.

[Handwritten notes: "Rec'd" and "Balt" with a checkmark]

A. W. STEHMAN, PRES. & TREAS.

HENRY G. CAREY, Sec'y.

Established 1851.

The B. C. Bibb Stove Co.,
of Baltimore City.
101-109 Light St.

FIRE-PLACE
STOVES, FURNACES,
RANGES, ETC.

FOUNDRY,
PORT DEPOSIT, MD.
BOTH PHONES.

Baltimore,

Jan. 7, 1914.

D. R. Britton & Co.,
Coleraine, N. C.

Gentlemen:-

You will doubtless recall the recent passage by Congress of the Currency bill which provides for a number of Regional Reserve Banks.

The business interests of Baltimore City feel that they are entitled to have located in Baltimore one of these reserve banks, and are making an effort to secure the same.

If you approve of this movement, will you not promptly write us to that effect? It will be appreciated by,

Yours truly,

THE B. C. BIBB STOVE CO.

A. W. Stehman
Per. *A. W. Stehman*
Pres.

AWS/MIL

Dear Sir: In reply to above will say, we surely think Baltimore deserves one of the Regional Reserve Banks, and hope your city will be fortunate enough to land one.
Yours truly,
1/10/14 D. R. Britton & Co.

DRY GOODS
NOTIONS
SHOES
CLOTHING
MILLINERY
COTTON BUYERS
GROCERIES
CHINAWARE

H. L. PARKS & CO.
INCORPORATED
WHOLESALE AND RETAIL
DEPARTMENT STORES
29-31-33 S. UNION STREET

H. B. (KS), President
M. J. CORL, Vice-President
G. ED. KESTLER,
Sec.-Treas. and Mgr.

quote

Mr E. Huest Co
Baltimore Md

CONCORD, N. C. Jan 7 1914

Gentlemen :- It seems to us that Baltimore should by all means receive one of the Regional Banks. By reason of its banking connections with the South, by virtue of its varied industries spreading the entire country and on account of its location midway between the interests of the North and South it would be an injustice to the entire country to leave Baltimore without one of these banks.
Very truly
H. L. Parks Co
Gen. G. E. Kestler Treas.

J. E. BULLUCK & CO.

General Merchandise

Country Produce Bought and Sold

Conetoe, N. C., Jan. 8th, 1914.

John E. Hurst & Co.

Baltimore, Md.

Gentlemen:---

Replying to your letter of Jan. 5th, I beg to advise that I would prefer that Baltimore, Md. being selected as one of the Regional Bank Cities.

With best wishes, I beg to remain.

Yours truly,

J. E. Bulluck

A. W. STEHMAN, PRES. & TREAS.

HENRY G. CAREY, Sec'y.

Established 1851.

*The B. C. Bibb Stove Co.,
of Baltimore City.
101-109 Light St.*

FIRE-PLACE
STOVES, FURNACES,
RANGES, ETC.

FOUNDRY,
PORT DEPOSIT, MD.
BOTH PHONES.

Baltimore,
N

Jan. 7, 1914.

**J. W. Bullock & Co.,
Creedmore, N. C.**

Gentlemen:-

You will doubtless recall the recent passage by Congress of the Currency bill which provides for a number of Regional Reserve Banks.

The business interests of Baltimore City feel that they are entitled to have located in Baltimore, one of these reserve banks, and are making an effort to secure the same.

If you approve of this movement, will you not promptly write us to that effect? It will be appreciated by,

Yours truly,

THE B. C. BIBB STOVE CO.

A. W. Stehman
Per *A. W. Stehman* Pres.

AWS/MIL

We think that one of these Banks should come this way on the other side of us. J. W. Bullock Creedmore N. C. 1-8-14

7188

**THE FIRST NATIONAL BANK
DUNN NORTH CAROLINA**

P. S. COOPER, PRESIDENT J. C. CLIFFORD, VICE-PRESIDENT
C. S. HICKS, VICE-PRES. & CASHIER

*R
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2

Jan. 10, 1914.

Mr. William Ingle, V. P.,
Merchants & Mechanics National Bank,
Baltimore, Md.

Dear Mr. Ingle:-

We have your circular letter of Jan. 6th relative to having Baltimore made a location for one of the Regional Reserve Banks, which is authorized under the new Currency Bill. We beg to advise in this connection that before we received your letter, that we had written our Congressman in behalf of making Richmond, Va. a location for one of these Banks, and of course if our action in favoring Richmond would not conflict, we would be glad to help you in any way that we possibly could to also have Baltimore designated as another location.

I should hardly think that one of these Banks located in New York, Baltimore and Richmond would perhaps not be getting them too close together, and in that event, we would of course be glad to do whatever we could for Baltimore's interest. Will be glad to have you advise us as to this matter.

Yours truly,

P. S. Cooper

President.

*think
Bast 1*

B. N. DUKE, PRESIDENT T. B. FULLER, VICE-PRESIDENT J. B. MASON, CASHIER

**The Citizens National Bank
OF DURHAM, N. C.**

CAPITAL \$100,000 SURPLUS \$90,000

DURHAM, N. C.

January 8, 1914.

Mr. William Ingle, Vice President,
Merchants and Mechanics National Bank,
Baltimore, Md.

Dear Sir:-

I beg to acknowledge receipt of your circular letter of the 5th stating that you and your good bank and others of the City of Baltimore are trying to have Baltimore named as one of the Regional Reserve cities under the new currency bill. I regret very much that we have written to our representatives and the Organization Committee for Richmond as the proper location for this territory. Our second preference would be Baltimore. I really think that either of the cities mentioned would be the proper location for the adjoining states through which to do their banking business. Either Richmond or Baltimore would be far preferable to Atlanta since these cities are more accessible than Atlanta. You are at liberty to use this letter as you see fit.

Yours very truly,

J. B. Mason
Cashier.

JBM-F.

Mar 1
15 ✓

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19 ✓

2

PRIVATE OFFICE

HOTEL LOCHMOOR
UBERT L ATTA, PROPRIETOR.

Durham, North Carolina, Jan. 9th. 1914.

The Falconer Co.,
Baltimore, Md.

Gentlemen:-

In reply to your letter of Jan. 6th., we are only too glad to offer nay support in our power to have secured for Baltimore, one of the "Regional Banks"; we beleive that it will be to the advantage of our whole State to have this bank in your thriving city.

Wishing for you the success so deserved in this connection,

Very truly yours,

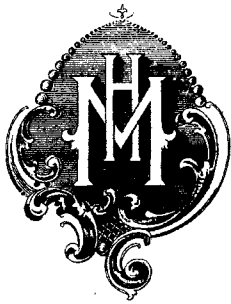
Hotel Lochmoor,

Ubert Latta Prop.

Yes

ABSOLUTELY FIRE PROOF

125 ROOMS
50 ROOMS WITH PRIVATE BATH



E. I. BUGG, PROP.



Durham, N.C. Jan. 8, 1914.

The Falconer Co.,
Baltimore, Md.

Gentlemen:-

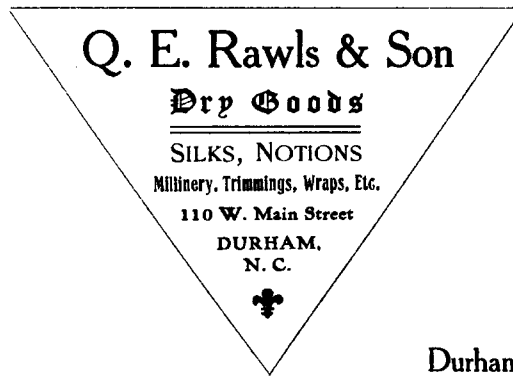
We take pleasure in cooperating with you in any way that we can to secure one of the regional banks for your city, as we feel sure that it will be to our advantage, as well as yours, to have one located there, and we hope that you will be successful in convincing the Administration that by all means this should be done.

Yours truly,

HOTEL MALBOURNE,

Q. E. RAWLS

H. C. RAWLS



Durham, N. C., Jan 7th 1914.

The Jno.E.Hurst Co,
Baltimore, Md.

Gentlemen; -

We certainly hope Baltimore will get one of the Regional Banks and we congratulate your city on the efforts it is making in securing same. We believe Baltimore is a logicially location and certainly as far as the south is concerned. Trusting you will be able to "pull down" one of these banks, we are wishing you success,

Very truly yours,

Q.E.RAWLS & SON

BY *[Signature]*

GILMORE WARD BRYANT, DIRECTOR

WALTER H. OVERTON, SECRETARY

Southern Conservatory of Music

DURHAM, N.C.

Jan 10th 1914.

The Falconer Company,

Baltimore,

Gentlemen:-

Yours of the sixth inst with reference to the establishing one of the "Regional Banks" in your City is duly to hand, and I very cheerfully give my endorsement to such an effort on your part. I believe a bank in your city will be of untold advantage to this section of the country, and I trust you may be fortunate in securing the appointment from the Administration.

With best wishes,

Very truly,

W. H. Overton
Secy

1/10/14

FREIGHT, TELEGRAPH AND EXPRESS OFFICES: DONNAHA, N. C.

W. A. MARTIN

DEALER IN

GENERAL MERCHANDISE

EAST BEND, N. C. Jan. 7, 1914

Mess. John E. Hurst & Co.

Baltimore Md.

Gentlemen,

I am writing you to let you know that
I am especially in favor of Baltimore being
~~selected for one of the Regional bank cities and~~
sincerely hope Baltimore will succeed in getting
one of these Banks.

Yours very truly

W.A.Martin

by J.Ben.Martin



DARE LUMBER COMPANY

MANUFACTURERS OF

NORTH CAROLINA PINE, CEDAR & GUM

ELIZABETH CITY, N.C. 1/8/14 A. M.

QUAKER
GRAY CEDAR SHINGLES

William M. Burgan,
Continental Trust Bldg.,
Baltimore, Md.

Dear Sir:-

Replying to your communication of the 6th instant asking our views in reference to a Regional Bank being located in Baltimore.

We quite agree with you that the geographical location of Baltimore, and the convenience and dispatch in which Baltimore can be reached from the eastern section of North Carolina, a Regional Bank located in that city would be a great advantage to the business interest of this section, and we trust that your committee will succeed in securing a Regional Bank for Baltimore.

Very truly yours,

Dare Lumber Company,

By *F. M. Johnson*

Ans 1/9

FMJ:A

No 4628

THE FIRST NATIONAL BANK

CAPITAL \$100,000.

UNITED STATES DEPOSITARY.

CHAS. H. ROBINSON, PRES.
L. S. BLADES, VICE-PRESIDENT.
W. G. GAITHER, JR., CASHIER.

ELIZABETH CITY, N. C. January 9, 1914.

R
2

2

Mr. Wm. Ingle, Vice President,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear Sir:

We have yours of the 6th, and note that you hope to have one of the Regional Reserve Banks located in Baltimore. We would gladly lend our assistance in this matter, but you can readily see that it would be more to our interest to have a bank for our district in Richmond, Va., and we are therefore urging the selection of that City for our bank. In our letter to the Committee, however, we stated that if a bank was not located in Richmond, we would prefer Baltimore to any other City.

— Regretting that we can not offer any direct assistance.

Yours very truly,

W. G. Gaither, Jr.

Cashier,

Back
Back
2

J. T. McCABE

WHOLESALE DEPARTMENT

E. F. SPENCER

OF
McCABE & GRICE
TELEPHONE 37

10
ELIZABETH CITY, N. C., Jan. 7th, 1913.

Messrs. Stuart, Keith & Co.,
Baltimore, Md.

Dear Sirs

We hope the various committees and banking interests of your city will make every effort to have Regional Reserve Bank located in your city. In our opinion it would serve a greater number of people than any city in the East, with the exception of New York. You are located especially well for the Middle Atlantic States and Southern States, better than Atlanta since you are veritably the "Gateway" to the South. Besides its location, Baltimore is one of the largest jobbing centres in America and the growing city of the Middle States.

In our opinion a bank of this character would meet with the approval of more Southern Merchants than any other location. Hoping you will make every effort possible to have this bank located in Baltimore, and wishing you much success, we remain,

Yours very truly,
McCabe & Grice.

The Citizens Bank

Elk Park, D. C.
Roery County

A. P. BRINKLEY
PRESIDENT

J. N. PRITCHARD
VICE-PRESIDENT

O. D. HAMRICK
CASHIER

Elk Park, D. C.
January 12th 1914.

Mr T. Rowland Thomas Prest,
National Bank of Baltimore,
Baltimore Md.

Dear Sir:

I beg to advise that we are heartily in favor of Baltimore ~~XXXXX~~ being selected ~~XX~~ for one of the Regional Reserve Banks, under the new currency bill. We feel that Baltimore's location entitles it to being a reserve city, and shall be glad to use any infulence that we may have to that effect.

Very truly yours,


Cashier.

Elkin Mercantile Company

INCORPORATED

Dealers in General Merchandise

Elkin, N. C., 1/10 1914

Miss James E. Hurst Esq.
Baltimore

Gentlemen

Replying to your letter of Jan. 5th, will say we prefer Baltimore being selected as one of the Regional Banking Cities as we buy the most of our merchandise there.

Yours Truly
Elkin Mercantile Co.

W. H. PRIDGEN
DRY GOODS, NOTIONS AND SHOES
READY-TO-WEAR GOODS

in full

ELM CITY, N. C. / January, 10" 1914.

Messrs. John E. Hurst & Co.,
Baltimore, Maryland.

Gentlemen;-

Baltimore, as a location for one of the
Regional Banks, meets with my hearty approval. I
believe it will prove of greater service to the
South, than if located in any other Southern City.

