

anks in West Virginia who favor the City of Baltimore,
 yland, as their first choice for the location of a Regional
 Bank; together with their second and third preferences; and their
 views as to whether or not the State should be divided in the
 location of Regional Banks.

Name.	Second Choice	Third Choice	Should State be Divided?
Bank of Raleigh, Beckley, W. Va.	Richmond	Cincinnati	
Citizens National Bank, Belington, W. Va.	Pittsburgh		
Bank of Berkeley Springs, Berkeley Springs, W. Va.	New York	Philadelphia	No.
Bank of Morgan County, Berkeley Springs, W. Va.	Baltimore	Baltimore	
The Beverly Bank, Beverly, W. Va.	Pittsburgh	Cincinnati	
Loundes Sav. Bk. & Tr. Co., Clarksburg, W. Va.	Pittsburgh	Cincinnati	No.
National Citizens Bank, Charles Town, W. Va.	Richmond		Yes.
Bank of Charles Town, Charles Town, W. Va.	Washington	Philadelphia	Yes.
Clay County Bank, Clay, W. Va.	Washington	Richmond	
National Bank of Davis, Davis, W. Va.	Pittsburgh	Washington	
Bank of Durbin, Durbin, W. Va.	Richmond	Pittsburgh	
Elkins National Bank, Elkins, W. Va.	Pittsburgh	Cincinnati	
Peoples National Bank, Elkins, W. Va.	Cincinnati	Washington	
Fairmont Trust Co., Fairmont, W. Va.	Pittsburgh		
National Bank of Fairmont, Fairmont, W. Va.	Pittsburgh	Cincinnati	
Fayette County National Bk., Fayetteville, W. Va.	Richmond	Cincinnati	
Farmers Bank of Pendleton, Franklin, W. Va.	Pittsburgh	Washington	14862
Bank of Gassaway, Gassaway, W. Va.	Washington	Cincinnati	

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Name	Second Choice	Third Choice	Should State be Divided?
The Grafton Bank, Grafton, W. Va.	Cincinnati		No.
The Stockman's Bank, Harman, W. Va.	Richmond	Pittsburgh	Yes.
First National Bank, Hendricks, W. Va.	Washington	Pittsburgh	
First National Bank, Keyser, W. Va.	Washington	Pittsburgh	No.
Farmers & Merchants Bank, Keyser, W. Va.	Pittsburgh	Washington	Yes.
Peoples Bank, Keyser, W. Va.	Pittsburgh	Philadelphia	Yes.
Lanes Bottom Bank, Lanes Bottom, W. Va.	Pittsburgh	Cincinnati	Yes.
First National Bank, Marlinton, W. Va.	Richmond	Cincinnati	Yes.
Citizens National Bank, Martinsburg, W. Va.	Washington	Philadelphia	Yes.
Bank of Martinsburg, Martinsburg, W. Va.	Pittsburgh	Washington	
So. Branch Valley Nat. Bk., Moorefield, W. Va.	Pittsburgh	Richmond	
Hardy County Bank, Moorefield, W. Va.	Pittsburgh	Richmond	No.
Bank of Mullens, Mullens, W. Va.	Richmond	Cincinnati	No.
First National Bank, Newburg, W. Va.	Washington	Pittsburgh	No.
Union Tr. & Deposit Co., Parkersburg, W. Va.	Pittsburgh	Cincinnati	
Central Banking & Sec. Co., Parkersburg, W. Va.	Pittsburgh	Cleveland	
First National Bank, Pennsboro, W. Va.	Pittsburgh	Washington	
Grant County Bank, Petersburg, W. Va.	Washington	Richmond	
First National Bank, Piedmont, W. Va.	Washington	Pittsburgh	Yes.
Davis National Bank, Piedmont, W. Va.	Richmond	Washington	Yes.
First National Bank, Romney, W. Va.	Pittsburgh	Cincinnati	No.

Name	Second Choice	Third Choice	Should State be Divided?
Richwood Banking & Tr. Co., Richwood, W. Va.	Washington	Pittsburgh	
Bank of Romney, Romney, W. Va.	Washington	N. Y or Pitts.	
First National Bank, Romney, W. Va.	Pittsburgh	Washington	
Farmers Bank, Shepherdstown, W. Va.	Washington	Pittsburgh	
Jefferson Security Bank, Shepherdstown, W. Va.	Washington	Philadelphia	Yes.
Farmers & Merchants Bank, Summersville, W. Va.	Pittsburgh	Cincinnati	
Terra Alta Bank, Terra Alta, W. Va.	Washington	Pittsburgh	Yes.
Miners & Merchants Bank, Thomas, W. Va.	Pittsburgh	Washington	
Tunnelton Bank, Tunnelton, W. Va.	Pittsburgh		
First National Bank, Webster Springs, W. Va.	Pittsburgh	Washington	
Winona National Bank, Winona, W. Va.	Richmond	Washington	Yes.

Banks in West Virginia who favor the City of Baltimore as their second choice for the location of a Regional Bank.

(The following Banks favor the City of Pittsburgh as their first choice, but designate Baltimore as their second choice).

First National Bank, Belington, West Virginia.
The Bruceton Bank, Bruceton Mills, West Virginia.
Buckhannon Bank, Buckhannon, West Virginia.
Peoples Bank of West Virginia, Buckhannon, West Virginia.
Traders National Bank, Buckhannon, West Virginia.
Burnsville Exchange Bank, Burnsville, West Virginia.
The Bank of Cairo, Cairo, West Virginia.
Home Bank for Savings, Clarksburg, West Virginia.
Union National Bank, Clarksburg, West Virginia.
The Farmers Bank, Clarksburg, West Virginia.
Empire National Bank, Clarksburg, West Virginia.
Merchants National Bank, Clarksburg, West Virginia.
Citizens Dollar Savings Bank, Fairmont, West Virginia.
First National Bank, Fairmont, West Virginia.
Monongahela Bank of Fairmont, Fairmont, West Virginia.
Kanawha Union Bank, Glenville, West Virginia.
Merchants & Mechanics Saving Bank, Grafton, West Virginia.
First National Bank, Grafton, West Virginia.
Grafton Banking & Trust Company, Grafton, West Virginia.
First National Bank, Harrisville, West Virginia.
Bank of Jane Lew, Jane Lew, West Virginia.
Bank of Kingwood, Kingwood, West Virginia.
Bank of Littleton, Littleton, West Virginia.
Bank of Mannington, Mannington, West Virginia.
Exchange Bank of Mannington, Mannington, West Virginia.
Bank of Masontown, Masontown, West Virginia.
Bank of Morgantown, Morgantown, West Virginia.
Second National Bank, Morgantown, West Virginia.
Marshall County Bank, Moundsville, West Virginia.
First National Bank, Parkersburg, West Virginia.
Citizens National Bank, Parkersburg, West Virginia.
Farmers & Mechanics National Bank, Parkersburg, West Virginia.
Second National Bank, Parkersburg, West Virginia.
Commercial Banking & Trust Company, Parkersburg, West Virginia.
Wood County Bank, Parkersburg, West Virginia.
Citizens National Bank, Pennington, West Virginia.
Peoples Bank, Philippi, West Virginia.
Citizens National Bank, Philippi, West Virginia.
Bank of Ravenswood, Ravenswood, West Virginia.
Farmers & Merchants Bank, Reedsville, West Virginia.
First National Bank, Salem, West Virginia.
Merchants & Producers Bank, Salem, West Virginia.
Roane County Bank, Spencer, West Virginia.
Home National Bank, Sutton, West Virginia.
The Wallace Bank, Wallace, West Virginia.
Citizens Bank, Weston, West Virginia.
National Exchange Bank, Weston, West Virginia.
Lewis County Bank, Weston, West Virginia.
The West Union Bank, West Union, West Virginia.
Commercial Bank, Wheeling, West Virginia.
Bank of the Ohio Valley, Wheeling, West Virginia.
Peoples Bank, Wheeling, West Virginia.
Parkersburg National Bank, Parkersburg, West Virginia

(The following Banks favor Cincinnati as their first choice, but designate Baltimore as their second choice).

First State Bank, Barboursville, West Virginia.

Flat Top National Bank, Bluefield, West Virginia.
Citizens National Bank, Charleston, West Virginia.
Elk Banking Company, Charleston, West Virginia.
First National Bank, Clendenin, West Virginia.
American Bank & Trust Company, Huntington, West Virginia.
Montgomery National Bank, Montgomery, West Virginia.
First National Bank, Northfork, West Virginia.
Point Pleasant Trust Company, Point Pleasant, West Virginia.
The Bank of Ripley, Ripley, West Virginia.
Traders Trust & Banking Company, Spencer, West Virginia.
The Bank of Monroe, Union, West Virginia.

(The following Banks favor the City of Baltimore, Maryland as their first choice, and also designate it as their second choice).

Bank of Morgan County, Berkeley Springs, West Virginia.

(The following banks favor the City of Richmond as their first choice, but designate Baltimore as their second choice).

First National Bank, Alderson, West Virginia.
Alderson National Bank, Alderson, West Virginia.
Raleigh County Bank, Beckley, West Virginia.
First National Bank, Bluefield, West Virginia.
Bank of Greenville, Greenville, West Virginia.
First National Bank, Hinton, West Virginia.
Citizens National Bank, Hinton, West Virginia.
Bank of Lewisburg, Lewisburg, West Virginia.
Bank of Marlinton, Marlinton, West Virginia.
First National Bank, Petersburg, West Virginia.
First National Bank, Ronceverte, West Virginia.
Ronceverte National Bank, Ronceverte, West Virginia.
New River Banking & Trust Company, Thurmond, West Virginia.
National Bank of Thurmond, Thurmond, West Virginia.
Farmers Banking Company, Union, West Virginia.

(The following Banks favor Washington, D. C., as their first choice, but designate Baltimore as their second choice).

Union Bank & Trust Company, Bluefield, West Virginia.
Davis Trust Company, Elkins, West Virginia.
The Old National Bank, Martinsburg, West Virginia.
Peoples Trust Company, Martinsburg, West Virginia.
Farmers & Merchants Bank, Morgantown, West Virginia.
First National Bank, Princeton, West Virginia.
Peoples National Bank, Rowlesburg, West Virginia

Banks in West Virginia who favor the City of Baltimore as their Third Choice for the location of a Regional Bank.

(The following banks favor Pittsburgh as their first choice, but designate Baltimore as their third choice).

The Dunkard Valley Bank, Blacksville, W. Va.
Auburn Exchange Bank, Auburn, West Virginia.
Wirt County Bank, Elizabeth, West Virginia.
The Bank of Farmington, Farmington, West Virginia.
Bank of Fulton, Fulton, West Virginia.
Gary National Bank, Gary, West Virginia.
Glenville Banking & Trust Company, Glenville, West Virginia.
Taylor County Bank, Grafton, West Virginia.
First National Bank, Mannington, West Virginia.
Bank of Middlebourne, Middlebourne, West Virginia.
Bank of Mongahela Valley, Morgantown, West Virginia.
Mercantile Banking & Trust Company, Moundsville, West Virginia.
Bank of Pine Grove, Pine Grove, West Virginia.
First National Bank, Sutton, West Virginia.
Farmers Bank & Trust Company, Sutton, West Virginia.
Quarter Savings Bank, Wheeling, West Virginia.
National Bank of West Virginia, Wheeling, West Virginia.
Williamstown National Bank, Williamstown, West Virginia.
The Wetzel County Bank, New Martinsville, West Virginia

(The following banks in West Virginia favor Cincinnati as their first choice, but designate Baltimore as their third choice).

Ansted National Bank, Ansted, West Virginia.
Bank of Fayette, Fayetteville, West Virginia.
Huntington National Bank, Huntington, West Virginia.
First National Bank, Keystone, West Virginia.
First National Bank, Logan, West Virginia.
Boone County Bank, Madison, West Virginia.
Madison National Bank, Madison, West Virginia.
Bank of Milton, Milton, West Virginia.
The Clark National Bank, Northfork, West Virginia.
Home Savings & Loan Company, Parkersburg, West Virginia.
First National Bank, Pineville, West Virginia.
Citizens National Bank, Pineville, West Virginia.
Merchants National Bank, Point Pleasant, West Virginia.

(The following banks favor Baltimore as their first choice as well as their third choice).

Bank of Morgan County, Berkeley Springs, West Virginia.

(The following banks favor Richmond as their first choice, but designate Baltimore as their third choice).

National Bank of Summers, Hinton, West Virginia.
Greenbrier Bank, Lewisburg, West Virginia.
Bank of Matoaka, Matoaka, West Virginia.
Bank of Mt. Hope, Mt. Hope, West Virginia.
Bank of Renick, Renick, West Virginia.

(The following banks favor Washington as their first choice but designate Baltimore as their third choice).

The Bank of Bramwell, Bramwell, West Virginia.

(The following banks favor Wheeling as their first choice, but designate Baltimore as their third choice).

Bank of Hundred, Hundred, West Virginia.

EXHIBIT #17.

CAPITAL

7

West Va.

Bank of Benwood-----	\$	25,000.00
Bank of Fulton-----		25,000.00
Bank of McMechen-----		25,000.00
Bank of Warwood-----		25,000.00
Bank of the Ohio Valley-----		175,000.00
Center Wheeling Savings Bank-----		25,000.00
City Bank of Wheeling-----		150,000.00
Commercial Bank-----		100,000.00
Dollar Savings & Trust Co.-----		500,000.00
First National Bank, Elm Grove-----		25,000.00
German Bank of Wheeling-----		80,000.00
Germania Half Dollar Sav. Bank-----		50,000.00
National Bank of West Virginia-----		500,000.00
National Exchange Bank-----		500,000.00
Peoples Bank of Wheeling-----		100,000.00
Quarter Savings Bank-----		70,700.00
Security Trust Co.-----		300,000.00
South Side Bank-----		25,000.00
State Bank of Elm Grove-----		47,500.00
Citizens Nat. Bank, Wheeling-----		100,000.00
		\$2,848,200.00

SURPLUS AND PROFITS

	<u>1913</u>	<u>1914</u>	<u>Increase</u>
Bank of Benwood	\$3,500.00	\$ 5,500.00	\$ 2,000.00
Bank of Fulton	2,018.71	3,519.99	1,501.28
Bank of McMechen	7,500.00	9,250.00	1,750.00
Bank of Warwood	64.26	847.75	783.49
Bk. of the Ohio Valley	22,941.71	25,796.91	2,855.20
Center Whg. Sav. Bank	30,216.15	32,218.35	2,002.20
City Bank of Wheeling	184,985.60	194,537.89	9,552.29
Commercial Bank	130,000.00	133,917.66	3,917.66
Dol. Sav. & Trust Co.	732,743.75	761,667.43	28,923.68
First Nat., Elm Grove	27,938.75	27,999.44	60.69
German Bank of Whg.	576,800.00	619,300.00	42,500.00
Germania Half Dol. Sav.	88,730.06	98,623.31	9,893.25
Mutual Savings Bank	89,000.00	94,000.00	5,000.00
Nat. Bank of W. Va.	217,358.33	287,076.54	69,718.21
Nat. Exchange Bank	615,732.22	626,227.34	10,495.12
Peoples Bank	87,976.00	96,730.00	8,754.00
Quarter Savings Bank	40,512.07	43,385.29	2,873.22
Security Trust Co.	231,225.42	236,537.11	5,311.69
South Side Bank	104,610.43	99,122.29	5,488.14
State Bank, Elm Grove,	45,000.00	52,000.00	7,000.00
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	3,238,853.46	3,448,257.30	209,403.84
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DECREASE.

DEPOSITS

	<u>1913</u>	<u>1914</u>	<u>Increase</u>
Bank of Benwood	\$ 146,177.93	169,358.91	23,180.98
Bank of Fulton	92,135.74	123,765.25	31,629.51
Bank of McMeohen	143,000.00	172,300.00	29,300.00
Bank of Warwood	60,624.15	54,443.01	6,181.14
Bank of the Ohio Valley	1,321,671.32	1,259,652.23	62,019.09
Center Whg. Sav. Bank	561,204.06	652,789.17	91,585.11
City Bank of Wheeling	2,321,021.16	2,442,639.96	121,618.80
Commercial Bank	560,000.00	573,592.58	13,592.58
Dollar Sav. & Trust Co.	4,158,714.50	4,214,094.34	55,379.84
First Nat. Bank, Elm Grove	148,256.10	177,820.41	29,564.31
German Bank of Wheeling	2,833,100.00	3,150,600.00	317,500.00
Germania Half Dollar Sav.	1,049,088.28	1,109,790.05	60,701.77
Mutual Savings Bank	1,448,000.00	1,480,000.00	32,000.00
Nat. Bank of West Va.	2,658,443.13	3,027,746.17	369,303.04
Nat. Exchange Bank	2,550,258.82	2,925,267.71	375,008.89
Peoples Bank	554,370.00	599,263.00	44,893.00
Quarter Savings Bank	328,014.02	494,037.33	166,023.31
Security Trust Co.	1,010,570.99	1,075,781.81	65,210.82
South Side Bank	933,473.51	1,048,783.59	115,310.08
State Bank, Elm Grove	483,337.24	521,574.46	38,237.22
	<u>23,361,460.95</u>	<u>25,273,299.98</u>	<u>1,911,839.03</u>

DECREASE

LOANS AND INVESTMENTS

	<u>1913</u>	<u>1914</u>	<u>Increase</u>
Bank of Benwood	\$ 107,145.27	143,662.46	36,517.19
Bank of Fulton	89,641.57	122,539.61	32,898.04
Bank of McMechen	138,800.00	166,600.00	27,800.00
Bank of Warwood	65,861.18	69,394.57	3,533.39
Bank of the Ohio Valley	948,737.83	900,591.27	48,146.56
Center Whg. Savings Bank	512,000.00	560,000.00	48,000.00
City Bank of Wheeling	2,124,041.19	2,212,327.71	88,286.52
Commercial Bank	460,000.00	464,260.46	4,260.46
Dollar Savings & Tr. Co.	4,150,398.57	4,503,631.60	353,233.03
First Nat. Bank, Elm Grove	148,908.60	163,633.34	14,724.74
German Bank of Wheeling	2,258,200.00	2,106,900.00	151,300.00
Germania Half Dol. Sav.	1,028,837.67	1,060,610.22	31,772.55
Mutual Savings Bank	1,194,000.00	1,148,000.00	46,000.00
Nat. Bank of West Va.	2,476,677.27	2,712,023.14	235,345.87
Nat. Exchange Bank	1,886,247.68	1,910,098.48	23,850.80
Peoples Bank of Whg.	539,505.00	552,992.00	13,487.00
Quarter Savings Bank	380,720.34	456,034.97	75,314.63
Security Trust Co.	1,244,381.25	1,261,258.65	16,877.40
South Side Bank of Whg.	878,934.93	977,610.17	98,675.24
State Bank, Elm Grove	496,605.86	535,775.83	39,169.97
	<u>\$21,129,644.21</u>	<u>22,027,944.48</u>	<u>898,300.27</u>

DECREASE

**LEWIS LUMBER COMPANY
MANUFACTURERS**

ALBRIGHT, W.VA.

January
Sixth
Nineteen-Fourteen

5

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

Gentlemen:

All Assessments are Contingent upon Car Supply, Strikes, Accidents or Other Delays from Causes Beyond Our Control.
The National Hardwood Lumber Association's Rules in Effect Must Be Basis of Settlement in Case of Dispute.
Quotations Subject to Change Without Notice and Acceptance of Orders Subject to Prior Sale.

We have your favor of January 3d and in reply, beg to advise that we feel that Baltimore is entitled to ~~one of the~~ Regional Banks for the reason that it is fast becoming one of the most important seaports through which a large quantity of all business is being handled. We feel that Baltimore is peculiarly located to handle the business originating in all of the inland States to which Baltimore Railroads are tributaries.

Trusting that you will be successful in securing one of these Banks for Baltimore, we remain,

Yours very truly,

LEWIS LUMBER COMPANY

By *Sutton*



FKP/s.

L. E. JOHNSON, PRESIDENT.

J. M. ALDERSON, 1ST VICE PRESIDENT.

JAS. H. GEORGE, CASHIER.

THE FIRST NATIONAL BANK

CAPITAL \$ 81,000.00 SURPLUS \$ 36,000.00

ALDERSON, W. VA.

WV

H. B. Wiley Esq.,
Baltimore Md
Dear Sir:

I am very much
in hopes you will
be able to have Baltimore
selected as a seat of
one of the Regional Reserve
Banks, under the new
Currency Bill.

Her Central location,
~~and the fact that for~~
a great many years
she has been a reserve
city, and, and held a
large amount of the
reserves of Southern
Banks, would indicate
her as the logical place
~~for the next bank seat~~
of New York. Very truly
Yours
L. E. Johnson

L. E. JOHNSON, PRESIDENT.

J. M. ALDERSON, 1ST VICE PRESIDENT.

JAS. H. GEORGE, CASHIER.

THE FIRST NATIONAL BANK

CAPITAL \$ 81,000.00 SURPLUS \$ 33,000.00

ALDERSON, W. VA.

January
Ninth,
1914.

Dro. & Mec. Nat'l Bank,
Baltimore, Maryland.

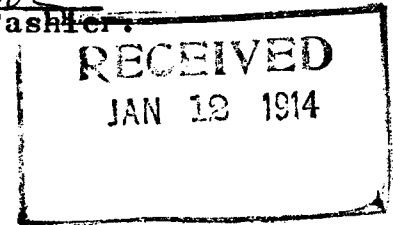
Gentlemen:-

We very cheerfully and without reserve endorse BALTIMORE as a seat for one of the REGIONAL RESERVE BANKS. For more than one reason we take this view; First for her geographical location, her financial strength, her commercial value, and for her size as a city.

Very truly yours,

"FIRST" NATIONAL BANK,
Alderson, West Va.

By A. B. George
Asst. Cashier.





Beckley City or Town Raleigh County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore, md
- 2nd " Richmond Va
- 3rd " Cincinnati O.

Answering your inquiry as to the division of the State, we think ~~if Cleveland or Pittsburgh be selected~~ as Regional Bank location I think state ought to be divided, otherwise it should not.

WVa B'k's asso - Group to which our bank belongs at a recent meeting preferred as follows:

- Richmond First
- Cincinnati Second
- Baltimore, Third

To this preference I feel committed because I was present & participating for I personally prefer the above arrangement of preferences.

H. W. Warren Cashier

2-18-14

Very truly yours,

Bank of Raleigh Bank,
By H. W. Warren

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The Citizens National Bank



J. A. VIQUESNEY, PRESIDENT.
H. A. MONAHAN, VICE PRES.

A. J. STALNAKER, CASHIER.
W. L. RIGHT, ASST. CASHIER.

Belington, W. Va.

January 7, 1914.



National Bank of Baltimore,
Baltimore, Md.

Gentlemen:

In reply to yours of the 5th instant, beg to advise that we favor Baltimore as the seat of our district Regional Reserve Bank as it appears more home like to us and affords better mail service than any other City Applicant.

We are willing to use our endeavors to aid you in securing the same.

Very truly yours,

Cashier.



HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Belington City or Town *Barbour* County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice *Baltimore*
- 2nd " *Pittsburg*
- 3rd " _____

Answering your inquiry as to the division of the State, we think _____

*In material to us, so we
got Pgh. or Balto. Practically no difference
in the two*

Very truly yours,

Citizens National Bank,
By *A. J. Stalman*
Cash

SISTERSVILLE EXCHANGE
BELL PHONE

COMBINATION MOLLIE'S LAD
A. J. C. C. NO. 96428
AT HEAD OF HERD

FAIRLAWN DAIRY AND STOCK FARM

J. R. WELLS, Proprietor.

JERSEY CATTLE AND PERCHERON HORSES.

RECEIVED
JAN 10 1914

Bens Run, W. Va. Jan. 9 / 1914

F. S. Royster Co.

Baltimore , Md.

1

Gents:-

In regards the Regional Banks.

I have given the matter but little thot, but it seems to me that divided in regards to the probable wealth and population of the country, that Baltimore should be on~~e~~ of the cities to be designated as a proper place for a Regional bank, as she will always be one of the centers of radiation, and of rapid access in times of stress. I really am not as yet satisfied with my understanding of the new currency law, to really give a definite opinion as to where any of the banks should be located, except from the best point of radiation.

Very truly yours,

J. R. Wells

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

~~BERKELLY SPRINGS~~ City or Town ~~MORGAN~~ County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice BALTIMORE, MD.
- 2nd " NEW YORK CITY.
- 3rd " PHILADELPHIA, PA.

Answering your inquiry as to the division of the State, we
think We do not think it well to divide the State

.....
.....

Very truly yours,

THE BANK OF BERKELLY SPRINGS Bank,
By A. M. Meredith, Cas.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.

Washington, D. C.

Berkeley Springs City or Town Morgan County, W. Va.
January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Baltimore, Md.
- 2nd " _____
- 3rd " _____

Answering your inquiry as to the division of the State, we

think Perhaps we should not choose
for the western part of the state....
as we might interfere with the
choice of banks served in that direction

Very truly yours,

The Bank of Morgan County.....Bank,
By R. C. Allen, Cashier

COUNTY CLERK:
J. A. PHILLIPS
A. R. DAWSON
J. W. SWAIM

COUNTY OFFICERS:
H. W. BAYER, PROS. ATTY.
H. M. RUPPENTHALL, SHERIFF
M. S. HARMISON, CLERK

OFFICE OF
CLERK MORGAN COUNTY COURT
BERKELEY SPRINGS, W. VA.

Jan-6th-1914.

John E Hurst And Co.
Baltimore. Md.

Gentlemen;-

Your letter of Jan-5th. received,
in the matter of The Regional Bank, I am very
impressed that Baltimore is the logical
point for the Regional Bank for our part of
of the Country, as the very great improvements
now in process of the making demands better
facilities for their consumption. if you
wish additional endorsement for Baltimore I
can get a good many business men of this place
to write you.

Very truly yours.

Henry Freedman



a

Jan. 6. 1914

Walter Newcomer, Esq. President,
Natl. Exchange Bank,
Baltimore, Md.

Dear Sir:

Owing to the fact that the larger part of our outside business goes through Baltimore, and to our pleasant business relations with your Good Bank, which have ~~extended~~ over a period of more than twenty years; We much prefer Baltimore as a Regional Reserve City, and hope you may be successful in your efforts to that end.

Very truly yours,

J. E. Johnson President

John Ketzler, President
W. H. Somers, Vice President

R. E. Allen, Cashier
V. C. Somers, Assistant Cashier

The Bank of Morgan County

Berkeley Springs, W. Va.

January 6, 1914.

bl

H. E. Wilcox, President,
First National Bank,
Baltimore, Md.

Dear Sir:

So far as accommodating this section of the country is concerned Baltimore is certainly naturally the place for the location of one of the Regional Reserve Banks.

We have not thought of any other place than Baltimore and it is our first choice.

Very truly yours,

R. E. Allen, Cashier

DR. H. YOKUM, PRESIDENT.

S. L. BAKER, VICE PRESIDENT.

L. R. FOWLER, CASHIER.

THE BEVERLY BANK

CAPITAL \$ 25,000

BEVERLY, W.VA. January 9. 1914.

Brokers & Mechanics Nat'l Bank,
Baltimore, Md.,

Gentlemen:-

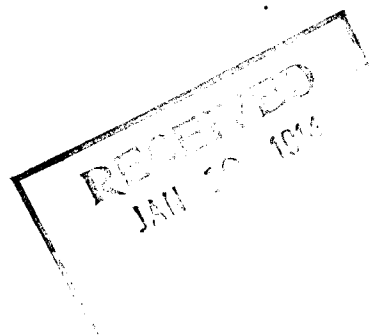
Concerning the location of a "reserve bank " for this territory, think that Baltimore would be the logical point, as it is the center of a great commercial district, and this part of West Virginia, seems to be closely allied with her interests.

We hope that the committee will give you a Reserve Bank for your city, and we are glad to give our preference for your city.

Yours very truly,



Cashier



HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Berry City or Town Randolph County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice - Baltimore
- 2nd " Pittsburgh
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we
think_____

.....
.....

Very truly yours,

.....The Berry.....Bank,
By.....J.P. Fowler &.....

ALL AGREEMENTS SUBJECT TO STRIKES, ACCIDENTS OR CAUSES BEYOND OUR CONTROL.

R. M. McMILLEN, PRESIDENT.
F. G. TROUT, VICE-PRESIDENT.

E. J. HAMILL, SECRETARY.
R. A. SMITH, TREASURER AND MANAGER.

THE HAMILL COAL & COKE CO.,

BLAIR-PARKE COAL & COKE CO.,
SALES AGENT
REAL ESTATE TRUST BUILDING,
PHILADELPHIA, PA.

MINERS AND SHIPPERS
BITUMINOUS COAL.
BLAINE, W. VA.

January 8, 1913.

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

Gentlemen:

Baltimore will certainly be selected as one of the cities in the East for New Regional Reserve Bank. First, on account of its location; second, because of its great wholesale houses whose salesmen compass the whole south. Thirdly, Baltimore is rapidly coming to the front as a great shipping point for exporting coal and lumber. Baltimore is a great city now, having great railroad facilities as well as abundant water frontage. Baltimore will grow larger and manufacturers will take advantage of its many good locations.

Baltimore today, on account of its great future, certainly makes it the ideal city for Reserve Bank.

Yours very truly,

HAMILL COAL & COKE CO.

PER

R. A. Smith
Manager.

RAS/JAS.

EDWIN MANN, PRESIDENT

W. D. ORD, VICE PRES.

F. W. UDY, GENL. MGR. & TREAS.

HAMMONDS - BARGOKE

Flat Top Grocery Co.
PIONEER WHOLESALE GROCERS
AND MERCHANT MILLERS.

USE ROBINSON'S UNIVERSAL AND WESTERN UNION CODES.

ALL QUOTATIONS SUBJECT TO CONFIRMATION

Bluefield, W. Va., January 7, 1914.

Emerson Drug Co.,
Baltimore, Md.

Gentlemen:-

We have your letter of January 5th, we do not hesitate to say that Baltimore is our preference for one of the Regional Reserve Banks and we sincerely trust that the business interests of Baltimore can succeed in getting one of the banks located in your city.

Very truly yours,

FLAT TOP GROCERY COMPANY

F. W. Udy

FWU /U

W. H. THOMAS, PRES. & GEN. MGR.
S. M. BERNARD, SECRETARY.

G. A. MATTHEWS,
MANAGER SALES DEPARTMENT.

B. R. HUFF, Vice PRESIDENT.
W. H. WADE, TREASURER.

HUFF, ANDREWS & THOMAS CO.

Importers

WHOLESALE GROCERS.

MERCHANT MILLERS AND SEEDSMEN.

CABLE ADDRESS: "HUFFTHOMAS" ROBINSON'S CODE.



ALL QUOTATIONS SUBJECT TO MARKET CHANGES.

Williamson Grocery Co., Williamson, W. Va.
Huff, Andrews & Thomas Co., Bluefield, W. Va.
Thomas, Andrews & Co., Norton, Va.
Abingdon Grocery Co., Abingdon, Va.
Pikeville Grocery Co., Pikeville, Ky.
ALL EXCLUSIVELY WHOLESALE.

Bluefield, W. Va., January 6th, 1914.

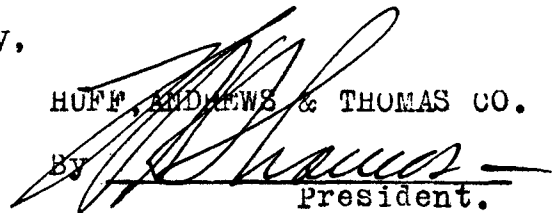
The Emerson Drug Co.,
Baltimore, Md.

Gentlemen:

Your letter 5th received. In view of size, location, large distribution and the substantiability of the business people of your city, especially in a financial way, we would be heartily in favor of your city having one of the regional Reserve Banks, and we hope it will be the wisdom of the administration to establish one of these banks in Baltimore.

yours truly,

HUFF, ANDREWS & THOMAS CO.

By  President.

L. B. CHIDESTER

Dry Goods, Notions

SHOES, LADIES AND GENTLEMEN'S FURNISHINGS

Floor Coverings, Etc., Etc.

NO. 9 W. MAIN STREET

1

529

BUCKHANNON, W. VA.,

Jan 8

1914

Miss John, C. Hurst & Co
Baltimore

Gentlemen:

I write to ask what
the prospect Baltimore has for
one of Regional Banks cities. I certainly
hope it will be selected as it is
the center for all this section of
West Va. as I suppose 85% of the
goods that come to West Va. come
from Baltimore.

Yours truly
L. B. Chidester

4760.

The Traders National Bank

CAPITAL, SURPLUS AND EARNINGS \$115,000.00

WILLIAM POST, PRESIDENT.
U. G. YOUNG, VICE PRESIDENT.
SANFORD GRAHAM, CASHIER. T. R. HALL, ASST. CASHIER.

Buckhannon, W. Va.

January 5, 1913.

Handwritten scribbles and numbers, possibly "2" and "10".

Mr. Waldo Newcomer, President,
National Exchange Bank,
Baltimore, Md.

Dear Sir:-

Replying to your letter of the 3rd, inst. relative to the claims of your City in the contest that is now on for the selection of Cities where Reserve Banks will be located, I beg to say that while we are not unmindful of the many kindnesses shown us by your good Bank, and I wish to assure you that if personal feeling ^{was} allowed to decide the matter I do not know of a Bank that I feel under greater obligations to favor. AS a matter of fact Pittsburgh is a little nearer to us than Baltimore and owing to the fact that Pittsburgh pays a higher rate of interest on balances we have already named Pittsburgh, at their request, as our first choice.

Baltimore is our second choice and we would not feel at all disappointed if Baltimore was to get the appointment.

Assuring you of our very best wishes for the continued success of your good institution, I beg to remain,

Very truly yours,

Sanford Graham

Cashier.

4760.

The Traders National Bank

CAPITAL, SURPLUS AND EARNINGS \$115,000.00

WILLIAM POST, PRESIDENT.
U. G. YOUNG, VICE PRESIDENT.
SANFORD GRAHAM, CASHIER. T. R. HALL, ASST. CASHIER.

Buckhannon, W. Va. January 9, 1914.

Mr. Wm. Ingle, Vice President,
Marchants-Mechanics Nat'l. Bank,
Baltimore, Maryland.

Dear Sir:-

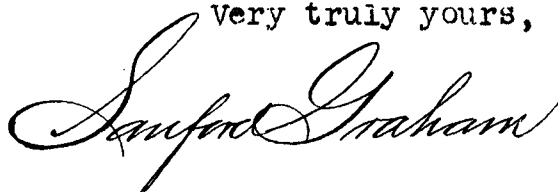
Your letter of the 6th. relative to our position on the matter of the location of the Regional Reserve Bank for this locality

We have already expressed our preference in favor ^{of} Pittsburgh. Pittsburgh is a little nearer us than any other City that is being considered for the appointment.

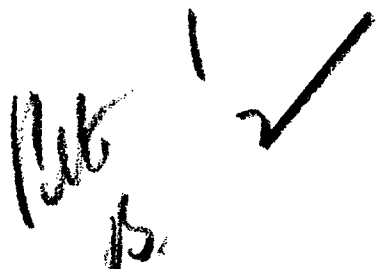
The one reason why we prefer Pittsburgh rather than any other City is on account of the rate of interest which Pittsburgh Banks pay on balances. Banks through this section all pay 4% on Time Deposits and naturally they feel the necessity of getting all they can out of their surplus funds.

We feel very grateful for the many courtesies extended us by Baltimore Banks with which we have accounts and Baltimore would be our second choice for the location of the Reserve for this section, in fact we would not feel at all disappointed if Baltimore was made the Reserve center for this section,

Very truly yours,



Cashier.



W. F. PIERCE
LUMBER
TIES AND POLES

BUCKHANNON, WEST VIRGINIA., January 5th, 1914.

Messrs. John.L. Alcock & Co,
Exporters of Hardwoods,
Baltimore, Md.

Gentlemen:-

ALL AGREEMENTS ARE CONTINGENT UPON STRIKES, ACCIDENTS AND OTHER DELAYS BEYOND OUR CONTROL. ALL QUOTATIONS SUBJECT TO IMMEDIATE ACCEPTANCE

In reply to your favor of the 3inst, as regards location of Regional Bank. I am of the opinion that Baltimore, Md. would be a very important location for this part of the country. Our commercial relation with Baltimore are certainly great. In fact Lumber Logs and Forest products, shipped to, and through Baltimore run up in thousands of car loads evry year. Baltimore is our shipping point, for live stock. We ship several hundred cars of cattle and sheep from this town evry year. Our merchants buy large quantities of merchantdise from Baltimore Houses.

I earnestly ask that we may be favored with the selection of Baltimore, as a location for a Regional Bank.

Very truly yours,



C. G. UMSTOT

C. K. WILSON

UMSTOT & WILSON

DEALERS IN

DRY GOODS, GROCERIES, SHOES, HATS, ETC.

SHIPPERS OF COUNTRY PRODUCE

R. R. SHIPPING POINT
BURLINGTON, W. VA.

BURLINGTON, W. VA., January 9 th 1914
191

Mess John E. Hurst & Co

Baltimore' Md.

Gents:-

We wish to state that we hope to see Baltimore Selected as one of the Regional Bank Cities' Why we are more anxious for this it is the City we purchase our goods & have done so for forty years. We do not know how to make it any stronger in words than to say this is our desire.

Very truly'-

Umstot & Wilson
W.

GEO. B. PATTERSON, PRESIDENT.

GEO. JONES, VICE PRESIDENT.

GUY E. PATTERSON, SECY.-TREAS. & MGR.



ALL CONTRACTS AND ORDERS ACCEPTED
SUBJECT TO STOPPAGE BY FIRE OR OTHER UNAVOIDABLE
ACCIDENTS.

CAMERON, W. VA. Jan. 12, 1914.

The Standard Lime & Stone Co.,
 Equitable Bldg,
 Baltimore, Md.

Gentlemen:

Referring to your letter of the 9th concerning the
 placing of one of the Regional Banks by the government in Balti-
 more, will say that we think your city is certainly a proper
 place for one of these banks. We think it will facilitate
 business through this section and would urge its location there.

Very truly,

Patterson Glass Mfg Co.

G. B. P.

ack

POCAHONTAS SUPPLY COMPANY

WHOLESALE AND RETAIL
GENERAL MERCHANDISE
AND
SUPPLIES OF EVERY DESCRIPTION

CASS, POCAHONTAS Co., W. VA. Jan. 7, 19 14.

John E. Hurst & Company,
Baltimore, Md.

Gentlemen:-

We believe Baltimore should be selected as one of the Regional Bank Cities for the reason of its advantageous situation whereby it commands a fine maritime and inland business. Its banking facilities are unsurpassed; it being the home of the largest bank in the south as well as many other large banking institutions. It should be given preference over Philadelphia on account of the short distance between Philadelphia and New York where a Regional Bank will, no doubt, be located. Preference should also be given Baltimore over other nearby cities on account of Baltimore being the largest and most progressive city in the South. We hope every effort will be exerted to make Baltimore a Regional Bank City, which distinction it deserves.

Yours very truly,

Pocahontas Supply Company,

JSM/ERM

Per 

HARRISON B. SMITH, *Pres.* A. J. HUMPHREYS, *V. Pres.*
WILBUR STUMPF, *Cashier*



Charleston, W. Va. January 5, 1914.

Handwritten: 1
12
[Signature]

Handwritten: [Signature]

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

Dear Sir:-

Replying to your favor of the 3d in regard to the desirability of Baltimore for a Regional Reserve Bank site. Because of its connection with Charleston and our ability to communicate with them sooner than with Baltimore, we feel that Cincinnati would be a more logical point than Baltimore. Furthermore, Cincinnati is better acquainted, we believe, with the class of paper and kind of business transacted in this section. The Charleston Banks are therefore more favorable to Cincinnati than Baltimore. I am sure, however, in case Cincinnati cannot secure the location of the Regional Bank, Baltimore would come second as their choice, at least this is our personal opinion. The Banks of this City have already ready done what they could to secure the location of this Bank at Cincinnati.

We recognize that many of your claims concerning Baltimore are well founded. Baltimore, we have always regarded as one of the best clearing points for this section and for the South in general. We ourselves would have no hesitancy in endorsing Baltimore as our second choice.

Yours very truly,

Handwritten signature: Wilbur Stumpf
CASHIER.

S/G

14
Good

S. W. WASHINGTON, PRESIDENT JOHN PORTERFIELD, CASHIER

Bank of Charles Town
CHARLES TOWN, W. VA.

Jan. 6, 1914.

Messrs. Baker Watts & Co.,
Baltimore Md.

Dear Sirs:-

Your favor of the 6th inst. is received, and I am heartily in favor of having one of the Regional Reserve Banks ^{located} placed in Baltimore.

I beleive I voice the sentiments of a large majority of the people of the Valley of Virginia when I say that we want one of these Banks located in the City of Baltimore. *as Baltimore is the financial center*

center for all of this vicinity
Yours very truly.

John Porterfield
Cashier.

JP/MMCD

JPW

S. W. WASHINGTON, PRESIDENT JOHN PORTERFIELD, CASHIER

Bank of Charles Town
CHARLES TOWN, W. VA.

Jan 8, 1914.

Paul A. Seeger, Esq., President,
Drovers & Mechanics National Bank,
Baltimore, Md.

Dear Sir:-

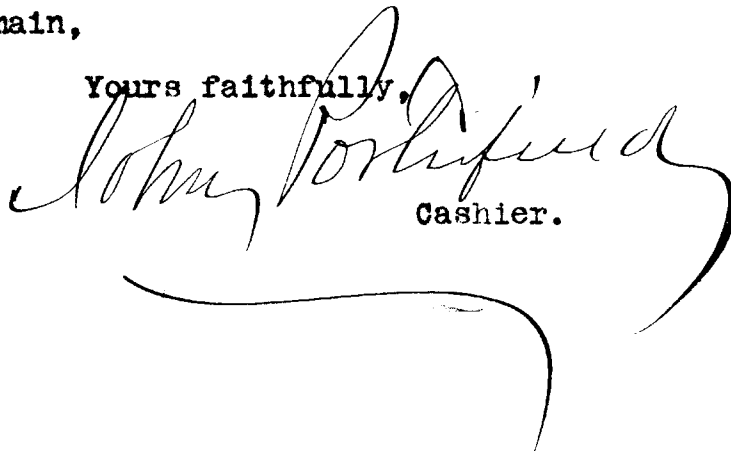
Yours of the 6th inst. is received, and I sincerely express my hope that Baltimore may be selected as the location of one of the Regional Reserve Banks under the new Currency Law.

I regard Baltimore as one of the most important points in the Country for one of these Banks.

As fully three fourths of the buisness done in this vicinity is transacted through your City I beleive that this region is practically unanimous in the opinion I have given.

Hoping that you may be successful in this undertaking, and wishing for your own good bank a prosperous New Year, I remain,

Yours faithfully,


Cashier.

JP/MMCD

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Charles Town City or Town Leffers County, W. Va.
January 17, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

1st Choice

2nd "

3rd "

Baltimore Md
Washington Dc
Philadelphia Pa

Answering your inquiry as to the division of the State, we

think

it would be well to divide
the State as at this time
would be... while the southern part
of the State might want Chas. Tn or
Richmond if these cities would not suit us

Very truly yours,

Bank of Charles Town
By John R. Fortified
Cashier

THOS. R. MOORE,
PRES. AND TREAS.

S. J. C. MOORE,
ATTY.

MOORE & MOORE, (INC.)
INSURANCE, REAL ESTATE AND SURETY BONDS
LOCAL AND LONG DISTANCE TELEPHONE 58

CHARLES TOWN, W. VA. January 8, 1914.

To the Honorable Secretary of the Treasury,
Washington, D. C.,

Dear Sir:-

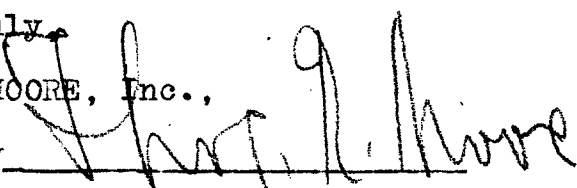
I am writing you in the interest of Baltimore, Maryland, who desire to obtain a "Regional Bank" under the Currency Act.

Our ~~section does practically three-fourths of its banking business with Baltimore, and a large part of Virginia, no doubt, do the same.~~ The Shenandoah Valley, especially this section, seems very much interested in Baltimore securing one of these Banks, and if you can see your way clear to honor Baltimore it will, no doubt, be very much appreciated by a number of adjoining States, as well as the State of Maryland and Baltimore City.

Yours very truly,

MOORE & MOORE, Inc.,

By



BRAXTON D. GIBSON, PRESIDENT.
B. F. LANGDO, VICE PRESIDENT.

NO. 7270

GERARD D. MOORE, CASHIER
A. M. S. MORGAN, ASST. CASHIER



THE NATIONAL CITIZENS BANK

CAPITAL & SURPLUS \$ 75,000.00

CHARLES TOWN, W. VA. *Jan'y - 7 - 14.*

a

Mr. Wald's Newcomer -
President

10
Yours of the 3rd inst. directed to this Bank, relative to Baltimore being selected as the seat of one of the Regional Reserve Banks under the new Currency Bill received, and on yesterday the same was read to the Board of Directors as well present. And I will state that they is instructed me to write to you that they are of the unanimous opinion that your City should be selected as one of the Reserve Banks seat.

We people through here look upon Baltimore as the City for the South, from New York to New Orleans, you have the largest trade, both export and import, good facilities by both rail and steamboat and in fact we claim you as part of the South, and we hope that we will never have to be divorced from you in Banking or business. But if some other city West of us is selected, for the Lord's sake keep us with you.

Yours

Respy. yours
Gerrard D. Moore Cashier

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Charles Town ~~City or Town~~ *Jefferson* County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice *Baltimore, Md.*
- 2nd " *Richmond, Va.*
- 3rd " _____

Answering your inquiry as to the division of the State, we think *divide by a line running East and West.* So that all business in the North be carried either way by the B. & O. Then the Southern and business be carried by the C. & O. & N. & W.

Very truly yours,

THE NATIONAL CITIZENS BANK,
..... CHARLES TOWN, W. VA. Bank,
By *Grant M. Hill*
Cashier

M. PALMBAUM & BRO.
DRY GOODS

10

CHARLES TOWN, W. VA. July 7 1914

Mess. John E. Hurst Co.
Balt. Md.

Dear Sirs

In reply to yours of the 5th inst
will say we are heartily in
favor of having one of
the Regional Reserve Banks
located in Baltimore

The sentiment of a large
majority of the people of this
valley say that we want one
of these Banks located in
the City of Baltimore

With best wishes

Yours Truly

M. Palmbaum Bro.

ESTABLISHED 1870.



WASHINGTON, ALEXANDER & COOKE
GENERAL INSURANCE.

ALL FORMS OF INSURANCE,
SURETY BONDS.

CHARLES TOWN, WVA.

OTHER OFFICES.

H. L. ALEXANDER, MARTINSBURG, W. VA.
ALEXANDER & ALEXANDER, CLARKSBURG, W. VA.

January 8, 1914.

The Falconer Company,
Baltimore, Md.

Gentlemen:-

We note in the Baltimore papers considerable agitation and comment regarding location of one of the new regional banks to be established by the government to be located in Baltimore.

We sincerely trust Baltimore will be successful in securing same. Baltimore is the commercial center for a large area of the South and without the banking facilities of Baltimore this section would be seriously handicapped.

Anything we can do to assist Baltimore in securing one of the banks we will gladly do.

Very truly yours,

Washington, Alexander & Cooke

EEC-G

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Blacksburg City or Town Harrison County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Baltimore
- 2nd " Pittsburgh
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we
think all can go to Baltimore

.....
.....

Very truly yours,

The Lowndes Savings Bank and Trust Company

By R. J. Lowndes Pres.

V.L.HIGHLAND, *President*
S.S.FARIS, *Vice President*
C.S.SMILEY, *Vice President*

E.B.DEISON, *Cashier*
JAMES N.HESS, *Asst. Cashier*
W.LEE WILLIAMS, *Asst. Cashier*

THE EMPIRE NATIONAL BANK

CAPITAL \$250,000.

CLARKSBURG, W.VA.

Handwritten notes:
1
2

Handwritten mark:
2

January 9, 1914,

The Merchants-Mechanics National Bank,

Baltimore, Md.

Gentlemen:-

Replying to your letter of the 7th inst. desire to say that we have already endorsed Pittsburgh for one of the Regional Reserve Banks.

Pittsburgh got to work on this matter a week or ten days ago and as we have a great deal of business with them, we have given them our endorsement.

As far as Baltimore is concerned the location of a Reserve Bank there would be perfectly satisfactory with us and would be our second choice, and in case Pittsburgh does not succeed I should be very glad to see this bank located in Baltimore.

I am very sorry that this matter was not called to our attention sooner.

Very truly yours,

Handwritten signature:
V.L. Highland
President.

Handwritten notes:
1
Back

7681



THE UNION NATIONAL BANK

CAPITAL \$ 300,000. SURPLUS \$ 175,000.

W. BRENT MAXWELL, PRESIDENT.
P. M. ROBINSON, VICE-PRES. HUGH JARVIS, VICE-PRES.
S. H. WHITE, CASHIER.

2911

CLARKSBURG, WEST VA. Jan. 8, 1914.

Pitt 12

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

Dear Sir:

Answering your favor of the 3rd. It
is to our interests first to have a Regional Bank
at Pittsburgh. Next would come Baltimore.

Yours truly,

P. M. Robinson
Vice President.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Day City or Town Day County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Baltimore
- 2nd " Washington
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we
think_____

.....
.....

Very truly yours,

Day County Bank,
By H. S. Sutherland

NO 7275.

THE FIRST NATIONAL BANK



L. V. KOONTZ, PRESIDENT.
J. A. OSBORNE, VICE PRES.
C. F. OSBORNE, CASHIER.

2

CLENDENIN, W.VA. January 10, 1914.

Wm. Engle
✓
Wm. Engle, Vice president,
Baltimore, Md.

Dear Sir:

Replying to your communication of January 6th with reference to location of regional bank will say, we are committed to Cincinnati, as our first choice, but shall be glad to designate your city as our second choice. It has been our impression that possibly these points will not conflict and that each might be a regional center, when the respective claims are placed before the committee.

Very truly yours,

LVK-MM.

Cashier.

Am
✓

GEO. BEAN

J. A. GAWTHROP

H. BEAN



BEAN BROTHERS & CO.,

MANUFACTURERS EXPORT AND

DOMESTIC LUMBER

TELEGRAPH OFFICE

AND

SHIPPING POINT

NEWELL, W. VA., C. & O. RY.

CLIFF TOP, W. VA.

Jan 6th 1914


Messrs John. I. Alcock & Co

Baltimore, Md

Dear Sirs. Your favor of Jan 3rd just rec'd and in reply wish to say with reference to The Regional Bank of which you write: that the writer finds a certain amount of selfishness within; and would prefer that one of the Banks named be located in his home state of W. Va.; as this state is being developed more rapidly (may I say) than any adjoining state; and consequently needs the aid of such institutions to back up these developments; but in case W. Va. can not secure one we unhesitatingly say give one to Baltimore; as we draw more heavily on Baltimore for our merchandize than any other city. and are mutually interested in the development of Baltimore

Sincerely yours



J. A. Gawthrop

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

_____ City or Town _____ County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice-- Baltimore
- 2nd " Pittsburg
- 3rd " Washington

Answering your inquiry as to the division of the State, we
think_____

.....
.....

Very truly yours,

The National Bank of Davis
Davis, W. Va. Bank,

By..... 

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

HOUSE CORRIDOR,

RECEIVED AT TELEPHONE BRANCH 251

74W RB 6

DAVIS WVA JAN 19 14

HOWARD SUTHERLAND

M C WASHINGTON DC

FIRST BALTIMORE SECOND PITTSBURG THIRD WASHINGTON

THE NATIONAL BANK OF DAVIS

1153A

CAPITAL \$ 50,000 SURPLUS \$ 50,000
The National Bank of Davis.
T. B. DAVIS, PRESIDENT H. A. MEYER, VICE PRES.
C. E. SMITH, CASHIER
Davis, West Virginia.

Jan. 9, 1914.

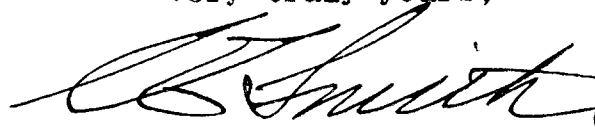
Mr. Wm. Ingle, Vice President
Merch.-Mech. National Bank,
Baltimore, Md.

Dear Sir:

Replying to your letter of Jan. 6.

We have heretofore found it most suitable to carry our principal reserve in your city, the majority trend of our business being that way. We would, therefore, be pleased to have a Regional Reserve Bank located in Baltimore, particularly if we are to be in that territory,

Very truly yours,


Cashier.

J. A. DENISON,
PRESIDENT,
MANAGER.

A. C. STRITE,
VICE-PRESIDENT,
COUNSEL.

S. W. SOWERS,
SECRETARY-TREASURER.

HAGERSTOWN, MARYLAND.

Maryland Lumber Company

MANUFACTURERS OF



TELEGRAPH AND SHIPPING STATION
BEARD, W. VA.

DENMAR, W.VA., Jan. 5, 1914.

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

We note there is a movement on foot to try to secure a Regional Bank for Baltimore and we hope that the people of Baltimore will be successful in landing this as we feel that it will be a great convenience and great benefit to surrounding states, especially southern states from Maryland.

Very truly yours,

MARYLAND LUMBER COMPANY

JAD/H

1

JAN 10 1913

Wm. H. Taft
Jan. 8, 1913.

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

Gentlemen:-

I rec'd your letter
the 5th & in reply will
say Baltimore is the
place for to have the
Regional Bank.

