

Collection Title THE PAPERS OF
CHARLES SUMNER HAMLIN
DIARIES

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35-33 (rev 4/7)

Jan 1. Sat

attended N. Year meeting at White House.
 went, David W. Adams to meet Col & Mrs
 Cheney.

Jan 2. Sunday

lunched w. Mrs McCaff.

Jan 4. Tuesday

Ad voted that E.C. should break news of his
 brief dropped from M. G. N. Y. to Snyder. Ed
 voted No and said Ad had no authority to
 prevent N. Y. bank from employing a statistician.
 Woolley came down from N. Y. said he had
 seen Sec Miller w. E.C. and that Miller agreed
 to the launch on M. A.

Compt. Mc Intosh told me he told Sec Ad
 that Burpee could get as a maximum only
 4 votes - a tie - and that while he should vote
 for Burpee while the Sec. wanted him, yet he
 advised the Sec. to drop the matter as
 he knew that James, Cunningham, Miller and
 he thought E.C. had agreed not to vote
 for Burpee. I told him I thought E.C.
 would but I knew Platt would not vote
 for Burpee, and that 4 votes could be

all Surfers could get. He said Miller would no longer touch Surfers.

When a letter to Surfers was read as to Surfers

* was directed to Surfers as anti M. A. A.

was numbered and that he was acting M. A. A.

Miller & James objected to any change in the designation although they had to then the act.

Comptroller Lutz said he had no doubt and that the "blat" were safe to damn Sec. Miller.

Jan 5 Wed

Lunched at Carlton Hotel with Mr. Woolley and Mr. Neyburn, directors of M. A. A.

Neyburn explained attitude of directors towards clearing a comⁿ in the Belgian credit which bank arranged to rebound until after expiration of English credit. Mr. Miller said he was opposed to clearing any comⁿ because of a desire to do something to help Belgium.

Mr. James said he would like to so obtain to the N. Y. bank and he could not accept the feeling throughout the country that N. Y. dominated the M. A. A.

They both said the directors would

welcome the abstract of the Ennah as M. A. A.

Mr. Wilson has had cold. I sent her some violets Monday, Jan 3.

She telephoned on Monday evening, Jan 3

Jan 6. Thursday

Had a talk with Sec. Miller. Told him we could have surely only 3 votes for Surfers on M. A. A. - the own, mail and Comptroller. That we might possibly get Cressinger but this was doubtful as he was really opposed to Surfers.

Sec. Miller said that as the directors were agreeable to the Ennah it would be better to drop all objections and let him be elected. He said upon his friends in Pittsb. would gladly pay Surfers more than the N. Y. bank could, but he did not feel like doing this in objection to the interests of the N. Y. bank.

I told him of James' remarks but not going to obtain to the N. Y. bank - because the trouble through it was dominated by Wash. St and the M. A. A. dominated over Bel! He smiled at this. I said it was deliberately humorous.

on the members who feared and hoped would
to have our Bishops who had no such
ambitions and to revoke the canon - a
wall of ignorance to access the highest
positions in the church.

I explained the fear that Stimp and
the canon could not get along together
and see the end of Stimp. He said he believed he
believed he could dominate the canon.

Jan 7. Friday

William Hill in Wash.

We all dined w. Mrs. Welles

She said Warren Dyer did travel

North on his way in L of N but said
afterwards he had not intended to
and wanted to keep himself on it.

She was disappointed at North's
address when his reference to Welles

- "even if in error". She said North
told Dyer what he intended to
say but he did not say it, or rather
all of it.

not asked Hill if he got Mrs. Welles
permission to read Welles' letter
to Mary Rev. Smith. At best he said

but later said he had mentioned it to her. He
did not say, however, he asked permission
to quote the letter in his letter to the
N. Y. Times & World. He turned this meeting
into a "Rev. Smith boom"!

Mr. Channing Cox called. I met him in the street
and he came in with me to my office.

He said that one day last spring, Coolidge asked
him if any name was being talked of for my
place, and that he said NO; that Coolidge
then said - see that nothing is started on
that line; Mr. Hamlin is an old friend; I
visited him at Mt. St. Anne's some years ago."

Mr. Cox said - to tell the truth they did not
dare to do other than abandon you.

He spoke of Sen. Butler as having held
his hands off. He said Butler was the
great villain as a public speaker; that
the rank & file of the Repub. party did
not know him and did not interfere
with him.

Mr. Cox also said it was best that if Cox was
not reappointed, the vacancy would be
filled out of New England.

Jan 9. Sunday

We lunched with Col & Mrs "Sandy" Raffles and
with Col. & Mrs Herbert Stuen.

In afternoon Mrs Chandler Hull called and
we had a nice talk about Gertrude Rye.

Jan. 11. Tuesday

Gen W. McCarroll came to Wash. at
invitation of our Board to discuss the
chancellorship to fill Jay's vacancy.

W.C. asked Dr Miller to speak about the
matter and the shape of the importance
of the office. He said the McCarroll's view
was of less importance and ought to
separate from the duties of the Chrm.

He said the chancellor was the most
obscure of the McCarroll's, and said the
Board, or at least certain members,
felt that our view on only the most
able members of the country should be
given the place. He spoke of the
Shrew's article in the matter of
chancellorship with full approval.

He spoke very well but I bear
created the impression that our Board

was ready to define the chancellor duties so
there could be no doubt that he was the
most powerful officer of the Board and
should be dominant over the Governor in
all matters at least of higher policy.

It seems thus could not be dealt under
existing law.

W.C. asked Pitt to speak and he welcomed
McCarroll as one of the best qualified
members of the country. He said much has
been said as to the inconsistency in
the duties of McCarroll and Chancellor and
that he was almost persuaded, in view of
present conditions, that the duties of McCarroll
should be taken away by our the Board
acting as chancellor by an amendment to the
law. He thought not, however, that
when the act was passed the duties
of McCarroll were considered as very great
importance, having as he did when
the case of McCarroll as representative
of the Board; that Congress paid more
attention to the duties and responsibilities
than it did to that of Chancellor.

concerning whose duties and powers the Act is absolutely silent; that in practice the M. A. & B. do not examine into such kind of M. Notes, but leave the matter largely to the demand of the Public by M. A. as the small change of commercial and industry; that this change has made the duties of Chairman & M. Agent appear more conspicuous than they were expected to be when the Act was originally passed.

Mr. H. J. said that he was very appreciative of the honor the Fed. was willing to confer upon him and before saying what his mind wished to talk generally w. the Fed. He said he had a very high opinion of Jay's recognizing fully his ability but that he felt bound to say that the feeling in N.Y. was that Jay was too heavily impressed with the technical details of his office as M. Agent to be able to give the attention to the duties which he believed appertained to the office of Chairman of the Board. He added that he had a very high opinion of Gov. Strong but

that he felt that he had largely neglected the operative details of the emergency and had taken over the functions wholly appertaining to the Chairman of the Board; that it was the general feeling in N.Y. that Gov. Strong dominated Jay and was the real Chairman of the Board.

He intimated very clearly that if he took the office the Fed. must publicly so define the duties that there could be left no doubt that he was the highest officer of the Board and that Mr. Gov. was subordinate to him.

He spoke of the custom in English banks to have a President and a Chairman who jointly ran the Bank, altho the Chairman was the highest ranking official. He said the custom of Chairman was better understood in England than in the U.S., altho in the U.S. bankers were generally in agreement now that the Chairman was the highest officer.

See Hellen then come in.

Mr. J. said there was a strong feeling that the N.Y. directors

managed the bank more in the interest of the bank stockholders than of the trouble and he welcomed the change which would be brought about by Mr. Egan's absence.

James seemed to feel that thereafter the M. B. D. would direct the bank, through the chairman, in the trouble interest!

Mr. Egan asked and was given a week in which to consider the matter.

I feel that Mr. Egan will never take this without having a clear understanding w. Mr. Stimp that he and not Mr. Stimp is to be the dominant factor in the bank, and I believe Stimp will never agree to this, or if he does, that he will resign within a very short time.

Jun 12. Wed

The Board tentatively approved the plans submitted by James & Co. for broadening the functions of the M. B. D. - Cuban agency.

Jun 13. Thursday

We dined with Edith Custer; Mrs. Custer also was there.

Jun 14. Friday

Mr. C. told me this morning that during his call on Dr. Miller criticized Custer as unfit for Chairman of the Board. This is just what I suspected!

I wrote Judge Brundage today asking if I was correct in my memory that Custer while cashier of Wimp bank had a deal with Wimp as to the ethical character of some transactions and consulted Judge B. about it who advised him to resign, which he did.

Jan
Dec 15. Sat.

dined at corner club with Sen. Hurd
and saw. He was very critical of P. Covalent
and said he believed him warmly. Sen. H.
basely said the boys in the St. Bell
were responsible for the Nicaragua-
Mexican riddle; that "reverses
Nally" Kellogg did not mention
the debt as Hupler did, and really
did not know how he was being
led.

He was interested about Sen
at Smith and said the Party was
too foolish to appreciate what
an asset he was; that if he were
wanted, there would surely be
a Northern state who would not
be doubtful.

not told him in confidence
about Anna's experience re
Gen. Norman in London.

Mr. Pennington wrote Mrs. Jones
today that she wished to have
her return the Chron. table to her
when the House breaks with it, and

not send it to her unless she had originally
asked her to do.

The Dem. Club comes in to report on the
Chron. table on Wednesday.

Jan
Dec 16. Sunday

We lunch with Sen. and Mrs. Bruce.
Sen. and Mrs. Metcalf were also there.
Sen. H. said Curtis was a most valuable
man and should be reappointed and
that he would so write me. I told
him of Wimp's objection. He said he would
not pay much attention to this; that
once Wimp had arranged with Gen
Horse (formerly a director in Wimp
bank) on a private telegraph wire
between the bank and the Albany;
that he at all objected unless the
same facility were given to every
member bank, and I think he
said that Curtis also objected.
He said the matter was then
speedily dropped.

We dined w. Mr. Warden quite alone

Jan
Dec 18. Tuesday

not sends her Helen a bound copy of events connected with the two Helen admirer team on the scrub boogie. Also sent a copy to Ray Sturmond Baskie.

Jan
Dec 19. Wed

We have a very small dinner at the Women's Sen. Club. Present her & Mrs Herman Esde, Norwegian minister to Brazil, in US on a special mission, a very old friend of HPH; Mrs Bergard, Mrs Charles Esde 2nd and Sir Maxwell Law.

We hoped to have Sir Helen. Bertie asked her last Thursday night when she drove in time from New Carter's. She then said she feared she could not come as the Traylor girls were to be with her and she feared she could not leave them, and she would let us know. We heard nothing Friday, Sat or Sunday. Monday I called her up and she said she did not see how she could arrange as she had no one to look after the Charles girls, her sister-in-law Mrs Wilmer Buckley had just been operated on for double mastoids, Randolph had just recovered from a severe cold and would

later see again the Esde accepted her to dinner at her house. HPH met her Monday after luncheon at the Sen. Club. She expressed her regret, and her desire by Bowley Esde - daughter of Rubbe Bucky said she would be glad to come in and later care of the wife. HPH sd - "Now you have no excuse" and told me just who was coming and gave her an account of Esde. As she went down stairs she asked what time the dinner was and HPH said 7.30 and did tell us if you change your mind, as Mr Esde is crazy to meet you.

Esde when he telephoned her Monday told her he wanted to emper on her Esde the old timer any one could have - the trouble of meeting her! Randolph called up HPH Wed. morning about 11. He said Edith had gone to Mrs Townsend's musicale & had asked her to tel. HPH that she had waited until the last moment, that her child had a heavy cold and could not come, and that she could not come to her dinner. HPH told her how disappointed we were and he said perhaps we can get together some other time but HPH said No, he is going right into a hospital.

He also said Edith asked him to thank Esde for her object of the Helen administration.

Mr. Munroe said he had tea with Mrs. Gustin
last PM and she expressed regret she could not
dine w. us, giving the trustee children as the
reason.

Jun 22. Sat

Miss Brewster called on Bette to read her a
letter prepared by the Commission for the cause
of the Wm. Sam. Club to send Mrs. Pennington.
she asked Bette to read and listen to it.
It was a well written courteous letter
stating that the cause harbored the similar
char. table instead of the present one
and expressing their deep appreciation
of the value of the table, it being specially
valuable at the present time in view of
the Wilson Foundation work.

Ed told Mrs. B that the letter was
a very good one as expressing the
views of the Com^{tee} and that was all
he could say, as his work had been
finished.

Jun 23. Sunday

We had a long call on Mr & Mrs Pennington.
Both of them expressed a hope that the
cause question could be settled speedily
and Mrs P asked particularly what the
course thought of the several tables
and was much pleased when Bette
replied they were delighted w. the
table. She said Mrs Jones had just
sent her back the manuscript and
the cause had not written her. HPH
sd she would undoubtedly have on
the cause within a few days.

Mr. P. in speaking of Mrs Wilson, said she
was not willing that any publication
should be made by the club, she
being temporary President. He is clearly
mistaken as it was only the business
eulogy Mrs Wilson objected to.

Harry & Geo Tucker called. He said that some
years ago there was a contest on the
nominations for U.S. Senator; that Glan,
Linnell and another told a committee
to determine who should make the
contest against Swanson; that Glan at

the embroilment said he would cheerfully die
to prevent that cross Swanson being elected;
that Glass made the report that was made
by Swanson.

Jan 24 Tuesday Monday

Ernest Bege of Wash of St Louis called.

Later James said Er C had told him that
he had asked Bege to come in to see
his influence with Hawes, the news
Senator Ben Harrison in favor of the
the Fadden bill.

Jan 25 Tuesday

Miller told us that Er Norman and
Nelson of the Bd of Insured would come
in Wash. this P M and that they were to
have tea with him at 4.30 and he invited
the Board to come.

Ed at me "reported".

Er is willing of course to meet Norman
obviously but after the experience of
H P H and Anna with him in hands
will not go to meet him socially
Miller said they would call to try
their respects to the Board tomorrow

and the Board arranged to give them a luncheon
tomorrow.

Miss Pennington called up on telephone at about
6 P M and said she wanted very much to see
me and made an appointment to call at 8.15
P M. When she came she read me the letter of
the Board to her asking if she would allow them to
publish the original Chem. table. She asked if I
knew of the letter before she read it. I gave her
a somewhat vague answer and she asked me
to read it aloud which I did. I then told her
that Miss Brewster had then to me via the
telephone last Saturday and asked my advice;
that I replied that I could not advise her
as I was absolutely out of the matter and I
would say the letter was a courteous one
and in good form.

Ms P then said she did not know what the
Board meant by the original table; that
she assumed they meant the table as
originally prepared by Ed with the
the quotation from Swanson added by
Nandulth and w. out in appendix.

Better said she knew the Board wanted
to publish the appendix and also the

abstract of the P. of W.

not said in the book of it he was inclined to agree w. Mrs P's construction, but suggested that Mrs P. take it up w. the Com^{tee} and find out. She did not seem to want to do this and implied that Mrs W. wanted her to publish it herself.

not asked her if Mrs W. had turned the whole matter over to her with authority to do as she pleased; that if this were so he would be glad to talk w. her and advise her, but if the matter were still in Mrs W's hands he did not want to discuss it unless Mrs W. asked him for his opinion.

