William Brewer Whitlow Papers
(C0035)

Collection Number: C0035

Collection Title: William Brewer Whitlow Papers

Dates: 1894-1943

Creator: Whitlow, William Brewer, 1893-1942

Abstract: Papers pertaining to the liquidation of seventy-seven insolvent banks in Missouri. Whitlow, a lawyer from Fulton, was appointed to liquidate the banks.

Collection Size: 29.25 cubic feet, 3 rolls of microfilm
(2,744 folders; 13 volumes only on microfilm)

Language: Collection materials are in English.

Repository: The State Historical Society of Missouri

Restrictions on Access: Collection is open for research. This collection is available at The State Historical Society of Missouri Research Center-Columbia. If you would like more information, please contact us at columbia@shsmo.org. Collections may be viewed at any research center.

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Preferred Citation: [Specific item; box number; folder number] William Brewer Whitlow Papers (C0035); The State Historical Society of Missouri Research Center-Columbia [after first mention may be abbreviated to SHSMO-Columbia].

Donor Information: The papers were donated to the University of Missouri by W.C. Whitlow on June 1, 1943 (Accession No. CA0037).

Processed by: Processed by The State Historical Society of Missouri-Columbia staff, date unknown. Finding aid revised by John C. Konzal, April 17, 2020.
Historical Note:

William Brewer Whitlow was born in Harvel, Illinois, on May 6, 1893. He graduated from the University of Missouri School of Law in 1916. He served as city attorney of Fulton, Missouri, from 1918 through 1920 when he was appointed to the State Finance Commission, a position he held until 1942. Whitlow was also a prosecuting attorney for Callaway County and was elected chairman of the Callaway County Democratic Committee four times. From 1937 to 1939, he was a member of the Democratic State Committee.

In 1938, Whitlow was elected to the Missouri Senate where he served as chairman of the Appropriations Committee on the University of Missouri and School of Mines and acting chairman of the Agriculture Committee. He was reelected in 1942. Whitlow died on December 11, 1942 in Fulton.

Arrangement:

The collection has been arranged into the following six series:

- Banks
- Arkansas Property
- Bond Sales
- Miscellaneous Files
- Miscellaneous Receipts
- Bank Books

Scope and Content Note:

This collection contains extensive information on bank liquidation in Missouri during the era of the Great Depression and beyond. The banks represented were liquidated by Special Deputy Commissioner Whitlow under supervision of the State Finance Commissioner of Missouri.

The material includes correspondence, statements, receipts, checks, deposit slips, deeds, insurance policies, promissory notes, city and county tax receipts, liquidation claims, lists of uncashed dividend checks, notices of public sale, records of directors’ meetings, and inventories of bank property. The largest part of the correspondence dates from 1934 until 1943 and is between Whitlow and assistants, former bank officers, and federal agents concerned with banking problems of the period. There is extensive correspondence concerning the sale of bank property in both Missouri and Arkansas, as well as letters concerning court cases, reorganization propositions, and redemption of stock certificates.

Material in the Banks series is filed alphabetically by bank name and organized under general file headings of documents, inventories, claims, receipts and correspondence.

The volumes are on microfilm.
Container List:

Banks Series

  f. 1 Documents
  f. 2 Claims
  f. 3-17 Receipts
  f. 18-25 Correspondence including inventory and list of furnishings

f. 26-30 Bank of Americus, 1908-1934. Founded September 2, 1908 and closed December 23, 1930, but the final court discharge was not given until August 17, 1934. Among the liquidation papers through the Bank of Americus were the following: Rhineland Bank, closed September 3, 1932; Farmers Bank of Bellflower, closed December 11, 1930, and final discharge on December 4, 1934; and Flinthill Bank, closed December 27, 1930, and completed June 30, 1934.
  f. 26 Documents
  f. 27-30 Correspondence

f. 31-40 Bank of Ashland, 1897-1938. Founded September 1, 1897, and closed May 14, 1932, but the final dividend payments were not made until December 1938.
  f. 31 Documents
  f. 32 Inventory of assets and liabilities, December 15, 1933
  f. 33 Receipts
  f. 34-40 Correspondence

f. 41-67 Bank of Berger, 1903-1939. Founded April 17, 1903, and closed on May 18, 1935. The final dividend payments were paid in October 1939.
  f. 41-42 Documents
  f. 43 Inventory and claim
  f. 44-45 Receipts
  f. 46-67 Correspondence

f. 68-83 Bank of Catawissa, 1909-1939. Founded June 8, 1909. On July 6, 1933, the bank was closed and turned over to the state finance commissioner. In March 1939, the court gave the final discharge and settlement papers.
  f. 68-69 Documents
  f. 70 Claims
  f. 71 Receipts
  f. 72-83 Correspondence

  f. 84-85 Documents
  f. 86 Claims
  f. 87 Receipts
  f. 88-99 Correspondence

f. 100-144 Bank of Chamois, 1890-1941. Founded December 26, 1890, and declared insolvent September 21, 1935. The final discharge of the court was received on November 6, 1941.
  f. 100-108 Documents
  f. 109 Inventory
  f. 110-114 Receipts
  f. 115-144 Correspondence
f. 145-157 Bank of Defiance, 1909-1939. Started June 1, 1909, and became insolvent December 23, 1931. The final dividend payments were made in September 1937.

