The wire from United Navy Service.

My reply to your note. I made the trip.


The Haywood School continued through 1843. Afterwards.


Only 8 years old. Stage weeks. October 4.

Died 1844. 1st Music. The chief teacher.


College in Jan 1851. Junior half-hearted.


Course when I was 15. Year ago.

College in 1851-52. Senior Class. I often fell.

The Great Revival. My beloved teacher.

Married Oct 11, 1853.

Country life were before Civil War.


The surrender. Childless, hunted mother.

Stiffly with porcupy. Writing for newspapers.

Palmer in 1874, up to 1875. My contract with.

W. Fulton in Legislature. My editorial venture.

Sarah Stokely.

Chicago Sentinel in 1870 to 1874.

Cotton States' Nat. Nat in Atlanta from 1874 to 1876.

Ince's Centennial in 1874.

Stokes in 1904. Hempstone, Portmouth.

Stokes in 1904. Savannah, Georgia.

Tempeaux Poyner. Speech all over Georgia.

Madison day before Inauguration. Rail Road Commission.

Speech before Legislature. The Thomasville Letters.

Speech before Legislature. U.S. Senator. 151 days.
it goes without saying that the defense have fall /
abated to hire legal counsel. Oh! The scandal of it.
are!! The day of small banks has passed on to the
discard. Those who take the risk may prefer to
bid good-bye to this money. The hopes of Enfronged
money is a public invitation to come on. Just in the
wake is fire—and be sure to steal a plash, while you
are at it. Teens of thousands of helpless widows and
orphans have been robbed with no mercy. No justice
and no redress. Unless the honest people rise up in public
protest there is no reform in sight.

Some prefer to kill themselves rather than
stand a trial before the courts—but there seems to be an ex-
mination to beg of it out—and sit on the Asian benches
afterward, regardless. Young men are making suicide facts
and the question comes up Where's the remedy? What can
be done—and how can turn the current, into useful channels.

For one I am forced to say that our remaining
values in the revival of religion and the several of
payment--How Alfred, Steely in the To.

Are we waiting until our ship of State founders on an ocean
of theft, dishonesty, and public disorder?

Will we allow the Republic to go down in a tempest
of militarism? Do we prefer Mexican ideal? Are we ready
to surrender, to mock, and mock violence?

Are aged folks who have but a little time to
share in protest and anxiety beg you, to recollect their risks
and danger before it is too late. To the fathers and to the leaders
we appeal. The little children are equally imbued with good
things, also the bad. But the hope of the Republic lies in
those who will come after us, when the burdens of our country
fall unfinished on our lifeless hands.

In greeting these young minds we will be
doing our Master's will. In youth they are like wax to receive
and like marble to retain. Now in conclusion only a
saying word. '99 will live for those that love me—for those
who know me true, for the reason that bends above me—
And the Good that I may do—
Love for the wrong that needs resistance,
And for the world that needs assistance
And for the true that is in the distance—
Live for the good that I can do.
Having consulted the long life until 92, you will like to hear my conclusions as to the future of Georgia.

I am greatly distressed at the difficulties that pertain to law enforcement in the United States. We are spending billions, and booze is plentiful in my own section. Illicit liquor is making young men turn to banditry and young women to prostitution. As prohibition fails to prohibit, our public education fails to educate these violators of law. In the ways of crime righteousness?

What is the matter with us?

Where are we drifting?

We spend millions in Georgia on courts—jails—state prisons and insane asylums. The courts struggle with complex situations and often we demand punishment to the state. Fourthly, for life, the Executive will pardon them, provided if their backers have political influence or have Hodges of money.

But politics mixes up with all such things. We need a revival of religion to save the young men and girls from the temptations of vice and the demoralization of lust and liquor. We need a revival of patriotism to assist judges and juries in counting criminals.

Every day we see the evil that goes along with the election of judges and solicitors by our political bosses. Such thing are offensive to good government in a county of free speech and honest ballots.