At first she said Mrs W. had turned it over to her, but later it appeared that this was not so and they were consulting about it together.

She said Mrs W. was much distressed by some members of the Club - other than Mrs Harrison - had come to her and said she was being criticized on the name that Randolph was to share in the profits, and on desiring to allow the Club to publish it.

H.H. then bravely told Mrs P. that it

there were any talk about Randolph it goes out by the letter to Mrs Jones stating that she was to give 1/2 of the profits to Randolph. She, of course, did not deny the letter but attempted to shield Randolph by saying that he declined to accept any share. Her attitude towards him was very deplorable - meant him that when she last saw me.

She said Mrs W. told her that if she were to publish it, she (Mrs W.) would not object to a word contained in it.

not said that she had withdrawn the article and had a clear right to do as she pleased, but that she must answer the Com^{tee}, to which she agreed.

She bravely said she would go over the matter w. Mrs W. and tell her she would want her to talk with the Com^{tee}.

She evidently wanted Mrs W. to tell her to publish it herself, in fact she said Mrs W. had already expressed this wish to her.

she also said Mrs. Harriman told her husband she did not know she was Chairman of the book Com^{ee}. Better as well said - that is not correct. Mrs. H. did know she was Chairman of the book Com^{ee}.

Mr. Wilson needs some good advice. Mrs. P has put her in an awkward situation by telling the Com^{ee} that Randolph was to have $\frac{1}{2}$ of the profits, and it has been made worse by withdrawing the book; but malevolent critics will say that it was the object of the Com^{ee} to Randolph's having $\frac{1}{2}$ of the profits which would have obliged the publisher.

The only course, in case of a crisis, is to ask Mrs. P to say to the Club that it may publish the book, making such abbreviations as they desire, but the book was to be approved by some one representing Mrs. P. say Carter Glass or Judge Livingston or any other satisfactory name.

Mrs. P said several times that the only interest the Club had was in the

money to be derived from the book, but HPH made it clear to her that the Club was intensely interested in the book and felt it was a great opportunity to have the benefit of publishing it in its own name. HPH said the Com^{ee} was intensely interested in having the money to publish it, if some publisher would not take it on his own risk. - HPH added that the Com^{ee} assumed that Mrs. P would not incur any business responsibility but if she permitted the Club to publish it.

Mrs. P said this was not correct: that she had never thought of incurring business responsibility and when she asked the Club to send back the book, she had no such thing in mind.

HPH and C. G. both told her that they, too, supposed that she had incurred all business responsibility; which she again denied.

Mr. G. as to the Com^{ee}. Later may be

summarized as follows:-

1. In winter of 1926, ⁽¹⁹²⁵⁻²⁶⁾ Mrs P. requested Bertie to tell the club that she would publish the Mem. Table and give the profits to the club (she later told me she was willing to pay \$15000 to publish it.) Bertie told them to the clubs - to Mr Jones.
2. Before going to Lincolnville in the summer of 1926 Mrs P. asked Bertie if he would object to her writing her letter and oblige her 1/2 of the profits.
3. Bertie said he of course had no objection but Bertie later reminded her of Mrs P's objection to the club of all the profits.
4. 1/2 at Mrs P's request Bertie ^{also} told the club the manuscript could be submitted to it on its annual before publication.
5. Mrs P. asked Bertie to whom to send the manuscript; Bertie - to Mr Jones.
4. Mrs ^{Nov 30} P. wrote Mr Jones asking to whom to send the manuscript stating that she had the manuscript ready

and stating that 1/2 of the profits were to go to Mr Bally

5. Sunday Dec. 5.
Mrs P. brought the manuscript to Mrs Jones. She told Mrs Jones that by this arrangement with Mr Bally the money would go to Mr Wilson in the end. She said she was not sure Mr Bally would accept.
6. Monday, Dec 6.
Mrs Jones told Bertie she thought she & Bertie could have an interview with Mrs P. as she hesitated to read Mrs P's letter to the club; at the Evn meeting Wed. - with relation to Bally, ^{until she knew he had accepted} Mrs Jones told Bertie what Mrs P. said to her the day before about Mr Wilson getting the benefit of the money.
7. Monday Dec 6.
Mrs P. ^{and} called up Bertie in the evening and made an attempt to call that P.M.
Mrs Jones said she must know before the Evn meeting whether

Bally had accepted the royalties. Nester asked Mrs Jones to come and meet Mrs P. that afternoon at her house.

8. Monday Dec 6.

Mrs P. Mrs Jones and H.H.H. meet.

Mrs P. said Bally had accepted the obit. Mrs P. repeated the statement about Mrs Wilson getting the benefit of the profits to be given to Bally.

9. Tuesday Dec 17

Mrs Wilson telephones Clark that she can not address the manuscript in its present form.

10. Tuesday Dec 17

Mrs Jones calls Mr Nester and says Mrs W. could not write the obituary and that Mrs P. had written asking for a return of the manuscript.

Mrs Jones asks Mr Nester to take the matter up w. Mrs Wilson.

Wednesday Dec 17

11. Mr Nester + H.H.H. call on Mrs Wilson.

She says the matter has been left in

her hands by Mrs P. and intimates she will do nothing more about it.

Sat. Dec 18

12. Mrs P. calls on H.H.H. and Mr Nester.

Mrs P. said she was absolutely through with the matter and when Mrs Jones returned the manuscript she will send it to Mrs Wilson but such disclosure as she chose to make of it.

13. Dec 18. Sat. See Vol 12. p. 174, 175

Mrs P. was very bitter towards Bally.

She said he and Mrs W. should have told her months ago that they did not address the obituary eulogy in the manuscript.

She said she returned Bally's letter accepting 1/2 the profits so that, - (sarcastically), - he might even deny he had ever written a letter accepting the profits!

She said Bally in his letter of acceptance said Mrs Wilson - then in trouble - did not know of his acceptance.

She said Mrs Wilson never knew of his acceptance.

14. Dec 16. Sat. evening

Call calls with some business on telephones

see vol 12. N. 176. 177.

Jan 27. Wed.

Ernest Norman and Sir Charles Lubbock, Secy,
Govr, of Bank of England called.

Norman had been south for 8 days with
his string.

Norman came in to my office about at about
12.45 and we had a general talk for 15
minutes. He said the British debt settlement
had placed a grievous burden on Britian.
Then Sir Charles Lubbock came in for a
few minutes with Mr Harrison.

at 12.55 Govr Norman and I sat down
with Secy. Allen to the Act. Club and
we all had lunch. Present; Govr N. Sir Charles
Lubbock, Platt, Harrison, Miller, James
and Cunningham. Govr C was absent in absence.

Jan 26. Wed.

Board took up application of Here. to Co
Trust. Present on behalf of Board to
take view on a branch a Bank in
Sausolto, Calif. - across the Bay from
San Francisco. The bank was in business
evidence, the subject of State banks and
the Board approved the application.
It was admitted that the duty

over made no impression except on the assets of the Merc. Bank.

The point was raised, as it was before some days ago, that Sauvole's was not in contiguous territory under the Board's regulation. Platt contended that it was a municipality which fell exactly under the regulation.

James & Cunningham raised the point that the McFadden bill such a branch would be prohibited and that it ought not to admit a branch on the very eve of its passage.

Platt said the Board had considered w. the Regulation, no member questioned the propriety of its admission on the merits and that we were bound to admit it.

It was pointed out that as there was in earnest doubt as to wh. it was in contiguous territory the question must be determined before it could be said that the Board had any right to be admitted, and that notwithstanding that we had voted that

seriously, similarly situated across the Bay, was in contig. territory.

Then Miller moved that Sauvole's be held to be contiguous territory.

Carried;

Aye. Platt, Crook, Miller

No. Cunningham, James

Platt then moved that application be allowed.

Lost.

Aye. Platt, Crook

No. Miller, James, Cunningham

Crook supported Miller moved to make S. contig. territory in order to meet Crook's objection, and that he would vote to admit, and is amazed at the action.

Jan 27. Wed

We dined w. Beckwith and the Rhinelanders.

Present: Miss Stone and the Legalle.

Jan 28. Thursday

Board received a protest from James of Merc. & Co to whom a letter was

sent yesterday saying that the Board:-

1. Had ruled that Samuels was in
entire liberty
2. Had denied application of Amer. N. Co

It was suggested that Miller reply to
Drew but he said he did not know
what to say!

Cumyham said to say that Fed refused
acc. of numerous of passage of McFadden
bill, altho otherwise Board would have
been glad to grant it.

Platt pointed out that it would be
absurd to refuse an application on
bare ground that Board thought
McFadden bill was soon become
law, that it was not law now
and that a Mandamus could be
instituted to force Fed to grant
application as there was no
element of discretion that had not
been decided in Drew's favor.

est concurred in this.

Finally the matter was allowed to
rest until Ew C's return, Miller

basically intimating that we expect to reconsider

Board voted approval of a Cuban agency
resolution and James & Cady authorized to
go to Atlanta & Cuba to start the new
agency.

It was agreed that James should consult
with Amb. Crowder and Atlanta Com.,
as to the choice of a new building; that
the Atlanta Com. should finally report
on this subject to approval of the
Board.

James favored and Miller opposed
having agency in same building as the
U.S. Embassy

est asked if, under the Resolution, a
bank should offer a $\frac{1}{10}$ ~~after~~ Nat. at less
rate and ask for 10% ~~greenbacks~~
the agency did make the exchange.
all said No

est asked if a bank offered a
 $\frac{1}{10}$ Nat. at less rate in an ~~unsubstantiated~~ country
and, ~~asked for~~ ^{demanding} a clean $\frac{1}{10}$ Nat
bank note? The reply was No!

This morning, in the morning mail, came a letter from Mrs Pennington dated Wed. (Jan 26.27) in which she stated that after a long talk today with Mrs Wilson and Mrs Bulley she had determined to adhere to her decision to withdraw the manuscript from the club. She added that it was never submitted to the club on their alteration or "editing".

She in the letter mentioned Mrs Combs's letter to her as expressing a desire to relocate the chess table from the shelves which would greatly reduce the value of the book.
See Scrap Book, Vol. 167

The statement that the book was never submitted to the club on alteration or editing is not correct. See supra p. 24. (1/2). The book was submitted "on approval" by the club, which merely implies suggestion on alteration or editing.

In construing the Combs letter she requires Mrs Combs's request to her last Tuesday, Jan 25 to meet the Combs and have them tell her just what they approved or disapproved.

It is really true that Mrs P must be in a bad state of health which is affecting

her memory and judgment. This book is apparently bound up by the book that on Tuesday last, Jan. 25, she showed me a slip of paper which Mrs Pennington had written and giving her full name and address, which she said he had inserted she must have written her to see me, and by after the further fact that 5 minutes before she left me, Mrs Pennington called on me to ask if she was still with me. He was in a very nervous state and said she said she would be gone only a little while but that she had not returned.

In the afternoon Bertie called on me about 3.30 and we took a short walk, returning to the Lee House about 4.15.

We found that Mrs Wilson and Mrs Bulley had called during Bertie's absence, leaving their cards.

Jan. 29. Sat.

HMH met Mrs Cunningham at Wm. Den. Club at lunch. She sd she had a letter from Mrs Cunningham wh. she read to Bertie. Bertie asked just what the exact course meant in the letter to Mrs P. She said - exactly what we expect, we want only the clean table without the sketch or appendix; that at first the com's thought it wanted both but finally in view of the publication by Harper of Wilson's address, the com's decided they wanted only the clean table.

We dined w. Mrs Warden. Present Mrs Alice ~~the~~ Malcomb.

Jan 31. Monday

Bertie met Edith Helen at the club. She said Mrs Wilson knew that Mrs Cunningham had written the club that she was to give 1/2 of the profits to Randolph, but supposed that Randolph at once declined the offer, and that she does not know that Randolph accepted by letter and that Mrs P. so advised the club, nor that

Mrs P. - as she told us - returned the letter to Randolph.

Mrs Helen believes Randolph has read this book on the Wilson.

It is inclined to believe that Mrs P. made up the story about Randolph accepting and of her returning his letter. At the time she told me of this she was very bitter towards Randolph, saying he and Mrs Wilson should have told her matters up that they objected to certain parts of the book.

We dined w. Mr & Mrs Louis Nottingham to meet Helen Stone Mr & Mrs Edward Reynolds.

Wed. Tuesday

HMH in the afternoon went to Galt's to get ^{Julian Bulling's} ^a ^{thin} ^{house} paper cutter. Harriet Rice gave call as he wanted to copy it. She found Mrs Galt and Mrs Wilson there and Mrs Wilson seemed overjoyed to see her, asking what we had been all this time and sending her best love to Edith. HMH told her we were going to call on Mrs Bulling but she said she had just left her at the hotel. HMH left then and walked as far as 14th St. when Mrs Wilson overtook her in her machine and got out and then took her to the Marmacy.

not but very much troubled as to her visit.

1. She finally declined our desire to Herrmann
Gade, giving us an excuse that she could not
leave her niece, the Traylor girls, who were
visiting her, alone on that evening; she was
told that she was afraid Randolph - who
had a cold but was all right again, - might
be ill again. All of this clearly indicated
that on some reason, unknown to us, she
did not want to dine with us. She knew
how disappointed C. B. would be for her
and that she wanted to embrace in Gade
the greatest honor that could be conferred
on any man; the knowledge of being presented
to Mr. W. Possibly she did not want
to dine to meet a foreign minister and
have to yield precedence to his wife,
as a matter of fact, C. B. would have
told her on her report, as he had called
up the house of the State Dept. who
said this would be proper. As a result
she did not want to go to the
Dun. Club because of the Wilson book
entirely!

2. When C. B. sent her the index reports
of all references to Wilson and his

administration, comprising over 400 pages, bound up
with his name on the title page and
autographed by C. B., she merely got Randolph
to tell me - at the same time that he told us
she could not dine with us, - that she
had received the book, and has never
telephoned or written a word of acknowl-
-edgment. My son, Burke, to whom C. B.
sent a copy said it was one of the best
books he had ever seen on the subject
and that it would be of enormous help
in writing his biography.

3. Although she talked with us about
the then table concerning the report
we called on her, yet when later C. B.
told her whenever she wanted him to
talk it was he would gladly call.
she quietly said there was nothing
to talk about and has not since
called C. B. up.

4. When Mrs. Pennington called just before
her final decision she said she
would arrange for another embrace
between herself, Mr. W. and C. B. and

the next day wrote that after a long talk with Mrs. W. and Randolph she had determined to run to court in evidence that her father must have declined to take W. Est.

5. altho Mrs. W. called in re water Mrs. Bally last week, she called early in the afternoon when she must have known we would be out.

all the about saddle court and better for it looks as if it was the "end of the lesson" as the Prayer Book says.

