

# National Bank Notes from Bowling Green, KY Part II

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## Introduction

About 15 years ago I caught the National Currency bug and began to collect and research the national bank notes from my hometown Bowling Green, KY. In the last issue of *Paper Money*, I began to tell the story about what I've learned about these fascinating notes from my town. I told about the notes and the banks and bankers from The Citizens National Bank of Bowling Green (charter #5900), The American National Bank of Bowling Green (charter #9365), and The Liberty National Bank of Bowling Green (charter #11589). This installment rounds out my presentation of the remaining six banks from Bowling Green.

## The Bowling Green National Bank, charter #7804

The Bowling Green National Bank was chartered June 1905, with charter #7804. Before this bank was chartered in 1905, Citizens National Bank was the only national bank in Bowling Green. The Bowling Green National Bank issued \$304,300 of 1902 Series \$10 and \$20 Red Seals and \$10 and \$20 Date Backs. There were two administrations during this bank's brief history. J. Florian Cox served as president from 1905-1910 and James H. Wilkerson served as president from 1910-1911. Joseph M. Ramsey served as cashier the entire period of the bank, 1905-1911. Bowling Green National Bank was liquidated May 1911 into Citizens National Bank with \$68,650 unredeemed.

A flattering March 1, 1911, *Park City Daily News* article said "There is no institution in Bowling Green in which we can take a greater pride than in Bowling Green National Bank. In the financial life of this city and section, it occupies a prominent position and it is an important factor in our commercial and material progress." Further the article reads, "A general banking business is conducted, viz. caring for deposits, buying and selling bonds, issuing drafts payable in all parts of the country and making collections at all available points, it is a member of the State Bankers' Association, and three percent interest is allowed on time deposits."



**Figure 25: Only known 1902 Date Back, charter #7804. Fr. 642. This bank issued 2,286 sheets of 10-10-10-20 1902 Date Backs, all with plate positions D-E-F-B.**

Geographic lettering occurred for all national banks from March 1902 to March 1924, and Bowling Green was in the S-South region. All 1902 Red Seals from Bowling Green National Bank have the lettering since they were issued 1905 to 1908. All 1902 Date Backs have the lettering since they issued 1908 to 1911. Treasury serial numbers were used for all national banks until August 25, 1925, when treasury serials were replaced with duplicate bank serials. Treasury serials on the known Bowling Green National Bank notes are prefixed with a letter, then followed by six digits and no suffix.

Bowling Green National Bank issued 2,286 sheets of 10-10-10-20 1902 Date Backs. There is only one known \$10 Date Back and one \$20 Date Back. I have copies of the proof sheets from the Smithsonian showing approval July 31, 1905, and October 21, 1908. The bank issued 3,800 sheets of 10-10-10-20 Red Seals, and three notes are known today. Two of the Red Seals are owned by collectors, and one Red Seal is in the Higgins Museum in Okoboji, Iowa. All of the 1902 Red Seals on this bank used plate positions A-B-C-A. All 1902 Date Backs used plate positions D-E-F-B.

I know very little about the officers of Bowling Green National Bank. I know J. Florian Cox was born in 1841 and died November 3, 1922, at age 81. His wife was named Emma Cox and she died May 25, 1926 at age 83. Cox lived in Warsaw and Owenton, Kentucky before coming to Bowling Green and working as a cashier in the banks there. I found no evidence that Cox had any children. After Bowling Green National Bank liquidated, Cox moved to Louisville and worked as an income tax collector. After leaving Louisville Cox moved to New Orleans and lived there until his death.

James H. Wilkerson was born March 5, 1849, and died August 9, 1915. I have found no evidence of a marriage or children. Wilkerson was president for such a short period that few if any notes were signed by him.

Joseph M. Ramsey was born in Clark County, Kentucky, November 2, 1870, a son of William Nathaniel and Mary Elizabeth Ramsey. Ramsey attended the rural schools of Clark County and the Kentucky Western College at Winchester. In 1891 Ramsey began work in railroading and performed various functions including messenger and ticket agent. From 1901-1905 Ramsey worked in the lumber and railroad tie business in Clay City, Kentucky. In 1905 Ramsey came to Bowling Green to become cashier of the Bowling Green National Bank, which he helped organize. Ramsey continued as cashier for six years, when in 1911 the bank was consolidated with the Citizens National Bank. Ramsey was made a vice president and director of the combined bank.