f. 150 Claims
f. 151 Receipts
f. 152-157 Correspondence

f. 158-253 Bank of Gerald, 1904-1942. Founded June 29, 1904, and closed its doors on January 6, 1932. The bank owned a lot of property in Arkansas. The final sale of assets was held October 1, 1941.

f. 158-167 Documents
f. 168-169 Claims
f. 170-188 Receipts
f. 189-253 Correspondence

f. 254-288 Bank of High Hill, 1904-1940. Founded December 20, 1904, and became insolvent February 21, 1936. The assets of the bank were sold December 19, 1939, and the final dividend payment was paid December 26, 1939.

f. 254-258 Documents
f. 259-260 Claims
f. 261-263 Receipts
f. 264-288 Correspondence

f. 289-315 Bank of Moberly, 1895-1941. Founded May 7, 1895. On May 1, 1935, J.H. Lamb and A.E. Brown were authorized to borrow from the Reconstruction Finance Corporation to establish the new City Bank and Trust Company of Moberly and to use the assets of the Bank of Moberly as security for the loan.

f. 289 Documents
f. 290-293 Claims
f. 294-295 Receipts
f. 296-315 Correspondence


f. 316-321 Receipts
f. 322 Correspondence

f. 323-339 Bank of Osage City, 1915-1939. Founded April 12, 1915, and declared insolvent July 11, 1934. The final dividend was paid in December 1938.

f. 323-324 Documents
f. 325 Claims
f. 326-327 Receipts
f. 328-339 Correspondence

f. 340-377 Bank of Pendleton, 1924-1939. Founded February 25, 1924, and was closed December 16, 1930. Due to cashier’s embezzlement only 30 percent dividend payments were made to depositors. Sale of assets was held on July 9, 1934, and final settlement made in January 1935.

f. 340-344 Documents
f. 345-356 Claims
f. 357-361 Receipts
f. 362-377 Correspondence


f. 378-379 Documents
f. 380 Claims
f. 381 Receipts
f. 382-385 Correspondence
  f. 386 Documents, including minutes of stockholders meeting, October 6, 1937
  f. 387-388 Claims
  f. 389 Receipts
  f. 390-393 Correspondence
f. 394-650 Bank of Strafford, 1911-1939. Founded January 7, 1911, and was closed February 9, 1938. Included are insurance papers for “The Insured Plan” issued by Henry Voeltz as agent, 1929-1937. There are papers connected with the Strafford Farm Club Exchange, 1923-1927.
  f. 551-581 Correspondence
  f. 582-594 Federal tax reports
  f. 595-601 Federal Bureau of Investigation
  f. 602-609 Bank books of individual depositors
  f. 610-623 Strafford Farm Club Exchange
  f. 624-650 Insured plan. Pamphlets, reports, and policies of several insurance companies represented by L.A. Voeltz, cashier.
  f. 651-683 Bank of Tebbetts, 1905-1938. Founded June 28, 1905, and was closed September 28, 1929. The cashier was sentenced to the penitentiary for a discrepancy of $30,000 in connection with the bank’s closing. The final settlement was made in July 1937.
  f. 651-654 Documents
  f. 655-666 Claims
  f. 667-669 Receipts
  f. 670-683 Correspondence
f. 684-713 Bank of Union, 1887-1939. Founded October 21, 1887, and closed May 8, 1934. On September 20, 1938, all assets were sold at public auction and the United Bank of Union bought the furniture and fixtures. The final liquidation was completed on May 9, 1939.
  f. 684-687 Documents
  f. 688-689 Claims
  f. 690-693 Receipts
  f. 694-713 Correspondence
f. 714-768 Bank of Warren County, 1883-1939. Founded November 9, 1883, and closed March 3, 1934. A new bank, the Warren County Bank, was organized, which took over and agreed to pay fifty percent of the liability of the old bank. Public auction was held on January 25, 1938, and petition for final discharge given in August 1938.
  f. 714-722 Documents
  f. 723-724 Claims
  f. 725-732 Receipts
  f. 733-768 Correspondence
Central Trust Company, St. Charles, 1920-1939. Founded February 10, 1920. Public sale of assets was held February 9, 1938.

Citizens Bank of New Franklin, 1892-1933. Incorporated October 17, 1892, and declared insolvent October 31, 1927. The final dividend checks were issued on December 12, 1932.

Citizens Bank of New Franklin, 1892-1933

Citizens Bank of Union, 1904-1940. Founded July 20, 1904, and became insolvent May 8, 1934. Financial dividends were paid in August 1939.

Citizens Bank of Wentzville, 1897-1939. Founded July 9, 1897, and closed on December 11, 1930. The final dividend was paid April 3, 1935.

