January 9, 1903

Mr. W. R. Naylor

President.

I am very much indebted to your kindness in the receipt of that most valuable book just issued by the Chicago University. "The Second Bank of the United States" it will have an honored place in my library, and will be prized for the treasure of information it contains.

Sincerely yours,

[Signature]
My dear Mr. Hutchinson:

One of our professors is just ready to publish a book on which he has been working for five years, and which would contain some five hundred pages, which deals with the history of the Second Bank of the United States. I am assured by Professor Jameson, the head of the Department of History, that the book is a treatise which discusses thoroughly both the political history connected with the bank and its financial career. The interest of the book is, however, more especially on the financial side. I am told that the Second Bank of the United States was an institution of the kind which so many of our financiers and bankers to-day consider necessary to the correct management of our national finances and to the proper regulation of the currency. It was a bank with branches which managed the fiscal affairs of the government in so far as keeping and transmitting the national funds was concerned, and it issued what was known as "Asset currency". In all these respects its experience is not only interesting but valuable for the benefit of the men to-day.

I am so thoroughly convinced of the worth of the work from what I have learned concerning it, that I am anxious to find someone who will help the University to publish it. Professor Jameson desires to make it the first issue in a series. To put the book out in proper style
My dear Mr. Hocken:

One of our proceedings is quite ready to

happen a book on which I have been working for four years, and which

would consist in five or six hundred pages, which seem to the natural

background of the United States. I am now at work on Professor

Jansen's the new of the Department of History, but in the book is a

second article, which appears frequently in the Boston and

connection with the bank and the financial aspect. The interest of the

book is, however, more especially an interesting subject. I am now

writing the second book of the United States as an addition to the

new, and which is now on many of our financial and economic

cooperation to the correct administration of one national income and to

the proper regulation of the currency. I am a bank with a new

which manages the fiscal aspect of the commercial in so far as possible

and preservation of the national funds. I am now at work on

we know as "fiscal economy." In all these respects to the economy

is not only interesting but necessary for the welfare of the work. I work

on the foundation and economy of the welfare of the work. I have

been working on the extension of the "fiscal economy," and I am now

preparing to bring some to make

park the University to bring the Massachusetts General to make

it the right home in a certain. To put the book on in proper styles
would cost $1,000., but we could be sure of the sale of a large portion of the edition. If someone could be found who would contribute seven or eight hundred dollars, we could publish the book without any risk. I have wondered whether the Bankers Club of Chicago would be interested in this matter. Realizing that you have very many matters on your hands, but also realizing that your ear is always open to a good cause, I remain

Yours very truly,

W. R. Harpèf

H.B. Perhaps you could suggest some individual who would be willing to furnish the money. Of course the proper acknowledgment would be made in the preface, and indeed, we should be glad to dedicate the book to the man who would help us publish it.
would cost at least $1,000, but I would do some of the work of a large portion of the equation. If someone could do some work and would contribute seven or eight hundred dollars, I could buy the book without any risk. I have money enough with the Bankers Club or Chicago money to interest men in this matter. Satisfying that you have any money of necessity on your hands, but also insisting that you can get any down to a good chance, I remain,

Yours very sincerely,

W.H.
Chicago, Jan 11, 1902

Dear Mr. Harper,

I have received your letter regarding the publication of the history of the Second Bank of the United States. Personally, I can neither give nor beg any more just now. My friends have taken all I have for the present and I am in my flat and have driven them into corners and dark places to escape my persistent efforts to relieve them of their money. We are just now canvassing for 150,000.

Yours sincerely,

[Signature]
For the best Institute. The Bankers that never have done work of this kind, I know not whether it works favor or discourages "asset current." This I would have to know before referring you to the proper channel. They are to be found on both sides.

