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U.S. ~~Federal~~ Reserve Bank Organization  
Committee.

Exhibits and letters submitted at  
hearings... (Chicago)

Illinois.

#27



ELGIN  
NATIONAL WATCH COMPANY  
10 SOUTH WABASH AVENUE  
CHICAGO

CHARLES H. HULBURD,  
PRESIDENT.

January  
Tenth  
Nineteen fourteen

The Chicago Association of Commerce,  
10 South La Salle Street,  
Chicago, Illinois

Dear Sirs:

We should be very glad to give you all the assistance possible to secure the proper boundaries of the Federal Reserve District of Chicago. We fear, however, that our records will not show any statement of facts which can be made of use by you. We sell to jobbers only and we have no information as to where they dispose of their goods. We can only give you the percentage of our sales to Chicago jobbers, as compared to the jobbers of other cities, but this does not indicate that Chicago jobbers confine their sales to this district. In fact, we know that most of the Chicago jobbing houses have travelling salesmen all over the country. During the year nineteen thirteen our sales to jobbers in different cities were as follows:

- 36% - Chicago
- 10% - St. Louis and Kansas City
- 9% - Cincinnati and Cleveland
- 1 1/2% - St. Paul and Minneapolis
- 1 1/2% - New Orleans and Dallas
- 1% - Denver
- 3 1/2% - Pacific Coast

making a total of 62 1/2% sold in the west and the middle western states. The balance of our product was sold in eastern and foreign territory. We would prefer not to express any opinion or judgment as to the proper boundaries of the Federal District, except as based upon the above statement of facts.

Very truly yours

December 31, 1913.

Mr. Walter L. Gregory,  
Assistant Manager, Hotel LaSalle,  
Chicago, Illinois.

Sir:

I beg to acknowledge receipt of your favor of the 27th, tendering the Reserve Bank Organization Committee rooms in which to hold hearings on the occasion of their visit to Chicago.

While I am under the impression that tentative arrangements have been made to hold these hearings in one of the court rooms, I will submit your letter to the Committee when it meets, and advise you definitely.

Respectfully,

Secretary pro tem,  
Reserve Bank Organization Committee.

*Chicago*

BCW.

January 13, 1914.

Sir:

With further reference to your letter of December 27th I beg to advise that as anticipated the Committee will hold its hearings in one of the Federal Buildings.

Thanking you for your offer of a meeting-room for the Committee, I am,

Very truly yours,

Secretary pro tem  
Reserve Bank Organization Committee.

Mr. W. L. Gregory, Assistant Manager,  
Hotel LaSalle,  
Chicago, Illinois.

# Illinois Steel Company,

COMMERCIAL NATIONAL BANK BUILDING.

CHICAGO.

E. J. BUFFINGTON,  
PRESIDENT.

January 14, 1914.

Mr. H. F. Miller,

Business Manager, Chicago Association of Commerce,  
Chicago, Illinois.

Dear Sir:-

Replying to your letter dated January 9th, we have construed your inquiry to be as follows:-

Within what territorial limits do the manufacturers of Iron and Steel located in the Chicago district find themselves able to successfully meet competition of Steel Manufacturers located outside of the Chicago district? This may be answered generally by indicating on the map of the United States, herewith enclosed, the points at which freight rates from Chicago on Steel products are approximately the same as the freight rates from Pittsburgh and Birmingham, Alabama. The red line drawn on the enclosed map indicates the points of equality in freight rates from Chicago and Pittsburgh, while the green line indicates the points of freight rate equality from Chicago and Birmingham, Alabama.

West and north of these lines represent the territories in which Chicago Manufacturers may be said to hold the dominating position as against Pittsburgh and Birmingham's Steel Manufacturers respectively.

It, perhaps, should be noted that as an exception to this

Illinois Steel Company

Mr. H. F. Miller, #2

general statement the Colorado Fuel & Iron Company, with Steel-producing plants at Pueblo, Colorado, occupies a dominating position in the trade in that territory contiguous to its plants in which the freight rates from Pueblo are lower than from other steel-producing districts. But relatively speaking, the production of the Colorado Fuel & Iron Company is small; that is, when compared with the total production of Iron and Steel products which are made principally in the Chicago, Pittsburgh and Birmingham, Alabama, districts.

Yours very truly,

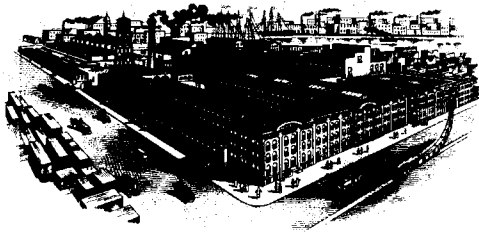
P R E S I D E N T.

CHICAGO SALESROOMS:  
900 SO. MICHIGAN AVE.

NEW YORK OFFICE AND SALESROOMS:  
155-157 W. 34TH STREET.

EASTERN FACTORY:  
6 BUSH TERMINAL BLDG. BROOKLYN.

BOSTON OFFICE AND SALESROOMS:  
20-22 SUDBURY STREET.



FACTORIES AND GENERAL OFFICES:  
22ND UNION AND 21ST STREETS,  
CHICAGO.

# S. KARPEN & BROS.

MAKERS OF  
UPHOLSTERED FURNITURE  
OF ALL KINDS



CHICAGO, Jan. 16, 1914.

Mr. H. F. Miller,  
Business Mgr.,  
Chicago Association of Commerce,  
10 S. La Salle St.,  
Chicago, Ill.

Dear Sir:-

Answering that part of your communication of the 9th in reference to Federal Reserve Banks requesting our information as to the limits in which our line may hold supremacy in our trade, please be advised that our trade practically covers the entire country.

Admitting that New York will have one federal bank that would probably take care of part of the district from Pittsburgh East, the balance of our trade can then be said to cover the entire country from Pittsburgh to the coast, from the Gulf to Canada.

From our point of view, it appears that no matter where federal banks are established, they will all center in some district where we do considerable business.

All of the above is written with the idea that Chicago is first of all of interest to us, and it is our petition that Chicago shall be made the center of one of the federal reserved districts.

Yours truly,

S. KARPEN & BROS.

EJE.9.



# Kimmick Brewing Company

28<sup>TH</sup> STREET  
AND  
COTTAGE GROVE AVENUE.

*Chicago,* January 16th. 1914.

Mr. H. F. Miller,  
Business Manager,  
Chicago Association of Commerce,  
10 So. La Salle St.

Dear Sir:

In reply to your letter requesting information <sup>trade</sup> as to <sup>limits</sup> of our industry in the beer line, the Chicago Brewers are represented largely in Indiana, Ohio, Iowa, Kansas and Nebraska. In the Malt line Chicago is the main Malting center of the country as it is also the main Barley market in the country. The Malt furnished from Chicago supplies the Eastern markets and the Southern Markets. Saint Paul and Minneapolis furnish the North west, but as a rough estimate Chicago and Milwaukee furnishes two-thirds of the Malt used in the Brewing industry in the United States. The shipping Brewers of Milwaukee reach all parts of the country. Their shipments will be far in excess of Saint Louis or any surrounding states.

Trusting that this information will assist you,  
I remain

Yours truly,

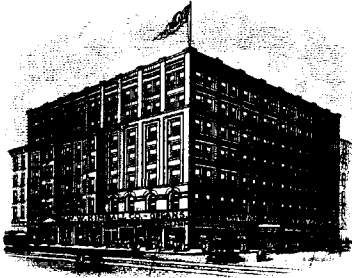
*Thomas J. Stealy*



CABLE ADDRESS: "KIMBALL, CHICAGO"

ESTABLISHED 1857.

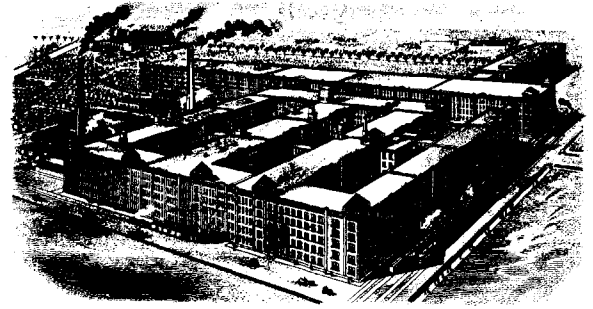
"UNIVERSAL WIRELESS AND CABLE CODES"



# W. W. KIMBALL CO.

MANUFACTURERS OF  
GRAND PIANOS — UPRIGHT PIANOS  
PLAYER PIANOS  
PIPE ORGANS — REED ORGANS

CHICAGO, U.S.A.



FACTORIES - CHICAGO

KIMBALL HALL  
OFFICES AND SALESROOMS  
S.W. CORNER  
WABASH AVE. AND JACKSON BLVD.  
PHONE HARRISON 4015.

January 10th, 1914.

The Chicago Association of Commerce,  
Chicago, Ill.

Gentlemen;-

Answering your favor of the 9th inst.,  
with respect to Chicago as a location for one of  
the Federal Reserve Banks and the territory that  
should properly be allotted to Chicago, would say.

Our business is pretty evenly distributed  
over the entire United States and the scope of  
operations is not limited by physical conditions.  
The piano and organ trade as a whole may almost  
be said to center in Chicago, the last census showing  
a larger number of men employed, larger number of  
instruments manufactured and larger capital used  
in the Chicago district than any other center in  
our trade so that in our judgment a Central Reserve  
Bank located in Chicago should, to best serve the  
purpose of its organization, control the entire  
Mississippi Valley at least and if the law per-  
mitted, should be the Central Reserve Bank for the  
United States.

Chicago seems to us to be the hub of the  
wheel, transportation facilities being equally  
good in all directions so that in the event of  
limitations as to territory assigned to the Central  
Reserve Bank of Chicago, it would make comparatively  
little difference where lines were drawn.

Very truly yours,  
W. W. Kimball Co.,

*E. B. Bault*  
Secy.

Dic.E.B.B.-75.

NEW YORK  
124 WHITE STREET

BOSTON  
130 PEARL STREET

# LATHAM MACHINERY COMPANY

MANUFACTURERS OF

## MONITOR MACHINERY

WIRE STITCHERS FOR PRINT-  
ERS, BOOKBINDERS AND  
BOX-MAKERS

SPECIALLY DRAWN WIRE

MULTIPLEX AND DUPLEX  
PUNCHES

ROUND CORNER AND INDEX  
CUTTING MACHINES

MAIN OFFICE AND FACTORY  
306-312 SOUTH CANAL STREET  
PHONE HARRISON 733

CHICAGO

PERFORATORS WITH SPECIAL  
HARD DIE, FEED GAUGE,  
BACK ROLL DELIVERY

PAGING AND NUMBERING  
MACHINES

STUB FOLDERS, EMBOSSERS,  
TABLE SHEARS, JOB BACK-  
ERS, STANDING PRESSES

Chicago, Ill., Jan. 16, 1914.

H. F. Miller, Business Manager,

The Chicago Association of Commerce,

10 S. La Salle St., Chicago, Ill.

Dear Sir:-

Your letter referring to Chicago for a Federal Reserve District and map enclosed received and we wish to say that Chicago and surrounding radius of several hundred miles is our most active field of operation, although we do business all over the United States and Foreign countries. However, our manufacturing is all done here in Chicago, our head office is in Chicago and our financial transactions center in Chicago, and we most certainly want Chicago for a Federal Reserve District. If you want any more data along this line and will indicate same, shall be pleased to furnish it.