Nov. 3. Thursday

The anniversary of President Lincoln's death EST & HPH went to the Cathedral at 4 P.M. and placed some flowers in the Grill with our card, the attendant took our card and said he would send it to Mrs. Lincoln. He said she had been there twice but that there were no special services.

We then drove back and called on Mrs. Lincoln but she was out.

While driving back we passed the auto w. Mrs. W. & Mrs. Gold in it but they did not see us.

In the old days, Randolph would have come out to see us when we called! We then drove to the Powhatan and called on Mrs. Bally on half an hour.

at the Board meeting this morning the Board voted to increase the salary of cashier, and Curran and Sec. of the Mkt. of Boston from 7500 to 9000. Asst. Ins. C. Platt. Compt. of Cur. James + EST

No Miller. Curran

To EST's surprise James favored it

and seemed very much interested in it. Cunningham raised the point that the Board had declared against any Sec. excess and on the M. Agents side of the Bank, the decision of the Board was read and it appeared that the Board in the circular specifically stated that the Council was a proper name for Secretary!

Nov 4. Friday

We received a letter dated Feb. 2. 27 from Mrs Pennington expressing regret that she and H. H. had dibbled as to giving the book to the club, she said the dibbles might have been adjusted had the manuscripts been reviewed as soon as she wrote withdrawing it, saying that if this had been done Mrs. Wilson would have re-submitted it. She added, "But in the ensuing 2 months a number of things have made a difference".

This shows conclusively that Mrs W. is responsible for Mrs P's latest decision. She also made of an interview with her stable the household publications and a note from her that she will let her

now soon as to who she will publish it.

at the Board meeting, C. had changed decided by her in the letter to the Valley as to a controversy bet. a Texas Trust Co and the M. of Dallas, also letters to President Coolidge & Sen. Shepleard on the same matter.

These letters were brought in by E. C. at yesterday morning's meeting, he stating that they had been prepared by W. G. C. said they should have been sent to the Law Com^o and reviewed there before as he was not satisfied with them.

The Board voted so to refer them, C. to report on them at a meeting at 3. P. M. C. waited until 3.20 but the letters were not sent in, at that time W. G. came in and said E. C. had decided he never to send anything to the Law Com^o until he had seen and O. K. d. it. C. told W. G. of this vote but he said he felt he ought to obey his instructions.

As C. had to go to the Cathedral

he allowed the matter to rest
 then on the bill was sent to him and he
 made many suggestions of change.

At the morning meeting he stated to the
 Board about E. C.'s order.

E. C. answered very warily but practically
 denied any such order had been given
 and E. C. accepted this

after discussion E. C. was asked to draft
 a new series of letters which the Bd
 approved at the afternoon meeting.

In this case E. C. brought in the letters yesterday
 without any consultation w. the Law
 Com^{ee}.

E. C. thinks he has learned his lesson.

This morning Bester met Mrs. Helen at the
 Woman's Club. B. spoke of the new letter
 on Mrs. P. she expressed regret about the
 book. B. said Mrs. P. intimated that she
 was not wholly to blame - meaning
 Mrs. Helen. B. said she was sorry Mrs. W.
 was blaming the club. She said I don't
 think she does. B. said that she thought
 Mrs. W. would be very angry with Mrs. P.

for sending the letter to Mrs. Jones saying Randolph
 was to have $\frac{1}{2}$ of the profits. She said -
 "perhaps she is!" She said Mrs. W. said that
 Randolph had a copy of the letter he had
 sent Mrs. P. referring to accept Mrs. P.'s offer
 saying the work was all a work of
 love; that Mrs. P. returned this letter to
 Randolph in her effort to make him
 reconcile; that Mrs. P.'s letter to Mrs. Jones
 was the way of trying to force Randolph
 to accept.

Mrs. Helen said she had told Mrs. Helen
 what ^{HMH} had told her about Mrs. P.
 being unbalanced, and of the address
 Mrs. P. wrote and her when she came
 to me, and she said Mrs. W. was much
 interested and surprised.

This is absolutely inconsistent with
 what Mrs. P. told me; that Randolph
 had accepted, by letter, saying,
 however, he did it without consulting
 w. Mrs. W. - who was then abroad.

This letter must have been sent long
 before Mrs. P. wrote Mrs. Jones that
 it was to have $\frac{1}{2}$ but had not

yet accepted. And only a few days later when she brought the manuscript to Mrs Jones, she told her R. had accepted and repeated the statement to HPH and Mrs Jones at HPH's room the next day. It is certainly a mystery.

at 1.15 Mrs P. called Mr Birtie and said that she had received a wonderful note from Stokes, the publisher; that we must all have an immediate conference; that she had tried to get Mrs Wilson, but found she could not be reached before 3 PM; that she would get in touch with her and ask her to come also.

HPH called me on telephone and with some hesitance we said we would dine with her at 7.30 as she suggested.

Mrs Helen also told Birtie, ^{that Mrs Jones} ^{the day she read Mrs P's letter to the club,} said to her, "I thought Mrs O was very rich and did not need the money on the bank; that she said to her 'Not a cent of it, ^{will go} would have gone to her!'"

We dined with her & Mrs Pennington at 7.30. Mrs Wilson said she did not want to dine, it being so near the anniversary week of Priscilla's death, and she wanted to be all to herself, but she and Randolphs came in at about 8.45 PM.

We read the latest letter from Mrs Stokes which seemed very favorable to the entire group. Mrs P. to see her again shortly. The following letter was suggested:-
Combed by Mrs & R. B. for Mrs Pennington.

Edith said he did not care to have his name appear but finally after much pressure, said he would consider it.

Edith & HPH were much depressed and Mrs W and Randolphs seemed care free and light hearted, - as if no controversy over the club had ever taken place. Not a word was said about the club, - apparently they regard that disagreeable incident as "happily settled."
Mrs W. told Birtie she was sorry she

was not when she called on Thursday, but never. Sheable of the wealth we left at the bank, and she would mention the Union Bank - index deposit - etc had given her. At about 10 PM she and Randolph drove home in their electric car and we called on a taxicab.

Wed 5. Sat

The Board met later Mr Garrison. He gave us a notice of the M Board of N Y proposed new By-Law making the chairman, the chairman of the Fed. come in place of the Governor as President; also suggesting that further change as to the power of the chairman would be made following the analogy of banks and bus. companies; - all to be subject to approval of the M Board.

Another resolution was read referring the hope that future boards of directors of the N Y bank would not disturb the decision of houses which they were to make, at

least without the consent of both the Gov and Chairman

Mr Garrison then said his health depended on frequent trips on West, and that he hoped the Board would consent that he and the Gov could arrange that matter between themselves, without first securing the approval of our Board.

All the members expressed their approval of this, but Miller said it was better not to have any formal vote on the Board might not wish to extend this privilege to the other M Boards.

Mr James then moved to fix the salary of the Chair & MA at \$5000 per year.

Voted: unanimously carried.

Mr James then moved to appoint Mr Garrison class C director and Mr. N. A. Hunt on the unexpired term of Jay; - to be announced on a day fixed next week.

Voted: unanimously.

Mr Garrison then accepted but stipulated that he could not take office until May as he was sailing on March on Germany to rejoin his connection with the Kaiser's court. This

was man. agreed to.

It was then moved to ask him to retract
infirmly in the absence of the NY bank
on another and M. A. and in the increase
in salary of Phillips and Purjes.

The meeting then adjourned
and it was then agreed to waive
approval of the Board of leave of
absence of the two and Chairman will
cause trouble in other districts; we
believe we should be treated alike.

It was suggested to Mr. E. that the
directors should pass another by law
ordering who shall preside at all
Board meetings when he was absent.

The B. manuscript for No. 5.27 was a news item
that judgment has been rendered in suit of
Rose Fitch against Margaret Woodrow Wilson
daughter of President Wilson by No. 10512 in
4 notes dated Jan 12. '26. (See Sec. Bk.)

Feb 6. Sunday

We dined w. Mrs. Demack. Adam Sturges also
was there.

Feb 7. Monday

not much news of day going over the last
draft of the Union. Table (No. 4) and company
it w. Mrs. Pennington as Michael by
Randall; found many omissions and
made a list of them. wrote Mrs. P. a letter
asking her to decide wh. to trust them or
not.

Board met this P. M. and approved record
of meeting w. Mr. E. in suit.

The record did not show that Mrs. P. had agreed
to approve the proposed NY by-law and to
the Chairman Monday next. Comm. The
not matter this was corrected.

It was pointed out that record did not
show the Board's agreement to waive
approval of leave of absence on string
and Mr. E. At first he had claimed
we did not waive it but finally the
record was written in a very ambiguous
manner, not saying he would consent
to this in the hope and belief that
the Board will act similarly as to the
other M. B. suits.

6.30 P. M.

not call on Mrs. Pennington and they

agree to send down to the Lee House tomorrow and get COT's list of omitted dates.

She said she wanted COT to go over the w. Randolphs and COT said if she would first look them over, he would of course be glad to take them over w. Randolphs. She sd she would at once send them to him.

26 & 27 Sunday

Mr & Mrs Pennington stopped at the Lee House at about 9.30 am to get my suggestion of which I spoke to her yesterday afternoon. She said she had already telephoned Randolphs who said there was no need of his going over them; that it had been determined to omit everything which was omitted; he did finally agree to read over my draft and she said she was going to bring it to him at once. None what she quoted as to what he said, he was evidently in a very bad humor.

Just as she was leaving she said, "There is one thing which must soon be settled, and I am afraid my wife never want to speak with

me again after I refer to it, and that is what is to be done with the Probate from the sale of the bank? I have given it much thought and have almost reached the conclusion that the Probate should be divided equally between Randolphs and yourself!"

COT answered very quietly that under no circumstances would he receive any part of the Probate, that what he did was pure reverence for her will.

Then she said, "Perhaps it could be arranged to have a Measure introduced and have the Probate given over to some philanthropic or similar trust."

COT made no answer to this completely betrayal of the Wom. Dem. Club on this crucial measure. He could not trust himself to speak.

COT sends a letter to Mrs Pennington amplifying his entry in the Chron. Table for 1919, Aug 20 - The veto of President Wilson of the bill to repeal the daylight saving Act; - Act of Dec 1918. The veto was overridden by

a 2/3 vote of both houses, and in ten days the savings bill was repealed.

Nov 9. Wed.

Randolph writes letter enclosing a letter from the publisher for Stokes regarding an offer of a royalty of 10% for the ^{the} and discussing price of sale etc. Randolph said, ^{he} readily approved all the Stokes writes, and asked letter to send Stokes's letter back to Mrs Pennington if he also approved.

at the women, been club Mrs Harrison spoke today on the Book Com^e. She spoke of the last meeting, read the letter of the Com^e to Mrs P. and Mrs P's reply. The members of the Bd of Revs did not like the terms of Mrs P's reply, and members - Mrs Compton HPA thinks, asked if the table did not belong to the club. Mrs Harrison said she thought it did; that she had not been able to take matters up w. Mrs Wilson but would do so and alluded to a meeting of the Book Com^e set for tomorrow she spoke of sitting next to me of the Board men of Harbor Brothers and told her

of the house & asked if his name would be interested in it. He said it would and added that he was very sure w. Mrs Wilson and Mrs Barber on giving the authorized biography to Doubleday Page & Co. when he had been published many other books. He said he was coming to work soon and he would take it over with her.

Mrs Helm told Bette after the meeting she knew nothing more about the Com^e than when she last talked with Bette.

She said, however, that Mrs Wilson was very easily influenced.

Nov 10 Thursday.

Mrs Compton told Bette this P.M. that the Book Com^e met this am; that Mrs Harrison reported that she had seen Mrs Wilson and was very intelligent and sd little or nothing as to what Mrs Wilson said and made no remarks; that the Com^e agreed that Mrs Harrison should ask me whether the club could not have the chronology and part of the book to see on its own merit.

Nov 10. Monday.

9 P.M. Mrs Pennington called me up and asked about the shares letter. I told her it seemed to me all right unless I was not an officer in such matters. I then added that the debentures had really surrounded me and that I could not sleep I was so disturbed and worried. I added that I could not sign my name as a trust committee of the bank unless a meeting was held, at least, of the ~~the~~ Probets were to go to the club, as I had done the work for the club, had told members so who had usually spoken to me about it; that I felt I was literally a trustee in the matter.

She said she absolutely agreed with me that the Probets or at least a share should go to the club.

I said that as I understood it, Randalph was absolutely out of it.

She said why do you think that? I

said I had a vague idea that she had told me so. She said no that she ^{was sure} ~~thought~~

he wanted a share of the Probets, that he had never said he did not.

She said she thought we all, really

he called and Randalph, should get together and discuss it. I said I thought it much better for her to see Randalph and find just what he wanted a share; that I would only be in the way but I should say that under no circumstances would I ever take a cent. She said she would see Randalph tomorrow am. She added that R. hated the Ben Club & she guessed he would never consent to its having any part of the Probets.

9.30 Mrs P called me up again and said she had talked w. Randalph; that what she said about my being a trustee for the club was on strong ground; that he said that he had not done her work for the club but for Edith, and finally he suggested that the results be divided 1/3 to himself, Mrs P. and Edith and if Edith felt he was a trustee he should turn over his share to the club.

Edith then said - will you join with me and give your 1/3 also to the club? This evidently pleased her and she said she could not now after

to this, certainly at least as to all of her 1/2. COT believes she would and intends to run over her things to Randolph.

COT said he would recall well this.

She sd she wanted to bring us all together, Mrs W. Randolph, on Sunday next and COT said he would await her call. She also suggested in lieu of my books that she buy a few hundred copies of the book and give them to the club but COT said he did not own them.

COT said he had a vague recollection that some one had said that Randolph had written her a letter stating that he would not accept any of the profits. She quickly replied that no such letter had ever been written; that her attitude - acceptance of a share of the royalties - had never changed.

at the first interview Mrs P said she could not understand why the club expected any share after the withdrawal. COT said the withdrawal

had only to do w. publishing the book; that the book seemed absolutely dead; that I did not want her to do anything that would be misunderstood; that she originally told the club through Bertie they were to have all the profits; that then she cut it down to 1/2; that now, apparently all had been taken away. She sd if all depended upon the source; that she wd die if a real blind thought she had done wrong, but she did not care a rap, what others thought and she refused contemptuously to let Harrison who had caused, she said, all the trouble, and also to her friends.

10.9. Wed.

Mr C said Carl had called us and said that the business directors wanted dividend rates reduced but that he thought this would be a mistake. Mr C said he had talked w. Helen who felt there should be no decrease at present time and Tolstoin felt same way. The Bd took the same view and Mr C said he would go to N.Y. en route to Marion and her call.

Platt thought we ought even to call some roots
and Miller set we should have done this
a month ago, to avoid possible sublation.

Mo 11. Friday

Cummins told me that a few days ago
Conrad, Buchanan told him that U. Pres. Taft
had asked him to take hold and take the
Hampden bid in council. w. the McFadden
bid; that Buchanan asked him to take
hold of the matter but that he said he
was not interfering in the set.

C. said he did not believe in Hampden bid
and thought it merely part of a
political game to carry over with the
Barnes and Ambrose Pratt Council.

