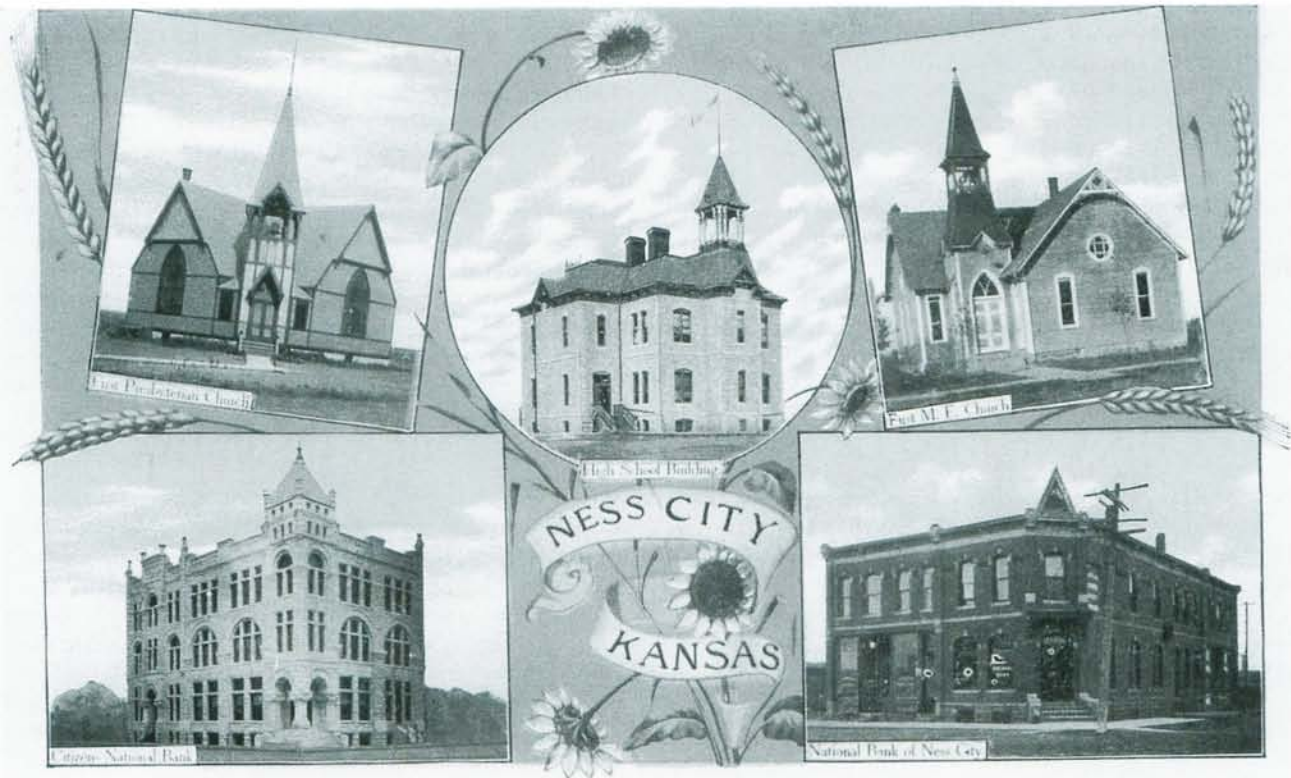




Postcard views, circa 1910, of two churches, the high school and two banks in Ness City, Kansas. The National Bank of Ness City was located in the corner of the red brick building in the lower right. It was torn down in 1969.

“Woman Bank President. Mrs. Bennett Says “There is Good Field for Women in Banking Business” by Karl Sanford Kabelac

SO READ THE HEADLINE OF AN ARTICLE IN THE Charlotte (NC) *Daily Observer* of June 9, 1907. The article went on to say that she knew “every detail of the banking business as it exists in the country bank.” This was because she had 15 years of experience in banking, having worked her way up from bookkeeper to assistant cashier to vice president and then president of the bank.

The bank was the National Bank of Ness City, Kansas. It had been founded in 1886 as the First National Bank of Ness City, then become the First State Bank of Ness City in 1896, and then in 1906 the National Bank of Ness City.

Ness City is the county seat and largest community in Ness County, Kansas. This is in west central Kansas, an area of farming and ranching, that was named for Noah V. Ness of the Kansas Cavalry who died in the Civil War. Ness City was settled in the 1870s, and by 1900 the county had a population of 4,535. The population peaked about 1930. By 2000 the population was 3,454.

Before their deaths, both Mary C. Bennett's brother, Philo C. Black, and her father, Henry F. Black, had also been involved with the bank in its early years.

Mrs. Bennett was president of the First State Bank of Ness City when it became a national bank

— the National Bank of Ness City (charter #8142) in early 1906. She continued as president until early in 1909, when she became the vice-president (and the vice president became the president). About six months later, the *Ness County Echo* of July 3 and July 10, 1909, carried the news that she had sold the controlling interest in the bank to a group of three men. At a meeting of the directors on July 6 one of them then became president. However, she remained a director.

She was active in banking circles as evidenced by the fact that she (and the governor) were speakers at the Kansas Bankers Association meeting in Topeka on May 22, 1907. Mrs. Bennett spoke on “Bank Housekeeping” as reported in the *Kansas City Star* that day.

NEW NATIONAL BANKS.