Very sincerely yours,

W. H. Pridgen

L. BANKS HOLT, PRESIDENT.

JOHN Q. GANT, SECY. & TREAS.

LAWRENCE S. HOLT, Vice-PRESIDENT.

HOLT, GANT & HOLT COTTON MFG. CO.

MANUFACTURERS OF COTTON CLOTHS FOR WORKING MENS GARMENTS.

ELON COLLEGE, N. C. Jan. 13th 1914.

Thompson Chemical Co.,
Baltimore Md.

Dear Sirs:-

Referring to your letter of the 10th By all means we think Baltimore should have a Regional Reserve Bank (we do not see how you are going to get along and do the business you are doing and ought to do without it and serve your trade like it should be served. We hope you will keep hot after this matter until you have it clinched.)

Yours truly,
Holt Gant & Holt Cotton Mfg. Co.

Jos^erwin Gant.

No. 8682
CAPITAL \$ 200,000.

H. W. LILLY, PRESIDENT
C. C. McALISTER, VICE-PRES.

A. W. PEACE, V-PRES. & CASHIER
HAL. W. BORING, ASS'T CASHIER
THORNE CLARK, ASS'T CASHIER

H. W. LILLY, PRESIDENT
JNO. O. ELLINGTON, V. PRES.
A. W. PEACE, V. PRES. (ACTIVE)
J. H. HIGHTOWER, CASHIER
D. M. HALL, ASS'T CASHIER



4% INTEREST PAID ON
SAVINGS-ACCOUNTS,
FIGURED AND ADDED
TO THE ACCOUNT
EVERY NINETY DAYS.

Jan'y 6, 1914.

2nd

Mr. Blanchard Randolph, Vice-Prs.,
1st National Bank,
Baltimore, Md.

Dear Sir:

In answer to your letter of the 3rd inst., will say that we will be glad indeed for Baltimore to be designated as a location for one of the original reserve banks and will of course be glad to vote for your good city. Richmond, Va. is so near to us and as so many of our checks are drawn on that city and other Virginia points, we will also be in favor of Richmond as one of the reserve centers.

If we can be of service to you, command us,

Very truly,

[Signature]
Vice-Pres.

RA

SALES ARE MADE CONTINGENT UPON STRIKES, ACCIDENTS, DELAYS OF CARRIER OR OTHER CAUSES BEYOND MY CONTROL

*RI
B2*

J. M. DEVANE
MANUFACTURER AND WHOLESALE DEALER IN
LUMBER
LONG AND SHORT LEAF SIZES
KILN DRIED NORTH CAROLINA PINE
ROUGH AND DRESSED

FAYETTEVILLE, N. C. Jan. 9th, 1914.

3

The Falconer Co.,
Baltimore, Md.

Gentlemen:-

We acknowledge receipt of your favor of the 6th, requesting our help in connection with securing from the Administration one of the new "Regional Banks" under the Currency Act, for Baltimore.

While our local Chamber of Commerce has taken no official action as yet, there seems to be a general movement throughout North Carolina to aid in securing one of these banks for Richmond. We would be greatly pleased to see one of these banks established at Baltimore, and we would be pleased to give you a letter to this effect, were it not that it would seem unlikely that both Richmond and Baltimore can be successful in securing the bank.

[Handwritten squiggle]

Very truly yours,

J. M. Devane

JMDEV/H.

Yes

L. JENKINS, PRES
S. N. BOYCE, VICE PRES

L. F. GROVES, TREAS
H. H. GROVES, SECY



FLINT
MANUFACTURING COMPANY
MANUFACTURERS OF
FINE YARNS FULLY COMBED
IN
SKEINS, WARPS, CONES & TUBES
GASTONIA, N. C.



Jan. 5th 1914.

2

First National Bank,
Baltimore, Md.

Gentlemen:-

I have your esteemed favor of the 3rd. In reply, in view of the fact that Richmond is also anxious for a Regional Reserve Bank and as I presume it would be impossible for both to get one, I have decided that the proper thing to do is to be "hands off". I feel as friendly towards Baltimore as Richmond, doing business at both places and as I cannot favor both consistently, believe the best attitude is to recommend neither and so far as I am concerned, allow the government to settle the matter itself.

Trusting that you appreciate my position, I am,

Yours very truly,

L. F. Groves

LFG:R

E. B. BORDEN, PRESIDENT
W. E. BORDEN, CASHIER
W. E. STROUD, ASST. CASHIER

CAPITAL \$ 325,000 00
SURPLUS \$ 125,000 00

RP

The Bank of Wayne

29

COLLECTIONS A SPECIALTY

Goldsboro, N.C.

January 7th 1914.

Mr Blanchard Randall Vice President,
Baltimore Md.

Dear Sir;-

Answering your letter of the 3rd in regard to the establishment of a Regional Reserve Bank for Baltimore.-
Frankly, our first choice would be Richmond, because it is some nearer to us. However Baltimore would be our second choice, and if there is no chance for Richmond, we could and would support Baltimore's claims with enthusiasm.

Yours very truly,
W. E. Borden
Cashier.


JAMES M. ALLEN, PRESIDENT

JAMES KYLE, VICE-PRES. & CASHIER

THE PEOPLES BANK

CAPITAL \$ 150,000.00

GOLDSBORO, N.C. 8th Jany, 1914.



Mr T. Rowland. Thomas, President.

National Bank of Baltimore,

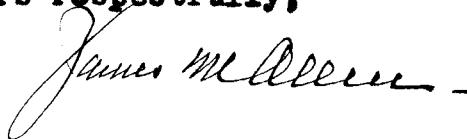
Baltimore, Md.

Dear Sir:-

Your letter of the 5th requesting us to express our preference for Baltimore as the location for one of the Regional Reserve Banks under the new Currency Bill received.

Our Chamber of Commerce is on record as favoring Richmond, and we regret our inability to comply with your wishes. In the event that Richmond is not chosen by the Organization Committee we would prefer Baltimore .

Yours respectfully,



President.

T. N. Bynum,

Dealer in General Merchandise,
and Cotton Buyer.

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Goldston, N. C., 191

Dear Sir

I must heartily ex-
cuse Battimore for one of
the Regional OK cities
and in doing so I think
I voice the sentiment
of all North Carolina
Battimore's geographical
position and its banking
Commercial Map &
Prestige demands this
recognition. I hope you
may be successful in securing
this great benefit for the
people. Truly yours
T. N. Bynum

L. BANKS HOLT,
President

LYNN B. WILLIAMSON,
Sec. and Treas.

L. Banks Holt M'fg Company

Colored Cotton Cloths.

PROPRIETOR OF
ONEIDA COTTON MILLS
BELLEMONT COTTON MILLS
CAROLINA COTTON MILLS
ALAMANCE COTTON MILLS

Graham, N. C. Jan. 10th, 1914.



Mr. J. M. Bellamy, Mgr.,
Thomsen Chemical Co.,
Baltimore, Md.

Dear Sir:-

Yours of the 10th, inst. to hand and contents noted. ~~We would be very glad to see Baltimore get one of these reserve Banks but we are not especially interested in this matter and do not know much about this bill. We cannot feel that this is a question for the Banks to decide, together with the Treasury Department Officials, and we do not feel that we should take any action in regard to it. We trust you will be successful in your attempt.~~

Very truly yours,
L. Banks Holt M'fg Company

Lynn B. Williamson
Sec. and Treas.

LBW, c.

AMERICAN EXCHANGE NATIONAL BANK

CAPITAL \$ 400,000.00

R. G. VAUGHN, PRESIDENT.
J. W. SCOTT, VICE PRESIDENT.
F. C. BOYLES, CASHIER.
F. H. NICHOLSON, ASST. CASHIER.

GREENSBORO, N. C. 1/7/14.

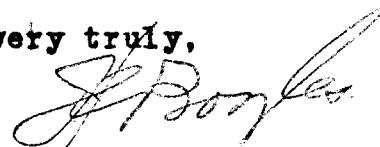
R
19
✓

Mr. T. R. Thomas, President,
National Bank of Baltimore,
Baltimore, Md.

Dear Sir:

We are in receipt of yours of the 5th in regard to Regional Reserve Bank in your city, and in reply will say that our first choice will be Richmond, Va., and we are willing to give Baltimore second choice, as we think in this way Richmond would be more convenient for us.

Yours very truly,



Cashier.

FCB-W



GREENSBORO LOAN & TRUST COMPANY

CAPITAL STOCK \$200,000.00

J. W. FRY, PRESIDENT
J. S. COX, VICE PRESIDENT
W. E. ALLEN, SEC. & TREAS.
W. M. RIDENHOUR, ASST. TREAS.
W. M. COMBS, MGR. SAVINGS DEPT.

GREENSBORO, N.C. Jan. 8th, 1914.

10

Mr. Wm. Ingle, Vice Pres.,
Baltimore, Md.

Dear Sir:-

We have received your favor of the 6th inst., and while Richmond is very much closer to us than Baltimore and the city of Richmond has been trying to get North Carolina to assist them in locating the bank, there has been a very decided change in favor of Baltimore in the last few days on account of the attitude of several of the Virginia Cities including Richmond in the freight rate case before the Interstate Commerce Commission. If it were left to the majority of the business people of Greensboro they would vote in favor of Baltimore, and I am under the impression that the Executive Committee of the Bankers Association in Raleigh today will be divided.

There is no City that can serve us better than Baltimore and no bank that we have ever had business with that has been more satisfactory than the Merchants-Mechanics National Bank, and it would please us very much to have Baltimore selected on your account personally.

Yours very truly,


Treasurer.

Handwritten notes:
K...
B
✓

J.C.HEDGPETH

P.C.RUCKER

HEDGPETH & RUCKER COTTON

GREENSBORO, N.C. 1/8/14.

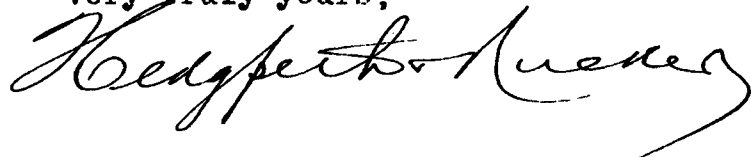
The Falconer Co.,
Baltimore, Md.

Gentlemen:

We note with a good deal of interest
Baltimore wants to secure one of the Regional Banks
under the currency act and we sincerely hope that
this can be done; Baltimore is entitled to this
and it would be greatly to our advantage as well
as to the advantage of all the South Atlantic States.

We trust that you are doing everything
you can to further this movement and we remain,

Very truly yours,



jch/b





Jan. 9, 1914.

The Falconer Co.,
Baltimore, Md.

Gentlemen:

As one of your Southern customers, I take the liberty of making an urgent request that you appeal in the strongest manner possible to the administration to give to the city of Baltimore one of the "Regional Banks" under the Currency Act. It will be a very great advantage to us.

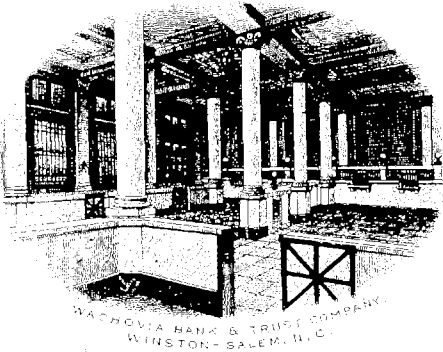
Thanking you for anything you can do in this matter.

Yours very truly,

A large, stylized handwritten signature in cursive script, appearing to read "W. F. Clegg". Below the signature is a horizontal line.

SCM/ALC.

Handwritten initials, possibly "MCS", written in a cursive style.



THE McCamroch Marble and Tile Co.

MARBLE, TILE, TERRAZZA, MOSAICS. INCORPORATED

GREENSBORO, N.C., U.S.A.

1/10/14.

Handwritten initials: JRM

The Falconer Company,

Baltimore, Md

Gentlemen:-

Replying to your kind favor of the 6th, will say that we cannot write you a letter that would be of any service to you, as after discussing this matter with our Bankers and business friends, we find that they all favor Richmond, and this has been, to our mind, the most logical place for a "Regional Bank" for the Southeastern Territory. Therefore, our business man have endorsed Richmond for first choice, but should we not be successful in getting Richmond, we would be more than glad to do what we could for Baltimore, for, as we understand it, this is second choice, of our bankers and business men.

Yours very truly,

JRM/H

McCamroch Marble & Tile Co.

By

Handwritten signature: Joseph W. McCamroch

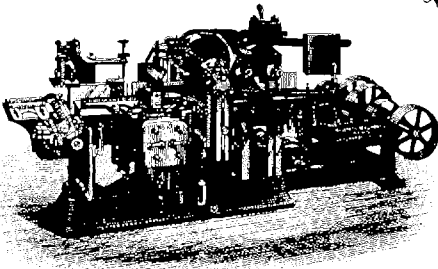
Handwritten note: Richmond 1st choice, Baltimore 2nd choice

GEO. F. NEWMAN, PRESIDENT.

W. W. SMITH, VICE PRES.

M. STERNBERGER, SECY. & TREAS.

CABLE ADDRESS:
"NEWMAN" GREENSBORO.
CODES: W.U. AND PRIVATE.



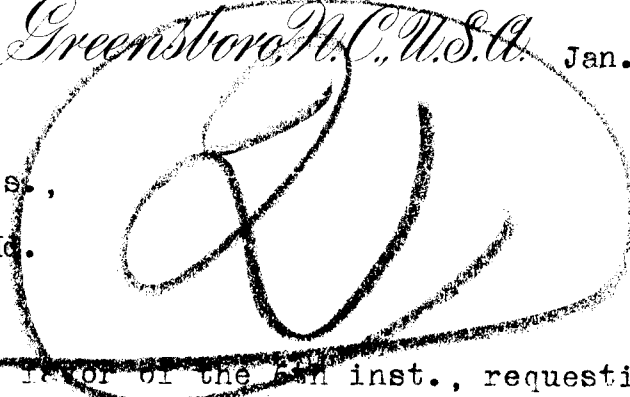
MANUFACTURERS
OF THE
LATEST IMPROVED
WOOD
WORKING
MACHINERY

NEWMAN MACHINE CO.