In 1906 Ramsey married Sadie Frances Gibson, a practicing physician in Bowling Green, who graduated from Hahnemann Medical College, of Chicago Illinois. Ms. Gibson must have been proud of herself because being a female physician was a big deal in 1906-era Bowling Green. Ramsey was an active citizen



in Bowling Green including four years on the City Council. Indeed the 1922 *History of Kentucky* biography compliments Ramsey with “During the late war he was one of the zealous workers in behalf of the various drives, and bought bonds and stamps and contributed to all of the war organizations to the full extent of his ability.” In 1914 Ramsey retired from the bank, and established a real estate and insurance business. I’ve found no evidence of children.

Given the low serial number #580, most likely the \$20 Date Back, shown in **Figure 25**, was signed by Cox and Ramsey. Given their dates of service, Cox and Ramsey must have signed all of the Red Seals.

### The Warren National Bank, charter #10448

There are no known surviving notes for the Warren National Bank. This national bank was chartered September 1913, with charter #10448, and liquidated April 1915 into American National Bank. Before its national charter was obtained, Warren National Bank had been Warren State Bank, which was organized and incorporated February 1, 1910. Warren National Bank did a general banking business including caring for deposits, buying and selling bonds, issuing drafts payable in all parts of the country, and making collections at all available points. A March 1, 1911, *Park City Daily News* article reads: “It (Warren State Bank) is a member of the State Bankers Association and is insured against burglary and daylight hold-ups covering the amount of cash and negotia paper carried daily, and three per cent interest as allowed on time deposits.” Further the article says, “The Warren State Bank does not ask for a share of your business without expecting to take care of it in every consistent way, and the directors and officers are always ready and willing to offer any accommodations within their power and within the

**Figure 26:** Top, Rare 1902 Series \$10 Red Seal, charter #7804, Fr. 613. Faded signatures of J.F. Cox, President, and J.M. Ramsey, Cashier. This bank issued 3,800 sheets of Red Seals, all with plate positions A-B-C-A. Above, 1902 Series \$10 Red Seal, charter #7804, in the Higgins Museum in Okoboji, Iowa. Treasury serials on the known notes are prefixed with a letter, then followed by six digits and no suffix.





Figure 27: Bottom section from the 1902 Series 10-10-10-20 Proof Sheet from the Smithsonian National Numismatic Collection, charter 10448.

limits of 'a square deal' and their best service is at your disposal, and the bank will be glad at any time to receive all or a part of your account."

Warren National Bank issued just \$42,350 through 647 sheets of 10-10-10-20 1902 Date Backs, and 40 sheets of 50-50-50-100 1902 Date Backs. There was \$16,600 unredeemed for this bank in October 1915. It is unknown how much money was unredeemed when the bank liquidated in April 1915. **Figure 27** shows the 10-10-10-20 proof sheet approved October 7, 1913. **Figure 28** shows the 50-50-50-100 proof sheet approved October 8, 1913. Again there are no known surviving notes for this bank, but wouldn't it be great to find a \$50 or \$100 hidden away somewhere!

I have found evidence of two administrations during the national bank's brief 18 months. J.N. Russell was president and L.U. Cornelius was cashier with the state bank's inception, and stayed on through its national charter. I've not been able to determine exactly when Russell and Cornelius left. In the January 8, 1914, *Bowling Green Messenger*, the bank listed Russell as president, Thomas O. Helm as active vice president, and L.U. Cornelius as cashier. Listing Helm as active vice president implies Russell was incapacitated or not available and Helm was running the bank. Sometime in 1914 Helm became president and G.D. Sledge became cashier and served until the bank was liquidated April 1915. After the bank was liquidated Helm went on to other businesses and Sledge moved over to American National Bank for many years.

Now I'll describe the presidents and cashiers of Warren National Bank. I'll begin with Thomas O. Helm, then follow with Garland D. Sledge, J.N. Russell, and L.U. Cornelius.

Thomas O. Helm was born in Butler County, Kentucky, on May 5, 1859, the youngest son of John B. and Nancy Helm. After attending the schools of



Figure 28: Bottom section of Charter #10448 Proof Sheet from the Smithsonian National Numismatic Collection. This bank issued only 40 sheets of 1902 Series 50-50-50-100s.

Butler County, Helm entered Lincoln University at Lincoln, Illinois, and graduated 1883. He then attended the medical department of University of Louisville, and graduated in 1885 with an M.D. The Helm name is well known in Bowling Green. The Helm Library at Western Kentucky University is named after Margie Helm, Dr. Helm's daughter. I have contacted three grandchildren who canvassed other family members and found no notes passed down as heirlooms.