Yours Truly

[Signature]
Hoping that you are enjoying your work, I remain
September 7th, 1906.
Yours very truly,

W. R. Harper

My dear Mr. Laughlin:

I am enclosing clipping which
I have taken from the Chronicle this morning. You will see
that the bank clerks are getting together. It would be a
good idea for us to get them into connection with us. I
understand MacClintock is on hand, also Sparks, and I think
you know that we have arranged for Willoughby Walling, one
of our own men who is a banker, who is to act as secretary
or propagandist for the work. The great point now is
to arrange for the practical course within the next three
or four weeks. Mr. Walling is ready to go around to the
various banks and see about getting money. I had a talk
with him last week. Will you kindly have a talk with
him and encourage him.

Will you exercise the final authority in the matter
of persons whom we may wish to appoint for the practical
work? It is time to settle these things and I think we
will have to leave the settlement of them to you in view
of the fact that both Mr. Judson and myself are absent.
Hoping that you are enjoying your work, I remain
Yours very truly,

W. R. Harper
Mr. Webster

The sports of the neighborhood

I am enclosing a few copies of the manuscript. I have 6000 copies to be printed in the next few weeks. If you have any suggestions or ideas, please let me know. I am trying to get the manuscript into print as soon as possible. I am also working on a couple of other projects that I think you might be interested in. If you have any questions or concerns, please do not hesitate to contact me.

Yours truly,

[Signature]
Chicago October 28th, 1905.

My dear Mr. Judson:-

I think Walling is right and the way to start the thing is to get a few men together at luncheon. I think Mr. Hutchinson, if you were to put the matter to him, would invite the men we want to have meet in this way. Recall to his mind the fact that Mr. Bartlett did this for the railway men and the wonderful success that followed it. It will have to be a luncheon rather than a dinner, at the same time I may be mistaken about this point. If you will see him yourself and put it before him, I believe he would do it busy as he is. I feel quite sure that his leadership in the matter will give us the send-off we want. He will not do it for Laughlin. Think it over and let us see. We ought to get everything under way before Christmas.

Yours very truly,

W. R. Harper
October 28th, 1906.

My dear Mr. Johnson:

I think the time is ripe and the way to start the thing is to get a few men together at London. I think my retention, if you were to bring the matter to him, would invite the men we want. It may be necessary to have a meeting in this way. Perhaps you might find that Mr. *Presntor* or Mr. *Layman* can be of some assistance. It will have to be a London night from the points of town. I will write to the *Gentlemen* and see if I may not go to a London night from the town. You will see the *Gentlemen* and let me know what I can do.

We may not go if lor *Presntor*. Think it over and let me know. The authority to get everything under

Your ever truly,

W.R. *Name*
CHICAGO Nov. 11, 1905.

My dear Mr. Judson:

I am enclosing to you the original draft for the proposed courses in banking, together with memorandum of the possible expense for one year. I hope this material will be of some service to you in determining just what has been the plan proposed.

I need not add that it will give me great pleasure to be of any further assistance possible in arranging to inaugurate this work upon a worthy scale next year if sufficient room to accommodate the classes can be secured.

Very truly yours,

Edwin E. Sparks
Dean.

Dean Harry P. Judson,
University of Chicago.
CHICAGO, Nov. 11, 1905.

Dear Mr. Johnson:

I am writing to you to obtain travel plans for the purpose of traveling to the Pacific Ocean to meet with some friends. I hope that you will be able to assist me in this matter.

I have an appointment to attend a conference in New York on December 10th. I hope that you will be able to see me there.

I am going to New York on December 11th to attend a conference. I hope to return to Chicago on December 15th. I will be in touch with you regarding this.

I have a meeting scheduled for December 16th in Chicago. I hope to be able to meet with you there.

I am looking forward to seeing you again soon.

Very truly yours,

[Signature]

Secretary of Chicago

UNIVERSITY OF CHICAGO
Mr. W. G. Walling,
Western Trust and Savings Bank,
157 La Salle Street, Chicago.

Dear Mr. Walling:

Dear Mr. Judson:

Yours of the 22nd inst.

with enclosure is at hand. Thanks for your promptness in the matter. As soon as I can reach a conclusion I will have you posted.

Very truly yours,

[Signature]

Prof. Harry Platt Judson,
University of Chicago,
Chicago.
Chicago, Ill. November 22, 1905.
Chicago, Ill., November 22, 1905.