OFFICE AND FACTORY:
JACKSON ST. AND SOUTHERN R.WY.

Greensboro, N.C., U.S.A. Jan. 13, 1914.

The Falconer Co.,
Gay & Water Sts.,
Baltimore, Md.



Gentlemen;

We have your favor of the 5th inst., requesting our assistance in your efforts in convincing the Administration that Baltimore should be given one of the new "Regional Banks" under the new CURRENCY ACT.

We are very friendly toward Baltimore, and would like to give them our support, but we believe our Banks here think that it would be a little more to our advantage if Richmond, Va. should be given one of the new "Regional Banks." Otherwise, we should be pleased to give you our support.

Yours very truly,

Newman Machine Co.

By *Geo. F. Newman*
Pres.

*Richmond Va
2nd*

CEASAR CONE, PREST.

JULIUS W. CONE, VICE PREST.

BERNARD M. CONE, TREAS.

J. E. HARDIN, SECY.

PROXIMITY MANUFACTURING COMPANY,

AND WHITE OAK COTTON MILLS,

8/B -

GREENSBORO, N.C.

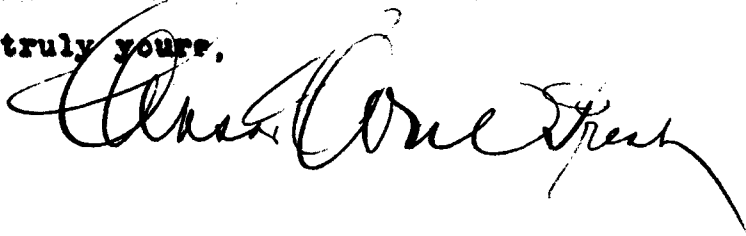
January 6, 1914.

Mr. John P. Judge,
C/o General Electric Co.,
Baltimore, Md.

Dear Mr. Judge:-

Replying to yours of 5th in regard to the location of a Regional Reserve Bank, desire to state that we believe in all probability only one of these Regional Reserve Banks will be located on the Eastern Seaboard between New York and New Orleans. If only one of these banks should be thus located, our preference is decidedly in favor of Baltimore. In fact, we think because of geographical location, as well as extensive business relations, Baltimore is the logical location for a Regional Reserve Bank for the entire ^{South} Eastern Seaboard States.

Very truly yours,



CEASAR CONE, PREST.

JULIUS W. CONE, VICE PREST.

BERNARD M. CONE, TREAS.

J. E. HARDIN, SECY.

PROXIMITY MANUFACTURING COMPANY,

PROXIMITY COTTON MILLS - WHITE OAK COTTON MILLS - PROXIMITY PRINT WORKS

GREENSBORO, N.C. Jan. 13, 1914.

Thomsen Chemical Co.,
Baltimore, Md.



Gentlemen:

We note through the Press that the City of Baltimore is making an effort to have one of the regional reserve banks located there. In our opinion there is no Southern City better qualified or more entitled to be selected for a regional reserve bank, and if left to us, we would certainly select Baltimore as our preference.

In placing the matter before those with whom it rests to decide this question, we will be glad to have you put before them our endorsement of Baltimore as the place for a regional reserve bank.

Very truly yours,

PROXIMITY MANUFACTURING CO.

Bernard M. Cone

Treas.

3/s

WYSONG & MILES CO.



GREENSBORO, N.C. Jan. 7th, 1914.

First National Bank,
Baltimore, Md.



Gentlemen,-

We have yours of Jan. 3rd and wish to say that we are not very well posted as to the location of Reserve Banks referred to, and therefore do not consider that our opinion would amount to much.

Yours truly,

WYSONG & MILES CO.

Pres't.

OCW--FP

Established 1851.

The B. C. Bibb Stove Co.,
of Baltimore City.
101-109 Light St.

FOUNDRY,
PORT DEPOSIT, MD.
BOTH PHONES.

WIRE-PLACE
HEATERS, FURNACES,
STOVES, RANGES, ETC.

Copy placed of 19

Baltimore, Jan. 7, 1914.

Slade, Rhodes & Co.,
Hamilton, N. C.

Gentlemen:-

You will doubtless recall the recent passage by Congress of the Currency bill which provides for a number of Regional Reserve Banks.

The business interests of Baltimore City feel that they are entitled to have located in Baltimore one of these reserve banks, and are making an effort to secure the same.

If you approve of this movement, will you not promptly write us to that effect? It will be appreciated by,

Yours truly,

THE B. C. BIBB STOVE CO.

Per. *H. W. Steiman*

Pres.

AWS/MIL

Indeed, we heartily approve of the location of one of the Regional Reserve Banks, recently provided by the recent Currency Bill, in the City of Baltimore, and feel such location will be vastly more beneficial to Eastern N.C. than any other named by the bill.

*Ino. O- Askew & Son,
Dealers in General Merchandise.*

Harrellsville, N. C. 1/8 1913

*John E. Hurst & Co
Baltimore, Md.*

Dear Sirs,

*In reply to yours of the
5th will say that we are very much
in favor of Baltimore being selected
for one of the Regional Bank Cities.
Its location, size, and prestige
make it an ideal city for this
purpose.*

*Very sincerely,
J. O. Askew & Son*

Committee in charge of location
All Eastern N.C. are in much easier
touch with Baltimore, than Richmond
and we sincerely hope the City of
Baltimore Md may be selected as the
home of one of the National Reserve
Banks

Sincerely yours
Glade Rhoads

Acceptance
M.C.

Hand River n.e.
Jan 6 - 1914

Messrs John E. Hurst & Co.
Baltimore Md
Gentlemen

On account of Baltimore being
the best market for the Southern
merchant I prefer that Baltimore
be selected as one of the Regional
Bank cities

yours truly
J. W. Simmons
Dealer in General mds

J. W. McPHERSON, President

S. A. VEST, Vice-President

J. LONG, Cashier

BANK OF HAW RIVER

CAPITAL \$10,000

HAW RIVER, N. C.

Jan 9th, 1913.

Mr W.M. Ingle, V.P.,
Merchants-Mechanics Nat Bank,
Baltimore, Md.

Dear Sir:-

Relative to the regional banks to be established over the United States, we would like to state that it would suit us much better to have this section served by such a bank in your city, than either Washington, Richmond, or Atlanta. It would cause less disturbance to have this bank located at Baltimore, as Baltimore is the present clearing house, for most of the N.C. banks, and we would very much prefer having a Regional Bank established there.

Yours very truly
Bank of Haw River,
J. A. Long Cashier

D-1

GRO. D. COOPER, PREST.
S.S. PARHAM, VICE-PREST.

J.H. PARHAM, TREAS.
W.P. GHOLSON, SECTY.

CAROLINA BAGGING COMPANY

MANUFACTURERS OF

BAGGING AND TIES

ALL AGREEMENTS AND CONTRACTS ARE DEPENDENT UPON STRIKES,
ACCIDENTS, FIRES, DELAYS OF CARRIERS OR OTHER ACCIDENTS BEYOND
OUR CONTROL.

OUR RESPONSIBILITY CEASES ON DELIVERY OF GOODS IN GOOD ORDER
TO THE TRANSPORTATION COMPANY. ALL PRICES SUBJECT TO CHANGE
WITHOUT NOTICE.

TO B. B. & CO., ST. LOUIS, MO.

Henderson, NC.

January 5th-1913.

*R
A
N*

Lud

Mr. Blanchard Randall, Vice Prest.

First National Bank,

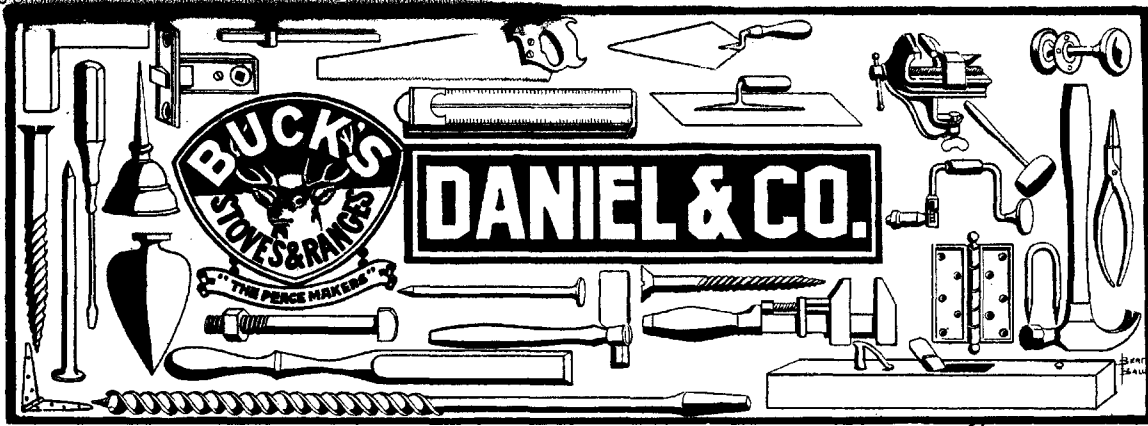
Baltimore, Md.

Dear Sir:-

Replying to your valued favor of the 3rd inst. would say, that we would unhesitatingly recommend Baltimore to the Organization Committee as the most logical location for a National Reserve Bank. Atlanta Ga. is as far or rather some furthur than N.Y. We are about mid-way between N.Y. and Atlanta. We are candid to confess that our first choice would be Richmond, Va. on account of its closer proximity to us, but our second choi~~ve~~ would be Baltimore, for the reason that it is mmore convenient to serve the Southwestern Atlantic Coast section and better acquainted with conditions than either Atlanta, or New York in the vicinities tributary thereto. and certainly Baltimore, on account of its large business relations with the South is better located and qualified than any other City between N.Y. and Atlanta and is entitled to it on the merits of the case.

Yours Very Truly,
Carolina Bagging Company,

S.S. Parham
Vice President.



Henderson, N. C., *July 9* 1914

B. C. Bebl Stone & Co

Gentlemen

Yours of the 7th received

I certainly do approve of the movement that Patton is making, to secure some of the reserve Banks. It would be a great thing for Patton, and the South.

Yours truly
Daniel H.

THE FIRST BANK & TRUST CO.

W. J. DAVIS, PRESIDENT
K. G. MORRIS, VICE PRESIDENT
P. F. PATTON, VICE PRESIDENT
J. MACK RHODES, CASHIER

CAPITAL & SURPLUS \$150,000.
ACTS AS ADMINISTRATOR, EXECUTOR & GUARDIAN
TRUST BUSINESS ON ALL ITS FEATURES

BANKING
REAL ESTATE
INSURANCE
BONDING
RENTING

HENDERSONVILLE, N.C. Jan. 5th, 1914.

H. B. Wilcox, President,
The First National Bank,
17 South Street,
Baltimore, Md.,

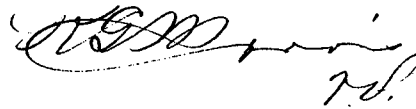
bk

Dear Sir:-

In reply to your letter of Jan. 3rd, will say that it is our opinion that Baltimore should have a Regional Reserve Bank. I will state frankly that we would prefer Baltimore to Atlanta or Washington. Or in other words, from our personal standpoint, will say Baltimore would be first choice.

If we can be of any service to you we will certainly do so.

Yours truly,



KGM--D

THE FIRST BANK & TRUST CO.

W. J. DAVIS, PRESIDENT
K. G. MORRIS, VICE PRESIDENT
P. F. PATTON, VICE PRESIDENT
J. MACK RHODES, CASHIER

CAPITAL & SURPLUS \$150,000.
ACTS AS ADMINISTRATOR, EXECUTOR & GUARDIAN
TRUST BUSINESS. ALL ITS FEATURES

BANKING
REAL ESTATE
INSURANCE
BONDING
RENTING

HENDERSONVILLE, N.C. Jan. 9th, 1914,

Mr. William Ingle, V. P.

Merchants & Mechanics National Bank,
Baltimore, Md.,

Dear Sir:-

In reply to your letter of Jan. 6th in regard to the
Regional Reserve Bank being established in Baltimore will say that
we prefer Baltimore to any town that is near us that is now seeking
one of the Banks. Richmond would be our second choice, as we feel
that the Baltimore and Richmond Banks are very close to the North
Carolina Bankers.

We will co-operate with you in any way that we can to produce
the desired result. Advise us if there is anything that we can do.

Yours truly,

K. G. Morris
V.P.

KGM--D

*Balt
Miz*

ALBEMARLE LUMBER COMPANY

H. T. HOLMES, PRESIDENT
W. G. UNDERWOOD,
VICE-PRESIDENT AND SEC.
A. E. FOWLER, TREASURER
AMERICAN LUMBERMAN TELECODE

MANUFACTURERS OF
KILN-DRIED
NORTH CAROLINA PINE

DAILY OUTPUT
SAW MILLS AND PLANING MILL
80,000 FEET EACH

HERTFORD, N. C. January

Tenth
Nineteen Fourteen.

The CANTON LUMBER CO.,

Baltimore, Md.