Cole County Bank, 1912-1939. Founded in Jefferson City on October 5, 1912, and closed July 12, 1934. In April 1938, the real estate and notes were sold at public auction, and in November 1938, the final settlement was made.
f. 1102-1105 Commercial Bank of Laddonia, 1884-1939. Founded in 1884 and became insolvent August 9, 1930. Public auction of assets was held November 27, 1933 and final discharge given in February 1955.

f. 1102 Documents
f. 1103 Inventory, August 9, 1930
f. 1104 Receipts
f. 1105 Correspondence

f. 1106-1119 Commercial Bank of O’Fallon, 1908-1939. Founded November 4, 1908, and closed on August 22, 1932. In December 1935, the real estate was sold at auction; in July 1936, the final settlement was made and petition for discharge granted.

f. 1106-1108 Documents
f. 1109 Inventory
f. 1110-1112 Receipts
f. 1113-1119 Correspondence

f. 1120-1149 Commercial Bank of Wellsville, 1903-1939. Organized December 8, 1903, and declared insolvent May 10, 1930. On October 23, 1935, a public auction was held to sell remaining assets.

f. 1120-1125 Documents
f. 1126 Inventory
f. 1127-1132 Receipts
f. 1133-1149 Correspondence

f. 1150-1173 Crawford County Farmers Bank, 1896-1941. Founded in Steelville, Missouri, on January 26, 1896, and declared insolvent January 28, 1933. The final dividend was paid in March 1940.

f. 1150-1152 Documents
f. 1153 Claims
f. 1154-1160 Receipts and checks
f. 1161-1163 Financial statements and reports
f. 1164-1173 Correspondence

f. 1174-1181 Davis State Bank, 1914-1938. Founded January 8, 1914. On May 6, 1937, the board of directors signed a contract to employ W.B. Whitlow to liquidate the assets of the bank.

f. 1174 Documents
f. 1175-1178 Receipts and checks
f. 1179-1181 Correspondence


f. 1183-1193 Eolia Bank, 1901-1939. Founded November 20, 1901, and declared insolvent September 15, 1931. Final payment was made in December 1935, and final discharge given January 8, 1936.

f. 1184-1185 Documents
f. 1186 Inventory
f. 1187 Receipts
f. 1188-1193 Correspondence


f. 1194-1201 Documents
f. 1202-1203 Inventory


Farmers Bank of Treloar, 1904-1939. Founded September 29, 1904, and declared insolvent June 30, 1933. The final dividend was paid in April 1936, and final settlement and discharge given in November 1936.

Farmers and Mechanics Savings Bank of Troy, 1873-1941. Founded May 1, 1873. This bank combined with the Peoples Bank of Troy on July 17, 1930, but was later declared insolvent July 21, 1932. The sale of notes was held January 18, 1940, and final dividends were paid in February 1941.

Farmers and Merchants Bank of Center, 1895-1939. Founded August 10, 1895. In April 1928 this bank combined with the Peoples Bank of Center; the consolidated bands were declared insolvent August 8, 1931. The final dividend payment was made in December 1937.

Farmers and Merchants Bank of Centralia, 1891-1938. Founded March 3, 1891, and declared insolvent August 22, 1930. On December 4, 1936, the unpaid notes were sold at public auction; in July 1937 the petition for discharge was granted.
f. 1447-1511  Farmers and Merchants Bank of Hermann, 1940-1940. Founded on June 8, 1904, and declared insolvent December 13, 1934. The final dividend was paid in September 1939, and petition for final discharge was granted in May 1940.
   f. 1447-1453  Documents
   f. 1454-1455  Inventory
   f. 1456  Claims
   f. 1457-1464  Receipts
   f. 1465-1511  Correspondence, 1932-1940
f. 1512-1542  Farmers and Merchants Bank of Owensville, 1913-1939. Founded September 17, 1913, and declared insolvent August 15, 1932. The final dividend and discharge was granted in October 1938.
   f. 1512-1519  Documents, 1936-1939
   f. 1520  Inventory
   f. 1521-1526  Receipts
   f. 1527-1542  Correspondence
   f. 1543-1544  Documents
   f. 1545  Inventory
   f. 1546  Receipts
   f. 1547-1549  Correspondence
f. 1550-1579  Farmers Savings Bank of Rhineland, 1910-1940. Founded on July 16, 1910, and closed August 16, 1935. A new bank, the Peoples Savings Bank of Rhineland, was organized by purchasing one-half of the assets of the closed bank and assuming one-half of the liabilities of the old bank.
   f. 1550-1552  Documents
   f. 1553  Inventory
   f. 1554-1557  Receipts
   f. 1558-1579  Correspondence
f. 1580-1586  Flinthill Bank, 1914-1939. Founded April 7, 1914, and declared closed on December 27, 1930. Money of depositors of the Flinthill Bank was tied up by restrictions in the Wentzville Bank. The latter bank closed and was reorganized.
   f. 1580-1581  Documents, 1934-1939
   f. 1582  Inventory
   f. 1583-1584  Receipts
   f. 1585-1586  Correspondence, 1934-1935
f. 1587-1613  Frankford Exchange Bank, 1885-1899. Founded September 8, 1885, and declared insolvent October 7, 1931. The final dividend and petition for discharge was granted in August 1938.
   f. 1587-1591  Documents
   f. 1592  Inventory
   f. 1593-1598  Receipts
   f. 1599-1613  Correspondence, 1935-1939
f. 1614-1688  Hermann Savings Bank, 1867-1940. Founded April 29, 1867, and declared insolvent December 27, 1934. The petition for payment of final dividend and discharge was granted in March 1940.
   f. 1614-1621  Documents, 1934-1940
   f. 1622-1623  Inventory
   f. 1624  Claims
   f. 1625-1638  Receipts
f. 1639-1688 Correspondence, 1932-1942
f. 1689-1746 Home Trust Company, 1931-1938. Organized October 15, 1890, and closed July 2, 1931, to reorganize as the new Home Trust Company. The Home Trust Company was declared closed on December 28, 1931. Public sale of assets was held on December 4, 1935, and final settlement and petition for discharge was granted in June 1936.