Yours truly,

LATHAM MACHINERY CO.



JAMES H. MOORE.  
FREDERICK W. MOORE.  
EDWARD B. CASE.  
JAMES S. HUBBARD.  
EDWARD W. POINIER.  
FRED Y. COFFIN.

ASSOCIATES  
GEORGE W. GRIFFIN.  
HARVEY DEAN.  
E. A. BREMNER.  
J. S. GOODWIN.  
E. W. LYMAN.



# Moore, Case, Lyman & Hubbard

## INSURANCE.

INSURANCE EXCHANGE  
175 W. JACKSON BOULEVARD

TELEPHONE WABASH 400

Cable Address: "MOREJANE"

CODES  
C & R., A. B. C. 5TH EDITION  
AND WESTERN UNION

*Chicago,* January 15, 1914.

The Chicago Association of Commerce,  
#10 So. La Salle Street,  
Chicago, Ill.

Gentlemen:

Replying to your letter of the 9th regarding territorial supremacy of Chicago in the insurance business, would state that we have returned the map, under separate cover, marking the states in which the control of the insurance business centers in Chicago.

Most all of the large insurance companies operate general agencies in this City having jurisdiction and control of the local agents in this field. Premiums for the insurance business done in these states are very largely remitted to Chicago.

The losses occurring in these various states are paid by draft on Chicago banks, the draft being sent out from the companies' offices in our city, so that the natural control of the insurance business in these states centers very largely in Chicago, and the regional territory, as far as the insurance business is concerned, should include the territory described and outlined in this map.

Yours very truly,

MOORE, CASE, LYMAN & HUBBARD

By *F. W. Moore*

FWM/B

# North Western Expanded Metal Co.

EXPANDED METAL FOR REINFORCED CONCRETE CONSTRUCTION  
EXPANDED METAL LATH

918-950 OLD COLONY BUILDING

FACTORY  
JEANNETTE, PA.

PHONES HARRISON 1701-2-3

Chicago

FACTORY  
CHICAGO, ILL.

Jan. 12, 1914.

Attention Mr. H. F. Miller.

Chicago Association of Commerce,  
Chicago, Ill.

Gentlemen:-

We have your circular letter of Jan. 9th in reference to the establishment of Federal Reserve Banks in Chicago. We are heartily in favor of this, but so far as the territory controlled by such banks is concern, we have absolutely no choice, as our business is all over the United States, from one coast to the other. We have no special territory in which we are interested.

Yours very truly,

North Western Expanded Metal Co.,

  
General Manager.

B

OUR PRODUCTS ARE DESCRIBED IN SWEET'S CATALOG

FOUND IN ALL ARCHITECTS' OFFICES

ADDRESS ALL COMMUNICATIONS TO THE FIRM

TELEPHONE FRANKLIN 2040

CABLE ADDRESS  
"HOUGHT, CHICAGO"  
A.B.C. (5TH. ED.) AND LIEBER CODES

# Peabody, Houghteling & Co.

HEAD OFFICE  
10 SOUTH LA SALLE STREET  
CHICAGO

ESTABLISHED 1865

OFFICE IN GREAT BRITAIN  
43 CHARLOTTE SQUARE  
EDINBURGH

FRANCIS B. PEABODY, 1865-1908  
JAMES L. HOUGHTELING, 1885-1910  
WILLIAM R. STIRLING  
AUGUSTUS S. PEABODY  
ALEXANDER SMITH  
JAMES L. HOUGHTELING, JR.  
BURTON THOMS  
EDWARD M. MILLS

INVESTMENTS  
BOND ISSUES  
MORTGAGE LOANS  
ESTATES MANAGED

Chicago,

Jan. 15, 1914.

H. F. Miller, Esq.,

C/o Chicago Association of Commerce,

10 South La Salle St., Chicago.

Dear Sir:

Referring to your favor of January 9th, we would say that as you know, we are in the business of handling bond issues. These issues are very largely industrial in character. As to the sale of our securities, there is a very large sale for them throughout the middle west, Michigan, Ohio, Indiana, Iowa, Illinois, Wisconsin, and Minnesota. Of course, we have customers all over the United States, but do an especially large business in the above mentioned states.

From the other point of view, that of originating and purchasing these issues, we would say that the field covered is practically the entire United States west of the Alleghenies. We have handled bond issues on properties in Florida, Alabama, Louisiana, Mississippi, Indiana, Michigan, Wisconsin, Illinois, Minnesota, North Dakota, South Dakota, Colorado, Washington, Oregon, California, and Nebraska, as well as in various of the Canadian provinces. Some fifteen years ago, when the writer first came into the office, our business was confined almost exclusively to the city of Chicago, and for the first few years that I was in our office we had few or no inquiries outside the state of Illinois.

Matters have changed tremendously in the last ten years, and the south, west and northwest are looking more and more to Chicago for their financing. Not a day passes but what we have inquiries from all sorts of industrial enterprises, timber companies, public service and public utilities corporations, and railroads,

H. F. Miller, Esq. - 2

Jan. 15, 1914.

for assistance in their financing, and we can say with confidence that, with the exception of the very largest of the railroad and public utility issues, we think the greater part of the financing done has been handled through Chicago sources. The tremendous development of the country west of the Mississippi in the last few years, has caused an enormous demand for financing, and Chicago has been able to supply a large part of that demand, and we think that the west and south are coming to look more toward Chicago for their money aid than to New York.

There is no question whatever that the Chicago Federal Reserve District should cover as much of the adjoining territory as possible, and as a matter of fact, the territory aided by Chicago financing would comprise practically the entire northern tier of states to the Pacific coast.

We remain,

Yours very truly,

Very Respectfully,

Richard H. Hughes

# Ernest Reckitt & Company

ERNEST RECKITT

HAROLD BENINGTON

CERTIFIED PUBLIC ACCOUNTANTS

WESTERN UNION CODE  
CHICAGO & NEW YORK  
WILKITTAMS

*London Agents*  
WOODTHORPE, BEVAN & CO.  
1 LEADENHALL ST., E.C.

*New York*  
30 CHURCH STREET  
TELEPHONE 7918 CORTLAND

*Chicago*  
MARQUETTE BUILDING  
TELEPHONE RANDOLPH 2768

*Philadelphia*  
MUTUAL LIFE BUILDING  
TELEPHONE WALNUT 9226

*St. Louis*  
CHEMICAL BUILDING  
TELEPHONE BELL, OLIVE 931

Chicago, January 14th, 1914.

H. F. Miller, Esq.,  
Business Manager,  
Chicago Ass'n of Commerce,  
Otis Building,  
Chicago, Illinois.

Dear Sir:-

RE FEDERAL RESERVE DISTRICT.

Answering your favor of the 9th inst. I enclose herewith a map of the United States indicating as accurately as possible the territory which is tributary to Chicago in our particular line. The fact that our sub-division is chiefly represented by Certified Public Accountants, who are not engaged in trade but who sell their professional services, makes it perhaps more difficult to accurately answer your question. The territory which I have indicated on the map is very conservative for the reason that many Certified Public Accountants with headquarters in Chicago carry out work for clients resident in Chicago or elsewhere over the whole of the <sup>Western</sup> Western part of the United States. This Western and Southern territory is however also covered more or less by Certified Public Accountants having offices in New York, Boston and Philadelphia and also by local Public Accountants in St. Paul, Minneapolis, Kansas City, San Francisco, Portland, Oregon, Seattle, Dallas, New Orleans and Denver.

I believe that within the territory I have marked on the map, ninety per cent of the work carried out in said territory is done by Chicago Accountants with the exception, perhaps, of purely local work in Columbus, Ohio, Indianapolis, and Cincinnati.

Trusting that the above information may be of service, I remain,

Sincerely yours,





LAKE AND MARKET STREETS

DIRECTORS:  
 J. J. DAU, President.      W. F. BODE, Secretary.  
 F. H. ARMSTRONG, Vice President.      E. J. LEARNED, Treasurer.  
 W. E. STEARNS.      S. P. STEVENS.  
 JOHN MAG MAHON.

## REID, MURDOCH & Co.

INCORPORATED.

CHICAGO, Jan. 17th, 1914.

Mr. H. B. Miller, Business Manager,  
 The Chicago Association of Commerce,  
 10 South La Salle Street, C I T Y.

Dear Sir:

We certainly owe you an apology for not having replied to your communication of January 9th. It is only because of the accumulation of work incident to the finishings of our new building and preparations for moving, in addition to the inventory season.

After having given the matter a considerable thought and attention, it is our opinion that the northwest territory, including Indiana, Illinois, Michigan, Wisconsin, Iowa, Minnesota, Nebraska, South and North Dakota- even into Montana- should be assigned to the Chicago Federal Reserve District. In all of the territory above mentioned, the merchants buy largely from Chicago and Chicago is the natural headquarters for banking of this territory. It is fair to say from our own experience that Ohio, Missouri, Kansas, Arkansas, Oklahoma, Texas, Colorado, Utah, Arizona and Wyoming might also be added, for we do a large business through this group, as well as the first-mentioned;- but the fact that St. Louis has heretofore been a reserve center, they naturally will expect to be one of the Federal Reserve cities,- but there is no good reason why Chicago could not cover the entire territory. The facts are that Chicago does a much larger inter-state commerce business than any other city in the United States- therefore, is entitled to a much larger district and larger facilities than any other city. Naturally, we expect the Association of Commerce to stand, first and last, for all that Chicago is entitled to and it will require every possible effort from your strong committee to maintain Chicago's supremacy in this Federal Reserve banking matter to be at all in keeping with her commercial position.

Very truly yours,  
 REID, MURDOCH & CO.

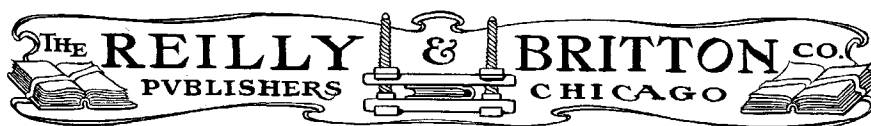
FHA\*OF



S. C. BRITTON, PRESIDENT

F. K. REILLY, VICE-PRES. & TREAS.

J. H. RANNEY, SECY.



1006 SOUTH MICHIGAN AVENUE

TELEPHONE HARRISON 6987

January the fifteenth  
1914

The Chicago Association of Commerce,  
For Mr. H. F. Miller, Business Manager,  
10 South LaSalle Street,  
Chicago,  
Illinois.

Dear Sirs:

Referring to your letter of January 9;  
It is impossible for us to give you any  
opinion in the matter of the territory  
to be assigned to Chicago for a Federal  
Reserve District. Our business extends  
from coast to coast, and from middle  
Florida and southern Texas up into Canada.  
Regretting that we cannot be of assistance  
in this matter, we are

Very truly yours,

The Reilly & Britton Co.

FKR-M

# SCOTT, FORESMAN AND COMPANY.

EDUCATIONAL PUBLISHERS.

E. H. SCOTT, PRESIDENT.  
H. A. FORESMAN, VICE PRES.  
W. C. FORESMAN, SECTY. & TREAS.

CHICAGO:  
623-633 SOUTH WABASH AVENUE.

NEWYORK:  
37 EAST 28<sup>TH</sup> STREET.