For I think ~~Wash~~
is so far off for us.
& ~~Baltimore~~ should be
the place for it is a
business place &
therefore Baltimore

Should be ^{the} place for
the Regional Bank.
Therefore I suggest
that Baltimore be
the place.

Yours truly,
Kolve H. Lombard

P.S. If you have
plenty of Calendars
on hand you would
be glad if you will
send a few of them
to Roman, W. Va.
& oblige

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Durbin City or Town Prescott County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Baltimore
- 2nd " Richmond
- 3rd " Pittsburg

Answering your inquiry as to the division of the State, we
think_____

.....
.....

Very truly yours,

David J. Durbin Bank,
By Fenton

GEORGE P. MOORE.

ESTABLISHED NOVEMBER, 1867.

A. R. GAY, Successor to Henry Barlow.

BARLOW & MOORE

DEALERS IN

Dry Goods, Groceries & General Merchandise.

Good Country Produce Taken in Exchange for Goods.

Freight and Express Office. MARLINTON, W. Va.

Edinburg, W. Va., Jan. 7th 1914

Messrs John E. Hurst & Co.

Baltimore Md.

Gentlemen

Your letter of the 5th. Inst reced. and Contents noted. ---- In reply as to the location of one of the Regional Banks , Our preference is largely and absolutely in favor of Baltimore rather than any other of the cities and money centers , with which we have any commercial communication for various reasons , among them we are pleased to say that our accomodations as to credits , and trade with Baltimore Merchants has been very satisfactory , for the period of forty seven years (as shown above) past . And our Banking interests through our local Bank (The first National Bank of Marlinton W. Va.) are largely turned to-ward Baltimore.

We trust that you may be successful in gaining the location desired and that Baltimore will be the center , around which the money interests of this section will be carried on .

Our Geo. P. Moore is the President of our local bank.

Yours Truly

Barlow & Moore
A. R. Gay

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Cerius City or Town Russell County, W. Va.
January 21, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Baltimore Md
- 2nd " Pittsburgh Pa
- 3rd " Lexington O.

Answering your inquiry as to the division of the State, we
think_____

.....
.....

Very truly yours,

Ernest H. ... Bank,
By Lee ...
Cashier

W. G. WILSON, PRESIDENT

H. G. DAVIS, CHAIRMAN OF THE BOARD
J. T. DAVIS, VICE PRESIDENT

N. I. HALL, TREASURER

DAVIS TRUST COMPANY

CAPITAL AND SURPLUS \$400,000.00

ELKINS, W. VA. Jan. 8, 1914.

1 a
~~_____~~

W

W

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

Dear Sir:

In reply to your letter of January 3rd, Baltimore would suit us for a Reginal Reserve Bank. We have more business there than in Pittsburgh and between the two cities we very much prefer Baltimore. In regard to the matter between Washington and Baltimore, they both being convenient to us, we would have no choice as to the two cities as a matter of convenience for our buwiness. With the number of warm personal friends we have in Baltimore we could do nothing against them, and would be glad to see you get it.

Yours truly,

W G Wilson

President.

18

F. S. JOHNSTON,
Manager Elkins Store

R. W. SNAVELY,
Manager Davis Store

A. K. BURLEY,
Manager Parsons Store

F. S. JOHNSTON DRUG COMPANY

WHOLESALE AND RETAIL DRUGGISTS

STORES AT ELKINS, DAVIS AND PARSONS, W.VA.

H. A. MEYER, President
W. E. WEIMER, V. President
F. S. JOHNSTON, Gen. Mgr. and Treas.
R. W. SNAVELY, Secretary

Elkins, W. Va., Jany. 10, 1914.

Muth Brothers & Co.,

Baltimore, Md.

Gentlemen:-

In regard to your letter of the 7th inst. as to the locating one ofm the Regional Reserve Banks in Baltimore, I beleive this to be one of the very important places to have one of these banks, as a great deal of the busines from West Virginia is done through Baltimore, and it seems to me that Baltimore must have a Reserve Regional Bank to accomidate a large portion of West Virginia, Pennsylvanis, and a very large portion of the southlaid.

Yours very truly.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Elkins City or Town Rand County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Baltimore
- 2nd " Cincinnati
- 3rd " Washington

Answering your inquiry as to the division of the State, we
think _____

.....
.....

Very truly yours,

Peoples Nat.....Bank,
By... W. H. ...

MERRITT WILSON, PRESIDENT.

J. S. DENISON, VICE-PRESIDENT.

M. N. WILSON, TREASURER.

THE WILSON Lumber Company.

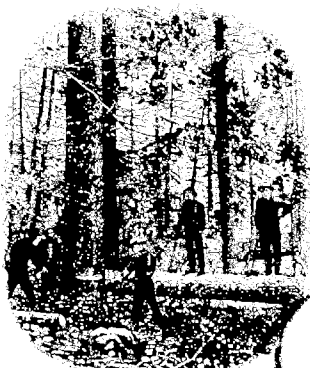
WHOLESALE AND MANUFACTURERS

HARDWOODS,

BAND MILL, MILL CREEK, W. VA.

OFFICE, ELKINS, W. VA.

ASH, BASSWOOD, BEECH,
BIRCH, CHERRY, CHESTNUT,
HICKORY, MAPLE, WHITE OAK,
RED OAK, POPLAR, PINE,
OAK BELL TIMBERS,
DIMENSION STOCK.



Handwritten signature or initials, possibly 'M. N. Wilson'.

January, 5, 1914.

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

Gentlemen:

Yours of the 3rd instant, with reference to
a Regional Bank of Baltimore, is received.

Baltimore is the location to serve this
section of the country best as the Western Maryland
Railway Company runs from Baltimore right in here and
serves this and adjoining sections of this country and
it would be to our advantage to have a Regional Bank at
Baltimore, as we could be served to better advantage
~~some~~ there than at any other point.

Yours very truly,

THE WILSON LUMBER COMPANY,

BY *M. N. Wilson*

MNW:PP.

✓

Fairmont City or Town Marion County, W. Va.

Jan 17, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Pittsburgh
- 3rd " _____

Answering your inquiry as to the division of the State, we think-----

.....
.....

Very truly yours,

Fairmont Trust Co Bank,
By A. A. Fletcher
Treas

No 961

The First National Bank

OF FAIRMONT

CAPITAL & SURPLUS \$ 300,000.

CHARLES E. WELLS. PRESIDENT
H.W. SHOWALTER. VICE PRES
B. D. FLEMING. VICE PRES
H. F. SMITH. VICE PRES
JOHN O. MORGAN. CASHIER
J. F. RITCHIE. ASST CASHIER
WM N. ENGLE. FOREIGN MANAGER

DEPOSITARY OF THE
UNITED STATES
AND STATE OF WEST VIRGINIA

FAIRMONT, W.VA.

Jan. 10, 1914.

Mr. Wm. Ingle, Vice Pres.,
M & M National Bank,
Baltimore, Md.

Dear Mr. Ingle:

Your favor of the 6th in reference to having Baltimore selected as the seat of one of the "Regional Reserve Banks" under the new Currency bill, received.

I should think the Committee who has the authority to designate these eight different cities would certainly favor Baltimore as one of them, even without the endorsement of any outside institutions, as Baltimore always has been a Reserve Center and sort of a Clearing house for a large portion of Pennsylvania, the two Virginias and the states lying south, and has always served the interest of this territory in a most satisfactory manner. Therefore, if I or any of my acquaintances in this section of the State can assist you in any way in your efforts to secure one of the Regional Banks for your city, it would be a pleasure to do so.

Yours very truly,

Signed- H. W. Showalter,
Vice-President

Copy to: National Marine Bank, ✓
National Bank of Baltimore,

THE NATIONAL BANK OF FAIRMONT

FAIRMONT, W.VA.

CAPITAL STOCK \$ 400,000

J. E. WATSON, President.
J. S. HAYDEN, Vice Pres't. WALTON MILLER, Vice Pres't.
GLENN F. BARNES, Cashier. N. E. JAMISON, Ass't. Cashier.

SURPLUS \$ 600,000

FAIRMONT, W.VA.,

January
Fifth
1914.

H. B. Wilcox, President,
First National Bank,
Baltimore, Maryland.

Dear Sir:

Your letter of the 3d received. We very gladly offered what little influence we might have toward securing a Regional Bank for Baltimore, and have taken it up with two of our correspondents there, and they have agreed to call upon us in case they feel we can be of any service. Will be glad to have you bear this in mind also, and we are frank to say that Baltimore was our "first love", while Cincinnati was right on the "job" and wired us asking that we join them, but we felt that on account of our connections in Baltimore it would be our pleasure to help all we could.

Very truly

Glenn F. Barnes
Cashier.

Wish you all a prosperous year.

46

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT HOUSE CORRIDR,
TELEPHONE BRANCH 251

46W RB 9

FAIRMONT WVA JAN 19 14

HON HOWARD SUTHERLAND

M C WASHINGTON DC H OF R

BALTIMORE IS OUR FIRST CHOICE FOR LOCATION REGIONAL BANK

NATIONAL BANK OF FAIRMONT

1045A

THE NATIONAL BANK OF FAIRMONT

FAIRMONT, W.VA.

CAPITAL STOCK \$ 400,000

J. E. WATSON, PRESIDENT.
J. S. HAYDEN, VICE PRES. WALTER MILLER, VICE PRES.
GLENN F. BARNES, CASHIER. N. E. JAMISON, ASST. CASHIER.

SURPLUS \$ 600,000

FAIRMONT, W.VA.,

January
Nineteenth
1914.

Hon. Howard Sutherland,
House of Representatives,
Washington, D. C.

Dear Sir:

We acknowledge receipt of your letter of the 16th, and wired you today as follows - "Baltimore is our first choice for location Regional Bank".

We also enclose letter showing first, second and third choice, as requested.

Very truly


Cashier.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Farmout City or Town Marion County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Pittsburg
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we think northern W. Va. Banks could be best served by Balto

Very truly yours,

THE NATIONAL BANK OF FAIRMONT
.....Bank,
By Clayton J. Barcus, Cash

P. B. AMOS, PRESIDENT
W. I. BOOTH, VICE PRESIDENT

No. 10219

W. H. COONTZ, CASHIER

THE FIRST NATIONAL BANK

CAPITAL STOCK \$ 30,000.00

FAIRVIEW, W. VA.

January 8, 1914.

[Handwritten initials]
✓
Mr. T. R. Thomas, President,
The National Bank of Balto.,
Baltimore, Md.

Dear Sir:

Replying to your inquiry as to our preference of Baltimore as the seat of one of the Regional Reserve Banks, beg to advise that we have already given to Pittsburgh, Pa. our first choice, but in case that city is not selected, we assure you that Baltimore would be our second choice.

We being situated so near Pittsburgh, and most of our checks and clearings being on points in Northern West Virginia and Pennsylvania, makes that city more convenient for us.

Yours very truly,

W. H. Coontz

Cashier.



HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Fayetteville, City or Town Fayette County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice--- Baltimore, Md.-----
- 2nd " Richmond, Va.-----
- 3rd " Cincinnati, Ohio.-----

Answering your inquiry as to the division of the State, we
think-----

.....
.....

Very truly yours,

Fayette County National.....Bank,

By.....
Cashier

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Franklin City or Town _____ County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Baltimore
- 2nd " Pittsburgh
- 3rd " Washington

Answering your inquiry as to the division of the State, we think that Balto is decidedly the most desirable city for this bank

Very truly yours,

Francis Bards of Piedmont Bank,
By H. Anderson

Asst. Cash

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

(4)

7
No

February 28, 1914.

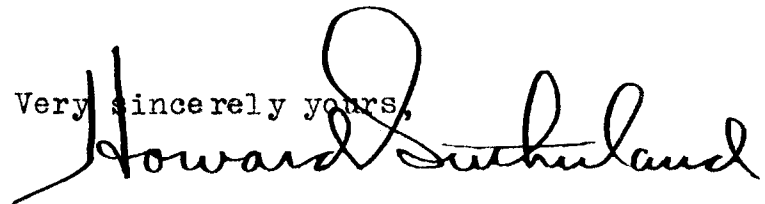
Hon. M. C. Elliott,
Secretary, Reserve Bank Organization Committee,
Treasury Department,
Washington, D. C.

My dear Mr. Elliott:

I am enclosing a communication which I have just received from the Franklin Bank, at Franklin, West Virginia, indicating the preference of that institution for the location of a regional bank. I shall appreciate it if you will place this among the papers which I filed with you recently in connection with the preferences of the other banks in my State on this subject.

Thanking you, and with kindest personal regards,
I am,

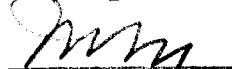
Very sincerely yours,



S..N

ANSWERED

MAR 4 1914



MM

March 3, 1913.

Sir:

As requested in your letter of February 28th I beg to advise that your inclosure indicating the preference of the Franklin Bank of Franklin, West Virginia, for the location of a Federal Reserve Bank will be brought to the attention of the Committee when it is deciding this question.

Respectfully,

Secretary,

Reserve Bank Organization Committee.

Hon. Howard Sutherland,

House of Representatives.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Gassaway ~~City~~ or Town Braxton County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Baltimore, Md.
- 2nd " Washington, D. C.
- 3rd " Cincinnati, Ohio.

Answering your inquiry as to the division of the State, we
think_____

.....
.....

Very truly yours,

Bank of Gassaway,.....Bank,
By Charles H. Hume

Gassaway, W. Va.

F. J. BOOTH

A. V. CUPPETT

BOOTH & CUPPETT

118-120 GRAND STREET

PHONES:
BELL 153 J
CONSOLIDATED 29 L

GRAFTON, W. VA., Jan, 7, 1914, .

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

Gentlemen -

Your letter of the 5th, received in regard to the Regional Bank and will say in reply to same that I dont any reason why Baltimore shouldnt be selected as one of the locations for such A bank as Baltimore is A market center as well as A financial center for A great surrounding territory, ~~Baltimore being A centrally located Sea port~~ Of the east gives it the advantage over many other places.

Thanking you for past favors we are,

Yours Truly,

WM. L. BROWNING
PRESIDENT AND TREASURER.

S. H. BROWNING.
SECRETARY

**THE
BROWNING-HAMILTON COMPANY**

GRAFTON, W. VA.

Jan 7th 1914

Mr. E. Hunt & Co.
Baltimore

Gentlemen:-
We understand the
business men of your city are working
to secure a Regional Bank for Baltimore
and we sincerely hope you will
be successful. Owing to the large
Wholesale center there, it would be of
great benefit to the Wholesalers in their
accommodations to thousands of
merchants, throughout the States.
With my best wishes for your success
in this endeavor.

Yours sincerely,
W. L. Browning-Hamilton

2445



LEONARD MALLONEE, PRESIDENT.
GEO. W. REYNOLDS, } VICE PRES'TS.
JOHN W. HAMILTON, }
O. JAY FLEMING, CASHIER
EDMUND L. SAWYER, ASST. CASHIER

CAPITAL \$ 100,000.00
SURPLUS \$ 310,000.00

GRAFTON, W. VA.

UNITED STATES DEPOSITORY

January
seventh
1914.

Mr. Albert D. Graham, Vice-Prest.,
Citizens National Bank,
Baltimore, Md.

Dear Sir:

We have your favor of the 6th, and note carefully what you have to say with reference to a Regional Reserve Bank in your city.

We have been giving this some carefull consideration since the matter of territorial division is now up before the Regional Reserve Committee, and find that a bank located at Pittsburgh would be much more convenient for the western part of West Virginia than one at Baltimore.

From 70% to 75% of the business west of the Allegheny Mountains naturally flows through the channels of Pittsburgh. Next to Pittsburgh, Baltimore would be most convenient for us. In other words, Baltimore would be our second choice.

You know, West Virginia can hardly be said to have begun to develop her natural resources. The year just closing shows that this State ranks next to Pennsylvania in coal tonnage, of which the major portion is shipped west through the Pittsburgh district and Lakes, and trade relations naturally follow the channels of industrial development.

We have already committed ourselves to Pittsburgh for first choice. We would like very well to have you consider Baltimore as our second choice. Barring Pittsburgh, we do more business in Baltimore than all other reserve and central reserve cities combined.

As to between Philadelphia and Baltimore, it would be considerably to our advantage to have a Regional Reserve Bank located at Baltimore.

Very truly yours,

O. Jay Fleming

Cashier.

OJF/RC

✓

Grafton City or Town Jaycox County, W. Va.
19[#] January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Cincinnati
- 3rd " _____

Answering your inquiry as to the division of the State, we think

our think it should
be divided

Very truly yours,

W. Grafton
.....Bank,

By E. N. Rubin
Mr.

THE GRAFTON BANKING & TRUST COMPANY

CAPITAL \$ 100,000.
PROFITS \$ 30,000.

GRAFTON, W. VA.

A. B. CORDER, PRESIDENT.
T. C. LONG, 1st VICE PRES.
L. E. WARD, 2nd VICE PRES.
H. W. CHADDUCK, CASHIER
C. W. STEEL, ASST. CASHIER.

January 5, 1914.

Mr. Waldo Newcomer, President,
National Exchange Bank,
Baltimore, Md.

Dear Sir:-

Replying to your letter of January 3rd., I have already written our Congressmen suggesting the designation of Pittsburgh or Baltimore for the Regional Reserve Bank to serve this part of West Virginia.

Pittsburgh being considerably nearer to us than Baltimore would for this reason be our first choice but Baltimore would be our second choice.

The banks in Huntington, Charleston and other points in the southwestern part of the state are urging the designation of Cincinnati for one of the banks, and undoubtedly they should be included in a territory with Cincinnati if a bank is placed there, but banks in our section of West Virginia have little or no business with Cincinnati and would prefer to be allied with Pittsburgh or Baltimore.

Banks located in Piedmont and points east of there will no doubt have Baltimore for their first choice and they should be placed in a territory with your city if that is possible. The bill does not recognize state lines, and, as the interests of different parts of our state diverge so widely, no doubt all can be placed with cities most convenient to them, if enough Regional banks are established.

Yours truly,

H. W. Chaduck
Cashier.

Paul
12

C. R. DURBIN,
PRESIDENT.

T. E. COLE,
VICE PRESIDENT.

C. A. COLE,
CASHIER.

Capital, \$50,000. Surplus \$50,000.

The Grafton Bank

DEPOSITORY OF THE
STATE OF WEST VIRGINIA,
COUNTY OF TAYLOR,
CITY OF GRAFTON.

Grafton, W. Va.

Jan. 9th. 1914

Wm. Ingle, Esq.,

V. Pt. Merchants-Mechanics Nat'l Bank,

Baltimore, Md.,

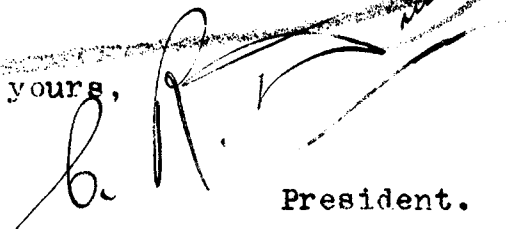
Dear Mr. Ingle:-

I have your letter of the 6th., inst., and have carefully noted its contents. We think that Baltimore would conserve the interests of a larger section of country, if it were selected as the location of a Regional Reserve Bank, than any other eastern city excepting New York.

If a large bank is located in New York which undoubtedly will be the case then Philadelphia is entirely too near for another bank and it seems to us that Baltimore is the logical point, and being so near to Washington, if it were selected, would eliminate the necessity of locating a bank at Washington.

Viewing conditions as we see them, and we are right familiar with your section of the country, and the country tributary to it, there is no location in the whole U. S. which would be better suited for a Regional Reserve Bank than Baltimore.

Very truly, yours,



President.

Ball

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

ROYAL WINDOW GLASS COMPANY

MANUFACTURERS OF

HIGH GRADE WINDOW GLASS

GRAFTON, WEST VIRGINIA.

HAND MADE GLASS
NATURAL GAS FUEL

Jan'y. 13 1914.

Standard Lime & Stone Co.

Baltimore

Md.

Gentlemen:

In the matter of the new Currency bill providing for a number of Regional Banks it occurred to the writer that ~~by~~ reason of the immense amount of traffic going out of West Virginia most of which is handled in the East by the Banks of Baltimore and in view of the fact also that nearly all of the West Virginia Banks carry large accounts in Baltimore it would seem that Baltimore would be that logical situation for one of the said Regional Banks ~~and~~ we would be pleased to see Baltimore thus favored and firmly believe that the enterprise among the merchants and business men of Baltimore will bring about the desired end.

Very truly yours

Royal Window Glass Co.

M. H. Howard Secy.

ack

ESTABLISHED 1869

INCORPORATED 1912

Halltown Paper Board Co.

Successors to EYSTER & SON

Manufacturers of Paper Box Boards

Mill Lining

Halltown, W. Va., Jan. 12, 1914.

The George Franke Sons Co.,

Baltimore, Md.

1

Gentlemen:-

Your letter of the 6th. to hand, and we are glad that you have called our attention to the matter of securing Baltimore as a location for a Regional Reserve Bank.

Baltimore has long been and still is a very prominent distributing point for the East and South East and we know of no city South of Pennsylvania which would seem to be a more logical point for such a Bank.

We earnestly hope that the selection will be so made.

Very truly yours,

Halltown Paper Board Co.

By F. H. W.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Harman City or Town Rand. County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Baltimore
- 2nd " Richmond
- 3rd " Pittsburg

Answering your inquiry as to the division of the State, we

think it would meet conditions
better. But we think we favor in
the section with Baltimore.

Very truly yours,

The Stockmans Bank,
By Irving Fitchie
cashier.

The Falconer Company

Printers • Engravers • Lithographers

Specialists in Bank and Fine Commercial Work

Baltimore, Maryland

January 6, 1914.

Mess. Harpers Ferry Paper Co.,
Harpers Ferry, W. Va.

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.

I am but prefer to
await our Company's
attitude in this connection

Resly

JR Bunch Jr

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Andrietas City or Town Tucker County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are

- 1st Choice Baltimore
- 2nd " Washington
- 3rd " Pittsburgh

Answering your inquiry as to the division of the State, we
think_____

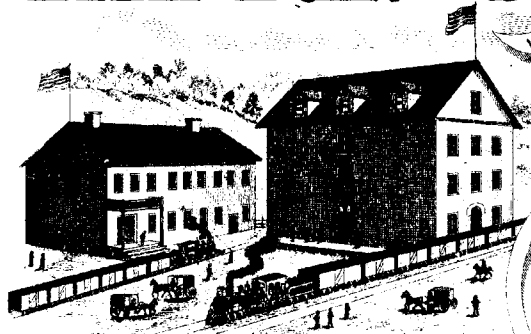
.....
.....

Very truly yours,

First National.....Bank,
By.....A. H. Green

THE J. E. POLING CO.

A. H. HARPER SR. PRESIDENT.
 T. W. RYAN, VICE PRESIDENT.
 J. E. POLING, SECY. TREAS. & GEN'L MGR.
 H. F. COLEBANK, SECRETARY.
 WHOLESALE DEPARTMENT.



WHOLESALE & RETAIL
GROCERIES, DRY GOODS,
CLOTHING, HATS, CAPS

FURS, BOOTS, SHOES, JEWELRY,
 EARTHENWARE, CHINA & GLASSWARE, STOVES,
 HARDWARE, TINWARE, FURNITURE & CARPETS.
 DRY GOODS & FINE SHOES A SPECIALTY.

WHEAT, OATS, CORN & FLOUR IN CAR LOAD LOTS.

THE LARGEST STORE IN WEST VIRGINIA.

[Handwritten signature]

The Poling Co
Hendricks, W. Va., 710717
Baltimore Md.

In the location of the "Regional
 Bases" under the Federal Reserve Act it
 appears to us that Baltimore should
 have one of these Bases as it is
 a central and great commercial city
 for a large scope of country. are you
 Baltimoreans working to this end,
 would be pleased to have your report
 returned you *The J. E. Poling Co.*

S. J. TALKINGTON, PRESIDENT A. D. AYERS, CASHIER
JOHN MAPEL, VICE PRES. C. E. CLOVIS, ASST. CASHIER
J. G. TOOTHMAN, ASST. CASHIER

Bank of Hundred

Hundred, W. Va.

Jan. 10th. 1914

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

Dear Mr. Ingle:

Having just returned home, after an absence of three days, I find your communication of the 6th. inst., relative to Reginal Reserve Bank for your city and will say we heartily endorse Baltimore but have rather signified our first choice for Pittsburg on account of its close proximity to this section and the further fact that we were of the opinion that if the latter city should succeed in ~~xxxxxxx~~ being chosen, we would probably be in her territory any way. We want to assure you that either will be eminently satisfactory to us and we are very much interested in one or both of cities above named landing location.

We have not as yet, however, signified our intention to come into the new system but I think there is no doubt but that we will in due time.

Wishing you success in this matter, as well as in all others, I am,

Very truly
A. D. Ayers
Cashier.

SOLE AGENTS OF

NEW YORK OFFICE:
256 CHURCH ST.



CROFT-STANARD COMPANY

IMPORTERS AND
WHOLESALE DEALERS.

DRY GOODS, NOTIONS, FURNISHINGS & HATS

1

HUNTINGTON, W. VA., Jan. 9, 1914.

Stewart Keith & Co.,
Baltimore, Md.

Gentlemen:

In reply to your favor of January 6th, will say that we consider Baltimore one of the best cities in the country for the location of a Regional Reserve Bank. The reasons are too numerous to mention, but should unquestionably be one of the cities obtaining a Regional Reserve Bank.

It is the gateway to the South, and I believe the sentiment is practically unanimous all through this section for a Regional Reserve Bank to be placed in Baltimore .

Yours very truly,

EVS/D.

CROFT-STANARD COMPANY
PER E. V. SULLIVAN

200/2507A, 1st

H. B. HAGEN, PRESIDENT.

J. F. RATCLIFF, V. PRES AND SECY

W. O. WIATT, TREASURER.



HAGEN, RATCLIFF & Co.

INCORPORATED.

WHOLESALE GROCERS.

HUNTINGTON, WEST VA. Jan 8, 1914

Dictated by HBH/B-10

Emersoh Drug Co.,

Baltimore, Md.

Gentlemen:

We are in receipt of yours of the 5th with reference to a Regional Reserve Bank for your city. Were it not for the fact that this community, in fact practically all of West Virginia, is pulling for Cincinnati we would be only too glad to assist you. We, however, feel that our interests are best sub- served in this section by having a bank at Cincinnati.

With kind regards, we beg to remain

Yours very truly,

HAGEN, RATCLIFF & CO.

Handwritten mark

HUTCHINSON LUMBER COMPANY
HARDWOOD LUMBER
HUNTINGTON, W.VA.

Jan. 6, 1914

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

Handwritten checkmark

Gentlemen:

Your letter of recent date is received. So far as the location of a bank in Baltimore is concerned we are not interested in this, as it is entirely out of our territory.

Yours truly,

HUTCHINSON LUMBER COMPANY

BY

Handwritten signature

RLH/RR

C. L. RITTER, Pres.

EDWIN MANN, VICE-PRES.

B. B. BURNS, Secy-Treas.

C. L. RITTER LUMBER COMPANY

INCORPORATED.

MANUFACTURERS OF

HARDWOOD LUMBER

BAND MILL & DRY KILNS
WHITEWOOD, VA.
SHIPPING POINT
DORAN, VA.

SPECIALTIES
QUARTER SAWN WHITE OAK
PLAIN WHITE AND RED OAK
POPLAR
BASSWOOD
HEM LOCK

HUNTINGTON, W. VA. January 7, 1914.

REFER TO FILE NO.

Handwritten initials and date:
L
B
1/9/14

ALL QUOTATIONS AND CONTRACTS ARE MADE SUBJECT TO THE SALES CODE AND INSPECTION RULES OF THE HARDWOOD MANUFACTURERS' ASSOCIATION OF THE UNITED STATES NOW IN EFFECT, COPY OF WHICH WILL BE FURNISHED UPON APPLICATION.

John L. Alcock & Company,
Baltimore, Maryland.

Handwritten mark:
S

Gentlemen:-

Your letter of the 3rd inst. received, in behalf of Baltimore as a Federal Reserve City.

Frankly, we are first of all in favor of Cincinnati and for the reason that its location is such and its banking institutions are of such class and character as to make it to our interest to have a Regional Bank established there. If, however, Cincinnati must lose to Cleveland, as is discussed, or to any other city, we would be glad and prefer that it lost to Baltimore as our situation with relation to Baltimore is such that we would favor it as a second choice.

Yours truly,

Handwritten signature:
C. L. Ritter Lumber Co.
H. J. Jones Pres.

W. W. Fitcher
JUSTICE OF THE PEACE
AND NOTARY PUBLIC
Jacksonburg, W. Va.

Jan. 10th, 1914

The Falconer Company,
Baltimore, Md.,

↑

Gentlemen,-

Replying to your courteous favor of the 6th inst., IN-RE
"Regional Banks" under the Currency Act.

In lieu of the fact that Baltimore has an extensive trade
in this part of the Ohio Valley I beleive it would be to our advantage
to have one of the Regional Banks established in your city, and that
we could be more advantageously served by a Regional Bank in your
city than we could be by one farther east.

Yours very truly,

Yes

W. W. Fitcher

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Keyser City or Town Mineral County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank ar

- 1st Choice Baltimore
- 2nd " Pittsburgh,
- 3rd. " Washington,

Answering your inquiry as to the division of the State, we
think ~~that it should by all means be divided in such a manner~~
that banks located in the Northern Panhandle and the South
..... West would have a Regional Bank nearer than Baltimore or
Washington. We prefer Baltimore for our District.
.....

Very truly yours,

Farmers Merchants Bank,
By *Geo. Davis*
Cashier



**FIRST NATIONAL BANK,
KEYSER, W. VA**

-----City or Town-----County, W. Va.

FEB 18 1914
January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Washington
- 3rd " Pittsburgh

Answering your inquiry as to the division of the State, we
think-----

*We do not think the State
should be divided*

*Either one of the above cities would
would suit us very well*

Very truly yours,

.....Bank,

W. A. ...
By
Cash

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.

Mr. D. A. Keener,
Keyser, W. Va.

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, 1/6/14 Gentlemen

Very sincerely,

By all means, get JOHN E. HURST & COMPANY.
WBH-C.

One of these Banks in Balto. We feel as though it would be of great benefit to us. Yours & D. A. Keener

D. LONG & SONDRY GOODS, NOTIONAND SHOE HOUSEKeyser, W. Va. ~~Jan 6th~~ 1913

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

We prefer that
Baltimore be selected as
one of the Regional Bank
cities, because we think it
more central as we do
all our dealing in Baltimore
and think the Regional Bank
should be there

Respectfully,
D. Long & Son

Form

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

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

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

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

HOUSE CORRIDOR,
149W RB 20 COLLEGE TELEPHONE BRANCH 251

KEYSER WVA JAN 19 14

HOWARD SUTHERLAND

H OF R WASHINGTON DC
SECOND

FIRST CHOICE BALTIMORE ●●/CHOICE PITTSBURG THIRD PHILA DIVISION OF
STATE FOR NORTHERN BALTO SOUTHERN RICHMOND

T D LEPS

CASHIER PEOPLES BANK

247P

THE SINCELL COMPANY
INCORPORATED
FAMILY OUTFITTERS
KEYSER, W. VA.

January 6th, 1914.

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

Gentlemen:-

In reply to your letter of January 5th, We beg to state that we are of the opinion that Baltimore, should be selected by the United States Government, as an ideal place for one of the Regional Banks.

In our mind Baltimore, is more suited for this particular branch of the Government's Buisness than any other city in the East, on account of its location, First its very large dealings with the South and East, Second its arms of commerce reaches out more ways than any other City. of its size in the United States, and Third it is in closer touch with more twons that will benifited by this step taken by our Goverment, than any other City in the East.

We people of West Virginia are very much in favor of Baltimore, being the place for one of the Reginol Banks.

Yours very truly,

The Sinzell Co.

VER. 8, BARNARD & CO., ST. LOUIS, MO.

H. S. THOMPSON, PRES. & MGR.

R. W. NINE, VICE-PRESIDENT.

HARRY G. FISHER, SECRETARY.



OFFICE AND SALESROOMS:
CORNER MAIN AND CENTER STS.

DIRECTORS:
H. S. THOMPSON, GEO. T. CARSKADON,
R. W. NINE, D. O. FOUT,
HARRY G. FISHER, JAMES E. SHEETS,
C. H. VOSSLER.

Thompson
FURNITURE CO.

OF FURNITURE
PICTURES, WALL PAPER,
WINDOW SHADES, MATTINGS, LINOLEUMS,
OIL CLOTHS, CARPETS.



WAREROOMS:
MOZELLE AND RAILROAD STS.

KEYSER, W. VA., Jan. 10, 1914.

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

Gentlemen:-

Referring to yours of January 5th, beg to say that in our judgement, Baltimore would be the logical place for the merchants and business men in general of the Virginias and Maryland to have a Regional Bank. As we look to Baltimore for many of our supplies and in a great measure are supplied from your city.

Being in the wholesale business in this section of the country, our daily observation throughout the territory that we cover will verify the assertion above made, concerning our wants being taken care of in the merchandise line in your city.

We earnestly hope that the officials in charge will see fit to name Baltimore as one of the Regional Bank cities.

With best wishes for the New Year, we are

HST/B

Yours truly

Thompson Furniture Co.

H. S. Thompson Pres. & Mgr.

RECEIVED
JAN 10 1914

Kingwood W. Va. Route 2

1-8-1914

1

F. B. Dancy

Dear Sir:

We are very much in favor ~~the new~~ of having the new Regional Bank located in Baltimore because it is one of our largest and most important cities, and also one of the greatest commercial centers - controlling the markets over a vast amount of territory. I will venture the assertion - that Baltimore transacts more business in one week than Atlanta does in a whole season.

Very Respectfully

A. W. and Blanche Jordan.

C. H. SMOOT, PRESIDENT.

T. LLOYD FALOR, VICE-PRESIDENT.

A. B. JACKSON, CASHIER.

Lanes Bottom Bank

CAPITAL STOCK \$ 25,000.00

Lanes Bottom, W. Va.

January 10, 1914.

Mr. Waldo Newcomer, President,
The National Exchange Bank,
Baltimore, Md.

Dear Sir:-

Your favor of the 3rd inst., in reference to the location of the seat of one of the Regional Reserve Banks under the new Currency Bill, and in reply we would say that for many reasons we would be much in favor of your City.

Outside of Pittsburg, we do not know of any locations that would meet the requirements of the territory in which we are located, Cincinnati being too far west and the communication to that point being very difficult on account of railroad service.

We thank you very much for having given us the opportunity to indicate our choice in the matter.

Very truly yours,

A. B. Jackson
Cashier.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Lanes Bottom City or Town Webster County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank ar

- 1st Choice Baltimore
- 2nd " Pittsburg
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we think it would be advisable to divide it into Northern and Southern Districts.

Very truly yours,

Lanes Bottom Bank,
By Blagerson Cashier

BERT E. SAYRE

RECEIVED
JAN 10 1914

Letart, W. Va.,

Jan 8, 1914.

F. J. Royster Guano Co.,
Baltimore, Md.
Gentlemen;

Replying to yours
of recent date with reference to
the selection of Baltimore as
the location of one of the new
Regional Banks. All of our
business men I have heard express
an opinion prefer Baltimore, in
which view I heartily concur.

Yours respectfully,
Bert Sayre

HOWARD RANNELLS

DEALER IN

GENERAL MERCHANDISE AND COUNTRY PRODUCE

AGENT FOR AMERICAN FENCE AND OLIVER PLOWS

SHIPPING POINT, FRENCH, W. VA.

LEVELS, W. VA. 1/7 1914

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

Dear Sirs: - I sincerely hope
~~that Baltimore be selected as~~
one of the Regional Bank cities
as I hope you will assist all
you can and every good citizen

Yours Respect
H. Rannell

THE BANK OF LEWISBURG

STATE DEPOSITORY

CAPITAL PAID UP \$100,000 — SURPLUS \$150,000

MASON MATHEWS, President
W. E. NELSON, Vice Pres. and Cashier

LEWISBURG, WEST VIRGINIA

2

R
2

January 12th., 1914.

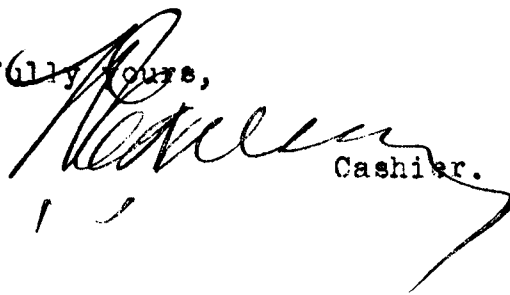
Mr. William Ingle, Vice President,
Merchants-Mechanics National Bank,
Baltimore, Md.

Dear Sir:

The writer has just now opportunity to reply to your letter of the 6th. instant, concerning the selection of one of the Regional Reserve Banks.

On account of nearness of this point to Richmond, Virginia, we have indicated our preference for that city, but we have no hesitation in stating that Baltimore is our second choice, and in case the appointment will not go to Richmond, it is our earnest wish that Baltimore receive the appointment, and you are perfectly at liberty to use this letter for whatever benefit it may be to you in securing such appointment. There are many reasons why your city should be selected, and we have expressed our preference for another city, only for the location we have as to distance from Richmond.

Respectfully yours,

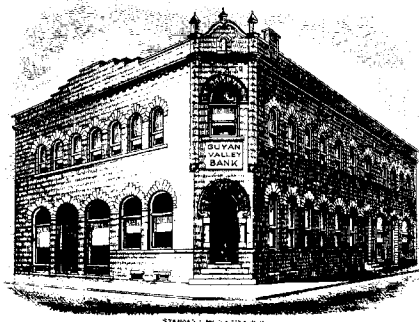

Cashier.

S. B. ROBERTSON,
PRESIDENT.

J. R. HENDERSON
VICE PRESIDENT.

J. CARY ALDERSON,
CASHIER.

W. P. NEEKAMP,
ASST. CASHIER.



GUYAN VALLEY BANK

LOGAN, W. VA.

1/8/14

2nd

2

Mr. H. B. Wilcox, Presd.,
First Nat. Bank,
Baltimore, Md.

Dear Sir:

I have your letter of 1/3.

Our first choice for a Regional Reserve Bank is Cincinnati. If Cincinnati is not selected our second choice is either Baltimore or Richmond

Very truly yours,
J. Cary Alderson, Presd.

[Large handwritten signature]

2

6

1a

GEO. P. MOORE, PRES.
L. M. McCLINTIC, VICE PRES. J. A. SYDENSTRICKER, CASHIER
NO. 6538

THE FIRST NATIONAL BANK

MARLINTON, W.VA. Jan. 8, 1914

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

Dear Sir:-

We have your favor of the 6th inst in regard to the location of a Regional Reserve Bank in your city, and we certainly agree with you in the matter and it is our sincere wish that Baltimore be named by the Honorable Committee.

We find that Baltimore is better located and more capable of taking care of all our interests than any other city South of New York.

Thanking you for this opportunity of expressing our desire in this important matter,

Very truly,
J. A. Sydenstricker
Cashier

1
B.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Barlinton City or Town Roanoke County, W. Va.

January 20, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore-----
- 2nd " Richmond-----
- 3rd " Cincinnati-----

Answering your inquiry as to the division of the State, we

think It would be very unpractical
for us to be placed in same region
as northern part of U.S.

Very truly yours,

Federal Reserve Bank.....Bank,
By J. M. Sutherland
Cashier

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Martinsburg City or Town Berkeley County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Washington
- 3rd " Philadelphia

Answering your inquiry as to the division of the State, we think

should be divided. Keeping
in mind, rails & transportation lines

Very truly yours,

Western National Bank
Martinsburg, W. Va.

By Charles W. Betz Bank,
betz

DR. JAMES WHANN MCSHERRY
PRESIDENT

EDWARD RUTLEDGE, CASHIER
CHAS. A. YOUNG, ASST. CASHIER

10
THE CITIZENS NATIONAL BANK OF MARTINSBURG
CAPITAL, \$100,000

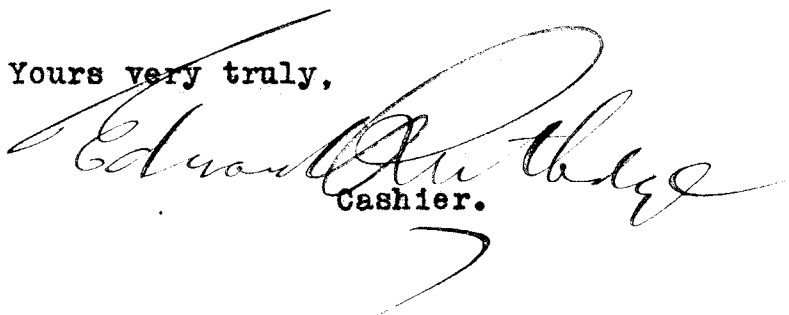
MARTINSBURG, W. VA. Jan. 9th, 1914.

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

Dear Sir:--

Replying to your letter of the 6th, instant relative to Baltimore as the seat of one of the regional reserve banks under the new currency bill: Our people have never thought of any other city so far as this territory is concerned. You well know how we call on your banks for funds when our own are down to the lower layers, and so many of the checks going through our bank bear Baltimore merchants and Baltimore bank endorsements that it is easy to see that the great bulk of our local trade is with your city. Then there is so much more of the milk of human kindness about you Baltimore people. You know us and don't put on any city banking airs when you deal with us. I trust, that all together, we will get this bank for Baltimore, and if the government could draft you into a large share of the management of it we would be very happy, and could go to bed at night, pull the cover over our heads, and forget our troubles.

Yours very truly,

1
B

Cashier.



Martinsburg City or Town Berkeley County, W. Va.

Feb January 17, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Pittsburg
- 3rd " Washington

Answering your inquiry as to the division of the State, we think-----

.....
.....

Very truly yours,

..... Bank, Martinsburg
By, W. D. ...

DR. JAMES WHANN MCSHERRY
PRESIDENT

EDWARD RUTLEDGE, CASHIER
CHAS. A. YOUNG, ASST. CASHIER

~~THE~~ CITIZENS NATIONAL BANK OF MARTINSBURG
CAPITAL, \$100,000

MARTINSBURG, W. VA. Jan. 12, 1914.

Mr. Paul A. Seeger, President,
Drovers & Mechanics National Bank,
Baltimore, Md.

Dear Sir:-

Replying to your recent letter with reference to the establishment of one of the regional reserve banks in Baltimore, our people have never thought of any other city than yours for one of these banks. In our entire history as a bank, covering twenty two years, all the funds we found necessary to borrow for our business needs were furnished by your people in Baltimore, except a \$5,000 loan made way back in our infancy in New York City. And, by the way, we were asked to pay this loan soon after we made it, and we had to pay it, and we have never gone there since. They do business up there on business principles exclusively. Had you done business with us since 1907 on the same principle, for we have been pretty steady borrowers for several years, it would have been embarrassing to us. However, you had some of the milk of human kindness as well as the money, and your bank has been of real service to us since our start in 1892, and particularly during the past several years, when our average balance with you deserved very scant accommodations. It is a great pleasure to speak for Baltimore. I should add, also, that in handling the checks, etc., passing through our bank here, such a large number bear the endorsement of Baltimore firms and banks that it is safe to say, in addition to our general knowledge, that the major part of the business of our local houses is with your city. There is no question in our mind as to this. Our local Board of Trade recently so expressed itself in this manner.

Yours very truly,

Edward Rutledge
Cashier.

T. P. LICKLIDER,

DEALER IN

COAL, WOOD, GRAIN, SEED, IMPLEMENTS,
FERTILIZERS, ETC.

C. & O. R. R. ELEVATOR

MARTINSBURG, W. VA.

Jan. 9, 1914

Louis Muller Co.,
Baltimore, Md.

Gentlemen:

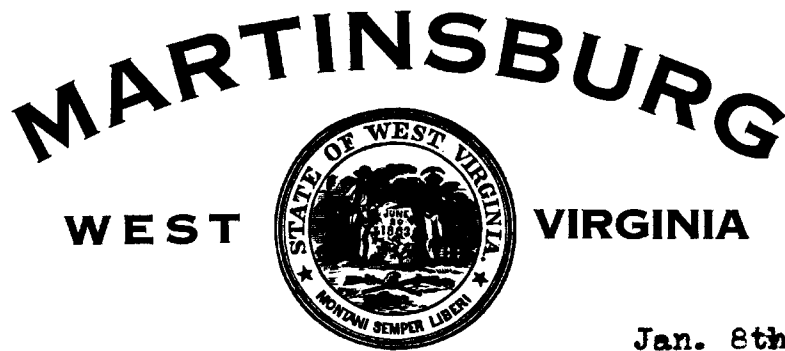
I am in receipt of your letter of the 7th and have noted contents carefully. I will say I am heartily in favor of Baltimore being selected as the seat of one of the Regional Reserve Bank under the new Currency Bill. On account of her size, being centrally located, and also from the amount of business done there, I think it would be the proper place for it.

Trusting you shall be able to get this Bank and assuring you, you shall have my heartiest support. I remain,

Yours respectfully,
T. P. Licklider
S.

J. W. SART, PRESIDENT

J. M. ROTHWELL, SECRETARY



OFFICE OF THE
BOARD OF TRADE

Jan. 8th, 1914.

Baker Watts & Co.,
Baltimore, Md.

Gentlemen:--

Your letter of the 6th through the Old National Bank was submitted to a meeting of our Executive Committee last night and it was the unanimous opinion that Baltimore is the logical location for a Regional Reserve Bank for this section. Appropriate resolutions to this effect are now being drafted and will be sent to you and others if desired.

Yours very truly,

MARTINSBURG BOARD OF TRADE.

BY

Max Robinson
B. W. W.

NR-EMM.

J. W. S

Printed

NATIONAL COMMERCIAL COMPANY,

WHOLESALE GROCERS AND COMMISSION MERCHANTS.

407-409 W. Race St.
Opp. C.V. Freight Depot.

Bell Long Dis. Phone.
Winchester Phone.
Berkeley Springs Phone.

Martinsburg, W. Va.

JAN 7 1914

Mr. Stuart, Keith
Patterson, Md.

Gentlemen - We see by this paper that the locating of a Regional Reserve Bank between Baltimore & Washington, D. C. is being considered & we write to ask you to do all you can with the commercial houses of Baltimore ~~with the Wholesale Manufacturers Bankers Boston or Detroit~~ to have the Bank located in your city. Washington is not a commercial city & they know very little about the conditions obtaining in the general line of business take all this section of West Virginia & Washington is scarcely known as a trading center & we have no doubt this is so nearly over all the South Atlantic section, we go to Washington for Politics, but go to Baltimore for business, if we can do anything to help in this matter, please command us -

Very truly
yours

NATIONAL COMMERCIAL CO

John J. Ayer, Presd.

H. H. EMMERT, Pres't
GEO. S. HILL, Cashier
UNITED STATES DEPOSITORY.

DECATUR HEDGES, 1st. V-Pres't

W. W. WESTPHAL, 2nd. V-Pres't.
W. F. MCANENY, Ass't Cashier
DEPOSITORY STATE FUNDS.

No. 6283

The Old National Bank of Martinsburg,
Capital \$100,000.00
Martinsburg, W. Va.

Jan. 8th, 1913.


*100
2nd sheet*
Baker, Watts & Co.,
Baltimore, Md.

Gentlemen:-

In reply to your letter of the 6th, I beg to say that all banks and business organizations in this section are heartily in favor of the establishment of a Regional Reserve Bank in Baltimore. The bulk of our trade, as is well known, has been for many years with your city, and I have no doubt it will continue so in the years to come.

I attended a meeting of our Board of Trade last night, and at my instance they passed resolutions favoring Baltimore for the establishment of a Regional Reserve Bank, and Mr. Robinson, the Secretary of the association, will to-day send you a copy, which I hope may prove helpful in securing results.

Very truly yours,

GSH

Cashier.

GSH-EMP.

J. MELVIN RIPPLE

STATIONER

BLANK BOOKS, AND OFFICE SUPPLIES

THE MANUFACTURE OF PICTURE FRAMES A SPECIALTY

116 NORTH QUEEN STREET

MARTINSBURG, W. VA., Jan. 10, 1914.

Swindell Bros,
Baltimore, Md.

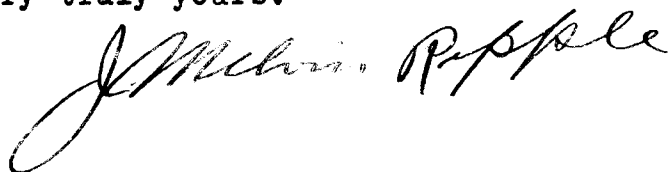


Gentlemen:

In reference to locating a Regional Reserve Bank in Baltimore, would like to say that I hartily indorse the locating of such a bank in your city, I would like to state that I am one of the Executive Committee of the Martinsburg Board Of Trade and this matter came up before our board a few nights ago and the board indorced locating a bank in your city, so it is my wishes that the bank be placed in your city and the wishes of every citizen of Martinsburg.

Hoping that you will be successfull in locating the Regional Bank.

I am, Very truly yours.



JMR-ZZZ

E. C. SHEPHERD
DRUGGIST

120 N. QUEEN STREET

MARTINSBURG, W. VA.

1
Jan 9th 1914

Much
Gentlemen
Baths and

I notice
that an effort is being made
to locate one of the
"Regional" Banks in
your city, I hope that
it may be the pleasure
of the government to
give to the city of Bath
one of these institutions
A great part of the State
of West Va has more
or less dealings with the
institutions of your city
many of us do, the major
part of our financial

E. C. SHEPHERD

DRUGGIST

☒

M. B. Broo

20 N. QUEEN STREET

MARTINSBURG, W. VA.

191

and commercial business there, and we feel that it would be much to our interest to have one of these institutions located in Balto. and in saying this, we are sure that we only voice the sentiments and wishes of thousands of Virginians and West Virginians who do business with, by far the largest, and most progressive city in the South.

Yours truly

E. C. Shepherd

Jan 9, 1914

RECEIVED
JAN 12 1914

Mill Creek

Dear Sir 1 A Va

I m reply to your
 Letter of recent date.
 Our preference to Baltimore
 over Atlanta is to far away
 ever to do the people of West
 Virginia any good in Banking
 Business. Therefore
 Baltimore is the Place for
 the regional Bank.
 Baltimore is one of the leading
 cities in the U.S. With a
 Population of 600,000. hundred
 Thousands are near that
 and it is one among the
 leading Rail road centers

of the U.S. there
fore it is more convenient
to the Business People
than Atlanta.

Yours truly

Bruce Rosencrance,

The Hardy County Bank

CAPITAL \$50,000.00

GEO. T. LEATHERMAN, PRESIDENT

ROBT. A. WILSON, CASHIER

G. S. GOCHENOUR, M. D., VICE-PRESIDENT

A. B. HASLACKER, ASST. CASH.

MOOREFIELD, WEST VIRGINIA Jan. 7, 1914.

Mr. Waldo Newcomer, Pres.,
The National Exchange Bank,
Baltimore, Md.

Dear Sir:

We are in receipt of your favor of the 3rd, inst., in relation to the selection of Baltimore as one of the Regional Reserve Banks under the new currency bill. ~~We are of the opinion, owing to the central location, and the fact that for a great many years, Baltimore has been a reserve city and has held large amount of the reserves of souther banks, which would indicate that Baltimore is a fitting place for a Regional Reserve Bank.~~

Baltimore would be our first choice.

Yours very truly,

The Hardy County Bank,

Robt. A. Wilson, Cashier.

RAW

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Moorefield ~~City or Town~~ Hardy ~~County~~, W. Va.

January 19 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice---Baltimore, Md.-----
- 2nd " Pittsburg, Pa.
- 3rd " Richmond, Va.

Answering your inquiry as to the division of the State, we
think our preference would be to leave the state as a whole

.....
.....

Very truly yours,

THE HARDY COUNTY BANK... Bank,
By Wm. W. Wilson, Cashier

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Moorefield City or Town *Hardy* County, W. Va.
January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice *Baltimore Md.*
- 2nd " *Pittsburgh Pa.*
- 3rd " *Richmond Va.*

Answering your inquiry as to the division of the State, we think *Balto. would be more convenient to the State as a whole than the two other names - Richmond would be more convenient to the Southern + Southern Eastern Counties but - Balto. would be more convenient to them than Pittsburgh. Therefore eliminating Richmond, which is not a Commercial Center, it is our judgment - Balto. has fairly the advantage -*

Very truly yours,

South Branch Valley National Bank,
Moorefield, West Va., Bank,

By *[Signature]*

Davis Elkins, President.

Jo. L. Keener, 2nd Vice President.

Cassius C. Brown, Cashier.

H. R. Warfield, 1st Vice President.

Addison A. Clarke, Asst. Cashier.

Farmers & Merchants Bank

STATE DEPOSITORY.

Morgantown, W. Va.

January 12, 1914.

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

Dear Sir:

Your circular letter of January 6th has been called to my attention, concerning the Regional Reserve Banks under the new Currency Bill, and in reply I would state that our preference is either Washington or Baltimore. We feel that our interests can best be served through either of those two points. We really have no preference, as to Baltimore or Washington, as against each other.

While Pittsburgh might seem to be the logical geographical city for this part of West Virginia, yet it would seem to me that for the entire state, Baltimore or Washington would be much preferable to Pittsburgh. Our feeling is that the banking situation in Pittsburgh has not been for some years what it should be, and in our experience with Pittsburgh, Baltimore and Washington banks we have found a more up-to-date banking judgement in the latter two cities than in Pittsburgh.

With kindest regards, we are

Very truly yours,

Jo. L. Keener
2nd Vice President.