Gentlemen:-

All sales are subject to rules of N. C. Pine Association. Quotations are made and orders accepted with the understanding that both parties agree to settle all disputes, as to measurement or inspection, according to the report of the Official Inspector of the N. C. Pine Association. A claim to be considered must be made immediately upon arrival of lumber, which may be unloaded but must be kept intact until claim is adjusted. Quotations are made subject to prior sale of stock and for prompt acceptance, and all agreements are subject to cut supply, accidents and other causes beyond our control. The terms, as follows, are part of the sale agreement; freight net cash, balance by note at sixty days from date of invoice, or less 1 1/2% discount for cash if paid within fifteen days from date of invoice, or less 1% discount for cash if paid within thirty days from date of invoice. No discount allowed after thirty days and unpaid bills are then subject to sight draft. A payment on account will not be held as an acceptance of the shipment, and the right to make corrections and complaints will not be forfeited thereby. Quotations and deliveries are at shipping point with freight allowed to the point named. Orders are accepted only on above terms and conditions, regardless of any written or printed matter which they may contain. If terms of sale are not complied with, we reserve the right to cancel or withhold shipment of any unfilled orders. Stenographic and clerical errors subject to correction.

We are very much in favor of having a Regional Bank established in Baltimore, as we believe it is the natural location for one of these banks if they are to be of the greatest benefit to this section of North Carolina.

If there was any prospect of having one established at Norfolk we would prefer having it there, but as that is not likely, we feel that Baltimore is the best location to serve the business interests in Norfolk Carolina south of Norfolk.

Yours truly,

ALBEMARLE LUMBER CO.,

V.P. & Sec.

DIXIE LUMBER COMPANY

MANUFACTURERS OF

KILN-DRIED

NORTH CAROLINA PINE

D. U. MARTIN, PRESIDENT
W. G. UNDERWOOD,
SEC. & TREAS.
A. W. HEFREN, ASST. SEC.

MILLS AT
SOUTH CREEK, N. C.
AND
BRAGAW, N. C.
OUTPUT 1,000,000 PER MONTH

HERTFORD, N. C. Jan. 10, 1914.

The Canton Lumber Co.,
Baltimore, Md.

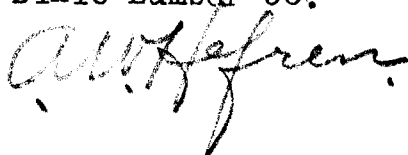
Gentlemen:-

All sales are subject to rules of N. C. Pine Association. Quotations are made and orders are accepted with the express understanding that both parties agree to settle all disputes as to measurement or inspection according to the report of the official inspector of the N. C. Pine Association. A claim to be considered must be made immediately upon arrival of lumber, which may be unloaded but must be kept intact until claim is adjusted.

We are very much in favor of having a
Regional Bank established in Baltimore, as we believe it
would be of great assistance to the business interests of
Eastern North Carolina.

Yours truly,

Dixie Lumber Co.



Asst. Sec.

J. A. CLINARD

Dealer In

CLOTHING, SHOES, DRY GOODS, NOTIONS, &c

HIGH POINT, N. C., *Jan 7* 191*4*

Dear Mr. G. Hursh & Co
Gents
 Baltimore is one of our
 greatest Commercial Cities
 and I am sure she is
 entitled to ^{be} selected as one of
 the Regional Bank Cities
 may she be given what is due
 her.

Yours very truly
J. A. Clinard

4568

UNITED STATES DEPOSITORY.

The Commercial National Bank



CAPITAL \$ 150,000.00

SURPLUS AND PROFITS \$ 125,000.00

J. ELWOOD COX, PRESIDENT.
W. G. BRADSHAW, VICE PRESIDENT.
C. M. HAUSER, VICE PRESIDENT.
V. A. J. IDOL, CASHIER.

High Point, N.C. Jan. 14th, 1914.

Mr. William Ingle, Vice-President,
Baltimore, Md.

Dear Mr. Ingle:

Your favor of the 12th received, which I have read with interest and pleasure. You can depend upon it that my second choice is Baltimore, and when I wrote that resolution in Raleigh I wanted to say Baltimore for a second choice but some of the Bankers present thought we ought not to say that for fear of hurting the feelings of Washington. I do not think Washington is at all the place, as there is too much politics and not enough commerce there. I feel quite sure that all of our delegates from North Carolina will vote for Baltimore as a second choice. Indeed I am of the opinion that even Richmond will vote for Baltimore as a second choice. We are going to meet at the Raleigh Hotel in Washington tomorrow morning and are to go to the Office of the Secretary of Treasury at 1:30. If you have the leisure we will be glad to see you over there.

This morning I had a letter from a friend in Charlotte saying that they were going to make a strenuous

4568

UNITED STATES DEPOSITORY.

The Commercial National Bank

CAPITAL \$ 150,000 00

SURPLUS AND PROFITS \$ 125,000 00

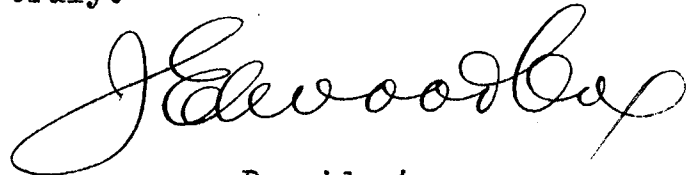
J. ELWOOD COX, PRESIDENT.
W. G. BRADSHAW, VICE PRESIDENT.
C. M. HAUSER, VICE PRESIDENT.
V. A. J. IDOL, CASHIER.

High Point, N. C. Jan.

effort for it. Personally, I would much prefer Richmond or Baltimore in preference to Charlotte. I recall what our old friend Russell Sage use to say, " That if you want to make money go where the money is and do business with the people who have it." Now I think that Richmond or Baltimore have a good deal more money and we could doubtless get cheaper money than we would ever be able to get at any point South of us.

With kind regards, I am.

Yours truly.



President.

JEC/LB.



GEO. T. PENNY, PRES. & GEN. MGR.
 J. C. WELCH V-PRESIDENT
 W. W. SMOAK
 GEO. M. HARDEN
 T. F. WRENN, SECY. AND TREAS.
 THOS. J. GOLD, GENERAL COUNSEL

O. E. MENDENHALL, ASST. SECY.

High Point, N.C. Jan'y. 8, 1914.

The Falconer Company,
 Baltimore, Md.

Gentlemen:

The Southern Live Stock Insurance Company beleive that it would be to the advantange of this section and especially to the city of Baltimore if that city was given one of the new "Regional Banks" under the new currency act. Personally we beleive it would be to our advantage especially, and we trust that the administration may see fit to act accordingly.

Yours truly,

SOUTHERN LIVE STOCK INS. COMPANY.

BY *A. F. Ketchum* Genl. Mgr.

Yes

S. STRUDWICK, PRESIDENT

E. STRUDWICK, VICE-PRESIDENT

T. N. WEBB, SEC. AND TREAS.

Belle-Vue Manufacturing Company
Bellsboro Book-Fold Cheviots, Shirtings, Chambrays
and Dress Gingham

2 Hillsboro, N. C., Jan. 12, 1914.

Mr. J. M. Bellamy, Mngr.
Thomsen Chemical Co.
Baltimore, Md.

Dear Sir;

Yours of thr 10th to hand in regard to the matter of
Regional Reserve Bank for Baltimore.

Last week at the request of friends we wrote letters of this nature
expressing a preference for Richmond and therefore we are unable to
back Baltimore.

We are very much in hopes that either Richmond or Baltimore will get
this Bank and that we will be in thier division as we do not want to
be in a division with Regional Bank located to the South of us.

Yours very truly,
Belle-Vue Mfg. Co.

T. N. Webb

Treas.

STERLING RUFFIN, PRESIDENT

JAS. H. WEBB, TREASURER

*Eno Cotton Mills,
Colored Cloths & Yarns
Hillsboro, N.C.*



Jan'y 16, 1914

Mr. J. M. Bellamy, Manager,
Thomsen Chemical Co, Baltimore.

Dear Sir:

Returning to the office I find your letter of 12th in regard to Regional Reserve Bank for Baltimore, and I am sorry not to have had this answer to you sooner, as I see the hearings for your city have already been held. If North Carolina is not to have one of these Reserve Banks, we are more interested in having one in Baltimore than any other City, and even if N. C. gets one, we hope Baltimore will also get one. Our own dealings with Baltimore are important and I think North Carolina generally would favor your City as the business is large now, and should be larger because you have the situation and facilities to handle the States business probably better than any other City. Wishing you success in your efforts and anticipating great benefit to our State if you succeed in having the Bank established in Baltimore, we are,

Yours very truly

J. H. Webb
Treas.

G. B. ALFORD, PRES.

R. F. COLLINS, SEC

Holly Springs Land & Improvement Company

MANUFACTURERS OF

LONG LEAF YELLOW PINE FLOORING, CEILING, SIDING
WAINSCOTING AND PARTITIONING. ALSO BRICK.

221
B ✓

HOLLY SPRINGS, N. C.

Jan 9

1914

Ridgeway Merryman Esq
Baltimore Md

W

My dear Sir

We acknowledge Receipt
of yours of the 7th and are pleased
to say Baltimore is our next
Chap after Richmond b. a for
one of the Regional Bank to
be established, we prefer Baltimore
to Washington D.C. or any city
forth of us, if Richmond should
fail hope Baltimore will succeed
Thanking you we are very
respectfully

Holly Springs Land & Improvement Co
G. B. Alford
Pres

J. W. BURTON, PRESIDENT

GEO. A. HURST, FIRST VICE-PRESIDENT

GEO. H. BENDER, CASHIER

Bank of Ouslow

JACKSONVILLE, N. C.,

Jan. 9, 1914.

The Merchants-Mechanics National Bank,
Baltimore, Md.

Gentlemen:-

In reply to your general letter of 6th. inst. with reference to location of one of the Regional Reserve Banks at Baltimore, under the new currency bill; beg to say that, on account of the central location of Baltimore, we have special preference that one of these banks be established in your city.

We believe that such location would be very advantageous to this part of the south and we, therefore, give the movement our hearty support and you permission to use this endorsement in any manner to further this end.

Yours very truly,

G. H. Bender
Cashier.

Back

H. F. EDGERTON, PRESIDENT

J. H. KIRBY, CASHIER

THE BANK OF KENLY,

KENLY, N. C. Jany., 8th 1914

Mr. W. R. Thomas, President,

The National Bank Of

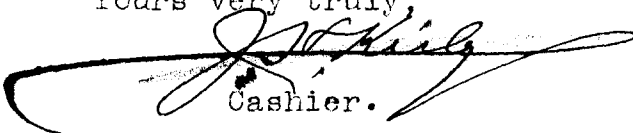
Baltimore, Md.

Dear Sir :

In reply to your favor of 5th Inst. in reference to choice of Baltimore as location for one of the Regional Reserve Banks, will say that we have "proven our faith by our actions" in that we are using Baltimore exclusively for our "foreign" business and Raleigh for local business.

While Richmond would serve our purpose very well, yet personally we would be very glad to see Baltimore get it and shall be very glad to serve you in any way we may.

Yours very truly,


Cashier.

W. J. GRANDIN, President
J. M. HASTINGS, Vice-President
M. K. McMULLIN, Treasurer
F. H. CLARK, Asst. Treasurer
G. M. GRANDIN, Secretary
R. T. ROSSELL, Asst. Secretary

GRANDIN LUMBER COMPANY

INCORPORATED IN NORTH CAROLINA 1911

MADE IN THE U.S.A.



WHITE PINE, YELLOW POPLAR, PINE, SPRUCE, REDWOOD, HARDWOOD LUMBER

LENOIR, N. C. Jan. 12, 1914

Jno. E. Hurst & Company,
Baltimore. Md.

1

Gentlemen:-

As Baltimore is the natural mercantile center for this section of the south, wish to impress it upon you that the business people of Baltimore should do all in their power to secure one of the regional Banks.

I believe that the business men of this section would welcome the selection of Baltimore as one of the regional Bank cities.

Yours very truly,
Paul Henderson
Asst. Gen. Manager

JTH-JD

DERMOT SHEMWELL, PRESIDENT

E. E. RAPER, VICE PRES.

J. E. FOY, CASHIER

No. 5698

THE FIRST NATIONAL BANK

OF

LEXINGTON, N. C.

January 9th
1914.

Mr. Wm. Ingle, Vice President,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear Sir:-

We have used Baltimore for the past five years as our Reserve City, and I must say that we find it a great deal more convenient than our other correspondents. We have never found it necessary to go outside of your City for any accommodations that we have needed.

It is very conveniently located to us, as it takes mail only twelve hours to reach us.

On account of the pleasant relations and the great conveniences and accommodations we have received from your City, I, for one, will say that I certainly hope that the Department will see fit to establish one of the Regional Reserve Banks in your City.

If you see fit to use this letter in any way, you are at liberty to do so.

Very truly yours,

J. E. Foy Cashier.

B. 1

W. F. LOPP

Dealer in

DRY GOODS, NOTIONS,
SHOES, HATS AND CAPS

1

LEXINGTON, N. C.,

1/8

1914

Mr. E. Hurst & Co
Baltimore Md
Dear Sir

Your letter to hand
and I want to express my preference
that Baltimore be selected as
one of the Regular Bank Cities.

Yours Truly
W. F. Lopp.

W. H. MAY
HEAD TO FOOT OUTFITTER

LITTLETON, N. C. January 7th 1914.

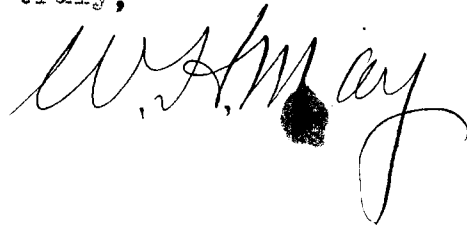
Messrs. John E. Hurst & Co.,

Baltimore, Md.