Chicago, Jan. 16, 1914

Mr. H. F. Miller,  
Business Mgr., Chicago Asso. of Commerce,  
10 S. LaSalle St., Chicago, Ill.

Dear Sir:

I regret that conditions have prevented my replying to your letter of the 14th, but the letter of the 9th did not reach me, and I have only the copy of the same which you sent me.

Conditions relative to the establishing of the federal reserve district in the book business are practically all in favor of Chicago, so far as other cities of the Central West are concerned. With respect to miscellaneous books, Chicago is the distributing point for all of the Central West. With respect to school books, only one publisher - and that because of their factory - has a distributing point at any of the other Central West cities, and this is located at Cincinnati. Aside from this, both for miscellaneous and school books, no consideration could fairly be given to Detroit, Toledo, Cleveland, Cincinnati, St. Louis, Kansas City, St. Paul, or Minneapolis.

I am not so thoroughly posted as to subscription books, but my understanding is that practically the same conditions hold with respect to them that have been named for miscellaneous and school books.

It would be a serious misfortune to the book publishing business as a whole (which is growing rapidly in Chicago) if the federal reserve banking center was not established in Chicago for the Central West.

Very respectfully yours,



Chairman, Subdivision #47

S/W

FORM 42

**SELZ, SCHWAB & CO.**  
(INCORPORATED)

Main Office of Mtg. Dept.  
Superior, Kingsburg & Roberts Sts.

Chicago

Jan. 17, 1914


Chicago Association of Commerce,  
10 South La Salle St.,  
Chicago, Ill.

Attention of Mr. Hubert F. Miller

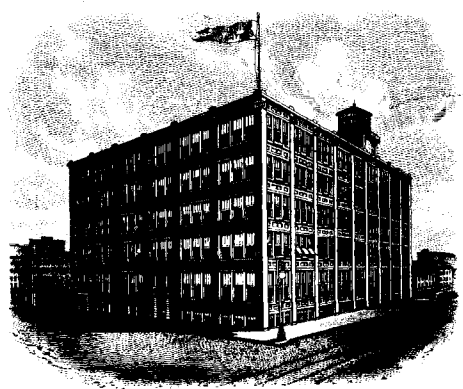
Gentlemen: -

In reply to yours of the 9th we have marked on the enclosed map in blue pencil the outline of the territory in which our trade is densest. We have, also, marked by blue crosses outside of these lines the states in which we do considerable business, yet less per capita than those within the blue lines. The loop including Oklahoma and Texas we put on because our business is quite dense in these two states. In Texas we have twelve salesmen and Oklahoma five. Our business in Arkansas is, also, heavy for the population; this state is covered by five men. In Minnesota our principal business is in the southern part of the state. In Missouri in the northern part. We have marked by crosses and lines converging in Pittsburgh the states that are handled from our Pittsburgh Branch establishment.

If there is any further information you desire, we should be pleased to furnish it.

Yours truly,  
SELZ, SCHWAB & COMPANY,  
per 

EFS  
enc



CABLE ADDRESS-STEINGART, CHICAGO  
A.B.C. CODE 5TH EDITION USED

NEW YORK BRANCH  
137 FIFTH AVENUE

# A. STEIN & COMPANY

CONGRESS STREET & CENTER AVENUE

CHICAGO, U.S.A.

January 15th 1914



PARIS  
GARTERS  
No metal can touch you

The Chicago Association of Commerce,  
10 S. LaSalle St.,  
Chicago, Ill.

Attention - Mr. H. F. Miller

Gentlemen:

Replying to your letter of the 14th inst. relative  
to Federal Bank Reserve District.

The distribution of our goods is spread over the  
entire country in good volume. There may be a few spots where  
the amount is not very great, as in upper New England; and,  
on the other hand, perhaps our heaviest business is right  
here in Chicago, but we have large customers in such distant  
places as Portland, Ore., Dallas, Tex., Atlanta, Ga., New  
York City, Pittsburg, etc. and many in between. In other  
words our best territory is not limited by the usual restrictions  
of freight rates, and time required for delivery.

If anything further is desired, we shall take pleasure  
responding to any request.

Yours very truly,

A. STEIN & COMPANY

JWR/EC

QUOTATIONS SUBJECT TO CHANGE WITHOUT NOTICE

AGREEMENTS CONTINGENT UPON STRIKES, FIRES, DELAYS BY CARRIERS, AND OTHER CAUSES BEYOND OUR CONTROL

*Street's Western Stable-Car Line.*  
*Offices, Great Northern Building.*

F. J. REICHMANN.  
PRESIDENT & GENERAL MANAGER.

*Chicago,* January 17th., 1914.

Mr. H. F. Miller, Business Manager,

The Chicago Association of Commerce,

10 South La Salle Street, Chicago.

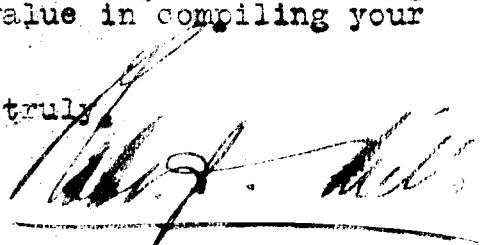
Dear Sir:-

Answering your favor fourteenth instant, having reference to your circular letter of January ninth, asking for information to be used in connection with the representations to be made to the Federal Reserve Organization Committee, our business consists solely of furnishing cars to railroads, which are used by them in regular interchange throughout the country, and is principally at stock yard points such as Chicago, Illinois, National Stock Yards, East St. Louis, Illinois, Kansas City, Missouri, and Fort Worth, Texas. Chicago being the largest railway center it follows that our business is largely with railroads at this point.

The Company's banking is done at Chicago, Illinois, from which city ~~20%~~ is remitted direct, ~~15%~~ New York, ~~3%~~ Baltimore, ~~3%~~ Philadelphia, ~~6%~~ Pittsburgh, ~~6%~~ St. Louis, the balance scattering western, southwestern, east and southeastern points.

We are unable to indicate on the map any division of territory which would be applicable to our business but trust we have given you enough information to be of some value in compiling your data.

Yours very truly,



Secretary & Auditor:

SWIFT AND COMPANY  
UNION STOCK YARDS

TREASURER'S OFFICE

CHICAGO, January 16, 1914.

Mr. H. F. Miller, Business Manager,  
The Chicago Association of Commerce,  
10 South LaBalle Street,  
Chicago, Illinois.

Dear Sir:-

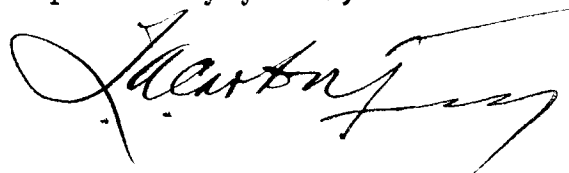
LOCATION OF FEDERAL RESERVE BANKS.

Without going into the question of the exact delimitation of the territory to be assigned to each, but merely judging from our own experience in collecting in territory that appears to contribute principally to these centers, we would say that

New York,  
Baltimore,  
New Orleans,  
Atlanta,  
St. Louis,  
San Francisco,  
Seattle, and  
Chicago

could best serve the whole territory on the basis of eight regional banks.

Respectfully yours,



MCS.

# Wells Fargo & Company Express

E. A. STEDMAN,  
Vice-President and General Manager

111 West Monroe St.

Chicago

January 15, 1914.

The Chicago Association of Commerce,  
10 South LaSalle Street,  
Chicago, Ill.

Gentlemen:

Replying to your favor of the 9th instant, requesting an expression of opinion from the undersigned with reference to the territory which the dominance of our line of trade indicates should be assigned to Chicago for a Federal Reserve District.

Be it stated that from my observation of the express business from Chicago, there is hardly a town of any size or importance in the United States that does not do more or less business with Chicago. Most of the business, so far as Wells Fargo & Company is concerned, is in the Western and Southwestern territories, embracing the states of Iowa, South Dakota, Nebraska, Arkansas, Missouri, Kansas, Colorado, Louisiana, Oklahoma and Texas. So far as the states of North Dakota, Montana, Idaho and Washington are concerned, St. Paul undoubtedly is a more important express center, because of the lines of the Great Northern and Northern Express Companies emanating from St. Paul. The states of Oregon, Nevada and California furnish a large amount of transportation from Chicago. The states of Illinois, Indiana, Michigan and Wisconsin draw a large amount of their supplies from Chicago, this city being the chief shipping center for that territory.

There is a vast amount of express business handled by the other companies to and from Chicago to points in the states of Kentucky, Tennessee, Mississippi, Alabama, Georgia and Florida.

If there is any additional information you would like us to furnish and will indicate just what it is, we will be glad to furnish it if we can possibly do so.

Yours truly,



Vice Pres. & Gen. Mgr.

C. L. HOLTON, PRESIDENT

G. M. THOMPSON, VICE PRESIDENT

E. B. WEAR, CASHIER

# Peoples State Bank

CAPITAL AND SURPLUS \$27,500

25

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

Colchester, Ill., Jan, 16, 1914,

Gentlemen:

While as yet we have taken no official action, regarding joining the Regional Bank. We would much prefer to be put in the Chicago territory, as practically all the banking and mercantile business here goes to Chicago.

Very truly,

*E. B. Wear, cashier*

ANSWERED  
JAN 19 1914  
FORM 5  
P



ALBERT EADS, PRESIDENT  
B. F. MCLEAN, VICE-PRESIDENT  
JAS. W. BAILEY, VICE-PRESIDENT

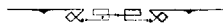
EDGAR R. MCLEAN, CASHIER  
I. N. BOYD, ASS'T CASHIER

NO. 8485

Form 155

CAPITAL AND SURPLUS \$30,000.00

The National Bank of Colchester



*McLean*

COLCHESTER, ILLS. Jan 14-14

Reserve Bank

Organization Committee  
Washington D.C.

Gentlemen,

At a meeting of the directors of our bank held last night it was their unanimous choice that we be placed in the district to be served by the regional bank to be established at Chicago, if at all consistent with your plans. I thank you in advance for any consideration you may feel disposed to give us in the matter, we are

Yours, respect fully

The Nat. Bk. of Colchester

Edgar A. McLean,

Cash

JAN 15 1914  
FORM 1



# AMERICAN BANK & TRUST COMPANY

CAPITAL \$ 150,000.

DANVILLE, ILL.

A. M. BUSHNELL, PRESIDENT  
A. LYONS, VICE-PRESIDENT  
T. A. HOSKINS, VICE-PRES.  
J. A. FOSTER, CASHIER.

Mr. W. W. Hoxton, Manager,

St. Louis Clearing House Ass'n.,

St. Louis, Missouri.

Dear Sir:-

I have your communication with reference to our making request to be in the St. Louis district of the Federal Reserve Bank, and in this connection I beg to say that Chicago is much more convenient for us than your city and that we have made request to be placed in the Chicago district.

Yours Very Truly,

  
Cashier.

WM. LYONS, PRESIDENT  
J. S. CHRISTMAN, VICE PRES.



GEO. W. TELLING, CASHIER  
J. W. TELLING, ASST. CASHIER

**COMMERCIAL TRUST AND SAVINGS BANK**

CAPITAL AND SURPLUS \$ 150,000.00

DANVILLE, ILLINOIS

Jan. 29, 1914.

Mr. W. W. Hoxton,  
St. Louis, Mo.