Mo 12. Sat

H. H. called me over to say that Mrs Helen
had invited me to lunch at the Golf
Club & that Mrs Wilson was to be there.

Mo 9. Wed

We receive a letter from Mrs Garret, dated
Hotel de la Paix, Geneva, Jan 27. 1917

after showing of a book that given by her son,
who said Anna was present, which was not
very satisfactory and did not bring in Anna,
Mrs Garret wrote:-

"This morning I have had a quiet time by
myself and I asked if Anna would come
and send a message to you. She was here,
I am sure, and the message that came
described my hands over the table very
badly, just as it did the day on the
terrace. It may mean something to you
so I am sending it on to you in another
sheet of paper. I will also send you
the original copy which is pretty
blind as I had to write so fast that
it's all not crossed nor the is dotted"

copy of enclosed message.

for: Mother, Anna, in best news.

Mrs G. You I am sure Anna.

Anna

Mrs Father and Mother I am very
near them most of the time. I am

interesting heard in some of the things I was most interested in on earth. They will know what I mean.

They might talk to me and look over me a while. Tell them to say "anna", to speak to me, and if they listen I will speak to them in their minds, they will learn to know my voice just as you do. They are not able to write for various good reasons; - they are so anxious and too busy, but it may come.

Mother, I do love you so much more than I ever could tell you on earth. I see all you did for me, I feel your love about me still, and I realize how often I fell far short of your ideals for me but now you would be better satisfied, I am working so hard to make up some of the things I bungled on earth.

I am picking up some of my dropped stitches and you know I never failed to pick up and do over, but now I am doing it with a smile; - can you believe it Mother dear?

I am interested in all you have done. There is nothing you have left undone that I would wish you to do for

me, and as for you and Father, you will be so far ahead of me when you come over that I will have to gallop and jump to catch up with you.

Sometimes, your early training made you terribly conscientious and more careful than my generation. You were a little more serious about life. We were happy and carefree, sleeping over and a good time, so now I am working hard to develop part of me that I only let come to the surface now and then.

What do you think I said when one of the Big Ones over here asked me, - "Young woman, what can you do in this place? What is your greatest interest which you would wish to work on through all eternity?" My! I was scared, Father. I could only gush; "I must think. Let me think!"

I tried to think of the things I would most to do, of all, and only one of them was down on earth to stay. I could not leave any

have a automobile or lots of other things I
would to play with in earth, to work on
over here.

Then I thought again how, to have an
answer ready before he returned. I
remembered the real thing from which I
got the biggest thrill, - that seemed to
make your letter and white inside. -
It was my work with those who were
so young and suffering. The poor little
children I helped, the sick soldiers and
others that I did try to help and
comfort to, although not as often as I
should. So I had an answer: -

"Put me to work with children or
some one who needs me"

"I can help less, I hope. Show me what
to do":

So I am busy trying to make little
children over here happy.

They come over without their mother,
they need love and mothering, they
need me to play with them,

any time, dear, there is where my
play instruct comes in. I can
play with them and teach them all

the many stories you used to tell me, - so
you see you did protect me for this
life, too. and now I do thank you
for all the excitement of life you
gave to me.

Often I sit by you with my arms around
some poor little girl, - you can not
see her, but she is there gathering
love from your abundance, Mother
dear, for so many that no mother
to love them, - you do not know
how many.

I could go on and talk to you
hours, but I must not take more
time.

There is Anna, do not doubt it. I
am trying to get to you something
else to make you very sure, but
it is I, your only daughter, who
loves you and thinks you every
day, because my work for all
eternity will be for you both who
can talk me with my work,
because you loved and helped
me as a girl".

Nov. 12. Sat.

Mrs Cunningham called up HPH and said Mrs Bulley had called her up and asked if HPH was at the club and if not where she could find her as she wanted her to have lunch with Mrs Wilson, Miss Jones and herself. HPH she would lunch with them.

HPH thought Mrs Wilson looked very kind and quiet, but seemed absolutely towards HPH, missing her. She expressed about "Charlie" and sent her love to him. Mrs Bulley also called about "Charlie". HPH told her Wilson that ~~she~~ was not well, that he was worried and sleepless. Volney was said about the book.

After lunch HPH met her Hilly and ~~she~~ said ~~she~~ had not finished her Newbold letter to Mrs Pennington. She said ~~she~~ surely ought to send a copy to her Wilson. HPH told her some days ago about this letter, and asked her if Randolph might not interest it

and not allow ~~she~~ to see it; she said she did not think he would dare to.

Nov. 13. Sunday.

Mrs Pennington called me up about 10 am and asked me to have supper with her saying we should be absolutely alone. She said nothing about Mrs Wilson or Randolph. ~~She~~ told ~~me~~ ^{he} was just going out to meet an abbot (with Dr. Reubin) but would let her know when he returned.

~~She~~ then wrote her a long letter and finally withdrew all connection with the book, leaving her letter at her house.

(See see her. vol 177)

Only in the evening she replied saying that Mrs W and A were not willing to have a memorial but had left the matter entirely to her. Again she asked ~~she~~ to accept 1/3 of the profits which she could give to the Deen Club.

(See see her. vol 177)

Nov 14. Monday

Mr Helm told Bertie she would like very much to see the letter etc wrote to Mrs Pennypacker.

Mrs Harriman told H.H.H. at the club that Adm. Grayson will tell her that President Wilson will tell him that Randolph Bulling had got in the records and he wished he would kick him out of his room. H.H.H. thinks this referred to the time when he was down in S. St.

Nov 15. Tuesday

wrote Mrs Pennypacker a long letter in reply to her of Nov 13 saying she did not change my determination to withdraw; that if I did I should be in haste of agreeing to and adopting her opinion about the club. I showed her her own letter the club was right in making the suggestion as to limiting the book to the chronological table - which was not she finally decided to accept the suggestion. I ended by offering a willingness to leave the club decide on itself who it would accept her offer - but not to take me to his house - 1/3 of the books.

Bertie asked me if she would consent to my showing the club Com^{rs} her letter of Nov 13 and my reply, saying that if the club accepted the suggestion I would try faithfully to carry it out.

at 5 P.M. I called on Mrs Helen and said I had some letters about the book and that if she desired to have them I would be glad to read them to her, and she must understand I did not offer to do so. She said she wanted to have them & is to call tomorrow at 5 P.M. she said the whole thing was the most ridiculous she had ever known.

Nov. 16 Wed.

Mrs Helen called at 5 P.M. and I went over the whole thing. book matter with her. She said she thought that butler's involvement would result surely of Mrs W or Randolph's loss any of the records. She said that Mrs P's statement as to certain occasions happening while the book was held by the Com^{rs}, undoubtedly

referred to her talk w. Mrs W.
 She also said she had told Mrs W that Mrs
 P. had told her former that Mrs W. would
 ultimately get the benefit of the money
 to be paid to Roundtable, & that it shocked
 her.

She also said Mrs W. told her that R.
 had written Mrs P a letter stating that
 he would not accept any part of
 the profits!

She seemed to think, as I do, that
 Mrs P is out of her mind, and
 that she is not telling the truth
 and that R. is telling the truth.

I told her I believed Mrs P had
 said something to Mrs W - of course
 something absolutely false - who had
 misheard her in her busy mind
 not, and asked her business to
 acknowledge my written book. She
 said Mrs W would not accept any part of the
 to not be coming from a committee.

about 6.30 another letter from Mrs P came,
 reiterating that the club was out of
 it and begging cost again to take 1/2 of
 the profits, which she would give to the
 club. (See vol 157 see Bk)

Nov 17. Thursday

wrote Mrs P another letter saying I would
 never change my determination unless so
 instructed by the Club Council; that she had
 not answered my request to know if I
 should show the council to the Council and
 that if I did not then I would be free to the
 contrary I should submit it to them and
 would act in accord. w their instructions.
 (See See Bk)

Ad met to consider abstract of Bk of Staly
 on condition w. Liberty Bk of Amer. of
 Los Ang. who had about 125 branches.
 The Council to whom it had been referred,
 Geo E. Platt & Council. Reported that they
 had been under advisement for over
 a year; that the St Subst had approved
 it; that the change in assets etc

was not injurious to the case concerned.
 Miller bitterly objected and said the
 St Subd was absolutely under control
 of Bd of Staly; that we did not agree
 without violating our Reg. H etc
 etc wanted out that only Sec 4 (1) of
 Reg H was applicable, - the change of
 assets etc; that the rest of Reg H related
 to Petitions for the estab. of new branches;
 that the branches of Lab. Bd were
 already established. Miller denied
 this.

Finally Miller moved to lay it on
 table.

Est said he would vote Aye in
 understanding that all Miller wanted
 was a day or two to look further
 into the matter.

It soon became evident that Miller
 really wanted to see the whole
 thing.

Est however voted aye
 vote

Aye Miller, Est, Cunningham

No. Est C Platt, Combs

Indrd. No vote.

Cunningham said he would move to postpone until
 an examinee could be held by the M. A. of
 health board - wh. would last 6 months.

adjourned until 2.30

Miller stalked out of the room and with
 a lowering look on his face said he would
 not come to the meeting in the afternoon
 as did also Cunningham. They clearly
 meant that they would stay away
 to break a quorum.

Combs said he wanted Est to go with him
 to the Secy and ask him to come in and
 break the tie. He was however out of
 room.

at 2.30 Est, C. Platt, Combs were
 present and later Cunningham came
 in making a quorum. C. had cooled
 off and seemed calm & cheerful.

Miller did not appear.

The Combs said he had carefully read
 an examinee made of the Liberty
 Bank, in view of its desire to become
 a Nat Bd, and while not a regular
 examinee, yet it was wrong to
 submit the bank was in good
 condition and that the change of assets

would not injure the consolidated notes under Reg H. see 4 (1).

Cumulative notes was then tried and lost.

Apr. Cumpton

No. In C. Platt, call. Combit.

The Combit said if C. wanted a few days he could gladly vote to work him. C then said he wanted to once get to know us. Then would have meant at least 30 days delay until James ret'd.

Call explained his vote:

1. The Combit was lawful under Calif. law, the state should have given unqualified approval
2. No question of new branches was involved, every one of the Liberty bank branches being already established
3. Reg H is not strictly, as call see 4 (1).
4. The Combit. said he was satisfied that the change of assets did not violate Reg. H. see 4 (1).

Platt then moved approval, to have effect only when an agent that eventually could be 5 years old not exceed a total more than 25% of Bk of Italy state a threshold a total more than 25% of any independent unit bank in Calif. carried vote

Apr. In C. Platt, call. Combit

No. Cumpton

Combit. told call after meeting that James told him he would vote for the Combit.

The majority felt that it would be better on the Lib bank to be brought into the M system; that because it was quite a number of members because and of the system. Also it was distinctly understood that the consolidated notes will likely be a Nat. bank charter wh. the majority felt would greatly help the branch bank situation in California.

The M A in this case would be

Wendell but surely referred the letter to the Board. To have made a full investigation would have taken a long time and perhaps of Ed felt that in the only quiet before Ed - object of change of assets - the judgment of the Court - would such a further investigation unnecessary as to the liberty bank and we all knew the Board of Italy was in good condition, for our own reports.

Friday Nov 18

Mr P writes saying the letter was personal and should not be shown to Clark. Again trusts that the direct question who he will sign the names to book w. Mr P and Wendell.

Ed's letter in evening - No and gave answer the same.

Nov 17 - Thursday

Ann had arranged a meeting in her room in the evening with Mrs Wright, a Detroit Medium.

In a few minutes Dr. Shuck a Scotsman shape. Then he said Anna was there and a distinctly distinct voice, at least a whisper the shawl, saying it was Anna. The voice was clearly not Anna and it sounded like R's as a westerner would. Anna said she was very happy and was near in all the time, especially in evening and evening. She said she pulled my hair the other evening but did not touch me. She said she had not known why to ask - that we should cease worrying about her. She advised us not to work in the Camp Ed - it took so long - but to try automatic writing, placing a glass of water on the table. B asked her if she saw Margaret Hardy & she said yes; that she loved B. very much. We asked as to my mother and she said she was on the bed next to me. She said the doctor could do nothing for her - that her time had come - that she was born with a weakness.

bound to culminate in her death when her time came. COT asked her to give her some tips and she said she would tell her children at night.

Then my brother Ned came and spoke a few words, as also Helen Humlin.

Then Frank Humlin spoke and incidentally mentioned address.

Then John Stella Williams spoke a few words addressing COT as "Gwen".

Then Anna came again and said she tried so hard to keep alive until we came.

COT, to test her, spoke of her 3^d operation and she quickly & somewhat impatiently said - No. 2 operation not 3.

Obviously COT went into her room into the next room, quickly left, and told the trumpet to his car. W. W. was across the room 15 feet away. COT distinctly heard the same voice saying to her - it is Anna, Julian dear, and also distinctly heard knocking.

H. H. came in and went through the same experience. COT did distinctly hear the voice speaking to H. H.

She may have been a mental illness, but COT regarded it as truly wonderful.

COT is satisfied her W. could not have created herself the voice of Dr. S. and is inclined to believe the manipulations were genuine unless there was some one concealed in the room who came in after the lights were turned out.

Monday, Feb 18

Held another meeting at 1 P.M.

Anna soon spoke again after Dr. Sawyer had named COT as a man of conscience who had a blinded mind, saying that a Justice of the U.S. Dist. Ct. whose name he did not remember had spoken of COT's blinded mind. Dr. S. added that COT had done some fine work that very day - namely replying to the New Pennington letter. He also attacked Mexico & sd the Catholics would ruin the country unless controlled.

Anna replied to H. H.'s questions as to Nelly Brewster and sd she saw her often; that Sidney pulled Nelly just often cheaply her with all sorts of things - that she loved some

one else etc etc and beat her.

Then Bayard on November sleep but only in very general conversation.

Anna came again and Bente asked if she saw her sleeping. She said no, he was not in the sheet. Bente then showed of her Auckland Eddies and Hubby Tennant and Anna said they were not particularly friends of her - wh. astonished us greatly.

Anna told us she appreciated all we had done for her, and told HPH she had left nothing undone for her wh. old Hubby had saved her - that her time had come.

CH told Anna he should always report not having told her how much she was of her and she said she knew all.

CH asked if she was trumpet of the body she had in earth and she said not in the slightest degree.

CH then tried the trumpet again in the lighted room but could get no sound.

Analyzing the meeting CH said:-

1. The voice was clearly not Anna's, but a wester voice, rolling the R's.
2. Her words could not have imitated Dr. Sawyer's voice, as she was a motherly old woman with a very low squeaky voice.
3. The things Anna said were hardly what we would have expected; especially as to Sw Auckland Eddies & Hubby Tennant.
4. CH said that unless some one was concealed in the room the voices could not have been heard.
5. The action thro the trumpet in the lighted room is inexplicable to CH in any earthly sense, unless it was a mental illusion.

Nov 19. Sat

HMH likes and that her husband is also to dine with her and Mrs. Bruce at the Glen. Club this evening.