Dear Sirs:

Yours received, and beg to say that I regard Baltimore as
an ideal location for one of the Regional Banks, and would be
glad to see the old city thus honored.

Yours truly,

A handwritten signature in cursive script, appearing to read "W. H. May". The signature is written in dark ink and is positioned to the right of the typed name "Yours truly,".

Carson W. Davis,

Queen Quality,
Miles and Balston
Health Shoes.

Wearing Apparel,
Style and Quality.

Schloss Bros. Clothing,
Gold Band Hats,
Harsheim Shoes.

10
Raleigh, N. C., 1/8/1914.

Messrs John E. Hurst & Co.
Baltimore, Md.

Gentlemen:-

In reply to your letter of the 5th. I prefer that
Baltimore be made one of the Regional Bank Cities.

As most of our business this state, and practically
the south is with Baltimore, It would be advantageous to us
through out the south.

Hoping you may be successfull. I am Truly yours.

CWD/V

Carson W. Davis.

J. M. GALLAWAY, PRESIDENT.

W. C. RUFFIN, VICE-PRESIDENT.

J. O. RAGSDALE, CASHIER.



JAMES MADISON

THE BANK OF MADISON

ORGANIZED 1899.

CASH CAPITAL \$20,000.00

Madison, N.C.

1/9/14.

Mr. Wm. Ingle, Vice Pres't.,

Merchants-Mechanics Natl Bank,

Baltimore, Md.

Dear Sir:- We would like very much indeed to see Baltimore, get one of the Regional Reserve Banks, as we carry all of our Northern account there in Baltimore. We would rather Baltimore would be chosen than Richmond, Va., as we carry no account there. If anything we can do to help you, please call upon us.

Yours very truly,

J. O. Ragdale
Cashier.

*Balt
Mech ✓*



J.W. CARTER
GENERAL MERCHANDISE
HARDWARE A SPECIALTY
COTTON BUYER.

W

Maxton, N.C. 1/7/14.

W

Mr. H. B. Wilcox, Pres.

Baltimore, Md.

Dear Sir:-

I have yours the 3 rd, relative to location of Reserve Bank, replying thereto will say , that since the passage of the bill, we have looked upon Baltimore, Md., as the logical point to serve our section best.

Yours truly,

J.W. Carter

PRESIDENT MAXTON, ALMA & SOUTHBOUND RAILROAD,
ALMA, N.C.
 PRESIDENT MCKINNON, CURRIE CO.,
MAXTON, N.C.,
 PRESIDENT ALMA LUMBER CO.,
ALMA, N.C.,
 PRESIDENT THE A. J. MCKINNON CO.,
MAXTON, N.C.,
 VICE-PRES. & TREAS. SOUTHERN EXCHANGE CO.,
MAXTON, N.C., NEW YORK, N.Y.
 VICE-PRESIDENT BANK OF MAXTON,
MAXTON, N.C.,
 VICE-PRESIDENT TOWN CREEK RY. & LUMBER CO.,
TOWN CREEK, N.C.

A. J. McKinnon
 Maxton, N.C. 1/8/14.

The Falconer Co.,
 Baltimore, Md.

Dear Sirs:-

Replying to yours of the 6th will say that we would be very well satisfied to see Baltimore have this Bank, but I don't think it would be wise for us to take any active part in it one way or another.

Yours very truly,

A. J. McKinnon

AJM-W.

non-committal

J. J. REDMON
PRESIDENT

A. STACKHOUSE
VICE-PRESIDENT

W. B. RAMSEY
CASHIER

O. C. RECTOR
ASSISTANT-CASHIER

THE BANK OF FRENCH BROAD

Capital Stock \$25,000.00

Profits Earned \$18,000.00

1a

MARSHALL, N. C. Jan. 10th, 1914.

Mr. Wm. Ingle, Vice-Pres.,
Merchants-Mechanics Nat'l Bank,
Baltimore, Md.

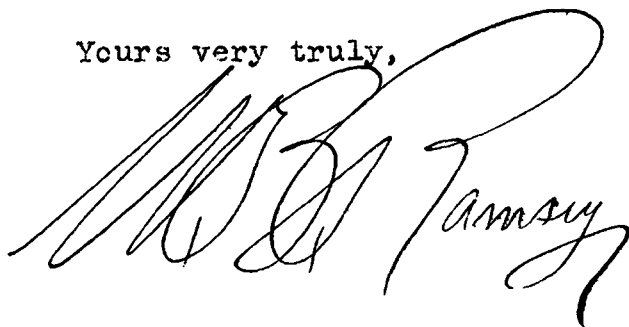
Dear Mr. Ingle:-

Replying to yours of the 6th instant will say that we agree with you in the statement that Baltimore should be selected for the location of one of the reserve banks and it will give us pleasure to assist in anyway we can to have your city named for this purpose.

I notice that a great many banks in this section are now carrying their eastern account in Baltimore instead of New York City for we find it more convenient to do business closer home and the bankers in your city seem to be in close touch with conditions in this section.

Trusting that the Commission will see fit to place ^{of} ~~one~~ the the regional banks in Baltimore and assuring you of our hearty support in your efforts to bring about this result, I am

Yours very truly,



Cashier.

WB/RR

Bank

B. F. Davis & Son
CLOTHING
MEN'S FURNISHINGS, HATS AND CAPS.
MORGANTON, N. C. Jan. 7th, 1914.

Messrs. John E. Hurst & Co,
Baltimore, Md.

Gentlemen:-

We would like very much to have a Regional Bank in Baltimore, it would no doubt be helpfull to the Southern Merchants who trade in Baltimore, in fact we receive much substantial help and always have in Baltimore. "Heatquarters for Southern Merchants."

Yours very truly,

B. F. Davis & Son

M. P. Hildebrand.
A. A. Connelly.

HILDEBRAND & CONNELLY

◆-----DEALERS IN-----◆
General Merchandise and Country Produce.

MORGANTON, N. C., Jan 7th 1914

Dear John E. Hunt & Co
Gents

We do hope that Baltimore will be selected on one of the letters for Regional Bank, we think Baltimore would be a great advantage to the whole South. More so than any other city in the South because we have more dealings there.

Respectfully,

Hildebrand & Connelly
M & C

A. G. BOWMAN, President.

C. W. BOWMAN, Sec'y and Treas.

A. G. Bowman & Son,
Wholesale
Dry Goods, Notions and Groceries

Mount Airy, N. C., 1/8 ' 14

Messrs. John E. Hurst & Co.,

Baltimore, Md.

Gentlemen:-

Replying to your letter of Jan'y 5th (we think it very important that Baltimore be selected as one of the Regional Bank cities. First in behalf of its manufacturing enterprises, second as Baltimore has the greatest commercial facilities of any Southern city) and we think to be made a Regional Bank city would meet the approval of all merchants.

Yours very truly,
A.G.Bowman & Son

OFFICE
J. W. POYNER,
DEALER IN
GENERAL MERCHANDISE

MOYOCK, N. C. Jan 8 1914

Jno E Hurst & Co
Baltimore Md
Dear Sir

your letter of Jan 5/1914
to hand and am glad to see
Baltimore stand up for her rights
We should have a Regional Bank
in Baltimore first becaus its more
of a business center for the South
Second its belong to us its true
the South should get something
and while I am not a good righter
and cant express my self but I
am a good wisher hoping you
people the Greats Success
I am yours Best wishes
J W Poyner

JAMES N. LAWRENCE

....DEALER IN....

GENERAL MERCHANDISE

~~Murfreesboro, N.C.~~ Jan'y 8th 1914

Messrs. Jno. E. Hust & Co.,
Baltimore, Md.

Dear Sir:

In answer
to yours of the 5th inst. would state
that, in my opinion, Baltimore
is the place for one of the Regional
Banks. because of its size, its
influence and its commercial relations
extending over a larger territory
than any other Southern city that
I know of.

Get our Senior Senator interested,
and you will have a wheel horse
in the right place.

Yours truly
James N. Lawrence,



ESTABLISHED 1870

CUTLER-BLADES HARDWARE CO.

INCORPORATED

WHOLESALE

JOBBERS AND MANUFACTURERS AGENT.

67 & 69 MIDDLE ST
80 SOUTH FRONT ST.
230 MAIN ST.

New Bern, N.C.

January 10th, 1914.

1

Mr. G. Frank Young, Sec.,
Central Metal & Sup. Co.,
Baltimore, Md.

Dear Sir:

Your letter of the 5th, inst. handed the writer this morning upon his return to the city.

Replying to same will say that nothing would be of more pleasure to our company or more gratifying than to have the Regional Banks established in Baltimore. We always look upon this city as the New York of the South, and feel that should our southern people take advantage of these banks that Baltimore is the most logical point to place it.

As a business house, we certainly hope that with the combined efforts of your good people that you will be able to have these banks placed in Baltimore.

With best wishes, we remain,

Yours respectfully,

Cutler-Blades Hdw. Co.,

By *J. N. Cutler*
Sec. & Treas.

F. B. HACKBURN

Mark all Goods IN FULL, or E. B. H.

GENERAL STORE

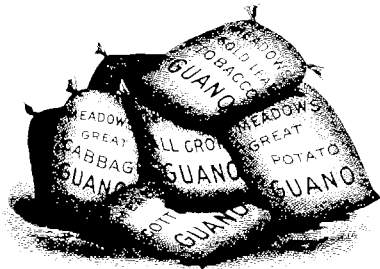
PHONE 72 47 & 49 POLLOCK ST.

New Bern, N. C. Jun 7 1914

Mr Walter Snyder
Baltimore, Md.

Dear Mr Snyder

Your letter
6th July to hand. Contents
very carefully noted and
in reply I beg to say -
I think it is the proper
thing for the Business men
of Baltimore to try, to
get one of the Regional
Banks established in
your city - I think the
Currency Bill a Great
Measure and we sure to
be very beneficial to the
South - I would like to see
Balto get one. Very truly yours
E. B. Hackburn



E. H. & J. A. MEADOWS COMPANY,

MANUFACTURERS OF
MEADOWS' SPECIAL GUANOS.

ADDRESS ALL COMMUNICATIONS TO THE COMPANY
NEW BERNE, N.C.

OFFICE - UNION POINT,
WORKS - NEUSE RIVER.

NEW BERNE, N.C. Jan 7/14

Mr. Walter Snyder, Prest,
The Snyder & Blankfard Co.,
Baltimore, Md.

Der Sir:--

Your esteemed favor of the 6th is to hand and in reply beg to say that we are heartily in accord with the effort to have one of the Regional Reserve Banks established in Baltimore City, and we trust the effort may be successful.

According to our views, we do not see how the City of Baltimore could be left out, taking into consideration its importance to the South, and its close business relations to all the Southern States.

Hope you will be down to see us the coming season.

Yours very truly,

Dict.

Prest.

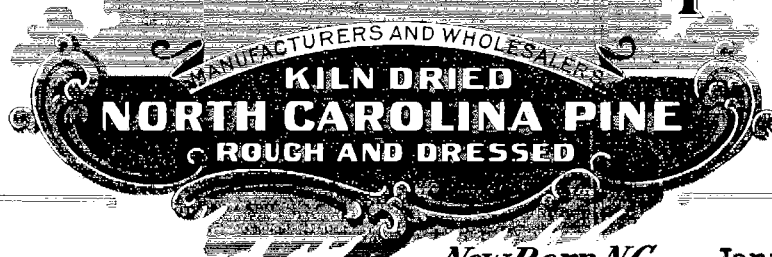
J. V. BLADES, PRES.

W. H. ROONEY, VICE-PRES.
[REDACTED]

A. F. BUNTING, SEC'Y-TREAS.

ALL AGREEMENTS ARE CONTINGENT UPON STRIKES, ACCIDENTS, DELAYS OR CARRIERS AND OTHER CAUSES BEYOND OUR CONTROL.
ALL QUOTATIONS SUBJECT TO PRIOR SALE AND CHANGES WITHOUT NOTICE.

THE Neuse Lumber Company



RAIL AND WATER SHIPMENTS

File 93

New Bern, N.C.

January 14, 1914.

American Lumber Company,
1407 Philpot Street,
Baltimore, Md.

Dear Sirs: We beg to advise you that we are very anxious for Baltimore to have a Regional Bank. We ship quite a quantity of our output to your city and thus are dependent on its institutions for much of our finances.

We believe that a Regional Bank in Baltimore would be in the best location to serve all of the states along the Atlantic seaboard.

Assuring you that your city is our first choice as a location for the Regional Bank, and with best wishes for your success in securing one, we are,

Yours very truly,

THE NEUSE LUMBER COMPANY,

A. F. Bunting
Sec'y.-Treas.

AFB/J

All contracts, sales and agreements are contingent upon accidents, strikes, fires and other delays beyond our control.

FREEMAN HAWK, PRESIDENT

W. F. ABERLY, SEC. & TREAS.

THE PINE LUMBER CO.
MANUFACTURERS OF
Kiln Dried North Carolina Pine Lumber

NEW BERN, N. C. Jan. 8 1914 191

Mr. Wm. M. Burgan

Baltimore Md.

Dear Sir;-

In reply to yours of the 6th Inst. we would state that we would urge you to use all your efforts in having a Regional Bank established in Baltimore, as the bulk of the business from this source is conducted from your place to this, and I feel that that is the proper place to have just such a bank.

Yours truly

W.F.A.

The Pine Lumber Co.

Wm 1/9

J. H. YOUNT, PREST.

JOHN P. YOUNT, VICE PREST.

G. C. LITTLE, CASHIER

Farmers & Merchants Bank

CAPITAL & SURPLUS \$40,000.00

Newton, N. C.

January 8th, 1914.

Mr. Wm Ingle, Vice-President,
Merchants-Mechanics National Bank,

Baltimore, Md.