Geo. M. John

~~W. Y. Ball~~ ^{attendant} Wm. Moonhead
No. 10. 11th Street, Chicago

G. W. John & Co.
Dry Goods and Shoes.

Business San Francisco - Seattle

Morganthau W. Va., Jan 6 1913

John E. Hurst & Co

Gentlemen

There are many and good reasons I suppose in favor of Restriction having one of the Regional Banks, but Geographically what about the rest of the United States, with probably only eight of such Banks and Boston New York Philadelphia Baltimore and Washington all asking for one, and if their request should be granted, do you think that would be equal to Pittsburg or Cleveland or Cincinnati or out of the South, Middle West, and the Far West

Such Cities as Atlanta New Orleans Chicago San Francisco and others, it strikes me that other things being equal or nearly equal the question of Geography is the most important and,
Yours @ Moonhead
G. W. John & Co

Replying to you of June 6
I understand all the order names,
if the units of their members go to
see letter to that effect,

*Orr Bros.
Dry Goods, Cloaks,
Millinery.*

Morgantown, W. Va., Jan, 7, 1914,

Messrs, John E. Hurst Co
Baltimore, Md,

Gents; Will you kindly do all you can to secure a Reginal
Bank, in your city. We are satisfied that it will be of a

great benefit to your city, And also help us.

Very Truly Yours.

Orr Bros.

Chas Orr

ESTABLISHED 1881

JAMES A. SIGAFOOS
CASHIER
WYLIE M. ROGERSON
ASST. CASHIER

MARSHALL COUNTY BANK

CAPITAL & SURPLUS \$ 145,000.
MOUNDSVILLE, W. VA.

January 19, 1914.

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

Gentlemen:

Because of our close proximity to Pittsburgh we favor that city as our first choice for a Regional bank; next we favor Baltimore.

Very respectfully,

James A. Sigafoss
Cashier.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Mullens City or Town Wyoming County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Richmond
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we think There should be no division for

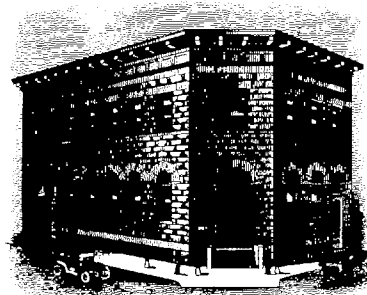
W. Va.

Very truly yours,

Bank of Mullens BANK,
By L. N. Franz Cashier.

JOHN FAULKNER, PRESIDENT.
JNO. B. HOFMEIER, VICE PRESIDENT.

L. N. FRANTZ, CASHIER.
S. D. FRANTZ, ASST. CASHIER.



CAPITAL \$ 50,000.00.

Bank of Mullens

Mullens, W. Va.

January 10, 1914.

Paul A. Seeger, President,
Provers and Mechanics National Bank,
Baltimore, Md.

My dear Mr. Seeger:-

We have had several letters regarding the proper locations for the Regional reserve Banks, and have given the matter considerable thought, and we have decided ~~that~~ that Baltimore for many reason should have one of these Banks, her size central location, and the wonderful facilities she has with her Banks for handling the ~~business of the Banks of the~~ Southern part of the U.S. we certainly heartily reccommend Baltimore as our first choice for one of the Reserve Banks,

Yours very truly,
L. N. Frantz Cashier.

1

RECEIVED
JAN 14 1914

W. Va.

Newark Jan 12 1914

Mr F S Royster
Baltimore ^{and} I recieved your
letter a few days ago
I was sick and not abel
to answer it at the time
but will try and answer
now I would rather have
the Regional Bank at Baltimore
than atlanta in the State
of Georgia I Recieved the
advertising and samples
all OK and I think that
it will be a plenty for this
year yours truly

P. A. Fought.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Newburg City or Town Preston County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice - Baltimore
- 2nd " Washington
- 3rd " Pittsburgh

Answering your inquiry as to the division of the State, we think that all the banks of the State should be in one region.

Very truly yours,

Fish National Bank,
By Gay Smoot Cashier

WM. J. BEURY, PRESIDENT
LESTER G. TONEY, VICE PRESIDENT

CAPITAL \$ 50,000 00
SURPLUS \$ 30,000 00

C. S. DIEFFENDERFER, CASHIER
W. A. CREAGER, ASST. CASHIER

69-302

THE FIRST NATIONAL BANK OF NORTHFORK

DEPOSITORY, STATE OF WEST VIRGINIA AND COUNTY OF MCDOWELL.

UNITED STATES DEPOSITORY

NORTHFORK, W. VA. Jan 5 1914

Handwritten: 1
100
13
2

Handwritten: Zud

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

Dear Sir:-

In reply to your invitation for an expression of our views as to the logical location for a Regional Reserve Bank to serve this section I frankly admit that Cincinnati, O., would be more preferable to us than one of the Eastern cities, due to its nearness, it would be the natural center for this territory, and most every bank in this and adjoining sections has an account in one of the Cincinnati banks; who are in position to keep in close touch with conditions in this section and accommodations are more readily secured.

If, however, Cincinnati is not made a Regional Reserve center we could be served equally as well from Baltimore as through any of the other cities, and I might say that your city would be our second choice.

Yours very truly,



Cashier.

W/CD

W. C. Smith, President

Levin Smith, Vice President

J. V. Langfitt, Asst. Secretary

Central Banking and Security Company

Capital Paid In \$150,000.00

Parkersburg, W. Va.

Jan. 7, 1914.

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

Dear Sir:-

Replying to your favor of the 5th inst., we are in favor of Baltimore for a Regional Reserve Bank. We prefer Baltimore to Philadelphia or any other city farther south.

While we are a State institution, and in all probability will not become a member bank, we believe that, if a Regional Reserve Bank were located at Baltimore it would be of more benefit to this section than in any other city on the Atlantic Coast.

Very truly yours,

W. C. Smith
President.

WHS-PWH

THE GENERAL LITHOGRAPH CO. ST. LOUIS, MO.

W. H. Smith, President

Levin Smith, Vice President

J. T. Langfitt, Asst. Secretary

Central Banking and Security Company

Capital Paid In \$150,000.00

Parkersburg, W. Va.

Jan 19, 1914.

**Mr Howard Sutherland,
C/O House of Representatives,
Washington, D. C.**

Dear Sir:-

We have your favor of the 16th inst and have filled up the blank you sent indicating our preference for location of Regional Bank for taking in this section.

Yours truly,

Enclosure.

Asst Secy.

J X W/CC

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Parkersburg City or Town Wood County, W. Va.

19th January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Pittsburg
- 3rd " Cleveland

Answering your inquiry as to the division of the State, we
think_____

.....
.....

Very truly yours,

Central Banking & Sec. Co. Bank,
By Wang-fu Pusey

GEORGE STRONG, Pres.

CLYDE C. BOSO, Vice Pres.

JAMES A. BRYAN, Sec y-Treas.

NATIONAL WOOLEN MILLS

MAIN OFFICE
Parkersburg
 West Virginia



ALL SUITS OVERCOATS **AMERICAN 15** BETTER MADE FIT
 TRADE MARK
 MADE TO MEASURE COAT & TROUSERS \$13. UNION MADE

STORES
 UNIONTOWN, PA.
 PARKERSBURG, W. VA.
 MIDDLETOWN, OHIO
 CLARKSBURG, W. VA.
 GRAFTON, W. VA.
 WELLSTON, OHIO
 RICHMOND, IND.
 MORGANTOWN, W. VA.
 JOHNSTOWN, PA.
 CUMBERLAND, MD.
 PARSONS, W. VA.
 CHILLICOTHE, OHIO
 CHARLESTON, W. VA.
 MUNCIE, IND.
 ATHENS, OHIO
 HUNTINGTON, W. VA.
 SPENCER, W. VA.
 McKEESPORT, PA.

1914 JAN 17 PM 12 16

PARKERSBURG, WEST VA. Jan. 6, 1914.

B330

Henry Sonneborn & Co.,

Baltimore, Md.

Gentlemen;

We are in receipt of yours of the 5th, in regard to establishing a Regional Reserve bank in Baltimore. This meets with our approval in every respect, and I from a personal standpoint found out through the bank with which I am connected that Baltimore is a liberal point for re-
discounting for the banks of our city. Therefore, we are
very much in favor of Baltimore as one of the points for
the above bank.

Yours respectfully,

NATIONAL WOOLEN MILLS.

GWS-0

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Parkersburg City or Town Wood County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Pittsburg
- 3rd " Cincinnati

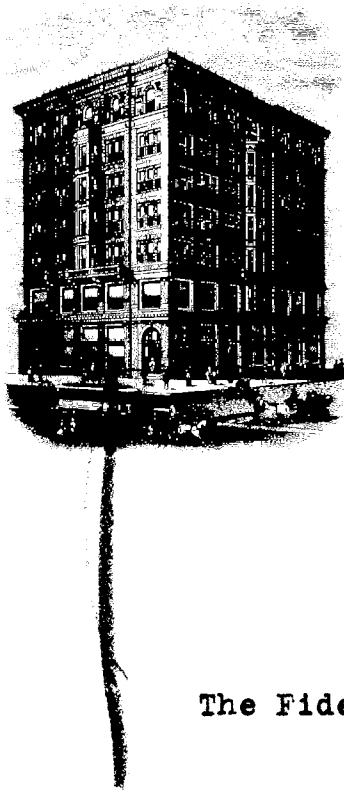
Answering your inquiry as to the division of the State, we
think_____

.....
.....

Very truly yours,

Union Trust & Deposit Company,
W. C. Lewis.....Bank,

By.....



S. D. CAMDEN, PRESIDENT.
J. N. CAMDEN, VICE PRES'T.

W. W. JACKSON, VICE PRES'T.

WILBER E. DAVIS, SECTY & TREAS.
BEN T. NEAL, JR., ASST TREAS.

UNION TRUST & DEPOSIT COMPANY

CAPITAL \$ 150,000.

SURPLUS AND PROFITS \$ 360,000.

PARKERSBURG, W. VA., Jan. 10, 1914.

The Fidelity Trust Co.,

Mr. Samuel M. Hann,

Baltimore, Md.

Dear Sir: :

We beg to acknowledge receipt of your letter of the 8th in regard to the location of one of the Regional Reserve Banks in your city.

We are of the opinion that it would be to the interest of the banks in this section to have a Regional Reserve Bank in your city, and we trust you may be able to secure the same.

Very truly yours,

Treas.

L. W. PARSONS, PRESIDENT.

C. S. WARD, VICE PRES.

M. C. FEATHER, CASHIER.

The First National Bank

DIRECTORS.

C. S. WARD,	J. P. SCOTT,
J. F. REPAIR,	GEO. W. WILT,
L. HANSFORD,	DR. FORD HUFF,
W. W. JOHNSON,	W. J. DIGMAN,

Parsons, W. Va., Jan. 9th., 1914,

The National Bank of Baltimore,
Baltimore, Md.

Gentlemen:

Your favor of the 5th., Inst. relative to our choice of location for Regional Reserve Bank, just received, and will say in reply that that Baltimore is decidedly our first choice,

Baltimore is the commercial center for most of the industries of this section, and we believe that ~~sixty per cent of our items, come thru our Baltimore correspondents,~~

And we will be proud to see Baltimore land one of the Reserve Baks,

Wishing you success in the undertaking,
We are Very truly,

The First National Bank,

M. C. Feather Cashier,



PARSONS FEED COMPANY

DEALERS IN

FEED

JAN 10 1914

FLOUR, GRAIN, HAY, POULTRY SUPPLIES,
SEEDS, STOCK POWDERS, ETC.

PARSONS, W. VA.

Jan 8 1914

Messrs F S Royter Quar Co
Baltimore Md

Dear Sirs In reply to yours of 6th
 Certainly we would like to have
 one of the Regional Banks
 Located at Baltimore
 as most of the Wholesale
 Business of this Section is
 done with Baltimore Houses

We earnestly hope that the
 Great City of Baltimore will
 be able to secure one
 of those Banks

Yours Truly

Parsons Feed Co

Per Rust Wilson



L. J. FORMAN, PRESIDENT.
W. A. ERVIN, VICE PRESIDENT.

B. J. BAKER, CASHIER.
W. C. MOOMAU, ASST. CASHIER.

THE GRANT COUNTY BANK
CAPITAL \$50,000 00

PETERSBURG, W. VA. Jan. 9, 1914.

Waldo Newcomer, Pres.,
Nat. Ex. Bank,
Baltimore, Md.

Dear Sir:

Yours of the 3rd inst. received.
Baltimore would be our first choice as the seat
of ~~one of~~ regional Banks.

Yours truly,

B. J. Baker
Cashier.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Petersburg City or Town Grant County, W. Va.
January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Bathurst
- 2nd " Washington
- 3rd " Richmond

Answering your inquiry as to the division of the State, we
think-----

.....
.....

Very truly yours,
Grant County Bank,
Petersburg, W. Va.

.....Bank,
By... B. J. Baker

FK



RECEIVED
JAN 13 1914

Pittsburg
N.Y.



1/9/14

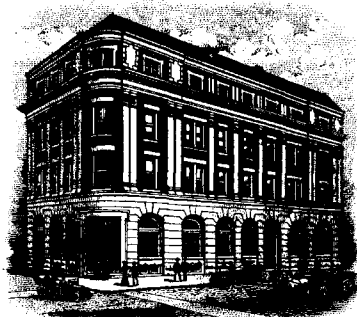
F. S. Royter
Guano Co
Baltimore

Gentlemen,

In regard to
One of the new Regional
Banks, being located at
Baltimore, I think that
it would be in the right
place for this section of
the Country, as all our
Banking or Connection with
Banks are done in Balti-
more and I do hope that
one of these Banks will

be located in that city

Yours Truly
John P. Shober



SAML V. WOODS, PRESIDENT.
E. R. DYER, VICE PRES. R. E. TALBOTT, CASHIER.
J. E. WOODFORD, ASST. CASHIER.

THE CITIZENS NATIONAL BANK

PHILIPPI, W. VA.

CAPITAL \$ 40,000.00 SURPLUS AND PROFITS \$ 50,000.00

PHILIPPI, WEST VIRGINIA.

Jan. 15, 1914.

Handwritten signature/initials

Handwritten mark

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

Dear Sir:

We have your letter of the 6th inst. relative to the selection of Baltimore as the seat of one of the Regional Reserve Banks, under the new Currency Bill, and in reply beg to say that Baltimore is our second choice in this matter, As we are located over 300 miles from your city and only 175 miles from the city of Pittsburg, we would prefer, therefore, to be located in the Pittsburg District; but in the event of Pittsburg's failure to secure one of these reserve banks then, of course, we desire to be placed in the Baltimore District. Neither Cleveland, Cincinnati nor Richmond would be convenient for the banks in this locality, as we have scarcely no business at all with either of those cities.

These are our views in regard to this matter and you are at liberty to use this letter in any way you may think proper.

Very truly yours,

R. E. Talbott
Cashier.

RET/EMC.

THE ALLEGHENY LUMBER COMPANY

A. Spates Brady,
Owner.

*All Orders and Contracts Subject Car Supply, Strikes, Accidents and other causes beyond our Control.
Quotations Subject to Prior Sale and Immediate Acceptance.*



Brady Lumber Company

Lumber Manufacturers.

MILLS: BAYARD, W.VA AND ELKINS, W.VA.
WESTERN MARYLAND RAILROAD.

Terms:
2% 30 Days.
60 Days Net.

Piedmont, West Virginia, 1/12/14

MEMBERS N. H. L. ASSOCIATION.

The Falconer Company,
Printers & Engravers,
Baltimore, Md.



Gentlemen:

I have your favor of the 6th and wish to state that Baltimore is not only the best place for the location of a Regional Bank, but is the only city reached by two railroads from this section, and the majority of both our lumber and coal business is transacted at this point, more especially when shipment is made by water.

Yours very truly,

BRADY LUMBER COMPANY

A. Spates Brady
Owner.

ASB/L

Yes

ALLAN L. LUKE
PRES.

U.B. McCANDLISH
VICE PRES. & CASHIER

O. TIBBETTS
VICE PRES.

THE DAVIS NATIONAL BANK

NO 4088
PIEDMONT, W. VA.

Jan 13 - 1914.

Hon Sec. of the Treasury

Dear Sir

JAN 16 1914

Form AS

As a representative of one of the Banks in this Section - of W. Va I write you in the interest of Baltimore Md, as a point for one of the regional Banks. And as a second choice - I greatly prefer Richmond Va - to any Western point.

Very Respect -
U.B. McCandlish Vice Pres

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.

Washington, D. C.

VA. W. INOVMEI
Piedmont, W. Va.
DAVIS NATIONAL BANK

City or Town _____ County, W. Va.

January 17th 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice-- Baltimore Md
- 2nd " Richmond Va
- 3rd " Washington D. C.

Answering your inquiry as to the division of the State, we

think it might be well to
divide the state.

Very truly yours,

Davis

By W. D. McDonald Vice Pt. Bank,

ALLAN L. LUKE
PRES.

U. B. McCANDLISH
VICE PRES. & CASHIER

O. TIBBETTS
VICE PRES.

THE DAVIS NATIONAL BANK

No 4088
PIEDMONT, W. VA.

Form **LS**

ANSWERED
Jan 16 1914
FORM

Hon Sec of Agr. Houston
Dear Sir -

As a representative of one of the Banks in this part of West Va -

I write to express the hope that in the selection of Regional Banks that Balt may be named as one.

And if not Balt - We would greatly prefer Richmond Va to any point West.

Respy
U. B. McCandlish Vice P.

Ans
Jan 14/14
Same 59

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Redmont City or Town Mineral County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore, Md
- 2nd " Washington
- 3rd " Pittsburgh

Answering your inquiry as to the division of the State, we
think Baltimore or Washington for eastern & western portion
Pittsburgh or Cincinnati for western & northern portion
.....
.....

Very truly yours,

The First Nat. Bank.....Bank,
By M. A. T. Patton, P. S.

THE FIRST NATIONAL BANK

CAPITAL \$ 75,000 SURPLUS \$ 75,000

M. A. PATRICK, PRESIDENT
TIMOTHY KENNY, VICE PRES.
J. D. THOMAS, CASHIER

PIEDMONT,
W. VA.

STATE AND U. S. DEPOSITORY

4/8/14.

Mr. Angell, Esq., Vice President
Merch. Mech. Nat. Bank,
Baltimore, Md.

Dear Sir:

Your letter of 6th inst. is received and in
reply to same beg to say, so far as we are concerned we
favor Baltimore for the establishment of one of the
Regional Reserve Banks under the new Currency Bill.
Baltimore would be our first choice.

Yours Very truly

M. A. Patrick
President

13

The E. J. Fredlock Mfg & Bldg Co.,

Dealers in

Building Material and Furniture.

Undertakers and Embalmers

AUTOMOBILE SUPPLIES

BURIAL SUITS AND DRY GOODS

Piedmont, W. Va.,
January 7th. 1914.

John E. Hurst & Co.

Baltimore, Md.

Gentlemen:-

We think that that the proper place for one of the Regiolan Banks would be Baltimore city, as it would be the most central location for the states of Pennsylvania, Virginia, Maryland, West Virginia, Ohio and Kentucky, and we certainly hope that one will be located at Baltimore, Maryland,

The E.J.Fredlock Mfg.& Bldg.Co.



PIEDMONT GROCERY CO.

WHOLESALE GROCERS

PIEDMONT, W. VA., 1-7-1914

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

Sent to Mr. Peacham Secy

Gentlemen:-

Replying to yours of the 6th, will state that it is our preference by all odds to see a Regional Reserve Bank established in Baltimore, as that City is the commercial mecca for this whole Western Maryland and eastern West Virginia.

For one hundred miles hereabouts we believe that seven-tenths of the commercial business is done in and out of Baltimore.

We hope you will be successful in getting one of these banks in Baltimore.

Yours very truly,

PIEDMONT GROCERY CO.

A. F. Hawkins SEC. & TREAS

NO 7672

THE FIRST NATIONAL BANK

H. M. CLINE, PRESIDENT
TOLLISON LUSK, VICE-PRESIDENT
JOHN H. BANE, CASHIER

PINEVILLE, WEST VIRGINIA

January 16, 1914.

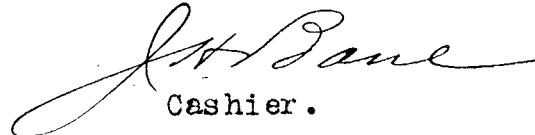
Mr. Wm. Ingle, Vice-Pres.,
Merchants--Mechanics National Bank,
Baltimore, Md.

Dear Sir:-

Replying to your favor of January 6th, relative to the location of a Regional Reserve Bank, beg to say that we have all ready committed ourselves to Cincinnati; therefore, we are unable to do anything to materially assist you.

We have no objection, however, to Baltimore, and if we can be in the territory, and Cincinnati has no chance for it, we will gladly do anything in our power to assist you in such location.

Yours very truly,


Cashier.

JHB/EWC

Copy to Baker, Watts & Co.



[Large handwritten flourish]

Pickwood City or Town Wetzel County, W. Va.
January 18, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Pittsburgh
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we think

that the State should be one district and not divided

Very truly yours,

[Signature]
.....Bank,

By *[Signature]*
.....Cashier

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Richwood City or Town Nicholas County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore,
- 2nd " Washington
- 3rd " Littleburg,

Answering your inquiry as to the division of the State, we think

We do not understand your inquiry about division of West
.....
.....

Very truly yours,

Richwood Banking Trust Co.
.....Bank,
By T. H. Cook

These three are best suited to us on
mail facilities. A well out center of Richwood
being very remote.



L. M. LONG

(Successor to Reed & Long.)

—DEALER IN—

Grain, Hay, Salt, Seeds, Coal, &c.

Rippon, Jefferson Co., W. Va., *Jan 7th* 1914

Chas England & Co

Dear Sirs

In Reply to your letter of Jan 6th would say - that Baltz is a great Business City and I will be - delighted if the Business Men of Baltz can succeed in getting one of the Regional Banks there or will certainly be my choice of locations, as well as a great No 1 of my business associates

Hoping Baltz all of the success - attainable and further extending any. Service that I may be able to offer.

I am, Sirs most Resp
L. M. Long



L. M. LONG

(Successor to Reed & Long.)

—DEALER IN—

Grain, Hay, Salt, Seeds, Coal, &c.

Rippon, Jefferson Co., W. Va., *Jan 8th* 1913

Louis Muller & Co

RECEIVED
JAN 9

Dear Sirs

Your letter of the 7th at hand
and in reply will say —
My many Business Friends —
Join me in hoping that
Bullman may secure one
of the Regional Reserve Banks —
as it certainly looks to us
that Bullto with her great
enterprise is entitled to one
of these Banks — Hoping success

I am ops
L M Long

✓
17/1/14

Rock Cam W^a

Jan 9th 1914

John L Alcock & Co

Baltimore Md

Your letter of Jan 3rd
recd. and would
say in reply I
consider Baltimore
the most desirable
location for a
Regional bank for
the accomodation of
the largest number
of shippers from
this locality

As Baltimore is
according to geograph-
ical location the
most convenient
city, with harbor
considered, wishing
you success in
locating the Bank in
your city

I am
Yours Truly
C. M. Drake

RECEIVED
JAN 14 1914

Jan 11/14

(C)

1

Rock Cave

Mrs

Messrs. F. S. Roytes

Yours of the 6th to hand ^{Dear Sir}
 and note contents as
 to my view of the Bank
 Question. I think that
~~Baltimore would be~~
~~a much more convenient~~
~~place for the 2nd Bank, if~~
 one is placed at New York,
 West Va Point for exporting for
 Lumber logs etc to Baltimore for
 convenience of Maryland Virginia
 & West Va North South Carolina
 I would much rather this
 Bank placed at Bato.

(A)

On acct of exports & Imports
from that Point, or side other
Convincing, I think it is
Needed there. My sentiment
is Baltimore: heartily
Your Respectfully
O. H. Mearns

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Romney City or Town Kanawha County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Washington
- 3rd " New York or Pittsburgh

Answering your inquiry as to the division of the State, we

think Baltimore is our Best Service

Washington next in line if New York
is in this district it is next in line of
no then Pittsburgh

Very truly yours,

The Bank of Romney

..... Bank,

By C. W. Arnold Cash

A. N. McIVER, PRESIDENT
W. E. BEATY, VICE PRESIDENT

AMOS L. PUGH, CASHIER
W. MARVIN WILLIAMS, ASST. CASHIER

CAPITAL \$50,000

The First National Bank of Romney

STATE DEPOSITORY

Mr. Harry Barnes Cashier

Romney, W. Va., January 8, 1914.

Maryland National Bank,
Baltimore, Md.

Dear Sir:

You have asked us for an expression as to the selection of Baltimore as the seat of a Federal Reserve Bank.

It seems to us Baltimore is the logical business center of a great section of country, of which this South Branch Valley is a contiguous part.

Baltimore has been the chief reserve city for a number of country banks in this immediate and surrounding country. The merchants of a large and prosperous outlying territory do most of their buying in Baltimore, and in fact we believe the great bulk of business from the fruit, stock and other agricultural and lumber interests of this section of country is done through Baltimore and Baltimore banks.

Very truly yours,

W. Marvin Williams

Quoted in full

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Romney City or Town Hampshire County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore Md
- 2nd " Pittsburgh
- 3rd " Washington

Answering your inquiry as to the division of the State, we think The question of choice of the various banks of the two sections should determine this point

Very truly yours,

First National Bank of Romney
By Wm. Williams

ROMNEY, W. VA. 1/10 1914

M 1

TO THE RACKET STORE, DR.

A. E. BERGDALL, PROPRIETOR

GENERAL MERCHANDISE

TERMS STRICTLY 30 DAYS

ACCOUNTS DO NOT IMPROVE WITH AGE

Mess John E Hurst Theo
Baltimore Md

Dear Sir
I received your letter of recent date just received and would say I am glad our people are looking to your City as our future Business Center.

The merchants buy our goods in Baltimore
Our banks keep their reserves in Baltimore
Our financial men get their money in Baltimore
I think Baltimore lately is one of the most careworn cities for the "Regional Bank".
I have spoken to several of our people, and they are for Baltimore
I am for Baltimore I am
Very Respectfully

A. E. Bergdall

THE ROMNEY MERCANTILE CO.

* * *

DRY GOODS, NOTIONS, GROCERIES, GENERAL MERCHANDISE

* * *

I. P. LEVINGS, MANAGER

ROMNEY, W. VA. *Jan 8th* 1914

*Messrs. John E. Hunsb & Co
Baltimore Md*

Gents

*Baltimore is our preference
for one of the Regional
Bank Cities*

*Yours
I. P. Levings*

ROMNEY MERCANTILE CO.

ROMNEY, W. VA.

Per

I. P. Levings

Peoples National Bank,
ROWLESBURG, W. VA.

A. A. PICKERING, PREST. F. M. FOGLE, 2ND VICE PREST.
H. R. HOLLIS, 1ST VICE PREST. O. C. HILEMAN, CASHIER

January 8th 1914.

Mr. Wm. Ingle, Vice-Pres.,
Merchants-Mechanics National Bank,
Baltimore, Maryland.

Dear Sir:-

In reply to your letter of the 6th inst, we beg to state that we do sincerely approve of the establishment of a Federal Reserve Bank at Baltimore, in preference of any other city in the East after New York City and we are sure there will be established such a bank in that city.

We have a commercial capital of about \$200,000.00 in Rowlesburg alone while in the immediate vicinity not effecting any other banking town we have an invested capital of nearly \$2,000,000.00 which will put thru our community about \$500,000.00 manufactured products annually. Our pay-roll here is about \$30,000.00 per month.

For several reasons we prefer Baltimore to ANY eastern city and Pittsburg we have no use for.

Hoping this will answer your question, we beg to remain,

Yours very truly,

PEOPLES NATIONAL BANK,

O. C. Hileman
Cashier.

2
fsw

Peoples National Bank,
ROWLESBURG, W. VA.

A. A. PICKERING, PREST. F. M. FOGLE, 2ND VICE PREST.
H. R. HOLLIS, 1ST VICE PREST. O. C. HILEMAN, CASHIER

February 4th 1914.

Reserve Bank Organization Committee,
Washington, D. C.

Gentlemen:-

We beg to enclose herewith cards filled out as per your instructions. This is the action of Board of Directors so far as they are concerned.

On account of Mail and Express service we want Baltimore or Washington but prefer Baltimore. However we think West Virginia should be divided so as to make the North Western part in one section and the South Eastern part in another. We think you should come as west with your Baltimore business as Grafton or Fairmont. Farther west than that the banks will possibly want Pittsburg. But our Pittsburg mail and express service is absolutely unsatisfactory.

Thanking you for this privelege, we beg to remain,

Yours very truly,

PEOPLES NATIONAL BANK,

O. C. Hileman
Cashier.

*The Salem
Co-Operative Window Glass Company*

MANUFACTURERS OF HIGHEST GRADE HAND MADE WINDOW GLASS.

Salem, W. Va., January 17, 1914.

The Standard Lime & Stone Co.,
Baltimore, Md.

ack

Gentlemen:-

Since numerous cities in the east are endeavoring to interest the administration to locate one of the Regional Bank in their respective cities, we being located in West Virginia and doing considerable business with Baltimore, are of the opinion that the city of Baltimore would be the central point and ideal place for the operation of such bank. We trust the investigating board, after hearing the merits of your city, will act favorable.

Yours truly,

SALEM CO-OPERATIVE WINDOW GLASS CO.

ANS

FLOORING, SIDING
FRAMING

MOULDING
DOORS, BLINDS, GLASS
SHINGLES

J. Y. BLACKFORD

DEALER IN

LUMBER AND BUILDING MATERIALS

Slate and Galvanized and
Steel Roofing

Paroid and Red Top Roofing
Oil and Paint

Shenandoah Junction, W. Va., Jan. 12th 1914

The Canton Lumber Co.,
Gentlemen:

Your letter of
the 8th received,

I think Baltimore should
have a Regional Bank be-
cause of its intimate bus-
ness relations with the
merchants, Manufacturers,
mining & especially the agri-
cultural sections of the Southern
states and the middle west.

These sections pour their
products into Baltimore & get
in return machinery, lumber
groceries & foreign fruits &c.

My second reason is that the
cause of the introduction

FLOORING, SIDING
FRAMING

MOULDING
DOORS, BLINDS, GLASS
SHINGLES

J. Y. BLACKFORD

DEALER IN

LUMBER AND BUILDING MATERIALS

Slate and Galvanized and
Steel Roofing

Paroid and Red Top Roofing
Oil and Paint

Shenandoah Junction, W. Va., 191

of this bill in Congress was to overcome the great power of the monied interest of New York, Philadelphia and Boston; who could within a few months cause a panic in the less favored monied sections of the country, which were completely under their financial control.

And these Regional Banks were to overcome that power, & furnish the very much needed money to these industrial sections.

I think Baltimore should be one of the first cities

FLOORING, SIDING
FRAMING

MOULDING
DOORS, BLINDS, GLASS
SHINGLES

J. Y. BLACKFORD

DEALER IN

LUMBER AND BUILDING MATERIALS

Slate and Galvanized and
Steel Roofing

Paroid and Red Top Roofing
Oil and Paint

Shenandoah Junction, W. Va., 191

*in the east to be considered
I hope you will get a
Regional Bank.*

*Respt.
J. Y. Blackford*

JOS. B. VAN METRE, Pres.
N.T. SNYDER, Vice Pres.

E. RUSH TURNER, Cashier.
F. W. MYERS, Asst. Cashier.

Farmers Bank of Shepherdstown

CAPITAL \$ 25,000

Shepherdstown, W. Va. Jan. 12, 1914.

National Bank of Baltimore,
Baltimore, Md.

Gentlemen:-

We have your favor of recent date relative to having Baltimore selected as the seat of one of the Regional Reserve Banks. We regret that through an oversight this communication has been neglected by us but inasmuch as we have not yet considered the matter of joining the movement we judge that the delay will not amount to any thing.

For many reasons however we would particularly like to see Baltimore designated as one of these centers as this city is at present the chief reserve centre for all the banks of this locality embracing quite a radius. There is no doubt of the advantage to them of retaining this feature with the Regional Reserve Bank.

In conclusion we wish to state that we are very well satisfied with our reserve agency and conditions as they now exist and unless the New Currency Bill develops conditions which we are not now aware of we expect to continue matters as they are.

With best wishes for a prosperous 1914, I am,

Very truly yours,

E. Rush Turner

Cashier.



HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Shepherdstown City or Town Jefferson County, W. Va.
January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Washington
- 3rd " Pittsburg

Answering your inquiry as to the division of the State, we
think _____

.....
.....

Very truly yours,

Farmers Bank Bank,
By F. W. Myers - asst Cashier

S. J. HODGES,

DEALER IN

GRAIN, HAY, SALT, COAL, FERTILIZERS,
AND GENERAL MERCHANDISE.

ELEVATORS
SHEPHERDSTOWN AND KEARNEY, W. VA.

Shepherdstown, W. Va. Jan 6, 1914.

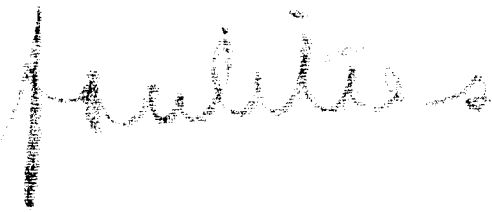
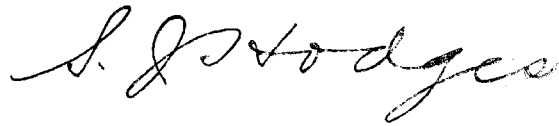
Chas. England & Co.,
Baltimore, Md.

Gentlemen:-

We have yours of the 5th inst. as to our preference of location of Regional Reserve Bank to serve this territory. The writer has no hesitation in saying that Baltimore is best is the ideal location for this section, being our business center, and holding the banking reserves of our banks now. Connections with Baltimore by wire, rail or express can be quickly made, and our long acquaintance with Baltimore bankers and merchants would more readily bring us help in times of financial stress.

As Vice-President of the Jefferson Security Bank, would say that if not located in Baltimore, our Bank will hardly consider joining the Federal Reserve System. Will be pleased to help Baltimore to get a Bank.

Truly Yours,



W. N. LEMEN, PRESIDENT.

C. J. MILLER, VICE PRES.

HARRISON SCHLEY, CASHIER.



JEFFERSON SECURITY BANK

ESTABLISHED 1869.

SHEPHERDSTOWN, W. VA.

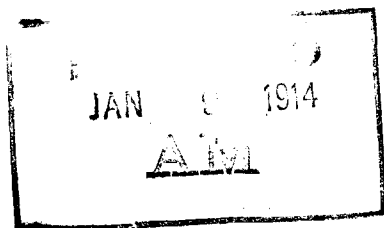
January 6th, 1914.

Paul A. Seeger, President,
Drovers & Mechanics National Bank,
Baltimore, Md.

Dear Sir:-

Replying to your letter under date of the 6th inst., referring to the proposition as to whether or not Baltimore should be selected as the next Southern city ~~for~~ south of New York for a Regional Reserve Bank, beg to advise you that it seems to be the opinion of our people that Baltimore ^{should} be selected. Baltimore seems to be our commercial trade centre, and as you say considering her size, central location etc., we believe and hope she will be selected.

Yours very truly,



Harrison Schley
Cashier.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Shepherdstown City or Town Jefferson County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,

Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

1st Choice Baltimore

2nd " Washington

3rd " Philadelphia

Prefer New York to Richmond.

Answering your inquiry as to the division of the State, we

think ~~Our part of W. Va. is not at all attached to in~~

~~a business way with Pittsburg or Richmond.~~

~~Balto. is our business center and easy to~~

~~communicate with. It is our principal~~

~~reserve point now. Our interests are differd~~

~~from the Western portion of the State.~~

Very truly yours,

Jefferson Security Bank,

By S. P. Hodges

Vice-President

Masonic Temple
Jeff. Co. Phone

Clothes to Measure
Cleaning and Pressing

168
F. L. JOHNSON
MEN'S AND BOYS'
CLOTHING AND HABERDASHERY

Shepherdstown, W. Va., Jan 7/14.

(1)

Hamburger Bros & Co.,
Balto, Md.

Gentlemen,

Your letter of recent date received and noted.

In reply, will say, that I am heartily in favor of Baltimore being selected for one of the Regional Banks - its location making it a great banking and commercial center for a large scope of country.

I hope you will be successful in securing same.

Very truly yours,

F.L. Johnson

W. N. LEMEN & SON.
GRAIN, COAL, FEED, &C.

SHEPHERDSTOWN, W. VA. Jan. 8, 1914.

Chas. England & Co.,
Baltimore, Md.

Dear Sirs:-

Replying to your favor of 5th inst., relative to your City being selected as the seat of one of the Regional Reserve Banks under the new Currency Bill. We beg to advise you that we are heartily in favor of this plan. We have always considered Baltimore the natural trade centre for this section, hence we are always interested in its welfare. We will be glad to co-operate with you to any extent that we can.

Yours very truly

W. N. Lemen & Son.

G. W. HARRISON, PRESIDENT.

R. G. LUCAS, VICE-PRESIDENT.

WASHINGTON I. BOOTH, CASHIER.

The First National Bank

No. 9453

CAPITAL \$45,000.00

SHINNSTON, WEST VA. January 9, 1914.

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

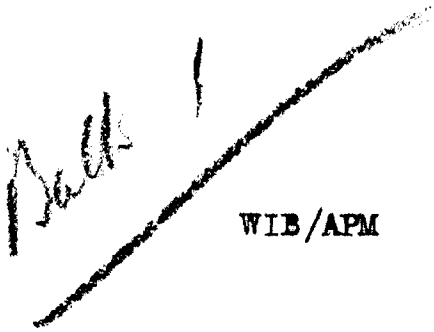
Dear Sir:-

We have your circular letter of the 6th inst. asking for our views as to the selection of Baltimore for the location of one of the Regional Reserve Banks. Will beg to advise that we are very anxious to see a Reserve Bank located in the City of Baltimore as it is a central point and a natural outlet for the business of this section of West Virginia. Baltimore has for many years been a reserve City and has handled a large portion of the reserve of the country Banks in this section of the State in a very conservative and satisfactory manner.

Very truly yours,



Cashier.



WIB/APM

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Summersville City or Town Nicholas County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Pittsburg
- 3rd " Cincinnati

Answering your inquiry as to the division of the State, we think the division of the State would not materially affect us. However, it presumably the trend of our business is principally Eastward.

Very truly yours,

FARMERS & MERCHANTS BANK
SUMMERSVILLE, W. VA.

By W. P. McCard Cashier, Bank,

TRAP HILL PHONE

MILLS ON C. & O. AND VIRGINIAN R'YS

FLOUR
MEAL
MIDDINGS
CRACKED CORN
RED DOG
HAY

L. E. MANKIN

MANUFACTURER AND DEALER IN

HARDWOOD LUMBER AND STAVES

FEED, FLOUR AND MEAL

STAVES
EXPORT OAK
MINE TIMBER
BUILDING TIMBER
R. R. TIES

Charleston
to v

I5-I4.

SURVEYOR, W. VA.,

191

Messrs John L. Alcock, & Company,

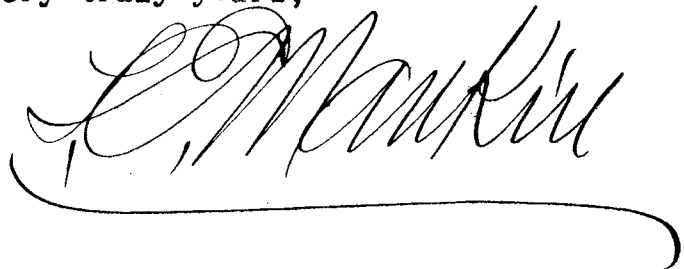
Baltimore Md.

Gentlemen:-

In reply to your esteemed communication of the third inst., concerning the establishment of a Regional Bank in the city of Baltimore I wish to say that my first choice would be Charleston in this state, believing that it would be of more service to the citizens of this state and thereby helping me and the people with whom I am affiliated

My second Choice would be Baltimore as I realize that a great deal of the prosperity of this section depends upon the exportation of the lumber, and as several of the larger lumber firms engaged in the business of buying and selling export are located there it seems to me it would be the logical place for the location of a Regional Bank as this would tend to help the money situation in a location where a vast amount of business that is of vital interest to the producers must be consummated.

Very truly yours,



WTS

10/11/14

Simon, Mr. Jan. 7, 14,
John L. Alcock & Co.,
Balto, Md.

Gentlemen:-

We are heartily in favor
of Baltimore securing one of the
Regional Buckets.

Know of no city would
rather see it over than your
city, for eastern locality.

Very truly yours

Duncan-McNutt & Co.
for D. C. McNutt

ALL AGREEMENTS CONTINGENT UPON STRIKES, ACCIDENTS AND OTHER CAUSES BEYOND OUR CONTROL

PETER CARRO, PRES'T
A. BRINGARDNER, V. PRES'T

CAPITAL \$200,000

W. B. WEAVER, SECY.
W. A. PORTER, TREAS. & A. MGR

QUOTATIONS SUBJECT TO CHANGE WITHOUT NOTICE

12/11/14

FLYNN LUMBER COMPANY,

(INCORPORATED)

MANUFACTURERS AND WHOLESALE DEALERS IN

OAK AND POPLAR

Jan. 10, 1914

~~Spring W. Va.,~~

John L Alcock & Co.

Baltimore Md.

Gentlemen:-

In reply to your favor of Jan 3d., in regard to the possible location of regional banks, say that in our opinion it would be most advantageous to the state of West Virginia were the government to see fit to establish one of the regional banks in Baltimore.

Baltimore by its geographical location we consider desirable, and even more so owing to the fast increasing commercial relations between the business men of this state and the firms of that city.

We therefore have no hesitancy, but feel that the interests of this state would be furthered by having a regional bank established in the city of Baltimore.

Very truly yours

Flynn Lumber Co.

&
Rhode Island
Red Chickens
Specialties.

CLEARVIEW STOCK & POULTRY FARM

John W. Dodge, Proprietor.

Terra Alta, W. Va.,
R. F. D. No. 2

Fine Dairy
Products.
Hay & Grain.

RECORDED
JAN 18 1914

ok

Jan. 10 / 1914

F. S. Royster Guard Co

Dear Sirs

I'm regard to a Regional Bank in either
Baltimore or Atlanta Ga. I would much
prefer Baltimore. It would accommodate
the largest number of people at Baltimore
and I think it would be the best
location

Yours Respt
John W. Dodge

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

THE TERRA ALTA BANK
TERRA ALTA, W. VA.

-----City or Town-----County, W. Va.

January 17, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Washington
- 3rd " Pittsburg

Answering your inquiry as to the division of the State, we
think Southern and naturally

go to Cincinnati

Very truly yours,

THE TERRA ALTA BANK
TERRA ALTA, W. VA.Bank,

By W. E. Campbell
Carl

H. F. E. HINEBAUGH,
DEALER IN
GENERAL MERCHANDISE,

THOMAS, W. VA., Jan, 13th, 1914.

Mess J. F. Hurst & Co.
Baltimore, Md.

1

Dear sir:-

In reply to your letter of Jan, 5th, in regard to the location of a Federal Reserve Bank, would say that Baltimore, would be much more preferable to this section than any other city,

Your city is more closely connected with the business interests of this section than any other city.

The greater part of the reserves of the banks in this section are carried in your city, and has always been looked upon as our home city,

The banks of your city are looked upon in this section as being more conservative, and safer than in some cities that might lay claim to this territory.

Hoping that your efforts may be successful in having your city named as one of them.

Yours truly,



HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Thomas City or Town Jackson County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore Md
- 2nd " Pittsburgh Pa
- 3rd " Washington D. C.

Answering your inquiry as to the division of the State, we think

Baltimore and Pittsburgh
The most reasonable points
.....
.....

Very truly yours,

Miners and Merchants Bank,
By H. H. Hood Coshin

Thornton W.D.
Jan 6th 1914

Mr John L. Alcock & Co
Baltimore Md

Dear Sirs your letter of Jan
the 3rd. In regard to the establishing
of a Regional Bank in the city
of Baltimore. Will say I have been
in the Lumber business for several
years and most invariably my
Export Lumber has been shipped by
way of Baltimore. Therefore will
say that Baltimore is my choice
first last and all the time
yours Respectly
J. W. Demoss

New River Banking & Trust Company

G. H. CAPERTON, PREST.
JAS. F. PRINCE, VICE PREST.
F. D. DRUMHELLER, CASHIER

Shamond, W. Va.

Januayr 8, 1914.

Mr. Wm. Ingle, Vice-Prest.,
Merchantss-Mechanics Nat. Bank,
Baltimore, Md.

Dear Sir:-

We have your letter of the 6th instant relative to Baltimore being selected as a seat for one of the Federal Reserve Banks.

We have received numerous such communications from various banks, but so far have not committed ourselves to any particular city.

A meeting of our Group of the West Virginia Bankers Association will be held some time next week for the purpose of selecting a point that will be most accesible to all concerned, and until this meeting is held, we could not consistently commit ourselves at this time.))

Personally, we would like very much to see Baltimore realize her ambition, as we have found the banks there to be more liberal than those in the cities west of us desiring a Federal Reserve Bank.

We feel that we should be governed by the majority, and will advise you the result of this meeting, which will be held, perhaps, Friday, the 16th.

Yours very truly,

FDD/m

2

F. D. Drumheller
Cashier.

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Tunnelton City or Town Preston County, W. Va.

January , 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore Md,
- 2nd " Pittsburgh Pa
- 3rd " _____

Answering your inquiry as to the division of the State, we
think_____

.....
.....

Very truly yours,

Tunnelton.....Bank,
By John J. McNamee Jr
Cashier

074

O. B. WESTFALL

DEALER IN

**Hardware, Furniture, Farming Implements
and Builders Supplies.**

RECEIVED
JAN 12 1914

STORES:

Walkersville and Ireland.

SHIPPING POINT:

Walkersville

Walkersville, W. Va., Jan 10,, 1914

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

Gentlemen:-

We are very glad that you called our attention to the matter of the location of the Regional Banks.

We agree with you that Baltimore will be the most preferable place for the location of the next bank south of New York. Atlanta is too far to the south to be of a great benefit to this State, and New York is too far the other way.

We trust that Baltimore will be the choice for the location of one bank, and anything that we can do to further the cause will be gladly done, by

Yours very truly,

O. B. Westfall

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Webster Springs _____ Webster _____
City or Town _____ County, W. Va.

January 19, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore
- 2nd " Pittsburgh
- 3rd " ~~Richmond~~ Washington

Answering your inquiry as to the division of the State, we think we should be in the northern section. We clear through Baltimore and Pittsburgh. It would be ~~very~~ inconvenient for us to clear through Richmond or Cincinnati, in our opinion.

Very truly yours,

FIRST NATIONAL Bank,
J. G. Sutherland
Cashier

J. J. FOLEY, PRESIDENT
E. C. GARRITY, VICE PRESIDENT

L. R. CHARTER, JR., SEC'Y
J. G. CHARTER, TREAS.

Doddridge Window Glass Company,

WEST UNION, W. VA., ~~Jan. 12, 1914.~~ 1913

Standard LIME & Stone Company,
Baltimore, Md.

Gentlemen:-

It the selection of the location for a Federal Reserve Bank, it occurs to us that Baltimore should be favored with one of these banks. Baltimore is in direct communication with the larger part of West Virginia business, especially along mercantile lines; not only is this so in regard to this state, but is largely so in regard to a vast amount of business throughout the South. Baltimore probably receives more than three-fourths of all cattle shipped out of this state; a large number of the banks carry balances with the Baltimore banks, it acting as a distributing point for the banking business for this state, items from both the East and the West.

We hope the Organization Committee may see its way clear to select Baltimore as one of the reserve cities.

ack

Yours truly,
Doddridge Window Glass Co.

By *J. G. Charter*
Treas.

CONTRACTS SUBJECT TO STRIKES AND OTHER CAUSES BEYOND OUR CONTROL

W. B. ALLEN, Vice President.
LEWIS MAXWELL, Treasurer.

J. V. BLAIR, President.

W. G. HAMMOND, Secretary.
C. P. ZENOR, Gen'l. Manager.

IDEAL WINDOW GLASS CO.

HAND-BLOWN, TANK-MADE, NATURAL GAS

USED FOR FUEL

WEST UNION, W. VA.

Jan. 14th/14.

Standard Lime & Stone Co.

Baltimore, Md.

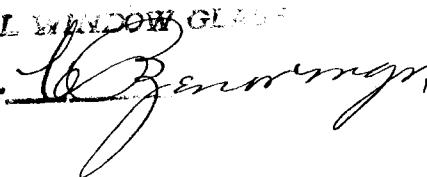
Gentlemen:-

We note that the goverment is about ## ready to locate the Reginal Banks through out the country. And it is our desire to have onr placed in baltimore of it can be done satisfactory. Hence we are writing you to see if you cannot use you influence in locating one of those banks in your city. And thing we cand do to assist in any way please call on us. Thanking you in advance for this favor.

Very truly yours.

IDEAL WINDOW GLASS CO.

Per.



ack

B

TWYFORD'S

"A good place to buy better things to wear."

CLOTHING, SHOES, FURNISHINGS, DRY

GOODS AND MILLINERY.

G. W. TWYFORD, PROP.

West Union, W. Va. Jan, 9th.

John E Hurst & Company,

Baltimore,

Md.

Gentlemen:--

We all hope to see great good come to our countrys finance through the establishing of Regional Banks, properly distributed tbvengbur country.

Naturally, New York City would have one such Bank to take care of the interests of the north and north west; and then I think, just as naturally, Baltimore, should have one for the commercial and middle manufacturing interests of the south and south-west whose commercial interests are so largely in your City.

Yours

very Truly,

G. W. Twyford

HOWARD SUTHERLAND
AT LARGE
WEST VIRGINIA

House of Representatives U. S.
Washington, D. C.

Winona _____ City or Town Fayette _____ County, W. Va.

January 18, 1914.

To Howard Sutherland, M. C.,
Washington, D. C.

Dear Sir:

Our preferences, in order, for location of Regional Bank are:

- 1st Choice Baltimore _____
- 2nd " Richmond _____
- 3rd " Washington _____

Answering your inquiry as to the division of the State, we think that the Southern Part of West Virginia should be in one region and the north in another, as you suggest, but... we do hope that you will not put the southern region in the Pittsburgh, Cincinnati or Cleveland as the service from these latter points is not SATISFACTORY AT ALL.

Very truly yours,

The Winona National Bank,
By W. M. Michael Cashier
No. 9850

THE WINONA NATIONAL BANK

WINONA, W. VA. January 10th, 1914.

R. L. Logan Walker, PRESIDENT

H. O. Boley, VICE PRESIDENT

W. W. Michael, CASHIER

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

Dear Sir:

We note that you are making a strong fight for a Regional Reserve Bank for your city, and we truly hope that your city will be selected, as we do not want to come under the western bank on account of service west of Charleston, W. Va. (We think that Baltimore is the proper place for a Regional Bank, and heartily join you in your efforts.)

Yours very truly,

W. W. Michael

Cashier

W. W. Michael

MARTIN HILL, JR.
MANUFACTURER OF HARD WOOD LUMBER
VICTOR, WEST VIRGINIA.

1

Jan. 9th 1914

Ridgeway Merryman
Baltimore, Md.

Dear Sir:-

With reference to your
communication of the 7th ult.
regarding the location of a Regional
Bank, at Baltimore, we say
that I am heartily in favor
of this location

Very Truly Yours
Martin Hill Jr.

Wash
D.C.

Wash
D.C.

SIXTY-THIRD CONGRESS.

IRVIN S. PEPPER, IOWA, CHAIRMAN.
JAMES M. GUDGER, JR., N.C.
FRANK O. SMITH, MD.
JAMES H. O'BRIEN, N.Y.
ANDREW R. BRODBECK, PA.
DANIEL R. ANTHONY, JR., KANS.
HENRY T. HELGESEN, N.DAK.
M. F. CRONIN, CLERK

House of Representatives U. S.
Committee on
Expenditures in the Post Office Department
Washington, D. C.

January 13, 1914.

The Honorable

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

Form 25

RECEIVED
JAN 16 1914
COMM. 1

My dear Mr. Secretary:

I wish to express my interest in locating the
Regional Reserve Bank in Baltimore for this section of the
country, thinking it the best and most appropriate city, and
sincerely trust that the honorable Board will be of the same
opinion.

With the assurance of my highest regards, I
remain,

Very truly yours,

Frank O. Smith

5th Maryland District.

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

CLARENCE E. FRIES,
PRESIDENT.
JOSEPH K. SHARP,
VICE-PRESIDENT.

RANGES,
LATROBES,
FURNACES,
AT WHOLESALE ONLY.

FRIES, BEALL & SHARP CO.

INCORPORATED

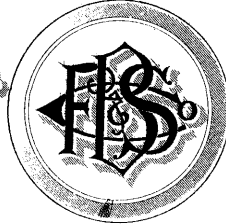
522 TENTH STREET NORTHWEST.

MILTON H. BEALL,
SECRETARY.
ALVIN W. CHAPIN,
TREASURER.

GALVANIZED
EAVES-TROUGH AND
CONDUCTOR PIPE

SHEET ZINC
AND COPPER.

**STOVE DEALERS SUPPLIES,
REPAIRS FOR ALL STOVES.**



**TINNERS' SUPPLIES,
TIN PLATES AND METALS.**

WASHINGTON, D.C. January 7th, 1914. 190

B. C. Bibb Stove Co.,
Baltimore, Md.

Gentlemen:-

Replying to your letter of the 6th inst. would say that we certainly approve of the movement, of the business interests of Baltimore, to secure one of the reserve banks, provided for, in the recently enacted, Currency Bill and think it is quite the proper action for them to take under the circumstances.