Helm married Nellie Blakey December 4, 1888, and together they had three sons and one daughter named John B., Thomas O. Jr., Harold H., and Margie. Helm began his practice of general medicine in Auburn, Kentucky in 1885. Helm moved his family to Bowling Green in 1910, established a hospital, and continued his practice until his retirement in 1922. Helm performed post-graduate work at the New York Polyclinic in 1891, specializing on diseases of women and children. Helm purchased the Morehead Hotel in Bowling Green in 1915 and operated it until 1923. In 1924, during the oil boom in Bowling Green, Helm razed the main portion of the Morehead Hotel and built the Helm Hotel, a modern structure with 125 rooms. Helm was one of the founders of the Bank of Auburn (not a national bank), becoming its first president in 1905, for six years. Helm was a director of Citizens National Bank before becoming president of Warren National Bank. Helm joined the World War I Medical Corps in October 1917, was commissioned a first lieutenant, and served a short period at Fort Harrison in Indianapolis, Indiana, until the armistice was signed. Helm served as a councilman of both Auburn and Bowling Green. Helm died December 17, 1937, in Louisville, after undergoing treatment at the Norton Infirmary.

Garland D. Sledge became associated with Potter-Matlock and Company bankers in January 1904, and served through the reorganization of that company



into the Potter-Matlock Bank and Trust Company, which later became the American National Bank. Around 1914 Sledge became cashier of the Warren National Bank, which was merged into American National Bank 12 months later. At that time, Sledge became cashier of the enlarged institution. Sledge married Mamie Lou Hall in January 24, 1906, and had two children, a daughter named Mary Catherine, and a son named David. In October 1947, Sledge married Genevieve Taylor, presumably after becoming a widower. Sledge died April 12, 1950, age 66, after a long illness. There are no known notes on Warren National Bank, but there are notes from American National Bank with his signature as G.D. Sledge (see **Figure 16** for one example).

J.N. Russell was born in 1852 in Allen County, Kentucky, and died in 1913 in Florida. Russell married Nola Gaines, and they were parents of three children, sons Arthur and Morton, and daughter Terres. Russell worked in the sawmill business for some years, followed by the general merchandise business. In 1892 Russell moved to Bowling Green and started a retail lumberyard with his brother, which continued until 1907 when Russell sold his interests to his brother. Russell then opened his own lumberyards and operated them with his son Arthur. Details on L.U. Cornelius are quite a mystery. I know Cornelius started with Warren State Bank, and stayed on through its conversion to a national charter. I've found nothing definitive about Cornelius or his family despite many searches at the Kentucky Library and internet search engines.

### The National Southern Kentucky Bank, charter #2149

There are no known notes for the National Southern Kentucky Bank. This bank was chartered in May 1874 and liquidated December 1876. During those brief two years, the bank issued \$32,800 through 290 sheets of Series of 1875 5-5-5-5s, 900 sheets of Original Series 1-1-1-2s, and 1,125 sheets of Original Series 5-5-5-5s. Only \$175 was unredeemed in 1910. Charles A. Nazro served as president and Henry L. Underwood as cashier during the entire period. Nazro was Underwood's brother-in-law.

Charles A. Nazro was born in 1837 in Albany, New York where his father Henry Nazro was a well known merchant. The younger Nazro was also a businessman in New York and was a member of the wholesale grocery firm of Pool, Nazro, Kimball & Co. After dissolution of the grocery firm, Nazro became president of the National Southern Kentucky Bank in 1874. Nazro was married and had two daughters and two sons named Judy or Lucy, Edith, Underwood and Frank. I believe Nazro served in the Civil War for the union, 26 Illinois Infantry, and enlisted August 29, 1861. Nazro retired from business and moved to California because of ill health. Nazro died April 1898 in San Diego, California.

**Figure 29: Top section of Series of 1875 \$5 Proof Sheet from the Smithsonian National Numismatic Collection. This bank issued 290 sheets of 1875 5-5-5-5s, 900 sheets of Original Series 1-1-1-2s and 1,125 sheets of Original Series 5-5-5-5s.**



Henry Lewis Underwood was born February 22, 1848, in Bowling Green, the son of Warner L. and Lucy Henry Underwood, pioneer settlers of Warren County. Underwood was one of ten children. He grew up near Bowling Green while his father served in the state legislature, and the U.S. House of Representatives prior to the Civil War. Although engaged in political life, Warner L. Underwood maintained his law practice in Bowling Green until his appointment by President Lincoln as consul to Glasgow, Scotland, in 1862. Henry attended the Glasgow Collegiate School for two years, and at age sixteen toured Europe with his mother.

On the family's return to the United States, Underwood supported himself with penmanship skills in California, for a brief time, before returning to Bowling Green, to enter the banking business with Nazro. Underwood moved around often including stints in New York, Birmingham, Knoxville, Cleveland, and others. Underwood was married three times and produced five children. Underwood had three daughters, Mary, Esther, and Beatrice, and two sons, Henry W. and Charles L. Several years before his passing, Underwood, came back to Bowling Green, and stayed busy in business affairs and as secretary of the Chamber of Commerce. He died August 15, 1925 at his home after several weeks of illness.