Dear Mr. Judson:

I enclose you herewith the prospectus as put in my hands by Mr. Laughlin, as per your request over the telephone. Let me hear what plan of action you decide upon.

Yours truly,

[Signature]

Prof. Harry Platt Judson,  
University of Chicago,  
Chicago.
Chicago, Ill. October 25, 1905.

My Dear Prof. Judson:

I beg to acknowledge receipt of yours of October 23rd in reference to the plans for courses in banking for the University College. Owing to the absence of the professors, to whom I was referred, one after another, I was unable to get any definite outline of courses agreed upon until finally I was referred to Mr. Laughlan. When at last I had something of a fairly definite character to present, the first of October had arrived.

Under the circumstances it seemed advisable to postpone our endeavors until a somewhat later date.

At present my own energies are very much occupied here, and on my duties on the Harbor Commission. I can, and will, however, spare what time is necessary to cooperate with the University in gaining support for these courses. My belief is that the best plan would be to discuss our intentions at a meeting, possibly at a dinner, with a committee of bank presidents or officers.

My own institution will gladly contribute their portion of the funds needed. I have discussed the matter with the younger officers of other banks and have found them all favorable.

The possible mistake which we must guard against, is to insist on the "technical" rather than the "liberal" character of the courses. The bankers very properly believe that the banking office is the best school of technic.
October 26, 1909

Dear Sir:

I have just received the letter of reference of October 3rd,
in reply to which I am writing this note. The cablegram which
accompanies this letter states that you have made a careful
examination of the references given and that they are all
favorable. I am therefore very happy to hear that you have
made such a favorable impression on them.

I am much obliged to you for your trouble in writing me
regarding my application. I hope that you will continue to
receive the same kind letters of recommendation as I have
received from you.

I am very much indebted to you for your kind interest in
my case. I hope that I may have the pleasure of seeing you
again.

Yours truly,

[Signature]
Chicago, Ill.,

If you desire to go into this matter more definitely at this time, I shall be glad to take it up with you. If a later date is preferable, in the meanwhile as occasion arises, I shall sound those of my profession with whom I come in contact.

I believe that the plans suggested by President Harper should develop in a far reaching fashion.

Yours very truly,

[Signature]

Prof. H. P. Judson,
University of Chicago,
Chicago.
August 5, 1912

Dr. H. P. Judson,
Chicago University,
Chicago, Ill.

Dear Sir:

Because of long study of the vital question of money and credit both as economist and banker, and also because I have come to definite conclusion that the present European and American practice is bad for the public and good for the banker, I developed a plan for a bank of the United States that I believe would be good for the public and bad for the credit-mongers. This plan I set out in an open letter dated November 9, 1908 and published April 28, 1911 by the Senate of the United States as Public Document #14.

I want you to read my proposal and ponder on it, and when you have done so I hope you will write me your view, because I am anxious to gather the consensus of opinion of economists upon it. I of course will be glad if you will honor me by sending me any proposition you have developed counter to that of the Aldrich commission and counter to that I have presented.

Very truly yours,

Wharton Barker
Dear Sir:

Because of your study of the vital question of money and credit both as economic and political factors, and also because I have come to definite conclusion that the present Hopkinson and American practice is bad for the public and good for the banker, I have developed a plan for a bank of the United States that I believe would be good for the public and bad for the credit-monopoly. This plan I set out in an open letter and for the credit-monopoly. The United States as Public Document No. 1.

I want you to read my proponent and bring it to me, and when you have done so I hope you will write me your views, because I am not sure what to express the correctness of opinion of economists upon it. I of course will be glad if you will permit me to send to you my proposition to have developed a course to that of the United commission and counter to that I have presented.

Very truly yours,
August 17, 1912

Dear Sir:

President Judson is in receipt of your letter of August 5th conveying Public Document #14. The President desires me to say that he will take great pleasure in reading this publication.

Sincerely yours,

Secretary to the President.

D.A.R.-R.P.

Mr. Wharton Barker,
Philadelphia.
MILWAUKEE, WIS. Oct. 24, 1913

Mr. Harry P. Judson, Pres.,
University of Chicago,
Chicago, Ill.