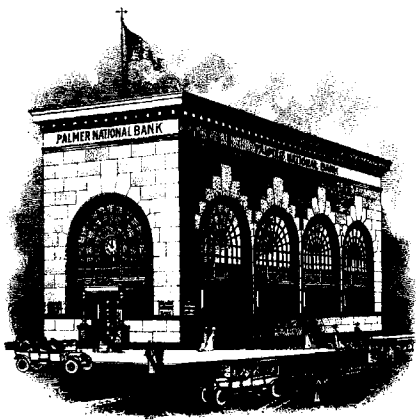
Dear sir:-

I wish to acknowledge receipt of your letter of the 28th. asking us to recommend that we be placed in the Federal Reserve District, the bank of which should be placed in St. Louis, Mo., and replying to same will say, we could not do this, for we much prefer being in the Chicago district, and have so recommended that we be placed in that district, as all our business is through Chicago

Very truly yours,

*GEO. W. TELLING*  
President.

GWT-M.



# The PALMER National Bank

OFFICERS:  
M. J. WOLFORD, President.  
THOMAS CONRON, Vice President.  
J. E. WALKER, Cashier.  
R. C. WAIT, Asst. Cashier.  
C. A. WHITE, ASST. CASHIER  
CAPITAL \$ 200,000.00  
SURPLUS \$ 80,000.00

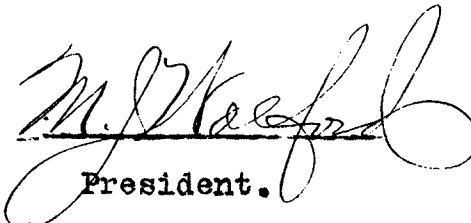
DANVILLE, ILLINOIS. January 29th, 1914.

Mr. W. W. Hoxton, Manager,  
St. Louis Clearing House Ass'n,  
St. Louis, Mo.

Dear Sir:

Replying to your circular letter of January 28th in regard to being placed in a Federal District, under the Regional Bank system, I am of the opinion that the Banks here would prefer Chicago for the reason that it is much more convenient for us in a general way to do any kind of business in that city having three lines of railroad connecting with many trains every day, also a shorter distance. However, our feeling is always friendly for the city of St. Louis,

Yours very truly,

  
President.

4576

# The Citizens National Bank

CAPITAL AND SURPLUS \$300,000.00

J. A. CORBETT, PRESIDENT.  
JOHN CROCKER, VICE PRES.  
GEO. S. CONNARD, CASHIER.  
MILTON JOHNSON, JR., ASST. CASHIER.  
H. L. RUEHL, ASST. CASHIER.

DECATUR, ILL.,

February 7th, 1914.

Mr. W. W. Hoxton, Manager,  
St. Louis Clearing House Ass'n.,  
St. Louis, Missouri.

Dear Sir:-

Replying to your favor of February 6th, in regard to the choice Federal Reserve District.

We have had communications similar to yours from other cities requesting an expression as to our choice. We have hesitated about making an expression as favoring one city above another, as we felt that this attitude might prejudice us somewhat in the minds of those residing within the cities not chosen. Our relations have been very pleasant in the cities where we have correspondents at this time. This particularly applied to St. Louis and Chicago and we feel that we would prefer to be excused from making a distinction between these two cities, believing that we will likely be placed within the territory of one or the other.

Trusting you will appreciate our position in this matter, I am,

Yours truly,



Cashier.

GSC/P.

B. O. MCREYNOLDS, PRESIDENT.  
JOHN ULLRICH, VICE PRESIDENT.  
CHAS. P. THATCHER, VICE PRESIDENT.  
J. A. MERIWEATHER, CASHIER.  
WM. A. PHARES, ASST. CASHIER.  
K. R. STAHL, ASST. CASHIER.  
JOHN B. PRESTLEY, ASST. CASHIER.

UNITED STATES DEPOSITORY.

# THE NATIONAL BANK OF DECATUR,

CAPITAL \$200,000. SURPLUS \$100,000.

DECATUR, ILL. 1-29-1914

W. W. Hoxton, Mg'r.,

St. Louis, Mo.

Dear Sir:--

In reply to your letter of the 28th, would say, that we have not signed up to be placed in any Federal District and do not think it wise for us to do so, as we will probably be in the district the Committee selects.

Yours truly,

B. O. Mcreynolds Prest.

UNITED STATES DEPOSITORY.

5089  
ESTABLISHED 1860 - INCORPORATED 1897  
**The Millikin National Bank**  
CAPITAL \$ 200,000.

ORVILLE B. GORIN, PRES.  
J. M. BROWNBACK, VICE PRES.  
S. E. WALKER, CASHIER.  
G. P. LEWIS, ASST. CASHIER.      Decatur, Illinois.

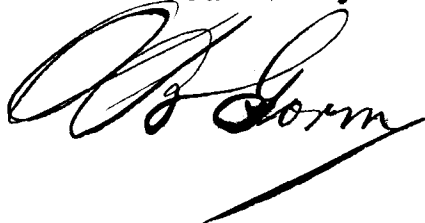
February 7, 1914.

W. W. Hoxton, Manager,  
St. Louis Clearing House Association,  
St. Louis, Mo.

Dear Sir:

In reply to yours of the 6th inst.,  
will say, we have told the Chicago people we  
wanted to be in their territory.

Yours very truly,

 Pres.

P. F. BROWN, PRESIDENT.

A. W. BERGGREN, VICE PRESIDENT.

A. S. HAMILTON, CASHIER.

# GALESBURG NATIONAL BANK

CAPITAL \$ 125,000.00  
SURPLUS & UNDIVIDED PROFITS \$ 225,000.00

GALESBURG, ILL.,

Feb 3<sup>rd</sup> 1914

*Chicago*

To The Reserve Bank  
Organization Committee.

Sirs -

At the regular meeting of the board of directors of this bank held on Feb 2<sup>nd</sup> the matter of location of the Federal Reserve Bank to serve this section was discussed at length. It was the unanimous opinion of the board that to locate it elsewhere than in Chicago would be very undesirable and against the interests of business in this vicinity.

We think it a conservative estimate that 95% of business in and out of this immediate section is via Chicago.

Respectfully

A. S. Hamilton Cashier



E. L. HANSON, PRESIDENT  
J. P. GUTHRIE, VICE-PRES.



H. G. WILLIAMS, CASHIER  
O. C. MC CARTNEY, ASST. CASH.

**PEOPLES STATE BANK OF HAMILTON**

CAPITAL \$ 25,000.00

HAMILTON, ILL.

**Jan. 29, 1914.**

**St. Louis Clearing House Ass'n,  
St. Louis, Mo.**

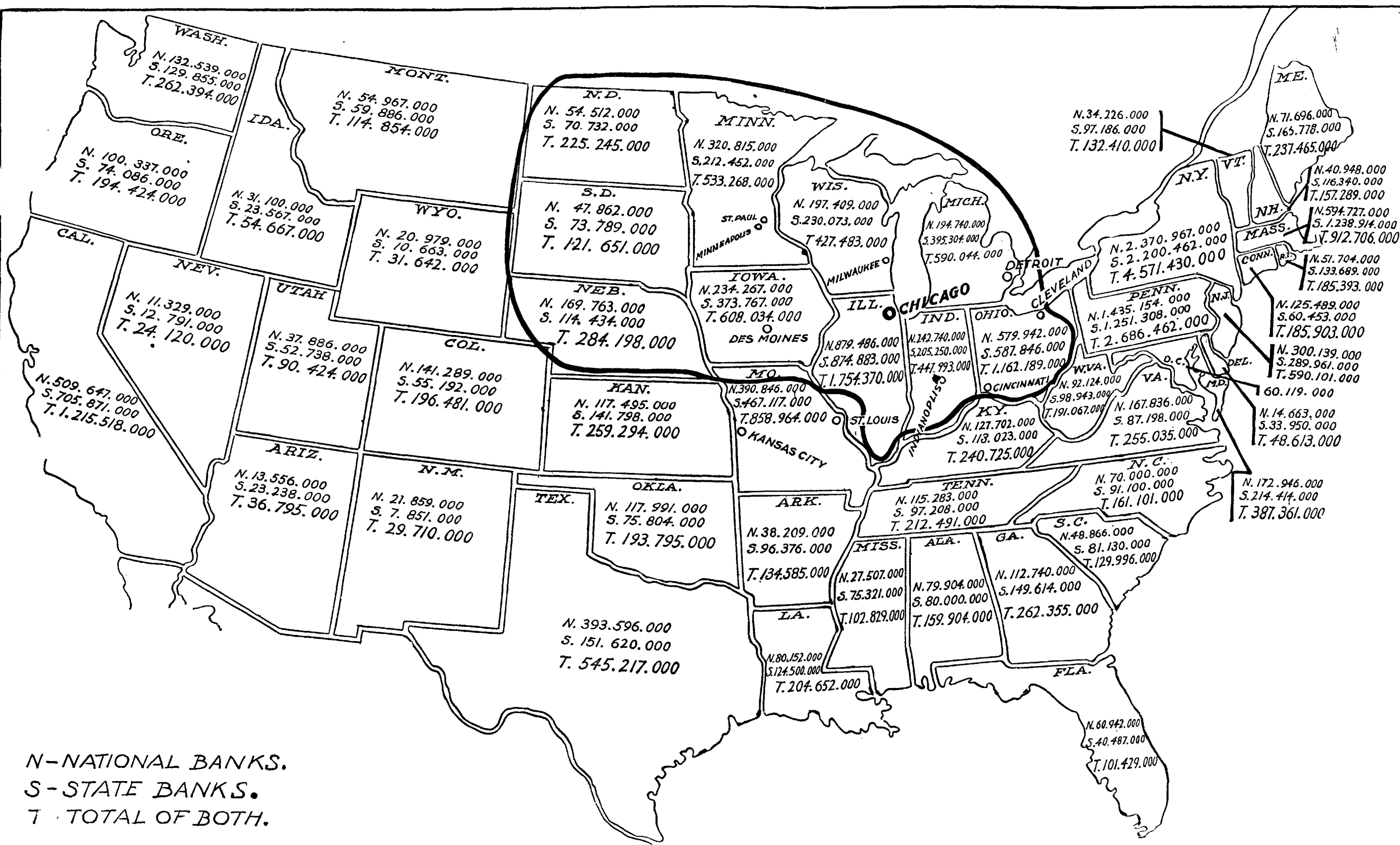
**Gentlemen:**

Your letter of Jan. 28 received enclosing request to be placed in the Federal Reserve District, located at St. Louis Mo. We feel that living in this part of the State, we would rather be in the Chicago District.

Very truly yours,

*H. G. Williams*  
*Cashier*

HGW-M



N-NATIONAL BANKS.  
 S-STATE BANKS.  
 T-TOTAL OF BOTH.

Map Showing Banking Resources by States and Boundaries Suggested for the Chicago Federal Reserve District.

EXHIBIT NO. 4  
Hearing at Chicago

FOUNDED 1852

# THE AYERS NATIONAL BANK

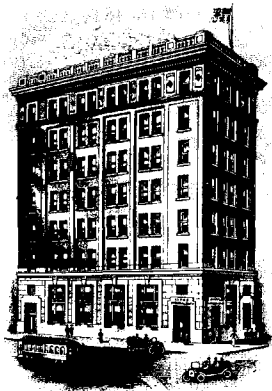
OF JACKSONVILLE

CAPITAL AND SURPLUS \$250,000

M. F. DUNLAP, PRESIDENT  
ANDREW RUSSEL, VICE PRES.  
R. M. HOCKENHULL, VICE PRES.

O. F. BUFFE, CASHIER  
R. C. REYNOLDS, ASST. CASHIER  
H. C. CLEMENT, ASST. CASHIER

JACKSONVILLE, ILL. Jan. 31, 1914.