We dined with Mrs. Sen. and Mrs. Bruce at Wm. DeMott's Club. We sat at Mrs. Bruce's table at which were seated Sen & Mrs. Bruce, Mr. Wilson, Mrs. Halsett, Mr. & Mrs. Bond and Mr. & Mrs. Richard Cleveland.

Mr. Cleveland delivered a charming address on China; he spoke clearly and quickly and made a fine impression.

I sat next to Mrs. Wilson. She was very polite and courteous but I noticed she had something in her mind against me growing out of the Pennington dispute. When the dinner and cheery were over she showed herself without a word. She spoke in rather veiled to a question of mine about the judgment against Margaret Wilson and said it was a business adventure in which Margaret had acted very foolishly. She several times referred to me as "Charlie" but I felt there was something beneath the surface which troubled her.

Nov 20. Sunday

We lunched with Sen & Mrs. Bruce. No other guests.

Nov 19. Sat

Hearing in relation of San Antonio on a W. branch. Prof. Earnest and Mr. West spoke.

Nov. 22. Wed. Wash. Birth day.

HMH called on Mrs. Cunningham and asked if club records mention Mrs. Pennington's gift of China. Taken to club, and when it was first mentioned to the club. Mrs. Cunningham said that at a tea at the club ^{Jan 6, 1926} Mrs. P. told her about her nephew having a debate in his school on Wilson vs. Roosevelt and the debater, he had in binding build down data; that Mrs. P. said to her that if the club would purchase a chron. table she would buy on the table and give the club all of the profits. Mrs. C. said that HMH reported to the W.C. Com^{tee} towards the end of Jan, or early in Feb 1926 that club was purchasing a chron. table and that

Mrs P. will buy all the expense and would give the club all of the profits. (H.P.H. did this at Mrs P's request.)

H.P.H. says she told the exec. com. it might be beneficial in time for the annual meeting in the last of May; that she reported progress to the exec. com. all through the spring.

Mrs C said she was ill at the time and Mrs Burleson was supposed to read the records of the annual meeting which ordinarily would be read of the 25th, but Mrs Burleson did her work in a very incomplete manner, omitting much that should have been entered.

Nov 23. Wed.

Board voted to estab. a W. branch at San Antonio, Texas.

app. Geo. C. Platt, Crd. Compt.

No Miller

at about 3 P.M. Mr. Walter C. Cleghorn, a St. Louis lawyer - the one who is now representing Gertrude Meyer - called me

and said that Mrs. Pennington had consulted him and that he wanted to make an effort to talk w. me. We talked 3.45 and he came up and we talked over 1/2 an hour.

He said Mrs P. signed the wrong contract and sent it on to Staples - I think he said before she consulted him; that he had advised her that she should at once write Staples and explain to him that there was a mistake involving her right to publish it; that he thought undoubtedly she had sent this letter this morning.

I liked the general appearance and attitude very much.

He said he was not at all sure how to advise Mrs P as to her legal rights and wanted me to tell him the facts as I understood them, which I did.

I assured him that I wanted to have this matter adjusted in a friendly, amicable spirit, whatever the strictly legal rights might be, and he assured me that this was also his desire.

I told him I believed the club, through me had a claim title to the original

chem. table & that I believed a court of equity would enforce the publication of the bond. I think, without of course saying so, that he agreed w. me as to this. He asked on what basis we could reach a settlement of the matter. I replied that Mrs. P. must recognize that the club had an interest, legal or equitable, and that I should never consent to any compromise which did not deal directly with the club; that Mrs. P. originally gave the bond to the club; later she cut down its interest, we asked the club to accept, to $\frac{1}{2}$ the mobile, and finally she submitted to me w. the approval, on advice of Bally to give me $\frac{1}{3}$ which I could deliver up as I saw best, - to the club if I wished; that this turned the whole matter over a joint undertaking on the sole benefit of the club into a private business transaction for our own profit, to which I could not agree.

Taking up the matter of compromise w. me in any way benefiting the club

I said that if she would write a letter to the club offering it $\frac{2}{3}$ of the mobile I would be glad to leave it up w. the club. I said that after giving the whole bond to the club she had suggested cutting down its share to $\frac{1}{2}$ and finally to $\frac{1}{3}$; that Bally himself made this last proposal and that I did not see how the club could agree to his having more than $\frac{1}{3}$ on any way of compromise; that when she gave me Bally's suggestion of $\frac{1}{3}$ I asked her if she, joining with me, would give her $\frac{1}{3}$ also to the club which she thought would be to do; that I heard the court would hold that she intended to give her $\frac{1}{3}$ to Bally and that while his suggestion of giving only $\frac{1}{3}$ (cutting it down from $\frac{1}{2}$) appeared to be a reduction of the claim, it really was an increase from $\frac{1}{2}$ to $\frac{2}{3}$, wh. I believed the court would report as a compromise.

I told her the court had asked me if I would consent to publishing my original chem. table and that as my work on it was done absolutely for the club. I did not see how I

could refuse.

We both agreed that legal proceedings would be injurious to all parties and might injure the memory of Priest Walker.

I told him Mrs P. denied the report of the club to any share of the trophies and that I had devoted my time to combatting this newspaper - knowingly not touching on the amount of the trophies the club was entitled to.

I told him privately, not to be repeated, that I felt that if any share was given to Bulley it would be very debased to explain and would be a great injury to him, but that if he and I could agree on some equitable compromise I would do my best to have the club accept it provided I was certain that Mrs W. + Bulley wanted a share of the money.

I told him that Mrs P. was very indignant w. Mrs Harrison and I felt w. some reason, altho I felt that Mrs H. was right in her belief that the report was written by

Mrs P. was too illiterate and did not add to her injured feelings.

I said I agreed w. Mrs P's belief that we could have told Mrs P. something about how we felt about the work, but that Bulley and I felt certain that the publication would result in cutting it all out, - wh. in fact the publication had not done, - at least so far as I knew. He finally left saying he would call me up very shortly.

I told him I had not talked with the com. , hoping the matter could be adjusted between ourselves.

We both agreed to keep Mrs W's name out of the transaction, at all costs.

7.30 P M

Went as guest of Mrs Helen to woman's Ben club dinner. Mrs Walker was there and seemed very cordial and friendly, kissing Betty.

Nov 24. Thursday

Mr. Cleburne telephoned and asked me to lunch at a corner club at 4 P.M.

We met there and he said Mrs. P. said that she would agree to give me 1/2 of the profits in trust for the Gen. Club, as understanding that the club is to have nothing to do with publishing the book and that I should demand my name to be used as one of the collaborators; also that I write the publisher on the club that the differences have all been adjusted.

I told him I should consult H.W.H. about it and would let him know as soon as I could.

I told him I wanted to be sure that Mrs. W. knew of this and he said that Mrs. P. and he telephoned and called on her that morning and said they had explained it.

Mrs. W. said that it was agreeable to her. Later he somewhat qualified this statement but he certainly said this to me.

I said again to him in confidence that I felt it would be embarrassing to Mrs. W. if

the future if she or Randolph were to accept a single dollar of the profits, but that if this proposition was agreeable to her, and if H.W.H. observed, I should gladly to all in my power to trust it through, but that I should first want to talk with Mrs. H. over the terms of the book contract and get her best approval, as she did care to influence the course if she observed it.

We called in evening on Adam & Mrs. Helen to consult as to whether I ought to ask Mrs. W. for an interview and tell her all the facts, many of which I believe Randolph was concealing from her. Sister and sister Helen both urged me to do this. I said I feared Mrs. W. would be angry and refuse to see me but they laughed at me.

Finally I agreed to do it.

Nov 25 Friday

wrote Mrs. W. a very kind courteous note saying matters had progressed so far with the book that I had to see the contract and wanted very much to have a talk with her alone, without any intention of quoting her, but to clarify

my mind so I could talk but in clearing up the matter along line applicable to her. (See notes & see B.H. vol 178).

I came back after lunch and found a note from her as follows :-

26.25.1927

Dear Charles:

Your note of this morning has just come, and I am sure you know how glad I always am to confer with you at any time.

But as I have stood about for everything connected with the bank, I feel it would be unwise - to quote you - to have a word with you alone, regarding the matter.

Mr Pennington has been so busy in everything connected with the bank that Randolph and I put everything in his hands, as he - like you - did the work for her.

Of course this excepts the best intentioned complication regarding the endowment fund of the bank being sponsored by the club when I was Honorary President, I need not rehearse this, as you already know it.

When Mr Pennington withdrew the manuscript from the club, Randolph and I

would like it was absolutely hers to do with as she pleased. I am sure you will realize, therefore, that any conversation between you and me "alone" would be out of character.

Feeling that I could confidently count on you for any service regarding the bank, it was at my suggestion that Mr Pennington sought your help; and I can not express the embarrassment and disappointment I feel that she has been subjected to so much delay and misunderstanding. As Honorary President of the club, let me say I feel that your attitude in its behalf is overlooking one of the very best friends it has ever had; and should she see fit to resign from the club, I should regard it a great loss.

I welcome the opportunity you now gives me to tell you of my reaction in regard to the whole subject.

Abjectly yours,
Edith

a rare cruel, vindictive and base letter was never written by me

ground to another.

1. The embarrassment and delay of which she complains was primarily due to her act - unless Harriman acts - in withdrawing the book from the Council.

2. The question of the "editorial character" of the book - including Mrs P's additions was never raised by her before prior to her telegraphic message.

3. The truth is that she, Randolph and I agreed that Mrs P's additions were "sloppy" and spoiled the book. The name we did not tell her at once was that we did not want to hurt her feelings and in said nothing clearly certain that no Publisher could consent to print such stuff. The suggestion of Hon. P. President was made for the first time by Mrs Harriman and gave Mrs W. a good excuse for "killing" in this way Mrs P's sloppy additions.

4. The story that it was at her suggestion that Mrs P sought COT's truth is not very material, but is incorrect. As a consequence of all of this, Mrs W.

asked me to purchase the Chem. draft and distinctly for the use of the Econ. Club it being agreed that the Club should publish the book and have all the profits.

Mrs P even said that if no Publisher would take it at an over price, she was willing to pay \$15000 to print it privately and give all the profits to the club.

5. (See Fraser 1925, 1926)

After the book was withdrawn Mrs P wrote COT that it was her intention to resubmit it to the club, but later she seemed to hate the club because of some suggestion that only the orig. Chem draft should be published.

6. Feb 8. 27 she suggested an even division of the profits with Randolph and COT the club to have nothing.

7. COT refused saying he was trustee for the club.

8. She then transmitted Randolph's offer - 1/3 to each.

9. Finally she offered Mrs W. even 1/2 to COT as trustee for the club. see COT letter to Mrs P.

COT is satisfied that the objection

have scared Randolph in Mrs W. so that they will not dare to accept any thing unless they do they will then it will, say to the ladies fundata; that Randolph is nervous that the itchy Helen can not be bullied and that a break has come which will never be healed.

Friday
 Feb 25. Thursday (contd)

Bertie lunches w. Mrs Glass and meets Mr Wilson and Mrs Grayson. Mrs W. was very sweet and cordial, and took Bertie to the Sun. Club. just as Bertie was leaving Mrs Grayson asked Bertie and Edith to dine with her in the evening with Mrs W. and Dr Davis, the guest, and Mrs Wilson promptly begged her to accept saying she would call on us and drive us out. And yet on the way to the lunch she had left that cruel letter on me!

In the afternoon Mrs Wilson called on Bertie to see if we would drive out with her but Bertie quietly said we could not accept it.

How Mrs W. did drive us out to dinner just after she had practically accused me of disloyalty to the Wilson and Herbert, simply through my misunderstanding!

We called up Adm. & Mrs Helen and they came over at 8.30 and spent the evening. I told Edith Helen briefly over the telephone what had happened & she was almost speechless.

I read to them my letter to Mrs W. and her reply and Edith Helen said it was a cruel letter and absolutely unjust.

They said they did not think Mrs W. really intended to imply disloyalty and the letter stands on itself.

I read them a long letter to Mrs W. & had prepared by my own Mrs Wilson, and Edith and Bertie begged me to substitute dear Edith and end "affectionately" just as the letter read.

They also advised making the letter very short and dignified and not showing any anger except in a quiet dignified way.

They also advised inquiring the cause of Mrs P's latest objection and was

advising the Com. to accept it.
 Helen sd never to suspect that I
 was protecting the club and from its hand
 of view it was better to have the money-
 half book - than to precipitate a crisis
 wh. could make me dishonorable to
 the club's getting nothing - wh. wd be
 playing her P's game. Good advice.

Mo 26. Sat.

early in the morning Bertie suggested a
 letter which she copied in the letter
 writer w. a very bad suggestion on me.
 It was as follows:-

In Hand. Mo 26. 1927

My dear Edith:

Your letter has cut me to the
 heart. I have always been your true
 and loyal friend, and it is very
 evident that I have been grossly
 misrepresented to you.

Had you not rebused my request for
 an interview I had confidence I could
 have satisfied you that I have been
 misrepresented rather than otherwise - trying
 to adjust all differences.

As you will read my last three letters to
 Mrs Pennington you will see that our differ-
 ences grew out of her insistence on my
 accepting her suggestion that I should
 accept one half of the proceeds of
 the book on my own use. Can you
 blame me for declining this?
 She has now offered to give me half of
 the proceeds to me in trust for the
 club. This is a very different situa-
 -tion which I shall at once submit
 to the club for their consideration of
 the Book Com^{ee}, and I hold it will
 be accepted. It was on this subject
 that I wished to consult you, so that
 I would be sure that you understood
 it.

affectionately yours
~~Edith~~ Charles

I did not undertake to point out
 the many misstatements in her
 letter, as it would have only made
 her more incensed.

Bertie happened to meet Mrs Jones
 and when she said she was going
 to leave a letter Mrs Jones said
 she was just going by there and

would have it on her. Mrs. Lusk would have received it about 12.30.

I went to my office and called on Mr. Clephand and told him I was to write the cover at once and asked him to send me a memo. of Mrs P's office. He said he would release it at once and suggested that instead of saying it he would have Mrs P. publish it.

at 12.45 I sent her the mem. and got it. In mem. see serial on. vol 168.

I then wrote Mrs Harrison, Chairman of the Book Com., enclosing a copy of the mem. and advising acceptance by the Club. (see 168 ser on)

I then wrote Clephand enclosing a copy of my letter to Mrs Harrison and also a copy of the mem. and had both letters sent by hand.

criticism of the mem. installed M.O.P.:

1. Mrs P. agreed through her atty to pay the money in trust to cost on the Worn. Dem. Club but the mem. simply sd in trust to use the money

accord. w. the own judgment.

This shows the hatred of Mrs P for the Dem. Club.

Mrs Harrison will be shocked enough to detect this instantly and it may cause trouble. I, however, will not be responsible

2. a clause was inserted, not in the original agreed bet. Clephand and myself - that neither Mrs P nor Mrs Humble is to do any act which will in any manner militate against the success of the publication by Mrs P's publisher

This is evidently a gratuitous stab at me - wh. I shall not soon forget.