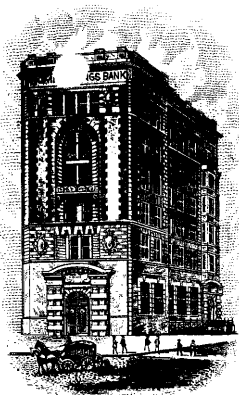
In the event of failure, of the efforts of the Washington business interest, to have such reserve bank, located in Washington, we would be most pleased to have Baltimore succeed, in other words Baltimore would be our close second choice for location.

Very truly,

Fries, Beall & Sharp Co., Inc.,

By Edward W. Klev

HRG.



THE HOME SAVINGS BANK

OF WASHINGTON, D.C.

CAPITAL & PROFITS \$ 290,000.00.

J. F. SAUL,
PRESIDENT.
JAMES F. SHEA,
VICE-PRES.
ALEXANDER S. CLARKE,
SECRETARY.
HOWARD MORAN,
TREASURER.
EDWARD E. SWAN,
ASST.-TREAS.
FRANCIS G. ADDISON JR.,
ASST.-TREAS.

7TH AND MASS. AVE. N.W.

BRANCHES { 8TH & H. STS. N.E.
436 7TH ST. S.W.

BANKS

WASHINGTON, D.C. Jan. 8, 1914.

1 B 2

Mr. Samuel M. Hann,
Fidelity Trust Co.,
Baltimore, Md.

Dear Mr. Hann:-

In reply to your favor of the 7th beg to say that naturally we hope that one of the regional reserve banks will be located in Washington and consequently will use all of our endeavors along this line. However, should our city not be considered we should be pleased to lend our aid to Baltimore securing it.

With kind personal regards from Mr. Saul and myself, I am

Yours very truly,

Treasurer.

M/L

UNDER SUPERVISION OF U. S. TREASURY

BANKING
INVESTMENTS
INSURANCE



LOANS
REAL ESTATE
RENTS

WASHINGTON, D. C.

January 9th 1914.

DB 2

[Handwritten mark]

Samuel M. Hann, Esq.,
The Fidelity Trust Co.,
Baltimore, Md.

Dear Sir:

Your favor of recent date is received and in regard to the location of one of the Regional Reserve Banks would state that our first choice would be Washington, and our second choice would be Baltimore.

With best wishes,

Sincerely yours,

McLachlen Banking Corporation.

By

[Handwritten signature]
President.

CLARENCE F. NORMENT, PRESIDENT.
DANIEL FRASER, 1ST VICE PRESIDENT.
CHARLES E. WHITE, VICE PRESIDENT.

ALBERT B. RUFF, CASHIER.
W. WALLACE NAIRN, 1ST ASSISTANT CASHIER.
GEORGE L. STAY, 2ND ASSISTANT CASHIER

GOVERNMENT DEPOSITORY.
THE NATIONAL BANK OF WASHINGTON
CITY OF WASHINGTON.

WASHINGTON, D. C. January 5th, 1914.

1
OB *✓* *2nd*

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

Dear Sir:

Replying to your letter of the 3rd instant,
relative to establishing a Regional Reserve Bank in
Baltimore, would say that we are hardly in favor of
the movement as we think Washington is the most
logical location, but however, next to Washington we
would say Baltimore.

Very truly yours,

Albert B. Ruff
Cashier.

Geo. W. W. Johnson, President.
~~George H. Rudolph, Vice Pres.~~

Organized 1814.

O. H. P. Johnson, Vice Pres.
Geo. O. Watson, Cashier.

National Metropolitan Bank
OF WASHINGTON.

2nd

Washington, D.C. January 5, 1914.

1

B 2

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

Dear Sir:

Replying to yours of the 3rd inst., beg to say that it would be inconsistent for us to favor your great city in the location of a Regional Reserve Bank, as we have already "pledged" our support to the City of Washington, which appears to us to be the most logical one to serve the territory mentioned by you. However, as you are so close to the Capital of the Nation, we cannot help feeling that you will recognize some of the strong arguments in favor of locating the bank here.

With best wishes for the new year, we are,

Very truly yours,

G. O. Watson
Cashier.

*Charles C. Glover, President.
Milton E. Stiles, Vice President.
Wm. J. Flather, Vice President.*

NO 5046.
CAPITAL \$1,000,000.
SURPLUS \$2,000,000.

*Henry H. Flather, Cashier.
Joshua Evans, Jr., Asst. Cash.*

The Riggs National Bank of Washington D.C.
(formerly RIGGS & CO.)

Washington, D.C., Jan. 7, 1914. 1914

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

1
B ✓
✓

Dear Mr. Thomas:

Replying to your letter of the 5th instant, you must know of course that we in Washington feel very close to Baltimore. I do not see, however, we can make much of an effort to assist in the selection of Baltimore for a Regional Reserve Bank while Washington is in the field for the same thing. Local pride and the fact that our Clearing House Association has taken steps to secure for Washington the establishment of a Regional Reserve Bank does not admit of our taking part in your behalf until our own matter is concluded. If for any reason it should be determined not to establish a Regional Bank here, you may be sure at the Riggs National Bank we would all be favorably inclined to the selection of Baltimore. I do not mean to intimate at all that Washington is a rival of Baltimore in this particular instance, and it may be that the Federal Reserve Board will be disposed to create Regional Banks both in Baltimore and Washington, in which event of course we would be glad to lend a hand in the selection of Baltimore.

Very truly yours,

Charles C. Glover
President.



Clement H. Rudolph

2038

[Redacted], President.
Walter C. Clapham, Vice President.

John C. Eckloff, Cashier.
Jacob Schary, Asst. Cashier.

Second National Bank

Washington, D.C., Jan. 7, 1914.

5

Dear Sir:

Your favor of the 5th in re
Regional Reserve Banks, is just received.

For the present we are doing all
we can to have Washington named as a Re-
gional Reserve Bank City, believing that
there should be such an institution at
the Seat of the National Government and
the meeting place for the Federal Reserve
Board. Baltimore would naturally be our
second choice, and, in the event that it
becomes evident that Washington will not
be named, we will be glad to do what we
can for your city.

Very truly yours,

Clement H. Rudolph

President.

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

*100
/ 100
/ 100*

Make by
in
of the Fed
68
WIS

THE FEDERAL RESERVE BANK OF ST. LOUIS
COMMERCIAL AND TRADING BANK

German American Bank

NATIONAL AVENUE AND REED STREET

J. B. WHITNALL, President.
W. D. GRAY, Vice Pres.
R. J. SCHWAB, 2nd. Vice Pres.
EDW. A. FARMER, Cashier
R. L. STONE, Asst. Cashr.
L. E. KILIAN, Asst. Cashr.

BAY VIEW BRANCH
KINNICKINNIC AND LINCOLN AVENUES
F. W. NILES, Manager.

MITCHELL ST. BRANCH
MITCHELL ST. & THIRD AVE.
H. J. MILLMANN, Manager.

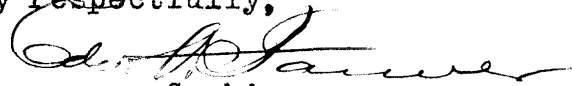
Milwaukee, Wis. Jan. 13, 1914.

Fidelity Trust Company,
Baltimore, Md.

Gentlemen:-

Replying to your favor of January 8th will state that we believe Baltimore's claim for one of the Regional Reserve Banks is well taken and Baltimore the natural city for said bank. It is our earnest wish and desire that your city be selected.

Yours very respectfully,


Cashier.

E X H I B I T N O . 3

EXTRACTS FROM MERCHANTS LETTERS.

-o-o-o-

MERCHANTS IN VIRGINIA TO
MERCHANTS IN
BALTIMORE.

MERCHANTS AT-

WEEMS-

I prefer Baltimore to any Eastern City. Baltimore is by far, the cheapest commercial center in the United States.

TAZEWELL-

Believe Baltimore to be the best market for us or any merchant in the United States.

BRISTOL, VA. TENN.-

Baltimore we also consider as being geographically located so as to make an exceptionally convenient and desirable place for a regional bank. The train service in and out of Baltimore is such that any business transacted in either Baltimore or this territory one day can be transferred to the other territory by the time the banks open their doors the following morning. This we consider a very important factor in the location of a Regional Bank. We believe it will be to the interest of this entire section of the country to have a regional bank located at Baltimore.

MORATTICO-

The large volume of business done through Baltimore not only in Maryland, Virginia and other Middle Atlantic States, but in almost the entire south, should in my judgment entitle her to one of these banks.

HAMPTON-

The location at your city would be far preferable to any other near-by city, for the reason that nine-tenths of the purchases of this locality are made in Baltimore.

SUFFOLK-

We are strongly in favor of having a Regional Bank located in Baltimore. This section of Virginia which supplies a good deal of raw material to Baltimore and vicinity would be helped materially by the location of such a bank in your city.

WINCHESTER-

It gives us great pleasure to say that we are ardent supporters of Baltimore for one of the regional banks. We feel that it is by its geographical position, as well as by all its commercial advantages, the logical outlet for the southern accommodation in the new order of banking from which we expect the greatest good that has ever come to the business and farming interests of this country.

NORFOLK-

The Norfolk Tidewater Credit Men's Association refused Richmond in favor of Baltimore.

#2
-- VIRGINIA MERCHANTS. --

KILMARNOCK-

We would prefer Baltimore, as we consider that Baltimore is the only city for the Southern markets.

KINSALE-

I write to ask you that you use your influence with the Baltimore Chamber of Commerce, urging them to do all in their power to have the bank located in your city.

PORT CONWAY-

Baltimore is the place where we do most of our buying, is our logical place to do business on account of shipping facilities, hence it would be our first choice for such a bank, if we were interested in its location at all.

IRWINGTON-

Naturally prefer Baltimore to any other city. We do most of our business through that City.

MIDDLETOWN-

We, in the Valley of Virginia, very much desire to see Baltimore secure one of the Regional Banks. From a business standpoint there is no city that is more desirable.

NORFOLK-

It would be a real benefit to this community to have a regional bank established in the City of Baltimore.

MIDDLETOWN-

Baltimore is my first choice as the advantages are very numerous, she can take care of the South to better advantage than any other city.

MARSHALL-

Baltimore is my first and only choice.

PORT HAYWOOD-

Baltimore is centrally located; easy of access North and South. Merchants in this section almost without exception, deal in Baltimore.

CONTRA-

In my opinion, it would be the proper place to locate a regional bank in Baltimore.

HILLSBORO-

There is every good reason why Baltimore should have a Regional Bank.

CAMPBELL-

I think Baltimore is more convenient and more central.

CALLAO-

Baltimore is the best geographical point and is contiguous to a large territory..

#3
VIRGINIA MERCHANTS

PARKSLEY-

I am fully convinced that on account of Baltimore's location and trade conditions there should be located one of the Regional Banks there.

KINSALE-

I am for Baltimore. Baltimore ought to have it.

ROCKINGHAM-

Baltimore is undoubtedly my preference.

ACCOMAC-

Baltimore is my preference without a doubt.

PEYTES-

Baltimore is the place for a regional bank from the fact that it will be convenient to all Eastern Virginia.

NOKESVILLE-

We, as well as all with whom I have talked, think that Baltimore is the most suitable place for a regional Bank, and will be of great benefit to the people of the South, especially to the farmers, merchants and manufacturers.

. (SIGNED BY RIGHT PEOPLE).

WOODSTOCK-

As a trading point, Baltimore is in a class to itself. Hope you will be successful.

SUSAN-

Baltimore is the most suitable place.

CHRRITON-

I am most heartily in favor of a Regional Bank being located in Baltimore.

BAYNESVILLE-

My preference would sure be Baltimore for location of the bank.

RED HILL-

I would gladly say that Baltimore is my preference for a regional reserve Bank.

NEWPORT NEWS-

It is my desire to see Baltimore, because I believe we get better goods, lower prices, and cheaper freight rates.

COVINGTON-

Baltimore, in my opinion, is one of the most natural cities and best suited for the accommodations of this, as other sections of the South.

#4
VIRGINIA MERCHANTS.

STAUNTON-

There should be no question as regards making Baltimore one of the Regional Reserve Cities. I hope there will be no dissapointment to the Southern business people.

STEVENS CITY-

Baltimore is entitled to every advantage such an instatution would bring to her.

DELTAVILLE-

I feel sure that Baltimore, by reason of its geographical location and commercial relations with a large number of other states, deserves worthy consideration when the location of a Regional Bank is considered.

RIVERTON-

It never occured to us but what Baltimore would be selected as one of the locations for Regional Bank, without having to ask for it.

FISHERSVILLE-

I believe it to be the suitable place.

BENA-

With its excellent railroad facilities, and steam ship lines, which make quick and easy communication with its surrounding territory, I know of no other city that is better suited for one.

GLUCESTER POINT-

My preference is for Baltimore.

BAYNESVILLE-

Don't understand the object or principal or such a bank, but because of our business connections, we much prefer Baltimore, if said bank will be of any benefit to said city.

WARDTOWN-

Baltimore should have regional bank for the following reasons: geographical location, population, large territory which your banks of Baltimore supply.

HARRISONBURG-

Am heartily in favor of Baltimore getting one of the Regional Banks over New York or Philadelphia or any other Eastern City.

TAPPAHANNOCK-

Hope Baltimore may be selected. This city has always been the natural source of our money supply.

BRIDGEWATER-

From the geographical, commercial and progressive stand point, we think that Baltimore is justly entitled to the bank, it being the greatest trading point for the South and part of the Southwest, as well as some of the Eastern sections. There isn't any city so convenient and so desirable for a great part of the coun-

#5
VIRGINIA MERCHANTS

try mentioned, as Baltimore. Furthermore, we think a good strong bank in Baltimore would be a great help to all tributary banks.

NEWLAND-

My preference is for Baltimore.

ZOCATO-

I can hardly conceive that Baltimore will be overlooked in placing the Regional Reserve Banks.

HARDINGS-

Hope Regional Bank will be located in Baltimore. It will be a great thing for this section.

MACHIPONGO-

I have had this matter under discussion with several of our leading citizens, and they heartily agree with me and say that there is every good reason why Baltimore should have a regional bank.

GUILFORD-

Baltimore is justly entitled to it and I hope that the committee will so consider it.

FRONT ROYAL-

It is our desire for Baltimore to be one of the Regional Reserve Cities.

McDOWELL-

We Virginia merchants do lots of business in Baltimore, and I believe it will be of singular benefit to us and to our country.

NEWPORT NEWS-

We would certainly like to see Baltimore selected as Regional Reserve Bank city, under the New Law.

ORANGE-

We would like very much to see one of the Regional Banks in your city.

SHENANDOAH-

Baltimore the ideal place owing to its advantages geographically and financially.

WINCHESTER-

It is our opinion that the interests and convenience of our section of the country would be best served by the location of one of the Regional Banks in your city.

NEW MARKET-

We believe that Baltimore cannot only serve the best interests of this section of Virginia, but also a large part of the South.

MOSSY CREEK-

It would best suit us to have Baltimore named as one of the Regional Reserve cities, as this is our principal market.

#6.
— VIRGINIA MERCHANTS. —

WARDTOWN-

I think Baltimore should have the preference.

WATTSVILLE-

We sincerely hope that your city will be the selection for a Regional Reserve Bank.

STAUNTON-

Baltimore is surely our preference in this section.

KIRMARNOCK-

We would prefer Baltimore, as we consider that Baltimore is the only city for the Southern markets.

ALTAVISTA-

Baltimore is logically situated for a Regional Reserve Bank, to give the best possible service to the Southeastern Atlantic Coast Section.

ONANCOCK-

Heartily in favor of the Regional Bank in Baltimore, because of its close proximity to the Eastern Shore, mail and transportation facilities, and close business relations already established.

BLACKWELL-

I recommend to the Organization Committee, the City of Baltimore as the most suitable place for one of the Federal Regional Reserve Banks.

BRIDGEWATER-

On account of its location and as the largest and most representative commercial southern city, we think Baltimore should be naturally chosen. We believe this section will be of great benefit to the business interests in this section of Virginia.

PEOLA MILLS-

We think Baltimore is entitled to one of the Regional Reserve Banks.

NORFOLK-

Both on account of its geographical location and commercial interests, Baltimore would, in our judgment, prove an ideal designation.

OCCOQUAN-

I think Baltimore by all means should be designated.

PULASKI-

As Baltimore is the logical market for a great portion of the South, we believe that it will be to the interests of the Southern merchants to make Baltimore one of the Regional Bank cities. We are aware of the efforts that other trade centers are making in behalf of themselves, and the arguments they advance make us doubly sure that Baltimore will benefit us the more.

#7
VIRGINIA MERCHANTS.

KILMARNOCK-

Baltimore would be our preference for the simple reason that it is more convenient to us.

WARSAW-

Baltimore is decidedly my preference for Regional Bank, as this section cannot be served nearly so well by any other city.

WEST VIRGINIA MERCHANTS TO MERCHANTS
IN BALTIMORE.

MERCHANTS AT:

BUCHANON-

Certainly hope it will be selected, as it is the center for all this section of West Virginia. I suppose 85% of the goods that come to West Virginia come from Baltimore.

PIEDMONT-

We think that the proper place for one of the Regional Banks would be Baltimore City, as it would be the most central location for the States of Pennsylvania, Virginia, Maryland, West Virginia, Ohio and Kentucky.

WALKERSVILLE-

Baltimore will be the most preferable of the locations of the Regional Bank south of New York.

HUNTINGDON-

I believe the sentiment is practically unanimous all through this section for a Regional Reserve Bank to be placed in Baltimore.

BLUEFIELD-

We do not hesitate to say that Baltimore is our preference for one of the Regional Reserve Banks.

BERKLEY SPRINGS-

Baltimore is the logical point for a Regional Bank in our part of the country. If you want additional endorsement, I can get a good many business men of this place to write to you.

LETART-

All of our business men I have heard, express an opinion prefer Baltimore, in which I heartily concur.

MARTINSBURG-

It is my wish that the bank be placed in your city, and it is the wish of every citizen in Martinsburg.

ROCK CAVE-

Baltimore for the convenience of Maryland, Virginia, West Virginia, and North and South Carolina.

ELKINS-

It seems to me that Baltimore must have a Reserve Bank to accomodate a large portion of West Virginia, Pennsylvania, and the Southland.

HALLTOWN-

Baltimore has long been and is still a very prominent distributing point for the East and Southeast and we know of no city south of Pennsylvania which would seem to be a more logical point for such a bank. We earnestly hope that the selection will be made.

#2.

WEST VIRGINIA MERCHANTS.

PARSONS-

Would like to have the bank located at Baltimore. Most of the wholesale business of this section is done with Baltimore houses.

SHENANDOAH JCT.-

Baltimore should have a Regional Bank because of its intimate business relation with the merchants, manufacturers, mining and especially the agricultural sections of the Southern States and the Middle West.

RIPPON-

It is certainly my choice for location as well as a great number of my business associates.

SHEPHERDSTOWN-

We have always considered Baltimore the natural trade center of this section and we are heartily in favor of the plan.

CHARLESTOWN-

The sentiment of the large majority of the people of this valley, says that we want one of these banks located in the City of Baltimore.

BLAINE-

Baltimore will certainly be selected as one of the cities in the East for the New Regional Reserve Bank, first on account of its location, second because of its great wholesale houses, whose salesmen compass the whole south, thirdly it is rapidly coming to the front as a great shipping point for exporting coal and lumber; having great railroad facilities, as well as abundant water frontage.

KEYSER-

Baltimore would be the logical place for the merchants and businessmen in general of the Virginias and Maryland, being in the wholesale business throughout this section of the country, our daily observations throughout the territory that we cover verify the assertion above made.

PIEDMONT-

For one hundred miles hereabouts, we believe that seven-tenths of the commercial business is done in and out of Baltimore. We hope that you will be successful in getting one of these banks.

KEYSER-

In our mind, Baltimore is more suited for this particular branch of the Government business than any other city in the East, on account of its location. First, its very large dealings with the South and Southeast, second, its arms of commerce reach out more ways than any other city of its size in the United States, and third, it is in closer touch with more towns than will be benefited by this step taken by our Government, than any other city in the East. We people in West Virginia, are very much in favor of Baltimore being the place for one of the Regional Banks.

WEST VIRGINIA BANKS TO BANKS IN BALTIMORE.

BANK AT:

MARLINGTON-

We find that Baltimore is better located and more capable of taking care of all of our interests than any city south of New York.

MARTINSBURG-

It is safe to say in addition to our general knowledge, that the major part of the business of our local houses is with your city. Our people have never thought of any other city than yours for one of these banks. Our local board of trade recently so expressed itself.

BOARD OF TRADE - MARTINSBURG-

It was the unanimous opinion that Baltimore is the logical location for a Regional Reserve Bank for this section. Appropriate resolution to the effect now being drafted.

PARKERSBURG-

We prefer Baltimore to Philadelphia or any other city farther south. It would be of more benefit to this section than any other city on the Atlantic Coast.

PARSONS-

Baltimore decidedly our first choice; commercial center for most of the industries of this section; 60% of our items come through our Baltimore correspondents.

ROMNEY-

The merchants of a large and prosperous territory do most of their buying in Baltimore and in fact we believe the great bulk of business from the fruit, stock, and other agricultural and lumber interests of this section of the country, is done through Baltimore and Baltimore banks.

SHEPHERDSTOWN-

Baltimore seems to be our commercial trade center. Beg to advise you that it seems to be the opinion of our people that Baltimore should be selected.

BERKELEY SPRINGS-

So far as accomodating this section of the country is concerned, Baltimore is certainly naturally the place. We have not thought of any other place than Baltimore. It is our first choice.

CHARLESTOWN-

As fully three fourths of the business done in this vicinity is transacted through your city, I believe that this region is practically unanimous in the opinion that I have given. I regard Baltimore as one of the most important points in the country for one of these banks.

FAIRMONT-

Baltimore always has been the reserve center and sort of a clearing house for a large portion of Pennsylvania, the two Virginias, and the states lying farther south and has always served the interests of this territory in a satisfactory manner.

BANKS
WEST VIRGINIA
2

MORGANTOWN-

While Pittsburg might seem to be the logical, geographical city for this part of West Virginia, yet for the entire state Baltimore or Washington would be much more preferable than Pittsburg.

FAIRMONT-

Baltimore our first love. Cincinnati wired us.

GRAFTON-

Viewing conditions as we feel them and we are right familiar with your section of the country and the country tributary to it, there is no location in the whole United States which would be better suited for a regional reserve bank than Baltimore.

LANES BOTTOM-

We are much in favor of your city. Cincinnati being too far West and communications to that point being very difficult on account of railroad service.

MOORFIELD-

Baltimore is the fitting place owing to the central location.

MULLENS-

We heartily recommend Baltimore as first choice. Her size, central location and the wonderful facilities she has with her banks for handling the business of the banks for the southern part of the United States.

PETERSBURG-

Baltimore our first choice.

PIEDMONT-

Baltimore our first choice.

ROWELSBURG-

For several reasons we prefer Baltimore to any Eastern city. PITTSBURG WE HAVE NO USE FOR.

ALDERSON-

Cheerfully and without reserve, endorse Baltimore because of her geographical location.

BUCHANON-

One reason why we prefer Pittsburg rather than any other city, is on account of the rate and interest which Pittsburg banks pay on balances. Banks throughout this section all pay 4% on time deposits and naturally feel the necessity of getting all they can out of their surplus funds. Baltimore would be our second choice; in fact we would not feel at all dissatisfied if Baltimore was made reserve center for this section.

BEVERLY-

Think Baltimore would be the logical point. This part of West Virginia closely allied.

BELINGTON-

Better mail service than any other applicant. We

**BANKS
WEST VIRGINIA
3**

BELINGTON. (CONT)

We favor Baltimore as the seat of our district.

BERKLEY SPRINGS-

Larger part of our outside business goes through Baltimore. We much prefer it.

CHARLESTOWN-

We people through here look upon Baltimore as the city for the South, from New York to New Orleans. You have the largest trade, export and import, good facilities, rail and steamboat, and in fact, we claim you and we hope that we will never have to be divorced from you in the banking or business. But if some other city is selected, for the Lord's sake keep us with you.

CHARLESTOWN-

Believe I voice the sentiments of a large majority of the people of the Valley of Virginia when I say that we want one of these banks located in Baltimore.

DAVIS-

Majority trend of bur business being that way, would therefore be pleased to have a regional reserve bank located in Baltimore, particularly if we are to be in that territory .

ELKINS-

We have more business in Baltimore than in Pittsburg and between the two cities we very much prefer Baltimore.

SHINNSTON-

Very anxious to see reserve bank in Baltimore, as it is the central point and natural outlet for the business of this section of West Virginia.

SHEPHERDSTOWN-

For many reasons we would like to see Baltimore designated.

WINONA-

We truly hope that your city will be selected. We think that Baltimore is the proper place for our regional bank.

**NORTH CAROLINA BANKS TO BANKS IN
BALTIMORE.**

BANK AT:

HAW RIVER-

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, as Baltimore is the present clearing house for most of the North Carolina banks.

MADISON-

Would like very much to see Baltimore get one of the Regional Reserve Banks. We would rather Baltimore be chosen than Richmond, Va.

GREENSBORO-

If it were left to the majority of the business people of Greensboro, they would vote in favor of Baltimore. There is no city that can serve it better than Baltimore.

LEXINGTON-

I must say that we find Baltimore 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 and it takes mail only twelve hours to reach us.

MARSHALL-

A Great many banks in this section now carry their Eastern accounts in Baltimore instead of New York City, for we find it more convenient to do business closer home and bankers in your city seem to be in close touch with conditions in this section.

HENDERSONVILLE-

We prefer Baltimore to any town that is near us that is now seeking one of the banks. Richmond would be our second choice.

JACKSONVILLE-

On account of the central location of Baltimore, we have special preference that one of these banks be established in your city. Such location would be very advantageous to this part of the south.

CHARLOTTE-

Sincerely trust you will secure regional 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.

COLUMBUS-

In fact, in the eight years of our history we have never opened a New York account, for the reasons 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 the opportunity of your bank for serving our section would be increased. Otherwise it is possible that your ability to serve us might

**BANKS
NORTH CAROLINA
2**

be curtailed. This fact, along with its central location and strategic position as a city of import and export for manufacturing and commerce, make Baltimore eminently deserving of the location.

KENLY-

We have proven our faith by our actions, in that we are using Baltimore exclusively for our foreign business, and Raleigh for local business.

HENDERSONVILLE-

I will state frankly that we would prefer Baltimore to Atlanta or Washington.

ASHBORO-

The banking relations as well as most business relations of this section in my opinion, move toward Baltimore and Richmond rather than towards Atlanta. From a sentimental standpoint, we would likely say that 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.

ASHVILLE-

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. From its geographical position and its familiarity with the needs and conditions existing in the southeastern states.

ELK PARK-

We are heartily in favor of Baltimore being selected. Baltimore's location entitled it.

SOUTH CAROLINA BANKS TO BANKS IN
BALTIMORE.

BANKS AT.

ST. MATTHEWS-

Baltimore is the most logical point to serve the Southeastern and Atlantic Coast section.

ANDERSON-

We are decidedly in favor of Baltimore. We cannot conceive a more fitting place than Baltimore for the next Regional Bank south of New York.

HAPTON-

We, of course, would not want in any way to do anything that would prejudice our having one of these Regional Banks located in our state, but other than this you have our permission to use our name as endorsing Baltimore for one of these banks.

UNION-

I shall be delighted to see Baltimore made one of the reserve points. If it has to come farther south, I would like to see Richmond named.

CHARLESTON-

Hope that the City of Baltimore will be designated for the location of one of the reserve banks. We are satisfied that when the time comes your city will show the reasons why the authorities should name Baltimore in its selection.

MCCOLL-

We would be glad to see Baltimore selected and you may count upon our co-operation in this direction.

GEORGIA BANKS TO BANKS IN BALTIMORE.

BANKS AT:

DALTON-

We unhesitatingly endorse the City of Baltimore as our first choice for a regional bank; for the next bank south of New York City.

GRIFFIN

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.

WAY CROSS-

We believe its location is a most logical one to serve the Southeastern and 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 other points.

WASHINGTON-

For both patriotic and selfish reasons perhaps, we favor Atlanta for a regional reserve bank. From a strict business view point, we favor Baltimore as a seat for one of these banks, and we feel that she should have the next bank south of New York, independently of any other city south.

CARROLLTON-

Carrollton Clearing House has, of course, endorsed Atlanta, but so far as we are individually concerned, we are as much interested in seeing your city selected, as Atlanta.

MONTESUMA-

We heartily endorse Baltimore.

BAINBRIDGE-

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; New York, next Baltimore, then Savannah and New Orleans.

VAL DOSTA-

We favor Baltimore very strongly and will do all we can to favor your city.

MACON-

While, of course, we do 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.

AUGUSTA-

We have expressed no preference for any city and would be delighted should Baltimore be selected as a point for the establishing of one of said banks.

GEORGIA BANKS

-2-

TIGNAL-

The service we have been getting from you in your city as our exclusive Northern correspondent has been most profitable and satisfactory. We feel that she is entitled to the first one of these regional reserve banks South of New York.

WINDRR-

We unhesitatingly commend the selection of your city as a location for one of the new regional reserve banks.

**FLORIDA BANKS TO BANKS IN
BALTIMORE:**

TALLAHASSEE-

Her central location commanding the great business territory of the neavy states it seems to us, entitles her to the first claim as the proper location of a regional bank next south of New York,

PUNTA GORDA-

Baltimors should have the next regional reserve bank south of New York.

ZOLFO-

Being centrally located on the Atlantic Coast, together with the fact that the banks of Baltimore for many years have so well served southern banks, all demand that Baltimore should have the next regional reserve bank south of New York.

WAUCHULA-

South Florida being a fruit and vegetable producing region, 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.

BRADENTOWN-

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

BOWLING GREEN-

Its excellent location we feel, entitles its selection.

WEST PALM BEACH-

We will take pleasure in supporting Baltimore for one of the Regional Reserve Banks.

TAMPA-

As the whole South are heavy users of Baltimore goods we feel it very necessary that the Regional Bank be located in Baltimore and that it would be a great benefit to the Southern States, as well as Baltimore, in their general trade and financial dealings with Baltimore.

ALABAMA BANKS TO BANKS IN BALTIMORE.

BANKS AT:

BIRMINGHAM-

The large population of Baltimore, its diversified industries, its importance as a port and the further fact that it has been a reserve city, holding a large amount of the reserves of Southern banks, would seem to indicate to us that your city is the most fitting place for the next bank south of New York.

MOBILE-

We feel that Baltimore is the logical point to serve the southeastern states.

ANNISTON-

Baltimore's location as the gateway of the south and its large commercial intercourse with the people of the south should move all our southern bankers to support her claims.

MONTGOMERY-

We heartily advocate the location for one of the regional reserve banks.

ANNISTON-

I think that Baltimore would be a logical point for one of these institutions.

MONTGOMERY-

We consider it an ideal location for one of the reserve banks.

GADSDEN-

I think her importance as a commercial center and her importance with respect to population and her geographical location would make the selection a wise step.

SUNDRY BANKS
TO
BANKS IN BALTIMORE, MD.

CLEVELAND, OHIO.

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.

CHATTANOOGA, TENN.

It 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.

MILLWAUKEE, WIS.

We believe Baltimore's claim for one of the Regional Reserve Banks is well taken and Baltimore the natural city for said bank. It is our earnest wish and desire that your city be selected.

DELMAR, DEL.

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.

LEWES, DEL.

We have this day requested the Organization Committee to establish a Regional Bank in your City.

No. 8819

J. E. LEGARD, PRESIDENT

F. B. McCONNELL, CASHIER

W. T. McCONNELL, VICE PRESIDENT

F. L. DAVIS, ASST. CASHIER

CAPITAL \$ 50,000

THE PEOPLES NATIONAL BANK

ABINGDON, VA.

January 9, 1914.

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

Dear Sir:-

In behalf of our bank I wish to state that we are very anxious indeed to have one of the Federal Reserve Banks at Baltimore, Baltimore is a central point for most of the southern towns and I believe would benefit more banks than any other city. Almost every bank in the adjoining states has an account in Baltimore and in Baltimore bankers are in position to keep in touch with conditions in this territory. I would be very glad indeed to see it designated.

I am,

Yours very truly,

Cashier.

Balti

THOS. W. BLACKSTONE, BANKER.

COLLECTIONS
MEET WITH PROMPT ATTENTION.
A GENERAL EXCHANGE AND BANKING
BUSINESS

WALDO BELDEN CO. BALTO.

Accomack, C. H., Va. JAN 5 - 1914 191

Waldo Newcomer, President

In reply to yours of the 3rd My dear Sir -
 you will say I most heartily
 favor Baltimore as a seat of
 one of the Regional Reserve Banks.
 My business is almost entirely
 with Baltimore - and my personal
 feelings are strongly in its favor.
 The Eastern Shore of Virginia is
 closely allied with Baltimore
 in all business matters and
 I sincerely hope Baltimore
 will be selected for one of the Banks -
 Baltimore is my first and I
 might say only choice -

Yours very respectfully
 Thos. W. Blackstone

THOS. W. BLACKSTONE, BANKER.

COLLECTIONS
MEET WITH PROMPT ATTENTION.
A GENERAL EXCHANGE AND BANKING
BUSINESS.

1

Accomack, C. H., Va. JAN 9 - 1914 191

Wm. Ingleby Vice President

My dear Sir -

In reply to yours of the 6th received this morning will say I most heartily endorse Baltimore as a seat of one of the Regional Reserve Banks.

I received a letter a few days ago from Mr. Newcomer about the same thing and I wrote him at once that Baltimore was my first choice.

I will be very much gratified if Baltimore is chosen and wish I could be of some service to you with best wishes for your success.

Yours very sincerely
Thos. W. Blackstone

B-1

OFFICE OF
A. J. LILLISTON,
TREASURER OF ACCOMAC COUNTY.

ACCOMAC, VA., Jan. 9, 1914. 191

RECEIVED
JAN 10 1914

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

Gentlemen:-

Yours of the 7th inst received. In reply,
beg to say that I see from the Richmond papers that we have a prospect of having one of the Regional Banks located in Richmond. I must lean to my own State, after that Baltimore would be my next preference.

Yours very truly,



AJL/M

R1
B2





RECEIVED
JAN 10 1914

F. S. ROYSTER, PRESIDENT.
C. F. BURROUGHS, VICE-PRESIDENT.
WM. S. ROYSTER, TREASURER
W. MC. R. SMITH, SECRETARY.

F. S. Royster Guano Company

OFFICES & FACTORIES

BALTIMORE, MD.
NORFOLK, VA.
TARBORO, N. C.
COLUMBIA, S. C.
SPARTANBURG, S. C.
MACON, GA.
COLUMBUS, GA.
MONTGOMERY, ALA.

F. B. DANCY, MANAGER
A. T. DUKES, ASST. MANAGER.

Northern Division
1604-1614 Munsey Building.

Baltimore, Md., January 7, 1914.

Mr. Robt. H. Oldham,
Accomac, Va.

Dear Sir:-

It seems undoubted that one of the new REGIONAL BANKS will be located in New York. This being true, Philadelphia is too near New York to hope to get one. The location of the next one in this direction will probably be made either in BALTIMORE, or in Atlanta in the state of Georgia.

If you agree with us that there is every good reason why BALTIMORE should have a Regional Bank, please write us a letter, at once, STATING YOUR PREFERENCE FOR BALTIMORE.

We enclose a stamped-and-addressed envelope for your reply. Please let us have it by return mail, and we thank you very kindly in advance.

Yours truly,

F. S. ROYSTER GUANO COMPANY
Northern Division

F. B. Dancy
Manager.

FED-H
Encl.

**BALTIMORE IS MY PREFERENCE WITHOUT
A DOUBT. ROBERT H. OLDHAM.**



PIPE FITTINGS, VALVES
OIL CUPS, PULLEYS
SHAFTING
HANGERS, BELTING
INJECTORS, STEAM GAUGES
NEW AND SECOND HAND
MACHINERY
BOILERS AND ENGINES
BABBIT METAL
PIPE TOOLS, STEAM AND
WATER PACKINGS
LACE LEATHER
MACHINE AND CAP BOLTS

J. & H. AITCHESON

PRACTICAL

Machinists, Engineers, Builders of Marine and Stationary Engines

Hoisting and Milling Machinery.

Blacksmithing, Boiler Making, Repairing, &c.

Engineers' and Machinists' Supplies

114 TO 126 KING STREET

Alexandria, Va., Jan. 6th, 1913. 191

Central Metal & Supply Co.,
Baltimore, Md.
Gentlemen:-

We think it would be a good idea to have a
~~a Regional Reserve Bank in Baltimore, and will be glad~~
~~to see one there.~~

Yours Very Truly,
J. & H. AITCHESON.

ESTABLISHED 1852.

BURKE & HERBERT
BANKERS,
ALEXANDRIA, VA.

January 10, 1914.

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

Dear Sir;-

Your favor of the 6th instant in regard to Regional Reserve Bank received.

As a matter of State pride we have already agreed to use what influence we had in favor of Richmond, though we know our interest and preference favor Baltimore. You can certainly count on us in favor of Baltimore as second choice.

Yours very truly,

Burke & Herbert

Balt 1

EDWARD L. DAINGERFIELD,
PRESIDENT.
CARROLL PIERCE,
VICE-PRESIDENT.

RICHARD M. GREEN,
CASHIER.
M. L. DINWIDDIE,
ASSISTANT CASHIER.

THE CITIZENS NATIONAL BANK

CAPITAL \$ 100,000.

SURPLUS & PROFITS \$ 135,000.

ALEXANDRIA, VA.

January 7th, 1914,

The National Marine Bank,

Baltimore, Md.,

Gentlemen:-

Replying to yours of the 5th, inst, regarding the selection of Baltimore as the location of one of the Regional Reserve Banks under the new Currency Bill, let us state that we are committed to Washington as a first choice, but we shall be glad to support Baltimore's claim as our second.

Very truly yours,



Vice-President.

THE FIRST NATIONAL BANK

CAPITAL \$ 100,000. SURPLUS & UNDIVIDED PROFITS \$ 200,000.

G. L. BOOTHE, PRESIDENT
M. B. HARLOW, VICE-PRES.
GEO. E. WARFIELD, CASHIER
J. J. GREEN, ASST. CASHIER

ALEXANDRIA, VA.

January
Fifth
Nineteen Fourteen.

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

Dear Sir:

Replying to yours of the 3rd, relative to a regional reserve bank in Baltimore, we beg to say that next to Washington, we would most wish to see one in Baltimore; and in our letter to the Committee, we have so stated our position. We will also discuss the matter with our Congressman, the Honorable C. C. Carlin, and urge upon him the advisability of using his efforts in behalf of your city.

Very truly yours,

Geo. E. Warfield
Cashier.

CHAS KING & SON CO.

INCORPORATED

WHOLESALE GENERAL MERCHANDISE

ALEXANDRIA, VA.
CHARLOTTESVILLE, VA.

ALEXANDRIA, VA. Jan. 10/14.

W
1
2

S

Stuart, Keith & Co.,
Baltimore, Md.
Gentlemen:-

We have yours Jan. 6th. and beg to say our feelings towards Baltimore City as a Regional Bank centre are very favorable but our first choice of course is Washington, D. C. as it would be nearer home. However, in the event that Washington City is not able to get it we assure you you can count on the assistance of the entire city of Alexandria.

Yours truly,
CHAS. KING & SON CO. INC.

B/R

X

R. L. CUMNOCK, PRES. AND TREAS.

F. W. EASTON, VICE-PRESIDENT

THOS. H. HASKINS, SECRETARY

ALTAVISTA COTTON MILLS, INC.
MANUFACTURERS OF
SILK AND COTTON
NOVELTIES

106

ALTAVISTA, VA., Jan. 8, 1914

First National Bank,
Baltimore, Md.

Gentlemen:-

In reply to your esteemed favor of the 3d, we believe that Baltimore is logically situated for a Regional Reserve Bank to give the best possible service to the South-eastern Atlantic Coast section and we firmly believe the Organization Committee would best serve the interest of the greatest number of business people by establishing a bank of this character in your city,

Yours truly,

ALTAVISTA COTTON MILLS, INC.

R. L. Cumcock
PRES. & TREAS.

RLC/M

L. G. VAUGHAN

DEALER IN

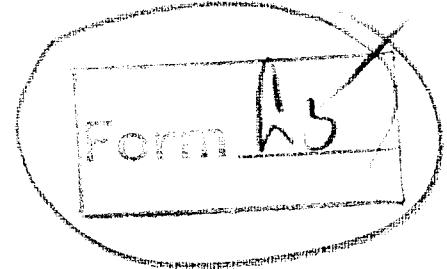
DRY GOODS. NOTIONS. SHOES AND

MILLINERY

ALTAVISTA, VA.,

Jan., 31, 1914.

"C"



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

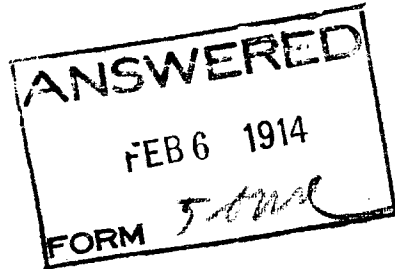
Dear Sir:-

In the matter of selecting a location for
Federal Reserve Bank to serve this district, our first
choice is Baltimore and our second choice is Richmond.

Respectfully submitted:

L. G. Vaughan

Dictated.



L. G. VAUGHAN
DEALER IN
DRY GOODS, NOTIONS, SHOES AND
MILLINERY

ALTAVISTA, VA.,

Jan., 31, 1914.

"C"

Hon. John Skelton Williams,
Comptroller of the Currency,
Washington, D.C.

Dear Sir:-

In the matter of selecting a location for
Federal Reserve Bank to serve this district, our first
choice is Baltimore and our second choice is Richmond.

Respectfully submitted:



Dictated.

Answered FEB 7 1914

ALL CONTRACTS AND AGREEMENTS ARE CONTINGENT UPON STRIKES, FIRES, DELAYS OF CARRIERS, ACCIDENTS AND OTHER CAUSES BEYOND OUR CONTROL

J. A. POTTS

GEO. POTTS
JAN 10 1914

Potts & Kidder

Manufacturers and Wholesale Dealers in Virginia Pine Lumber

General Merchandise

SHIPPING POINT, TOANO, VA.
TELEGRAPH OFFICE, DIASCUND, VA.
LOCAL AND LONG DISTANCE TELEPHONE

Barhamsville, Va.,

1/8/14

J. S. Ryster Lumber Co
Baltimore Md

2

Dear Sirs: - We all think highly of Baltimore,
of course, but there is only one proper place for
that Bank, and that is Richmond.

Your truly
GEO. POTTS
Per J. A. Potts



JAMES T. TREW & SONS,
DEALERS IN
GENERAL MERCHANDISE.

RECEIVED
JAN 13 1914

BAYNESVILLE, VA., Jan 10 1914

Mr. Joseph Duane Esq
Gentle

In reference to our preference
for location of Normal Bank. will say
1st that we are not familiar with
and don't understand the object or principle
of such a bank. but because of our
business connections with Balt^o we
much prefer Baltimore. if said
Bank will be of any benefit to
said City very Resp^lly &c

James T. Trew



60

Waynesville Va

Jan 10th

RECEIVED
JAN 12 1914


~~Columbia~~ Guano Co.
Baltimore Md

4

Dear Sirs

Yours of the 6th inst at hand
after some delay- in regards to
the Location of the New Regional
Bank - Now Gentlemen I must
confess that I know very little
about the meaning of such a
Bank, but if it is something
for the good of the People or
Country at large- I dont see why
we should not have it located
in that City- My Preference
would sure be Baltimore for the
Location of the Bank - yours Truly, &c
W.S. Cliff

LONDON LOWRY
ATTORNEY-AT-LAW
BEDFORD CITY, VIRGINIA.



January 12, 1914.

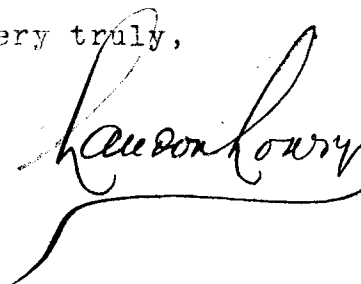
The Falconer Company,
Baltimore, Md.

Dear Sirs:

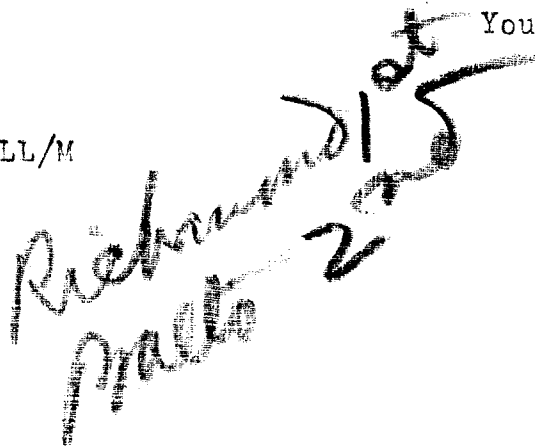
Replying to your letter of the 6th instant with reference to the location of one of the new Regional Banks under the new currency act, in the City of Baltimore, I desire to say that I would be glad to write such a letter as you request except for the fact that the City of Richmond is endeavoring to have one of these banks established there, and, naturally, I would not like to do anything that would injure the chances of having one of the banks established at Richmond, and for that reason I cannot write the letter requested.

Personally I would be very glad to do anything that would serve your interests in the matter, but you can readily see that under the circumstances in the case, I have to decline.

Yours very truly,



LL/M



R. F. HEYWOOD
COUNTY SURVEYOR

AND
FARMER RECEIVED
JAN 12 1914

OK

Bena, Va Jan 10th 1914

J. S. Puyshie Guard Co
Ballo Md

Dear Sir-

Yours of the 6th
is hand I am pleased to
hear that Ballo is trying
to get one of the Peoples
Banks, & feel that it has
just claims for one it being
a city of large banking capital
& surplus, this with its
excellent railroad facilities
and steamboat lines which
makes quick & easy communication
with its surrounding territory
which trade is largely Ball's.
I know of no City that is better
suited for one yours very truly
R. F. Heywood

RECEIVED
JAN 10 1914

Baltimore, Po. ~~Box~~ Jan 9 1914
Gents

A

Your letter received. in regards to the regional Banks. my preference would be many time for a regional Bank in Baltimore - to nothing for a regional Bank in Atlanta Georgia. in my judgment Baltimore is far a head more suitable. very seldom hear of Atlanta Georgia have no business with that state. it seems to me the wrong place for a regional Bank

Baltimore many times the
choice of the two. better
transformation more business
better location better in
many ways. I am in hopes
the board of investigation
will see fit to give
Baltimore one of the
regional Bank

Yours Respectfully

L. B. Fester

10

7338

**THE FIRST NATIONAL BANK
BERRYVILLE, VA.**

H. W. BAKER, PRESIDENT

W. T. LEWIS, VICE-PRESIDENT

J. T. L. JONES, CASHIER

T. Rowland Thomas. President

Jan. 12. 1914

National Bank of Baltimore.

Baltimore. MD.

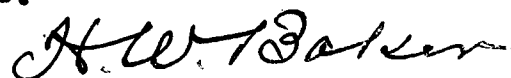
Dear Sir.

We believe that Baltimore should have a Regional Bank
her central location and port service as a reserve City make Balto
the most fitting place for the next Reserve Bank south of New York .

we are sorry that the Banks of the South have not
united in a fight for Baltimore.

Baltimore is our choice.

Very truly yours.



President.

Blackwell's Va.
Jan. 5th 1914.

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

Wk

In reply to your letter of
the 3^d inst. Will say that in
my opinion Baltimore City is
certainly the place for one of the
Regional Reserve Banks.

I recommend to the organization
Committee the City of Baltimore
as the most suitable place for
one of the Federal Regional Reserve
Banks.

Very Respectfully
A. L. Hogan
Blackwell's Va.

2nd

Accomack Banking Company, Inc.

BLOXOM, VA.

J. W. BOWDOIN, *President* CHAS. L. BYRD, *Vice Pres.*
H. A. LITTLETON, *Cashier*

Bloxom, Va., Jan. 5, 1914.

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

Dear Sir:-

Yours of the 3rd., to hand and as requested am answering frank in relative to our desire as to the location of one of the Federal Reserve Banks, we ofcourse have recommended Richmond, in our state, but assure you Baltimore would be our second choice, have been considering this matter very carefully for the past few days and this above stated is the final conclusion. Appreciating what youall have done for in the past we assure you what we can in the future, call us down when not doing right in regards to our account.

Wishing you and the bank a prosperous nineteen hundred and fourteen, we are.

Respectfully yours,

Accomack Banking Co.

W. A. Fullman
Cashier.

R. POWELL PAGE, PRESIDENT

4741

C. VAN DEVENTER, CASHIER

The Boyce State Bank

INCORPORATED

~~GEORGE B. HARRISON, PRESIDENT~~

~~WILL TRAYNOR, VICE PRESIDENT~~

BOYCE, VA.

2

[Handwritten scribble]

Wm Ingle, V. P

Balto, Md

Dear Sir:

Replying to yours Jan 6th, beg to state that our Board of Directors have endorsed Richmond for first choice and Balto second, regarding location of Regional Reserve Bank.

Very truly yours,

C. Van Deventer

Cashier.

Part 1
B

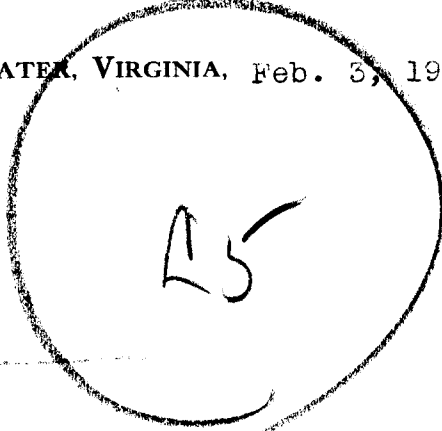
DIRECTORS	
—	
W. H. SIPE,	Pres. & Gen. Mgr.
—	
J. N. WILSON,	Vice-Pres.
—	
D. C. GRAHAM,	Sec'y & Treas.
—	
S. W. SHAVER	

W. H. SIPE COMPANY
(INCORPORATED)

Wholesale and Retail Dealers in

Dry Goods, Groceries, Hardware, Paints
Cooking and Heating Stoves, Furniture and Clothing

BRIDGEWATER, VIRGINIA, Feb. 3, 1914.



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

Dear Sir:

In the matter of selecting a location for
Federal Reserve Bank to serve this district, our first
choice is Baltimore, Md. and our second choice is
Richmond

Respectfully submitted:

W. H. Sipe, Secy
D. C. Graham, Secy

ANSWERED
FEB 5 1914
5-9M

Bridgewater, Va. Jan. 7th, 1914.

Messrs. John E. Murst & Co.

Baltimore, Md.

Gentlemen:-

We are glad to express our preference that Baltimore be selected as one of the Regional Bank cities.

On account of its location and as the largest and most representative commercial southern city we think Baltimore should naturally be chosen.

We believe this selection would be of great benefit to the business interests of this section of Virginia.

Very Truly Yours,

Geo. J. Robson & Co.

By-----

DIRECTORS
—
W. H. SIPE, Pres. & Gen. Mgr.
—
J. N. WILSON, Vice-Pres.
—
D. C. GRAHAM, Sec'y & Treas.
—
S. W. SHAVER

W. H. SIPE COMPANY

(INCORPORATED)

Wholesale and Retail Dealers in

Dry Goods, Groceries, Hardware, Paints

Cooking and Heating Stoves, Furniture and Clothing

BRIDGEWATER, VIRGINIA, Jan. 13, 1914.



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

Gentlemen:

Yours of Jan. 5th, relative to the establishment of the Regional Bank, in your city, received. We beg to say that from the geographical, commercial and progressive stand point, we think that Baltimore is justly entitled to the Bank-it being the greatest trading point for a part of the south and part of the south west, as well as for some of the eastern sections. There isn't any city so convenient and so desirable, in our opinion, for a great part of the country mentioned, as Baltimore. Futhermore we think a good strong bank in Baltimore would be a great help to all the tributary banks.

Yours truly,

W. H. Sipe Co.

Per



H. M. Hoskins Lumber Company

INCORPORATED

MANUFACTURERS, WHOLESALE DEALERS
AND EXPORTERS

Hardwood Lumber

OAK, CHESTNUT,
POPLAR AND W. PINE.
OAK BILLS
A SPECIALTY

CABLE ADDRESS
"HOSKINS"
CODES USED
WESTERN UNION
A. B. C. 5TH EDITION

BRISTOL, VA. TENN., January 5, 1914.

Mess. Jno. L. Alcock & Co.,
Baltimore, Md---

Dear Sirs:

Having been actively connected in the lumber business for the past fifteen years as manufacturers and shippers of lumber, both to the Export and Domestic markets, we take pleasure in recommending a Regional Bank for Baltimore.

We consider Baltimore one of the best centers for the outlet of lumber in this territory, including South West Virginia, Western North Carolina, East Tennessee and Southern Kentucky, as well as parts of West Virginia, not only from the facilities in handling Export shipments but also from the standpoint of local consumption. Baltimore we also consider as being geographically located so as to make an exceptionally convenient and desirable place for a Regional Bank. The train service in and out of Baltimore is such that any business transacted either in Baltimore, or in this territory, one day can be transferred to the other territory by the time the banks open their doors on the following morning. This we consider a very important factor in the location of a Regional Bank.

We believe it will be to the interest of this entire section of the country to have a Regional Bank located at Baltimore and trust that you will use every effort you can to secure same.

Yours very truly,

H. M. HOSKINS LUMBER COMPANY, INC.

HMH/b

DICTATED BUT NOT READ.