7

Hon. Wm. G. McAdoo, Sec'y. of the Treasury,  
Washington, D. C.

ANDREW RUSSEL  
FEB 7 1914  
E. R. S.

My Dear Mr. McAdoo:

The enclosed map is issued by the Chicago Tribune and is supposed to show the boundary lines for the territory comprising the Chicago District. I am unable to determine whether Jacksonville is in the Chicago District, or just over the line in the St. Louis District, and my purpose in writing you is to say that while we are nearer to St. Louis than we are to Chicago, the business of this city with Chicago is three or four times greater than the business with St. Louis. Train service is much better, and we are more in touch with Chicago people, and we prefer from every standpoint to be in the Chicago District.

If the boundary line shows us to be in the St. Louis District, I would suggest if it is extended some ten miles farther west, say along the line of the C. B. & Q. R. R., taking in the town of Chapin in this County, it would not, so far as I know, disturb the general plan, and it is my opinion this city would be the only point changed in the shift.

#2- W. G. McA.

I am making the suggestion and if you grant the request, do not believe it will cause any embarrassment or disturbance in the outline of the general plan.

Very truly yours,

*M. F. Dunlop*

1 Enclosure.

ERS

9

*Wendell Chicago*

February 7, 1914.

Sir:

In the absence of Secretary MoAdoo,  
I beg to acknowledge the receipt of your  
letter of January 31, and to advise that  
the same will be called to the attention  
of the Committee and considered by it when  
determining the question raised.

Respectfully,

Secretary,  
Reserve Bank Organization Committee.

Mr. M. F. Dunlap,  
Pres., The Ayers National Bank,  
Jacksonville, Ill.

M. F. DUNLAP, PRESIDENT  
CHAS. B. GRAFF, 1ST VICE PRESIDENT  
H. J. RODGERS, VICE PRESIDENT

*The Jacksonville National Bank*

ANDREW RUSSEL, CASHIER  
W. G. GOEBEL, ASST. CASHIER  
H. K. CHENOWETH, ASST. CASHIER  
ARTHUR VANNIER, ASST. CASHIER

*Jacksonville, Ill.,*

W. W. Hoxton, Manager,  
St. Louis, Missouri.

Dear Sir:--

In reply to yours of the 6th inst., would say that the directors and officers of this bank believe it is to our interest to be placed in the Chicago Federal Reserve District.

Very truly yours,

*Andrew Russell*  
Cashier.

February 7, 1914.

**OFFICERS:**  
C. M. PAXTON  
PRESIDENT.  
P. B. HONNOLD  
VICE PRESIDENT.  
BRUCE NICHOLS  
CASHIER.  
A. N. YOUNG  
ASSISTANT CASHIER.



**DIRECTORS:**  
J. H. SALLEE  
J. R. HONN  
P. E. McMORRIS  
C. D. SMITH  
GEO. W. GOBLE  
E. E. COVALT  
WM. McADAMS, JR.

KANSAS. ILLINOIS Feb. 7th, 1914.

St Louis Clearing House Association  
St Louis, Mo.

Gentlemen:-

In reply to yours of yesterday asking for an expression concerning being placed in the St Louis district if the Federal Reserve Association wish to say that we do not feel that it would be to our advantage to be placed in your district.

Yours very truly,

*Bruce Nichols* Cashier.

JOHN H. HUNGATE, PRESIDENT.  
Q. W. HUNGATE, VICE PRESIDENT.

C. H. INGRAHAM, CASHIER.  
J. R. BOOTH, ASST. CASHIER.

No. 8468.

# THE FIRST NATIONAL BANK OF LAHARPE

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

LAHARPE, ILL. Jan. 22, 1914.

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

Gentlemen;-

We respectfully request that Hancock County, Ills. be included in the district allotted to Chicago, Ills.

~~\_\_\_\_\_~~  
The majority of the banks in this county have banking connections in Chicago, and we are of the opinion that the affiliation of this County with the Chicago District would serve the interests of the public.

FORM 22

Most respectfully,

*Q. W. Hungate,*  
Vice President.

RECEIVED  
JAN 24 1914  
FORM 22 *one*



LOUIS FITZHENRY  
17TH DISTRICT ILLINOIS



House of Representatives U. S.

Washington, D. C.

January 12, 1914.

Hon. William G. McAdoo,  
Secretary of the Treasury,  
Washington, D.C.

Dear Sir:-

Enclosed herewith you will please find letter of the Lincoln National Bank of Lincoln, Illinois, in regard to the assignment of that portion of Illinois north of Sangamon County to the Regional Reserve Bank which will be located at Chicago.

I think the Chicago District should at least extend as far south as the north line of Sangamon County and I trust the Committee on Organization will give this suggestion serious consideration.

Very respectfully,

(Enc.)

ANSWERED

JAN 21 1914

*d'm*

LMM.

Lincoln Ill

Chicago

January 21, 1914.

Sir:

In the absence of Secretary McAdoo, I beg to acknowledge receipt of your letter of January 12th suggesting that the Chicago district should extend as far south as the north line of Sangamon County.

In reply I beg to advise that your communication will be called to the attention of the committee on its return to the city.

Respectfully,

Secretary,  
Reserve Bank Organization Committee.

Hon. Louis FitzHenry,  
House of Representatives,  
Washington, D. C.

*Asking that  
Sangamon Co., Ill.,  
be included in  
Chicago Reserve  
District.*

S.A. FOLEY, PRESIDENT.  
H.C. QUINN BERRY, VICE PRESIDENT.

P. E. KUHL, CASHIER.  
E. H. SANFORD, ASST. CASHIER.

No. 3369

The Lincoln National Bank,  
United States Depository,  
CAPITAL \$100,000.00 SURPLUS \$150,000.00  
LINCOLN, ILLINOIS.

December Twenty-sixth  
Nineteen Thirteen.

The Hon. Secretary of the Treasury.

Washington, D.C.

Dear Sir:--

We notice in the press dispatches that a committee has been busy dividing the country in regional districts in anticipation of the passage of the currency measure. May we ask that the suggestions we make herein be given to this committee for their consideration. In view of the large volume of business transacted from this county with Chicago we think it only logical that our county (Logan) should be a part of the district connected with the regional bank at Chicago. In the matter of grain, merchandise and manufactured products quite 75% is handled through and with Chicago and for this reason we very much desire that we become members of the regional bank located at that point. We ask the kindly consideration of the committee having this in charge and would suggest Sangamon County as the south line for connection with Chicago and all south of that connected with St Louis.

Very respectfully.

*P. E. Kuhl*  
Cashier.

S.A. FOLEY, PRESIDENT.  
H.C. QUISENBERRY, VICE PRESIDENT.

P. E. KUHL, CASHIER.  
E. H. SANFORD, ASST. CASHIER.

No. 3369

**The Lincoln National Bank,**  
**United States Depository,**  
CAPITAL \$100,000.00 SURPLUS \$150,000.00  
LINCOLN, ILLINOIS.

December 25, 1913.

Hon. Louis Fitzhenry, M.C.

Bloomington, Ill.

Dear Sir:--Now that the Currency measure has become a law we are anxious in the matter of location a members of some regional bank. Taking the business of our county with the outside world we think that at least 75% of it is with Chicago. And for that reason we want to become members of the regional bank located in that city. We think that all of Illinois including Sangamon county and north of that line should be with the Chicago bank. We trust you will see this matter as we do and assist us to this end.

We have the honor to be, very respectfully yours,

*P. E. Kuhl*  
Cashier.

ANSWERED  
JAN 13 1914  
SRM  
LST

Loggoster Ill. Feb. 7, 1914

St. St. Boston.

St. Louis Mo.

Dear Sir:

As we do all of our business with  
and through Chicago we think it would be to  
our interest to have a Federal Reserve at Chicago,  
Illinois.

Yours Very Truly.

Farmers & Merchants Bk.

W. S. Erwin,  
Cashier

-----Illinois-----1914.

We believe it to be to the interest of this community to  
be placed in a Federal Reserve District, the parent bank  
of which should be located in St. Louis, Mo.

-----

*Albert Eads, President.  
B. F. McLean, Vice Pres.*

No. 1872.

*J. W. Bailey, Cashier.  
L. F. Gumbart, Asst. Cash.*

CAPITAL AND SURPLUS \$150,000.



# UNION NATIONAL BANK

*Macomb, Ills.*

Jan'y 13, 1914.

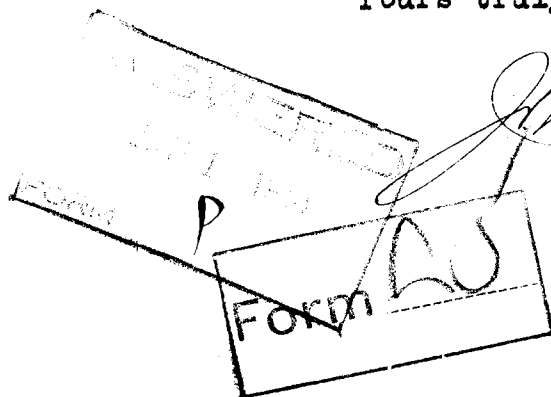
Hon. W. G. McAdoo, Chairman,  
Reserve Bank Organization Committee,  
Washington, D.C.

Dear Sir:

At a meeting of the Board of Directors of the Union National Bank of Macomb held today the motion was unanimously passed instructing the Cashier to petition your honorable body to place Macomb in the Chicago District, as we have direct communication with this city and most of our business is transacted at Chicago.

Yours truly.

B/D



Cashier.

*Albert Eads, President*  
*B. F. McLean, Vice Pres.*

No. 1872.

*J. W. Bailey, Cashier*  
*L. F. Gumbert, Asst. Cash.*

CAPITAL AND SURPLUS \$150,000.



# UNION NATIONAL BANK

*Macomb, Ills.*

Jan'y 16, 1914.

To the Federal Reserve Board,

Chicago, Illinois.

Gentlemen:

We the undersigned Banks of the City of Macomb, McDonough County, Illinois, respectfully petition your honorable body to establish a Federal Reserve Bank in Chicago, and to place McDonough County in the Chicago District.

<i>Union Nat'l Bank of Macomb</i>	<i>By Albert Eads Pres.</i>
<i>Macomb National Bank</i>	<i>" J. O. Peasley Pres.</i>
<i>Citizens Bank</i>	<i>" E. J. Walker Cashier</i>
<i>First Trust &amp; Savings Bank</i>	<i>" J. E. Pelley, Cashier</i>

There are but four banks in Macomb, County Seat of McDonough County, all of whom have signed as per above.

ANSWERED  
JAN 24 1914  
FORM 22-74



W.T. AVEY,  
PRESIDENT.

A.J. CRAIG,  
VICE PRESIDENT.

W.T. OSBORNE,  
CASHIER.

H.O. RAGLAND,  
ASST. CASHIER.



# CENTRAL ILLINOIS TRUST & SAVINGS BANK

MATTOON, ILL. February 7, 1914,

Mr. W. W. Hoxton, Manager,  
St. Louis, Clearing House Association,  
St. Louis, Mo.