f. 1747-1799 McCredie Bank, 1915-1938. Organized September 21, 1915, and closed by order of the State Finance Department on September 29, 1926. The liquidation was complicated because the Portland Bank claimed preference on a transaction which took place two days before the bank closed. Final settlement and petition for discharge was granted in September 1930.

f. 1844-1903 Marthasville Bank, 1902-1939. Organized October 16, 1902, and declared closed June 30, 1933. Public sale of assets was held October 18, 1938, and final settlement and petition for discharge was granted in April 1939.
f. 1955-1956  Claims
f. 1957-1959  Receipts
f. 1960-1971  Correspondence


f. 1972-1976  Documents, 1935-1942
f. 1977-1978  Inventory
f. 1979  Claims
f. 1980-1982  Receipts
f. 1983-1991  Correspondence


f. 2004  Inventory
f. 2005  Claims
f. 2006-2014  Receipts
f. 2015-2045  Correspondence


f. 2046-2048  Documents, 1934-1939
f. 2049-2050  Inventory
f. 2051-2055  Receipts
f. 2056-2068  Correspondence

f. 2069-2096  North Missouri Trust Company, 1903-1939. Founded in Mexico, Missouri, on March 26, 1903, and declared closed June 3, 1930. Final settlement and petition for discharge was granted in September 1937.

f. 2069-2073  Documents, 1933-1939
f. 2074  Inventory
f. 2075-2079  Receipts
f. 2080-2096  Correspondence

f. 2097-2117  Owensville Bank, 1925-1939. Organized November 19, 1925, and declared insolvent October 31, 1931. Final settlement and petition for discharge was granted in April 1939.

f. 2097-2103  Documents, 1936-1937
f. 2104  Inventory
f. 2105  Claims
f. 2106-2109  Receipts
f. 2110-2117  Correspondence, 1936-1939

f. 2118-2138  Peoples Bank of Berger, 1911-1940. Organized August 9, 1911, and was declared insolvent May 17, 1935. Final dividend was paid in July 1939, and final settlement and petition for discharge was granted in February 1940.

f. 2118-2121  Documents, 1935-1940
f. 2122  Inventory
f. 2123  Claims
f. 2124-2128  Receipts
f. 2129-2138  Correspondence, 1923-1940
    f. 2139-2141  Documents
    f. 2142  Inventory
    f. 2143  Claims
    f. 2144-2150  Receipts
    f. 2151-2193  Correspondence
f. 2194-2286  Peoples Bank of Hermann, 1904-1942. Organized May 13, 1904, and the bank operated as a restricted bank until declared insolvent December 5, 1934. In January 1941 the Circuit Court of Gasconade County granted the petition to pay final dividend and discharge.
    f. 2194-2206  Documents, 1934-1941
    f. 2207-2208  Inventory
    f. 2209  Claims
    f. 2210-2219  Receipts, 1934-1941
    f. 2220-2286  Correspondence, 1929-1942
    f. 2287-2294  Documents, 1934-1939
    f. 2295  Inventory
    f. 2296-2297  Receipts, 1934-1938
    f. 2298-2307  Correspondence, 1933-1939
f. 2308-2341  Peoples Exchange Bank, 1928-1939. The Exchange Bank, organized in 1905, and the Peoples Bank of Jonesburg, organized in 1909, were consolidated on May 5, 1928, to form the Peoples Exchange Bank. The new bank was declared insolvent December 5, 1930. Final settlement and petition for discharge was granted in March 1934.
    f. 2308-2316  Documents, 1923-1939
    f. 2317-2319  Inventory
    f. 2320  Claims
    f. 2321-2323  Receipts
    f. 2324-2341  Correspondence, 1930-1939
f. 2342-2345  Pike County Bank, 1911-1939. Incorporated in Bowling Green, Missouri, on February 11, 1911, and declared insolvent November 22, 1930. Final settlement and petition for discharge was granted in August 1935.
    f. 2342-2343  Documents, 1934-1939
    f. 2344-2345  Correspondence
f. 2346-2352  Ralls County Bank, 1897-1938. Organized in New London on April 24, 1897.
    f. 2346  Receipts, Miscellaneous
    f. 2347-2348  Receipts, Stocks
    f. 2349-2352  Correspondence
    f. 2353-2357  Documents, 1935-1941
    f. 2358  Inventory
    f. 2359  Claims
    f. 2360-2365  Receipts
f. 2366-2394  Correspondence, 1934-1941
f. 2395-2433  Rhineland Bank, 1894-1939. Organized August 11, 1894, and declared insolvent
   September 3, 1932. Final settlement and petition for discharge was granted in
   May 1937.
   f. 2395-2397  Documents, 1932-1939
   f. 2398       Inventory
   f. 2399-2405  Receipts
   f. 2406-2433  Correspondence, 1929-1942
f. 2434-2451  Rosebud Bank, 1911-1939. Organized and incorporated on December 29, 1911,
   and declared insolvent December 19, 1932. Final settlement and petition for
   discharge was granted in June 1939.
   f. 2434-2436  Documents
   f. 2437       Inventory
   f. 2438-2439  Receipts
   f. 2440-2452  Correspondence, 1932-1940
f. 2452-2485  Security Bank of Dutzow, 1910-1939. Organized December 6, 1910, and
   declared insolvent August 7, 1931. Final dividends were paid May 14, 1935, and
   final settlement and petition for discharge was granted in October 1935.
   f. 2452-2455  Documents, 1933-1939
   f. 2456-2457  Inventory
   f. 2458       Claims
   f. 2459-2466  Receipts
   f. 2467-2485  Correspondence
f. 2486-2504  Silex Savings Bank, 1892-1940. Organized May 2, 1892, and declared insolvent
   March 31, 1934. Final dividend was paid in March 1936, and final settlement and
   petition for discharge was granted in October 1936.
   f. 2486-2489  Documents, 1934-1940
   f. 2490       Inventory
   f. 2491       Claims
   f. 2492       Receipts
   f. 2493-2504  Correspondence, 1934-1940
f. 2505  Southern Bank of Mexico, 1869-1939. Organized February 23, 1869, and
   engaged to general banking business until on or about March 13, 1930, when it
   was declared insolvent. Final dividend was paid December 1933, and final
   settlement and petition for discharge was granted in July 1934.
   f. 2506-2511  Documents, 1934-1939
   f. 2512-2514  Inventory
   f. 2515       Claims
   f. 2516-2524  Receipts
   f. 2525-2544  Correspondence, 1933-1939
f. 2545-2559  Vandalia Bank, 1924-1936. Organized December 9, 1924, and declared insolvent
   October 2, 1931. The Circuit Court of Audrain County authorized final
   settlement on February 3, 1936.
   f. 2545-2548  Documents, 1934-1935
   f. 2549       Receipts
   f. 2550-2559  Correspondence, 1933-1937
  f. 2560-2568  Documents, 1936-1941
  f. 2569-2571  Inventory
  f. 2572-2574  Claims
  f. 2575-2579  Receipts
  f. 2580-2604  Correspondence, 1936-1941
f. 2605-2631  Wentzville Bank, 1905-1940. Organized January 5, 1905, and declared insolvent August 3, 1934. The Circuit Court of St. Charles County authorized final settlement and discharge in August 1940.
  f. 2605-2607  Documents, 1934-1940
  f. 2608  Inventory
  f. 2609  Claims
  f. 2610-2613  Receipts
  f. 2614-2631  Correspondence, 1931-1941
f. 2632-2635  Whiteside Bank, 1914-1939. Organized May 4, 1914, and closed December 3, 1939. Final dividend was paid in December 1934, and final settlement and petition for discharge was granted in June 1935.
  f. 2632  Documents, 1934-1939
  f. 2633-2635  Correspondence
f. 2636-2658  Wright City Bank, 1904-1939. The Wright City Bank was organized January 2, 1904, and declared insolvent June 1, 1934. Final dividend was paid June 1, 1938, and final settlement and petition for discharge was granted in December 1938.
  f. 2636-2638  Documents, 1934-1939
  f. 2639  Inventory
  f. 2640-2643  Receipts
  f. 2644-2658  Correspondence, 1934-1939

