



## About Texas Mostly



By Frank Clark

### First National Bank of West Plains, Missouri

The summer of 1839 saw the first white settler within the future city limits of West Plains. His name was Adams and he settled at a spring that was in the area of what had been an Indian campground for centuries. Adams went on to sell his improvements that autumn to Tennessean Josiah Howell and family. At this time this was still part of Oregon County.



On December 7, 1848 a new post office opened up in the vicinity and it needed a name. Judge John R. Woodside who presided at Thomasville, the county seat of Oregon County, came up with the name of West Plains. He chose this name because the post office was "west of Thomasville across the plains." At this time the land between Thomasville and West Plains was clear of trees and covered with tall prairie grass.

Howell County was created out of Oregon County on March 2, 1857 with West Plains the county seat. Howell County is in south central Missouri hard against the Arkansas state line. The Civil War brought to the county constant conflict with guerilla warfare on both sides. Many people perished and many others fled as West Plains was burned to the ground.

By 1870 West Plains had a population of 250. The railroad arrived on December 25, 1882 and the population rose to 2,000 souls within the next two years. Banking also took hold in West Plains during this time. The first bank in town was the West Plains Bank founded in 1883 on Washington Street. The bank occupied this location until 1889 when they moved to the east side of the town square. The Washington address is in the National Register of Historic Places. The bank would go on to build their third building on the same lot previously occupied by their second building. The third building served the banks needs from 1916 to 1978.

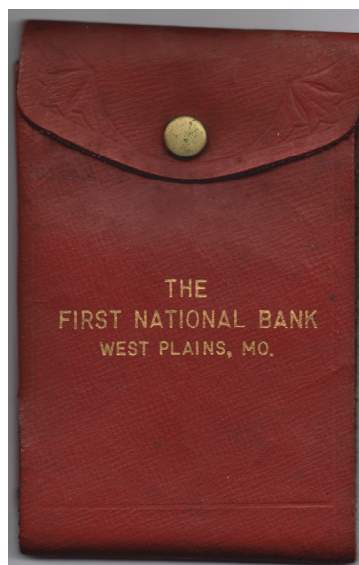
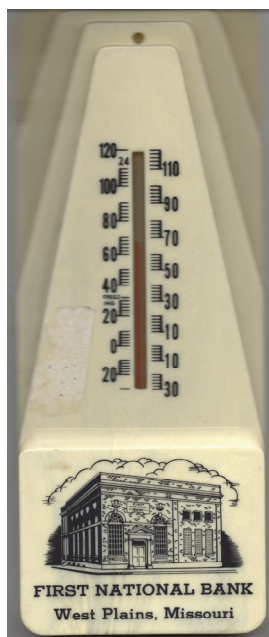
The Howell County Bank was the second bank in West Plains as it opened in 1890. It faced the town square on the east side of Washington Street. The first president was J.L. Thomas. He had been a former officer with the West Plains Bank. D.W. Reese was vice president and George H. Carter was cashier. The third bank in town was the First National Bank. It received its charter number of 5036 in 1896. This bank was the only note issuing bank in Howell County. The first president was wealthy Chicago brewer Michael Brand. He had founded the nearby town of Brandsville in 1895 as a refuge for recently immigrated Germans. Brand was the president of the First National Bank until his death in 1897. The first vice president was William J. Zorn and the first cashier was Lee M. Catron. Catron also managed the Catron Opera House. Brothers James P. and Tan Harlin bought a controlling interest in the Howell County Bank in

1908. The Harlins would later go on to acquire the First National Bank in 1922. Then they merged the assets of the Howell County Bank into the First National Bank. James Harlin would also go on to serve as West Plains mayor for many years. Today his former home is the non-profit Harlin Museum. The museum is a cultural center telling the story of the Ozarks through art and history. The home was built in 1889 and it is located at 505 Worcester Avenue.

The First National Bank issued \$5, \$10 and \$20 Second Charter Brown Backs and Date Backs. It would go on to issue \$10 and \$20 Third Charter Plain Backs. Later, the bank would issue Series 1929 Type I and Type 2 Nationals with both being in the \$10 and \$20 denominations. Type I sheet numbers 275-316 of the \$10 denomination and 52-104 of the \$20 denomination were cancelled and not issued. Auction and fixed price list appearances for the First National Bank of West Plains have been few over the years. However, the 1980's started off with a bang as there were three appearances on the Lyn Knight 1980 fixed price list of the Fred Sweeney Collection of Missouri National Bank Notes. Included in this collection was a sheet of four \$5 1882 Brown Backs. The serial numbers were 1208-A-B-C-D and the bank officers who pen signed this sheet were Cashier Lee M. Catron and Vice President W(illiam) J. Zorn. Listed next was a sheet of four \$5 1882 Date Back notes with serial numbers 169-E-F-G-H. The officers who pen signed this sheet were Cashier C.C. Chandler and Vice President Lee M. Catron. This price list also had available a \$10 Series 1929 Type I note. The officers on this note with serial number F000071A were the Harlin Brothers, Cashier W.T(an) Harlin and President J(ames) P. Harlin. In the intervening years there have been only two other public appearances by a note on this bank and the same example made both. May 1998 saw the debut of a \$10 Series 1929 Type II note with serial number A000077 at the Currency Auctions of America Spring Auction Sale. This note finally had a return engagement after a sixteen year absence in the Lyn Knight 2014 Memphis auction. The officers on the Type II note are Cashier H.C. Kellett and President J.R. Reed. This is the note that accompanies this article. Today this bank is under the Landmark Bank umbrella.

### Reference:

Aid, Toney, 2003, Images of America West Plains 1880 - 1930: Arcadia Publishing, Charleston, SC, 128 p.



Wallet for small size paper money