We need a Cornwall to regulate the tyranny of the political bosses system and to drive out the bribers, givers and bribe takers.

Our laws are a failure as to the punishment of Embroilers of bank money. In 1926, we had 80 gold banks to fail in one July day. This failure was staged up with forty banks in Florida. I was told in Atlanta last Monday that the expense of the trial of these offenders will exceed $75,000. I saw the courtrooms crowded with waiting witnesses while I waited to see Judge Sibley to return a later that he had entrusted to my care last fall. With five millions of stockholders, and depositors money safely hidden from the public.
This certifies that Mrs. W. J. T. Fitch is the owner of fifteen shares of one hundred dollars each of the capital stock of Bank of Donalsonville, transferable only on the books of the Corporation by the holder hereof in person or by Attorney upon surrender of this Certificate properly endorsed.

In Witness Whereof, the said Corporation has caused this certificate to be signed by its duly authorized officers and to be sealed with the seal of the Corporation at Donalsonville, Ga., this _1876_ day of _7_.

[Signatures]

Cashier

President
CERTIFICATE
FOR
15 SHARES
OF THE
Capital Stock
OF THE
Bank of Donalsonville,
Donalsonville, Ga.

ISSUED TO
Mrs. W. H. Felton
DATED
March 18, 191_
Atlanta, Ga. March 15th, 1902

No. 5

The Atkona National Bank

Pay to the order of James Donaldsonville, Ga. $2019.50

Two thousand and nineteen and five hundred Dollars

Mrs. W. H. Felton
Mrs. W. H. Felton,
Cartersville, Ga.

Dear Madam,-

We have received your letter from Atlanta National Bank, Atlanta, enclosing your check for $2,019.55 in payment of fifteen shares of stock with us, and we are enclosing the stock herewith by registered mail.

We are very glad to have you as a stockholder with us and trust that you will find the investment to be entirely satisfactory.

Respectfully,

[Signature]
Cashier.
Executive Department
Atlanta

March 19, 1925

Mrs. W. H. Felton,
Cartersville, Ga.

Dear Mrs. Felton:

Replying to yours in reference to the Bank of Donaldsonville, I regret that I have no such report as requested by you.

The law which you seek is contained in Acts of 1919, page 135 and the amendments thereto. If I can give you further information, please advise me.

Very truly yours,

Clifford Walker
Governor

GW:A
There was never any showing that the DeKalbsville Bank's affairs ever were used in Atlanta by the Superior or Supreme Courts.

Mrs. Felton
Cartersville, Ga.
July 23, 1925

Editor Constitution: I have just finished
the reading of an article in the issue of
your paper of this date which needs a little
Correction and which you will understand.
I am entitled to make, in explanation of the
tragic story of the utter collapse of the Bank
of Donaldsonville. There is another bank in
that town which must not be confused with
the one under review. It was more modest
in its claims to public notice and apparently
more conscientious and capable to manage it.

In the year 1912, I was persuaded to
purchase fifteen shares of stock in the Bank
presided over by Nat. J. S. Shingley, the millionaire
of Ashburn, Ga. I was encouraged to invest, upon
the promise that the Bank would pay ten per cent
dividend r. o. n. In addition to the face value
of the stock, I was required to pay $20, lacking
a few cents. My fifteen shares cost me $20, 19.55.
I hold the certificate of stock also the check for that
amount and the cashier of the Bank is 'excuse for that
amount and the cashier held the same office from start to
finish. The last dividend that I received was early in
1921. This cashier is recorded in the office of
Hon. W. M. Wright— as drawing the pay of a legislator.
in 1921-22-23 (2) and 24. He went out after when the legislature met late in June 1923.

The exhibits of the Bank—such as the State Capital—show that the assets of the Bank in 1921, were more than seven hundred thousand dollars. The sworn statement of the Cashier so testifies.