Arkansas Property Series

f. 2659  List of Arkansas loans, loans collected in Paragould, Arkansas, office, and descriptions of other real estate.
  f. 2660-2661  Deeds of trust, tax receipts, and copies of redemption of land delinquent for taxes.
  f. 2662-2669  Letters and papers in regard to sale of properties in Arkansas, 1935-1936.

Bond Sales Series

f. 2670-2673  Detailed list of securities owned by numerous banks and sold through brokerage firms.
  f. 2674-2675  Brokers’ and postal receipts.
  f. 2676-2707  Letters and papers regarding sale of bonds in the liquidation of the closed banks. Papers pertaining to reorganization of companies and the redemption of bonds, 1929-1942.

Miscellaneous Files Series

f. 2708-2721  Correspondence, 1932-1943. Letters of congratulations, requests for bank fixtures and furniture, applications for assistant deputy commissioner, and letters pertaining to proposed trips and completion of the liquidation reports.
f. 2722-2733  Expense account reports, 1934-1938
f. 2734-2736  Financial reports, 1937

**Miscellaneous Receipts Series**

f. 2737  Individual and schedule bonds, affidavit of publication, January 20, 1939
f. 2738  Diary leaves with notations.
f. 2739-2741  Receipts, 1932-1942
f. 2742-2743  Lists of note indebtedness of unknown banks.
f. 2744  List of creditors who received dividend checks from an unknown bank.

**Bank Books Series [Microfilm]**

v. 1  Bank of High Hill, 1919-1935. Board of directors meeting minutes with financial statements, publishers’ affidavits and stockholders meeting notices, proxies, and some correspondence tipped into the volume.
v. 3  Central Bank of St. Charles, 1916-1931. Bylaws, financial statements, board of directors meeting minutes, and other miscellaneous material.
v. 4  Farmers and Merchants Bank of Linn, 1915-1936. Board of directors meeting minutes and correspondence concerning the bank’s insolvency in 1936. Material is in reverse chronological order.
v. 5  Home Savings Bank of Fulton, 1913-1931. Board of directors meeting minutes including some miscellaneous committee reports on the bank’s condition and correspondence.
v. 6  Home Trust Company of Fulton, 1931. Inventory of assets and liabilities at the close of business, 28 December 1931, when bank was taken over by the state commissioner of finance.
v. 7  Home Trust Company of Fulton, 1931. Book of stubs and unused certificates for shares of capital stock issued August through October 1931.
v. 10  Moscow Mills Savings Bank, 1904-1928. Book of stubs and cancelled, surrendered certificates for shares of capital stock issued between October 1904 and August 1927. Also contains a list of stockholders dated June 1928.
v. 11  Peoples Bank of St. Charles, 1915-1931. Board of directors meeting minutes and financial statements.
v. 12  Ralls County Bank, 1897-1929. Book of stubs and cancelled, surrendered certificates for shares of capital stock issued between April 1897 and March 1929.