Dear Sir:-

Owing to the fact of Baltimore being regarded by all Banks south of Washington as a Southern City, holding large reserves of Southern Banks and being easy of access, we will say that in our opinion one of the Regional Reserve Banks under the new Currency Bill should be located in your town.

Yours very truly,

G. C. Little
Cashier.

NO CLAIM WILL BE ALLOWED IF MADE
LATER THAN 5 DAYS AFTER RECEIPT
OF SHIPMENT.

ALL QUOTATIONS SUBJECT TO PRIOR SALE
AND ALL CONTRACTS ARE CONTINGENT
ON CAUSES BEYOND OUR CONTROL.

C. D. COFFEY

Manufacturer and Wholesale Dealer in

WHITE PINE AND HARDWOOD LUMBER

Rough or Dressed

North Wilkesboro, N. C. 1-9-1914

The J. H. Gieringer Co

Dear

✓

In answer to yours of 1-7-14
will say we are making a strong
fight for a regional bank in N.C.
preferably at Charlotte N.C. If we can't
get this then Baltimore will satisfy
me as well as any other Sou. City
likely to get one & I am willing
& ready to do what I can to help in
securing same.

With best wishes for you & hoping for
you a prosperous new year I am

Very truly
C. D. Coffey

How is the white pine Box
business these days? I have some
when you are in the market 2300

WILLIAM J. SMITH.

WILLIAM J. SMITH, JR.

**William J. Smith & Son,
DRY GOODS, NOTIONS,
SHOES, CLOTHING,
MILLINERY.**

Agents for { TRUCK BARRELS
BASKETS
ROOFING
SHEET METAL PRODUCTS

ORIENTAL, N. C., Eighth,
January
Nineteen-fourteen.

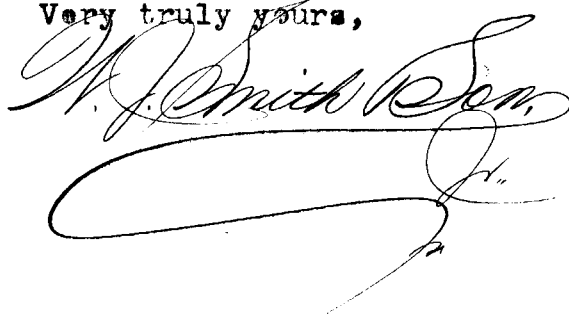
Messrs. John E. Hurst & Co.,
Baltimore, Md.

Gentlemen:

We would like for Baltimore to be made one of the Regional Bank cities because it is the very best and most convenient city for our section - North Carolina to deal, - having low freight rates, quick and direct service to and from this section.

With a sincere hope that you will succeed in making Baltimore one of these cities, we remain,

Very truly yours,



S*

R. W. LASSITER, PREST.

Z. W. LYON, V. PREST.

W. H. HUNT, CASHIER.

8558



THE FIRST NATIONAL BANK

CAPITAL \$100,000.00
SURPLUS AND PROFITS \$30,000.00

COURIER JOURNAL-LITHOGRAPH

Oxford, N.C.

Ind

Jan. 5, 1914.

*R
M ✓*

Mr. H. B. Wilcox, President,
First National Bank,
Baltimore, Md.

Dear Sir:

Answering your letter of the 3d in regard to the establishment of a Regional Reserve Bank.

We would prefer to have Richmond designated first, but would prefer Baltimore next.

We mention Richmond first as that place is the headquarters for this section.

Yours truly,

W. H. Hunt
Cashier.

R. W. LASSITER, PRES.

Z. W. LYON, V. PRES.

W. H. HUNT, CASHIER.

8558

2



THE FIRST NATIONAL BANK

CAPITAL \$100,000.00
SURPLUS AND PROFITS \$30,000.00

R

Oxford, N.C.

1/9/14

Mr Wm. Ingraham Vice Pres
New Nat Bank
Baltimore

Dear Sir: Referring to your letter 6th in
reference to Seat of Federal Reserve Bank,
most of the business of this section on
account of tobacco interest is carried
to Richmond.

As comd to Richmond we would
prefer Baltimore.

Not
ack ✓

Yours truly
W. H. Hunt

J. R. DAVENPORT,

DEALER IN

GENERAL MERCHANDISE AND FERTILIZERS

Boots, Shoes, Dry Goods, Notions, Hats, Groceries,
Country Produce, Hardware and Implements.

Roanoke, N. C., January 8, 1913

Miss E. Hunt to
Dear Sirs

As Baltimore is the
great mercantile center of the south
and especially Eastern N. C. ^{you} would be
very glad to see Baltimore Regional Bank
with best wishes for your happy & prosperous
New Year. I am

Yours truly,
J. R. Davenport

Richmond Gets Rap.
 President John C. Drewry, of the
 Raleigh Chamber of Commerce, drop-
 ped a bomb over in Richmond the
 other day. Richmond, Atlanta and
 Columbia are bidding for the region-
 al bank in this section which is to
 be established under the govern-
 ment's recent currency act. The
 Richmond Chamber of Commerce
 wired President Drewry "Can Rich-
 mond count on Raleigh's support for
 regional bank?" In his reply Presi-
 dent Drewry said "When we can
 count on the co-operation of Rich-
 mond in obtaining justice in the mat-
 ter of freight rates, then Richmond
 can count on Raleigh's support in any
 good movement." That was a hit
 right from the shoulder.

Samuel R. ...

J. J. COBB

COLLIER COBB

COBB BROTHERS

DEALERS IN

GENERAL MERCHANDISE AND COUNTRY PRODUCE
GROWERS AND SOLICITORS OF TRUCK

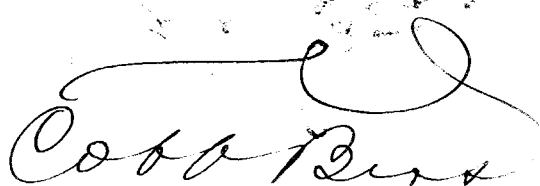
PARKTON, N. C. Jan 8th. 1914

Messrs. John E Hurst & Company,
Baltimore, Md.

Gentlemen;-

Allow us to express to you , that we as Merchants believe that at least one of the, Regional Banks located in Baltimore, Md. It being a great City for the South as a jobbing town would prove to be of great value to the People of the entire South,

Yours very truly,



J. C. SPRUILL,

—Dealer In—

General Merchandise.

Plymouth, N. C. Jan 10th 1914

Dear John E. Hunt & Co
Bullo.

Wrote you here to have & in
reply I would like for
Bullion to be selected for
any of the Reserve Bank
actions

Yours Truly
J. C. Spruill.

THOMAS H. BRIGGS

ESTABLISHED 1865

JAMES A. BRIGGS

THOMAS H. BRIGGS & SONS

DEALERS IN

HARDWARE, BUILDERS' SUPPLIES, STOVES AND RANGES

220 FAYETTEVILLE STREET

REPLYING TO YOURS _____

T

RALEIGH, N. C., 1/10 1914.

Gentlemen.

Your letter 1/10/1914. Would afford me great pleasure to do what you ask but our Chamber of Commerce has endorsed Richmond Va and if Baltimore will be in the same zone I could not do so.

*Yours truly,
James A. Briggs.*

CAROLINA POWER & LIGHT COMPANY.

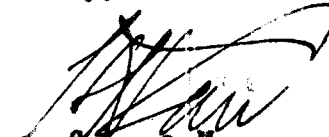
RALEIGH, N. C., Jan. 7, 1914.

Mr. John F. Judge,
General Electric Co.,
Baltimore, Md.

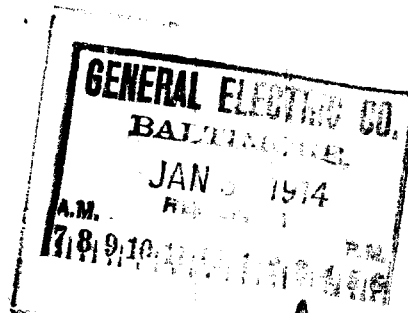
Dear Sir:-

I have yours of Jan. 5th asking my views as to location of the Regional Reserve Bank which I understand is to be located in some City on the Eastern Seaboard between New York and New Orleans, and I beg to advise that in my opinion Baltimore is the ideal location for this bank, especially in view of the fact that Baltimore has a large southern trade, therefore this bank would be in ready access to the South.

Yours very truly,


General Manager.

HHC.JER



A. M. HANFF

N. H. McLEOD

HANFF, SUCCESSORS
HANFF & McLEOD

Dry Goods, Shoes, Notions and Millinery

110 East Hargett Street

R1
B2

✓

Raleigh, N. C.,

Jan 10th

1914

John. Ernest & Co

Gentlemen

Replying to your

letter of Jan 5th 1914, am sorry but had already written one for Richmond by Stephen Putney's request. I certainly do hope you may be successful in locating one in Baltimore. My good will is always in favor of Baltimore and the stand they have always taken for the South is my reason. I think the way Baltimore has shown in every way for the past ten years is one of the greatest reasons why a Bank of this kind should be located there. I hope that you may be successful in this undertaking and that anything else coming your way you may get. - Wishing you a happy and the most prosperous year, I am

Yours Truly
A. M. Hanff

J. T. HUNTER
PRESIDENT

I. R. RAND
VICE-PRESIDENT

J. L. GILL
SECRETARY AND TREASURER

HUNTER-RAND COMPANY

(INCORPORATED)

DRY GOODS, NOTIONS AND SHOES

No. 208 FAYETTEVILLE STREET

RALEIGH, N. C., 1/6/4:

John E. Hurst,
Baltimore, M. D.

Dear Sir;-

In reply to your letter of Jan. 5th, in regard to establishing a Regional Bank in your City will say that we will discuss the matter with our Banker here and if we can be of any service to your town will be glad to do so,

Yours very respectfully,

HUNTER-RAND CO.,

THE RANDLEMAN STORE COMPANY

GENERAL MERCHANDISE

RANDLEMAN, N. C.

Jan 6 1894

John E. Hurst & Co
Baltimore Md
Gentlemen,

We are very much in favor of Baltimore having a Regional Reserve Bank, because it is our market & in fact is becoming a market for the entire South. Then again it is a growing city it is near the seat of government & in the near future will be ranked with New York & Chicago as one of the greatest markets in the world.

With best wishes we are

Yours very truly

Randleman Store Co
By W. Newton Mox

R. L. WATT, PRESIDENT

EUGENE IRVIN, CASHIER

E. W. STAPLES, ASS'T CASHIER

Citizens Bank

CAPITAL \$75,000.⁰⁰ SURPLUS \$40,000.⁰⁰

Reidsville, N. C.

RLW ✓

2

January, 8th, 1914.

Mr. Wm Ingle, Vice President,
Merchants-Mecanics National Bank,
Baltimore, Md.

Dear Sir:

Your circular letter of January, 6th has been received, answering will say that we are already committed as to a preference for one of the Regional Reserve Banks, but in the event that our first choice should not be favorably considered Baltimore would unquestionably be our Second choice.

Very respectfully,



PRESIDENT.

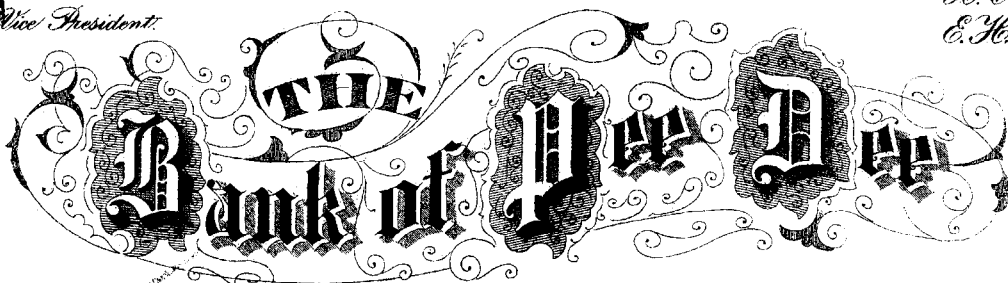
RLW:K

RLW ✓
13

W. L. Parsons, President.
W. J. Everett, Vice President.
W. G. Leak,

ORGANIZED MAY 1891.

W. C. Parsons, Cashier.
E. H. Aycock, Asst. Cashier.



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

ROCKINGHAM, N.C. 1/8/1914.

R
19

2

William Ingle, Vice Pt.

Merchants - Mechanics Bank,

Baltimore, Md.

Dear Sir:/

The business people of our section want to be in a district whose Regional Reserve Bank is located in the East. Richmond is nearer to us and we have expressed our first choice to be that City. n

Our second choice is Baltimore, and if there is no chance for Richmond you can count on our active cooperation in every way possible.

Yours Truly,

W. L. Parsons
W

W
1
P

J. H. Herbert

Office of

J. L. Horne, Jr.

The Evening Telegram

Printers and Publishers



Telephone 71

Post Office Drawer "M"
Office: Sunset Avenue

Rocky Mount, N. C.

January.7.1913

International Syndicate,
Baltimore,
Md.

2

Gentlemen,

Referring to yours on the matter of Baltimore as the location for a Regional Reserve Bank under the new currency law. Local financiers and the Chamber of Commerce committee have gone on record as favoring Richmond, however the writer would be pleased to aid Baltimore in the matter and would thank you to command me. In this connection am sending you under separate cover a copy of our publication and you will note the reference to Baltimore and further a copy of the Richmond Journal, copy also forwarded in which was landed the same reference.

If we can aid you further let us know.