I discovered that President Shingle had left his position to become a director. Later on, he does not appear as holding any office. He did not advise me to quit. Getting no information from the Bank—after 1921, I engaged a Bond Broker to investigate and find out if I could sell my stock at par, or less. He reported no bidders and no sales in the County of Seminole. I requested the State Bank Ex- to meet me in Secretary of State's office in 1923, and asked him what was the condition of the Bank. He made some evasive answer, and when I secured a copy of his report on the Bank (last day of June, 1923) (the sworn statement set down) the assets at $68,000 dollars, and yet nobody would buy one dollar of the hundred of mortgage at any price. It was already discounted. I went to the State Capitol in summer of 1924—and discovered for the first time that the Cashier—had been an active politician—and served maybe longer than 1921-22-23-24, in the General Assembly while the Bank was so dreadfully managed and its office managed that nobody wanted it at zero fee— or at any price.

I requested information from the Cashier—then member from Seminole Co. He completely denied me, in saying the Bank would soon be in good shape—as the saying the Bank would soon be in good shape—as the boom times and war times had hid and the issue of dividends. Before the legislature adjourned he dust over the same story again to include me as a
In Nov., 1924, the Bank went to smash and the $668,000 of assets disappeared and the money of widows and orphans was being taken over by State Bank of Bennett to pay the Bank’s debt. In January, 1925, after a spell of illness I went to Atlanta, called up the Gov’s Secretary, Mr. White, and he said Banks were breaking all over the State, and she had me connected with Mr. G. Bennett. He was reported in N. Y. He also said informed me the Donaldsonville Bank was the very “follicest bank he had ever seen.” I agreed with him.

I wrote to Gov. Walker to send me the report on this Bank as I had not been made acquainted with the facts and he replied by letter on March 19, 1925, “there was no such report in the Capitol.”

On April 16, 1925, Jamesin Bennett wrote me, he had authorized the Sheriff of Bartow Co. to levy on my property and the notice of the Levy was placed in Bartow & Seminole Counters.

The effort of other stockholders stopped three executors – Judge Geo Bell heard the case and the case was heard by a higher court. As Superior Court judge (my informant wrote that) their method of robbing the innocent and helpless stockholders was illegal and unconstitutional, and must go to a higher court – spanning the last official report of this bogus Bank – I find it officially sworn to by the Bank’s officials that while the assets were $668,000 there was only $33,000, subject to the checks of the depository. In March, 1925, I wrote to former President J. J. Shingles of Ashburn, Va., representing to him, as I would never have been...
The fly that was caught in the spider's web, if he had not deceived me, I would not have been a victim. He declined to accept and I cannot give it over to the other bank officials—who have successfully vanished, the enormous sum of $668,000—which they swore to be in existence on Dec. 31, 1923.

Because I was not acquainted with any other "trust deed" in Georgia—that kept its cash, (also a directed in four terms of the General Assembly—while this enormous sum of money was kept hidden, until the man who safeguarded it went in person to warn the legislature that widows and orphans were the first of such an Octopus—and they law should be changed or properly modified to protect the innocent—the helpless and the ignorant—who are to be robbed without a trial of such cases—before an honest judge and a competent jury.

The exposure of bank breakers in Cobb Co., the

The tragedy in Clarke Co., the awful deed in

The State of Amicitia—until the Bank was wrecked and

Thus I appeal to the readers of your paper
to give these facts the prominence they deserve.

You inform the public, that I have been steam

you inform the public, that I have been steam-

I have given extended notice of my disapproval

The public shall hear my side of the evidence—

and if there is no sympathy for me, there shall be none

concern for other victims. Alex. Rebecca S. Fulton
Mrs. Rebecca L. Felton,

Cartersville, Ga.

My dear Mrs. Felton:

In Mr. Howell’s absence from the city, he having been in Europe for the past month, your communication of recent date has been referred to the undersigned.

I am having, much to my regret, to return the communication to you as our attorneys advise me that its publication would lay us liable to a suit for libel. Some of the statements you make, while undoubtedly true, would unquestionably be hard to prove in court.