The National Southern Kentucky Bank issued 290 sheets of Series of 1875 5-5-5s. **Figure 29** shows the top section from the \$5 proof sheet from the Smithsonian National Numismatic Collection. This bank also issued 900 sheets of Original Series 1-1-1-2s and 1,125 sheets of 5-5-5-5s before succumbing in 1876. Unfortunately the Smithsonian's Original Series proof sheets from this bank were lost years ago.

## Conclusion

Collecting paper money is such a fun hobby! When I began my project of collecting Bowling Green nationals about 15 years ago, I wanted to learn as much about them as possible. I wanted to become the "expert" in a specific area, and being the expert for my home town made sense. As my family can attest, I've spent a lot of time on this project, especially looking for notes. Obviously I followed the auction catalogs and dealer ads, but I also looked for notes outside the collecting community. Half jokingly I'd think "If I were a Bowling Green national, where would I be?" This approach lead me to search for officers' descendents thinking notes were handed down as heirlooms or keepsakes. In performing this genealogical research, I was surprised at the investigative and detective skills required. The Kentucky Library was a great resource with depth and breadth of information on Bowling Green banks and officers. Although holding no national bank notes, the Kentucky Library has a section on banking that's full of historical papers and newspaper clippings. Of course the library has microfiche and microfilms of old newspapers. I found many descendents' names in obituaries from the Kentucky Library, and then I sent letters, emails, or phone calls using publicly available addresses.

When I began collecting I wasn't very interested in the officers and their signatures. Later I found learning about the officers and their lives was very interesting and an important part of the hobby. I love reading biographies, especially of the great men and women who shaped our towns and cities. I like learning what made these people great and what their lives were like. I'm fascinated with early America, especially the late 1800s and early 1900s. I think I'd like the simpler life from that period.

I found many surprises during this project. I was surprised with the amount of conflicting and wrong records, including misspellings of officer names in the Comptroller's records. I found the proof sheets at the Smithsonian and the

records in the U.S. National Archives very exciting. I'd like to spend more time at both places. Finally I'm surprised some items about Bowling Green banking still remain a mystery, including exactly when some officers began service.

In closing, I'll summarize the six Bowling Green banks. The Citizens National Bank was a great bank for Bowling Green, issued the most notes, and has the most notes available today. Citizens is the only Bowling Green bank to issue 2nd charter notes, giving us the interesting Brown Backs to collect, including a run of Uncirculated Brown Backs. Citizens was blessed with exemplary service of several officers, most notably Robert Rodes and Thomas Beard for 50 years. I'd love to uncover notes signed by the first administration of Thomas J. Smith as President, but I don't believe they exist.

The American National Bank was a great bank in Bowling Green too. This bank is interesting to collect because it issued 3rd charter Date Backs. Garland Sledge was impressive for his longevity at this bank, including signatures as cashier and president – and it's interesting he worked for two banks. Garland Sledge and S.M. Matlock both served in capacities as president and cashier.

The Liberty National Bank was an interesting bank and notes from this bank are very rare. This bank was created during Bowling Green's oil boom of the late teens and early '20s. This bank had only two administrations before being liquidated into American National Bank. Henry H. Denhardt was the real character from this bank, although Eubank quietly had 50 years of service between Liberty and American, mostly in behind-the-scenes roles. No small notes were issued, only \$10 and \$20 Plain Backs.

The Bowling Green National Bank has very few notes known. This was the only Bowling Green national bank that issued the highly collectable Red Seals. There were only two administrations for this bank, and little is known about them. J. Florian Cox served as president from 1905-1910 and James H. Wilkerson served as president from 1910-1911. Joseph M. Ramsey served as cashier the entire period of the bank.

The Warren National Bank has no notes known. This was the only Bowling Green bank to issue \$50s and \$100s. Luckily we have the Smithsonian proof sheets to show us what these notes looked like. This bank was merged into American National Bank. Thomas Helm was a great man, although he was a banker for a short period of time. Garland Sledge worked here too.

The National Southern Kentucky Bank has no notes known. This is the only Bowling Green bank during the period of Original Series and 1875 Series, thus the only bank to issue \$1s and \$2s. We have the 1875 Series proof sheet from the Smithsonian to enjoy, but what a shame the 1-1-1-2s proof sheets aren't still available. While only \$175 was unredeemed in 1910, it's possible notes are out there! So we've got to keep looking, right? That's the thrill of the hunt we all enjoy.

A special thanks goes to Richard Deavers for his tremendous help in developing my collection. Questions or comments are encouraged and should be forwarded to Fred Maples at (301) 990-0496 or maplesf@comcast.net.

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