

**NATIONAL
BANK OF COMMERCE
OF SAN DIEGO**
CAPITAL \$150,000.00

JULIUS WANGENHEIM, PRESIDENT
B. W. MCKENZIE, VICE-PRESIDENT
MELVILLE KLAUBER, VICE-PRESIDENT
L. M. AREY, ASSISTANT CASHIER

SAN DIEGO, CALIFORNIA, Oct 4th, 1907

Mr. S. T. Black, Pres.,
State Normal School,
City.

Dear Sir:-

I am in receipt of yours of the 3rd., and I had understood that when I gave the instructions I did, it only referred to the time of delay.

I would indeed be glad to accommodate you in these matters if it did not, thereby, cause an over-draft on our books for several days of considerable amount, which is against express orders.

However, this may be obviated in the following way, which I here suggest: When you receive notice that your bills have been allowed, kindly advise us of such amount, and we will there upon credit your account and charge it to our Sacramento correspondent. The amount, therefore, will be to your credit on which you can draw without further inconvenience.

Would not this straighten it very nicely, and at the same time obviate what I designated as an "Unbusiness-like principle," referring to the over-draft on our books.

Yours very truly,

Julius Wangenheim