Dec 25. Friday (contd)

Bel voted to with. opening of a M Branch at Charlotteville. N. Car. app. See Miller, Geo E. est. Corbett. and Platt

No. Miller

Miller sd it had much merit but to be consistent w. his previous vote re M Branches he felt bound to vote No.

Nov 26. Sat. (contd)

Cummins has been very ill for 4 or 5 days. He has continuous hiccoughs when he is awake. The appendix has also burst - Dr. Mitchell refused to operate. We called on him at 4.30 and had had a few minutes talk with him.

Nov 27. Sunday

Bertie called up Mrs Cummins who said she had heard from Mrs Harrison and she said yes; that Mrs H said it was a pity to let that trash go out and asked if the club was to sign it; that it was decided to have the bye-law done on it at its meeting tomorrow.

Bertie told me the club will have no connection with it, if it accepted Mrs P's Neoplastic.

adm. & Mrs Helen called at 5 P.M.

I read them my reply to Mrs Welton letter also my letter to Shephard and Mrs Harrison they both thought they were good.

We incidentally discussed the whole

question and Mrs H said if Mrs W. should ever ask me again to call or dine with her to accept it in the circumstances that it indicated a desire to rehabilitate herself by way of atonement or otherwise. I said I would consider this carefully but I believed there was about one chance in a million that it would happen!

Bertie at my suggestion called up the club and suggested the advisability of asking Mrs Harrison - who was in Baltimore on the day - to invite the By-law Com^{tee} to attend the bye-law Com^{tee} meeting tomorrow.

Nov 28 Monday

Bertie called me up at about 12.30 to say that the bye-law Com^{tee} had voted to accept Mrs Cummings' suggestion. I at once called up Cleburn and told him. He was very much pleased and said it had all been brought about through my tact. I replied that if the matter should have been continued much longer I believed I would be in an insane asylum. I told him what I said was unobscured but I would

embarrassed it tomorrow when the club vote
reached me.

I also asked him about the possibility of
Mrs P having to pay an income tax, saying I
wanted to have every possibility discussed and
between in justice to Mrs P and all parties.
He said he did not think she would have
to pay on anything she turned over to me,
but would consider the matter.

Berta said the Book question was taken up
by Mrs Harriman who read my letter. Berta
said she wanted to leave while it was
being discussed but they all refused and
Mrs Harriman said she wanted to ask
me a question. She asked if the club name
was to appear in any way on the cover
and Berta said absolutely no. Mrs Harri-
man said she thought it was a shame to
have Mrs P's track about her name to
go out.

Mrs Jones said she looked at Ballou's
and was out of it. Mrs Harriman said it
was only the Randolph Ballouing
Mrs Berta.

Edith Helen read a resolution and

James seconded it ^{saying} that they knew that
everything that had been done was absolutely right.
The vote was then taken by Berta and was
unanimous.

Mrs Smith then moved a vote of thanks
to Mrs. which was unanimously carried.

and received the vote at 5 PM as follows:

Mr. Est. Dr. Harold. Wash. D.C.

My dear Mr. Harman:

The following resolution
was passed by the Executive Com^{tee} of the
Woman's Nat. Dem. Club which met in
regular session, Monday, Feb 28th at
11 AM:

"The Executive Com^{tee} has considered
the letter from Mrs Pennington's attorney
with memorandum attached and
therewith in the name of the Woman's
Nat. Dem. Club accepts the resolu-
-tion as outlined in said mem-
-orandum and requests Mr Harman
to serve as trustee under the plan
outlined."

Sincerely yours
Margaret Wister Keifer
Acting Secretary

the above vote is not quite correct as it was
not a letter which was accepted.

I will send this, however, to Clephane and
if he wants it changed we can do that
later.

Ann Kemp also sent out a separate letter
giving the following vote:

"It was moved, seconded, and voted
carried that Dr. Hamden be thanked
for the intelligent and interesting comments
in behalf of the Club"

Ann Kemp added:

"The Club wishes to express its sincere
appreciation of the tremendous amount
of research work involved in collecting
the chronology and the redoubt
sheet which prompted you to give the
Club the benefits accruing from your
labor"

After a during lunch the President spoke
to Bertie about the book, Bertie laughed
and said - we have just discharged
your Book Commission at our meeting and she
seemed very much surprised
and asked why. D. explained about

Ann Hamden moved that the book
com. be discharged, which was
voted.

a settlement and she said that this she
did not mean Mrs P. she thought it
must have been a brightbully complicated
business. She added that she had been
very worried about the whole matter
for fear of any unfortunate complication
that might involve her when

Bertie gave a vague answer that this
arrangement would take care of
everything.

She said I do want to come and have a
good evening with you and talk over
the Book matter. God bless!

Mon. 1. Tuesday

Clephane called me up and said the vote
was satisfactory and he had written
me a letter confirming it. I said the
vote was not exactly as we would have
drawn it, but if he wanted any further
vote I would get it for him. He said NO,
he did not want to agitate the
matter again as he knew what women
were!

He then said Mrs P. wanted to know if
I would transmit my name to be used

as a collaborator. I told him my personal
 influence had always been and certainly
 was now against this but that I had
 given my word that if reached a certain
 point I would permit my name to be
 used; that nothing appearing in the
 mem. of credits I assumed they had
 no intention of using my name; that
 if he assumed me this credit was
 inadvertently omitted, of course I
 should carry it out, and finally I left it
 to my former associates to determine,
 that if they felt that the spirit of
 the compromise would be overruled
 they could use my name.

See See RR Vol 16 f.

Later in the afternoon I sent him a
 letter to the same effect.

See RR. Vol 16 f.

See memo, p 111

u. 1. contd

I had talk w. Cordell Hull. Told him the Dem
 party in HR as a unit were opposing the
 M. Pennington bill; that at a meeting of the
 HR Comm the democrats in a body left
 the room, leaving one Democrat to
 make gesture of no assurance; that Sen
 Platt said the Comm in Rules did not
 want to send a bill bec. the democrats
 as a unit were opposing the bill; that
 I had done nothing & would do nothing to
 influence this in any other legislation
 & that I simply wanted to tell him
 this was the best time since the
 M. Pennington bill that there was
 united Dem. opposition as a Party
 matter whatever in any Comm; that
 the Rules had never done this;
 that I wanted to see the Dem. Party
 take a Party stand against a
 barefaced and unrepresentative collection
 bargaining bet. employers and employees,
 where a large no. of workers
 were involved at salaries averaging
 about 1200 per annum; that it was
 a record wh. the Dem. Party would

have to apologize for in the future; that I granted him one right of my members to vote as he pleased but declared Party action in such a meritorious matter; that the majority favored the bill, the Senate had passed it and a Party division & the J.M. cause had obstructed it but we wanted Dem. objection. I suggested that we get some of the Dem. who voted on it in caucus to see the Rules Committee that they had no objection to a Rule although they should vote against the bill.

Hull agreed absolutely w. me that a Party man as a J.M. bill was need possible & so he would do all he could to get a rule.

By the Redbird called me up on 11/4 and said his banking firm was interested in a large combination of Amer. Ill. and other business matters who thought of getting out his money to represent the and he asked me as to his standing, I said I did not know him intimately but

would try to be man of standing and ability.

In relation to Cleburne's question from Mrs. P. whether I would permit my name to be used in the book, I am very sure when they submitted the names, & conditions they had decided not to use my name, but if they felt I would to appear, the condition that I should do nothing to injure the book would be a honorable insult. In view of this condition I could I would have been justified in absolutely withdrawing my name, but I left the matter as I did in order to emerge honorably the strict as well as the letter of the compromise.

See supra p. 108

Nov 2, Wed.

Received from Cleburne letter saying the matter was satisfactorily adjusted and closed and I replied.

(See Nov Vol 168)

This morning another letter came from Mrs Nelson as follows:

1st March, 1927

My dear Charles

I am sorry if my letter of Nov 25th hurt you, but nothing was further from my thought; and I felt that our friendship would never be a burden that it could stand business.

You asked me to read your last three letters to Mrs Pennington saying you never have been "grossly misinterpreted". It was after reading these three letters that I wrote you as I did; so you will see that what I said was based entirely on your own testimony.

Mrs Pennington has just telephoned me that the matter has been closed between you and her lawyer; so we need not

worry it.

There is only to say again how distressed I am that so much unnecessary heartache and misunderstanding has resulted in what primarily was undertaken as a labor of love among old friends.

Faithfully yours
Edith Balling Nelson.

We called Mr Adm. + Mrs Helen and they called at 5 P.M.

Not had Richard a letter in reply to Mr W. Adm. H. advised not to write again but to leave matters as they stand.

Nov 3. Thursday

We decide to follow Adm. Helens advice and not to write further.

Mr Henry called Mr Adm. Helen and told her of this decision.

Nov 4. Friday

This morning I received a letter from Mr Cleburne, as follows:

Dear Mr Hamby, Nov 2, 1927

Mrs Pennington has requested me

to say that she will yield to your expressed wish not to have your name used in the contemplated publication.

With thanks for your warm courtesy in connection with this matter, I am,

Very sincerely yours,

Walter C. Cleggman.

I saw at once that Mrs P. was capable to bend some new cause of quarrel, so I sent W. C. Cleggman a letter declining to leave Mrs P. determine the matter in any personal reference of mine and begged her to decide the question on the broad ground of what was best for the book. I also incidentally named Priddy Union.

See B. 1. vol 168

Nov 2. Wed.

We dined w. Mrs Chandler Hall. Helen Crust and Mrs Hall also were there.

Nov 4. Friday. (Contd)

In my letter to Mrs P I said my primary reason for my personal reference about having my name in the book was the desire to avoid publicity which I shunned. I did not, however, mention names, either about other names in my mind: - The fact that I was in the M. P. S.; the fact that I believed that Mrs P's additions to the book had not improved and had injured the book, because of these ^{the} subliminal, type should feel absolute eulogy; in other words that I practically agreed w. Mrs Harrington; the fact that Mrs P. is so personally hostile that I knew she will put something into the book, even able to give to print, of such hostile nature that it will ruin the non-partisan level of the book. Reference to my letter of _____ will show that I insisted on her striking out certain partisan attacks, and her letter of _____ in reply showed clearly the partisan nature and that if given the head she would create the book a valid partisan attack, which

would be read only by radically American
democrats

Mon 5. Sat

Dined with Mrs. Conf. Rogers
called on Mrs. Helen. Told her about about Benth.

Mon 6. Sat

Dined alone w. Mrs. Lester

Mon 7. Sun.

at 10:00 am meeting of Wm. Penn Club Benth
was told she must report at the 10:00
meeting Wed. as to the conclusions made
by the Club. Mrs. Cunningham sd B sd they
- vote for Harrison to make the report
as she had been chosen by the Club.
Later B asked Mrs H if she would make
the report and she said she would.
B told Mrs H the reason why she
wanted to see her 2 weeks ago was
in regard to Mrs P's Memorandum and
as to whether the Pa. Club wished
not to act as trustee for the Club.
She sd she had not known she
wanted to see her, and B sd she
had asked her before but she had

made no return. She sd of course it was all
up to the Club to act and added that it
was a shame it had all turned out
so badly for the Club. B sd she had had
a terrible time.

Mon 8. Sun called at 8.30.

He spoke of the senate bill and said that
Sen. Peffer told him he believed Wilson had been
elected Senator but had been debranded.

He said he had lived at his hotel, the Raleigh,
and one day came over to her hotel at dinner
and insisted on talking about her campaign.

He said he had said that never since the
Civil War had a Senator been elected who
represented the people; that the Pa. Pa. Club,
the steel trust, the Standard Oil crowd had
always had their representatives elected
and he gave a list of the senators,
mentioning and including Peffer.

Glenn said he had had absolutely no
chance of getting the seat; that while
a large majority opposed him,
there was absolutely no sympathy
for Peffer.

He said he should write on a response

examination of the review that the Chicago bankers of Chicago had spent over \$130,000 to lobby on the Hull amendment and that Weyfer had received \$10,000 for the speech at the American Business event attacking the McFadden bill. He said his resolution passed the Senate just before adjournment.

He was very much disturbed at the article in the Wall St Journal intimating that the MFB intended, now that the RR charter had been made indeterminate, to centralize control over the MFS system in the Board. He said if that was its purpose it would have been better not to have amended the charter.

He was convinced the delicate committee from some members of the Board and he suspected it was Miller.

He said he was going to send a personal letter to see Miller on the subject.

Aug 9. Wed

But considered legal right of Carter McFarrah to hold office of MFA and a member of advisory council of Reichsbank. Originally he had to be a resident but now I think he would rather leave to continental. Weyfer advised me that he would not violate Sec 4 of the MFA as he would not be an "employee" of the Reichsbank, and that Bank in Sec 4 was confined to those in U.S.

not did not agree.

Mr. Nard ^{of our statistical Bureau} was called in and said the Fed. bank had created the advisory council; that McFarrah received about \$200 per year for his services; that the advisory council were really a 2nd grade of directors; that we should check the law but that the so-called advisory council fixed the FRED's salary, and that there was no vote recall and review.

However, the law prescribed that no one should be a member of the advisory council who was an officer or received emolument - either from any State or Fed.

not under the F R Act is an officer of the US; his bond runs to the US.

about over the law, not believe it against public policy, on it e.g. the NY bank

were considering wh. it was prudent to buy them
made with ind. by Rockefeller, McFarrah would
be representing both sides.

Finally it was determined to write Mr. Tamm
that the Fed was divided as to the policy
altho counsel had advised in Sec 4 was
not violated.

Edw insisted that before any letter went
out the Sec of the Treasury should be advised
as he might wish to consult the State
Dept.

Edw felt sure it would be very embarrassing
to us to have Mr. Tamm hold both
positions.

at a meeting of Bd of Govs of Am
Nat Bank Club the compromise of the
book controversy made by Mr. C. C. was
was duly ratified. Mrs. Harrison
was not present. No opponents.

Mar 10. Thursday

Board finally wrote letter to Mr. Tamm setting that
no program was present but that there
present was inclined to believe that, as there
was not a question of a new charter and
merely of showing out the present term
of term in 1928, he could be the present
contract in the office, and that the Fed
could promptly inform him if it reached
the conclusion that holding these positions
would tend him in a direction of conflict
of interest; that it was really a question
of policy rather than of law as our
counsel had advised us that it was
not a violation of Sec 4. M Act.

We decided Sec. 4 should be
reinstated to hold both offices, as
did Young of N.Y.

Nov 11 Friday

Harrison came before the Board and said the N.Y. directors had listened to claims for a loan to Poland by the credit base of London and a horrible credit to the Polish Note by the N.Y. He said the representation of the Polish Govt and bank did not want a loan conditioned on their being tied under L.O.B.N. as they were treated, and felt it would be a blotter, as the L.O.B.N. had been only a puppet & defeated Nations under its charge. He said the plan talked over to the Welsh involved was an Intentional loan instead of the L.O.B.N.

He said the directors wanted him to go over & take the matter over to the N.Y. and straighten it out. He would not in any way comment after the Board on the N.Y. He would not present the plan as that of the N.Y. and would merely discuss it and report.