Dear Sir:-

We expressed our desire on January 27th. to be placed in the Federal Reserve District in which the parent bank ~~shall~~<sup>may</sup> be located in Chicago. That was the reason why we failed to acknowledge your letter of the 28th. However, we will be pleased to designate St. Louis as second choice.

Very truly yours,

Cashier.

**G. W. DACHROTH**, PRESIDENT.  
**W. H. THORNER**, VICE-PRESIDENT.

**FRED SALM, JR.**, CASHIER.

**J. H. FARREN**, ASST. CASHIER.  
**ANNA JACKSON**, ASST. CASH.

No. 8898.

**THE FIRST NATIONAL BANK OF NAUVOO,**

CAPITAL \$ 35,000. SURPLUS & PROFITS \$4,000.

NAUVOO, ILL., Feb. 7th 1914.

St. Louis Clearing House Ass'n.,

St. Louis, Mo.,

Gentlemen:

We are in receipt of your letter of Feb. 6th regarding the " Federal Reserve District " and wish to say that we have signed an application to be placed in the Chicago District.

Yours very truly.

*Anna Jackson*  
Ass't. Cashier.

5426.

# CUMBERLAND COUNTY NATIONAL BANK

*L. F. Wilson, President.*  
*H. D. Lewis, Vice President.*  
*F. M. Welshomer, Cashier.*

*Neoga, Ill.* Jan. 29th. '14. 191

Mr. W.W.Hoxton, Mgr.,  
St Louis Clearing House Ass'n.,  
S t L o u i s M o.,

Dear Sir;- - - -

Re- Federal Reserve District Bank.

In answer to your circular letter of St Louis Clearing House Association under date of Jan.28th. relative to our preference in the location of Federal Reserve Bank.

Owing to our location in central part of the state and with 90% of our business with Chicago, our first choice must be with them.

We think Chicago and St Louis should each have a Reserve Bank, however, it does not occur to us that it would be to the best interests of our community to be placed in the St Louis district.

Our second choice, however, will naturally be St Louis.

Respectfully,



C a s h i e r.

F.M.W.

JAMES E. PARRISH, PRES.  
TERRENCE CLARK, V. PRES.

FRANK F. HAGER, CASHIER.  
W. D. COLE, ASST. CASHIER.

2100

# Edgar County National Bank, Paris, Illinois

CAPITAL PAID IN \$100,000.00 SURPLUS EARNED \$100,000.00

January 23, 1914.

To the Reserve Bank Organization Committee  
Washington, D.C.

Sirs:

Owing to the fact that at least 75% of the banking business of this section is transacted through Chicago. We the undersigned earnestly desire and make an urgent plea that we be placed in the Chicago district

This - Edgar County - is one of the leading Counties in the State and nearly all its products - consisting of Live Stock and grain - find their outlet via Chicago.

Trusting you will consider our petition favorably We beg to remain

Very Respectfully Yours.

First National Bank of Paris, Illinois  
By *A. J. Baker* Pres.

Citizens National Bank of Paris, Illinois.  
By *Edward Levingo* Pres.

Edgar County National Bank of Paris, Illinois.  
By *J. E. Parrish* Pres.

RECEIVED  
JAN 27 1914  
*L. L. M.*

JAMES E. PARRISH, PRES.  
TERRENCE CLARK, V. PRES.

FRANK F. HAGER, CASHIER.  
W.D. COLE, ASST. CASHIER.

2100.

# Edgar County National Bank, Paris, Illinois

CAPITAL PAID IN \$100,000.00 SURPLUS EARNED \$100,000.00

Feb 7 1914

Mr. W. H. ~~W. H.~~ Hoxton, Manager  
St. Louis Clearing House Assn  
St. Louis Mo.

Dear Sir:

Answering your circular letter of 6<sup>th</sup> inst, beg to say.

Upon request of the Committee of the Federal Reserve System asking for our 1<sup>st</sup> 2<sup>nd</sup> + 3<sup>d</sup> choices as to our preference, the three banks here named them in the following order.

Chicago - St. Louis, Cincinnati.

Very truly  
J. E. Parrish, Pres.

# FIRST NATIONAL BANK

A. J. BABER, PRESIDENT  
W. J. HUNTER, VICE-PRES

CAPITAL AND SURPLUS \$ 300,000.00

R. G. SUTHERLAND, CASHIER  
FRED BABER, ASST CASHIER

## PARIS, ILLINOIS

Feb 2 1914

Mr W W Napton Manager  
St Louis

We recd your letter asking our help in regard to a Federal BK at Saint Louis, but we had asked to be placed in the Chicago Dist when the Committee was at Chicago. You are our second choice, and will be glad to see you succeed, we think ~~and~~ there ought be a Federal Bank at Chicago, also, <sup>one</sup> at St Louis you can each get Territory sufficient to back up a Federal BK

Very Truly  
A J Baber  
Pres

*Chicago*

Peoria, Illinois, January 17, 1914.

The Honorable,

The Reserve Bank Organization Committee,  
Of the Federal Reserve Act.

Gentlemen:

The undersigned, all members of the Peoria Clearing House Association and comprising all of the Banks doing business in the City of Peoria, Illinois, respectfully but urgently request that the territory contiguous to Peoria be assigned and placed within the district to be covered by a Regional Reserve Bank, which it is assumed will be located at Chicago, Illinois; this choice is not only unanimous, but without reservation as to any other city where a Regional Reserve Bank might be located. In the natural trend of the business affairs of trade and commerce and the ordinary flow of exchange, a vastly larger proportion of the present business of Peoria, and the territory immediately contiguous thereto, is with Chicago as compared with a small proportion with other centers within an approximately equal distance.

Sixteen lines of railroad enter Peoria; eight of these, or one-half the total number, communicate with and reach Chicago. Upon two of the lines operated between Peoria and Chicago there are eight through passenger trains each day, while three sleeping cars are operated between the points daily on night trains. The express and mail facilities are frequent and ample between the two points, and inadequate between Peoria and other points in comparison. Peoria is located nearer Chicago than any other large commercial center, is in almost the geographical center of the corn belt of Illinois, and the class of paper used by Peoria Banks deserves and commands a lower rate of re-discount at Chicago than in any other city in the Mississippi Valley.

Inquiry by the Peoria Banks having country bank correspondents as to their preference in the location of their Regional Reserve Bank has been made,

and with the exception of one reply which expresses a preference for another City and four which express no preference, probably ninety per cent of replies have been received, and such correspondent banks express a decided desire to be located within the Chicago district.

The natural trend of general business here, commercial and manufacturing as well as financial, has for many years largely favored Chicago, and on this account it seems to us that our preference and request in this behalf should meet your favor.

We earnestly ask that Peoria and the territory contiguous to it be located within the Chicago district and not be assigned elsewhere.

Respectfully yours, .

FIRST NATIONAL BANK of Peoria,

By *W. E. Stone & Pt. Cash*

ILLINOIS NATIONAL BANK of Peoria,

By *Wm. White Pres't*

COMMERCIAL GERMAN NATIONAL BANK of Peoria,

By *John Finley*  
*V. Pres.*

SAVINGS BANK OF PEORIA,

By *H. Hedrick Ph*

MERCHANTS NATIONAL BANK of Peoria,

By *Ferd Luthy*  
*President*

HOME SAVINGS & STATE BANK of Peoria,

By *Charles Blumrich*  
*President*

CENTRAL NATIONAL BANK of Peoria,

By *Joseph M. ...*  
VICE PRESIDENT

STATE TRUST & SAVINGS BANK of Peoria,

By *Wm. ...*

DIME SAVINGS & TRUST CO. of Peoria,

By *M. ...*  
*President*



Capital and Surplus \$ 800,000.00

# The First National Bank of Peoria

210-212 SOUTH ADAMS STREET

OFFICERS

CHARLES R. WHEELER, PRESIDENT  
WILLIAM E. STONE, VICE-PRES. & CASHIER  
GEORGE M. BUSH, ASSISTANT CASHIER  
ARTHUR W. BENNETT, ASSISTANT CASHIER

Peoria, Illinois.

January 7th, 1914

Sir:-

*Handwritten note:* Paid...

We hand you herein Resolution of Acceptance of the Board of Directors of this Bank of the terms and provisions of the Federal Reserve Act, and of the intention of this Board to subscribe on behalf of this Bank to the capital stock of the Federal Reserve Bank to be organized in the district in which this bank will be located after the geographical limits to be served by such Federal Reserve Bank have been fixed by the Organization Committee.

We trust your Committee will find it practicable to locate Peoria with the Federal Reserve Bank of Chicago, as we do more business with Chicago than with all our other reserve agents combined. We have through connections and fast trains over two railroads who each furnish a train service of four passenger trains per day, facilities which we enjoy with no other near by reserve city.

There are many other reasons which will be set forth in due time by the Committee which our local Clearing House has appointed, and which Committee will appear before the Organization Committee on the occasion of the Committee's visit to Chicago, two weeks hence.

Respectfully yours,

*Handwritten signature:* W. E. Stone

The Hon. W. G. McAdoo, Chairman,  
Reserve Bank Organization Committee,  
Washington, D. C.

V. PRES. & CASHIER.

6  
RECORDED  
1914  
JAN 10 1914



PRESIDENT'S  
OFFICE

*[Handwritten signature]*

# ILLINOIS BANKERS ASSOCIATION

THE ROOKERY-CHICAGO

EXHIBIT NO. *7*  
Hearing at *Chgo*

PRESIDENT  
S.B. MONTGOMERY, QUINCY  
VICE PRESIDENT  
S. A. ASTHORE, CAIRO  
CHAIRMAN EXECUTIVE COUNCIL  
GEORGE WOODRUFF, JOLIET  
SECRETARY  
R.L. CRAMPTON, CHICAGO  
TREASURER  
C.H. FOSTER, CHICAGO

Form *22*

QUINCY, ILLINOIS. February 19, 1914

*[Handwritten signature]*

Honorable William G. McAdoo,  
Honorable David F. Houston,  
Honorable John S. Williams,

The Reserve Bank Organization Committee,

Washington, D. C.

Gentlemen:

I desire to add to what has already been said by our Cashier, Mr. Crane, that in my judgment it would be disastrous almost to the business of the bankers of Quincy if the whole of Missouri is included in the St. Louis Reserve District and Quincy placed with Chicago. Quincy is peculiarly situated. A few miles north of us everything goes to Chicago. Hancock County, which adjoins us on the north, hasn't a bank that does business to any account in St. Louis. That means that the trend of business from that point northward is entirely towards Chicago. The territory lying just across the River from us is about equally divided between Quincy and St. Louis, the northern part of it also doing business in Chicago.

This bank is the largest bank in Illinois outside of Chicago and we do a very large business in real estate loans, principally in Missouri. We have perhaps fifty country bank correspondents in this section just west of the River, say half way to the west line of the State. Anything that would interfere with the close relations existing between our bank and this section would be awfully harmful to us. We are

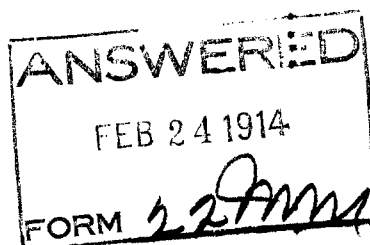
Mr. MoAdoo et al --2--

not so much interested in the question as to whether we are joined with St. Louis or with Chicago, but the thing we want to be sure of--if it possible--is that we shall be joined with this section of Missouri. We have not as yet made application for membership in the Federal Reserve System because we have felt some degree of uncertainty as to the effect upon us with reference to the Reserve District into which we may fall and also with reference to the regulations to be adopted and the operation of the law as it may be applied to us in our peculiar situation. We look favorably upon the law as a whole and hope to see our way clear to enter the system.

