

A

September 24, 1937.

Mr. Tom Sweeney,
Peoples State Bank,
Lawrence, Kansas.

Dear Tom:

I do not want you to feel that there is any personal feeling on my part towards you. When I vehemently protest against the practice of the banks of this town or any other town charging a man three cents per check for accounts that drop below \$50.00 after the date that the \$50.00 minimum has been raised.

In other words, I think you are justified in charging for all checks from the first of the month up to the time that the \$50.00 minimum was raised, but if that \$50.00 minimum has received a boost above and is kept there, and then have the checks the rest of the month charged three cents apiece, I think it is a penalty and not a service that the bank renders.

If a depositor kept \$500 or \$1,000 in the bank, then if the bank wanted to be fair with their bookkeeping, they would have some sort of a reckoning for that. It just isn't cricket, and personally I resent any such action.

My Scotch tendencies cause me to try to save those excess charges, and my Irish temperament causes me to tell you what I think. You know darn well that as fond as I have been of your grand old Dad and as much as I have liked you throughout the years, this would not cause the slightest personal feeling on my part toward you. I would go to bat for you any day in the week, and for that matter, all of your help in the bank, but I would fight that principal consistently. I think it is not only unfair, but bordering on - - - well, let's drop it.

With every good wish, I am

Sincerely yours,

FCA:AH

Director of Physical Education.