**Index:**

<table>
<thead>
<tr>
<th>Index Term</th>
<th>Folders</th>
<th>Volumes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account books--Personal business</td>
<td>2722-2733</td>
<td></td>
</tr>
<tr>
<td>Index Term</td>
<td>Folders</td>
<td>Volumes</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------</td>
<td>---------</td>
<td>---------</td>
</tr>
<tr>
<td>Actions and defenses</td>
<td>10-69</td>
<td></td>
</tr>
<tr>
<td>Bank of Americus, Americus, Missouri</td>
<td>26-30</td>
<td></td>
</tr>
<tr>
<td>Bank of Ashland, Ashland, Missouri</td>
<td>31-40</td>
<td></td>
</tr>
<tr>
<td>Bank of Augusta, Augusta, Missouri</td>
<td>1-25</td>
<td></td>
</tr>
<tr>
<td>Bank of Berger, Berger, Missouri</td>
<td>41-67</td>
<td></td>
</tr>
<tr>
<td>Bank of Catawissa, Catawissa, Missouri</td>
<td>68-83</td>
<td></td>
</tr>
<tr>
<td>Bank of Centralia, Centralia, Missouri</td>
<td>84-99</td>
<td></td>
</tr>
<tr>
<td>Bank of Chamois, Chamois, Missouri</td>
<td>100-144</td>
<td></td>
</tr>
<tr>
<td>Bank of Defiance, Defiance, Missouri</td>
<td>145-157</td>
<td></td>
</tr>
<tr>
<td>Bank of Gerald, Gerald, Missouri</td>
<td>158-253</td>
<td></td>
</tr>
<tr>
<td>Bank of High Hill, High Hill, Missouri</td>
<td>254-288</td>
<td>v. 1</td>
</tr>
<tr>
<td>Bank of Moberly, Moberly, Missouri</td>
<td>289-315</td>
<td></td>
</tr>
<tr>
<td>Bank of New London, New London, Missouri</td>
<td>v. 2</td>
<td></td>
</tr>
<tr>
<td>Bank of Olney, Olney, Missouri</td>
<td>316-322</td>
<td></td>
</tr>
<tr>
<td>Bank of Osage City, Osage City, Missouri</td>
<td>323-339</td>
<td></td>
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<td>Bank of Pendleton, Pendleton, Missouri</td>
<td>340-377</td>
<td></td>
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<td>Bank of Portage des Sioux, Portage des Sioux, Missouri</td>
<td>378-385</td>
<td></td>
</tr>
<tr>
<td>Bank of St. Clair, St. Clair, Missouri</td>
<td>386-393</td>
<td></td>
</tr>
<tr>
<td>Bank of Strafford, Strafford, Missouri</td>
<td>394-650</td>
<td></td>
</tr>
<tr>
<td>Bank of Tebbetts, Tebbetts, Missouri</td>
<td>651-683</td>
<td></td>
</tr>
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<td>Bank of Union, Union, Missouri</td>
<td>684-713</td>
<td></td>
</tr>
<tr>
<td>Bank of Warren County, Warrenton, Missouri</td>
<td>714-768</td>
<td></td>
</tr>
<tr>
<td>Banks and banking, Missouri</td>
<td>1-2744</td>
<td>v. 1-13</td>
</tr>
<tr>
<td>Banks and banking, Missouri</td>
<td>1-2744</td>
<td>v. 1-13</td>
</tr>
<tr>
<td>Banks and banking--Missouri</td>
<td>1-2744</td>
<td>v. 1-13</td>
</tr>
<tr>
<td>Banks and banking--Missouri</td>
<td>95</td>
<td></td>
</tr>
<tr>
<td>Bonds</td>
<td>2670-2707</td>
<td></td>
</tr>
<tr>
<td>Brinkerhoff-Faris Trust and Savings Company, Clinton, Missouri</td>
<td>769,770</td>
<td></td>
</tr>
<tr>
<td>Cannon, Clarence (1879-1964)</td>
<td>70-87</td>
<td></td>
</tr>
<tr>
<td>Central Bank, St. Charles, Missouri</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Trust Company, St. Charles, Missouri</td>
<td>771-808</td>
<td>v. 3</td>
</tr>
<tr>
<td>Citizens Bank of New Franklin, Missouri</td>
<td>809-982</td>
<td></td>
</tr>
<tr>
<td>Citizens Bank of Union, Missouri</td>
<td>983-1033</td>
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<tr>
<td>Citizens Bank of Wentzville, Missouri</td>
<td>1034-1049</td>
<td></td>
</tr>
<tr>
<td>Clark, Bennett Champ (1890-1954)</td>
<td>70-87</td>
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<tr>
<td>Cole County Bank, Jefferson City, Missouri</td>
<td>1050-1101</td>
<td></td>
</tr>
<tr>
<td>Commercial Bank of Ladonna, Missouri</td>
<td>1102-1105</td>
<td></td>
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<td>Commercial Bank of O'Fallon, Missouri</td>
<td>1106-1119</td>
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<td>Commercial Bank of Wellsville, Missouri</td>
<td>1120-1149</td>
<td></td>
</tr>
<tr>
<td>Crawford County Farmer's Bank, Steelville, Missouri</td>
<td>1150-1173</td>
<td></td>
</tr>