Yours respectfully,



President



# ILLINOIS STATE BANK OF QUINCY

CAPITAL \$150,000 00

JOHN H. BEST, President.

W. J. SINGLETON, Vice President.

WILLIAM RUPP Jr., Cashier.

QUINCY, ILLINOIS, January 29, 1914.

W. W. Hoxton, Manager  
St. Louis Clearing House Association,  
St. Louis, Missouri.

Dear Mr. Hoxton:

We have not signed the enclosed blank for the reason that our officers seem to feel that they would a little prefer to be in the Chicago District if we can. If we cannot get into the Chicago District for any reason then, of course, our next choice would be St. Louis.

Yours very truly,



Cashier.

WR\*IF.  
ENC.

EDWARD SOHM, PRESIDENT  
GEORGE FISCHER, VICE-PRESIDENT  
J.R. PEARCE, VICE-PRESIDENT

H.F.J. RICKER, CASHIER  
B. AWERKAMP, ASST. CASHIER  
J.U. FISCHER, ASST. CASHIER

NO. 2519

# THE RICKER NATIONAL BANK

CAPITAL \$500,000.00

SURPLUS AND UNDIVIDED PROFITS OVER \$300,000.00

QUINCY, ILLINOIS Feb. 2, 1914.

*Edward Sohm  
George Fischer*

Mr. M.C. Elliott, Secretary,  
Reserve Bank Organization Committee,  
Washington, D.C.

Dear Sir:-

We beg to enclose herewith list of cities, which, in the opinion of the officers of this bank, would furnish the best location for the establishment of the Federal Reserve Banks, and also our choice of district.

So far as we can see it would make no material difference whether this city was placed in the Chicago or in the St. Louis district, except as to the matter of making farm loans. The Federal Reserve Act provides, that National Banks may make five year farm loans in the district in which the bank is located, therefore, if we were annexed to the Chicago district we probably would be deprived of the privilege of making farm loans in Missouri.

In our opinion, it would be advisable to <sup>farm</sup> amend the act so as to permit loans without limiting that privilege to any prescribed territory. If that were done there would be competitive rates on farm loans in all localities, especially so in states where foreclosure laws are more favorable to the mortgagee.

Very truly yours,

*H.F.J. Ricker*  
Cashier.

EDWARD J. PARKER, President  
S. B. MONTGOMERY, Vice Pres't  
F. W. CRANE, Cashier

EDWIN A. CLARKE, Ass't Cashier  
THOMAS BURROWS, Ass't Cashier  
THOMAS L. TUSHAUS, Ass't Cashier

*STATE SAVINGS BANK, QUINCY, ILL.*  
CAPITAL AND SURPLUS, \$850,000.00

# STATE SAVINGS, LOAN & TRUST COMPANY

SUCCESSOR TO L. & C. H. BULL.

THE OLDEST BANK IN QUINCY. ESTABLISHED 1861.

(In 1898 the business of the First National Bank, organized in 1864, was consolidated with that of this Bank.)

COMMERCIAL DEPARTMENT  
SAVINGS DEPARTMENT  
TRUST DEPARTMENT  
SAFETY DEPOSIT VAULT  
REAL ESTATE LOANS  
BOND DEPARTMENT

QUINCY, ILL. Feb. 7, 1914

*M. H. Hopton  
St. Louis Clearing House Ass'n*

Dear Sir,

Your communication in relation to the position of this bank in relation to creating a Federal Reserve Bank in St. Louis, were duly received, I desire to state that this Bank is a branch of the State Savings Loan & Trust Co. of this city, and any position taken by them, would also include this bank.

Trusting this is satisfactory, I beg to remain

*John A. Berlin*

*South Side Branch Bank*

E. O. SNODDY, CASHIER

M. L. SNODDY, ASS'T CASHIER

# THE REDMON BANK

---

ESTABLISHED 1904

REDMON, ILL., Jan 29th. 1914.

W.W.Hoxton, Mgr.


St.Louis, Mo.

Sir:-

We are not very particular  
where the central reserve Bank, should be,

Just now we are doing more than half of our  
business at Chicago,

Respectfully,

A handwritten signature in cursive script, appearing to read "E O Snoddy". The signature is written in dark ink and is positioned below the typed name "E. O. Snoddy".

No. 5313

# The First National Bank

CAPITAL \$50,000.00

SURPLUS AND UNDIVIDED PROFITS \$15,000.00

H. J. COLE, PRESIDENT

H. G. BARKER, CASHIER

C. M. HARROLD, ASS'T CASHIER

Ridge Farm, Illinois

Reply: 7- 1914

W. W. Hoyton, Mgr -

St. Louis Mo -

Dear Sir. Replying to yours relative to Federal Reserve District, beg to say that while we have the kindest feeling possible for St. Louis yet by reason of long association we are lead to think that Chicago would answer our purposes better.

Yours Truly  
C. M. Harrold



A. L. LOWE, PRESIDENT  
C. S. JONES, VICE PRESIDENT

C. H. STEEL, CASHIER  
G. A. JONES, ASST. CASHIER

5049.

# The First National Bank

OF ROBINSON.

CAPITAL \$ 75, 000. 00  
SURPLUS \$ 25, 000. 00

Robinson, Ills. July 7 - 1914

W. W. Hoxton Mgr.  
St Louis Clearing House Bldg  
St Louis Mo.

Dear Sir:

In reply to your letter  
of yesterday.

Most of our people read Chicago  
newspapers and largely as a result they  
trade more in Chicago than any other place.  
We issue five drafts on Chicago where  
we issue one on St Louis.

St Louis is our second choice.

yours truly  
C. S. Jones, Jr.

# Bank of Rushville

CAPITAL \$ 80,000.

RESPONSIBILITY OVER \$ 1,000,000.

S. B. MONTGOMERY, PRES.  
JOHN S. BAGBY, VICE PRES.  
JOHN S. LITTLE, CASHIER.  
J. H. YOUNG, ASST. CASHIER.  
BRUCE SHINDEL, ASST. CASHIER.

RUSHVILLE, ILL. February 7, 1914.

Mr. W. W. Hoxton, Manager,  
St. Louis Clearing House Assn,  
St. Louis, Missouri.

Dear Sir:

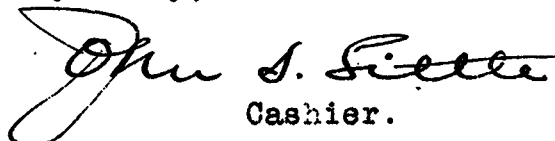
We have your favor of the 6th inst. and would explain that we had not answered your first letter as we had not supposed you cared for an answer unless it was a favorable one.

We find that in our section where we have no direct railway connection with St. Louis, it would seriously inconvenience us both on business and State Bankers Association matters to be in any other district than in Chicago and, naturally, our acquaintanceship is quite limited in St. Louis.

This is said without the intention of detracting anything from the importance of St. Louis and we have no doubt that if the conditions were somewhat different, we would prefer St. Louis.

Regretting that we cannot, at present, sign the request and thanking you for the opportunity, I am

Yours very truly,

  
Cashier.

JOHN A. TACKETT, PRES'T.  
MAX KLEEMAN, V. PRES'T.

O. W. WALKER, CASHIER.  
JOHN J. WARD, ASS'T. CASHIER.  
W. F. AICHELE, ASS'T. CASHIER.

# SHELBY COUNTY STATE BANK

CAPITAL \$ 50,000. SURPLUS & PROFITS \$ 50,000.

SHELBYVILLE, ILL.

Feb. 9, 1914.

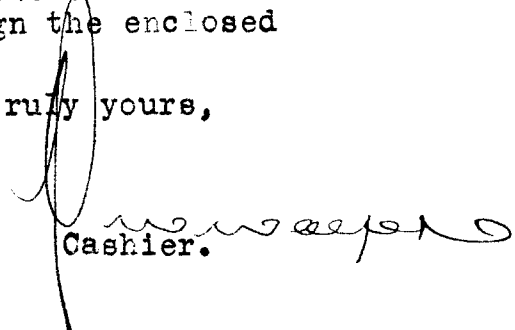
Mr. W. W. Hoxton, Manager,  
St. Louis, Mo.

Dear Sir:

In connection with your letter of Feb. 6th referring to communication of Jan. 28th relative to this institution signing form for the information of the organization committee of Federal Reserve System.

In connection with this request; while I would not have any objections to being included in the district of which the parent bank is located in St. Louis, yet we have preferred to be included in the Chicago district and therefore I regret that it would not be possible for us to sign the enclosed form.

Very truly yours,

  
Cashier.

Springfield, Illinois. Jan. 31st, 1914.

We believe it to be to the interest of this community to be placed in a Federal Reserve District, the parent bank of which should be located in Chicago, Ills., on account of Springfield being the State Capital and having to handle State Treasurer business, consisting of warrants, cash, etc. It is quite important to be located in the Chicago Federal Reserve District.

The Farmers National Bank of Springfield.

BY Edward D. Keys. Pres.

Springfield, Illinois,

February 2nd., 1914.

Federal Reserve Organization Committee,

Washington, D. C.

Form 22

Gentlemen:-

We believe it to be to the interest of this community to be placed in a Federal Reserve District, the parent bank of which should be located in Chicago, Illinois-and respectfully petition that we be so placed.

ANSWERED  
FEB 4 1914  
FORM 22 ERS

FIRST NATIONAL BANK

By SPRINGFIELD, ILL.

by Howard St. Water Post  
The Ridgely Nat. Bank of Springfield  
Franklin Ridgely Bank  
First Trust & Savings Bank of Springfield Ill  
by Pascal & Hatch Secretary

Springfield Marine Bank

by Ernest H. Melville

THE FARMERS NATIONAL BANK OF SPRINGFIELD

by George E. Keys, Ass. Cashier  
SANGAMON LOAN AND TRUST COMPANY

by Edward Astall Pres

The State National Bank,

SPRINGFIELD, ILL.

by J. R. ...

ILLINOIS NATIONAL BANK

by ...

Springfield Clearing House Assn.  
By Howard St. Water  
Post

This being the Capitol of the State, the great volume of exchanges from state affairs must have Chicago outlet, and it would be a hardship for us to be located in any other Reserve District in consequence.

Springfield Clearing Hse. Assn.

By. Howard St. Water  
President.

D. W. SMITH, Vice-Prest.  
J. H. HOLBROOK, Vice-Prest.

WILLIAM RIDGELY, Prest.

FRANKLIN RIDGELY, Cashier.  
AD. F. DEICKEN, Asst. Cashier.

No. 1662

**THE RIDGELY NATIONAL BANK**

**SPRINGFIELD, ILLINOIS,**

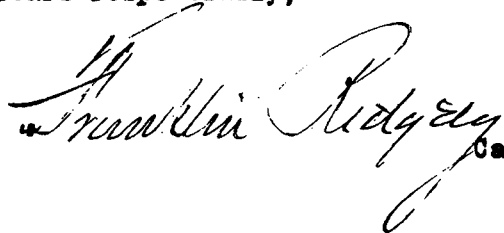
Feb. 7, 1914.