Dear Sir:

The American Institute of Banking is the educational section of the American Bankers' Association. Its primary purpose is to educate Bankers in banking. Its membership embraces Bank officers, Bank directors and Bank men, who, by means of Chapters in cities of size, and Correspondence Courses in rural communities, study, in elementary and advanced courses, the history, science and laws of banking. In numbers, the membership approximates fourteen thousand.

The Institute has existed thirteen years. It has been a tremendous force for increased efficiency and has greatly changed the methods of banking and the conceptions held by Bankers of their profession.

Its formative period is now passed, a national consciousness has developed, an ideal of service is being moulded. Young men, occupying responsible positions now, but soon to become the Bank executives of the Nation, are, by reason of numbers, formulating its policies.

These men grasp the significance of modern life - they understand, somewhat, its changing order. They desire to be of greater service to their country and to their profession. They turn to you, of much experience in education and leadership, for inspiration and advice.

May I ask you to write what in your opinion is the true function of the Banker, wherein he has failed in the past, or may be failing now, to discharge the obligations which our people believe he has assumed, and what are the essentials for which he shall strive in order to be of greater service to country and mankind.

From the answers which you, and others, to whom a similar letter has been addressed may give in reply, will be formulated a policy which shall guide the future of the American Institute of Banking.

This letter is written with the single desire of having your counsel aid an attempt to wisely direct the activities
MARSHALL & ILSLEY BANK
FOUNDED 1847

MILWAUKEE, WIS. Oct. 24, 1913

BOND DEPARTMENT
H. J. Dreher, Manager.

Mr. Harry P. Judson, Pres. -2-

of a national organization of great potential power for good. May I ask your consideration of it?

Yours respectfully,

[Signature]

President American Institute of Banking.

HJD/LZ
MARSHALL & ILLER BANK
TOMAH, WIS. OCT. 4, 1875

Mr. Henry A. Judson, D.C.

Regarding the application of a power for an electrical plant.

May I ask your consideration for it?

Yours truly,

[Signature]

President American Insurance of Banking
business in all its forms. The banker can exert an enormous influence upon the conduct of business life by being the exemplar of such a principle.

Chicago, October 29, 1913

On the other hand the lending of banking credit to uncertain, shifty, and speculative business enterprises tends to unsettle the very foundations of prosperity. Wise bankers I am sure will not merely avoid such practices but by their wise adherence to the contrary will tend to displace such

Dear Sirs,

Yours of the 24th inst. was duly received. I hesitate to make suggestions on so specialized a field of human activity as banking. Certainly I could not advise bankers as to the conduct of affairs which they understand very much better than I could understand it. Speaking however as a layman, I can only say that the very heart’s-blood of the very complicated business of modern life is found in our banking system. If that system is conducted with intelligence, with integrity, and with prudence business may conduct its activities with a sense of safety. Of course the essence of banking, I may almost say the essence of all forms of business, consists in credit, and scrupulous fidelity to obligations is essential to safe

Mr. R. J. Drahak
Marshall & Ilsley Bank,
Milwaukee, Wisconsin
business in all its forms. The banker can exert
an enormous influence upon the conduct of business
life by being the exemplar of such a principle.

On the other hand, the lending of banking
credit to uncertain, shifty, and speculative business
enterprises tends to unsettle the very foundations
of prosperity. Wise bankers I am sure will not
merely avoid such practices, but by their rigid
adherence to the contrary will tend to discourage
these dangerous enterprises.

Very truly yours,

H. F. J. - L.

Mr. H. J. Dreher,
Marshall & Ilsley Bank,
Milwaukee, Wisconsin.
The papers can also
serve as a "power talk" to
the conference on the concept of
unemployment. If the papers of the EMPLOY
panel are not of their expertise, any
unemployment
conference should incorporate the
very fundamental
of the question. Where papers I can
write will not
be very strong on the question, but
on the question of
employment, this is a conference on the concept of
unemployment and
therefore I can write a
paper on the concept of
unemployment. If I can
write a paper on the concept of
unemployment I can also write a paper on
the concept of
unemployment.