Regretting that for this reason we cannot print the interesting communication, I am,

Very truly yours,

[Signature]

Managing Editor.
Mrs. Rebecca L. Felton,  
Cartersville, Ga.

Dear Mrs. Felton:

The Constitution printed your letter and wrote an editorial, and this will do good if properly followed up, but the editor, as I felt he would, took some liberties with the manuscript and made some changes.

On page 2 of the manuscript there was a sentence written as follows:

"The trouble is that the law is not shaped by the people and for the people, but by the banks and for the banks."

The editor struck out the words "but by the banks and for the banks" and in place of them wrote as follows:

"but that with an arrogant chain bank system under one control, and controlling incidentally many members of the legislature, it has been impossible to obtain safeguarding legislation that was not first approved by the head of this dangerous system. That is why any such proposed safeguarding legislation has been promptly defeated, through the operation of a chain of small banks loaded with worthless paper. They were strong enough in the legislature to kill legislation intended to secure deposits by fortifying them with legislation not liked by those who were manipulating the deposits of the public."

Further down a paragraph is inserted reading as follows:

"Many of the big banks of the state have sought to secure the necessary legislation to protect the public. They were thwarted by some of the little banks which did not want their accounts examined."

The significance of these changes will be apparent
to you, as well as the purpose underlying them, from a consideration of the following facts.

The law of 1919 was written by Orville Park, and nominally as attorney for the country banks. In reality the country banks knew nothing about it and cared nothing about it. The bill was really written in the interest of the big city banks whom Mr. Park was endeavoring to protect and to whom he was seeking to give preference. The city banks are the really dangerous element in the matter. They are the beneficiary of the system. When a country bank fails, this law gives all the assets to the big creditor banks.

Those of the little banks, the nominal backers of the law, who know enough about it to know what was up, were afraid to resist what the big banks demanded.

Mr. Park is a cross between a shrewd attorney and a visionary doctrinaire. His law was an ambitious scheme and modeled in many particulars after the National Bank Act. The trouble with him was that he did not understand the difference in principle between the National Bank Act and the state banks. The United States is a partner in every national bank and shares in its profits. When the National Bank Act was passed there was not a national bank in existence. Every one of them came into existence in virtue of that act, and it was drawn chiefly for the purpose of protecting the special partner.

When Park's act was passed practically all the state banks were already in existence. The state had no pecuniary interest in them at all, and the act was passed, not to give preference to the state in any substantial particular, but to give preference to the big creditor banks. In accomplishing the last named purpose, a
situation came about, under the operation of which, whenever a little bank gets shaky, the big banks know it and the depositors and the public do not know it. Thereupon the big bank creditor demands and receives as collateral everything the little bank has that is worth a bawbee. This condition is promptly followed by a failing and the big bank absorbs everything, what little there is left being used to pay the big bank's expenses.

The inspections are a farce. I went through the records of one of the failed banks. The minutes showed and indicated that the last inspection took about an hour and a half. Two men working a month would have been needed to find out what was up.

This inspection was followed by a public statement from the Banking Department which left everybody under the impression that the bank was solvent and prospering. Within 60 days it failed. The big banks were paid in full and without expense to themselves. The poor depositors received about 5 per cent.

I do not believe that the matter will be adequately remedied next summer. If, however, the Supreme Court has the courage to declare this whole law unconstitutional, great good will be accomplished, and it will save your property.

The Constitution editorial and its emendations to your letter hold up the big banks as the ones to be depended on. They are the ones that have caused the devilment and they are the ones that are going to cause more.

Yours truly,

Hooper Davenport

P.S. I am enclosing you a copy of the manuscript so that you may compare it with the newspaper.
October 31st 1925.

Mrs. W. H. Felton,
Cartersville, Ga.,

Dear Mrs. Felton:

Knowing something of your troubles with bank failures, and being under the impression that your contention recently has been with reference to assessment as stock-holder in Bank of Donalsonville, I thought you might be interested in a case, and Judge Crum's decision therein, just completed here yesterday.