HIGHEST PRICE
PAID FOR
COUNTRY PRODUCE

BURKETOWN, VA., *Jan 7* 1914

Mrs Jno Ernest & Co
Baltimore Md

TO F. S. VAN PELT, DR.

DEALER IN

GENERAL MERCHANDISE

Gentlemen

It is our desire that Baltimore be selected to have one of the Regional Banks it being the leading city of the East

Frank S. Van Pelt

DEALER IN
GENERAL MERCHANDISE
DRY GOODS AND NOTIONS
MILLINERY A SPECIALTY.

CALLAO, VA.,

Jan 4

1914

Mr John E Hurst of
am in reciep of your letter of 5th
I am not Mitch informed on the Banking
Business But what little I doat I hear
~~do~~ doe think Battmore is a good
Place for to have a Regional Bank
T E Ashburn

THRIFT BROS.,
MERCHANTISE,
MILLINERY
LUMBER.

RECEIVED
JAN 12 1914

OK

Callao, Va., Jan 9 1914

F. S. Royster & Sons Co,
Baltimore, Md.

Sirs

The establishment of one
of the Regional Reserve Banks
in Baltimore would certainly
be highly gratifying to us, and
we gladly endorse such action

Baltimore is the best
geographical point, and is
contiguous to an extensive
territory.

We hope to see such an
action become a realization

We are,

Yours very truly,
Thrift Bros.

(27)

OK
13

RECEIVED
JAN 12 1914

Calverton, Va., January 11, 1914.

W

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

Gentlemen:

Replying to your favor of 7" inst., in refer-
ence to Regional Banks:

Richmond, Va., is making an effort to secure one
of the Regional Banks and I naturally, from State pride,
favor Richmond. If Richmond can not get one, then
my second choice is Baltimore.

As Philadelphia is too near New York, Baltimore
will be too near Pittsburgh.

If only eight Banks are established, they should be
distributed as follows: Boston, New York, Pittsburgh,
Chicago, St. Louis, Richmond, Denver, San Francisco.

Very respectfully,
Paul C. Simpson



W.C.

Jan 13th, 1914

RECEIVED
JAN 13 1914

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

Dear Sir:-

Yours of 7th rec'd
and in reply will say
I think Baltimore is a
more convenient and more
central for the Northern
Division I prefer Baltimore
to Atlanta or New York.

Yours respectfully
S. A. Woodward

Campbell
Va.

R. FULTON POWELL, PRESIDENT.

W. F. KING, CASHIER.

The Cape Charles Bank, Inc.
Cape Charles, Va.

January 9th. 1914.

RECEIVED
JAN 12 1914

Hon. W. G. Mc. Adoo,
and
Gentlemen of the Committee:

Under the provisions of the new Currency Bill you are empowered and authorized to select certain Cities in which to locate Regional Reserve Banks-such Cities to be so geographically situated as to bring the most good to the greatest number, and included in such Districts as will assure the required capital.

We are of the opinion that Baltimore City, a Reserve centre for years past, centrally located, handling in large numbers with ease and satisfaction the accounts of Southern Banks, quite populous and with Capital of sufficient moment to attract notice and inspire confidence, as well as to accommodate the requirements of the Department in the furtherance of its plans, and we trust that in your distribution of Reserve Banks it may be practicable, and your pleasure, to name Baltimore City.

Very truly yours,

R. Fulton Powell Pres.
W. F. King. Cashier.

MICHIE GROCERY COMPANY

CORNER FIRST & SOUTH STS.

INCORPORATED
WHOLESALE GROCERS.

CHARLOTTESVILLE, VA., Jan. 6, 1914.

Emerson Drug Co.,
Baltimore, Md.

Gentlemen;

Replying to your letter of Ja. 5th we are perfectly frank to tell you that we would be glad to see both Baltimore and Richmond have one of the reserve banks, but as between the two, we would have to side with our capitol city.

Very truly,

MICHIE GROCERY CO., INC.

J. P. ...
Manager.

THE PEOPLES NATIONAL BANK
CHARLOTTESVILLE, VA.

ORGANIZED 1875 NAT'L CHARTER 1881
GEO. R. B. MICHIE, PRESIDENT H. M. GLEASON, VICE-PRESIDENT
W. W. WADDELL, CASHIER

2

1-9-1914

Mr. William Ingle, Vice-President,
 Merchants-Mechanics Nat'l Bank,
 Baltimore, Md.

Dear Sir:-

Replying to your letter of
the 6th, we beg to say that Richmond,
Virginia, is making a fight for a Re-
gional Reserve Bank and we are natural-
ly supporting their claims. As to a
second choice, we would be entirely
satisfied if Baltimore is selected.

Yours very truly,

W. W. Waddeley
Cashier.

Rec'd
A

TELEPHONE CONNECTION

RECEIVED
JAN 9 1914

STANLEY E. TUDOR

TAILOR MADE CLOTHING
AND SHOES A SPECIALTY

General Merchandise

OUTFITTER TO
MEN, WOMEN AND CHILDREN

"WHERE CONSCIENCE RULES PRICE"

January 8, 1914.

CHERITON, VA.

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

Gentlemen:

Replying to your favor of the 7th inst., beg to advise I am most heartily in
favor of a Regional Bank being located at Baltimore.

Very truly yours,



TELEPHONE CONNECTION

STANLEY E. TUDOR

TAILOR MADE CLOTHING
AND SHOES A SPECIALTY

General Merchandise

OUTFITTER TO
MEN, WOMEN AND CHILDREN

"WHERE CONSCIENCE RULES PRICE"

CHERITON, VA. January 6, 1914.

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

Gentlemen:

As one of the leading mercantile houses of Baltimore and the South, I respectfully request that you use every effort in your power to have Baltimore selected as one of the Regional Bank cities.

I make this request because Baltimore as the leading city of the South, is naturally the financial Clearing House of the same section, and is therefore one of the financial centers of the Country. It therefore seems to me that Baltimore, both from its geographical and commercial importance to the South, should be appointed a Regional City.

With kindest regards and best wishes for your success, I beg to remain,

Very truly yours,

Stanley E. Tudor

STOCK OFFERED SUBJECT TO PREVIOUS SALE

H. L. BONHAM

MANUFACTURER
AND WHOLESALE DEALER IN

ALL KINDS OF HARDWOOD LUMBER

OAK, YELLOW POPLAR, WALNUT, ASH AND CHESTNUT

SAWING TO ORDER A SPECIALTY

TELEPHONE No. 66

CHILHOWIE, VA. Jan. 9th 1914

Mess. John L. Acock & Co.,

Baltimore,

Dear Sirs:-

Handwritten initials: HLB

Handwritten mark: a stylized 'W' or 'H'

We note that the banking and commercial interests of Baltimore are asking for one of the Regional Banks to be established in Baltimore. We understand that Richmond is also asking for one of these Banks. Our first choice, of course, is Richmond; our second choice would be Baltimore.

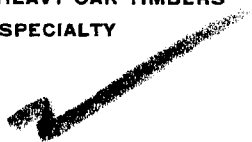
Yours very truly,

H.L.B.

Handwritten signature: H.L. Bonham

J. W. PENDLETON
MANUFACTURER OF LUMBER

LONG AND HEAVY OAK TIMBERS
A SPECIALTY



CHILHOWIE, VA., Jan. 5/14. 191

John L. Alcock & Co.,

Baltimore, Md.

Gentlemen:-

I have yours of 3rd, addressed to the Lumber and Log Trade asking me to state my preference as to place for a Regional Bank. In this matter from the standpoint as a citizen of Virginia I should say my preference would be Richmond, Va. But to express my personal feeling and business standpoint. I shall have to say Baltimore, owing to the fact that I have been a manufacture of Lumber upwards of 30 years and most all of my products has been handled through Baltimore, and I thereby feel very closely allied with Baltimore's financial interests.

Yours truly,

TERMS:
SUBJECT TO
SIGHT DRAFT

COLEMAN DUNN

BUYER, BALER AND SHIPPER OF
HAY AND STRAW

MEMBER NAT. HAY ASSO.
REFERENCE: F. & M. NAT. BANK
WINCHESTER, VA.
PHONE CONNECTIONS

CLEARBROOK, VA.,

Jan 11 3

Col. C. C. Cuyler & Co
Baltimore Md

Sir:

I am very much in favor of

"Regional Reserve Bank" being located
in Baltimore. I do not think they can
find a better situation for the Bank
considering location, etc.

I am confident the House will do a great
deal of business therefrom.

Very sincerely yours
Coleman Dunn

Dickenson County Bank, Inc.

H. G. MORISON, PRESIDENT

J. C. SMITH, 1ST. VICE-PRES. W. W. PRESSLEY, CASHIER

S. J. COLLEY, JR. ASST. CASHIER

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

Clintwood, Va.

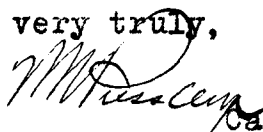
Jan. 7, 1914.

Mr. Waldo Newcomer, President,
National Exchange Bank,
Baltimore, Md.

My Dear Sir:

I beg to acknowledge receipt of your valued favor of 3d instant, and beg to advise that just at this time we are committed to Richmond, Va. as our first choice. However, if, in this we should fail, Baltimore, Md. will be our second choice.

Yours very truly,


Cashier.

RECEIVED
JAN 12 1914

contra Va

Jan 9th 1914

Gentlemen it is
ask Where shall or
Where should the Regional
Bank be located We believe
New York will be one
location and I voice
the sentiment of many
and we prefer Baltimore
Md. as one of the
location for the Regional
Bank

Yours for the people's
interest

M. J. Ellisonson

P.S. will let you hear soon
on other matter

\$1.50
THE MAXAM SHIRT
\$1.50

Eclipse Dress Shirts
Hart, Schaffner & Marx and Kirshbaum
Clothing, Hanan, Florsheim and Cros-
set Shoes for Men, R.T. Wood Shoes
for Children, Hawes and J. B.
Stetson Hats, Fast Limited
:: Overalls ::

IRA DEW

DEALER IN
CLOTHING, SHOES, DRY
GOODS AND MILLINERY

Royal Worcester--
The Most Comfortable Corset on Earth
Queen Quality Shoes for Women
Ladies' Tailor-Made Suits
Axminster Druggetts
Fay Stockings

COVINGTON, VA.

July 6th 1917

John E. Hurst & Co.,
Baltimore Md

Gentlemen:

Replying to your letter
of the 5th Inst, wish to say I am
Very much in favor of Baltimore being
Selected as one of the Regional Bank
Cities, Baltimore in my opinion is
one of the most Natural Cities
and best suited for the accommodation
of this as well as other sections
of the South, Hope you can secure
the establishment of one of these Banks in Balt.

Most Truly
Ira Dew

*F.S. Key
Guano Co.
Balt.*
↑

CRICKET HILL VA.

JAN. 7TH. 1914.

RECEIVED
JAN 9 1914

COLUMBIA GUANO CO.

BALTIMORE MD.

DR. SIRS.

I HEREBY WISH TO EX

PRESS MY PREFERENCE FOR BALTIMORE AS THE LOCATION
OF ONE OF THE REGIONAL BANKS TO BE ESTABLISHED
UNDER THE LATE CURRENCY BILL

YOURS TRULY

Geo. E. Merchant



RECEIVED
JAN 9 1914



F. S. ROYSTER, PRESIDENT.
C. F. BURROUGHS, VICE-PRESIDENT.
WM. S. ROYSTER, TREASURER
W. MC. R. SMITH, SECRETARY.

F. S. Royster Guano Company

OFFICES & FACTORIES
BALTIMORE, MD.
NORFOLK, VA.
TARBORO, N. C.
COLUMBIA, S. C.
SPARTANBURG, S. C.
MACON, GA.
COLUMBUS, GA.
MONTGOMERY, ALA.

Northern Division
1604-1614 Munsey Building.

F. DANCY, MANAGER
A. T. DUKES, ASST. MANAGER.

Handwritten initials: R1, D2

Baltimore, Md., January 7, 1914.

Handwritten checkmark

Mess. Plaine & Koiner,
Crimora, Va.

Gentlemen:-

It seems undoubted that one of the new REGIONAL BANKS will be located in New York. This being true, Philadelphia is too near New York to hope to get one. The location of the next one in this direction will probably be made either in BALTIMORE, or in Atlanta in the state of Georgia.

If you agree with us that there is every good reason why BALTIMORE should have a Regional Bank, please write us a letter, at once, STATING YOUR PREFERENCE FOR BALTIMORE.

We enclose a stamped-and-addressed envelope for your reply. Please let us have it by return mail, and we thank you very kindly in advance.

Yours truly,

F. S. ROYSTER GUANO COMPANY
Northern Division

F. Dancy
Manager.

FED-H
Encl.



Dear Sirs:

If we can not get it in Richmond, Va. we would like to see it in Balto. and at this time we are not in position to say. But we hope we can get it in Richmond,

Yours very truly.

Plaine & Koiner.

BRANCHES (DURP N.C.
WILSON N.C.
KINSTON N.C.
HENDERSON KY.
SO BOSTON VA.

CODES (CABLE ADDRESS
DIBRELL DANVILLE
ARNOLDS NOS. 5815 A1
A B C. 4TH & 5TH EDITION
WESTERN UNION LIEBERS

DIBRELL BROTHERS
INCORPORATED
LEAF TOBACCO BROKERS,
DANVILLE, VA. U.S.A.

January 5, 1914.

Zud

First National Bank,
Baltimore, Md.

Gentlemen:-

We have your favor of the 3rd inst., asking our views
as to the location in your city of a Regional Reserve Bank.
In reply will say that next to the location of a Regional
Reserve Bank at Richmond, va., we would prefer Baltimore.

Very truly yours,

RLD/KJH

DIBRELL BROTHERS, INC.

BY

PRESIDENT.

THE NATIONAL BANK OF BALTIMORE

BALTIMORE, MD.

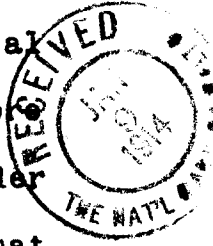
T. ROWLAND THOMAS, PRESIDENT
W. BERNARD DUKE, VICE PRESIDENT
J. ALBERT HUGHES, VICE PRESIDENT
WM. J. DELCHER, CASHIER
SNOWDEN HOFF, ASST. CASHIER
THEODORE N. AUSTIN, ASST. CASHIER

January 5, 1914.

American National Bank
Danville, Va.

Dear Sirs : -

The banks of this city, as well as the commercial organizations here, have united in an effort to have Baltimore selected as the seat of one of the Regional Reserve Banks under the new Currency Bill. Her central location, and the fact that for a long time past she has been a reserve city and has acted as reserve agent for a large number of Southern banks, would point to Baltimore as the most fitting place for the next Regional Reserve Bank south of New York.



As your interests and preferences no doubt will prove identical with ours, we are writing you to request that if this is a fact, and you favor Baltimore as your choice, that you will write us by return mail to this effect. Should you have already expressed a preference for some other city, would Baltimore be your second choice? *Yes.*

The attitude of the Southern territory would carry great weight, and we are anxious to know to what extent we can count upon your co-operation.

Kindly let us have your views promptly, and oblige,

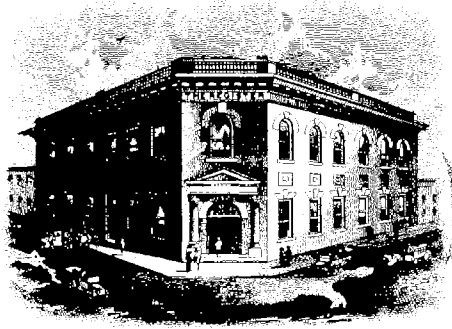
Very truly yours,

T. Rowland Thomas President.

We have expressed a preference for Richmond, Va.

ROPER A. JAMES

H. B. TRUNDLE
BUSINESS MANAGER



*N 11
B 2*

MEMBER THE ASSOCIATED PRESS
THE REGISTER

ESTABLISHED 1847

DAILY SUNDAY WEEKLY

(NO MONDAY EDITION)

Only Morning Newspaper
In Fifth Congressional District

DANVILLE, VA. 1-6-14

2

International Syndicate,
Baltimore, Md.

Gentlemen:-

Replying to your inquiry of January 5th, we understand that Richmond is in the field for a Regional Reserve Bank and naturally our support will be thrown in that direction. Next to Richmond, however, we would like to see Baltimore selected-- or both cities if this is possible.

Yours very truly,

(11)

THE REGISTER,

H B Trundle

Business Manager.

HBT-A

J. M. HATCHER

R. M. MCCARTY

LOCAL AND LONG DISTANCE TELEPHONES

HATCHER & McCARTY

SUCCESSORS

DEALERS IN GENERAL MERCHANDISE

HARDWARE, COAL, FURNITURE, HAY,

AGRICULTURAL IMPLEMENTS, AMERICAN FENCE, GRAIN,

FERTILIZERS, SEEDS, & Etc.

Strictly Cash

FERTILIZERS
SEEDS, MACHINERY
COAL & FEED
FENCE

"Pay others as you would have them pay you"

Delaplane, Va.

John E. Hurst
Baltimore Md
gentlemen:
 Repaying to your favor of June 5th,
 we much to fault to acknowledge
 our ignorance as to Regional Bank,
 we, of course understand the
~~term~~ as applied to a Bank but
 we have never given the matter of
 banking or banking facilities a
 thought like we should, we are
 ignorant, but we say this, anything
 that is an improvement to Baltimore
 we absolutely want it, because we
 feel that Balt is our city, is
 nearer our door to a commercial
 city, than any other city it means

J. M. HATCHER

R. M. MCCARTY

LOCAL AND LONG DISTANCE TELEPHONES

HATCHER & McCARTY

SUCCESSORS

DEALERS IN GENERAL MERCHANDISE

HARDWARE, COAL, FURNITURE, HAY,

AGRICULTURAL IMPLEMENTS, AMERICAN FENCE, GRAIN,

FERTILIZERS, SEEDS, & Etc.

Strictly Cash

FERTILIZERS
SEEDS, MACHINERY
COAL & FEED
FENCE

"Pay others as you would have them pay you"

Delaplane, Va. _____

know to our than any other city,
because it means, when Pitt
prosper we also prosper. With our
best wishes for your continued
success. We are

Yours very truly,
Hatcher & McCarty
per M.C.

Deltaville Pa

Mr John E Hunt - Jan 8. 1913
Baltimore

Guttenman

Replying to Request will
say. I am in favor of
the Regond Bank being
in Bath City and
anything I can do in
my power. I will certainly
do.

Yours truly
J. H. Barron

GEO. B. RUSSELL, PRESIDENT

DR. C. WILEY TUCKER, V. PRESIDENT
WM. E. HAILEY, 2ND. V. PRESIDENT

WILLIAM H. PETTUS, JR. CASHIER

CAPITAL & SURPLUS \$30,000.00

STATE BANK OF CHARLOTTE CO.

INCORPORATED

KEYSVILLE BRANCH
H. D. PETERS, CASHIER

DRAKES BRANCH, VA. Jan'y 13th 1914

Mr. Wm. Ingle Vice President

Merchants Mechanics National Bank

Baltimore Md.

Dear Sir:-

Replying to yours of the 6th inst, I beg to say that we are committed to Richmond for the location of a Federal Reserve Bank, and would of course very much prefer having it location there in close touch with our conditions down here; but I will say that we are very anxious to see this location North instead of South of us, and should Richmond fail, I feel now that unquestionably Baltimore would be our next choice, and in that event, I would be only too glad to do anything in my power to be of assistance in this matter.

I trust that you will understand and appreciate our position in this matter, and with very best wishes for your institution during this New Year of 1914, I beg to remain

yours most sincerely

W. H. Pettus, Jr.
CASHIER

576

RECEIVED
JAN 12 1914

Emmerton Va Jan 9-14
 F. S. Rogster Grand Co.
 Baltimore Md
 Gentlemen, Yours of the 7th
 Inst. received in reply wish
 to say in the establishing
 Regional Banks through the
 United States I would be
 very glad to see one located
 in Baltimore
 Truly
 J. G. Allison

(A)

HARRY L. BURROWS
DEALER IN
DRY GOODS AND NOTIONS

FAIRFAX, VIRGINIA

Jan. 6th. 1914.

Messrs John E. Hurst & Co.,

Dear Sirs:

We trust Baltimore will be selected as the place for the establishing of one of the Regional Bank cities.

Your city and its merchants have always impressed us very favorably and anything which tends to improve the status of its business would be most pleasing to us.

Very truly,

Harry L. Burrows.

RECEIVED
JAN 14 1914

1
Fairfax Va Jan 12th 1914

Dear Sir

Yours rec^d notice, I must confess
I do not have not looked into the
Bank problem but would prefer
Baltimore to Atlanta, Ga.

~~_____~~
of course
B. A. Myers

C. C. FLEMING

W. T. CLARK

FLEMING & CLARK

CASH DEALERS IN

Dry Goods, Notions, Boots, Shoes, Hats, Etc.

Gentlemen's Furnishing Goods and Zeigler's Shoes Specialties

Farmville, Va., July 6th 1914

Miss John E. Hunt Esq
Baltimore
~~MD~~

Dear Sirs

We would like
very much indeed to
see Baltimore selected
as the ~~fit~~-place for a
Regional Bank -
But hope this will
not conflict with
Richmond Chances
She wants one also!
Naturally we would like
to see our capital
city honored -

Yrs Very Truly
Wm. T. Clark

No 83
CITY AND COUNTY DEPOSITORY

Planters Bank of Farmville

Capital and Surplus \$100,000.00

H. A. STOKES, PRESIDENT
H. C. CRUTE, VICE-PRESIDENT



WALKER SCOTT, CASHIER
J. B. OVERTON, ASST CASHIER

na

Farmville, Va. January 9, 1914.

William Ingle, Esq., Vice-President,
Merchants-Mechanics National Bank,
BALTIMORE, MARYLAND.

Dear Mr. Ingle:

Your Circular Letter of the 6th, instant, is at hand and we are committed to RICHMOND as the location for one of the Regional Reserve Banks; however, BALTIMORE is very decidedly our second choice and if this expression from us will help you, you are at liberty to use this letter.

Yours very truly,

Walker Scott
Cashier.

[Handwritten flourish]

OK

I. Q. SIMMONS

RECEIVED
JAN 12 1914

—Dealer In—

GENERAL MERCHANDISE

Milwaukee Machinery, Fertilizer, Seeds, Etc.

Produce of all kinds bought or exchanged.

Fishersville, Va.,

Jan 10th 1914

*P. S. Rayster Guarded
Baltimore Md
Suttening
I certainly do
agree with you all that
Baltimore should have
a Regional Bank as
I believe it to be the
suitable place.
Respectfully Yours
I. Q. Simmons*

A

Washington Banking & Trust Co.
T.C. VAUGHAN, PRESIDENT
JNO.C. DICKENSON, VICE PRES
J. W. MCLEAN, CASHIER

CAPITAL STOCK \$15,000.00

FRIES, VA. Jan 10th 1914.

2

Mr William Ingle Vice Pres'. ,
Merchants-mechanics Nat' Bank.
. Baltimore Md.

Dear Sir:-

In reply to your circular letter of the 6th
we have obligated ourselves to Richmond but in case we
cannot get a Regional Reserve Bank located there, we would
be for Baltimore next with our whole heart .

Yours truly,

J. W. McLean Cashier.

*Met
B.*

Front Royal Va. 1/9/14.

John E. Hearst & Co.
Balto, Md. /

Gentlemen,

It is our desire for Baltimore to be one of the Regional Bank cities, because we have been a commercial patron for forty years and have a number of friends who are in business there.

Yours truly
Geo W. Amis & Son,
Person.

N. B. I would have answered this sooner but have been sick for several days.
Person.

~~W. P. JACKSON, PRES.~~
H. H. Jackson.

GEO. H. BOWMAN, CASHIER.

M. C. RICHARDSON, VICE PRES.

BANK OF WARREN
FRONT ROYAL, VA.

January 14th, 1914.

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

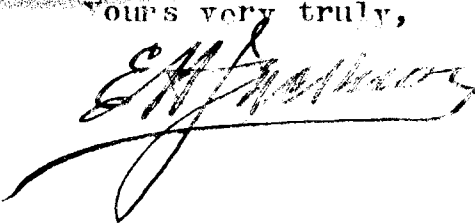
Dear Mr. Ingle:-

Our Bank is considering the advisability of becoming a member of one of the Regional Banks to be established under the new currency law, but before reaching a definite conclusion, we would want to get as much information about the matter as possible.

We would like to know what will be the attitude of your Bank relative to discounts for your correspondants, who are not members of a Regional Bank? Will you be in a position to extend to us the same accomodations as heretofore extended in rediscounting our paper?

We are in hearty sympathy with the movement to have a Regional Bank established in Baltimore and if our endorsement of Baltimore, is of any value to you, you are at liberty to use it.

Yours very truly,



President .

ERJ/B.

No. 8791

T. L. FELTS, PRESIDENT J. P. CARICO, VICE-PRESIDENT C. A. COLLIER, CASHIER

THE FIRST NATIONAL BANK
GALAX, VIRGINIA

2nd

January 5, 14.

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

Dear Sir:

We have drawn resolutions favoring Richmond, Va. as our first choice for a Federal reserve Bank, and in the event we cannot secure that point would consider your City a second choice.

Very respectfully,

C. A. Collier Cashier.



39-41-43-45 HOPKINS PLACE

ESTABLISHED 1831

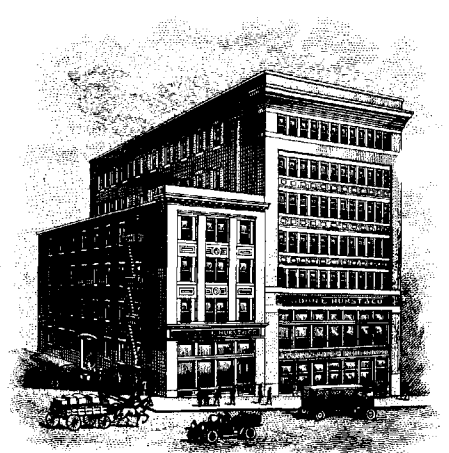
JOHN E. HURST & CO.

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.

Mr. John Riggs,

Gargatha, Va.

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.

Mess Jno. E. Hursh & Co Gargatha Jan 7th 1914
Baltimore Md

Yours; -

Yours of the 7th inst., referring to a "Regional" bank for Balto. Reply-
ing, I beg to say I would be very
glad to see Balto selected as one
of the bank sites, not from any
clannish consideration, but because
of Baltimore's large commercial
importance and its close proximity
to the growing South; Baltimore
being the natural distributing city for
that section. ~~Of course Baltimore~~
should be one of the "Regional"
bank sites.

Respectfully,
John Riggs

OK

RECEIVED
JAN 12 1914

P. O. Box #109,
Gloucester Point, Va.,
1/9/14.

F. S. Royster Guano Co.,
P. O. Box 1010,
Baltimore, Md.

Gentlemen:-

I must agree with you that there is every good reason
why BALTIMORE should have a REGIONAL BANK, and my preference is for
Baltimore, instead of either Philadelphia or Atlanta, Ga.

Yours very truly,

T.H.L./L.

THOS. H. LEWIS, JR.

JOSEPH R. RIGGS,

DEALER IN

DRY GOODS, NOTIONS, BOOTS, SHOES, HATS, CAPS,
GROCERIES, CIGARS AND TOBACCO.

NOTARY PUBLIC WITH SEAL.

GUILFORD, VA., Jan, 9th 14. 191
(ACCOMACK CO.)

Messers Jno E. Hurst & Co,
Balto, Md.

Gentlemen:

Your letter of a few days ago, came duly to hand, and would say in reply, that it is my desire and wish, that ~~Baltimore City~~ shall be one of the cities, selected for a Regional Bank, it is a growing city and is justly entitled to it, and I hope the committee will so consider it,

Yours truly.



E. CONQUEST, PRESIDENT

J. W. BROUGHTON, VICE-PRESIDENT

JOHN T. LEWIS, CASHIER

N. F. TAYLOR, ASST. CASHIER

CAPITAL \$25,000.00

SURPLUS AND UNDIVIDED PROFITS \$10,000.00

THE HALLWOOD NATIONAL BANK

(No. 7659)

HALLWOOD, VIRGINIA January 5th 1914

lat

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

Dear Sir.

Your letter of the 3rd to hand and in reply beg to state that I can heartily recommend to the orginzation committee that Baltimore above all others in my opinion is the most logical point for one of the regional reserve Banks proposed under the new Currency Bill.

As I understand it Baltimore City has for a great many years been a reserve City, and has held a large amount of the reserve for the Southern Banks and certainly Baltimore should be the most fitting place for the next Bank south of New York City. Baltimore is certainly our preference.

Yours Truly,

John T. Lewis
Cashier.

la

RECEIVED
JAN 14 1914

Hampton Va
Jan 12/1914

Fed. Reserve Bank
Baltimore,
Md



Dear Sirs,

Your of 7th inst. to
hand - and I must say I
am in favor of Richmond
Va. as it is on Capital Cir.
I have been informed that
Richmond was trying for
one of the new Regional Banks.
Of course I would prefer
Baltimore instead of Atlanta

And if we can get it why
you have all my wishes to
~~you get~~ Baltimore getting
a Beyond Bank - which
I know will be a great
help -

Yours So sure

R. O. House

Benthall & Loughran

Dealers in

Ship Chandlery, Groceries, Liquors

Phone 339

Foot of South King Street.

Hampton, Virginia

Jan 9th 1914

Messrs Mott Bros & Co
Baltimore Md.
Gentlemen

We are in receipt of
your inquiry through
our Mr. Hayward in
regards to the Regional
Reserve Bank being located
in Baltimore, we sincerely
hope that your city
will be successful in
getting the same

Yours very respect.
Benthall Loughran.

COFFMAN BROS.

Grain, Hay, Feed and Cement

CAR LOTS A SPECIALTY

PHONES:
Warehouse 14
Residence 216
Long Distance 331
Robinson's Cipher Code, Revised Editio.

Harrisonburg, Va. 1/6/14 191

Have to see Brown

Chattanooga Mo

Baltimore Md

Dear Sirs
 I am glad to hear from you 1/5/14 to hand & in
 reply will say that our firm
 is heartily in favor of Balto
 getting one of the Reserve Banks
 over N York or Phila or Wash DC
 or any other eastern city. We
 are not committed to any
 point. But wish conditions
 were such we could do more
 business with Balto. Wish
 Balto all the success & secure
 one of the Reserve Banks -
 If we can be of any service let us
 know & oblige
 Coffman Bros

Narrisouburg Pa
1-6-1914

John E. Faust & Co

Dear Sir, I wish to impress on you all the utmost importance of your firm in urging the United States Government in establishing one of its Regional Banks in the City of Baltimore. Its splendid location is a Commercial & Manufacturing Center & its rich Agricultural County surrounding it. Makes it a splendid location for one of these Banks.

Very truly yours

W. C. Showalter
General Merchandise

Narris whyte
1-6-1915

Jahr P Hunt & Co

Dear Sir -
Your letter received. & I have
tried to act it to the best of
my knowledge & belief.

Hope I have assured it.
As you wanted it, as I said
that I just know how to go
about it.

Very truly yours

W. L. Swallow

COURIER-JOURNAL 1865 LOUISVILLE

L. C. MYERS, PRESIDENT
GEO. E. SIPE, VICE PRES.

C. H. CHANDLER, CASHIER
C. D. BEARD, ASST. CASHIER

ORGANIZED 1865

THE FIRST NATIONAL BANK

CAPITAL \$ 160,000.⁰⁰ SURPLUS & PROFITS \$100,000.⁰⁰

HARRISONBURG, VA., January 9, 1914.



Maryland National Bank,
Baltimore, Md.

Gentlemen:-

Replying to yours of the 7th inst., I beg to say that we have been considering the matter of our preference for the location of one of the Regional Reserve Banks best suited to our purposes, and we have reached the conclusion that Richmond being in our own state would be our preference, and Baltimore or Washington our next choice.

Very truly yours,

L. C. Myers President.

5

MISS GRACE H. OTT.

THE GRACE H. OTT DRY GOODS CO.

EXCLUSIVE STYLES
FOREIGN AND DOMESTIC GOODS

PROMPT AND CAREFUL ATTENTION GIVEN TO
MAIL AND PHONE ORDERS

TERMS STRICTLY CASH
PHONE No. 42

Harrisonburg, Va., Jan. 10th. 1914

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

Gentlemen:

In response to your request of the 5th inst. would say with our understanding of the object, advantages, and purposes of such an institution in my humble opinion we regard Baltimore as one of the most desirable locations for a "Regional Bank City", and feel confident the selection of your city would meet with the approval of a large number of the Southern people. While our town personal pride and interest would naturally incline us to a preference for Richmond Virginia, yet honest conviction and judgment compel us to recognize the natural advantages of Baltimore as that city. Your cities splendid situation its accessibility to the numerous P.P. & Steamer lines of importance - both North & South must eventually persuade all right thinking individuals with its conveniences and advantages for being selected as a Regional center. The fact of Balto being the favorite Commercial City with the greatest number of business people in West Va - North and South Carolina and many other portions of the South should of necessity impress our Government with the importance of establishing a Regional Bank there. When we consider its P.P. & Steamer connections - we must realize its wonderful facilities

MISS GRACE H. OTT.

THE GRACE H. OTT DRY GOODS CO.

EXCLUSIVE STYLES
FOREIGN AND DOMESTIC GOODS

PROMPT AND CAREFUL ATTENTION GIVEN TO
MAIL AND PHONE ORDERS

TERMS STRICTLY CASH
PHONE No. 42

Harrisonburg, Va.,

191

and advantages in prompt deliveries of mails and
despatches of importance, hence must accept the
opportunities for a successful Regional Base.
Personally we feel greatest delicacy in submitting an
opinion or an expression of ideas in a matter of
so much interest and concern to greater minds
and finer judgment, feeling ourselves, but as a
grain of sand in a great sea, as it were, but experience
of the struggles for existence oft-times may teach them
to more readily grasp the importance and advantages
which must finally determine in the minds of
those in authority and power the genuine necessity
and reason for launching so great an institution in
your City, which in consequence of its convenience
and many advantages ^{points} must make it the favorite
City with the greatest number of people in a business
sense. Hence our preference for your City
Appreciating courtesy.

With best wishes that you may succeed
in your efforts.

It remains,
Very truly,
The Grace H. Ott D.G. Co.
Per Ott.

G. G. GRATTAN, PRESIDENT.
C. G. HABERGER, VICE-PRESIDENT

W. J. DINGLELINE, CASHIER.
S. D. MYERS, ASST. CASHIER.

"HONOR ROLL BANK"

The Rockingham National Bank

OF HARRISONBURG, VA.

CAPITAL & SURPLUS PROFITS. \$130,000.00

RESOURCES. \$800,000.00

HARRISONBURG, VIRGINIA.

January 5, 1914.

10h

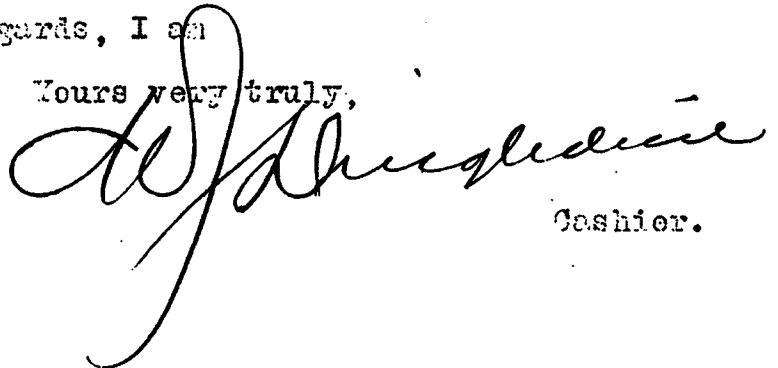
Mr. T. B. Wilcox, President,
Baltimore, Md.

Dear Mr. Wilcox:

I have your circular letter in regard to having Baltimore designated as one of the Regional Reserve Banks. I am sure it is very agreeable to us to have Baltimore thus designated. Our good friends in Washington, Richmond and Philadelphia are urging the same thing. This is the first letter in which we have expressed ourselves in any way.

With kind regards, I am

Yours very truly,



Cashier.

OK

RECEIVED
JAN 13 1914

Hillsboro Va Jan 10 1914
H. S. Royster Buano Co
Gentlemen

Replying to yours of the
7th inst - Will say that
I agree with you that there
is every good reason why
Baltimore should have
a Regional Bank

yours Truly
J. H. Jenkins



RECEIVED
JAN 10 1914

F. S. ROYSTER, PRESIDENT.
G. F. BURROUGHS, VICE-PRESIDENT.
WM. S. ROYSTER, TREASURER
W. MC. R. SMITH, SECRETARY.

F. S. Royster Guano Company

OFFICES & FACTORIES
BALTIMORE, MD.
NORFOLK, VA.
TARBORO, N. C.
COLUMBIA, S. C.
SPARTANBURG, S. C.
MACON, GA.
COLUMBUS, GA.
MONTGOMERY, ALA.

F. B. DANCY, MANAGER
A. T. DUKES, ASST. MANAGER.

Northern Division
1604-1614 Munsey Building.

Baltimore, Md., January 7, 1914.

Mr. W. B. Pitts,
Hustle, Va.

Dear Sir:-

It seems undoubted that one of the new REGIONAL BANKS will be located in New York. This being true, Philadelphia is too near New York to hope to get one. The location of the next one in this direction will probably be made either in BALTIMORE, or in Atlanta in the state of Georgia.

If you agree with us that there is every good reason why BALTIMORE should have a Regional Bank, please write us a letter, at once, STATING YOUR PREFERENCE FOR BALTIMORE.

We enclose a stamped-and-addressed envelope for your reply. Please let us have it by return mail, and we thank you very kindly in advance.

Yours truly,

F. S. ROYSTER GUANO COMPANY
Northern Division

FED-H
Encl.

*I think Baltimore. F. B. Dancy
Manager.
would be as suitable for the regional
as Richmond Richmond wants a regional
but I prefer Baltimore because I don't know
W.B. Pitts Baltimore than Richmond I hope balls will be
successful
Respectfully
W.B. Pitts*

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
RANGERS, FURNACES,
STOVES, RANGES, ETC.

FOUNDRY,
PORT DEPOSIT, MD.
BOTH PHONES.

Baltimore,

Jan. 8, 1914.

Geo. R. McKenney,
Iberis, Va.

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/MIL

*I think Baltimore is entitled to the above advantages & hope the mail got it -
3 - 2111
Geo. R. McKenney*

W. W. HANKINS

W. W. HANKINS

General Merchant

Shipping Point
PACES, VA.

Ingram, Va., Jan 8th 1913

Jno E Hurst & Co
Baltimore Md

Gents -

Yours need in reply.
will say my first choice in
regional Bank is Richmond Va
next is Baltimore Md.

If Richmond Va is not
in the race Baltimore is
my 1st choice

Yours truly
W. W. Hankins

TELEGRAPH: IRVINGTON, (VIA FREDERICKSBURG, VA.)

IRVINGTON PACKING COMPANY,

PLANTERS AND SHIPPERS OF

CHOICE CARTER'S CREEK OYSTERS.

PACKERS OF

HERRING, "CHEF" BRAND HERRING ROE AND TOMATOES.

DEALERS IN GENERAL MERCHANDISE.

Irvington, Va., June - 8 - 1914

John E. Hurst & Co.
Balto, Md.

Gentlemen

Replying

to yours of the 5th inst. will
say that we naturally
prefer Balto, to any other
city to become one of
the Regional Bank cities for
the reason that we do
most of our business
through that city.

Very truly
Yours,
J. W. Biggs

GEO. B. RUSSELL, PRESIDENT

DR. C. WILEY TUCKER, V. PRESIDENT
WM. E. HAILEY, 2ND. V. PRESIDENT

WILLIAM H. PETTUS, JR. CASHIER

CAPITAL & SURPLUS \$30,000.00

STATE BANK OF CHARLOTTE CO.

INCORPORATED

KEYSVILLE BRANCH
H.D. PETERS, CASHIER

KEYSVILLE, VA.

January 9, 1914.

Mr. Wm. Ingle,

Vice President,

Merchants-Mechanics Nat Bank,

Baltimore, Md.

Dear Sir:-

I beg to acknowledge receipt of your letter relative to Regional Reserve Bank for your City. Of course, our first preference would be for our capitol city, Richmond, to which we are pledged. However, should this fail, we would be more than please to see one of these Banks located in Baltimore, and would unhesitatingly do what we could for toward it.

Very truly,

Cashier.

*Mr. Ingle
Baltimore*

OFFICE OF

Schwartzman Brothers

Underselling Department Store

CLOTHING AND GENERAL MERCHANDISE

Kilmarnock, Va., Dec. 14 th, 1914

Messrs. John E. Hurst & Co.,

Baltimore, Md.

Gentlemen:-

In reply to yours of the 5 th instant we will say, that we would prefer Baltimore; being one of the Regional Bank's, as we consider that Baltimore is the only city for the Southern Markets.

And its manufacturing industry's should be upheld, and encouraged.

This being the wish of,

yours respectfully,

M.S/A.G.

Schwartzman Bros.

OK

RECEIVED
JAN 12 1914

va.
Kinsale Jan 9/914
To J. Ruyter so as
for him

Your letter
hand and I think
Baltimore is the place
for the Regional Banks
and Baltimore out to
have. hope you get it

Yours Truly

H. C. Hardwick

A

The Kinsale Mercantile and Canning Co.,
Merchants and Cannery.

Kinsale, Va.,

Jan 9th 1914

Terminal Warehouse Company,
Baltimore, Md,
Gentlemen,

Feeling that Baltimore is the city in which one of the Regional Reserve Banks should be located, I write to ask that you use your influence with the Baltimore Chamber of Commerce, urging them to do all in their power to have this bank located in your city? Trusting you may give this your immediate attention and
Yours respectfully,

Kinsale Mercantile & Canning Co.

R. TURNBULL,
PRESIDENT.

P. I. BOSTICK,
VICE-PRES.

CHAS. E. MAY,
CASHIER.

J. W. UPCHURCH,
ASST. CASHIER.

CAPITAL, \$16,350.00
SURPLUS & UNDIVIDED PROFITS, \$18,850.00

BANK OF LAWRENCEVILLE

2

Mr. Angle Esq. Vice Pres to
Baltimore Md.
Lawrenceville, Va. Jan 9 1904

Dear Sir: I have read your letter of the 6th with regard to your efforts to secure for your city one of the Federal Reserve Banks. We are also anxious that Richmond Va. may be able to get one, and I am for her first; but if she fails, then I am for Baltimore next.

With best wishes and personal regards, I am

Very truly yours

Chas. E. May

Check
15. ✓

JAN 10 1914

Levy, Virginia

Jan 2 1914

F. S. Royster & Sons Com

Baltimore Md

Dear Sirs:-

Yours of 7 Inst. to hand
In regard to the location
of Regional Banks

You may say it will afford
me great satisfaction to know
~~that Baltimore could succeed in~~
~~getting it~~

Yours truly
W. A. Rector

A

JAS. LEWIS HOWE, President
DANIEL WELSH, Vice-President

WM. M. MCELWEE, Cashier
R. C. WALKER, Ass't Cashier
H. T. REES, Bookkeeper

ORGANIZED APRIL 1, 1904
CAPITAL STOCK, \$50,000
SURPLUS, \$20,000

... No. 7173 ...

The Peoples National Bank

LEXINGTON, VIRGINIA

Jan'y 9th 1914

2

~~Mr. Wm. Ingles Pitt~~
Mr. Mech'l. Baud
Baltimore Md

Dear Sir -

Our preference for a Regional
Reserve Bank for this Section is
Richmond VA - for second
choice - Baltimore Md -

If Richmond cannot secure
it, we will be glad to transact
our business through your City.

Sincerely,
Wm. M. McElwee
Cashier

Rich
Walker ✓

ALL AGREEMENTS ARE SUBJECT TO CONTINGENCIES OF TRANSPORTATION, STRIKES, FIRES, ACCIDENTS, AND UNAVOIDABLE CAUSES OF DELAY.

THE J. O. BAILEY COMPANY

MANUFACTURERS OF AND DEALERS IN

Lumber and Timber Products

LURAY, VIRGINIA, Jany. 5th. 1913.

Messrs Jno. L. Alcock & Co.

Baltimore, Md.

Gentlemen;-

Reply ing to your favor of the 3rd., will say that Baltimore is our choice for the Regional Bank for this Section and we trust that you Fellows may be successfull in showing the Government this fact,

very truly,

J.O. Bailey Co.

By *J. O. Bailey*

H. V. HUDSON & SON

DEALERS IN

Hardware, Agricultural Implements, High Grade Fertilizers, Stoves, Majestic Ranges,
American Fencing, Full Line of Plumbing Goods, Paints and Oils

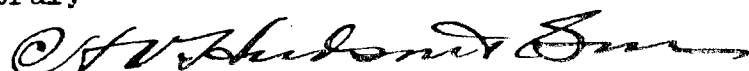
Luray, Va., Jany 9 /14

Messrs. B.C. Bibb Stove Co

Dear Sirs,-

We are in receipt of your esteemed letter of
8th & in answer will say that we hartily approve of this
movement of yours & hope to see you get one of the Reserve
Banks in Balt .

Yours truly



THE PAGE VALLEY NATIONAL BANK 68-237

OF LURAY, VA.

T.J. BERREY, PRESIDENT
J.P. GROVE, VICEPRESIDENT
EMMET G. BERREY, CASHIER
D.C. MCKINI, ASST. CASHIER



CAPITAL \$ 50,000.00.
SURPLUS \$ 23,000.00.

n

LURAY, VA. January 6th, 1914.

Waldo Newcomer, Esq., President,
National Exchange Bank,
Baltimore, Md.,

Dear Sir:-

We are in receipt of your letter of the 3rd inst., relative to your city being designated as the location for one of the Regional Reserve Banks.

We are heartily in favor of the Reserve Bank Organization Committee naming Baltimore as the seat of one of the Banks and trust that we may be assigned to your district.

Yours very truly,

Emmet G. Berrey
Cashier.

ELEVATOR WEIGHT ON GRAIN FINAL.

ALL SALES THROUGH AGENTS SUBJECT TO APPROVAL.

QUOTATIONS SUBJECT TO CHANGE WITHOUT NOTICE.

LYNCHBURG MILLING COMPANY

SUCCESSORS TO R.C. SCOTT & CO.



HIGH GRADE FLOUR

SPECIAL BRANDS:
GOLDEN CROWN
FAULTLESS
WHITE EAGLE
ATLANTIC

VIRGINIA WATER GROUND MEAL

FEED, GRAIN AND HAY

R.C. SCOTT,
PRESIDENT.
L.C. ACREE,
VICE PRES. & GENL. MANAGER.
J.J. SCOTT, JR.,
SECRETARY & TREAS.

MIXED CAR LOADS OF FLOUR, MILL FEED,
CORN MEAL AND GRAIN OUR SPECIALTY.

Lynchburg, Va. Jan. 7, 1914.

Charles English & Co.,
Baltimore, Md.

Gentlemen:

Your favor received, in reference to the Reigonal Reserve Bank, in reply as far as we are personally conserned we would prefer to see this bank at Richmond, in our own state, but it they can't get it, would prefer to see it in your town, which is centrally located.

Yours very truly,
Lynchburg Milling Co.,

JOHN VICTOR, PRESIDENT
WALKER PETTYJOHN, VICE-PRES.

G. E. VAUGHAN, CASHIER
W. W. DICKERSON, ASST. CASHIER

CAPITAL \$ 300,000.00.
SURPLUS FUND \$ 400,000.00.
NO. 2760

THE PEOPLES NATIONAL BANK

LYNCHBURG, VA. Jan. 8, 1914.

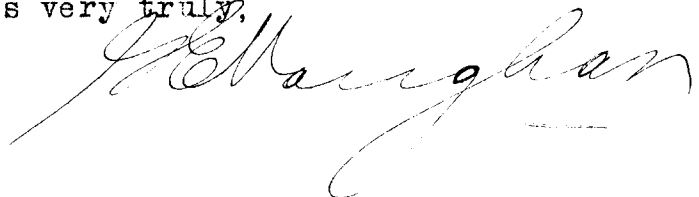
Mr. A. D. Graham, Vice-Pres.,
Citizens Nat'l Bank,
Baltimore, Md.

Dear Sir:-

Your letter of the 3d inst. with respect to the establishment of a Federal Reserve Bank in Baltimore has been on my desk for several days, and I have been unable to give you an answer. The Associated Banks here seem to be undecided as to whether Richmond, Washington or Baltimore will be the best point for this section of the state. We hope to discuss it further in a few days, and come to some decision in the matter.

Personally I prefer Baltimore or Washington, but our friends in Richmond are quite insistent that we ought to fight for that town. I really would prefer Baltimore if it came to a vote between Baltimore and Washington.

Yours very truly,

 Cash.

JOHN VICTOR, PRESIDENT
WALKER PETTYJOHN, VICE-PRES.

G.E. VAUGHAN, CASH.
W.W. DICKERSON, ASST. CASHIER

CAPITAL \$ 300,000.00.
SURPLUS FUND \$ 400,000.00.
NO. 2760

lv

THE PEOPLES NATIONAL BANK

LYNCHBURG, VA. Jan. 8, 1914.

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

Dear Sir:-

Your letter of the 3d inst. with respect to the establishment of a Federal Reserve Bank in Baltimore has been in my desk for several days, and I have been unable to give you an answer. The Associated Banks here seem to be undecided as to whether Richmond, Washington or Baltimore will be the best point for this section of the state. We hope to discuss it further in a few days, and come to some decision in the matter.

Personally I prefer Baltimore or Washington, but our friends in Richmond are quite insistent that we ought to fight for that town. I really would prefer Baltimore if it came to a vote between Baltimore and Washington.

Yours very truly,

G.E. Vaughan
Cash.

PAID IN CAPITAL STOCK \$125,000.00

STROTHER DRUG COMPANY



WHOLESALE
DRUGGISTS AND IMPORTERS.

Druggists Sundries a Specialty.

Lynchburg, Va., 1/7/14

5

The Emerson Drug Co., Mr. Parker Cook, Sec.
Baltimore, Md.

Gentlemen:-

Replying to your favor of the 5th. inst.

As a matter of fact, it makes very little difference to us, and we understand, makes very little to our local banks, as to just which City the Reginol Reserve Bank, which will serve this district is located in. We have understood that Richmond, Va. is making a strong effort to secure one of these banks. As a matter of State pride, we would prefer seeing the bank located in Richmond. If, however, this is not practical, our second choice would be Baltimore.

Yours very truly,

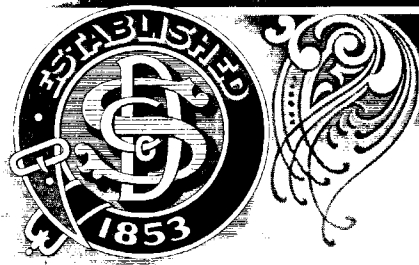
Strother Drug Co.

J. M. ...

DMP/C.

PAID IN CAPITAL STOCK \$125,000.00

STROTHER DRUG COMPANY



WHOLESALE DRUGGISTS AND IMPORTERS.

Druggists Sundries a Specialty.

Lynchburg, Va.

1/9/14

The Falconer Co.,
Baltimore, Md.

Gentlemen:-

Replying to your favor of the 6th. inst.

It really makes very little difference to us as to where the Reginol Reserve Bank, which will serve this district, is located. We understand that Richmond is making an effort to secure one for that point, and as a matter of State pride, we would prefer seeing it located there. If, however, it develops that Richmond cannot get it, Baltimore would be our next choice.

Yours very truly,

Strother Drug Co.

DMP/C.

*Richmond
Baltimore
1/21
2/25*

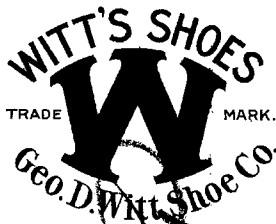
T. M. TERRY, PREST AND TREAS.

PAUL C. EDMUNDS, VICE-PREST.

J. F. WEST, SECY.

GEORGE MAHON, AUDITOR.

ESTABLISHED 1878.



SHOES
THAT MADE LYNCHBURG FAMOUS

DIRECTORS
J. F. WEST
DEXTER OTEY
JNO. W. CRADDOCK
PAUL C. EDMUNDS
T. M. TERRY

ADVISORY BOARD
H. G. SMITH, CHAIR.
F. B. BAKER
W. D. HOGAN
G. W. RAGLAND
T. J. LIGON

LYNCHBURG, VA.

Jan. 5, 1914.

2nd



Mr. Blanchard Randall, V.P.,
Baltimore, Md.

Dear Sir:-

Answering your esteemed favor of the 3rd, beg to say if Richmond, Virginia has any chance of getting a Regional Reserve Bank, naturally we would favor them first. Baltimore would certainly be our next choice. If Richmond does not enter the race Baltimore will be our first choice

If we can help you in any way it will give us pleasure.

Yours truly,

Geo. D. Witt Shoe Co.

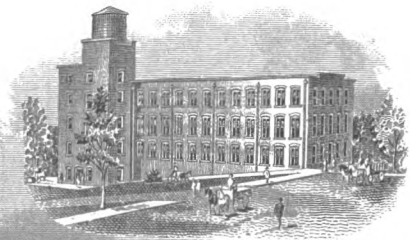
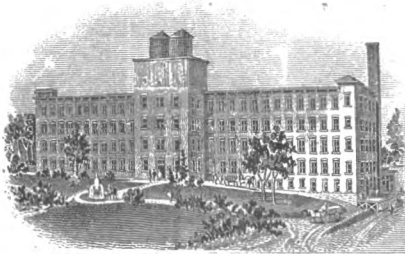
J. M. Terry
President

TMT/F

WHERE FAMOUS
BRANDS
OF THE

Geo. D. Witt Shoe Co.