Washington—Certificates have been issued authorizing the following national banks to begin business:

The National Bank of Ness City, Kan.; capital, \$25,000. Mary C. Bennett, president; O. H. Laraway, vice-president; W. F. Baer, cashier; L. Z. Emmert, assistant cashier.

Notice that the National Bank of Ness City with Mary C. Bennett as president had been authorized to begin business. (From the *Wall Street Journal*, March 30, 1906)

Mary Bennett had been born Mary Celia Black, the daughter of Henry and Mary (Bliss) Black, in Dallas City, Illinois in 1862. It appears that her first two marriages, to George Burton and Samuel Bennett, may have ended in divorces. She was Mrs. Logan Edmunds at the time of her death in 1923.

The bank itself survived until the depression, closing in 1934.

Sources and acknowledgements

The main sources have been noted within the article. Because she spent her life in several communities and was married three times, it has been a challenge to trace her life story. In fact, even her death is something of a mystery. The *Gilman (IL) Star* of August 16, 1923, reported that she died in Los Angeles, California on August 9, but *The Carthage (IL) Republican* of August 22, 1923 reported that she died in Palm Beach, Florida on August 16.

I am grateful to Margery Frusher of the Ness County (KS) Historical Society, Frank Burkett of the Hancock County (IL) Historical Society, and Carol Jean Rensch of the Iroquois County (IL) Genealogical Society for their help with the research for this article. ❖

WOMAN BANK PRESIDENT.

Mrs. Bennett Says There is Good Field For Women in Banking Business.

"There is a good field for women in the banking business," declared Mrs. Mary C. Bennett, president of the National Bank of Ness City. Mrs. Bennett is one of the few women bank presidents in Kansas, says the Topeka Capital. Besides being president of the bank, above mentioned she is vice president of the State bank of Ransom, a town in Ness county, fourteen miles from Ness City.

"I say there is a good field for women in the banking business because there are more honest women than honest men. Of course there are men who are just as honest as women in the banking business, but women aren't so likely to speculate as are men. It's speculation that often makes trouble and leads to dishonesty."

Mrs. Bennett knows every detail of the banking business as it exists in the country bank. She started in the bank of which she is president fifteen years ago. She was bookkeeper at first. She rose to the position of

Part of an article on National Bank president Mary C. Bennett which appeared in several newspapers, including the *Charlotte (NC) Daily Observer* on June 9, 1907. (From *Early American Newspapers*, an Archive of Americana Collection, published by Readex (Readex.com) a division of Newsbank inc., and in cooperation with the American Antiquarian Society used by permission) ❖

Louisa B. Stephens National Bank President by Karl Sanford Kabelac

THE *BANKER'S MAGAZINE* FOR JUNE 1883 REPORTED that "Mrs. Louisa B. Stephens, widow of R. D. Stephens, has recently been elected to succeed her husband as President of the First National Bank of Marion, Iowa. She is reputed to be a woman of thorough business habits and qualifications, as well as energetic and popular."

Mrs. Stephens was perhaps the second woman to be president of a national bank. (Mrs. M.C. Williams had become president of the State National Bank of Raleigh, North Carolina in 1879, also upon the death of her husband.)

Marion is a city in east central Iowa, only a few miles from Cedar Rapids. It was named for General Francis Marion of Revolutionary War fame. Marion served as the county seat of Linn County from the time of settlement until 1919, when the county seat was moved to the larger Cedar Rapids.

Louisa Brier was born in Franklin County, Indiana on January 28, 1834, and had come to Marion in 1851. She married Redman D. Stephens on October 7, 1857.

Her husband was a native of upstate New York, where he was born in 1829. He had become a lawyer and, seeking a better future in the west had "arrived in Marion, Iowa late on the night of March 31, 1855, with a cash capital of \$23," as his biographical sketch in the 1887 history of Linn County noted. From that point, he went on to make his fortune.

He was a founder of the First National Bank of Marion, (charter #117) in 1863 and soon became its president. His business successes over the next nearly two decades prompted a group of Cedar Rapids businessmen to choose him to become the founding president of the Merchants National Bank of Cedar Rapids in 1881. He and his family moved to Cedar Rapids the next year.

It was while back in Marion on business, and rushing to catch the train back to Cedar Rapids on the evening of March 7, 1883, that he tripped and fell. Complications from the fall soon undermined his health, and he died several weeks later on March 30 at the age of 53. Besides Mrs. Stephens, he was survived by their three children.

Mrs. Stephens succeeded her late husband as president of the bank and served for two years. During this time the bank note circulation of the bank was \$45,000. Her nephew Jay J. Smyth, who had been the cashier of the bank, then succeeded her as president. She continued to live in Cedar Rapids into the 1890s and then moved to Chicago, where she died on February 24, 1904. She was buried in Oak Hill Cemetery in Cedar Rapids, next to her husband.

The bank continued as an independent bank for nearly a century more, until 1978. It then joined Northwest Bancorporation, and today is part of Wells Fargo & Company.

Sources and acknowledgements

An obituary for Redman D. Stephens appeared in the *Cedar Rapids Gazette*, March 30, 1883, and an account of this funeral in the same paper on April 2, 1883. An obituary for Mrs. Stephens appeared in the *Cedar Rapids Republican* for February 25, 1904, and an account of her funeral in the same paper on February 27, 1904. The assistance of the Genealogical Society of Linn County is gratefully noted. ❖