Yours Very Truly,
THE EVENING TELEGRAM

J. L. Horne, Jr.

7362

The First National Bank

TARBORO AND WASHINGTON STREETS

JOS. B. RAMSEY, PRESIDENT
S. P. HILLIARD, V. PRESIDENT
G. L. WIMBERLY, JR., V. PRESIDENT
R. B. DAVIS, JR., CASHIER
S. G. SILLS, ASST. CASHIER

Rocky Mount, N.C.

Jan. 8th, 1914.

rud

[Handwritten mark]

Mr. Blanchard Randall,
Vice-president of the First Nat. Bnk. of Balt.
Baltimore, Md.

Dear Sir:-

In reply to your favor of the 3rd inst. in reference to our views in regard to the location of a regional reserve bank in Baltimore, we wish to say that the bankers of our town have united in an effort to have the regional bank of this territory located in Richmond. This action is due largely to the very extensive business between Richmond and eastern North Carolina. With Richmond eliminated, my opinion is that Baltimore would come nearer suiting our territory than any other city of which I can think. As the matter now stands, we have to endorse Richmond, and there is nothing that we can do for you while that city is in the field. Speaking for our institution, I rather think that Baltimore would come as the second choice.

Yours truly,

R. B. Davis
Cashier
[Signature]

TAYLOR & CO.,

DEALERS IN

DRY GOODS, GROCERIES AND GENERAL
MERCHANDISE.

MAIN STREET.

SALISBURY, N. C., *Jan 4th* 1914

Miss John-E-Hurst & Co

Baltimore Md.

Gentlemen

*in reply to yours of the 1st Will say
that we believe that it will be a great
advantage to the merchants of this
section of the South to have Baltimore
one of the Regional Bank-Cities we will
be glad to offer any assistance that we
can." With best wishes*

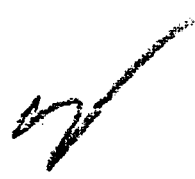
Yours &c

Taylor & Co

SELMA BAPTIST CHURCH
E. R. NELSON, PASTOR

R
I
B
N

SELMA, N. C. January 6, 1914.



Messrs. John L. Alcock & Co.,
Baltimore, Md.

Dear Sirs:

Your letter with reference to your work in behalf of the interest in securing a Regional Bank for Baltimore has been received.

I am quite sure that it would be to the great advantage of your city and all contiguous territory to have one of these banks located there. However, as one of them will certainly be located in New York City, and probably another in Philadelphia, and as there can not be more of them than twelve, and as they ought to be distributed over the whole country as equitably as possible, it occurs to me that the next one from New York or Philadelphia ought to come to Richmond. To be candid, Richmond is my first choice. But if Richmond is not considered the logical place for one of them for the South, I should certainly prefer Baltimore to Philadelphia as the latter place is too close to New York, the money center.

But you are clearly right in making the biggest effort possible to capture so great a prize, and here's hoping that you may succeed, with very best wishes.

Yours truly,



104

SHELBY NATIONAL BANK
 CAPITAL STOCK \$50,000.
 J. T. BOWMAN, PRESIDENT.
 E. B. HAMRICK, VICE PRESIDENT
 J. R. MOORE, JR., CASHIER.
 SHELBY, N.C.

7th. January 1914

Mr W. B. Wilson, President
 First National Bank
 Baltimore, Md.

Dear Sir:

Answering yours, in re. location of the Regional Reserve Bank, for the district in which this bank is located, in Baltimore, will say frankly, that there are reasons why I would prefer Baltimore, but as I understand the purposed functions of a Regional Bank, I cannot see any special benefit to the community in which it may be located. There are so many small, 5000 & 10,000 country banks in N.C. and S.C., and the clearing of cash items on these little banks has been such a problem in the past not only because of cost but on account of delay in realization on them, I can't understand why any locality should want the business.

You may however be assured of this, that if the location of a Regional Bank in Baltimore will be of any benefit to your institution and we find any way to be useful in furthering your interest, you can count on the writer to do any thing in his power.

Your friend
 J. T. Bowman Pres.

STATE, COUNTY AND CITY DEPOSITORY
No. 9335

THE COMMERCIAL NATIONAL BANK

CAPITAL STOCK PAID IN \$100,000.00
SURPLUS \$ 30,000.00

W. D. TURNER, PRESIDENT.
EUGENE MORRISON, VICE PRES.
D. M. AUSLEY, CASHIER.
G. E. HUGHEY, ASST. CASHIER.

STATESVILLE, N. C.

January 9, 1914.

RT
19
Mr. T. Rowland Thomas, President,
National Bank of Baltimore,
Baltimore, Md.

Dear Sir:

We acknowledge receipt of your letter of January 5th regarding the selection of Baltimore as a City for the location of a Regional Reserve Bank under the new CURRENCY BILL. Before receiving your letter we had partially committed ourselves to a preference for Richmond, Va. However, it would be highly pleasing to us to have Baltimore designated and be included in your district, and we do not hesitate to say that Baltimore would be our second choice.

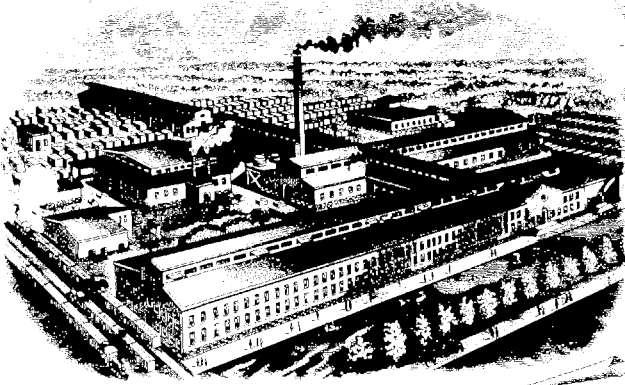
We have written our Senators, the Secretary of the United States Treasury and Assistant Secretary expressing a desire to be included in a district in which a Regional Reserve Bank would be located to the North of us, and as to Richmond or Baltimore it would make but very little difference to us.

Hoping that you will be successful in your efforts to secure a Regional Reserve Bank for your City, we are,

Yours very truly,

DMA/abw.

D. M. Ausley
Cashier.

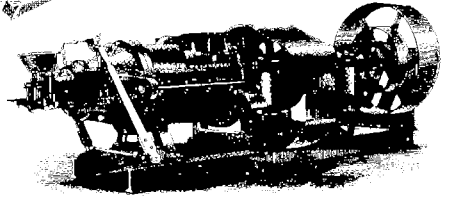


J.C. Steele & Sons

Statesville, N.C.

MANUFACTURERS OF
BRICK MAKING MACHINERY
AND ALL KINDS OF
BRICK YARD SUPPLIES

J. C. STEELE
C. M. STEELE
H. D. STEELE
A. F. STEELE
P. STEELE



HOPPER, BRICK MACHINE, REFRIGERATORS, DIGITATORS, CRANES, CARS AND RIGS WITH WHEELS, TRUCKS, FEEDERS, CAR WASHES, ETC.

WAGONS SHIPPED C.O.D. ON BILL LADING ATTACHED UNLESS OTHERWISE ARRANGED.
CABLE ADDRESS
"STEELE"

The Falconer Co.,

Baltimore, Md.,

January Fourteen,
1914

1

Gentlemen:

We sincerely hope that Baltimore will be chosen as location for one of the regional Banks.

Baltimore is the gateway to the south and we regard it as the most satisfactory location which this part of the south is tributary.

Yours very truly,

J.C. STEELE & SONS'

Yours

L. A. ROUNTREE,
DEALER IN
GENERAL MERCHANDISE.

Sunbury, N. C., R. F. D., 1-9 1914

Mrs John. E. Hunt Esq.
Dalt. Md.

Yrns,

It is my desire that
Baltimore be made ^{one} of the
Regional Bank Cities
It makes it much more
convenient for us all
With kindest
regards and best wishes for
prosperous New Year

Yrns
L. A. Rountree

A. B. SWINDELL & SON,
GENERAL MERCHANDISE,
Poultry and Eggs.

Quote

Swan Quarter, N. C., *Jan 8* 1914

John E. Hurst & Co
Baltimore Md.

Gents

Yours of the 5th to hand.
In reply will say, that we are
in favor of Balto being one
of the Regional Bank Cities. &
Our Bank had its annual
meeting on the 7th, & recommended
Balto as the City. Hoping this
will be a benefit to Balto, in
in securing the Bank.

Very Sincerely
A. B. Swindell & Son

Wilmington!
BZ

C. C. PRIDGEN, Pres. J. A. BROWN, V. Pres.
D. F. MCGOUGAN, Sec. Treas.



D. F. MCGOUGAN, MANAGER

Tabor, N.C. Jany 8, 1913

Mess J_ohn E. Hurst & Co.
Baltimore, Md.

Gentlemen:

We have your favor of the 5th. relative to the Regional bank. BALTIMORE will be very acceptable for us should one of the banks be established there, while should wilmington make application that point would be our preference, The bulk of our business is transacted with the above two cities. While under the present situatin Baltimore would be mbe center located.

yours Truly,

Tabor Supply Co

The Register
I. A. BARNES,
MERCHANDISE AND DEALER IN
LUMBER AND SHINGLES.

Taylorsville, N. C. *Jan - 8 - 1904*

Miss. Geo. E. Hurst Co -
Baltimore Md.

Dear Sirs:-

In reply to yours
of the 5th It gives us great
pleasure to give expression
to why we desire that
Baltimore be made one
of the Regional Bank cities
First because of its close
relation to our south land
and second our relation to
you. And finally because we
think that Baltimore desu-
res it because of her prom-
inence in the Commercial
world. It gives us great
pleasure to do any thing

I. A. BARNES,
MERCHANTISE AND DEALER IN
LUMBER AND SHINGLES.

Taylorsville, N. C., 190.....

we can that will in
any way be of service
to Messrs Edmest Co -
With kindest regard, and
best wishes for the New
Year we are yours very
truly.

Yours Truly
I. A. Barnes

E. B. SPIVEY,

DEALER IN

Dry Goods, Notions, Groceries, Clothing, Hardware,

BOOTS, SHOES, HATS, CAPS

AND GENERAL MERCHANDISE.

Produce Bought and Sold.

Trotville Willow, N. C. Route 1 Jan 8 1914

Messrs John E. Hurst & Co
Baltimore Md
Gentlemen

I am writing today asking you by all means have Baltimore selected as one of the Regional Bank Cities. otherwise it would be a greater inconvenience to our.

I hope to congratulate you on your success. Knowing as I do it will be another milestone up the Road of prosperity for your City.

Hoping you much success and a prosperous year & Remembrance as ever E. B. Spivey

Wagram Mercantile Company, Inc.
General Merchandise
Fertilizers, Cotton & Seed Buyers
Wagram, N. C.

Jan. 7, 1914.

John E. Hurst Co.

Baltimore, Md.

Gentlemen:

We would be glad for Baltimore
to be selected as one of the Regional
Bank cities.

It is one of our principle markets
for buying and selling and we feel that
greater benefit could be derived from
a Regional Bank in that city than from
some other of our cities, and we are glad to
recommend Baltimore as a point for one of
the Regional Banks.

Yours very truly,

WAGRAM MERCANTILE COMPANY

EVS/LH

E. D. Smith Ngr

The Falconer Company

Printers • Engravers • Lithographers
Specialists in Bank and Fine Commercial Work

Baltimore, Maryland January 6, 1914.

2

Mess. William Brozaw & Co.
Washington, N. C.

Gentlemen:-

We will greatly appreciate your help in convincing the Administration that Baltimore should be given one of the new "Regional Banks" under the Currency Act.

Please write us by return mail stating that you believe it will be to your advantage to have such a bank in Baltimore, and your letter, with others, will be duly presented to the Treasury Department.

For obvious reasons, your own letter head should be used.

Yours very truly,

The Falconer Company.

*Sorry but we have already
endorsed for Richmond; other-
wise would very gladly
recommend Balto.*

W

Wm. Brozaw

1/10/14.

Handwritten initials and checkmark

Handwritten number 2

4997
The First National Bank
WASHINGTON, N.C.
C.M. BROWN, *President* J.B. FOWLE, *Vice President*
A.M. DUMAY, *Cashier*

Jan. 8, 1914.

Mr. Wm. Ingle, Vice-President,
Baltimore, Md.

Dear Sir:-

I beg to acknowledge receipt of your letter of Jan. 6th in regard to having Baltimore selected for one of the Regional Reserve Banks. Richmond is making an effort to secure one of these banks, and we have advocated that point as a very desirable one for this section of the country. But we believe that Baltimore would be almost as convenient for us, therefore we will take pleasure in doing any thing that we can, provided we will come within that zone.

With good wishes for a prosperous year, I am,

Yours truly,

Handwritten signature of A.M. Dumay
Cashier.

Handwritten initials and checkmark

R. R. FLEMING, PRES.

W. H. WHITLEY, VICE-PRES.

E. R. MIXON, SEC. & TREAS.



Washington, N.C. Jan. 17th, 1914 191

The Falconer Co.,
Baltimore, Md.

gentlemen:-

In reply to your letter of the 6th, we certainly have no objections to Baltimore being given one of the "Regional Banks", and we are willing to do any thing that we can to help you to get it.

Yours very truly,

E. R. Mixon & CO.

M/C



Jan. 15th 1914

The Falconer Co.
Baltimore, Md.

Gentlemen:

In reply to your request, for an expression from me as to locating one of the "Regional Banks" in Baltimore.

I heartily endorse Baltimore as being the best location for the "Regional Bank" for this section of country, as most all northern merchants want Balto. or New York exchange in payment of accounts. There are many other reasons. Very truly, M.A. Smith

1
Wilmington, N.C.
July 7, 14
J. E. Hanes
Bald. Md.
Sud.

In reply
to your letter would state
I wish that Baltimore would
be selected as one of the
Regional Bank cities.
@ Merchants

Yours truly
J. H. Nicholson

1
a

ROBERT H. POWELL,
PRESIDENT.