<tr>
<td>Index Term</td>
<td>Folders</td>
<td>Volumes</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>-------------</td>
<td>---------</td>
</tr>
<tr>
<td>Davis State Bank, Davis, Missouri</td>
<td>1174-1181</td>
<td></td>
</tr>
<tr>
<td>Davis, John W. (1873-1955)</td>
<td>70-87</td>
<td></td>
</tr>
<tr>
<td>Democratic Party, Missouri</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Democratic Party, Missouri, Callaway County</td>
<td>70-87</td>
<td></td>
</tr>
<tr>
<td>Depressions, Economic, 1930s--Missouri</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elsberry Banking Company, Elsberry, Missouri</td>
<td>1182</td>
<td></td>
</tr>
<tr>
<td>Eolia Bank, Eolia, Missouri</td>
<td>1183-1193</td>
<td></td>
</tr>
<tr>
<td>Exchange Bank, Vandalia, Missouri</td>
<td>1194-1217</td>
<td></td>
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<tr>
<td>Farmers and Mechanics Savings Bank, Troy, Missouri</td>
<td>1335-1410</td>
<td></td>
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<td>Farmers and Merchants Bank, Center, Missouri</td>
<td>1411-1432</td>
<td></td>
</tr>
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<td>Farmers and Merchants Bank, Centralia, Missouri</td>
<td>1433-1446</td>
<td></td>
</tr>
<tr>
<td>Farmers and Merchants Bank, Hermann, Missouri</td>
<td>1447-1511</td>
<td></td>
</tr>
<tr>
<td>Farmers and Merchants Bank, Linn, Missouri</td>
<td></td>
<td>v. 4</td>
</tr>
<tr>
<td>Farmers and Merchants Bank, Owensville, Missouri</td>
<td>1512-1542</td>
<td></td>
</tr>
<tr>
<td>Farmers and Merchants Bank, Pacific, Missouri</td>
<td>1543-1549</td>
<td></td>
</tr>
<tr>
<td>Farmers Bank, Hamburg, Missouri</td>
<td>1218-1228</td>
<td></td>
</tr>
<tr>
<td>Farmers Bank, New Truxton, Missouri</td>
<td>1229-1269</td>
<td></td>
</tr>
<tr>
<td>Farmers Bank, Treloar, Missouri</td>
<td>1270-1334</td>
<td></td>
</tr>
<tr>
<td>Farmers Saving Bank, Rhineland, Missouri</td>
<td>1550-1579</td>
<td></td>
</tr>
<tr>
<td>Flinthill Bank, Flinthill, Missouri</td>
<td>1580-1586</td>
<td></td>
</tr>
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<td>Forests and forestry</td>
<td>2298-2307</td>
<td></td>
</tr>
<tr>
<td>Frankford Exchange Bank, Frankford, Missouri</td>
<td>1587-1613</td>
<td></td>
</tr>
<tr>
<td>Hawes, Harry Bartow (1869-1947)</td>
<td>77</td>
<td></td>
</tr>
<tr>
<td>Hermann Savings Bank, Hermann, Missouri</td>
<td>1614-1688</td>
<td></td>
</tr>
<tr>
<td>Home Owners Loan Corporation</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Home Savings Bank, Fulton, Missouri</td>
<td></td>
<td>v. 5</td>
</tr>
<tr>
<td>Home Trust Company, Fulton, Missouri</td>
<td>1689-1746</td>
<td>v. 6, 7</td>
</tr>
<tr>
<td>I. F. Laughead and Company</td>
<td>7-9</td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td>10-69, 624-650, 2572-2574</td>
<td>v. 8, 9</td>
</tr>
<tr>
<td>J. F. Laughead and Company, Linn, Missouri</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Justices of the peace</td>
<td>10-69</td>
<td></td>
</tr>
<tr>
<td>League of Nations</td>
<td>54</td>
<td></td>
</tr>
<tr>
<td>League of Women Voters</td>
<td>10-69</td>
<td></td>
</tr>
<tr>
<td>Lincoln University, Jefferson City, Missouri</td>
<td>13, 14, 27, 63, 64</td>
<td></td>
</tr>
<tr>
<td>Marthasville Bank, Marthasville, Missouri</td>
<td>1844-1903</td>
<td></td>
</tr>
<tr>
<td>McCredie Bank, McCredie, Missouri</td>
<td>1747-1799</td>
<td></td>
</tr>
<tr>
<td>McKittrick Bank, McKittrick, Missouri</td>
<td>1800-1843</td>
<td></td>
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<tr>
<td>Mineola Bank, Mineola, Missouri</td>
<td>1904-1947</td>
<td></td>
</tr>
<tr>
<td>Missouri Democratic State Committee</td>
<td>1</td>
<td></td>
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<tr>
<td>Index Term</td>
<td>Folders</td>
<td>Volumes</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------</td>
<td>---------------</td>
<td>---------</td>
</tr>
<tr>
<td>Missouri Farm Loan Company</td>
<td>2406-2433</td>
<td></td>
</tr>
<tr>