ARE MADE
AND DISTRIBUTED
LYNCHBURG, VA., U.S.A.



WAREHOUSE
924 TO 926 COMMERCE STREET



THE "PIONEER SHOE HOUSE"
OF LYNCHBURG.

...OFFICE OF...

REFERENCE:
CHERITON BANKING COMPANY
MACHIPONGO, VA.
FARMERS & MERCHANTS BANK
CAPE CHARLES, VA.
MERCANTILE AGENCIES

F. B. BELL
GENERAL PRODUCE BUSINESS

TELEPHONES:
OFFICE . . . 41-K
RESIDENCE 41-U

CODES:
"U.S." AND
"BAKER'S POTATO"

WHITE AND SWEET POTATOES IN CAR LOTS
A SPECIALTY

MACHIPONGO, VA. *July 12" 1914*

1
Mr. F. W. Sancy,
Manager - Baltimore, Md.

RECEIVED
JAN 14 1914

Dear Sir:-

Your favor of the 7th. just reached here in my absence from home hence delay in answering which I regret.

Reference to the new Regional Bank for Baltimore, I have had this matter under discussion with several of our leading citizens and they heartily agree with me and say that there is every good reason why Baltimore should have a Regional Bank and we can assure you of our co-operation in securing this Bank for Baltimore.

Very truly
F. B. Bell



J. W. BANKS.

W. G. BLANKENBAKER.

J. W. BANKS & COMPANY,
DEALERS IN
GENERAL :: MERCHANDISE

Sherwin & Williams' Paint, Syracuse Plows, Excelsior Cook Stoves,
Ralston Health and Godman Shoes.

Shipping Point :
SOMERSET, VA.

Madison, Virginia,

Jan 7 1914

Messrs J. W. Banks & Co
Pattemar
Md

Gentlemen: -

Aside from narrow sentimental
(for Old Baltimore held out her hand
after our civil war, to the South in her
distress and time of need,) we feel that
her selection as one of the Regional Bank Cities
and has the advantage for our Southern
over Philadelphia - "at least" - and meet
our needs. it would we think, have better for practical
facilities for distribution - we hope your
will succeed in your efforts for me.

Very sincerely
Banks & Co

111
B V

RECEIVED
JAN 10 1914

Maryland, Route 3, "Jan 9, '14.
F. S. Royal Guaranty Co.
Baltimore Md.

Gentlemen:-

Yours of 7th inst
has just been received & noted
In regard to the new Regional
Banks and their locations would
say, I have been informed
that there is to be one located
in Washington, if that be true
I don't think it would be proper
to locate two so close together,
but if there is not one in
Washington my preference is
Baltimore for Md. I hope we
will have our in either Baltimore
or Washington. Yours truly

(A)

J. P. McShane
(GREEN)

RECEIVED
JAN 14 1914

1
Mr. S. Royce
Baltimore
Government by Preference
for the Regional Bank
would be in Baltimore Ind

Yoro Rep

L. S. Jenkins

Zacate Va

Jan 12th
1914

A

1914

S. A. TAYLOR

RECEIVED
JAN 12 1914

—AGENT FOR—

IMPROVED FARMING IMPLEMENTS OF ALL KINDS

... ALSO ...

F. S. ROYSTER & CO. HIGH GRADE FERTILIZERS
THAT FERTILIZE.

MAPPSVILLE, VA., Jan 10 191 3

F. S. Royster Guano Co.,
Baltimore Md

Gentlemen

I do sincerely believe that Baltimore city
is one of the Appropriate sites for a
Regional Bank & I do hope that the
Above city will be accepted as the
proper site & our Regional Bank
will be located there yours Truly
S. A. Taylor

Handwritten initials or scribble in the top left corner.

Handwritten checkmark or flourish in the top right corner.

Marshall Va

Jan. 5th 1914

Mr Alcock

Dear Sir

Depours of the 3rd. received
It in regards to the Reg-
ional Bank you spoke
of will say that Balto
is my first & only
choice as I think it is
the most suitable place
for it. Your truly

C. H. Barker

C. P. KEARFOTT, PRES'T.

C. B. KEESEE, V. PRES'T.

J. P. LEWIS, CASHIER.

Nº 9847



The Peoples National Bank

OF MARTINSVILLE.

CAPITAL \$ 80,000.00.
SURPLUS AND PROFITS \$ 10,000.00.

2nd

Martinsville, Va. Jan. 6, 1914.

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

Dear Sir:-

We have yours of the 3rd inst. In reply I beg to advise that while I have had no formal expression from our Board of Directors I am inclined to think they would favor Richmond as first choice of Regional Reserve Bank, with possibly Baltimore as second choice.

With regards and good wishes, I beg to remain,

Yours very truly,

J. P. Lewis
Cashier.

OK

RECEIVED
JAN 12 1914

Mathew Point Jr

Jan 9th 1914

F.S. Rogers Square
Baltimore Md
Gentlemen,

I am great
in receipt of yours of
the 7th inst. I most abso-
lutely do desire that a
Regional Bank be loc-
ated in Baltimore
as it will undoubtedly
be a great help to
the business of this
vicinity. Hoping you
sincerely that one may
be obtained in Balt.

I remain
Yours very truly
T. B. C. GRYMES
(GRYMES)

McNulty Brothers

Dealers in

General Merchandise and Live Stock

McDowell, Va. Jan 9 1914

Messrs Jno E. Hunt & Co.

Gentlemen - we are glad to see a move being made to secure a Regional Bank at Baltimore, & we are very anxious that you get it. As we Virginia Merchants do lots of business in Balto. & feel it will greatly benefit us & our Country. & do hope you will succeed in having the Bank established in your City.

Very truly yours,
McNulty Bros.

GEO. C. BOGGS.

W. PITTS ROGERS.

BOGGS & ROGERS,

...Dealers In...

Dry Goods, Notions, Boots, Shoes, Hats, Caps, Clothing, Drugs and
Wire Fencing—*Full Line of Groceries.*

Hay, Shingles, Lime, Bricks, Coal and Farming Implements.

Melfa, Va.

1914

*Mr. J. M. Hunt & Co.,
 Merchants*

*We hereby wish
 to state that we would like
 to see Baltimore selected as
 one of the Regional Bank Cities.*

*Yours truly,
 Boggs & Rogers.*

J. I. LARRICK, PRESIDENT

ESTABLISHED 1886
INCORPORATED 1902

E. O. LARRICK, SEC. AND TREAS.

616

JAN 13 1914

Larrick & Larrick

SHIPPERS OF
Hay and Straw

DEALERS IN

Manufacturers of
Hand-Made Harness

Coal, Groceries, Hardware, Fertilizer, and Grass Seed

Prices Subject to Market Changes

BELL PHONE
UNITED PHONE

Middletown, Va., Jan - 12 - 1914

F. S. Royall
Baltimore Md
Southern -

We are in favor of one of the Regional Banks being located in Baltimore. Baltimore is my first-choice, as the advantages are very numerous. Why one should be located in Baltimore the could take care of the Virginia's and the South to better advantage than any other city -

Yours
Larrick & Larrick

THE WAY-SIDE INN
MIDDLETOWN, VIRGINIA



January 10, 1914.

The Falcener Company,
Baltimore, Maryland.

Gentlemen.

We desire to assure you that we, in the Valley of Virginia, very much desire to see Baltimore secure one of the "Regional Banks" under the new Currency Act. ~~From a business standpoint there is no city that is more deserving.~~

Very truly,

The Way-side Inn.
S. f. Rhodes, Prop

yes

DR. G. C. MANN, PRESIDENT
B. L. BATTLE, VICE-PREST. A. E. CARVER, CASHIER

The Bank of Montross, Inc.

No. 253
CAPITAL \$12,500.00

bk

MONTROSS, VA.

Jan. 8, 1914.

1 quote

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

Dear Sir;

Baltimore would suit us for a Reserve City
as well as any we know of.

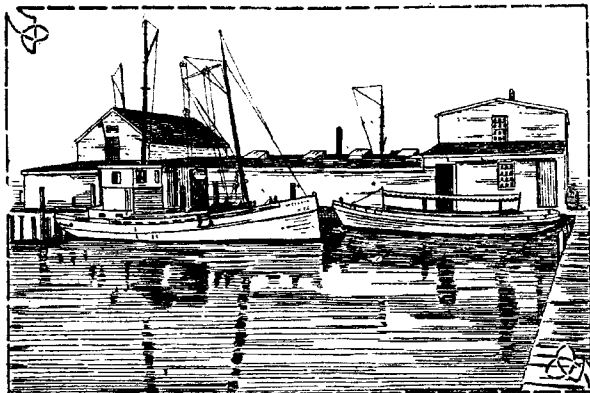
Richmond, our State Capitol wants a Reserve
Bank, and we would not like to work against them, but
as we are situated Baltimore is our City.

Yours very truly,

A. E. Carver

Cashier.

AEC-N



H. C. GLENN,

.....PLANTER AND GROWER OF.....

Totuskee Brand Rappahannock Oysters.

SHUCKED DAILY FROM MY OWN BEDS.
DEALER IN FANCY GROCERIES. * * *

TELEPHONE: BLACKMAN'S
VIA FREDERICKSBURG, VA.

MORATTICO, VA. Jan. 9 1914.

John E. Hurst & Co.
Balto.
Md.

Gentlemen:

In reply to yours of Jan. 5th beg to say that although I live in Virginia and Richmond is making an effort to locate one of the Federal regional reserve banks, that we on the Rappahannock River trade almost exclusively with Baltimore, and will be better served from a business standpoint from your city.

Therefore we are anxious that one of these banks be located in Baltimore.

The large volume of business done through Baltimore not only in Maryland, Virginia and other Middle Atlantic States but in almost the entire South should in my judgment entitle her to one of these banks.

Hoping Baltimore will be successful in her effort, I beg to remain

Yours very truly,

H. C. Glenn

B. M. SKINKER

C. B. CONWAY

C. R. JORDAN

SKINKER, CONWAY & JORDAN BUYERS OF GRAIN

AGENTS FOR BEST BRANDS OF FERTILIZERS AND AGRICULTURAL LIME

SHIPPING POINT: HAY MOUNT, VA.

RECEIVED

JAN. 9 1914

Moss Neck, Va., *Jan. 8th.* 1914

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

Sents:

*We will be very much
pleased if you will make every
effort to establish a Regional
Bank in Baltimore.*

*Hoping you will be successful in
securing the same.*

*Very truly,
Skinker Conway & Jordan*

SAMUEL FORRER, PRESIDENT.

E. C. WALTERS, SEC'Y AND TREAS.

WE ARE NOT RESPONSIBLE FOR DELIVERY OF GOODS AFTER TAKING R. R. CO.'S RECEIPT.

AUGUSTA MILLING AND MERCANTILE CO., INC.

MANUFACTURERS OF

HIGH GRADE ROLLER PROCESS FLOUR

MADE FROM

CHOICE SHENANDOAH VALLEY OF VIRGINIA WHEAT.

ALSO CORN MEAL, FEED, AND SHIP STUFF.

DEALERS IN

GENERAL MERCHANDISE, HAY, GRAIN, FEED, FERTILIZER, ETC. HIGHEST PRICES

PAID FOR COUNTRY PRODUCE

ALL ORDERS SUBJECT TO OUR CONFIRMATION.

DIRECTORS

SAMUEL FORRER,
E. C. WALTERS,
A. P. DUDLEY,
J. O. STICKLEY,
J. N. MOHLER,
O. M. SHAVER.

TELEGRAPH OFFICE,
HARRISONBURG.
USE ROBINSON CODE

FLOUR BRANDS

WHITE LILLY PATENT.
VIRGINIA PATENT.
BAKER'S CHOICE.



CAPACITY OF MILLS
100 BARRELS EVERY 24
HOURS.

Mossy Creek, Va., Jan'y 6, 1914.
Miss John E. Hunt & Co
Baltimore Md

Gentlemen:
In reply to your letter of 5 inst
I beg to say it would best suit us to have
Baltimore named as one of the Regional
Bank cities as this is our principle
large market

Yours truly
Augusta M. & M. Co

ESTABLISHED 1860

E. BAKER

DEALER IN

GENERAL MERCHANDISE

MT. OLIVE, SHENANDOAH COUNTY, VA.

POST OFFICE ADDRESS:
TOMS BROOK, VA. R. F. D. No. 1

Jan. 7th 1914

John E Hurst & Co,

Dear Sir

Your favor at hand I hereby
authorize you to write for
me my preference that Baltimore
be selected as one of the Regional
Bank cities and sign my
name to it and give such
reasons as you think best

yours truly
E Baker

RECEIVED
JAN 14 1914

1 Newton D.
1/9/14

J. S. Royter, Treas. Co.
Gentleman

I understand there is some possibility of one of the new Regional Banks, that is to be built - in our various Cities of same being erected in Baltimore, and for one will highly recommend Baltimore as being a suitable place in my judgment, and appeal to you Gentleman if you have any authority - to use good judgment - before deciding to place one of these new Banks in Atlanta, Ga. In preference to Baltimore.

Respectfully Submitted.
J. J. Jenkins

Citizens Bank of New Market,

E. D. NEWMAN, PRESIDENT.
C. N. HOOVER, VICE-PRES. AND CASHIER. New Market, Va.
E. W. NEWMAN, ASST. CASHIER.

Jan 8th. 1914

T Rowland Thomas, Pres.

National Bank Of Balto.

Baltimore Md.

Dear Sir: -

Baltimore is most certainly our preference as a seat of the of the Regional Reserve Banks. We trust that the Baltimore Banks will be able to secure one of them.

We believe Baltimore can not only serve the best interests of this section of Virginia, but also a very large part of the South.

With best wishes for your success.

I am,

Yours very truly,

C. N. Hoover
Vice President.



Citizens Bank of New Market,

E. D. NEWMAN, PRESIDENT.
C. N. HOOVER, VICE-PRES. AND CASHIER. New Market, Va.
E. W. NEWMAN, ASST. CASHIER.

Jan 8th. 1914

William Ingle Esq. Vice President,
M M National Bank.
Baltimore Md.

Dear Mr Ingle:-

We wish to express through ^{you} our preference
of Baltimore, as the seat of one of the Regional Reserve Banks
under the new Currency Bill.

We believe that not only the best interest of this section
of Virginia will be served by the selection of Baltimore, but
also a large section of the South.

If this expression of our preference will be of any assist-
ance to you in securing the bank for Baltimore, you are requested
to use same.

With best wishes for your success,

I am,

yours very truly,

Vice President.

B. 1



39-41-43-45 HOPKINS PLACE

ESTABLISHED 1831

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.

Mr. W. I. McCauley,
Newport News, Va.

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.

John E Hurst & Co
Baltimore Md

Dear Sir

it is my desire to
see Baltimore be come one of
the Greatest Banking Cities
in the Country

Because I Believe we get Better
Goods and Lower Prices cheap

freight rates and Courtes

Treatment yours Respectfully
W E McAuley

A.L. POWELL, PRESIDENT.
W. LEE POWELL, VICE PRESIDENT.

J. E. T. HUNTER, CASHIER.
F. R. BARTLETTE, ASST. CASHIER.

Nº321

COLONIAL STATE BANK,
INCORPORATED,
NEWPORT NEWS, VIRGINIA.

January 7, 1914.

**Mr. T. R. Thomas, President,
National Bank of Baltimore,
Baltimore, Maryland.**

Dear Sir :

Replying to your favor of the 5th inst., beg to state that we have already expressed ourselves to the department in favor of Richmond, Virginia, as a point for one of the federal reserve banks. If another is to be located between that city and New York, we would be glad to see Baltimore get it and would be willing to cooperate with you in the selection of Baltimore, as our second choice.

Very truly yours,

J. E. T. Hunter
Cashier.

H./A.

THE DAILY PRESS, INC
PUBLISHERS

ONLY MORNING PAPER ON THE VIRGINIA PENINSULA
THAT PUBLISHES FULL ASSOCIATED PRESS REPORT



DAILY PRESS BUILDING
217 TWENTY-FIFTH ST.
NEWPORT NEWS, VA Jan 7, 1914.

Mr. Howard E. Miller, Prest.,
International Syndicate,
Baltimore, Md.

Dear Sir:-

Replying to your esteemed favor of January 5th
I beg to say that I have already endorsed Richmond for a
regional reserved bank. I am sorry that your request did
not reach me at an earlier date.

Very truly yours,

Daily Press, Inc.

James L. West
News Editor.

CAPITAL \$ 100,000.00

SURPLUS \$ 100,000.00

4635

THE FIRST NATIONAL BANK

H. L. FERGUSON, *President*

J. R. SWINERTON, *Vice Pres't*

J. A. WILLETT, *Cashier*

SAXON W. HOLT, *Vice Pres't*

S. H. PLUMMER, *Ass't Cash.*

NEWPORT NEWS, VA.

January 5th, 1914.

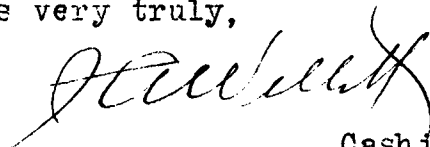
Mr. Waldo Newman, Pres.,
National Exchange Bank,
Baltimore, Md.

Dear Sir:-

Your favor of the 3rd instant is received. The Richmond banks are making an effort to have one of the Regional Reserve Banks under the new currency act located in that city. As Richmond is nearer than Baltimore we have promised to use what little influence we have to secure for that city one of the banks.

Should they not succeed, our next choice would be Baltimore.

Yours very truly,



Cashier

J. W. ROBINSON, PRESIDENT

J. E. WILKINS, SECY AND TREAS.

WILKINS & ROBINSON COMPANY
INCORPORATED
WHOLESALE GROCERS AND PRODUCE MERCHANTS
216-218 TWENTY-THIRD STREET

Newport News, Va., 1.10/14.

The Gibbs Preserving Co.,

Baltimore, Md.

Gentlemen:

We would certainly like to see Baltimore selected as a regional bank city under the new bank law.

In addition to the large bank deposits already held in your financial institutions, Baltimore does a large volume of business which entitles her to be considered as one of the most prominent cities in the East.

Yours truly,

WILKINS & ROBINSON CO. INC.

J. E. Wilkins
SECRETARY & TREASURER.

JEW/HEC

RECEIVED
JAN 10 1914

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

Nokesville, Va. 1-9-1914

Gentlemen:-

Yours of the 7th. inst. received yesterday evening. We as well as all with whom I have talked with, think that Baltimore is the most suitable place for one of the Regional Banks, and would be of great benefit to the people of the South, especially to the farmers, merchants, and manufacturers.

We sincerely hope you may be successful.

We are yours truly

W.D. Washington
W.D. Washington
C. H. Washington
C. H. Lyburn
H. R. Montgomery
John Marshall
St. Hood & Sons
J. R. Rouse

ALL QUOTATIONS ARE SUBJECT TO PRIOR SALE.

ALL AGREEMENTS SUBJECT TO STRIKES, ACCIDENTS AND OTHER DELAYS BEYOND OUR CONTROL.

HOSEA B. ACKERLY
President
JOHN C. LEGGETT
Vice-President
ALVA O. RENWICK
Secretary
CHAS. A. ACKERLY
Treasurer

ACKERLY LUMBER Co., INC.
POST OFFICE BOX 1100
GEO. D. WHIPPLE, MANAGER.
Telephone No. 4088
MERRIMAC APARTMENT
MILL: }
YADKIN, VA. }

{ BILL STUFF
and
{ SLABWOOD

MANUFACTURERS
OF LUMBER
GUM
CYPRESS
HEART PINE
{ HIGH GRADE
{ YELLOW POPLAR

NORFOLK, VA., Jan. 9th 1914.

Mr. William M. Furgan
Baltimore, Md.

Dear Sir;

Yours of the 3th received.

We ofcourse would like to have one of the Regional Banks located in Norfolk but realize that there is no chance of one being located here. There is no question but that a Regional Bank located in Baltimore would serve and benefit more real business than any city south of New York.

We sincerely hope that the efforts being made in Baltimore's behalf will be successful,

Very truly yours

Ackerly Lumber Co. Inc.

Geo. D. Whipple Manager

*ack
119*

ALL ORDERS FROM STRANGERS MUST BE ACCOMPANIED WITH CASH OR SATISFACTORY REFERENCE

GEO. H. DAWES,

Wholesale Dealer in

Bananas, Foreign and Domestic Fruits,

AND VEGETABLES OF ALL KINDS.

36 Roanoke Square.

KI
BV

W

Nonfolk, Va July 10 1914

Dear Walter

Your to hand -
Richmond seems to want
one of the Banks you
refer to - Of course I favor
my own State - but next
to Virginia - Baltimore
my native city -

Yours
G. H. Dawes

JORDAN AND DAVIS COMPANY

INCORPORATED.

NORFOLK, VA. January 8th, 1914.

Handwritten: O.F. B.V.

The Falconer Co.,

BALTIMORE,

Md.

Dear Sirs:-

We beg to acknowledge receipt of your letter of the 6th inst., and in reply to same, beg to say that the Board of Trade of our City have adopted resolutions recommending Richmond as a point for one of the Regional Banks under the Currency Act, and as our firm is a member of the Board of Trade, we feel it our duty to uphold the resolution referred to as far as possible. However, should we find that there is no chance for Richmond to get the Bank, it would be our pleasure to endorse Baltimore as the next most advantageous point to this section.

Yours very truly,

JORDAN & DAVIS COMPANY, INC.,

By *A. P. Kendrick*
Secretary and Treasurer.

HTH/DW

Handwritten: No
Have Richmond
part 2nd choice

S. DOZIER, PROPRIETOR
H. B. CALWELL, MANAGER

WHOLESALE AND RETAIL

TELEPHONE 1088
ORDERS PROMPTLY EXECUTED

THE LINEN STORE (DOZIER'S)

265 GRANBY STREET

IMPORTERS OF
EXCLUSIVE LINENS
OF EVERY DESCRIPTION,
HOSIERY

WHITE GOODS,
LACES, EMBROIDERIES
AND NOVELTIES

NORFOLK, VA., JAN 8 - 1914 19

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

Gentlemen:

In reply to your favor
of the 5th inst., would say that we
would strongly favor having Baltimore
named as one of the Regional Bank
Cities.

Both on account of its
geographical location and com-
mercial interests, Baltimore would
in our judgment prove an
ideal designation.

Yours very truly

"THE LINEN STORE"
GRANBY STREET
NORFOLK, VA.

S. Dozier
+ x

Morris, Garnett & Cotten
Counsellors at Law
Suite 620-626 Citizens Bank Building
Norfolk, Virginia

ARTHUR J. MORRIS
THEODORE S. GARNETT, JR.
PRESTON S. COTTEN

RICHARD TUNSTALL

RI
BV

January 10th, 1914.

The Falconer Co.,
Baltimore, Md.

Gentlemen:

Yours of the 6th concerning location of the Regional bank duly received:

You probably know that Richmond, Va. is making a concerted effort to have a Regional Bank established there, and feeling confident that it will be impossible to have two as close together as Baltimore and Richmond are, while we have the kindest feeling toward Baltimore, yet at the same time our relations with Richmond are such as to have caused us to commit ourselves in her favor before the receipt of your letter.

Very truly yours,

Morris Garnett & Cotten

TSGJr:m

Richmond 1st
Balt 2nd

CAPITAL \$ 1,000,000.00

DEPOSITARY OF THE UNITED STATES

SURPLUS \$ 900,000.00

NATHANIEL BEAMAN, PRES.
TAZEWELL TAYLOR, Vice Pres.

HUGH M. KERR, CASHIER.

M. C. FEREBEE, Asst. CASHIER.
R. S. GOHOON, Asst. CASHIER.

No. 6032

JOHN R. KILBY, AUDITOR.

THE NATIONAL BANK OF COMMERCE
OF NORFOLK.

NORFOLK, VIRGINIA.

January 6, 1914.

A. D. Graham, Esq., Vice-President,
The Citizens National Bank,
Baltimore, Md.

Dear Mr. Graham:

I have your letter of the 5th inst., and cordially sympathize with you in your undertaking to locate a Regional Reserve Bank in your city. This location would certainly be very agreeable to us, but you, of course, recognize that Richmond is a contender, or at least thinks so, and loyalty to our sister town makes it necessary for us to co-operate in such way as we may in the way of furthering her claim.

It seems to me that a bank located in your city might admirably serve Maryland, Delaware, West Virginia, the District of Columbia, Virginia and North Carolina, and possibly a part of Pennsylvania.

When we have developed the Richmond situation, it will afford me pleasure to write you further.

With kindest regards

Yours very truly,

H. M. Kerr
CASHIER

E. H. ODEND'HAL

E. A. ODEND'HAL

E. H. Odend'hal & Son

FORMERLY THE COLUMBIA STOVE CO.

WHOLESALE AND RETAIL DEALERS IN

Stoves, Stove Sundries and Stove Repairs

SLATE AND METAL ROOFING, GUTTERING, SPOUTING
AND ALL KINDS OF SHEET-METAL WORK

NEW LOCATION

TWENTY-THIRD ST. NEAR CHURCH ST.
(ON N. & W. RY.)

TELEPHONE 376

Norfolk, Virginia Jan. 10th., 1914

The B.C. Bibb Stove Co.
Baltimore, Md.

Gentlemen:

Replying to yours of the 8th. beg to say that the busi-
ness bodies of this city, we believe are helping to further the
interests of Richmond for the establishment of a Regional Bank.

Otherwise we would be glad to do what we could for Baltimore.

Yours very truly

E. H. ODEND'HAL & SON.

ADDRESS ALL BUSINESS COMMUNICATIONS TO THE COMPANY.
WHEN ANSWERING PLEASE REFER TO SUBJECT SHOWN IN OUR LETTER

JOHN L. ROPER LUMBER CO.

MANUFACTURERS OF

KILN DRIED NORTH CAROLINA PINE,
POPLAR, CYPRESS, GUM AND THE CELEBRATED
ROPER BRANDS
OF DRESSED AND ROUGH CEDAR SHINGLES

CABLE ADDRESS
"ROLUMCO"
NORFOLK

CEDAR TANK PLANK
AND
CROSS ARMS

ESTABLISHED
1865

CEDAR BOAT BOARDS
AND
PATTERN STOCK

CLIFFORD I. MILLARD
PRESIDENT AND GENERAL MANAGER

NORFOLK, VA.

January 10, 1914.

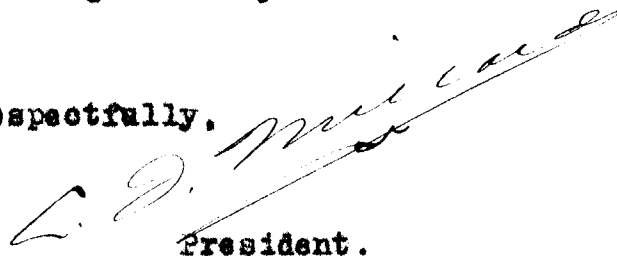
File 29-132.

American Lumber Co.,
Baltimore, Md.

Gentlemen:

It would be of real benefit to
this community to have a regional bank
established in the City of Baltimore.
We shall be glad to do anything that we
can to assist you in adding this desirable
feature to the many advantages that you
already enjoy.

Yours respectfully,



President.

M-8

ADDRESS ALL BUSINESS COMMUNICATIONS TO THE COMPANY.
WHEN ANSWERING PLEASE REFER TO SUBJECT SHOWN IN OUR LETTER

JOHN L. ROPER LUMBER CO.

ESTABLISHED
1865

CEDAR BOAT BOARDS
AND
PATTERN STOCK

CLIFFORD I. MILLARD,
PRESIDENT AND GENERAL MANAGER

MANUFACTURERS OF

KILN DRIED NORTH CAROLINA PINE,
POPLAR, CYPRESS, GUM AND THE CELEBRATED
ROPER BRANDS
OF DRESSED AND ROUGH CEDAR SHINGLES

CABLE ADDRESS
"ROLUMCO"
NORFOLK

CEDAR TANK PLANK
AND
CROSS ARMS

NORFOLK, VA., **January 12, 1914.**

File 29-132.

Canton Lumber Co.,

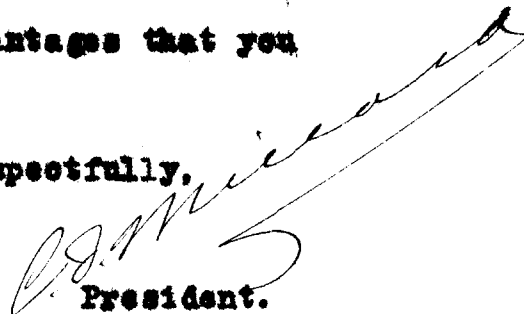
Baltimore, Md.

Gentlemen:

**It would be of real benefit to
this community to have a regional bank
established in the City of Baltimore.**

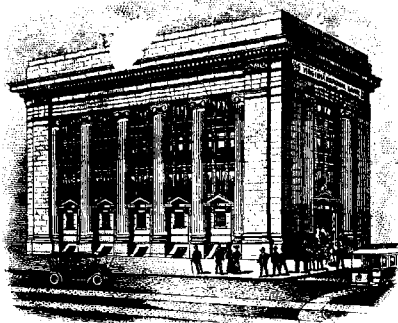
**We shall be glad to do anything that we
can to assist you in adding this desirable
feature to the many advantages that you
already enjoy.**

Yours respectfully,



President.

B-2



No. 9885

THE VIRGINIA NATIONAL BANK

OF NORFOLK,

CAPITAL \$ 500,000.00

JAMES W. HUNTER, President.
 JOHN L. ROPER, 1st Vice President.
 WILLIAM C. WHITTLE, 2nd Vice President.
 HUGH G. WHITEHEAD, Cashier.
 WASHINGTON REED, Asst. Cashier.
 WALTER H. TAYLOR, General Counsel.

NORFOLK, VA. Jan. 9, 1914

G. Harry Barnes, Cashier,
 Maryland National Bank,
 Baltimore, Md.

Dear Sir:-

Answering your favor of the 7th., beg
 to say that we are in sympathy with your desire
 to have a Regional Bank located in Baltimore.

Our friends in Washington, Richmond
 and Philadelphia are eager for the same Regional
 Bank. Richmond will think Norfolk is disloyal
 to Virginia.

Our Mr. Hunter has written to the
 Washington correspondents that he favors
 Washington, as the Reserve Board will be located
 there. However, the writer's opinion is that
 such influences, ^{as} are being sought will have
 little weight with Mr. McAdoo or Mr. Houston, as
 it appears that political pull will be dis-
 regarded in the selection of the reserve cities.

Yours truly,

Hugh G. Whitehead

Cashier.

HGW/ALK



Williams Bros.
Incorporated
Wholesale Fruits & Produce,
45 & 47 Roanoke Square

trade throughout ^{Norfolk, Va.} the South and
its large banking interest. It is
an ideal location, and, we
know of no City on the Coast
better located, and we would
favor Baltimore, your very truly
Williams Bros
C. Williams, Inc
Secy.

W. H. THOMAS, PRESIDENT.

E. L. DAMERON, Vice Pres. & GEN'L Mgr.

B. P. HUFF, Vice President.

W. C. GOSE, SECRETARY AND TREAS.

THOMAS, ANDREWS & COMPANY
 IMPORTERS AND WHOLESALE GROCERS, MINERS' SUPPLIES
 AND SEEDSMEN



CAPITAL STOCK \$100,000.00

WE USE ROBINSON'S CODE.

AMERICAN BROKERAGE CO., ROANOKE, VA.
GENERAL PURCHASING AGENTS.

ERRORS IN QUOTATIONS EXCEPTED AND SUBJECT TO CORRECTION.

Williamson Grocery Co., Williamson, W. Va.
 Huff, Andrews & Thomas Co., Bluefield, W. Va.
 Logan Grocery & Supply Co., Logan, W. Va.
 Thomas, Andrews & Co., Norton, Va.
 Abingdon Grocery Co., Abingdon, Va.
 Blair Grocery Co., Galax, Va.
 Pikeville Grocery Co., Pikeville, Ky.

ALL EXCLUSIVELY WHOLESALE.

Norton, Virginia,

Jan 9, 1914

Stuart & Keith,
 Baltimore, Md.
 Gentlemen:

We have yours of the 6th and more same carefully.

We fully realize that Baltimore is a big city for the South and does an immense business; but at the same time Richmond is trying to get one of the banks and we do not see how both towns can get one,- so for this reason we are not going to have anything to say in the matter.

Yours very truly,

THOMAS, ANDREWS & CO.

ELD/LL

OAK GROVE, VIRGINIA.

OK

✓

RECEIVED
JAN 13 1914

Jan 12th 1914

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

Your letter of the 7th inst duly received. & noted
You ask me to express my opinion in regards to a Regional Bank in Baltimore or Atlanta. Of course this section would much prefer Baltimore of the two, but I see from the papers that Washington is also a candidate for one of these banks, & we are in closer touch with Washington than Baltimore. I don't think there would be much decided preference between Washington & Baltimore. Either of these would be preferred to Atlanta.

Yours truly,
Wm. Wilson

(A)

TYSON JANNEY

GENERAL MERCHANDISE AND MERCHANT MILLER



OCCOQUAN, VA., Jan. 6th. 1914

Mess. Jno. E. Hurst & Co.

Balto. Md.

Gentlemen;

I think Baltimore, by all means should be designated
as one the Regional Bank cities.

I trust you may be able to convince those whose duty it
is to make these selections of Regional Bank cities,
that Baltimore should be one of them.

Yours very truly,

A handwritten signature in cursive script, reading "Tyson Janney". The signature is fluid and elegant, with a long, sweeping tail that curves upwards and to the right.

S. F. ROGERS, President.
J. R. HICKMAN, Vice-President.

O. L. PARKER, Cashier.
G. H. POWELL, Asst. Cashier.

CAPITAL, \$50,000.00

SURPLUS, \$50,000.00

THE FIRST NATIONAL BANK

U. S. DEPOSITARY

ONANCOCK, VA., Jan 5 1914

*Mr. H. H. Adams President
First Nat Bank
Baltimore Md*

*WV
JPK*

Dear Sir

*Replying to your inquiry of
and in view of our former hearty
in favor of a Regional Reserve
Bank in Baltimore, not only
because of its close proximity
to the Eastern Shore as regards mail
and transportation facilities, but
on account of the close business
relations already established
between your city and the
people of these two counties.*

*Yours very truly
O. L. Parker
Cashier*

C. A. Lofland.

J. H. Dodson.

Lofland & Dodson,

(Successors to W. S. Finney & Co.)

.. Dealers In ..

... GENERAL MERCHANDISE. ...

Shipping Points—Boat, Finneys.
Railroad, Onley.

Telephone 86—2.

R. F. D. No. 1, Quancock, Va., Jan. 7 1914

Messrs J. C. Hurst & Co.,
G. Balto, mfg.

Gents

It is our wish
that your city be
made one of the
Regional Bank cities
of the country
Yours truly
Lofland & Dodson

FRANK A. WEST



Onancock, Va.

Jan 7 1914

The B.C. Bitt Store Co
 Baltimore Md

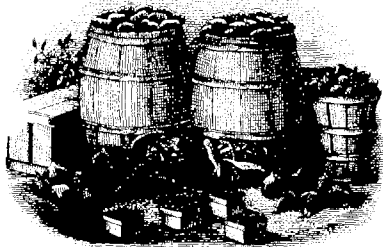
Dear Sirs

I hope that you will
 succeed in getting a Regional Reserve Bank
 in Baltimore. I think that it is
 very much needed in your city.
 I hope that you will succeed
 in getting same in your city.

Very Respt.

F. A. West

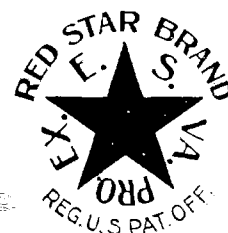
GROWERS' AGENCY FOR EASTERN SHORE SWEET AND IRISH POTATOES, BERRIES, CABBAGE, ONIONS



BEN T. GUNTER, PRESIDENT.
ALBERT J. McMATH, Sec. & TREAS.
W. A. BURTON, GEN. MANAGER.



CODES:
PRIVATE CODE,
REVISED ECONOMY, ECONOMY,
UNITED STATES, BAKERS POTATO.



GENERAL OFFICE:
ONLEY, ACCOMAC CO., VA.

JOHN E. NOTTINGHAM, JR., V. PRES.
N. B. WESCOTT, GEN. COUNSEL
W. B. PITTS, GEN. INSPECTOR

January 9, 1914.

The Falconer Co.,
Baltimore, Maryland.

Gentlemen:

We have noticed by the press that your city is interested in securing one of the regional banks that will be established under the new currency act, and Baltimore being the commercial city for the South, in our opinion, is entitled to recognition, and we trust that all business institutions of your city will leave no effort unturned to secure the same.

Our section has always been in close touch with Baltimore, and we, as a farmers' representative organization, are forced to move a large volume of business through that city each year. During 1913 we shipped to and through Baltimore over thirty-five hundred cars of produce or 526,742 packages, and therefore, the establishment of a regional bank in Baltimore would be of great service to the people of this section.

We trust that you will lend your strongest efforts to having Baltimore selected as a location for one of these banks, and if we can be of any assistance, please command us.

Yours truly,

E. S. Va. Produce Exchange,

A. J. McMath, Sec'y-Treas.

Yes
P

WM. THOS. ROGERS.

JNO. W. ROGERS.

J. W. Rogers & Bro.,

---Dealers In---

DRY GOODS, NOTIONS, BOOTS, SHOES, FURNITURE, COAL, HAY, CORN,
MIDLINGS, SALT, TERRA COTTA PIPING, AIR TIGHT
STOVES and General Merchandise.

Flour a Specialty.

All Coal Sold by Weight.

Onley Va., Jan 8 1914

Miss John E. Hurst and Co
Baltimore, Md
Gentlemen:

We feel sure
You people will agree
with us that Baltimore
~~should have and should~~
be selected as one of the
cities for the regional Banks,
and We hope You will
use your best efforts
to secure same,

Yours very truly
J W Rogers & Bro,

L. WILLIS, JR.,
PRESIDENT & MANAGER.

L. S. RICKETTS,
VICE-PRESIDENT.

R. C. SLAUGHTER,
SEC'Y & TREASURER.

The Orange Grocery Company, Inc.

WHOLESALE GROCERS.

ORANGE, VIRGINIA,

I-6-14.

Emerson Drug Co.,
Baltimore, Md.

Gentlemen:-

We would like very much to see one of the Regional Reserve banks in your city, as we buy right many of our goods there, and no doubt, it would help us a great deal.

Would be glad to do anything we can towards securing the bank for you.

Yours truly,

THE ORANGE GROCERY CO.
By L. Willis, Jr. Manager.

L. WILLIS, JR.,
PRESIDENT AND MANAGER

L. S. RICKETTS,
VICE-PRESIDENT

R. C. SLAUGHTER,
SECY AND TREAS.

THE ORANGE GROCERY CO., INC.
WHOLESALE GROCERS

Gibbs Preserving Co.,
Baltimore, Md.

ORANGE, VA.,

I-10-14.

Gentlemen:-

We would like very much to see one of the Regional Banks in your city, as we do considerable business there, and would be a great convenience to us. If there is any support we can give you would be glad to do so.

Yours truly,

THE ORANGE GROCERY CO.
By L. Willis Jr.
MGR.

RECEIVED
JAN 13 1914

AK

Parksley, Virginia,

January the 10th, 1914.

To the Sec. of Treasurer of the U.S.

Dear Sir:-

I am fully convinced that on account of Baltimore, Md., location and trade conditions that there should be located one of the Regional Banks in that city and for that reason I as one of the citizens of the eastern part of Virginia request you to use your efforts in securing for the said city one of the said banks - The city of Baltimore, we consider, as the gate way to our state.

Most Resp.,

Geo. A. Fletcher

ACCOMACK BANKING COMPANY, INC.

J. W. BOWDOIN, PRESIDENT.
CHAS. L. BYRD, VICE PRES.
J. M. CHANDLER, CASHIER.

PARKSLEY, VA. Jan. 9th, 1913.

Mr. William Ingle Vice President ,

Merchants Mechanics National Bank,

Baltimore, Md.

Dear Sir:

We sincerely hope you will succeed in the effort you are putting forth to secure one of the Regional Reserve Banks for your city. We think you are entitled to it , because the advantages of your city are too numerous ~~and~~ and obvious to cite here. We consider Baltimore the gateway to the South, therefore, we heartily indorse Baltimore as our first choice for one of these banks.

We remain

Yours very truly,

Accomack Banking Co.,

J. M. Chandler,
Cashier,

10-

Parksley, Va.,

Jan. 7th, 1914.

Mess. John E. Hurst & Co.,

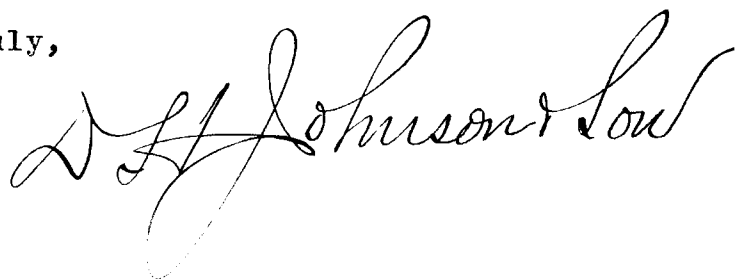
Baltimore, Md.

Gentlemen:-

We write to express the hope that Baltimore will be selected as one of the Reserve Cities under the new Banking and Currency Law just enacted by Congress.

Baltimore has extensive trade relations with our entire section and we believe the benefits to be derived from the enactment of this law will be more fully accomplished and realized by our people if one of the Regional Banks is located in Baltimore. In view of the fact that Baltimore has very extensive trade relations with many, if not all, of the Southern States and is closely identified with the industries and business enterprises of that section and its people, it seems to us, makes it eminently fit and proper and indeed very beneficial that Baltimore should be selected as one of the Reserve Cities.

Yours very truly,

A handwritten signature in cursive script, appearing to read "D. H. Johnson". The signature is written in dark ink and is positioned to the right of the typed name "D. H. Johnson".

B. M. PAYTES & BRO.

GENERAL MERCHANDISE

DRY GOODS, BOOTS, SHOES, HATS, CAPS, GROCERIES,
MEAL, FEED AND FLOUR BOUGHT IN CAR LOAD LOTS

SHIPPING POINT: TINDERS, VA.

RECEIVED
10 1914

P. O. Paytes, Va.

Jan 8 - 1914

F. S. Royter Guaranty Co.
Baltimore Md.

Gentlemen:

In reply to yours of Jan. 7th, will say that I think Baltimore is the place for our next Regional Bank from the fact that it will be convenient to all East Va. Trusting we may succeed in placing the next in Baltimore

Yours very truly,
B. M. Paytes

PEED & HYNSON,

.....Dealers in

General Merchandise.

FERTILIZER and MACHINERY.

010

RECEIVED
JAN 12 1914

Columbia Savings Co.,
Peeds, Va.,
Gentlemen,

In my opinion
it would be the
proper place to locate
a Regional Bank.
in Baltimore, this
is my preference.

Yours Truly
Peed & Hynson

M. Fink's Sons.,
Peach Mills, Va.

Messrs John E. Hunt & Co

Jan'y 8th /14

Dear Sir

Baltimore
City being the great gateway to the
South, and noted as being first in
a great many modern enterprises we
think Baltimore City is entitled to one
of the Regional Bank now pending before
the United States Government also we
think Baltimore City holds the lead of
having the first Model Post office
in the United States.

Very Truly
J. M. Fink Sons
Genl. Merchants

TRADE MARK.



JACOB COHEN EST.
ISAAC COHEN
AARON COHEN

Jacob Cohen & Sons,

MANUFACTURERS

"RED FOX" BRAND PANTS

LEADERS IN
POPULAR PRICE GARMENTS,
\$ 9-12-15-18-21-24-30-36
PER DOZEN.

Petersburg, Va., Jan. 7, 1914.

10
Messrs. Smart, Keith & Co.,
810 A. Pratt St., Baltimore, Md.
Gentlemen:-

We thank you very kindly for your letter of recent date asking our assistance in securing one of the Regional Reserve Banks for Baltimore, but we have already pledged ourselves to assist our neighbor city, Richmond and we could not go back on our word. However, next to Richmond we do not know a city that we would rather see have a Reserve Bank than Baltimore.

Wishing you much success in your efforts and a prosperous and happy New Year, we are

Yours respectfully,

Jacob Cohen & Sons

T.C.

DICTATED BUT NOT READ.

E. C. KENT, PRES. AND TREAS.

I. R. DYER, VICE-PRES.

T. C. GREGORY, SECT'Y

Kent Furniture Company

TELEPHONE
412

CARPETS, MATTINGS, RUGS, OILCLOTH
AND LINOLEUM

125-127-129
SYCAMORE ST.

Petersburg, Va.,

Jan. 9, 1914.

B. C. Bibb Stone Co.,
Baltimore, Md.



Gentlemen:-

We have your favor of the 8th regarding establishing a reserve bank in Baltimore. Our city has already endorsed Richmond for one of these banks, otherwise we would be glad to lend our endorsement to Baltimore. We doubt if two of the reserve banks will be established so close together.

Yours very truly,

KENT FURNITURE CO.
E. C. Kent
PRESIDENT.

ESTABLISHED 1860.

Alexander Hamilton, President.
Fortescue Whittle, Vice President.

P. M. Pollard, Cashier.
Jas. Mason, Asst. Cashier.



Capital \$200,000.

Undivided Profits \$660,000.

Banking Department.

Petersburg Savings & Insurance Company

Petersburg, Virginia.

January 5, 1914.

Zed

Mr. Blanchard Randall, Vice-President,
First National Bank,

Baltimore, Md.

Dear Sir:-

Replying to your letter of the 3rd, our neighboring city, Richmond, Va ..
is very anxious to have this bank located at that point, if we are correctly
informed this would conflict with your city. We are now on record as
favoring the city of Richmond, and I beg to say that should Richmond not
win out, Baltimore would be our second choice.

Very truly yours,

Cashier.

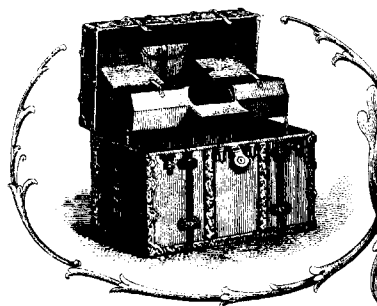
pmp/vr

MARYLAND LITHO. CO. BALTIMORE.

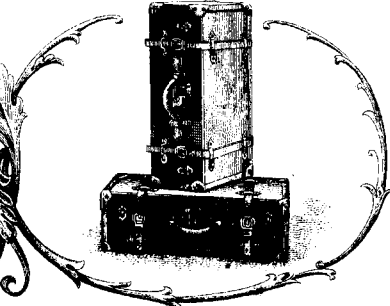
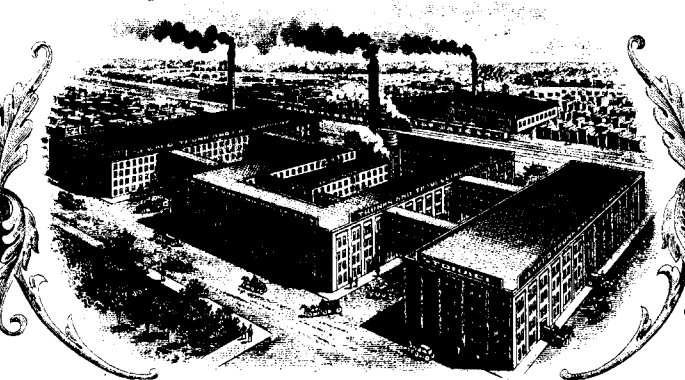
AGENCIES: NEW YORK, BOSTON, PHILADELPHIA, BALTIMORE, WASHINGTON, D.C.

SEWARD TRUNK AND BAG COMPANY

MANUFACTURERS



TRUNKS AND BAGS.



TELESCOPES & SUIT CASES.

CORRESPONDENCE AND SHIPMENTS ONLY FROM

MAIN OFFICE, PETERSBURG, VA.

Jan. 8th, 1914

The Falconer Co.,

Baltimore, Md.

2

Gentlemen:

Regarding yours of the 6th, we could not conscientiously write a letter such as you request, as it is an immaterial point with us as to where the Regional Banks are to be placed.

Very truly,

JWS-C.

SEWARD TRUNK AND BAG CO.,

Per _____

no



ORGANIZED 1905.

H. S. SEWARD, VICE-PRES.
W. E. POOLE, VICE-PRES.

G. C. WRIGHT, PRESIDENT.

JOHN W. LONG, CASHIER.
R. G. SPRATLEY, ASST CASH.

THE VIRGINIA NATIONAL BANK

GOVERNMENT & CITY DEPOSITORY.

CAPITAL STOCK \$ 400,000.00 SURPLUS \$ 100,000.00

PETERSBURG, VA. Jan. 9, 1914.

Fidelity Trust Co.,

Baltimore, Md.

Dear Sirs:

We have your favor of the 8th inst. with reference to the location of the Regional Reserve Bank in Baltimore, and in reply we beg to state that it would give us pleasure to see a Regional Reserve Bank located in Baltimore if Richmond (located in our own state fails to secure one of the Regional Reserve Banks). Richmond being located so near us and in our own state, we felt that we could not fail to give them our first support to secure the Regional Reserve Bank, but if they should fail, it would give us great pleasure to see the bank located in Baltimore.

Very truly yours,

John W. Long
Cashier.

E. B. J. WHITMORE, PRES.

H. G. GOODMAN, VICE PRES.

W. S. LIGON, SECY & TREAS.

WHITMORE-LIGON CO., INC.

IMPORTERS AND JOBBERS

NOTIONS AND FURNISHINGS

35 SOUTH UNION ST.

LOCAL AND LONG DISTANCE
PHONE 1188.

THE FALCONER COMPANY BALTIMORE

Petersburg, Va. Jan. 8, 1914.

S

*R
12*

The Falconer Co.,
Baltimore, Md.

Dear Sirs:

We have your favor of the 6th, inst., and regret that we are not in a position to endorse Baltimore's claim for a Regional Bank. We are bending ever effort to help Richmond secure one of these, but should our efforts not accomplish any results, we should be very glad to see Baltimore successful.

Yours truly,

WHITMORE-LIGON CO., INC.

By *E. B. J. Whitmore*
Pres.

W/LT.

Alfalpa

Belle Grove and Walsingham Estates

PORT CONWAY, VIRGINIA.

Jan.9/14..

Chas. England & Co.,
Chamber of Commerce.,
Baltimore, Md..

G entlemen:--

We have your letter of the 6th,relative to Regional Reserve Bank in Baltimore and in reply beg to say that we are hardly in a position to venture an opinion on the question, but see no reason why your city should not have such a bank.

While we do business through the NATIONAL Bank of Fredericksburg, we find that all Sight Drafts we issue, are sent through the Baltimore Clearing House.

Baltimore is also the place where we do most of our buying, it is our logical place to do business on account of the shipping facilities, hence it would be our first choice for such a bank, if we were interested in its location at all.

Mr. Jack lives in California and as the writer does all the business here, we believe that Mr. Jack would look upon the matter just as we do.

Very Truly Yours

Belle Grove & Walsingham Estates.

Per. *M. Gimpelman*

M.Z..

~~Port~~ Haywood, Va.
Jan., 7, 1914,

John E. Hurst & Co.

Baltimore, Md.

Gentlemen: I very greatly prefer that Baltimore

be selected as one of the Regional Bank cities for several reasons, viz:
It is centrally located, being in easy access to both north and south,
it has an exceptionally good harbor, thereby admitting of a great variety
of trade:and, besides the merchants of this section as well as many other
almost without exception deal in Balto.

Hoping that Balto. may be selected as the location for a bank,

I am,

Very sincerely,



RECEIVED
JAN 12 1914



F. S. ROYSTER, PRESIDENT.
C. F. BURROUGHS, VICE-PRESIDENT.
WM. S. ROYSTER, TREASURER
W. MC. R. SMITH, SECRETARY.

F. S. Royster Guano Company

OFFICES & FACTORIES
BALTIMORE, MD.
NORFOLK, VA.
TARBORO, N. C.
COLUMBIA, S. C.
SPARTANBURG, S. C.
MACON, GA.
COLUMBUS, GA.
MONTGOMERY, ALA.

Northern Division
1604-1614 Munsey Building.

F. B. DANCY, MANAGER
A. T. DUKES, ASST. MANAGER.

o.k.

Baltimore, Md., January 7, 1914.

Mr. W. R. Forrest,
Port Haywood, Va.

Dear Sir:-

It seems undoubted that one of the new REGIONAL BANKS will be located in New York. This being true, Philadelphia is too near New York to hope to get one. The location of the next one in this direction will probably be made either in BALTIMORE, or in Atlanta in the state of Georgia.

If you agree with us that there is every good reason why BALTIMORE should have a Regional Bank, please write us a letter, at once, STATING YOUR PREFERENCE FOR BALTIMORE.

We enclose a stamped-and-addressed envelope for your reply. Please let us have it by return mail, and we thank you very kindly in advance.

Yours truly,

F. S. ROYSTER GUANO COMPANY
Northern Division

FED-H
Encl.

F. B. Dancy
Manager.

I think that Baltimore would be the best place W. R. Forrest

There are other reasons that might
be named, but these may be sufficient.
I am glad to be able to comply
with your request.

Yours respectfully,
C. H. Hodgins.

E. L. LASH, PRESIDENT.
JNO. A. MORRIS, VICE PRESIDENT.

R. S. MARSHALL, CASHIER.
J. BILISOLY HUDGINS, ASST. CASHIER.



BANK OF TIDEWATER

INCORPORATED.

CAPITAL \$ 60,000.00

PORTSMOUTH, VA.

2-3

Jan. 6th, 1914.

Mr. Waldo Newcomer, President,

National Exchange Bank,

Baltimore, Md.