J. C. WILLIAMSON,
W. H. PHILLIPS, } VICE PRESIDENTS

F. L. FORD,
CASHIER

THE BANK OF COLUMBUS
(COLUMBUS COUNTY,)

WHITEVILLE AND VINELAND, N.C. Jan. 17th, 1914.

Mr. William Ingle, Vice-Prest.,
Merchants Mechanics Nat. Bank,
Baltimore, Md.,
My dear Mr. Ingle:

Referring to your letter of recent date, I write to say we would be very pleased to see one of the Regional Reserve Banks located in Baltimore. Baltimore for a long number of years has been a place of deposit for the reserves of Southern Banks. In fact in the eight years of our history we have never opened a New York account, for the reason that we can secure more liberal accommodations and treatment in Baltimore, your Banks evidently being in closer touch and sympathy with the interests of the South. By the establishment of a Regional reserve Bank in Baltimore it occurs to me that opportunities of your Banks for serving our section would be increased. Otherwise it is possible that your ability to serve us might be curtailed, which I would very much regret to see. The generous treatment of the Bankers of Baltimore has given your City a financial prestige which should be enhanced by the establishment of one of the Government Banks in your City. This fact along with its central location ^{and} strategic position as a City of export and import of manufacture and commerce make Baltimore eminently deserving of the location of the Regional Bank. We shall therefore be glad to co-operate with you in this matter and would be glad for you to indicate the lines of effort which we may follow, leading to the accomplishment of this desire.

With every good wish for the success of your efforts along this line,

Very truly yours,



Cashier.



ACME MANUFACTURING CO.

WILLIAM GILCHRIST, PRESIDENT.
G. HERBERT SMITH, VICE PRESIDENT.
J. G. M^c CORMICK, SECRETARY & TREASURER.

MANUFACTURERS OF
HIGH GRADE FERTILIZERS
AND ACID PHOSPHATES.

OFFICES MURCHISON NATIONAL BANK BUILDING,

Wilmington, N.C.

January 7th, 1914.

The John C. Grafflin Co.,
Baltimore, Md.
Gentlemen:-

In regard to the establishment of a Regional Reserve bank for this territory, we feel that our interests would be best subserved by the establishment of this bank in Baltimore, and in your efforts to secure this, you have our hearty support and co-operation. If there is anything further we can do to assist you in the matter, please advise.

Very truly yours,

ACME MANUFACTURING COMPANY,

William Gilchrist
President.

H.C. McQUEEN, PRESIDENT
J.V. GRAINGER, VICE PRES.
J.W. YATES, VICE PRES.
C.S. GRAINGER, CASHIER
M.F. ALLEN, ASST. CASHIER
WARREN S. JOHNSON, ASST. CASHIER

No. 5182

CAPITAL \$1000000
SURPLUS \$600000

THE MURCHISON NATIONAL BANK,
WILMINGTON, N. C.

R
19
✓

January 8th. 1914.

S
✓

Henry Clark, Esq. President
The National Howard Bank,
Baltimore, Md.

Dear Mr. Clark:

Your letter of the 6th. received.

While Baltimore, no doubt, will be one of the most favorable places for a regional bank with members in this section, will not the fact that one of those banks will almost certainly be located in Washington operate against the selection of your city?

Possibly Richmond might be more convenient for this section on account of the quicker mail facilities. If a bank is not established in that point, we would prefer your city.

If you think that the bank will be of advantage, we hope that you may secure the location of one in Baltimore.

Yours very truly,

J.V. Grainger
Vice President.

JVG/EA.

ROBT. R. STONE, PRESIDENT

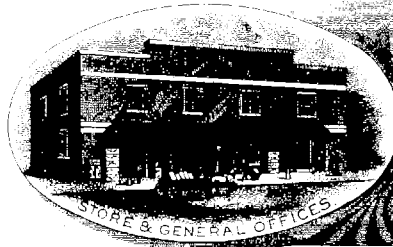
B. OSCAR STONE, SECY. & TREAS.

J. HERBERT STONE, VICE PRES.

THE STONE COMPANY

GENERAL STORE & OFFICES,
5-7 & 9 SOUTH WATER ST.

STORAGE WAREHOUSE
8-10 & 12 SOUTH WATER ST.



GROCCERS & DISTRIBUTORS

WILMINGTON, N. C.

January 5th, 1914.

Mr. H. B. Wilcox, President,
First National Bank,
Baltimore, Md.

Dear Mr. Wilcox:

Your letter of the third instant at hand, and as I am sure we could not secure the Reginal Reserve Bank here, my choice would be your city, so much so that if you should need any further assistance from our little town, it will be a pleasure for me to get it for you.

I have heard it spoken of by some of the Bankers here, as being in Atlanta, Georgia. However, Baltimore is nearer, and of course, a much better city.

With the Compliments of the Season, I am,

Your Friend,

Stone Co
Robt R Stone
Pres

RRS/f

bl

J. B. Taylor

WHOLESALE GROCER.

NORTH WATER STREET.

Wilmington, N.C. Jan. 5, 1914.

Mr. H.B. Wilcox, President,
First National Bank,
Baltimore, Md.

Dear Sir:--

I am in receipt of letter from your Vice-President to the following effect:--

That Baltimore is desirous of having a Regional Reserve Bank established there; that you believe that Baltimore is the logical point to serve the Southeastern Atlantic Coast section, and desire to know if I favor Baltimore and would be disposed to recommend your City to the Organization Committee.

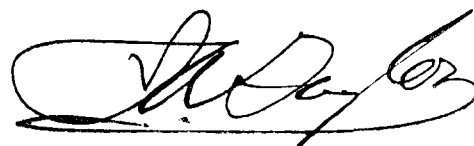
I assume that Regional Reserve Banks will be established at New York, Boston, St. Louis, Chicago, New Orleans and San Francisco and think that these are logical points, but none of these locations should in my judgment interfere with the claims of Baltimore, and I agree with you that Baltimore is best located for serving the Southeastern Atlantic Coast section, and would be very glad, indeed, to support Baltimore's claim before the Organization Committee.)

I have reason to believe that Atlanta will also be a claimant for a Reserve Bank, and do not think that the claim for the establishment of a Reserve Bank at some point between Baltimore and New Orleans without merit, and a bank so located should not in any way conflict with the claims of Baltimore.

I have seen it mentioned that Washington was also to have a Reserve Bank but I have not been able to see the force of the claim. (The Federal Reserve Act proceeds on the distinct idea that a Central Bank is undesirable, and to locate a Reserve Bank in Washington would not be in response to commercial demands) but would be open to the suspicion of political influence. (The very fact that a bank was located there would tend to develop the idea of a Central institution, and would perhaps cause it to exercise an influence out of all proportion to its commercial importance.) It would probably be the pet child of the Federal Reserve Board. I predict the maximum number of Reserve Banks.

I shall be very much pleased to write the Organization Committee if it is your desire that I do so.

Yours very truly,



1a
/

Wm
/

Wm

DEMPSEY BULLOCK

THE KING OF LOW PRICES

133 SOUTH TARBORO STREET

Wilson, N. C., 1 7 1914

Mrs. John E. Huxar & Co.

Dear Sirs -

I much prefer Baltimore as one of the Regional Bank Cities - Baltimore is truly a southern city - The majority of the southern merchants deal with Baltimore & believe that at least two thirds of the North Carolina merchants visit Baltimore to buy goods at least twice a year - I feel that it is the logical point for the reserve funds of the Southern Banks to be kept - Hoping that Baltimore will be selected - I am

Yours Truly,

James Dempsey Bullock

ALLEN T. GAY

IF GAY BROTHERS SAY IT'S SO, IT'S SO

CHARLIE GAY

Gay Bros.
SELL IT CHEAPER
216-218-220 NASH ST.
WILSON, N.C.

1914 JAN 12

67

1

WHOLESALE AND RETAIL

Dry Goods, Notions, Clothing and Shoes

WILSON, N. C., Jan 12 1914

Miss Henry Lounsbury & Co.

Balto Md

Gentlemen:

We notice that Balto City is being thought of very seriously as the right and proper place for one of the Regional Bank Cities, and we earnestly hope to see one of the reserve Banks located in your city, as it is certainly an ideal place for the Southern Merchants.

Here hoping that you will be successful

With best wishes

Yours truly Gay Bros

E. B. MAYO

H. A. MAYO

E. B. MAYO & SON

HARDWARE DEALERS

TELEPHONE 78

WILSON, N. C.

Jan 8th

1912

The A. C. Gibb Store Co
Baltimore Md.

Dear Sirs-

I in reply to your letter of the 7th inst. we wish to state that we heartily approve of the movement on foot for one of the reserve banks in your city.

Yours truly
E. B. Mayo Sen.

R. C. BAZEMORE

Wholesale and Retail Dealer in

GENERAL MERCHANDISE

Dry Goods, Notions
Clothing, Shoes
Boots, Etc.

Groceries, Hardware
Confectioneries
Hats, Etc.

WINDSOR, N. C., 1/8 1913

Dear John E. Hunt Esq
 My preference would be Norfolk Va
 but Ballman being much larger city
 I prefer Ballman rather than Richmond
 for this part of the south
 Yours Truly
 R. C. Bazemore

JOHN W. FRIES, PRESIDENT.

HENRY E. FRIES, V. PRESIDENT.

A. H. BAHNSON, SEC. AND TREAS.

ARISTA MILLS COMPANY
ARISTA MILLS---SOUTHSIDE MILLS
COTTON MANUFACTURERS

WINSTON-SALEM, N. C. Jan. 15, 1914.

Thomsen Chemical Co.,
Baltimore, MD.

Gentlemen:-

In reply to your letter of Jan. 13th,
beg to advise, we rather prefer another city for
a Regional Reserve Bank, although Baltimore is
second choice.

Trusting that you will appreciate our
feeling in this matter we remain,

Yours truly,
Arista Mills Co.

A. H. Bahnsen
Treasurer.

AHB/D

N. L. CRANFORD & COMPANY
CLOTHIERS, HATTERS and GENTS' FURNISHERS
 CORNER OF TRADE AND FIFTH STREETS
 WINSTON-SALEM, NORTH CAROLINA.

Jan. 15. 1914.

John E. Hurst & Co.,
Baltimore, Md.

Dear Sirs:-

I beg to reply to your favor of the 5th inst. and should have replied before now, but before doing so I thought I would talk to a few of my friends and find out how they felt as to Baltimore being selected as a place for one of the Regional Banks. A few days ago we had a delegation here from Richmond soliciting our support to help them secure one of the Regional Banks, but our Board of Trade and our Retail Merchants Association both declined, and I candidly believe it would be very satisfactory with our business people here for Baltimore to have one of the Regional Banks and for Winston to be placed in that district. At any rate our business people do not want to be placed in a district in a bank south of here. They want to be in a northern district, either Baltimore or New York. Personally, I would prefer Baltimore, and if there is anything I can do to assist you, will be glad to do so.

So hoping that you will win out in this contest, and with best wishes, I beg to remain,

Yours very truly,

N. L. Cranford

NLC/R.

I believe this is the real sentiment



WACHOVIA BANK AND TRUST COMPANY

CAPITAL \$ 1,250,000.00

F. H. FRIES, PRESIDENT.
 JAS. A. GRAY, VICE PRESIDENT.
 H. F. SHAFNER, V.P. & TREAS.
 T. S. MORRISON, V. PRES.
 JAS. A. GRAY, JR., Sec'y & Ass't TREAS.

WINSTON-SALEM, N.C. Jan. 5, 1914.

Mr. Waldo Newcomer, President,
 National Exchange Bank,
 Baltimore, Md.

Dear Sir:-

It is clearly to our interest to have the Regional Reserve Bank with which we are connected located to the North of us, rather than South. We are at present in a quandary to know just what to do, because the claims being put forward by other cities like Richmond, although I am free to say, we would prefer, if we cannot get to New York to have Washington or Baltimore rather than Richmond.

This matter will come up for due consideration by our officers and directors on the 13th, after which I trust we will be better able to decide this matter. Meanwhile if you have any definite information in regard to the possibility of Baltimore becoming a Reserve City, I will be very glad to have you write me.

Yours very truly,

F. H. Fries

President.

FHF/KW.

HARRINGTON, BARBER & CO.

DEALERS IN GENERAL MERCHANDISE

Dry Goods, Notions, Shoes, Hats, Caps,
Groceries, Etc.

Winterville, N. C., 1/8/1914

Mess John. E. Hurst & Co.
Baltimore Md.
Dear Sirs:-

Answering your inquiry of 5th, beg to say that we would be very glad indeed to learn that your City should be selected as one of the Regional Bank Cities, that it would be a paying institution on account of the interest that would be shown and taken in it, by your City Financiers, Trusting that you will be successful in securing it we are,

Yours most truly.

Harrington Barber & Co.

per,

J. F. Harrington

W. R. MCRACKAN
THE STORE OF QUALITY
VINELAND, N. C.

1-7-13.

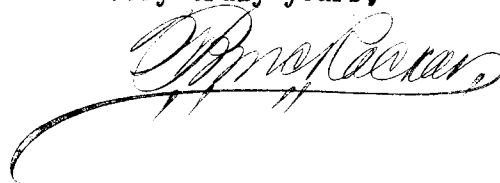
Mess. John E. Hurst & Co.

Baltimore, Md.

Gentlemen:-

In reply to yours of the 5th. beg to advise
that I would be very glad to learn that Baltimore is
selected as one of the Regional Bank cities.

Very truly yours,

A handwritten signature in cursive script, appearing to read "W. R. MCrackan", with a long, sweeping underline that extends to the left.