He said the Poland wanted was about 75 million; that she was in great credit and had a loan which

He briefly outlined the stability of the currency; that with the Polish

representation & the N.Y. felt that the loan - credit they might be called on to give should be on the basis of stability. He also said Miller & Co. formerly representing Poland had been dismissed and a number of N.Y. banks - including the N.Y. Trust Co. - had now acted on Poland; that Miller was advising Poland all she wanted would be any stability credits.

Only Mr. E. Miller & Co. were present.

He said Mr. Miller simply favored the going.

He said he also favored it inasmuch that no meeting of minds could occur if the L.O.B.N. opposed the idea of an Inten. loan instead of the L.O.B.N. He said this was so; that all he would say to L.Y. was to say that the plan had been suggested & he saw no objection to it if the N.Y. (who, he said, rather favored L.O.B.N. control) and the others had no objection to it.

He said the main one talking it over was that any plan might lead

up to an ultimate request for some credit
in the MBS to the Bd of Poland

We discussed it all the morning and
again all the afternoon, Miller being
conscientiously absent all the time.

Ev C opposed on basis we were
injecting ourselves into a delicate
international situation.

Miller told that if cold and cold
things is opposed.

CRS sd statelegats were talks was
made w. Poland which brings us
warms and of either on us.

Really Ev C & Miller insisted on it
writing the Bd a letter to be turned
up next Wed. when James told.

Hansen later called up CRS and
said see Miller was really disturbed
at the opposition & would be at the
meeting next Wed.

Mon 11. Monday (contd)

MA Curtis called; said he knew all about my
abortive before Board in the behalf and had
seen the letter sent out by Washburn & Ribley;
said he was not a bit worried.

said also he had severe heart trouble - con-
-stantly having to take medicine - had to
give up riding & golf.

Talked w. him as to being. sd he and Long were
in a trust's subcom. merged in 1st Natl.
He was cashier & Long President. After merger
the 1st Natl of Reconstruction was taken over.

Sydney Winslow - a dishonest man was
interested in 1st Natl, and he and Long
became thick and engaged in some
questionable banking transactions wh. he did
not favor; that finally Winslow said
he was too tired and wanted to
resign as cashier; that he consulted
Ev Nutter, Brandlin's partner who
finally advised him to resign; that
Winslow & Long sd he did come
get another trust and stimulated
only that he should not go into 1st
Savings Bank; that they agreed
to talk but broke their word and

did all in their power to rescue him and were spread around that he was insane; that he finally went to Harvard Univ. and took some courses getting honors in banking subjects. He sd they wanted to fit him in place on the Cox who was an officer of 1st Nat Bank and that they wanted to fit rid of him & the Cox also was disappointed.

He said the Cox was a good man, and would be but for his job if he could see things, but he felt the other course would object as Cox was so close to being an officer of 1st Nat.

He said he thought it was at a dinner off the Chevy Chase Club at which Miller Plummer of Calif. Wells and the the papers were present, sometime just after we got into the war, that Miller made a statement which absolutely shocked him; can not remember just what it was but remember it was a statement showing sympathy for the and against U.S. - in short, a disloyal statement; that shortly after a secret source man called on him in Boston to ask

about it; that he thought it very likely that one of the waiters at the table may have reported it to the atty gen. He is going to check this up.

He said that in Harding told him that, if he were notified he should not be reappointed next year, he would immediately resign.

He said the chief in case of journal as to decrease of the Fed to central authority in the Fed in Wash. was carrying very great excitement.

He also sd many were saying that in apparently the Council of the Board of N.Y. the Board had appointed one of the members of Bill Gage.

He sd one copy of Auld Humphrey's was worth at least \$1000 but would look it up & let us know later.

He spoke of the appointment of 1st Sec of Wash of Bush; that Phil. Starch wanted to have one of his V. P. with Bryan (?) added.
COT thinks this is why Starch

declines center, as Mr H. said he did.

Mr Cunningham writes that in Dec. 9, the Bd of Governors of Wm. Dem. Club ratified the action of the Exe. Comⁿ in agreeing upon a compromise w. Mr Pennington in the London book.

Nov 15

Mr Meigs sends a copy of a vote of the Bd of Governors:

"It was moved, seconded, and carried that the Board of Governors ratify the action of the Exe. Comⁿ in asking Mr Hamlin to act as trustee for the club to receive all funds accruing from the royalties of the Woodrow Wilson chemistry under the arrangement made with Mr Pennington."

also the resolve:

"It was moved, seconded and carried that the Secretary thank Mr Hamlin for his devoted services in transferring the chemistry and his generosity in allowing the club to receive the benefit of his unselfish labor and intellectual work."

Mr Meigs told Bertie that very well realized there had been a catastrophe of some kind between Mrs P. and the Dr. Jones and that could lead to get it up. HPH said she hoped the matter had not been talked about, and the above was the answer. She then asked if Mrs P was crazy but HPH gave her an evasive answer, not wishing to talk about the matter at all.

Mr Meigs writes Elizabeth telling her of the vote of the Board of Governors.

at the lecture of Bishop Manders this am. Mr Wilson was present and afterwards came up to Bertie and hung around her, greeting her in the most affectionate manner, asking immediately "How is Charles?" HPH said he was not sleeping well and she said he does not get any exercise.

She insisted on driving Bertie down town and she seemed immensely relieved that HPH was willing to talk with her. Her whole manner showed relief.

Mar 16. Wed.

Harrison came before Bd again and went over Polish matter but members of James did basically succeed. Bd will interpose no objection etc.

last.

aye. C. H. Platt

No. W. C. Miller. James

James said Bd should abstain. abstain a desideratum.

Sec. Miller then came in.

Miller strongly approved Harrison's view.

Miller suggested merely writing a letter to W. H. N. Y. setting out the difficulties in minds of some members.

C. H. asked if letter would be affirmative or negative.

Miller said - neither.

C. H. then asked if Miller would agree to have a vote interposing no objection but adding a statement of the difficulties felt by some members, but he would not agree.

C. H. said - we have given Mr. Ennah in currency matter to act - salary of

trust of Nechabunse, removal of President, central of vote issues etc, but we hesitate to give Harrison as to Poland matter to act or think - an absurdity.

Finally Platt moved to approve acts of directors in sending Harrison abroad, in understanding that no commitment be made.

carried.

aye. Sec Miller, W. C. C. H. Platt, Miller

No. James

Sec. H. asked James why he objected and he said he feared that word of the loss.

Now the farmers would criticize us for talking to stabilize Polish currency when we refused to stabilize prices of our products.

C. H. pointed out that Poland buys much cotton of us, and that stability of Polish currency will be a direct link to every cotton producer.

C. H. believes W. C. and Miller at least strongly oppose the motion but did not quite dare to vote against it.

Montgane on 2 Raleigh St. extended 3 years to Mar 16. 1930.

during the early part of the meeting while debating
 not to vote - no objection - not choice of the
 action of the Bd members in permitting
 the French to remain as a member of the advisory
 council of Reichsbank,
 Muller then told the Bd that he had met
 the German Ambassador a few days ago
 and had told him of the Bd's action in
 permitting the French to remain in the
 Reichsbank advisory council, and said to
 him he was very anxious to know how
 the Reichsbank would regard the action
 of the Bd and who anything in the German
 laws prohibited us continuing to do it;
 that the Ambassador said generally - "I
 will find out at once"; that Muller
 said it must be considered imminent
 and the Ambassador assured him it
 would be held so; that a day or two
 later a member of the German
 Embassy staff showed him cables
 to the effect that the Reichsbank
 officials were deputed to leave
 the French, or representing the VM
 system to continue to serve
 COT does not remember what

if any reply was given to Muller as to the German
 laws.

Nov 17. Thursday

Muller called attention to newspaper
 clippings pointing out that he had voted
 in the Charlottesville Branch bank, and
 said he demanded an investigation as
 to whether any member had stated to
 anyone what the vote was.
 COT replied that he had had many
 interviews w. Sen. Sumners and that he
 had an indistinct recollection that he had
 told Sen Sumners that only one vote had
 been cast against it - by Muller.
 COT started to say that he had told
 Sumners that Muller had acted consistently
 with the Missouri record in objection to
 branches, but Muller discontinuously and
 abruptly interrupted him and said he
 did not care what he said.
 The old circular of the Board was read, but
 applied only to giving out information
 to the Press, and had no application here.
 Geo C. Platt & COT said there was no
 impropriety in listing an interested

U.S. Senate law a vote stood, as the Senate
 did finally obtain a resolution directing the
 Bd to submit its records for examination.

Miller was still ugly and pronounced some
 almost incredible statements as to breach
 of confidence, duty etc

At this point I said that as the Bd
 appeared to be interested in the personal
 conduct of its members as to giving out
 information, he should now call attention
 to the issue of journal statement of 1825
 as to the intention of the Board to
 centralize all authority in the M. House,
 and he asked - whether Miller questioned
 exactly as to the Charlottesville branch,
 wh. any member, directly or indirectly
 was responsible for, or had given out
 any information concerning the article.
 Any member answered categorically
 No, except Miller, who said blimped,
 looked very much shocked and said
 "he had not seen Sargent (the curator)
 for months".

He did not, however, say that

written directly or indirectly he had given out
 any information in which the article could
 have been based, - an answer to which every
 question called on.

At last Bd Sen. How was much disturbed
 at the article & so that if it represented the
 views of the Bd he much regretted that
 the M. House character had been offended, and
 that the Sen. would probably soon write
 the Bd on the matter.

The assurance of Miller! To tell the Sen
 ambassador of the Bd's acts as to
 the Branch and yet deny to a Board
 member the right to see an interested
 U.S. Senator of the vote of the Board!

It was wonderful how quiet Miller
 became after this had shaken!

He was out N.Y. on Cong. dinner to attend the
 Green Cleveland Mass. dinner.
 Spent night at Univ. club

Nov 18. Friday

spent day at Mbank with Benyon, Sailer
et al.

7 PM attended dinner in memory of
James Cleveland 90th birth day.
about 300 present.

of Sec Hove Smith, Col. John Patten
et al. spoke.

Dr Dinkley acted as toast master.

Richard Cleveland and Maria
(Mrs Amen) were present.

a great success.

Woke 12:35 am train back on track

Mrs Jones at the club told HHH
she met her & Mrs Plummer
walking on the Speedway and that
Mrs P was most obnoxious in her
greeting.

Nov 21. 27. Monday

Meeting. When report came.

Comer advised replacing 25 million 2nd Sec. wh.
had run off, leaving system asset at 200
million; also buying inst to exceed 50 million
to replace 50 million taken from market by
turning 50 million investment by M&A on business
banks into assets. Taken from treasuries of
the M&As.

Ed voted to approve 1, and as to 2 it voted
that it was ready to meet Comer at short
notice if any need arose, or it could meet
the directors of M&A of N.Y. should the Comer
auth. it to proceed on it.

Ed moved to approve 1 who was passed
unanim.; also to approve 2 but Miller
moved a substitute as above who was
passed, Ed alone voting no.

Mrs Jones telephoned Bette that the day
after she met Mrs Plummer on the Speedway
Mrs P sent her a large box of blowers with
a note saying how pleased she was
to see her and Sen. Jones looking so well!
What will happen next!

Mr Harding said that Miller asked Warburg if he would like to be FR Agent at N.Y. and Warburg would not be a million dollars salary if you are to be my boss!

Mr H said that was wrong in saying that a majority of the Board favored reducing the number of Members in 1915; - meaning as he later said, that he would have voted against it. His memory, ~~was~~ however, is very faulty.

Mr H also said that Miller would have voted similarly.

Mr C said Miller wrote Mr Wood in favor of cutting down the FR; that later he began to waver & showed an inclination to go back on the associates.

Eddy tells Mr C that he had a talk w. Serpant about the Wall St journal story; that Serpant would not tell who induced it but said "I think you can guess!" He said he had great difficulty in writing it but admitted he had "help" from some quarter. This points to Miller.

Nov 25. Friday

Clicked on how many life members of the Funder Cleveland Association.

Received letter from Cleveland acknowledging my two last letters to him.

Nov 26. Sat.

Went to Harvard Club lunch at New. Club to meet Platt in the Fadden beer.

Mr President Meloy called on me on a short address.

Nov. 27. Sunday

Lunched w. Charles Warren to meet Winslow Warren and Margaret Warren.

29. Tuesday

Nov 30. Wed

Mr Harding prepared a statement in parallel columns showing change in FR Act by the Mr Fadden bill and asked authority of Board to send it out. Lygatt OK'd it w. certain slight changes.

Mr C moved approval.

Last

app. Mr Platt

No. Ex C. James Miller. Council.

an absurd ruling, as he did not intend
the McFadden bill but merely set out the
example.

Mr A Walsh of Texas asked Fed to authorize him
to speak in the credit policy of the Mc
bank of Dallas, and wrote Fed a long
report setting out the policy; in the
alternative he asked Fed to let him speak
in the McFadden bill.

did receive approval of a speech in Credit
Policy Mem. he did not comment the
MAd.

Gov
Aye. C. J. Platt
No. W. C. Miller, Campbell

Finally he was permitted to speak in
the McFadden bill, did vote no one
of the vote in the Board's circulation.

did receive to table the bill
Walsh's credit report in Friday. Passed.

Heard so well
The letter to Gov H was read and
approved. did voted no saying
the bank had a right to have it

without approval of Board
not carefully read Walsh's report on
credit policy. It was very well done.
He laid down 2 general principles:-

1. Credit is not to be extended to a bank where
internal credits is bad.
2. Bankers loaning to tenant farmers
in future crops should make these
loans within limit of their reserved
deposits wh. represent the capital
savings of depositors. Deposits beyond
this limit are apt to be suddenly
withdrawn before the loans on
future crops can be liquidated.

These principles did believe to be sound.
It is another matter, however, for
the Fed abnormally to address
Walsh & Talley's credit policies for
these involve questions of fact as to
the make applicability of such policies,
all of which the Board does not
and can not know.

did believe that the Fed could go
no further than say that the
principles above sound and if

can not trust in their application but any knowledge it now has. It however will like to demand Walsh to explain his policies, or Talley, the Governor, without committing the Board, and see what the reaction is.

The Comptroller came in this am and was very bitter against Talley's application of the policies laid down. He seemed to think the Board should go the limit in taking weak banks, in fact that through he favored the old policy of the Mbs which Walsh thought out cost the Mbs was 2 millions of loans in 2 or 3 years.

He also said Sec. Miller and President Coolidge favored this policy strongly. I can not believe that one such a policy would mean better business of many banks who would very likely come in in time to have an important bearing on the Presidential election.

The Compt. is very close to James and can see how James and Bowden would profit from any collapse just before the election.

not bear the Compt. is influenced by political considerations, and considers not friendly to Coolidge.

He should be check money in 1893-97 to check credit was in an enormous and the Fed should be careful not to come out until it knows all the facts. It is reminded of the currency created in the Fed on the day 1920 currency of Fed. Adv. C. and class A direction, although the Fed did not deserve the credit.