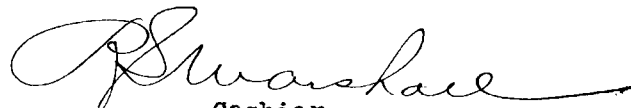
Dear Sir:-

We are in receipt of your favor of January 3rd, 1914, in reference to the selection of Baltimore as the seat of one of the Regional Reserve Banks under the new Currency Bill.

We have expressed a preference in favor of the City of Richmond, which we think but natural under the circumstances, and will certainly prefer Baltimore as a second choice.

Very truly yours,

RSM/G


Cashier.

A. P. WILKERSON,

DEALER IN

RECEIVED
JAN 14 1914

DRUGS AND GENERAL MERCHANDISE

AGENT FOR ZELL'S HIGH GRADE FERTILIZERS

DICKLEMAN'S ROOFING, BROWN'S FENCING

1 PRIM. VA. Jan 10 1914

W S Proysters & Co
Baltimore Md

Dear Sir

Yours rec
In reply to the Bank
Question I think Baltimore
would be the suitable place
for a Regional Bank &
any thing that I can do
would be glad to do so to
have a Regional Bank in
Baltimore Md.

Respectly

A. P. Wilkerson

P.S. do not forget to give
me your prices on Fertilizers
this Spring was sorry that I
could not sell you your last fall
A.P.W.

J. S. UMBERGER, President

EUGENE UMBER R, Secretary

Umberger Mercantile Company

INCORPORATED

DRY GOODS, NOTIONS, SHOES

=====
AND CLOTHING
=====

PULASKI, VA., January 6th. 1914.

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

Gentlemen:-

As Baltimore is the logical Market for a great portion of the South we believe that it would be to the interest of the Southern Merchant to make Baltimore one of the Regional Bank Cities, and we hope you will use your efforts to this end.

We are aware of the effort other trade centers are making in behalf of themselves for the establishment of the Regional Banks, and the argument they advance make us doubly sure that Baltimore would benefit us the more.

Hoping that Baltimore will be selected as the Regional Bank City of the Middle East, and Baltimore the Prosperity she deserves.

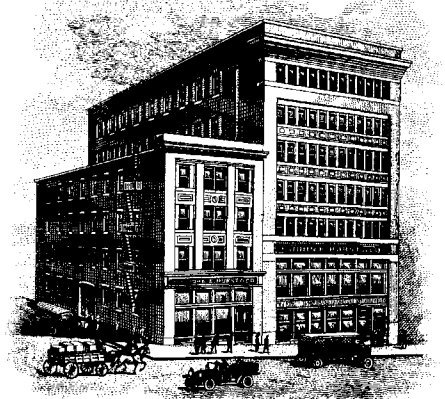
Yours truly,
Umberger Mercantile Company Inc.
Eugene Umberger
Treas.

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. C. W. Durrett,
 Red Hill, Va.

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.

*Miss John E. Hurst & Co
 WEB-C I will gladly state that
 Baltimore MD is my preference
 for a Regional Bank City.
 C. W. Durrett
 1/6/14*

ESTABLISHED 1884

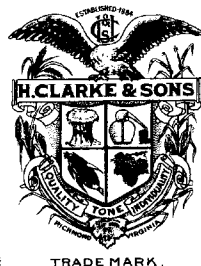
HENRY CLARKE,
PRESIDENT.
EMILE CLARKE,
1ST VICE PRES.
LEON CLARKE,
2ND VICE PRES..
SOL L. CLARKE,
SECY & TREAS.

H. CLARKE & SONS,

INCORPORATED

Importers, Producers and Distributors of

High Grade Whiskies, Brandies, Wines & Cordials



RICHMOND, VA.

January 8, 1914

RL

The Monticello Distilling Co.,
Baltimore, Md.

E

Gentlemen:-

Answering your esteemed letter of the 6th, we beg to advise that Richmond is also a candidate for one of the Regional Reserve Banks and we are naturally using our efforts to help our home city.

We wish to say however, that we feel very friendly towards Baltimore and if we fail to get one of these Banks in Richmond, you may be assured that Baltimore is our second choice.

Thanking you for bringing this matter to our attention and assuring you of our best wishes, we remain,

Very truly yours,

SLC.S

H. CLARKE & SONS, INC.

[Signature]

B. TON, PRESIDENT.

H. D. CARRIER, SECRETARY.

C. N. TROUTNER, SALES MGR.



Shipments
by air land
or cargo
about from Mills.

ESTABLISHED 1890.
INCORPORATED 1907.



Rooms 610-611-612 Times Dispatch Building

Richmond, Va.

January 8/14.

Mr. William M. Burgan,
Baltimore, Md.

Dear Sir:-

Your letter of 6th received, asking our co-operation and support in trying to get a Regional Bank for Baltimore.

Now, Richmond is making a fight for a Regional Bank here, and from all of the statistics and information they are giving on the subject, it makes all other locations seem insignificant in comparison.

Of course, if it is possible to get a Regional Bank in Richmond we prefer it, but next to this, we assure you we would favor Baltimore.

X

ans 119

Very truly,

Ellington & Guy, Inc.,
W. H. Ellington
President.

W. M. HABLSTON, CHAIRMAN OF THE BOARD.

JOHN B. PURCELL, PRESIDENT.

JOHN M. MILLER, JR. VICE-PT.

W. M. HABLSTON, CASHIER.

The First National Bank of Richmond, Virginia.

ASSISTANT CASHIERS

CHAS. R. BURNETT
W. P. SHELTON
ALEX. F. RYLAND

A.D.

UNITED STATES, STATE AND CITY DEPOSITORY

CAPITAL \$2,000,000. SURPLUS \$1,000,000.

ASSISTANT CASHIERS

J. C. JOPLIN
O. S. MORTON
JOHN TYLER

Richmond, Va. Jan. 5, 1914

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

Dear Sir:

I have your favor of the 3rd instant, in which you advise that Baltimore is desirous of having a Regional Reserve Bank established in your city and asking the writer's opinion as to how I would view Baltimore as a location for such a bank.

In this connection will state, that Richmond is making a very strenuous effort to have one of the Regional Banks located here and, of course, this city would be my natural preference under the circumstances. In view of our efforts in this direction, the bankers here have not considered any other city, though from the writer's past experience with the Baltimore banks, I feel sure that if your city should be selected that I would have no cause to regret such a selection.

Wishing you a full measure of success and with kindest regards, I beg to remain,

Very truly yours,

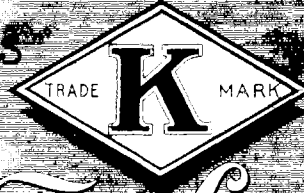
Cashier.

CARBON
COPY
RETAINED.

THE *Phil. G. Kelly Co. Inc.*

HIGH GRADE BOTTLING IN BOND GOODS A SPECIALTY
"THE PROMPT MAIL ORDER HOUSE"

IMPORTERS

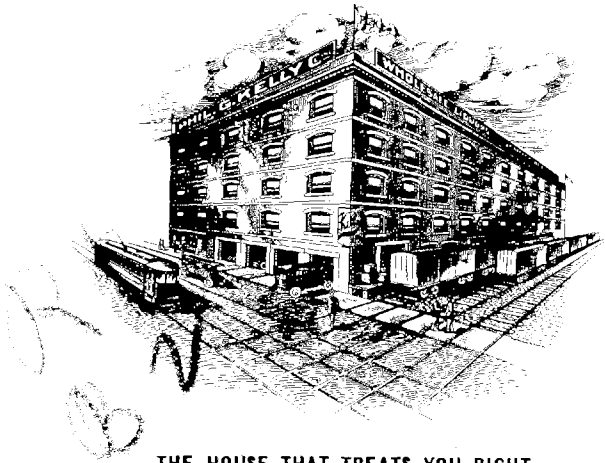


DISTILLERS
AND
DISTRIBUTORS
OF

REFERENCES
ANY BANK OR BANKING
HOUSE EAST OF THE
MISSISSIPPI

Fine Liquors.

Richmond, Va. Jan., 8, 1914



THE HOUSE THAT TREATS YOU RIGHT

The Monticello Distilling Co.,

Baltimore, Md.,

Gentlemen:-

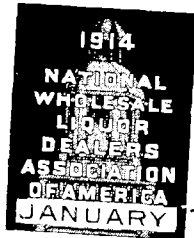
Answering yours just at hand, Richmond's Castor is
already in the ring, and Baltimore would necessarily be second
choice with us.

Wishing you a most prosperous New Year, we are,

Yours very truly,

THE PHIL. G. KELLY CO. INC.

PGK/L.



AGENCY FOR
THE RICHMOND STOVE COMPANY
STANDARD TALKING MACHINE CO.
NORTH GERMAN LLOYD S. S. CO.

PHONES { MONROE 2770
MONROE 1541

S. J. LONDON

... Wholesale and Retail ...

Furniture, Stoves, Floor Coverings and House Furnishings

1534-1536 and 1213 East Main Street

Adjoining Main Street Station

Richmond, Va., January 10th, 1914.

Handwritten initials: BL

Handwritten signature

The B. C. Bibb Stove Co.,
101 Light St.,
Baltimore, Md.

Gentlemen:-

The Chamber of Commerce of this city has a delegation visiting the principle cities of the Carolinas in behalf of Richmond's claim for a regional reserve bank.

The Richmond delegation on presenting their claim for regional reserve preferment are receiving endorsements for Richmond's claim.

If Richmond should lose in its effort then I hope that it will be located in Baltimore.

Here's hoping that wherever its location may be, that we both shall reap its benefit.

Yours very respectfully,

S. J. LONDON.

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

*J. J. Montague, President.
A. M. Lyon, Jr., Vice-Prest.
C. H. Montague, Secy & Treas.*

*Established 1889.
Incorporated 1902.
Bell Telephone 146.*

Lyon & Montague Company *Wholesale Lumber*

213 South 9th Street.

Richmond, Va.

Jan. 8-14

Mr. W.M.Burgan

Baltimore Md

Dear Sir:-

We note yours of the 6th asking us to write you a letter in regard to Baltimore's efforts to obtain a Regional Bank. We would be more than glad to do this if we did not think there was some show of RICHMOND getting this bank. We are making a strong effort in this part of the world to locate it in RICHMOND. If RICHMOND does not get it, we would be glad if Baltimore obtains same.

This is the best we can do along this line.

With our best wishes for a prosperous New Year, we are,

very truly yours,

aml/m

Lyon & Montague Co.,

aml



EDGAR D. TAYLOR, PRESIDENT

ROBT. LEE POWERS, VICE-PRESIDENT

P. H. POWERS, SEC'Y AND TREAS.

SUCCESSORS TO AND
PURCHASERS OF
STOCK, GOOD WILL AND
RECORDS
OF THE OLD ESTABLISHED
FIRM OF
PURCELL, LADD & CO.

POWERS-TAYLOR DRUG CO.

ESTABLISHED 1860

INCORPORATED 1890

WHOLESALE DRUGGISTS

IMPORTERS AND JOBBERS OF

DRUGGISTS' SUNDRIES AND FANCY GOODS

1305 E. MAIN STREET—9, 11, 13 S. 13TH STREET

A FULL LINE OF ELI LILLY & CO.'S PHARMACEUTICALS

AGENTS FOR
Buffalo Lithia Springs Water
AND OTHER MINERAL AND
VIRGINIA SPRINGS WATER
WALRUS SODA FOUNTAINS
MARX & RAWOLLES'
GLYCERINE

RICHMOND, VA., Jan. 6, 1914.


Emerson Drug Co.,

Baltimore, Md.

Gentlemen:-

We are in receipt of yours of the 5th in regard to establishing a regional reserve bank in the city of Baltimore. Nothing would afford us more pleasure than to write you a letter giving Baltimore our preference but for the fact we are urging a bank of this character to be established here, and are putting forth every effort to get one of the reserve banks in this city.

Hoping you appreciate our position and with kind regards, we remain

Yours respectfully,

Powers-Taylor Drug Co.

EDT/W

G. D. SURFACE
PRESIDENT

J. L. LAWRENCE
VICE-PRESIDENT

G. T. SURFACE
CASHIER

BANK OF RINER

(INCORPORATED)
(866)

CAPITAL, \$15,000

RINER, VA., 1/6-104

29

Mr. Thos. Newtman,
Baltimore, Md.

Dear Sir;

Replying to your favor
of the 3rd we strongly favor Balt.
as second choice for a
Reserve Bond, Richmond Va
being naturally our first choice.

Very respectfully,
G. T. Surface,
Cashier,

Baker & Company

(INCORPORATED)

WHOLESALE GROCERS

RIVERTON, VA.

S. F. RHODES MGR.

Jan 13 1914

1

The Falconer Co
Balt. Md.

Gentlemen:-

The City of Baltimore should have a "Regional Bank" = It is due here because she is one of the largest manufacturing cities in the East - and as a distributor of merchandise her position is well known, ~~to be deserving of~~ recognition. It never occurred to us but what Baltimore would be selected as one of the locations for a "Regional Bank" without having to ask for it.

Wishing you success and I feel sure you will succeed we are

Yours Truly

A Baker Company

S. F. Rhodes mgr.

Yes

Rockingham Va
Jan. 9 - 14

F. S. Ruggles & Co
Baltimore Md

RECEIVED
JAN 10 1914

I think Baltimore a good
location for Regional Bank
It is undoubtedly my
Preference and hope you
may secure it
Yours for success

E. C. Tutwiler

(TUTWILER)





F. S. ROYSTER, PRESIDENT.
C. F. BURROUGHS, VICE-PRESIDENT.
WM. S. ROYSTER, TREASURER
W. MC. R. SMITH, SECRETARY.

F. S. Royster Guano Company

OFFICES & FACTORIES
BALTIMORE, MD.
NORFOLK, VA.
TARBORO, N. C.
COLUMBIA, S. C.
SPARTANBURG, S. C.
MACON, GA.
COLUMBUS, GA.
MONTGOMERY, ALA.

F. B. DANCY, MANAGER
A. T. DUKES, ASST. MANAGER.

Northern Division
1604-1614 Munsey Building.

Baltimore, Md., January 6, 1914.

Mess. L. C. Watkins & Bro.,
St. Stephens Church, Va.

Gentlemen:-

It seems undoubted that one of the new REGIONAL BANKS will be located in New York. This being true, Philadelphia is too near New York to hope to get one. The location of the next one in this direction will probably be made either in BALTIMORE, or in Atlanta in the state of Georgia.

If you agree with us that there is every good reason why BALTIMORE should have a Regional Bank, please write us a letter, at once, STATING YOUR PREFERENCE FOR BALTIMORE.

We enclose a stamped-and-addressed envelope for your reply. Please let us have it by return mail, and we thank you very kindly in advance.

Yours truly,

F. S. ROYSTER GUANO COMPANY
Northern Division

FED-H
Encl.

[Handwritten signature]
[Handwritten signature]
F. B. Dancy
Manager.
[Handwritten initials]

1-8-14

RECEIVED
JAN 9 1914

~~The~~ We think Baltimore

should have one

of these Banks

and would rather

for here to have it

than any other

City we know unless

Richmond Va is

to have it but if

- there is any chance

of Richmond having

it ~~is~~ of course

prefer our home city

L. C. Watkins
St. Stephen Ch



RI
BN

Jan. 9, 1914.
John E. Karsch Co;
Tents;

Replying to yours
Jan 5th in regard
to the New Regional Banks;
will state that I being
a native of Virginia
I prefer Richmond as
a location, should
Richmond be so unfortunate
as not to get it I
prefer Baltimore above
all others.

Respectfully
Edw. J. Burch

RECEIVED
JAN 12 1914

OK.
1/12/14

Jan. 9, 1914.
J. S. Royal Trust Co.,
Baltimore.

Replying to
yours Jan. 7th in
regard to the new
Regional Banks; will
say that I being a
native of Virginia
I prefer Richmond as
a location, should
Richmond be so
unfortunate as not
to get it I prefer
Baltimore above all others.

Respectfully,
E. A. Birch

(A)

W. T. MILLER

DEALER IN

General Merchandise

SHENANDOAH, VA., 1-9 1914

John E. Hunt to
Baltimore Md

Sir

I think Baltimore the ideal
Place for a Regional Reserve Bank
Owing to its most advantageous
Geographical Position & Physical
importance

Yours truly
W. T. Miller

BANK OF SMITHFIELD
SMITHFIELD, VA.

Smithfield, Va.
Jan 26th 1914.

27

Mr. Waldo Newcomer, President,
National Exchange Bank,
Baltimore, Md.

Dear Sir:

Yours of the 3rd. instant relative to
locating Reserve Bank in Baltimore, received.

In as much as we are committed to
Richmond and would like very much to see one of
these banks located in Virginia. We have no
hesitancy in saying that Baltimore would be
our second choice. As these cities are practically
the Gateway to the South and control a vast amount
of Southern business no mistake could be made in
locating in either of these cities. As a Virginian,
Richmond preferred.

Yours very truly,


.....
Cashier

E. T. BRUMBACK,
President.

D. M. MODESITT,
Vice-President.

C. C. LOUDERBACK,
Cashier.

A. P. KITE,
Asst. Cashier.

DIRECTORS:
E. T. Brumback
A. M. Hite
D. M. Modesitt
Dr. H. R. Finter
D. S. Kiblinger
W. M. Long
W. H. Shuler
E. P. Louderback
C. C. Louderback

The Farmers and Merchants Bank, Inc.

Under Supervision of State Government

STANLEY, VA. Jan 8, 1914.

Mr. Paul A. Seeger, President,
Drovers & Mech. Natl. Bank,
Baltimore, Maryland.

Dear Sir:-

At the time of receiving your circular letter of the 6th inst. we were in the act of writing to your City's Committee for the purpose of voicing our approval of the effort to have Baltimore named as the home of one of the Regional Reserve Banks under the new Currency Bill, and we hasten to say to you that we sincerely trust that Baltimore will be so named.

One reason we desire this is because, ~~xxxxxxxx~~ our experience in placing our reseve funds has shown us that no other city within our reach can so well serve our wants and needs as Baltimore. From our talks with other bankers in the Valley of Virginia during the last five years, I find that this is the general conclusion at which they have all arrived. It is very reasonable to believe this when one takes into consideration, that Baltimore is the commercial center of a large southern territory, and therefore its financial center also.

We would feel a distinct loss on hearing that Baltimore had been overlooked in the placing of the Regional Reserve Banks, and assuring you that it gives us pleasure in giving this expression, we beg to remain,

Yours truly,
C. C. Louderback
Cashier.

The Shreckhize Co., Inc.

Dry Goods, Millinery, Ladies Suits
and Housefurnishing Goods.

9 East Main Street.

Staunton, Va.

Jan 6th 1914

Dear John E. Hurst & Co
Baltimore Md
Gentlemen

In answer to your
letter of 5th we'll say
that should be no
question as regards
making Baltimore ^{one}
of the regional Bank
cities - for we are only
too anxious to see it
and hope there will be
no disappointment to the
Southern ^{business} people

Very truly yours
The Shreckhize Co Inc

EXCLUSIVE AGENCY FOR BUTTERICK PATTERNS AND GOSSARD CORSETS. SPECIAL ATTENTION TO MAIL ORDERS



THE BANNER STORE

INCORPORATED

**Dry Goods, Notions,
Ready-Made Wear, House-furnishings, Etc.**

MAIN STREET AND CENTRAL AVENUE.

HAROLD C. GIBSON,
PRES. AND GEN. MGR
DORSEY B. WILSON,
SECRETARY
DANIEL A. WILSON,
TREASURER

~~STAUNTON, VA.~~ Jan. 7th 13

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

Gentlemen:-

We feel very much interested in your City securing one of
the Regional Banks. Baltimore is surely our preference in this section
and we trust that you may have the co-operation of your Customers
in an effort to secure same, as we appreciate what it would mean to
you and incidentally to all who buy in your market.

HCG/S

Yours,

The Banner Store Inc.,

Harold C. Gibson

ESTABLISHED 1880

L. A. ADAMS,

DEALER IN

GENERAL MERCHANDISE, READY MADE CLOTHING,
FURNITURE, FANCY GOODS AND "NEW HOME"
SEWING MACHINES.

STEPHENS CITY, VA.

Jan 7th 1914

Mrs. J. E. Huntly
Care to Mr.

Gentlemen:

I am glad to know that your enterprising business men are making an effort to secure a "Regional Bank" for your city because I believe Baltimore is entitled to every advantage such an institution would bring to her -

I am
Yrs. very truly
L. A. Adams

GUY I. BUELL, PREST.

M. S. TRELLAINE, VICE PREST.

G. B. MONTGOMERY, TREAS.

G. L. HUME, SECY.

Montgomery Lumber Co.
Lumber Manufacturers
Suffolk, Va.

GENERAL SALES OFFICE
200 FIFTH AVENUE
NEW YORK CITY

MILLS
SUFFOLK, VA.
SPRING HOPE, N. C.

Jan. 10th, 1914.

1

American Lumber Co.,
Baltimore, Md.
Gentlemen:-

Replying to your favor of the 6th will say that we are strongly in favor of having a regional bank located in Baltimore.

This section of Virginia, which supplies a great deal of raw material to Baltimore and vicinity, would be helped materially by the location of such a bank in your city and if there is anything we can do to co-operate with you in an effort to secure this bank, please do not fail to call on us.

Yours very truly,
MONTGOMERY LUMBER COMPANY
G. B. Montgomery
Secretary

LDT-H

THE ALLIANCE COMPANY, BALTIMORE.

JAMES L. McLEMORE PRESIDENT.

A. WOOLFORD, CASHIER.

C. E. HARGRAVE, ASST. CASHIER.

CAPITAL AND SURPLUS
\$200,000.00.



Zul

Designated City Depository.

SUFFOLK, VA., Jan. 5th, 1914.

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

Dear Sir:-

Yours of the 3d in re location of
Regional Reserve Bank.

Frankly, Richmond, Va., is trying to
have Regional Reserve Bank located there and our first
choice is Richmond, Va. By all means, our second
choice would be Baltimore.

With personal regards, I am,
Yours very truly,

Cashier.

W/T.

GEO.W. NURNEY, PRESIDENT.

R.L. WOODWARD, VICE PRESIDENT.

B.E. PARKER, MGR. & TREAS.

H.C. SULLIVAN, SECRETARY.


PARKER MANUFACTURING COMPANY, INC.
 MANUFACTURERS OF
HIGH-GRADE VEHICLES FOR THE TRADE ONLY.


SUFFOLK, VA. Jan. 13, 1914.

The Falconer Company,
Baltimore, Md.

Gentlemen:-

Answering your letter of the 6th will say, at present we would not like to express ourselves whether in favor of Baltimore or against, as one of the new Regional Banks under the Currency Act.

Yours very truly,
 PARKER MANUFACTURING COMPANY, INC.

HCS/NB

Southfield

AUTHORIZED CAPITAL, \$50,000.00

A. WOOLFORD
PRESIDENT

T. M. ADKINS
SECRETARY AND TREASURER

J. G. KING
VICE-PRES. AND GEN. MGR.

DIRECTORS:

- A. WOOLFORD
- T. M. ADKINS
- J. G. KING
- G. LIPMAN
- J. P. CROSS

SUFFOLK MANUFACTURING CORPORATION

MANUFACTURERS AND JOBBERS

OVERALLS AND SHIRTS

SUFFOLK, VIRGINIA

Jan. 8, 1913

WE MAKE THE
"KING OF ALL" BRAND.
FULLER CUT
HEAVIER WEIGHT
AND STAY ON THE JOB
LONGER THAN ANY
OTHER



Messrs. Stuart Keith & Co.,

Baltimore, Md.

Gentlemen:

In reply to yours of the 6th inst., requesting an expression of our choice of cities in your district for the Reserve Bank, we will say that, as good Virginians, we of course would prefer to see the bank located in Richmond, ~~but as this will not probable, we take pleasure in saying to you that our next choice is decidedly for~~ Baltimore.

With best wishes for a prosperous New Year, we are,

Handwritten initials: R, B, N

Very truly yours,

Suffolk Mfg. Corporation.

T. M. Adkins

Sec. & Treas



F. S. ROYSTER, PRESIDENT.
C. F. BURROUGHS, VICE-PRESIDENT.
W. M. S. ROYSTER, TREASURER
W. M. C. R. SMITH, SECRETARY.

F. S. Royster Guano Company

OFFICES & FACTORIES
BALTIMORE, MD.
NORFOLK, VA.
TARBORO, N. C.
COLUMBIA, S. C.
SPARTANBURG, S. C.
MACON, GA.
COLUMBUS, GA.
MONTGOMERY, ALA.

F. B. DANCY, MANAGER
A. T. DUKES, ASST. MANAGER.

Northern Division
1604-1614 Munsey Building.

Baltimore, Md., January 6, 1914.

Mr. A. L. Armistead,
Susan, Va.

Dear Sir:-

It seems undoubted that one of the new REGIONAL BANKS will be located in New York. This being true, Philadelphia is too near New York to hope to get one. The location of the next one in this direction will probably be made either in BALTIMORE, or in Atlanta in the state of Georgia.

If you agree with us that there is every good reason why BALTIMORE should have a Regional Bank, please write us a letter, at once, STATING YOUR PREFERENCE FOR BALTIMORE.

We enclose a stamped-and-addressed envelope for your reply. Please let us have it by return mail, and we thank you very kindly in advance.

Yours truly,

F. S. ROYSTER GUANO COMPANY
Northern Division

FSD-H
Encl.

F. B. Dancy
Manager.

RECEIVED
JAN 9 1914

Now in regards to bank. I think that
Baltimore will be the most suitable
place.

A. L. Bushrod

J. B. CRALLE,
PRESIDENT.

DR. B. H. B. HUBBARD,
VICE-PRESIDENT.

W. T. JAMES,
SECRETARY.

W. COLLIN CHILTON,
TREASURER.

HARRY WATERS,
MANAGER.

DIRECTORS:
J. B. CRALLE,
DR. B. H. B. HUBBARD,
W. T. JAMES,
W. COLLIN CHILTON,
F. G. NEWBILL,
HARRY WATERS,
R. O. NORRIS, JR.



TELEGRAPH &
POST OFFICE,
TAFT, VA.
SHIPPING POINT:
WHITE STONE, VA.

Taft, Va., Jan. 9th. 1914. 191

Mess. Jno. E. Hurst & Co.

Baltimore, Md.

Gentlemen:

We would indeed be glad to see one of the Regional Banks established in the City of Baltimore.

We congratulate the City for making such a strenuous fight for same and hope you may be successful. We are,

Respectfully,

Taft Fish Co. Inc.

Per W. C. Chilton Mgr.

THE J. C. PHILLIPS CO., Inc.

General Merchants

Tappahannock, Va.

Jan'y 17-1917

Mess. Chas. England & Co.
Balto. Md.

Dear Sirs:-

In reference to the establishing of
Regional Reserve Banks by the Federal Government
We hope Baltimore may be selected as one of
the Cities. This city has always been the natural
source of our money supply. All of our State
banks I think carry their reserve in your city.
You can count on me in any way I can help.
Should be glad to have our business men sign a
petition to this end.

Yrs. very truly

J. C. Phillips, Co. Inc. J. C. Phillips

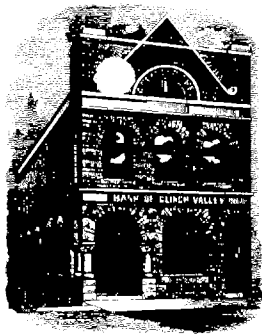
FAULCONER & SALE
SUCCESSORS TO
FAULCONER & ANDERTON,
Tappahanneck, Va.

Jan'y 7th 1914

Mess. John C. Hurst & Co
Balto. Md

Gentlemen: - Replying to your favor
of 5th inst., we say that we are
heartily in favor of Baltimore being
~~selected~~ as one of the Regional
Bank Cities, and will do anything
we can to accomplish this
end.

Yours very truly
Faulconer & Sale



STATE BANK NUMBER 224

UNIVERSAL NUMERICAL SYSTEM 68-235

ALEXANDER ST. CLAIR, President.

HENRY PRESTON, Cashier.

HENRY S. BOWEN, Vice President.

GLENN M. ST. CLAIR, Asst. Cashier.

BANK OF CLINCH VALLEY

TAZEWELL, VIRGINIA,

January 5th 1914.

Mr. Waldo Newcomer, President,
The National Exchange Bank,
Baltimore, Maryland.

Dear Sir:-

Replying to yours
of the 3rd instant, I have already committed myself in favor
of Richmond as the logical location for one of the Regional
Reserve Banks, under the new Currency Bill; but, I have no
hesitancy
in stating that, Baltimore is my second choice as between
Richmond and Baltimore; and if it so happens that you believe
I can be of any aid to you in this connection, you may feel
free to command me.

Yours very truly,

Cashier.

M. F. WYNN

J. E. WYNN

F. E. WHITT

WYNN & WHITT
OUTFITTERS

SHOES A SPECIALTY

TAZEWELL, VIRGINIA Jany; 7th 1914

John E . Hurst and Co;

Baltimore , Md.

Gentlemen:-

Regarding the Regional Bank Cities, we will say that Baltimore is always our preference, for more than one reason. We believe Baltimore to be the best market for us or any Merchant in the United states.

Yours Very Truly,

J. E. Wynn

M. F. Wynn and F. E. Whitt

TELEPHONE
CONNECTION.

ESTABLISHED 1880.

SHIPPING POINT,
REEDVILLE, VA.

O. M. WILLIAMS & SON,
MERCHANTS. -

TIBITHA, VA..

1/9/14.

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



Gentlemen:-

We are in receipt of yours of the 5", regarding the selecting of Baltimore for one of the Regional Bank cities. We have not heard anything regarding this move and do not know anything about its purpose and so on but so far as we are concerned we are sure we have no objection to make if you consider it to be a good thing. We presume it would be nothing for or against us. We are.

Yours very truly.

O.M.WILLIAMS & SON.

HENKEL PRINT, NEW MARKET, VA.

J. A. Zigler.
D. F. Zigler.

Zigler Bros.,
Dealers in
Walnut Lumber
Sawed or in Logs.
Buy Railroad Ties on Southern Railway.

Wiley ✓

Timberville, Va., Jan 5 - 1914

Messrs Jno L Alcock & Co.,
Baltimore, Md
Gents.

Your letter recd. We have been in
lumber business twenty two years.
Hoping they will establish a Regional
Bank in Baltimore Md. This city
is our preference.

Yours respectfully
Zigler Bros

A. H. G. MEARS

MERCHANT

Shipping Point, Keller, Va.

REFERENCES:

L. E. Mumford Banking Co., Cape Charles, Va.

Office, Wachapreague, Va.,

Jan. 9, 1914.

B. C. Bibb Stove Company,
Baltimore, Md.

Dear Sirs:-

Since the passage by Congress of the Currency Bill which provides for a number of Regional Reserve Banks, I hope they will favor Baltimore City with one.

Baltimore being a very prosperous and deservant city for the best things.

Hoping you will be successful in securing one for your city, and with best wishes, I beg to remain,

Yours very truly,

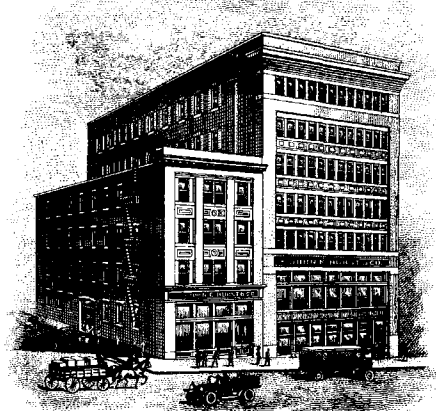
A. H. G. Mears

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.

Mr. J. W. Savage,
Wardtown, Va.

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.

WEH-C.

*I think Baltimore City should have the preference by all means
 your true J. W. Savage*

al

RECEIVED
JAN 13 1914

Wardtown Va

Jan 12th / 1914

Mr F B Dancy mgr

Cop. The F. S. Royster Co
Batts Md

Dear Sir your letter of 1/7 inst
to hand and in reply I
will say that I agree
with you ^{and honestly believe} that
Batts should have
a regional Bank for
the following reasons

- 1st its Geographical Location
- 2nd for your Population
and Wealth of the City
- 3rd for the Large territory
which your Banks of
Batts Supply

Yours very Resp^t
J E Bell

JOSEPH A. JEFFRIES

Druggist and Book Dealer

Prescriptions a Specialty

1

Warrenton, Va., January 8 1914

Miss Mable Doolittle
Savannah

From my long and intimate knowledge of the business of this country I could hardly conceive that Daltimore would be overlooked in placing the Regional Reserve Bank. This I would feel even though fewer than eight had been named by the currency bill.

Daltimore from its location and the extended country to which it is a feeder, holds a unique position in American traffic. For many things it is the very best American market. Your Board of Commerce should be able to place before determining officials your city's worth as a centre - Yrs truly

Joseph A. Jeffries



Warrenton, Va, Jan 5th 1914
 Mess. John E. Hurst & Co
 Baltimore Md

Replying to yours 5th with
 in regard Baltimore as one
 of the Regional Bank Cities,
 would say that I would
 like very much to see one
 located there, as we deal
 extensively in Baltimore both
 financially and as a purchasing
 center. Wishing you a happy
 and prosperous New Year.

Respn C. Allward

RICHARD W. HILLEARY
GENERAL MERCHANDISE
WARRENTON, VA.

July 6th 1914

Messrs. Jno E. Hurst & Co

Gentlemen

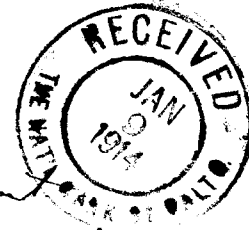
I notice that Baldo City is mentioned as a possibility for one of the Regional Bank Cities. Its location geographically as well as the great interest we feel in Baltimore, impels me to hope most sincerely that it may be chosen - Please express my sentiments

Very Truly
Yrs
R W Hilleary

ALBERT FLETCHER, SR.,
PRESIDENT
JOHN T. COCKRILL,
VICE-PRESIDENT

S. C. BRITTLE,
CASHIER
A. P. FORBES,
ASST. CASHIER

THE PEOPLES NATIONAL BANK
WARRENTON, VA. 1/8/14



Mr J. R. Thomas, President
Nat Bank of Balto
Balto Md

My dear Sir

Yours to hand with regard to Balto being selected as location for a Regional Reserve bank. of course you are aware of the fact that Richmond Va is making a fight for one of these banks & of course we Virginians would like to locate it in Richmond if possible & of course I feel we should support the Richmond proposition. My next choice is Baltimore if we stand no show to locate

ALBERT FLETCHER, SR.,
PRESIDENT
JOHN T. COCKRILL,
VICE-PRESIDENT

S. C. BRITTLE,
CASHIER
A. P. FORBES,
ASST. CASHIER

THE PEOPLES NATIONAL BANK
WARRENTON, VA.

one in Richmond Bates and
is my next choice

yours truly

S. C. Brittle
cashier

Big
Hunters.

The J. E. Keyser Brand.

APPLES.

Big
Hunters.

WASHINGTON, VA.,

Jan, 10-14.

Mr. H.B. Wilcox, President

First National Bank

Baltimore, Md.

Dear Sir,

In reply to your inquiry about the Reserve Bank being located in Baltimore, will say that as far as I am interest I prefer, after Washington D.C., Baltimore to any other city. It is easier to reach from my part of the county of Rappahanneck, as well as some of the adjoining counties. Then I consider Baltimore the best business city. If I want any amt. of any merchandise, just for myself & hired men, I usually get it in Baltimore. I am sure that the merchants of my County buy at least 90% of all their goods in Baltimore.

I trust that the Organization Committee will look into the idea of placing a Reserve Bank in Baltimore until they are convinced that it should be located there.

With Best Wishes, I am

Yours Very Truly,

F. D. WOOD,

GROWER AND PACKER OF

WR

Sunnyside Orchard Brand of Apples

THE PACK OF QUALITY

Washington, Va., Jan 13 1914

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

Dear Sir:

Your favor of the 3rd Inst to
ask asking my opinion
of locating the Regional
Reserve Bank in Baltimore.

From my knowledge
of the Banking system
of the country I do not
see how the organization
Committee do other
than locate one Reserve
Bank in your city

It would seem unless
to have to point out

F. D. WOOD,

☞ GROWER AND PACKER OF ☞

Sunnyside Orchard Brand of Apples

• THE PACK OF QUALITY

Washington, Va.,191

to the Committee the
 advantages of Baltimore
 for one of the Reserve Banks.
 I have been connected
 with The Pottomac and
 Bank of Washington so since
 its organization also
 The Bank of Women since
 it was reorganized
 and do not think there
 is any doubt but the
 amount of business done
 with the Baltimore
 Banks is more than
 the combined business
 done with other bank out
 of the state of so

F. D. WOOD,

☞ GROWER AND PACKER OF ☞

Sunnyside Orchard Brand of Apples

THE PACK OF QUALITY

Washington, Va., 191

Baltimore being by far the greatest whole sale center in the East South of New York shows that it is the most accessible ^{point} to a large section of country.

Quick communication by rail is to be considered in locating a Reserve Bank and I am sure no city can compete with Baltimore for quick communication for ~~some~~ territory.

Frankly I do not see how your city can fail to have a Reserve Bank, ~~for the good~~

Ornay G. Davis

Quincy B. Justice

DAVIS & JUSTICE

"The Home of Good Shoes"

Specialties:

Groceries, Feed, Coal, Galvanite Roofing

Fertilizer and Seed

POTATOES IN CAR LOAD LOTS

Shipping Point: LeCato, Va.

Wattsville, Virginia,

Jan 6" 1914

Ready Made Clothing
Dry Goods
Notions
Millinery
Trunks
Hats
Caps
Drugs

Machinery
Hardware
Furniture
Glassware
Matting
Carpet
Bedding
Rugs

Mess J. E. King
Baltimore Md

Gentlemen: We wish to express our feeling that we sincerely hope that your city will be a selection for the establishment as one of the "Regional Bank Cities". Hoping that your city will be favored with same, for which you are to our knowledge fully worthy. With kindest regards We are

Yours Truly
Davis Justice
Ornay G. Davis

W. A. DOGGETT

DEALER IN

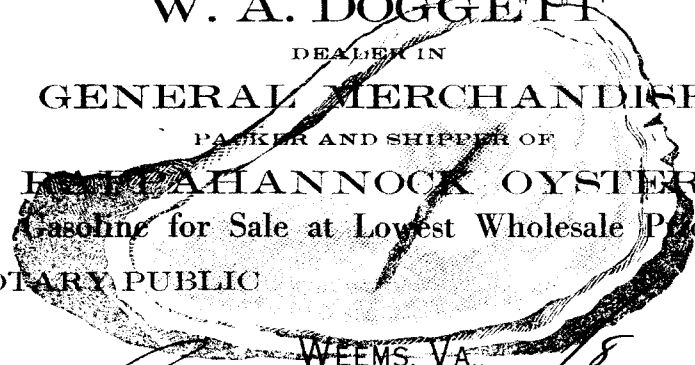
GENERAL MERCHANDISE

PACKER AND SHIPPER OF

W. MAHANNOCK OYSTERS

Gasoline for Sale at Lowest Wholesale Prices

NOTARY PUBLIC



WEEMS, VA.

1914

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

*I prefer Baltimore
to any other City for
a location for one of
Regional Banks.*

*Baltimore is by far
the cheapest commercial
city in the United States
and is growing rapidly.*

*Yours very truly
W. A. Doggett*

W^M B. BAKER'S SONS.

Manufacturers of Patent Roller Flour.

Winchester, Va.

January 8, 1914

The Falconer Company,

Baltimore, Md.

Dear Sirs:

Noting your favor of the 6th. inst., we desire to say that we are very much in favor of the location of one of the "Regional Banks" in the city of Baltimore, as being most advantageous to the people of this section of the country. Hoping that you may meet with success in your efforts to obtain one of these banks, we remain-

Very truly yours,

W. B. Baker's Sons

(H)

News

W^M B. BAKER'S SONS.

Manufacturers of Patent Roller Flour.

Winchester, Va.

January 8, 1914

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

Dear Sirs:

In reply to your favor of the 5th. inst., beg leave to say that it is our opinion that the interests and convenience of our section of the country would be best subserved by the location of one of the Regional Reserve Banks in your city, and we believe this to be the general sentiment among our people. Hoping that your efforts to secure this bank may be successful, we remain-

Very truly yours,

W. B. Baker's Sons,

(H)

COOPER BROS.
JOBBER OF
GROCERIES, DRY GOODS
AND NOTIONS

INDEPENDENT OIL DEALERS

T. J. COOPER
L. F. COOPER
W. E. COOPER
J. L. COOPER

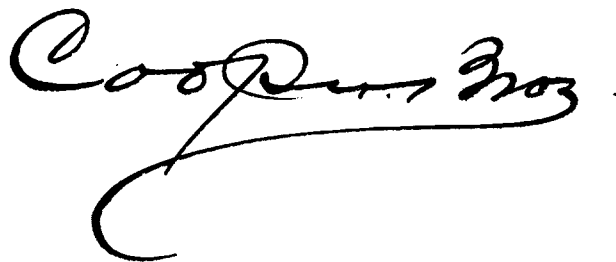
WINCHESTER, VA., Jan. 10th. 1914

The Gibbs Preserving Co.

Dear Sirs.

It gives us great pleasure to say that we are ardent-
supporters of Baltimore for one of the regional banks. We feel that it is
by its geographical position, as well as by all its commercial advantages, the
logical outlet for the Southern accomodation in the new order of banking, from
which we expect the greatest good that has ever come to the business and farm-
ing interest of this country. With the hope that you may be successful in the
securing of the bank we are

Very sincerely yours



COOPER BROS.
JOBBERERS OF
GROCERIES, DRY GOODS
AND NOTIONS

INDEPENDENT OIL DEALERS

T. J. COOPER
L. F. COOPER
W. E. COOPER
J. L. COOPER

WINCHESTER, VA.

1-7-14

Stuart-Keith & Co.,
Baltimore, Md.

Gentlemen:-

The thought of Baltimore being designated as one of the Cities for one of the Regional Reserve Banks has been utermost in our mind for some time. Owing to the fact that it has long been recognized as the "Gateway to the South". This being the case we are ready and willing to do what we can in helping Baltimore in securing the above, and will be pleased to hear further in regard to same.

Respectfully yours.

Cooper Bros
W. E. Cooper

75/100 AM let

J. H. MOLING, SR.

BELL PHONE

W. M. SEAL

Dress Goods, Silks,
Muslin Under Garments,
Trimmings, Notions

Moling & Seal

Carpets, Mattings,
Linoleum, Oil Cloths,
Window Shades, Etc.

146 N. MAIN STREET

Winchester, Va., Jan 8th, 1914

Dear John E. Hurst & Co.
Gentlemen;

We hope Baltimore City will
be selected for one of the Regional Banks, we
think of all the cities Baltimore should
stand at the top of the Ladder for such a
Bank, it being a strong distributing point
for the South.

We are Very Resp
Moling and Seal

Shenandoah Farmers' Union

Dealers in

General Farm Supplies

AGENTS FOR

GEISER M'F'G. ENGINES, THRESHERS AND SAW MILLS

Double Disc Harrows and Land Rollers.

WOODSTOCK, VA.,

JAN - 8 1914

RECEIVED
JAN 9 1914

- WEBER WAGONS
- COLUMBUS WAGONS
- CASE CORN PLANTERS
- MALTA WALKING AND RIDING CULTIVATORS
- MILWAUKEE AND McCORMICK HARVESTING MACHINES
- ONTARIO DRILLS
- OLIVER PLOWS AND CULTIVATORS
- CORN KING MANURE SPREADERS
- OBERS'S AND LISTER'S FERTILIZERS
- ROOFING OF ALL KINDS
- PATENT PLASTER, CEMENT, &c.

H. S. Payne Lumber Co

Baltimore Md

Dear Sir: In reply to your letter of even date. Beg to advise that we heartily endorse one of the new Regional Banks for Baltimore City and certainly hope that Baltimore will be successful in getting a new Regional Bank as a Trading Point Baltimore is in a loss to its self. Atlanta Georgia is too far and expenses would greatly delay business. Trusting you will be successful in locating a new Regional Bank in your City we are very truly



SHENANDOAH FARMERS UNION.

Per.....
Sec'y-Treas.

JAN - 8 1914

The Shenandoah National Bank

Woodstock, Va.

E. D. NEWMAN, PRESIDENT.

M. B. WUNDER, VICE-PRESIDENT.

M. COFFMAN, CASHIER.

Jany. 8, 1914

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

Dear Sir:-

Answering your inquiry of date Jany. 6th. as to our preference of location of Regional Reserve Bank under the new Currency Bill, we have no hesitation in naming Baltimore City as our first choice, for the location of the regional reserve bank for the district within which our section will be embraced.

It is our idea of the intention of the makers of the new law that reference should be had to the general course of business in laying out the districts and locating the reserve banks therein.

We would say that fully nine-tenths of the outside business, commercial and banking of this section is with or through Baltimore City.

Natural conditions would seem to call for the continuance of of the present general lines of direction of the business of this section to and through Baltimore.

To locate the regional reserve bank at any other point would in our opinion largely increase the reserves required by law to be kept by the banks in our section.

Our banks must at all times keep the amount of reserves in Baltimore that they have been keeping, in order to meet Baltimore demands upon them.

At no other point would any of our banks need, or care to keep reserves in amt. nearly approaching the reserve requirements of the currency law.

The natural result, as it looks to us, of the location of the reserve bank for our district at any other point than Baltimore, would be to increase instead of reducing the reserves our banks would necessarily, in the conduct of their business, have to maintain and would necessitate a useless reserve in a regional bank at a point ~~unlike~~ aside from that in which business centers, which reserve would not only be practically useless to us, but we would get no returns in way of interest on that amt. of assets.

You are at liberty to use this letter in anyway that may be of advantage. You can also regard the above as the expression of the feeling of The Massanutten Natl. Bank, Strasburg, The First Natl. Bank of Luray, Citizens Bank of New Market and Peoples Bank of Mt. Jackson, and Shen. Val. Loan & Trust Co., Woodstock, of which institutions the writer is also the president.

Respectfully yours,

E. D. Newman, Pres.

100
5 funds

Shenandoah County Public Schools

C. V. SHOEMAKER, SUPERINTENDENT

Office of the Division Superintendent

Woodstock, Virginia, Jan. 8. 1913.

The Falconer Co.,
Baltimore Md.

Dear Sirs:— Baltimore is our logical
trade center hence I would like to see
one of the Regional Banks located there.

Very respectfully yours,

C. V. Shoemaker

Div. Supt. Schools

Yes

M. L. WALTON.
E. D. NEWMAN.
W. L. NEWMAN.

Walton & Walton,
Attorneys-at-Law,
Woodstock, : Virginia.

COLLECTION
DEPARTMENT.
NOTARY PUBLIC.

Jan. 8. 1914.

Secretary McAdoo, Chairman,
Organization Committee,
Washington, D.C.

Dear Sir:-

I simply write to state that, as one interested in five or six local banks in our section of the Valley of Virginia, we feel that it will be greatly to our advantage to be included in the district of which the Regional bank is located in the city of Baltimore.

This city is the general trading point for all our section, and nearly nine-tenths of all our business is done through Baltimore banks.

Yours very truly,

E. D. Newman

EDN-CCS

25
Pres. The Shen. Natl. Bank, Woodstock, Va.
do The Massanutten Natl. Bk, Strasburg, Va.
do The First Natl. Bank, Luray, Va.
do Citizens Bank New Market, Va.
do Peoples Bank, Mt. Jackson, Va.
do Shen. Val. Loan & Trust Co. Woodstock,
Director: The Farmers & Merchants Natl. Bk.
Winchester, Va.

FRED. C. MAIN
EXPORT AND DOMESTIC

Lumber

Wytheville, Va., January 5th. 1914.

Messrs. John L. Alcock & CO.,

1 South Gay St. Baltimore, Md.,

Gentlemen:-

Having been engaged in the purchasing of lumber and logs for export to foreign markets, 90% of which has been shipped by via of Baltimore for a number of years, it is natural that I would take an interest in the place from which the largest part of my business is conducted, and ask that a Regional Bank bank be placed at Baltimore; that my business oppertunities may be developed and increased over those now existing.

I feel sure that Baltimore, by reason of its geographical location and commercial relation with a large number of other states, deserves most worthy consideration when the location of a Regional Bank is considered.

Therefore, I write you with perfect freedom and with my cooperation in locating a Regional Bank at Baltimore that our mutual business interests and relations may be increased over those now existing.

Hoping that the loaction of this bank can be secured without much trouble, I beg to remain.

Yours very truly,

Fred C Main

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
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,

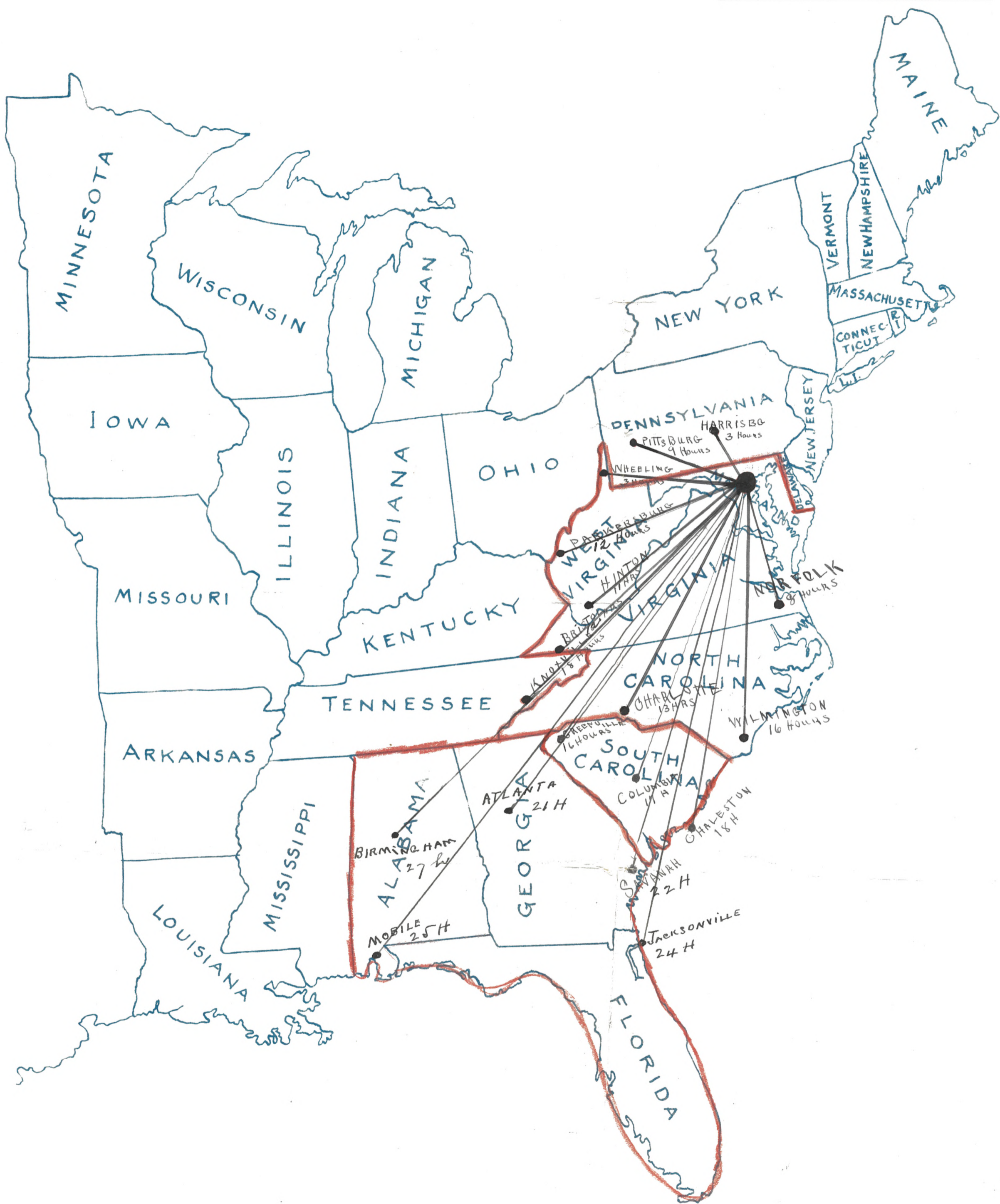
Vice President.