Mr. W. W. Hoxton, Manager,  
St. Louis Clearing House Assn.,  
St. Louis, Mo.

Dear Sir:-

In reply to your favor of the 6th, would say that our choice would be to have Springfield attached to the Reserve District with bank situated at Chicago.

Yours respectfully,

  
Cashier.

EDWARD W. PAYNE, PRESIDENT.  
JOSEPH F. BUNN, CASHIER.  
WM. E. RIGGINS, ASST. CASHIER.

*The State National Bank,*

UNITED STATES DEPOSITORY.

SPRINGFIELD, ILLINOIS.

January 29, 1914.

Mr W.W. Hoxton, Mangr.

St. Louis Clearing House Assn.

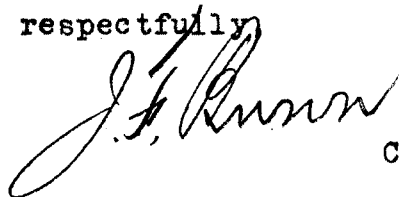
St. Louis, Mo.

Dear Sir:-

Your circular in relation to the Federal Reserve Bank at hand. On account of being the capital and having so much state business with Chicago, we feel as though we should be included in their district.

However we do not expect to change in any way our pleasant relations with the St. Louis Banks, but to continue our business with them as it has been running for years.

Very respectfully,



CASHIER.

G. U. SPEARS, PRESIDENT      JACOB SCHNAPP, VICE PRESIDENT      T. A. TOMLIN, CASHIER  
JOHN SCHONE, VICE PRESIDENT      GEO. O. PURVINES, ASST. CASHIER

**Farmers & Merchants State Bank**

CAPITAL \$ 50,000.00 - SURPLUS \$ 1,000.00

Callula, Ill.      February 7<sup>th</sup> 1914

Mr. W. W. Hoxton, Manager,  
St. Louis Clearing House Asso.  
St. Louis, Mo.

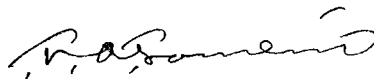
Dear Sir:-

Replying to your circular letter of Jan. 28<sup>th</sup>. and again to that of Feb. 6<sup>th</sup>., I wish to say that we are interested in regard to the Federal Reserve District in which we are placed, and as practically all our business relations are with Chicago, some time ago we mailed a request to the Manager of the Chicago Clearing House Association.

Upon receipt of yours of Jan. 28<sup>th</sup>. I should have answered your letter and told you we had made application for admission to the other district.

In case we should be placed in the Southern district we shall endeavor to affiliate more closely with St. Louis.

Yours truly,

 Cashier.



F. W. ANDERSON, PRESIDENT. 3579 E. R. WRIGHT, CASHIER.  
D. D. SHUMWAY, VICE PRESIDENT. J. R. RICHARDSON, ASST. CASHIER.

FIRST NATIONAL BANK

CAPITAL \$200,000.00

SURPLUS \$100,000.00

ESTABLISHED 1871

TAYLORVILLE, ILLINOIS. Feb. 7, 1914.

Mr. W. W. Hoxton, Secy.,

St. Louis, Mo.

Dear Sir:-

In reply to your inquiry of the 6th inst., regarding the location of Federal Reserve Banks, advise you that there is possibly three-fourths of the business of this section done through Chicago, and we would very much prefer that we be placed in the Chicago district.

Nearly all of our grain and stock is shipped to the Chicago markets, and our heavier balances are also carried in Chicago, and for the reason of this condition, we feel that our interest would be better conserved by being placed in the Chicago district. We are using our best efforts to this end.

Yours very truly,



Cashier.

**H. M. Vandeventer & Co.,**  
**BANKERS,**

*Taylorville, Ill.,*

February 7, 1914.

Mr. H. W. Hoxton,  
St. Louis, Missouri.

Dear Sir:--

Your letter of February 6th is received.

We are no longer in the regular banking business. We closed our bank so far as exchange, deposits and collections are concerned, several years ago, and our business now is making farm loans with a occasional transaction in Bonds. We do not feel that we are entitled to pass upon the subject of what the limits of Federal Reserve District shall be. Our business is mainly with Chicago and so far as we have any preference it is with Chicago -- the Chief City of our own State.

Very respectfully yours,

*H. M. Vandeventer & Co.*

THE BANK OF TOLONO.

ESTABLISHED 1869.

ROBERT A. BOWER, PRES.  
R. A. BOWER, JR., CASHIER.

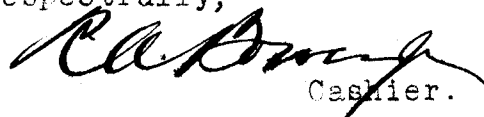
TOLONO, ILL.,

7  
February  
1914

Mr. W.W.Hoxton, Manager  
St. Louis Clearing House Ass'n,  
St. Louis, Mo.,

Dear Sir:-In reply to your letter of the 6th inst. asking an expression of preference as to location of the parent bank of proposed Federal Reserve District:- We have been in the banking business here for forty-five years in a small way and have always used our Chicago correspondent very largely, almost to the exclusion of others. We do not like to be called upon to decide anything that may help injure St. Louis or her banks, but feel that the logical and geographical point for us is Chicago.

Respectfully,

  
Cashier.



WM. SONNEMANN, VICE-PRESIDENT.  
C. F. EASTERDAY, CASHIER.

G. T. TURNER, PRESIDENT.

J. H. BOYE, JR., 1ST ASS'T CASHIER.  
A. W. ROCKZIEN, 2ND ASS'T CASHIER.

CAPITAL, \$50,000.00      SURPLUS, \$45,000.00

## THE FARMERS & MERCHANTS BANK.

VANDALIA, ILLS. Feby. 6th, 1914.

W. W. Hoxton, Mgr.,  
Clearing House Ass'n,  
St. Louis.

Dear Sir:

Replying to your letter of February 6th, will say that we do not feel it to be to our interest to be placed in the Federal Reserve District, Bank to be located in St. Louis.

You may be surprised to have us say this when our location is so near. Our experience in the past, in 1907, causes us to say this. At that time we received absolutely no assistance from St. Louis, but were taken care of, to our entire satisfaction, by Chicago.

In justice to our present correspondent at St. Louis, the Mechanics-American National Bank, we must make a little explanation. Since our present connection with St. Louis, we have been entirely satisfied with our treatment. Prior to that time our connection was different.

Yours very truly,

A handwritten signature in cursive script, appearing to read "G. T. Turner".

President.

*The Farmers National Bank.*

VIRGINIA, ILL.

Feb. 7-1914

M. W. Hoxton, Esq. Mgr.  
St. Louis Mo.

Dear Sir:-

In re yours  
of 6<sup>th</sup>, will say that we  
had already written the  
Reserve Committee,  
that we would prefer to  
be included in Chicago  
territory, as that seems to be  
our central city for live  
stock, and merchandis.  
Otherwise we would  
have executed your

letter, received several  
days ago.

Thanking you for  
the interest shown,  
I remain,

Most truly yours  
R. C. Taylor  
Cash

*Charter No. 9929*

# The Farmers National Bank

OF WARSAW.

*John C. McMahon, President.  
Jacob Schmitz, Vice-President.  
James S. Prosser, Vice-President.  
John M. Hungate, Cashier.*

*Warsaw, Ill.* January 20th, 1914.

Reserve Bank Organization Committee,  
Washington, D. C.

Dear Sirs:-

For the purpose of informing you as to the desire of this institution as regards the grouping of Hancock County under the different Reserve Districts under consideration, we wish to advise that we believe that it would be to our best interest, if our County be included in the Federal Reserve District allotted to Chicago.

Very truly yours,

*J. M. Hungate*  
Cashier.

ANSWERED  
JAN 23 1914  
FORM 22 - nym

Form 22

*Charter No. 9929*  
**The Farmers National Bank**  
OF WARSAW.

*John C. Mc Mahan, President.*  
*Jacob Schmitz, Vice-President.*  
*James S. Prusser, Vice-President.*  
*John M. Hungate, Cashier.*

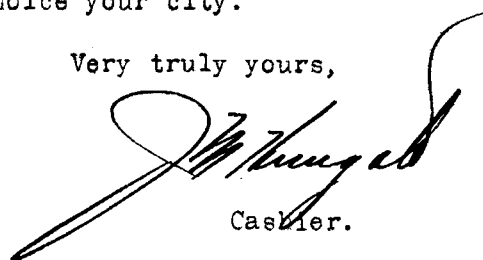
*Warsaw, Ill.,* February 7th, 1914.

St. Louis Clearing House Association,  
St. Louis, Missouri.

Dear Sirs:-

We are in receipt of your letter of the 6th inst., asking that we indicate our preference for St. Louis as the parent bank of the Federal Reserve District of which we shall become a part, and in reply, we will advise that believe that our interests will be best served if our district be allotted to Chicago. This preference, we have already communicated to the Organization Committee, naming as our second choice your city.

Very truly yours,



Cashier.



J. B. DODGE, PRES.

H. J. M. LUEDDE, VICE-PRES.

WM. A. DODGE, CASHIER.

## THE HILL-DODGE BANKING COMPANY.

ESTABLISHED 1864. INCORPORATED 1898.

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

WARSAW, ILL. February 7, 1914.

Mr. W. W. Hoxton, Mgr.,  
St. Louis Clearing House Ass'n.,  
St. Louis, Mo.

Dear Sir:

Your favor of February 6th received. We have already signed a similar notice to the one you enclose and forwarded same to our Chicago correspondent. The bulk of the business in this territory is with Chicago.

Yours truly,

Cashier.

G. O. WALSER, Vice-President.  
GEO. COUCH, Vice-President.

WM. HARRISON, President.

J. A. TURNER, Cashier.  
FRANK S. WILEY, Asst. Cashier.

NO. 9838

## FIRST NATIONAL BANK

WEST SALEM, ILLINOIS. February 7-1914.

Mr. W. W. Hoxton, Manager,  
St. Louis Clearing House Ass'n.,  
St. Louis, Mo.

My Dear Sir:-

Your favor of February 6 th. received.  
After a consultation with our board of directors we  
have concluded that the Federal Reserve System could  
render this place better service from Chicago.

Personally we like St. Louis best and  
would like to send all of our business in that way if  
there were not several conditions that favor Chicago.  
We get quicker and more prompt service by express out  
of Chicago and a large per cent of our merchandise  
business is handled through Chicago. The principal  
cause of this I understand is quick service and freight  
rates.

Our people generally like St. Louis and  
would send more of their business that way if conditions  
would justify it.

Withbest wishes, we are,

Yours very truly,

  
Cashier.

J. F. PRATHER, PRESIDENT

M. E. JONES, VICE PRESIDENT

HAROLD C. GROVES, CASHIER



# The Williamsville Bank

OF J. F. PRATHER & CO.

Williamsville, Ill.

Jan. 29, 1914

St. Louis Clearing House Association,

St. Louis, Mo.

Dear Sirs:-

Replying to your letter of the 28th., we are returning herewith your blank unsigned.

While we do not contemplate taking a membership in the Association, at the same time practically all of our business is done with Chicago and we would much prefer that the Bank for this territory be located there.

Yours truly,

  
Cashier.