These are minutes of monthly meetings of the Board of Directors of the Farmers and Merchants Bank in Humansville, Polk County, Missouri. The minutes include certifications of elections of directors, appointments of officers, lists of past due loans and overdrawn accounts, and reports of state bank examiners.

The Farmers and Merchants Bank was organized in 1881 by J. W. Barnett and O. W. Fisher. It was the first bank in Humansville. The bank was reorganized and incorporated in 1901 under the same name. It went out of business in 1932. After incorporation in 1901, the bank presidents were, successively: J. B. Barnett, F. S. Jones, and Dr. A. J. Stufflebam.

The minutes of meetings of the Board of Directors begin on 25 November 1901 with the incorporation of the bank. They continue through 7 November 1932. The last entry is a notation that the mayor and board of aldermen of Humansville had directed that the bank observe a banking holiday on all banking business. The board agreed to the request and apparently never reopened. There is little evidence in the minutes of the bank’s impending collapse. There had been some unprofitable investments in Colorado real estate, but in August 1931 the board had authorized the purchases of the Bank of Humansville and the Citizens Bank of Humansville. The latter acquisitions may have been unwise, for in April and June 1932 the board of directors applied for loans of $30,000 and $20,000 from the Reconstruction Finance Corporation. The business practices of the bank are discussed in the various reports of state bank examiners which were entered into the minutes. The report for 1926 is particularly detailed and includes comments on the officers of the bank and the status of various loans due the bank.
Barnett, John B.
Citizens Bank of Humansville (Humansville, Mo.)
Farmers and Merchants Bank (Humansville, Mo.)
Financial institutions—Missouri—Polk County
Humansville (Mo.)
Jones, F. S.
McLane, O. J.
Murphy, D. A., -1907
Polk County (Mo.)
Stufflebam, A. J.
Tillery, A. J.