<td>Missouri, Callaway County</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missouri, Clinton</td>
<td>769, 770</td>
<td></td>
</tr>
<tr>
<td>Missouri, Westport</td>
<td>120</td>
<td></td>
</tr>
<tr>
<td>Missouri. Board of Managers of Eleemosynary Institutions</td>
<td>10-69</td>
<td></td>
</tr>
<tr>
<td>Missouri. Conservation Commission</td>
<td>10-69</td>
<td></td>
</tr>
<tr>
<td>Missouri. Highway Commission</td>
<td>10-69</td>
<td></td>
</tr>
<tr>
<td>Missouri. Hospitals</td>
<td>10-69</td>
<td></td>
</tr>
<tr>
<td>Morrison Bank, Morrison, Missouri</td>
<td>1948-1971</td>
<td></td>
</tr>
<tr>
<td>Moscow Mills Savings Bank, Moscow Mills, Missouri</td>
<td>1972-1991</td>
<td>v. 10</td>
</tr>
<tr>
<td>New Florence Bank, New Florence, Missouri</td>
<td>1992-2045</td>
<td></td>
</tr>
<tr>
<td>New Melle Bank, New Melle, Missouri</td>
<td>2046-2068</td>
<td></td>
</tr>
<tr>
<td>North Missouri Trust Company, Mexico, Missouri</td>
<td>2069-2096</td>
<td></td>
</tr>
<tr>
<td>Owensville Bank, Owensville, Missouri</td>
<td>2097-2117</td>
<td></td>
</tr>
<tr>
<td>Patronage, Missouri</td>
<td>1-120</td>
<td></td>
</tr>
<tr>
<td>Peoples Bank of St. Charles, Missouri</td>
<td>2287-2307</td>
<td>v. 11</td>
</tr>
<tr>
<td>Peoples Bank, Berger, Missouri</td>
<td>2118, 2138</td>
<td></td>
</tr>
<tr>
<td>Peoples Bank, Chamois, Missouri</td>
<td>2139-2193</td>
<td></td>
</tr>
<tr>
<td>Peoples Bank, Hermann, Missouri</td>
<td>2194-2286</td>
<td></td>
</tr>
<tr>
<td>Peoples Exchange Bank, Jonesburg, Missouri</td>
<td>2308-2341</td>
<td></td>
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<tr>
<td>Pike County Bank, Bowling Green, Missouri</td>
<td>2342-2345</td>
<td></td>
</tr>
<tr>
<td>Politics, Missouri</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Portage Des Sioux Bank, Portage Des Sioux, Missouri</td>
<td>378-385</td>
<td></td>
</tr>
<tr>
<td>Ralls County Bank, New London, Missouri</td>
<td>2346-2352</td>
<td>v. 12</td>
</tr>
<tr>
<td>Real Estate Business</td>
<td>10-69</td>
<td></td>
</tr>
<tr>
<td>Rhineland Bank, Rhineland, Missouri</td>
<td>2395-2433</td>
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</tr>
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<td>Richland Bank of Morrison, Missouri</td>
<td>2353-2394</td>
<td></td>
</tr>
<tr>
<td>Rosebud Bank, Rosebud, Missouri</td>
<td>2434-2451</td>
<td></td>
</tr>
<tr>
<td>Security Bank, Dutzow, Missouri</td>
<td>2452-2485</td>
<td></td>
</tr>
<tr>
<td>Segregation</td>
<td>13, 14, 27, 63, 64</td>
<td></td>
</tr>
<tr>
<td>Silex Savings Bank, Silex, Missouri</td>
<td>2486-2504</td>
<td></td>
</tr>
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<td>Southern Bank, Mexico, Missouri</td>
<td>2505</td>
<td></td>
</tr>
<tr>
<td>Stark, Lloyd Crow (1886-1972)</td>
<td>102</td>
<td></td>
</tr>
<tr>
<td>State Bank of New London, Missouri</td>
<td>2506-2544</td>
<td>v. 13</td>
</tr>
<tr>
<td>Taxation</td>
<td>10-69</td>
<td></td>
</tr>
<tr>
<td>Truman, Harry S (1884-1972)</td>
<td>54, 80, 83</td>
<td></td>
</tr>
<tr>
<td>U.S. Reconstruction Finance Corporation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>University of Missouri</td>
<td>10-69</td>
<td></td>
</tr>
<tr>
<td>Vandalia Trust, Vandalia, Missouri</td>
<td>2545-2559</td>
<td></td>
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<tr>
<td>Wellsville Bank, Wellsville, Missouri</td>
<td>2560-2604</td>
<td></td>
</tr>
<tr>
<td>Whiteside Bank, Whiteside, Missouri</td>
<td>2632-2635</td>
<td></td>
</tr>
<tr>
<td>Index Term</td>
<td>Folders</td>
<td>Volumes</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>---------</td>
<td>---------</td>
</tr>
<tr>
<td>Whitlow, William Brewer</td>
<td>1-120</td>
<td>v. 1, 2</td>
</tr>
<tr>
<td>Whitlow, William Brewer (1893-1942)</td>
<td>1-120</td>
<td>v. 1, 2</td>
</tr>
<tr>
<td>World Court</td>
<td>77</td>
<td></td>
</tr>
<tr>
<td>Wright City Bank, Wright City, Missouri</td>
<td>2636-2658</td>
<td></td>
</tr>
</tbody>
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