*Rich
Balt ✓*

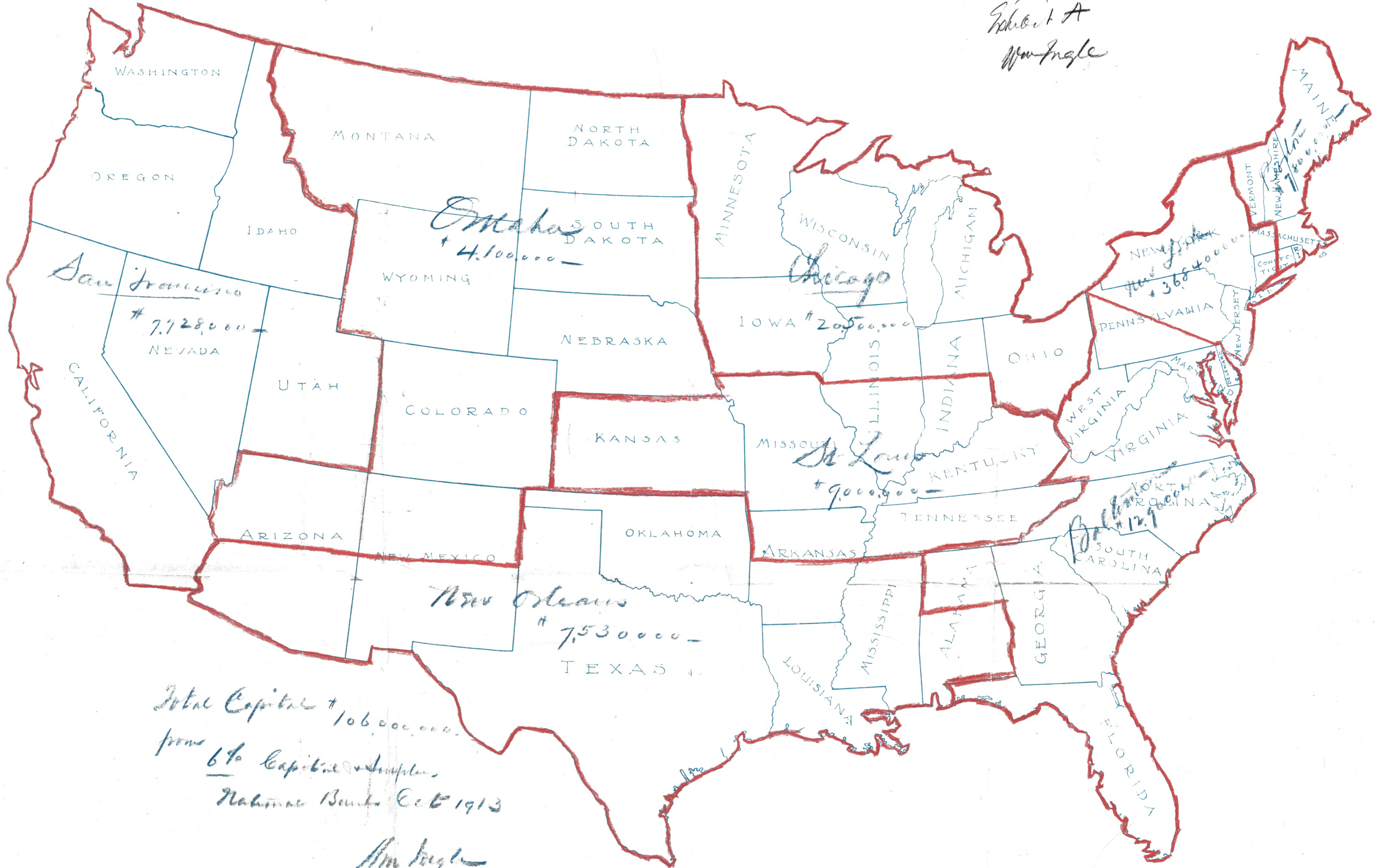
*Mr Ingle - You are for Richmond first - Baltimore second. You just came to write a letter to that effect. C. W. Weaver
W. H. Williams*



Exhibit A
 Mr. Ebb's testimony
 showing hours of
 mail service between
 Baltimore and certain
 cities Wash., Jan 16

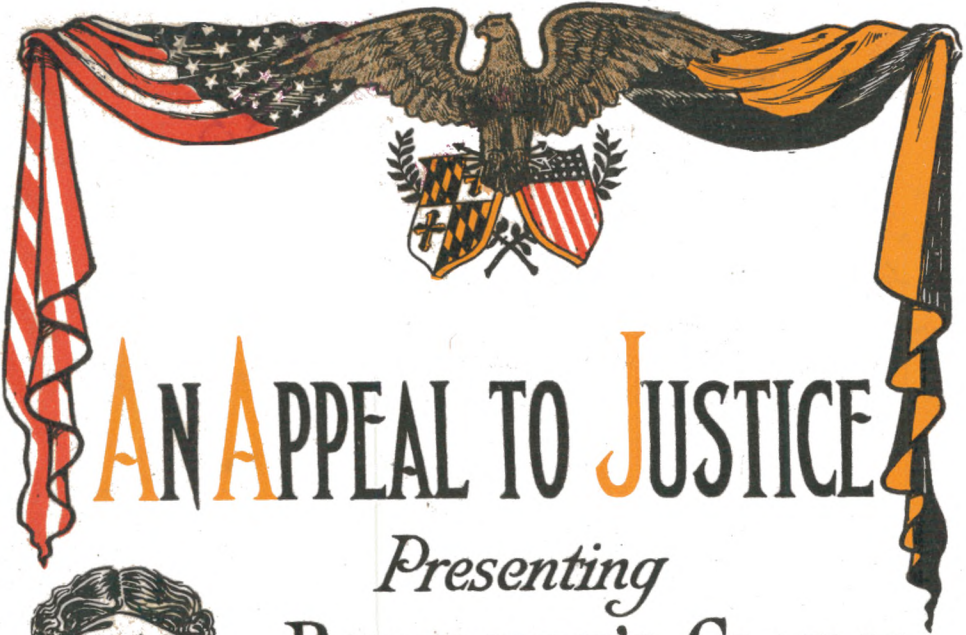


Sheet A
New York



Total Capital \$106,000,000.
from 6% Capital & deposits
National Bank Oct 1913

Am. Bank
March-March Nat Bank
Baltimore Md

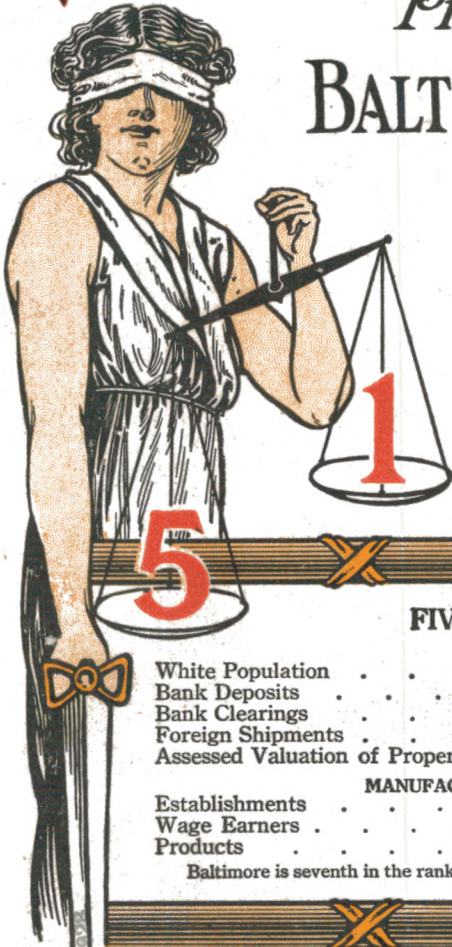


AN APPEAL TO JUSTICE

Presenting
BALTIMORE'S CLAIMS

to a

REGIONAL BANK



FIVE TO ONE		
	Baltimore	Richmond
White Population	505,779	84,481
Bank Deposits	\$239,326,000	\$47,519,200
Bank Clearings	\$2,011,447,000	\$440,000,000
Foreign Shipments	\$117,000,000	0
Assessed Valuation of Property	\$781,691,094	\$148,768,790
MANUFACTURES (CENSUS 1910)		
Establishments	2,502	380
Wage Earners	71,444	14,849
Products	\$266,931,537	\$71,610,000

Baltimore is seventh in the rank of American cities. Richmond is thirty-ninth.

BR 14

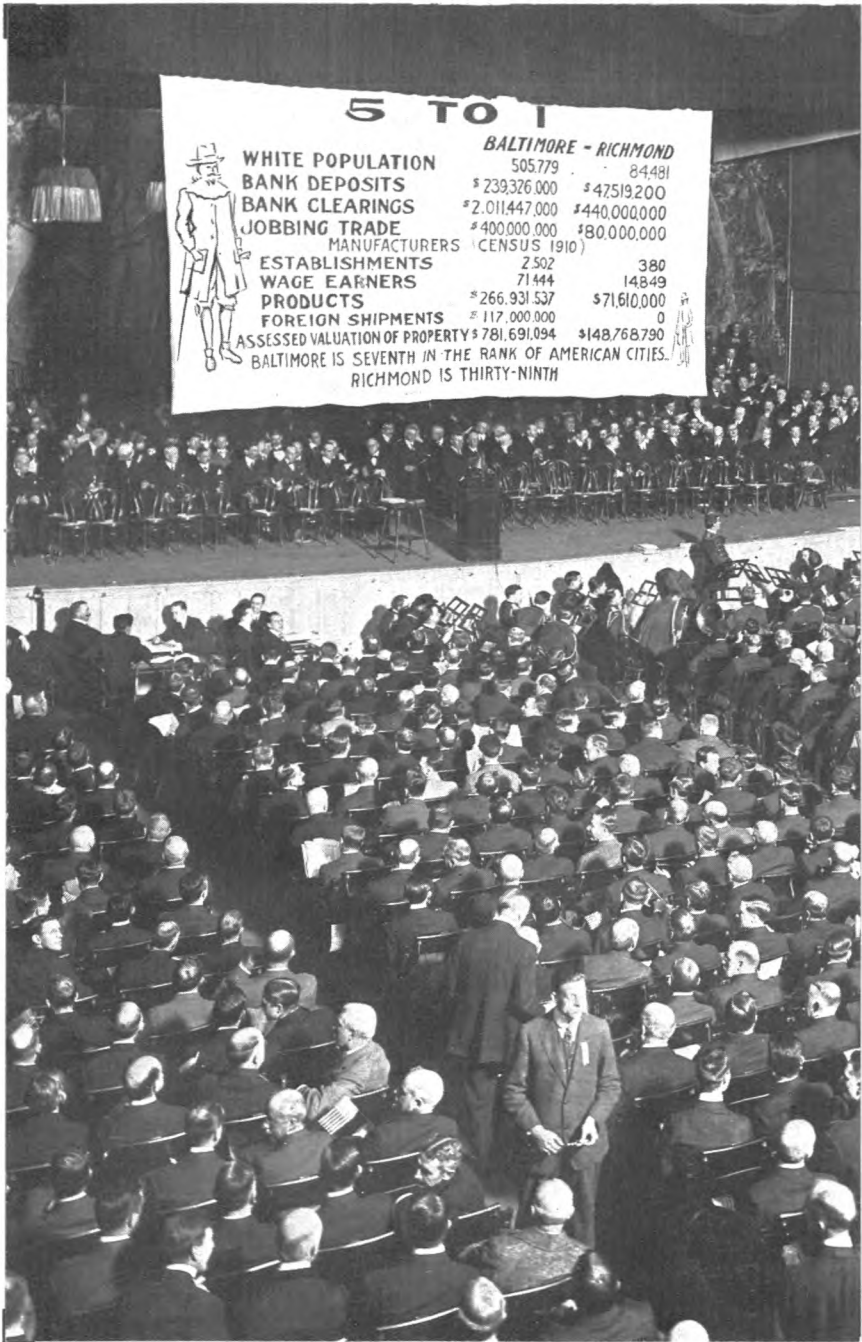
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PART VIEW OF MASS MEETING AT THE LYRIC, APRIL 15, 1914, TO PROTEST AGAINST DECISION OF ORGANIZATION COMMITTEE. OVER 3000 PRESENT.

Why Baltimore Should be a Reserve City

THIS booklet is an appeal to you to assist us in remedying a National injustice. If after reading it you feel as we do, that the Regional Reserve Organization Committee has not acted with sufficient business acumen, we want you to do everything in your power to assist us in undoing a grave mistake. Your help will be an added force to our protest, and the greater strength we have behind us, the better chance we have of convincing Washington that commerce will run in its natural channels and cannot be turned into artificial courses.

This record is a plain presentation of business facts from the business men of the chief commercial and financial center of the District who hold that the placing of the Reserve Bank of the Fifth District in Richmond is an injury to the prestige of their city and the future of its trade and a violation of the letter and the spirit of the law, which says that "the districts shall be apportioned with due regard to the convenience and customary course of business." The purpose is to carry to the people of the United States the protest of the business men of Baltimore, who to the number of over 3000 crowded the largest theater of the city in a mass-meeting to take united action against the decision of the Organization Committee. As a fair, unbiased opinion is submitted the following extract from an editorial in a leading business paper of America, the *New York Journal of Commerce*, edited by Dr. H. Parker Willis, co-author of the new Currency Law:

The Baltimore Protest

[*New York Journal of Commerce*, April 17th, 1914.]

The bankers and business men of Baltimore are entirely justified in their vigorous protest against being tagged upon one corner of a reserve district with Richmond as the seat of its reserve bank. They show by figures that in population, in manufacturing industry, in trade and in banking resources and operations, Baltimore is just about five times as important as Richmond. The location of a reserve bank should be determined by these factors and not by territorial position. In one corner of the district as Baltimore is, just as New York is in one corner of its district, its means of ready and rapid communication for purposes of exchange and banking facility throughout the district are far better than those of Richmond. What the Federal Reserve Act absolutely requires is that "the districts shall be apportioned with due regard to the convenience and customary course of business," and that has obviously not been done in the case of the Fifth district. It certainly has not been observed in locating the reserve city.

REGIONAL RESERVE BANK COMMITTEE

of BALTIMORE, MD.

BOARD OF TRADE

Rufus M. Gibbs and Henry F. Baker

MERCHANTS & MANUFACTURERS ASSOCIATION

Wm. B. Hurst and C. Wilbur Miller

CHAMBER OF COMMERCE

Charles England and John M. Dennis

CLEARING HOUSE ASSOCIATION

Waldo Newcomer and William Ingle

STOCK EXCHANGE

Harry A. Orrick, Eben Sutton and J. Wm. Middendorf

MARYLAND BANKERS' ASSOCIATION

Eugene Levering and Henry B. Wilcox

CREDIT MEN'S ASSOCIATION

Philip Hamburger, Jr. and E. Asbury Davis

LUMBER EXCHANGE

Theodore Mottu and John L. Alcock

SHOE AND LEATHER BOARD OF TRADE

William A. Dixon and Robert E. Tubman

CLOTHIERS' BOARD OF TRADE

S. B. Sonneborn and Samuel Rosenthal, Jr.

OLD TOWN MERCHANTS AND MANUFACTURERS ASSO.

Jacob W. Hook and J. W. Marshall

CANNED GOODS EXCHANGE

George N. Numsen and Edmund C. White

BUILDERS' EXCHANGE

F. S. Chavannes and Theodore Krug.

BALTIMORE DRUG EXCHANGE

Parker Cook and A. E. Mealy

REAL ESTATE EXCHANGE

J. Henry Strohmeier and Philip S. Morgan

DISTILLERS AND WHOLESALE LIQUOR DEALERS ASSO.

Charles A. Webb and Thomas Wilson

ASSOCIATED BOARD OF FIRE UNDERWRITERS

John P. Lauber and Jesse B. Riggs

ASSOCIATED BOARDS OF TRADE OF MARYLAND

Wm. H. Fehsenfeld and Omer F. Hershey

EXECUTIVE COMMITTEE

Charles E. Falconer, Pres. Mer. & Manfrs. Asso., Chairman

Rufus M. Gibbs, President Board of Trade.

Eugene Blackford, President Chamber of Commerce.

Robert J. Beacham, Secretary.

A Billion Dollar City

BALTIMORE'S business operations aggregate a total of \$1,000,000,000. Manufactures lead. The total value of manufactures, as shown by figures assembled in 1914, is \$300,000,000, as against the census figures of \$260,213,000 in 1909. The largest single interest is clothing at \$36,000,000, an increase of four million dollars since 1909. Copper, tin and sheet iron products come next at \$26,000,000, as against \$14,000,000 in 1909. Slaughtering and meat packing is third at \$18,000,000, as against \$13,000,000 in 1909. Fertilizer, which is fourth, shows the largest rate of increase. The total is now \$16,000,000, as against \$8,000,000 in 1909.

* * *

Baltimore stands first in the manufacture of cotton duck, straw hats, men's clothing, fertilizers, copper, tin, and sheet iron products, canning and preserving, oysters and as a banana market.

* * *

Baltimore's jobbing trade, not including the commission business, reaches \$250,000,000. The leading items are dry goods, groceries, food products, drugs and tobacco, all of which show large increases over 1910. In addition to the annual jobbing trade of \$250,000,000 are the grain trade and shipping figures of over \$100,000,000 and the commission business of over \$100,000,000.

* * *

According to a canvass made by the Baltimore and Ohio Railroad, the average annual freight received and distributed at Baltimore by railroad and boat lines is over 48,000,000 tons.

* * *

Baltimore's imports for the calendar year were \$35,553,814; exports \$117,269,378. Richmond's exports for the same period were naught.

* * *

Baltimore's receipts for the year 1913 were 70,134,393 bushels of grain, 2,000,000 barrels of flour, which, together with hay, straw, mill-feed handled, aggregated a value of \$68,225,802. Richmond has no figures to compare with these. The value of Baltimore's exports of grain, flour, hay and mill-feed alone for the year 1913 amounted to \$41,601,364. This represents just so much foreign exchange created in Baltimore. There is no reason why any of this business should be transacted through Richmond.

* * *

Baltimore's assessible basis for taxation has grown from \$402,816,097 in 1901 to \$781,691,094 in 1914, an increase of \$378,874,997, which is more than two and a half times the present assessed valuation of Richmond.

Baltimore's banking resources are \$296,858,616, not including bonding or credit companies; Richmond's are \$65,485,400. Banks in the Fifth District keep 1684 accounts with Baltimore banks, including the following: Maryland, 346; District of Columbia, 56; Virginia, 329; West Virginia, 263; North Carolina, 223; South Carolina, 148; and in addition there are 1141 accounts of Southern mercantile and other concerns.

* * *

In 1914 the population of Baltimore is 579,590; of Richmond 134,917. Within the past five years Richmond has annexed Manchester and other suburbs. If Baltimore annexed its immediate suburbs, its population would exceed 700,000. Since 1910 Baltimore's population has increased 21,105; Richmond's 7,289 (census figures).

* * *

Baltimore's bank clearings in 1913 were \$2,011,477,000; Richmond's were \$440,000,000.

* * *

Baltimore's national bank deposits in ten years increased 47.9 per cent. The bank clearings in ten years increased 72 per cent.

* * *

There are a thousand wholesale and jobbing houses in Baltimore. Two hundred of these firms carry over 300,000 accounts in the South alone. "A fair minimum estimate of the amount of Baltimore capital invested in the Southern States below the Potomac is \$200,000,000."

* * *

Baltimore has 18 miles of water front suitable for docking purposes, 152 wharves, of which the city owns 17, covering a distance of 6 miles. It has 17 foreign steamship lines, and in the Chesapeake Bay and coast-wise trade over 1300 vessels are engaged—more than any other Atlantic seaport.

* * *

Baltimore has spent \$6,161,000 on municipal docks, and has available \$5,000,000 more for extending the system. It accommodates ships of 20,000 tons displacement or more. Its terminal elevators are among the largest; they can place 2,000,000 bushels of grain aboard vessels in a day. From Baltimore are shipped 5,000,000 tons of coal annually. None of this commerce is found at Richmond.

* * *

"Our geographical location, our existing, growing and commercial needs and relations, our large foreign trade, our knowledge of the needs and conditions of the people in the territory, our standing as a bank 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 sight of one of these Regional Banks."—Brief of The Baltimore Committee.

The Lyric Meeting

THE Lyric mass-meeting called by the business organizations of Baltimore was held on the evening of April 15, 1914. There were present more than 3,000 citizens, representing the business, finance, manufacturing and commerce of the city. Those present included the Governor of the State, the Mayor of the city, the two United States Senators for Maryland, the Maryland Representatives, officers and many members of the Legislature and City Council, and delegates from the leading cities and towns of the State. In size and earnestness it was the most notable business meeting ever held in Baltimore. Following are short extracts from the speeches and the resolutions, which were unanimously adopted. After this meeting the committee of business men held a conference with the Maryland Congressional Delegation in Washington. Out of this grew a request for a review of the whole case by the Reserve Board when appointed.

Maryland Citizens United

In calling the Lyric meeting to order, Mr. Charles E. Falconer, chairman of the Executive Committee and president of the Merchants and Manufacturers' Association, said:

"Our citizens are united, without regard to party lines, to the business in which they are engaged, to religion, age, sex, or any other line of cleavage, in desiring by their presence to register their emphatic protest at the decision of the committee in awarding the regional bank to Richmond instead of to Baltimore, a city of *five times* its importance in every essential way, and to demand that every effort be made by the proper authorities to have this case reopened and another hearing granted, so that the matter may be finally decided upon its merits alone."

Baltimore's Leadership

Mr. Falconer presented as the chairman of the meeting Hon. James H. Preston, Mayor of Baltimore, who, in the course of his remarks, said:

"We have contented ourselves in seeing the great banking interests of the City of Baltimore conduct the campaign, but we are here now on behalf of all the people to voice our protest against the selection of a city one-fifth ours in size, a city however admirable it may be and however dearly we may love it, which does not compare with Baltimore in its business and in its claims upon the National Government for a regional bank.

"I am here to preside over this meeting to voice the protest of our citizens, far and wide throughout the country, against the selection of Richmond and against the omission of Baltimore—of Baltimore with its hundreds of millions, with its billion of business, with its two billion dollars

of bank clearances per year, as against \$440,000,000 for Richmond, with its vast business interests, with its export trade, with its great railroad terminals, with its great shipping advantages, with its great situation on the Atlantic seacoast. In the interest of the South, in the interest of Baltimore itself, as well as the interest of Maryland, we are here to raise our voices in protest against the injustice, and to impress upon our friends in Washington who will constitute the Federal Reserve body and who will have the final determination of this subject—to impress upon them that we intend to appeal vigorously from the action of the committee, so that Baltimore's claims may be fairly considered in the selection of a regional bank for Baltimore, which her position in this country justifies."

Forty-Eight Hours to Richmond

The chairman then presented Hon. Phillips Lee Goldsborough, Governor of Maryland, who, in a discussion of the general subject, said:

"Some of my people on the Eastern Shore of Maryland have sent me word that they would really, if they had to lose Baltimore as the central reserve bank, prefer to be tacked on to Philadelphia, for the reason that it takes just about 48 hours to get an item of business, if not more, down to Richmond and back again to the Eastern Shore.

"Now, that is not a lack of loyalty to this old State. We want to be loyal to you; but you know water will seek its level, and so will business; and that is the reason Baltimore is starting out now to get what justly belongs to her."

Baltimore's Figures and Claims

OMER F. HERSHEY, ESQ., of the firm of Crain & Hershey, said: "This meeting of protest does not spring from any spirit of envy or disappointment. We are not attacking Virginia or Richmond. State lines cut no figure in this matter. There is as much of the blood of old Virginia in Baltimore today as there is in Richmond. Our affections are still stronger south of the Potomac than they are north of it. Our money helped to build Richmond. We take as much joy and pride in her prosperity as we do in our own. She is one of our kin, for, like the Colonel's lady and July O'Grady, we are sisters under our skin. What we are trying to do before it is too late is to rectify a mistake.

"Neither is there any question of good sportsmanship involved. Richmond and Baltimore have not been engaged in a game. They are not pitted against each other in any contest for a prize. If there was any contest, it was one between good judgment and bad judgment; between sound economics and unsound economics, as applied to the solution of the greatest problem and the most far-reaching economic change and financial experiment of modern times. * * * *

"Now, then, let us see why this bank went to Richmond. I have here Richmond's argument as to why the bank shouldn't go to Atlanta, and I have the committee's explanation as to why it didn't go to Baltimore. But neither explains the inexplicable.

"The committee rests its defense of the Richmond choice on three grounds: the wishes of the constituent banks, statistics and sentiment.

"Let me analyze these very briefly. Their first point is that the banks voted for Richmond. If the votes of member banks were to control, why didn't they first locate the regions and then have a real referendum? The act says nothing whatever about national banks, and makes no suggestion that districts when located shall have any relation to the number of banks in such districts. On the contrary, the act expressly provides that the customary course of trade and commerce shall determine.

"This new currency law owes its existence to the needs of commerce, and not to the wishes of the banks. To decide by votes obtained by the usual arts and artifices and hippodrome methods was absurd.

"But even so, the committee's claim that member banks wanted Richmond is not tenable. In the official report, spread on the *Congressional Record*, I find that out of 475 member banks in the region, only 167 expressed a preference for Richmond. If votes of banks were to control, why wasn't Baltimore so advised? If any votes could have meant anything, it should have been the votes of the commercial and industrial interests of the region.

"Baltimore didn't even know votes were to count; in fact, we were advised to the precise contrary.

"The committee's next defense is that this is merely a bankers' bank, and that it doesn't affect any city's future or prosperity or real needs. If that is the theory upon which it proceeded, then its decrees certainly should be reversed, for such a theory is both dangerous and fallacious.

"Cities do not arise by accident. They attain to size and prosperity because of geographical and commercial and other natural conditions. Certain natural, normal lines of trade and credit resources also converge there, because they are needed. There is an intimate relation between the banks and these. It was precisely because of this relation that the new law was demanded. When you arbitrarily disturb these relations or try to shift them artificially, you disturb the whole fabric of business.

"A bank takes on the color of its environment; so will these regional banks, and because of their far-reaching powers of industrial life and death, their location, environment and serviceability become of the utmost importance. These banks will be the heart of the region they serve. And the heart ought never to be placed where nature placed the appendix.

"Do you business men realize the extraordinary powers of this regional bank? It starts with a capital of \$6,000,000, of which much the largest contribution comes from Baltimore. Inside of three years it will have aggregate resources of from \$60,000,000 to \$75,000,000—much of it our money. Over this money, over certain credit facilities, rediscounts, clearances, currency issues, it has absolute control. Theoretically, it can make or break any section. For example, under the new law banks can lend on real estate. This means a wide extension of banking credits fed from the regional bank. The avowed aim of the new law is to help industry and commerce and the freer development of business generally in their respective regions. Theoretically, the regional bank can dominate its section. * * *

"The Richmond brief declares Baltimore to be a Northern city. With

that statement Baltimore drops out of the brief, except, I believe, to be referred to once more as the city next to Richmond in commercial importance south of Philadelphia. In no part of their argument is it ever hinted that Maryland and the District of Columbia should be annexed to the Richmond kite. In none of their wildest dreams did Richmond ever imagine that Baltimore would be in the district over which they asked control. They were fighting Atlanta; they said business moves northeast, and to put the bank at Atlanta and compel Richmond to go south would be reversing the normal customary course of business. Obviously, Baltimore had no place in that argument.

"In asking that the Carolinas be attached to their district, their logic was good, but when it came to attaching Maryland and West Virginia, what was sauce for the goose was no longer sauce for the gander. They realized that our inclusion in their district would collapse their entire argument. So they never asked for it; *i. e.*, not openly. Keep this fact in mind, for it is the key to the whole puzzle.

"To get together enough territory to give a regional bank at Richmond the required capital of \$6,000,000, they asked the committee to give them all the Atlantic seaboard south of the Potomac and then to add West Virginia and Eastern Tennessee and Kentucky. They saw how utterly absurd and illogical it was to add Maryland and Washington. Eliminating us from their region, they then arranged their statistics to make out a case in favor of Richmond as against Atlanta. Had they figured Baltimore and Washington in these statistics, Richmond's claims would have been too ridiculous for presentation on other than sentimental grounds.

"When the committee came to make a decision, they annexed Maryland and Washington to that region, but neglected to note that Richmond's arguments and statistics were based on an entirely different region.

"As an argument for the proper city to be selected in region No. 5, as now defined, I would want no better argument for Baltimore than that contained in this Richmond brief. Let me read you some of their reasoning. It is a fact, they say, certainly applicable to the Atlantic Coast States, that the trend of business, the course of commercial transactions and the currents of exchange are northward, or, in other words, from the outside toward the centers of finance and manufacture. This is the natural course of exchanges. Northward, mark you!

"Then how do they reason it out that it should veer westward and stop at this little inland town on the James? Three reasons: (1) Richmond is near Norfolk, and \$840,000,000 of water-borne traffic a year passes northward through Hampton Roads. Northward, mark you! (2) Richmond has three trunk lines running north and south, and we may be pardoned, they say, for reminding the committee that the genius, brains and energies of Richmond men were prominent in their development. As though Baltimore could ever forget how it supplied the money!

"Richmond, they say, loaned \$33,000,000 through this region against \$6,000,000 by Baltimore. That looks impressive. They do not tell us, however, that these Richmond loans and discounts cover its entire banking field, including Richmond itself and 13 Southern States. To make the comparison fair, all of Baltimore's loans should also be included, and not

only the few recorded bank loans in this region. Had they done this, the true figures for Baltimore would have been on June 4, 1913, \$118,912,252.

"One very ingenious manipulation of figures in this brief consists in using the banking statistics of the entire State of Virginia and of Richmond interchangeably as the exigencies of the argument may require. The committee in their defense use the same trick. They even go Richmond one better at this game of using convenient combinations to meet inconvenient situations. In comparing Richmond with Baltimore the committee are far from ingenuous.

"For instance, to create the impression that Richmond dominates this region, they allege that the resources 'of the national banks of Virginia, including Richmond, largely surpass the national banks of Maryland, including Baltimore.' Note the unfairness and absurdity of this. Keep one elementary fact in your minds. In locating this bank the committee were dealing not with States or cities, but with Region 5—an economic, financial entity created by them. States are mere arbitrary political divisions. Region No. 5 is at least theoretically a natural commercial entity. Virginia and Maryland, commercially speaking, are one.

"The entire region is one. The bank serves the region, not political subdivisions thereof. The relative banking facilities of different political units are absolutely unrelated facts. But even so, the right figures are overwhelmingly in Baltimore's favor. The total banking resources of Maryland are \$390,795,512; those of Virginia, \$244,414,891. That is to say, Maryland's bank resources are \$146,480,621 greater than those of Virginia, including Richmond.

"Let me make another comparison. If Virginia's large size is to prove Richmond's case, then Maryland's small size ought to strengthen that of Baltimore. If State figures are to be compared, why not compare State areas? By the accident of politics, Maryland has an area of 12,210 square miles, Virginia of 42,450. If chance had made our area as large as hers and our same relative financial and commercial superiority had been maintained, our total banking resources would be over one billion dollars, and our relative commercial superiority would be appalling.

"The committee make a point of the number of checking and reserve accounts kept by member banks in Richmond. The conservative Baltimore banks allow 2 per cent. on bank reserves, the Richmond banks allow 3 per cent. and better. That might have suggested itself to the committee. But the real relations and affiliations of the banks in this region and the trend of business are better shown by the fact that the number of accounts carried in Baltimore by the banks of Region No. 5 is 1,365, against 1,189 carried in Richmond.

"West Virginia banks keep 82 accounts in Richmond and 263 in Baltimore. The Virginia banks keep 329 and the Carolinas 371 accounts in Baltimore. To avoid duplication, the more accurate figures, as taken from the Bankers' Directory, show 659 banks in this region using Baltimore as a depository and 298 using Richmond.

"Now, if you compare by cities, Richmond shows up even worse. Her total banking resources of all kinds are \$71,000,000; Baltimore's, \$296,858,616. The total resources of Baltimore banks alone are \$52,000,000 greater

than the resources of all the banks of the entire State of Virginia and \$225,000,000 greater than those of Richmond. The committee gets around this, of course, by comparing only national banks and by juggling figures. They prove Richmond's superiority in Region No. 5, not by statistics of her business in the region, but in all the 13 Southern States. Richmond's comparative loan figures show up well when they figure only on the basis of national banks. When her total banking resources show up badly, then they figure on the basis of all financial institutions. * * * *

"What this new law aims to do is to make all credit resources of a region available for business purposes. Richmond is an inland city. Baltimore is a lending city—a natural reservoir of capital. Richmond's total capital and surplus in all her banks, State and national, are \$18,000,000. All her deposits at high-water mark are \$53,000,000. This money naturally works in their town and its contiguous territory.

"Keep in mind that these are its aggregate credit resources. Now, take Baltimore. As an old town, as a center of money seeking work, we have built up various financial agencies and outlets. Our national banks and State banks supply one line of credit resources which take care of open and active credit needs. But to build up a great region, to finance its railroads and power plants and factories, another line of resources must be provided. To take care of this, time and necessity have evolved trust companies, private banks, savings banks, loan companies, credit companies, and the like. Not only that, but our great merchants themselves must be regarded as banking agencies. When Mr. Epstein carries 75,000 accounts throughout the South; when John E. Hurst & Co. carry 10,000, what do they do? They use their credit resources in Baltimore banks or New York banks or their own private capital to bank for the South. All this is ignored in the committee's comparisons. Baltimore has developed these capital resources. Richmond hasn't. Are we to be penalized for having done this?

"All these aggregate resources are what constitute the credit and commercial facilities of every region, and as to all these resources Richmond is as naught compared to Baltimore. I would not undertake to guess how much Baltimore money operates throughout this region. I find that three of our mutual savings banks alone have \$38,000,000 invested there. All these financial resources outside the national banks were developed to facilitate the growth and needs of the South. Should they not figure in a comparison? Is it not the very object of this new Currency law to harmonize all these agencies with the Federal system, so that money and credit may be less hampered and freer to serve the common weal?

"Under the old system vast collateral lines of banking and credit operations grew up outside of the Federal system. These credit resources, and even that of the national banks, it was claimed, did not work commercially with that ease and flexibility the country demanded. Business became tributary to Wall Street. The new law aims to correct this—to tap all the reservoirs of capital for commercial uses. Are you likely to do this by setting up arbitrary and unnatural conditions? Will Baltimore go to

Richmond? Will the mountain go to Mahomet? Are you not hampering the operations of the new currency system?

"But fundamentally these bank figures have nothing to do with the case, except to indicate the customary course of trade and commerce. Certainly, the test by which a proper regional bank site must be determined is not one of banks at all. The region and the bank should all be located where the inexorable logic of the situation, the needs of commerce and business and the best interests of the public indicate. In this the committee has failed not only in Region No. 5, but elsewhere.

"Think of skipping every seaport on the Atlantic south of Philadelphia; of not giving a single Southern seaport a bank! Imagine the Richmond bank establishing foreign branches, as the act contemplates! Think of ignoring the most obvious commercial facts! Why, in this Richmond brief there are 57 pages of statistics to prove that the trend of regional business is all toward Baltimore. The committee has decided it shall now move the other way.

"Certainly it will never move toward Richmond. Why, here on page 27, they tell the committee that the region they claim to dominate (exclusive of Maryland) produces staple articles of commerce involving a trading business of approximately \$5,000,000,000. And of all this business, Richmond says, it is the commercial center.

"Let us see. In another part of this unanswerable document we are told that out of this \$5,000,000,000 of business Richmond does \$80,000,000 in merchandizing and \$100,000,000 in manufacturing. Of course, it does very little of this \$5,000,000,000 of business, because most of it moves northward along the natural highway of commerce, and not westward, along provincial byways.

"How could Richmond handle it, with admitted total banking resources (national, State and private) of only \$71,000,000? How much of the great phosphate, the great trucking, the great oyster and fisheries, the great cotton, coal and other interests and industries ever touch Richmond at all? And yet most of this business converges in Baltimore and finances through Baltimore. Why, last year \$152,000,000 of exports and imports went through Baltimore via Hampton Roads. In 1912 we received at this port 48,000,000 tons of freight, 70,000,000 bushels of corn and wheat and oats—and all this is to be financed through the city at the head of canoe navigation on the James."

Baltimore's Larger Trade

MR. JACOB EPSTEIN, head of the largest mercantile business in the South, said:

"Ordinarily, the community takes very little interest in what goes on in banking circles or business circles or any other circles, except in politics. Campaign time is the only time I have ever seen such a large crowd gathered in the Lyric for meeting purposes. At other times when there have been meetings here I have never seen large crowds. I am glad now to see that in Baltimore business is preceding politics. In Washington politics is preceding business. * * *

"It seems to me, from all the information I have been able to gather and from all the data and facts, that Richmond was given a tip in this way: 'We would like to give you a bank, and you will get one. All you have to do is to give us some evidence that will be a reasonable excuse when the hue and cry goes up, "Why did Richmond get it?"' Well, Richmond got it. The only thing for them to do was to get some kind of evidence so that when the shock reached the community it would be safe to tell them that Richmond was favored on its merits, because of its great banks, of its great business in the South, and all excuses like that. It is as though someone in Baltimore were to tell you that a bank which had 1000 depositors at \$100 apiece is a bigger bank than one which has 750 depositors at \$1000 apiece. It would be the same calculation as if they were to tell you that a man with a Ford automobile was crossing the Susquehanna River Bridge and the train crossing at the same time had to slow down on account of the bridge and the automobile got on the other side before the train did, and the man would tell you because of that the automobile traveled faster than the train.

"A member of the committee said that Baltimore was not entitled to a bank because it is so close to Philadelphia, the distance between the two cities being 96 miles. But Philadelphia is only 90 miles from New York, yet Philadelphia got a bank.

"To compare Baltimore with Richmond as business competitors is the same as comparing one of the small South American republics with the United States. Richmond's entire wholesale and retail business combined would not amount to more than seven or eight million dollars, while we have wholesale houses in Baltimore which separately do between four and five million dollars business annually. One of the wholesale houses here does twice as much business as all the wholesale houses in the City of Richmond combined!

"We are entitled to a hearing before the Federal Reserve Board, who, I believe, have the power to reverse the decision. If they haven't the power, the law can be amended to give them that power. You know, in Washington they are great on changing laws of the most important nature. Not more than a year ago the famous bill exempting American ships from canal tolls was passed. Now all our Senators and Congressmen are busy repealing the law; therefore, laws can be made and unmade in Washington to suit requirements. So we must get busy and stay busy until we recover our rights, which have been unjustly taken away from us."

Baltimore's Help to the South

MR. JAMES M. EASTER, of Daniel Miller & Co., one of the great firms of Baltimore, said:

"I hold in my hand a letter written by a Baltimore firm on December 31, 1864, and I quote one paragraph to prove our understanding of the trade by heredity as well as present contact.

"The paragraph reads: 'Previous to the breaking out of the war we were doing a large business with Virginia and other Southern States, from which we were cut off instantly, and we were suddenly left with a heavy debt hanging over our heads and the large bulk of our assets locked up in

seceded States. On the first of May over \$250,000 of our assets (a great sum for that day) were in Southern States, where the greater part still remains.'

"Commerce creates the need of banks and supplies them largely with the sinews of war, and if there is any reason for selecting a location for this bankers' bank it is where trade is centered in virile activity; where one single firm, out of a thousand, distributes more merchandise over the South than all the dry goods, notion, millinery, boot and shoe and hardware firms combined in Richmond, that prospective Gibraltar of finance, and where one single industry (men's and women's clothing) produces about two-thirds as many finished goods as the entire industries of Richmond put together (United States census, 1910); where our foreign trade direct (to say nothing of the vast volume of imports that go to interior custom-houses through this port) is approximately twice as great as the entire trade of this reserve city-elect, and we have a domestic trade and manufactures five times as great; a city, with Baltimore county, able to pay taxes on a billion dollars of value; a city of really 700,000 people, rich and prosperous, with the proud record of the smallest number of unemployed of all the great cities of the country during the past hard winter; a city with a commerce and trade greater, I believe, than the entire combined commerce of all the other cities of the Fifth Regional District; nay, greater yet; a city whose annual commerce, trade and manufactures are larger in actual value than the entire cotton crop of the South; a city with the greatest bonding business in the world, in which more capital is engaged than the entire banking capital of Richmond.

"So, after all, it is not so much the banks of Richmond or the banks of Baltimore that finance the South, but the merchants of Baltimore, with the assistance of her financial institutions and capitalists as a whole."

Baltimore's Great Foreign Trade

MR. HERBERT SHERIDAN, traffic manager of the Chamber of Commerce, said:

"The value of exports from Richmond, Va., according to Government figures, for the fiscal year ending June 30, 1913, were nil; for the same period Baltimore's exports were \$116,474,439.

"Baltimore's receipts for the year 1913 were 70,134,393 bushels of grain, 2,000,000 barrels of flour, which, together with hay, straw and mill-feed handled, aggregated a value of \$68,000,000. The value of Baltimore's exports of grain, flour, hay and mill-feed alone for the year 1913 amounted to \$41,601,364. This represents just so much foreign exchange created in Baltimore for these items alone.

"Richmond is one-fifth the size of Baltimore.

"The bank people have given you comparative figures of capitalization, deposits, etc. Let me make a comparison with a staple production—fertilizers. Baltimore has 15 plants, Richmond 3. Our output is about 700,000 tons, with value of about \$10,000,000; Richmond about one-seventh of this. Baltimore receives about 350,000 tons of phosphate rock per annum; Richmond about one-seventh as much. Baltimore manufactures about 30,000 tons of sulphuric acid; seven times the amount manufactured in Richmond.

"The interest Baltimore has in the Southern Railway, the Atlantic Coast Line and the Seaboard Air Line is too well known to require mention. Beyond this we have the Merchants & Miners' Transportation Company, operating to Savannah and Jacksonville and serving the interior through these cities; also the Baltimore & Carolina Steamship Company, connecting Baltimore with Georgetown and Charleston, S. C., and the interior.

"Baltimore is connected with the South by the exceptionally fine daily steamer services of the Chesapeake Steamship Company and the Old Bay Line, while other Maryland and Virginia ports are united to Baltimore by numerous steamer lines and sailing craft.

"Our water service by direct sailings between Philadelphia, New York, Providence and Boston by means of the Merchants & Miners' and other lines accentuate our transportation advantages. Our ocean lines have within the past year made notable additions to the number and size of their vessels, thus increasing our facilities for passenger and freight business.

"In addition to the superior service of the Baltimore & Ohio and Pennsylvania Railroads for points east, west and north of Baltimore, we have, through the fortunate connection of the Western Maryland with the New York Central lines, the third trunk line in Baltimore.

"Baltimore is nearer Buffalo than any other Atlantic seaport. This promotes cheap and rapid movement of our productions of canned goods, manufactured and imported articles, and furnishes the natural outlet for the products of the great Northwest, both of the United States and Canada.

"A cab ride of 30 minutes is sufficient to transfer a passenger to the deck of an ocean vessel lying in our upper harbor. Richmond's nearest ocean vessel is of necessity 40 miles distant."

Baltimore's Presentation of Facts

MR. WALDO NEWCOMER, president of the Clearing House Association, said:

"At the outset we realized that there were two ways of approaching this proposition. One was in the ordinary energetic, fire-rocket style by having the Reserve Committee deluged with telegrams and letters, raising a tremendous enthusiasm through the city and State, and thus attempting to compel a decision in our favor. We were advised, however, on very excellent authority that such a method would be extremely distasteful to the committee; that they were going into this matter from a thoroughly business standpoint, and wanted merely business facts presented in a businesslike manner. We accordingly formed a representative committee composed of two members each from the Clearing House, Maryland Bankers' Association, Stock Exchange and from each of the principal trade organizations of the city—about 30 in all. This committee appeared before the committee at Washington with a brief that was so concise that it literally justified its name. The wisdom of this course became evident at once, for before anything had been said the committee informed us that they did not desire speeches or arguments in behalf of a city, but preferred to have us answer such questions as they put to us. So far did they carry their opposition to anything in the nature of ordinary working for a result that when we presented some 1500 letters from merchants and banks through-

out the proposed Southern district, expressing a preference for Baltimore as the site of a Reserve Bank, we were closely cross-examined as to how those letters had been secured and how our letter asking for the opinion of the voters was worded, and in later hearings granted to representatives of other cities the committee openly commended the way in which the Baltimore delegation had presented its case.

"It is interesting to quote the following sentence from our brief as submitted at Washington:

"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.'

"We meant that statement then and we still intend to heartily cooperate in the success of the law, but the implication that we would quietly abide by the decision of the committee was based upon the assumption that the decision would be upon rational lines. Had they merely decided not to locate a bank here, and justified their action by evidence on the lines laid down in the law, we would have made no protest. But they tell us that Baltimore was ineligible because too close to Philadelphia, but Philadelphia was not too close to New York, and that Baltimore was on the edge of the district, an objection which did not apply to New York, Philadelphia, Kansas City or San Francisco. Furthermore, they state that Richmond banks have loaned \$33,000,000 to the South, as against \$6,000,000 loaned by Baltimore banks in the same region. The Baltimore figures are those of the national banks alone, and do not include loans in Baltimore and the State of Maryland, whereas the total loans of all the national banks in Richmond is only \$35,000,000; so they plainly included their local business loans. They are curiously silent about the hundreds of millions of dollars of loans in the shape of credits extended by Baltimore merchants, regarding which they questioned us so closely. We feel, therefore, that the final conclusion is so illogical and so clearly unfair that we cannot consent without a protest, and we wish to emphasize the sentence in our brief following the one already quoted and which reads:

"But if the law is to succeed, it should recognize normal commercial developments along the lines of least resistance, and those certainly point to Baltimore.'"

The Resolutions Adopted Were as Follows

WHEREAS, the banking and other business interests of the city of Baltimore having learned with great surprise and profound regret that the Board charged with the duty under the provisions of the Federal Reserve Act of dividing the country into Reserve Districts, and designating in each district a city to be the seat of a Federal Reserve Bank, has thought it proper to deny such designation to the city of Baltimore, by far the most important banking, commercial and manufacturing center in District No. 5 as outlined, and has so designated the city of Richmond, Va., a city one-fifth of its importance, both in population and commercial supremacy; therefore be it

Resolved, That on behalf of the city of Baltimore and its manifold and great business activities this mass-meeting hereby registers this its formal protest against the injustice and wrong done by the Federal Organization Board in these premises, and respectfully petitions the Board to reopen that part of its proceedings in which judgment was given against Baltimore for further hearing and action, and for the following reasons:

1. That the decision adverse to the claims of Baltimore was not warranted by the evidence presented in the case.

2. That, as evidenced by official announcement in the premises, the points upon which the Organization Board relied in giving its judgment were of relatively minor, if not of trivial, importance.

3. That controlling stress was laid upon banking statistics, when the figures employed were largely those of national banks only and not those of banking as a whole.

4. That apparently no importance whatever was attached to figures referring to trade and commerce and its movement either in volume or value, although the law plainly suggests, if it does not explicitly direct, that the Board should have given first consideration to such movement of trade and commerce and the consequent flow of exchange.

5. That it violates a prime rule of business to force any city of greatly superior size and importance to clear its business through a much smaller community, and especially so when the general trend of commerce and business from essentially all parts of District No. 5 is to the northeast and to its largest business center at a seaport.

6. And for many other reasons which can be urged.

Resolved, That failing to obtain such rehearing at the hands of the Organization Board, that appeal be made to the Federal Reserve Board upon its appointment as provided in the act.

Resolved, That Senators and Representatives in the Congress from this State be respectfully urged to employ all proper methods at their command to secure a review of the decision made by the Organization Board, and to otherwise in such manner as they may deem wise to have justice done the chief city of their State and of District No. 5.

Resolved, That the committee which called this meeting of protest, which committee represents the trade interests of the city of Baltimore, be continued, with power to add to its number and with instruction from this meeting to do everything within its power to give effect to these resolutions.

Action of the Maryland Legislature

Following is the resolution unanimously adopted by the General Assembly of Maryland:

"WHEREAS, the Federal Organization Board charged with the responsibility of naming of the several cities in each of which is to be established a Federal Reserve Bank under the provisions of the Federal Reserve Act; and,

"WHEREAS, Section II of the aforesaid act requiring 'that the districts shall be apportioned with due regard to the convenience and customary course of business;' and,

"WHEREAS, the Board has placed the city of Baltimore in District No. 5, in which district the city of Richmond, Va., has been designated as the seat of a Federal Reserve Bank; and,

"WHEREAS, such designation does gross injustice to the city of Baltimore, by far the largest single contributor to the general business of District No. 5 as outlined;

"Therefore, be it Resolved, That the General Assembly of Maryland registers this, its formal protest, against the action of the Federal Organization Board, as indicated herein, as an act of injustice to the city of Baltimore; and further,

"Resolved, That the Senators and Representatives in Congress from this State be and they are hereby respectfully urged at once to take such steps as in their judgment may seem wise, as shall invite the attention of the Congress to the situation resulting from the action of the Federal Organization Board to the serious injury of the business and prestige of the city of Baltimore."

Resolutions of similar import from leading business and civic organizations are on file.



Letter—Addressed to Reserve Bank Organization Committee,
Washington, D. C., by Counsel representing the Regional Bank
Committee of Baltimore

April 29, 1914.

To the "Reserve Bank Organization Committee":

Gentlemen—The Regional Reserve Bank Committee of Baltimore, representing all the citizens of Baltimore, respectfully pray for a review of your decision designating the city of Richmond instead of the city of Baltimore as the Federal Reserve City in the Fifth Federal Reserve District, under the Federal Reserve Act, and hereby also give notice that a similar application for review will be made to the Federal Reserve Board as soon as it is constituted and organized and under such form of procedure as it may provide.

The Baltimore Committee calls attention to the fact that the proposed bank at Richmond is using every effort to perfect an organization so that it will be the more difficult for the Federal Reserve Board to effectively review your decision.

The Baltimore Committee suggests that this is an injustice which should not be allowed, and its prevention lies in your hands.

When the Act of Congress gives a right of review from your decision to the Federal Reserve Board, which will be one of the most powerful and, it is expected, most highly efficient organizations in this country after the Supreme Court of the United States, and, perhaps, the Interstate Commerce Commission, it means a real bona fide right of review, unobstructed and unhampered; it means that the Board of Review shall approach the examination of the question submitted with the view of deciding, under circumstances free from all embarrassment, whether the Reserve Bank Organization Committee has designated the Federal Reserve City in question in accordance with the spirit and letter of the Act of Congress, and in such a way as to subserve and not partially to frustrate the real objects of the act.

The Baltimore Committee suggests that it is not responsible for any delay in starting proceedings for review, but that such delay is occasioned solely by the fact that the Federal Reserve Board, which is to hear and decide the application for review, has not yet been constituted.

It would seem, therefore, grossly unjust that, pending the period of waiting for the appointment and organization of the Federal Reserve Board, the projected bank at Richmond should, with your official help and assistance, be allowed to perfect an organization under the Act of Congress as if the decision of the Reserve Bank Organization Committee was final. This method treats the application for review, which it was well known would be formally made, as amounting to nothing, and really helps to *prejudge* the case.

Up to the present time subscriptions to stock in the Federal Reserve Bank of Richmond have been made. *This* is really no obstruction to a review, as the bank is really the Federal Reserve Bank of the Fifth District, and would be the same bank, except in name, even if Baltimore were designated as the result of the review as the Federal Reserve City of the

Fifth District. In the contemplation of the act the bank would be the same, the only change being the change of name from "The Federal Reserve Bank of Richmond" to "The Federal Reserve Bank of Baltimore."

But the Act of Congress puts the collection of the subscription and the Organization of the Bank as a corporation in your hands.

The act provides:

"One-sixth of the subscription to be payable on call of the organization committee or of the Federal Reserve Board, one-sixth within three months and one-sixth within six months thereafter, and the remainder of the subscription, or any part thereof, shall be subject to call when deemed necessary by the Federal Reserve Board, said payment to be in gold or gold certificates."

So that you have in your hands the question of the time when the first one-half of the subscription shall be paid.

You have further in your hands the time when the bank shall be allowed to organize and become a corporation, capable of enforcing its subscriptions to stock.

The Act of Congress gives you the right to select five banks to execute a certificate of organization therein fully described, and it is only on the due execution of this certificate and on its being filed with the Comptroller of the Currency that said Federal Reserve Bank becomes a corporation. This is what we meant by stating that it was only by your official help and assistance that the projected bank at Richmond could perfect its organization.

So the question comes to this: Is it just to Baltimore to officially assist the organization of the projected bank at Richmond, thereby giving matters a set and apparent conclusiveness, pending the hearing of the application for review before a board not yet constituted?

We respectfully suggest that it is not just nor right. The application of Baltimore for a review is bona fide and earnest. She is fully convinced that the spirit and letter of the Act of Congress have not been followed in the designation of Richmond; that it amounts to an official attempt to turn back the ordinary and usual course of trade and business; that it is taking from Baltimore that to which her pre-eminence as the financial and trade center of the Fifth District entitle her, and she only asks that she be allowed to present her case fully and completely before the Federal Reserve Board unembarrassed and unhampered by any further organization of the Bank of Richmond.

The Baltimore Committee, therefore, respectfully requests, in view of the foregoing statement, that the "Reserve Bank Organization Committee" shall do nothing further toward officially assisting in the organization of the bank at Richmond until the application for review be fully heard and decided.

EDGAR H. GANS
AND
CHARLES MARKELL,
of Gans & Haman,
Counsel to Baltimore Committee.

NATIONAL BANKS

STATE	NUMBER	CAPITAL AND SURPLUS
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

STATE BANKS AND TRUST COMPANIES

STATE	NUMBER	CAPITAL AND SURPLUS
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

RESOURCES OF ALL BANKS

INCLUDES NATIONAL, STATE,
SAVINGS AND PRIVATE BANKS AND
LOAN AND TRUST COMPANIES

STATE	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

In the above three tables the figures are for the whole State of West Virginia

TABLES OF AREA AND POPULATION

STATE	AREA (Sq. Miles)	POPULATION (Census 1910)	POPULATION (Census 1914)	CHIEF CITY	POPULATION (Census 1914)
MARYLAND	12,210	1,295,346	1,341,075	Baltimore	579,590
DISTRICT OF COLUMBIA	70	331,069	353,378	Washington	353,378
VIRGINIA	42,450	2,061,612	2,150,009	Richmond	134,917
WEST VIRGINIA (Southern District)	23,433	1,109,596	1,332,910	Huntington	41,515
NORTH CAROLINA	52,250	2,206,287	2,339,452	Charlotte	37,951
SOUTH CAROLINA	30,570	1,515,400	1,590,015	Charleston	60,121

NOTE—In the above figures the population for West Virginia for 1914 is for the whole State, including the four counties that are in the Cleveland District. The county figures for 1914 were not available. The area and 1910 figures for West Virginia exclude the four counties in the Cleveland District.

BALTIMORE AND RICHMOND SINCE 1910 (CENSUS FIGURES)

	POPULATION 1910	POPULATION 1914	INCREASE
BALTIMORE	558,485	579,590	21,105
RICHMOND	127,628	134,917	7,289

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