The evidence in this case, being case of American Bank & Trust Company (of Cordele) vs. T. R. Bennett, Superintendent, developing the fact that some time before this Bank of Donalsonville finally closed, and was taken over by the Banking Department the officers of the bank procured an agreement from a large majority of depositors to accept time certificates in lieu of their deposits in the bank, such certificates becoming due 10% each six months, with 50% at end of three years, the position was taken by counsel for the Bank here, Mess. Stromier & Cowen, of this city, that in accepting this proposition of the Donalsonville Bank the depositors changed their status, voluntarily becoming lenders to the bank, and as such were not entitled to proceed, nor was the Superintendent of Banks entitled to proceed against the stock-holders for the assessment, and the court, Judge Crum presiding, sustained this position and directed a verdict for the American Bank & Trust Company as a stock-holder. This case will likely go up for review.

You will pardon my presumption in writing you, it having been so many years since I knew you in the old time politics of the old Seventh, but I was persuaded that you would be interested in watching the outcome of this case.

With very best wishes, I am,

Very truly yours,

E. L. Kiker.
Cordele
Judge Jones

This just received
All interest you.

With W. H. Felton

Tell me the data for a brief article soon.
Department of Banking  
State of Georgia  
Atlanta  
April 5, 1927

Mrs. Rebecca L. Felton,  
Cartersville, Ga.

Dear Mrs. Felton:-

I have just had a conversation with  
Hon. Hooper Alexander and asked him if he  
knew of any reason why we should not proceed  
with the execution against you in the Bank  
of Donalsonville which the Supreme Court  
sustained.

He asked me whether or not we had any  
proposition of settlement to make and I told  
him that we had no such proposition. He then  
told me to write you before ordering the  
sheriff to proceed - hence this letter.

We will expect to hear from you by due  
course of mail.

Respectfully,

C. N. Davis,  
SPECIAL COUNSEL.

CND: RW
Department of Banking
State of Georgia
Atlanta

April 5, 1927

Mrs. Rebecca L. Felton,
Cartersville, Ga.

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He asked me whether or not we had any proposition of settlement to make and I told him that we had no such proposition. He then told me to write you before ordering the sheriff to proceed - hence this letter.

We will expect to hear from you by due course of mail.

Respectfully,

C. N. Davie,
SPECIAL COUNSEL.
United States Courts
Northern District of Georgia
Judge's Chambers
Atlanta, Ga.

September 26th, 1927.

Mrs. W. H. Felton,

Cartersville, Ga.

Dear Mrs. Felton:

I have your interesting communication of recent date. These State bank matters are not in the purview ordinarily of the Federal courts. The decision I rendered had nothing to do with the assessability of the stockholders, but only as to who should make the assessment. If it was made by an improper person in the past, the error, of course, could be corrected by the proper person now making it. I have paid myself assessments made against me on my bank stock in failed banks. I think it is well enough to pay them up and forget them.

Yours very truly,

[Signature]
CARTERSVILLE 4TH MARCH 20

1927. No.

HOOVER, ALEXANDER, ATTORNEY IN ATLANTA.

PAY TO THE ORDER OF

Fifteen hundred dollars, demanded $1500, as double liability

for the broken bank of Donaldsonville, 2 1/2 dollars

by the State Banking Dept. as double liability

her protest against this cruel order, because I make

Sixth cita's, to save the depositary and shareholders

and Bennett refused me any protection. Reba L. Ham.

[Handwritten notes and signatures]
The Atlanta and Lowry National Bank

Pay to the order of $234.79 dollars, to settle the interest claimed by the State Bank for the Rotten Bank of Cartersville, Cartersville, Ga.

June 20th 1927

No. 2

Mrs. W.H. Felton

Cartersville, Ga.
Grace-filled
Attorney
Other needs issued