

## Information Sheet

**R**     **Howell County Bank (West Plains, Mo.)**  
**1225**     **Minute book, 1890-1912.**  
          **One volume, 265 pp.**

### **MICROFILM**

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These are minutes of meetings of the Board of Directors and the stockholders of the Howell County Bank at West Plains in Howell County, Missouri. The minutes begin on 25 October 1890 and continue through 4 November 1912. They concern the elections of directors and officers, approval of loans and discounts, and declarations of dividends to stockholders. Beginning in 1896, there are annual statements of the bank's financial condition by the state bank examiner.

The Howell County Bank incorporated on 25 October 1890, complying with Missouri statutes governing savings banks. The capitalization of the bank was \$25,000, at \$100 per share. E. B. Thomas of West Plains was the biggest shareholder, with 98 shares, followed by M. E. Benson, David W. Reese, and Annie Winkler, all of West Plains, with 25 shares each. Lesser shareholders included George H. Carter, O. A. Beebe, C. F. Coleman, C. T. Aid, Joseph L. Thomas, and Joseph Knoerle, all West Plains residents except the latter, a Springfield resident who became the superintendent of the Lone Pine Fruit Farm in Howell County. At the next meeting of the shareholders, on 1 November 1890, Joseph L. Thomas was elected president, and George H. Carter was elected secretary and cashier. David W. Reese became vice-president on 3 November 1890, beginning a twenty-one year stint as a bank officer. James Orchard was the bank's attorney.

The bank declared its first dividends, ten percent, in 1892 and 1893. The concern remained profitable, regularly declaring semiannual dividends of four and five percent every year except 1903 and 1911, years reflecting national business downturns. The bank moved into new quarters in 1893, purchasing a brick building from George H. Carter. The building was remodeled in 1908, probably reflecting the purchase of a controlling interest in the bank by the Harlin family of Gainesville, Missouri. In 1910, W. T. Harlin became secretary of the bank and George H. Carter became president, replacing David W. Reese, who had been president since 1897. Later, J. P. Harlin became the bank's president. According to West Plains historian Tony Aid, the Harlin family controlled the Howell County Bank until 1922 when its assets were merged with the First National Bank at West Plains.

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*18 January 2008*

*Harlin Museum*

*Loaned for microfilming*

### Index Cards

Banks and banking—Missouri—Howell County.  
Business records—Missouri—Howell County.  
Carter, George W.  
Howell County (Mo.).  
Howell County Bank (West Plains, Mo.).  
Reese, David W.

Thomas, E. B.  
West Plains (Mo.).