The Compt. barely admitted that his criticism against Talley was based more upon the application of his policies rather than on the theories themselves, and he said he would be glad to have Talley clear definitely his application, without committing the Fed so we could get the reaction.

Apr 1. Today

Bel took us credit about of M A Walsh & Co Valley.

Bel said a very able report - really a history of credit since Civil War - a course of Herbert - not very radical and useful as an ideal.

Bel said based on:

1. Bel should not loan in future unless more than normal minimum demand deposits
2. Bel should not loan to tenant farmers except in indorsement of landlord.
3. Loans based on prospective crops are subsidies.

Walsh at Boston Tu & typical cases and showed what had happened to him and asked Bel if his policy was right.

Platt moved to address & James seconded.

Bel objected as address would not involve addressing above principles in practice and Bel should not do this.

Platt then moved a report of 3 or 4 members set out in the report.

Bel said should not do this w. out addressing

the 3 main theories above.

Miller & Rev C also objected.

Platt's motion lost.

Agree. Platt. ~~and James~~

No. Bel. Rev C. Compt. Miller

Platt told Bel Compt. in charge of practice; wants Callie out of the office to be made M A.

Dined w. Mr & Mrs East Blaw.

Mr & Mrs Harold Peabody of Boston.

Apr 2. Sat

We dined w. Mrs Patten: Gen Johnson and ex Amb. A. Brien were there.

Apr 3. Sunday

Dined w. Mrs Cowell.

Mrs Schenck, Mr & Mrs Young were there.

Young told me Treasury was weakened by the low bid. Club had had to be withdrawn all of the obstacles. He

1

said Adm. Hayson and Woodbury Blaw worked hard on him.

Apr 5. Tues.

Platt says the obstacle to the Tully is heavily Repub. politics; that Collier the Natlex examine was a candidate for the when Tully was elected, and for M. A. Hunt when Walsh was elected, and that he now wants to get into the M. A. band.

Apr. 10. Sunday

We dined w. Mr. Loring. Mrs. L. was away and Miss Banch was there

Apr 11. Sunday

Shook at Wom. Socy Club in Euclid Cleveland.

Wm. Platt with me.

Large & attentive audience.

Mrs. Kuler was not there, but Mrs. Hiller

told me she had gone to Phila

Apr 7.

Wishbone sends out a circular of status announcing publication of Chem. Labels as of July 1. 27

Letter made:- Combed for M. V. P. by J. M. and others. Quotation made from Thurston, taken from ...

We much relieved that my name is not to be used but can never forget the discomfiture of Mrs. P. in not acknowledging my letter to Cleveland in which I waived all personal preference I might have had and consent to use of my name if Mrs. P. so desire. Incidentally, I thought of how of having my name used in connection w. Wilson; - the greatest President the Amer. people have ever had".

Apr 12.

Ad voted to send M. A. Walsh a letter in the request to know if Bel should be credit holder. It was a blind, dodging letter without addressing our criticism of ... Platt. James. Cunningham ...

It was voted that Compt. obstructed the Bel with reasonable.

Compt told us of present the well

have joined committee in not voting

Sec. & Mrs. M. Adoo called at office

April 14. Thursday

Adoo takes up Gilbert report on St. Louis examination

Adoo voted that examine should be made, as now under direct control of M.A.; that Gilbert as supervisor of St. Louis examine should discuss plans to conduct examine;

Adoo decided did not want a Bureau created & so named Gilbert instead all apud examine should not be made by the Board.

Mullen especially took this view reversing his usual vote.

Apr 13 Wed

Adoo took up new report concerning the Darden bill, especially question whether ten of conditions under Neg House can be carried.

Adoo voted tentatively to continue 1 - change in char. of assets etc. C. & Platt voted No.

Adoo voted to continue & condition that case is to manage business so as to give safety to its customers. C. & Platt voted No. When Yes: - E. C. Jones, Miller, Cunningham.

Adoo finally voted to remove draft & submit to Gov., F. C. & M. A.

April 14. Thursday

We took tea w. Mr & Mrs Brewster to meet Sir Edwin Luttwak, architect of Brit. Embassy - an old friend of Bertie's.

Apr 15. Friday

E. C. notices meeting on Tuesday to take up M. A. funds.

C. & Adoo direct Cady to memorandum letters on Adv. C. & directors simply convey copies.

Charles Washburn sent private letter saying rumor is that Army wants to put Curtiss out in order to put Gen. C. in - and that this will be resisted by Boston banks.

Mr Hardy writes brief letter by supplets that Curtiss has made evident enemies - no reason to feel him any warning -

suggests nothing matter more to Dr. C. C. C. C.

June 17. Sunday. Easter.

Some days ago Mrs. Frank Cabot Lodge - a friend of H. C. C. - was calling on me and the subject of music being brought up I spoke of my appreciation of the music played by John Lodge, son of Sen. Lodge, and of my letter to Mrs. C. about it and Mrs. W. She asked me to show it to her some time, and this morning I sent her a copy, dated June 23. 1906.

I had written Sen. Lodge many times music and saying it was refreshing - considering our divided views on all national matters - to build at least a platform on which we could stand together.

The letter is as follows:-

U. S. Senate
Committee on the Philippines

H. C. Lodge
Chairman

Personal.

June 23. 1906

My dear Mr. Hamilton:

Thank you for your recent

kind note of the 22d. Nothing has pleased me more than your appreciation of my son's work. I am not musician enough myself to form an opinion in regard to it of any value, and therefore the approval of a person like yourself (one who knows) gratifies me immensely. I am glad we have found a platform on which we can stand together even if we have to go back twenty five hundred years to discover it in the Greek Staff.

Sincerely yours

H. Charles S. Hamilton

H. C. Lodge

June 19. Sunday

We dined w. Judge & Mrs. Robert Grant at Delano's; F. was away.

June 23. Sat

not lunches w. Mrs. Bayard to meet Rev. Roland Cotton Smith.

In the past 2 weeks Mr. Lodge of Boston (nephew of Massachusetts) has been negotiating with me for purchase of

2 Nalley St. He offered \$5000 and we said
6500 but would still debbit and
accept 6000. He said he could not pay
more than 5500.

Ned called me up this am and said
he had seen him (at my request) and
that 55 was all he would pay. Ned
said they both agreed that we were
to pay no commissions on sale, and
advised us to accept the offer as a
very good one. If we felt we ought to
sell the house. He said there was
nothing new about the low business
and it might easily be between 2 or
3 years before we could expect to
anything better.

after consultation w. H & H was telephoned
I wrote Dodd accepting the offer and
replying July 1 by transmittal of letter
He is to assume mort. of 20000 and
pay 35000 in cash, interest on bond
and taxes to be adjusted.

Nothing was said about furniture
and fixtures.

(See letter)

Am 25. Monday

Harrison came before Dad having returned from
trip abroad in connection w. proposed credits of
central bank to Polish bank.

He said Gen Harrison thought the plan
excellent and raised no objection to it and
very dear than L. of N; that he felt it
relatively unimportant for Poland to shut itself
now at a time when she was willing to;
that the only conditions were that the
matter of extending the advance term
beyond the proposed 3 years be left to
some arbitrator, and that the matter
should be settled wholly abstract from
any political questions.

H. said he then saw Gen Almon of St.
of France in Paris; that he took the
same view especially as regards political
matters.

H then saw Schacht in Berlin who took
precisely the same view. He said he
expected large outgo to Poland and the
best stability was vital; that the
best ultimately the country would
must be changed.

H then in connection w. these

requests arranged a meeting of all in a little hotel at Chelsea, as Ew N did not want to go to Paris nor Ew Morrison to London. They met Allen & Schacht and Ew Morrison met on the next time. They all, except Hurrian, agreed they would give credits to Bank of Poland if she asked for them.

H. sd Elliot in Berlin thought Polish stability very admirable.

H then saw the of Bank of Poland in London. They said all the cabinet had initialled the New York plan, all the President told out on some time, secretary to agree to stabilize all. Poland could get credits in N. Y. without any such agreement and he quoted Dillon and Ew Harding to this effect; that it was wanted not to learn that the objects would 2 years ago and that another failure would injure name; that finally he consented.

The Poles are to bring the matter up formally soon.

H. said one reason for the Poles not going to Loh N was that they felt Ew

dominated the Com. Com.

H sd Poland wanted an America to go on the highest level and looked to get Dwight Morrow.

W.C. COT. James, Cunningham and later Miller were talked.

H. said Elliot felt confident he could get the matter with some slight change in the agreement.

about 26. Tues.

the anniversary of Anna's death.

at 9.45 we went to St Agnes church, 462 St Wash. and Father Anderson (103 Station Place, Wash. D.C.) held the communion service. It seemed as if Anna was there young in it.

In the afternoon Mrs. Wilson sent some daisies with a card for Bertie - no mention of myself.

Among other things what flowers from Mrs. and Miss Galt, Mrs. Pell (Alice Harding) Mr. Harrington of Mt. (now in Wash.) and several others sent telegrams.

This morning I received a letter from Robt & Sadie, finally accepting the offer, so our house is sold. While I have much - very much sentiment about it - I finally feel I should see how to live in it again, without Anna, - so I feel it is on the best.

Apr 27. Wed

We dined at Mrs Warden's. She was ill and could not join us. Mrs Gordon, Cummings & Gertrude Meyer were also there.

Apr 30. Sat

Saw Alford & Lady Daville of England come to see us. Mrs Reed gave them letters to us.

May 1. Sund

Lunch w. Col. & Mrs Rodger. Col. Taylor & Mrs Gordon Cummings were there. Took Sir Alford & Lady Daville to a long drive & later called w. them on Mrs & Mr Chilton of Brit. Embassy.

May 3. Tuesday

N. Murray Butler writes that Carnegie had been invited by J.W. Pearce of N. Fed Mercury to go on its workmen tour w. other lecturers.

Not written Pearl.

Called on Mrs. Little who had been called on her to today and shared very pleasantly of current - saying we were all right as always & M. Agent.

May 4. Wed

Geo Stimp called. Had talk w. Platt and Cummings present. Very bitter against Cuban Agency - dangerous to have succeeded currency in Gov. country subject to revolution. Wholly illegal - sd John & Johnson so advised N. Y. directors. Went to meet Under in Mass N. Y. to discuss currency - Platt wanted out said business it was if Agency abolished by giving it to them. One calling for it - finally said Nat City & other banks should never have established branches in Cuba. Had a talk w. who he spoke briefly of and of who he sd he would give me a private note.

Agreed, however, that if Agency was

abolished at will a name would cease and
 so this could not be done. Objected to
 equality of insured notes held in Cuba -
 said Mr Lee never had opinion from Atty Gen
 that near. did not trust insured currency
 in a Gov. country. did his new plan would
 require a treaty w. Cuba & could take at least
 a year to establish

an about satisfied that there is a contest but
 strong & intellectual of N. City branch.

He was very bitter at Miller - so Miller bought
 an credit to Bank of Eng. & changed strong w.
 having declined to be by first understanding it
 to consent to buying Gov. bills. so that
 when Crosby published letter that such a
 credit was illegal; that Mr Miller told
 him he knew Miller must have given Crosby
 the information; that one day, Miller sd,
 Crosby called on me tel. at his office &
 sd he wanted to talk w. me; that Miller
 sd he was busy but sd see me next
 day; that Crosby sd - why you are to
 go w me to Washington tomorrow; that
 Miller sd there must be some mistake
 to whom do you think you are talking?

that Crosby sd - to Dr Miller, and was much
 surprised that he was talking to Lee. He;
 that Miller sd. believe Miller was reasonable.
 He said that Miller accused him of coming
 to the street, and in Lee's presence;
 it was just after this that Lee called at
 his house & advised him not to attack
 Miller when testifying before Conf. Com.
 He said Miller was then attacking Gov S's
 desire to buy 50 million more of Gov Sec
 on when held Com.

do not remember Miller sd in regard something
 about being informed in explicit authority
 that there was more money to talk and
 speculate in N. Y. wh. did not recall its
 commitments, and when asked who his
 informant was, Miller declined to answer.
 (See XI Year 152.)

Gov S. said that Hoover told Miller this
 & that Hoover got it from Winston; that
 a Calif. oil company was trying to sell out
 to an Calif. oil company in which Miller
 was interested, wh. Miller turned down;
 that one firm of bankers agreed to take
 the stock & money was it did not make
 good; that a large amount was involved

and that they felt it their duty to investigate - which he did, but found the circumstances had been planned & the money raised - all of which he reported to Mellon; that while Mellon was making about change, see, Mellon was there and knew all the facts; that Mellon's change was about false.

Mr S. also spoke of the Tarzakh and said that he should have the M.B. or help as he was given & that the Tarzakh had fully agreed to this.

Mr S. also spoke of how he had to buy notes in our institution; said he had legal opinions about this; that Sol in Paris had advised him that he could not do this unless a M.B. was present.

Mr S. said he never had heard of any other opinion except acting ally in May - Dec 9 1919

Mr S. finally said in substance that the M.B. N.Y. might institute legal proceedings as to the power to substitute notes and also as to legality of Cuban Agency.

Mr S. also spoke of the much gold coming to U.S. & strongly favored obviating this by increasing U.S. but 2.5 times certainly the amount of \$100 notes, also of raising \$100 notes at maximum the possible each month. He said see Mellon was inclined to favor this although he opposed it in 1924

May 7. Sat

Had lunch at Davis a lunch at Cosmos Club; - Present Col. Platt, C. Warren & Sir Alfred.

Mr Hill dined with us.

May 8. Sunday

Lunched w. Wilson to meet Catharine Grant. Dined w. her & Mrs. W. McClellan, whom I had not seen for 30 years. Present her & Mrs. Cleghorn also, of N.Y. Times

May 9

Even Conference

After last preliminary meeting called in her & Mrs. Davis & daughter at Hotel Waldorf.

She spoke of her gift to S.F. Crockett in S. Mass. in memory of Anna and

said we could but it would always be there during its good work.

May 8

Mr McCallum was quite better towards Priest Wilson - said he treated Sen. Smith shamefully as it was on his shoulders that he climbed in the ship of New Jersey; also better w. of his quarrel w. Priest Cleveland, who she said wld have been glad to make up w. him before he died.

May 9.

We dined w. Bertinee & Kiefer.

May 12. Thursday

Meeting w. when last came following a million. conference last Tuesday. What amount of RA of Nance 59 millions of gold, limit of 20 millions held by Nance in RA of England wch. it had secured from of, ten loans on wch. it was helped by Nance having been bid. the total amt was about 90 millions and the balance has sent us on way to U.S. In the meantime the Wch. N.Y. has sold system securities lowering tot. amt held

not much over 100 million. would mean. second relating securities sold and grad. necessary to about 250 million. In 5 ed there was great danger of further fold in private and the Syst. acct shld be enlarged. Miller objected that to buy more there now wld be equiv. to letting the gold now in a country in have been away in involving in private. In H wanted not that if we bought gradually it shd be done w/out inflationary effect on the abt of gold in private psychologically wld be greater than a customer buying in our trust. Council of Cur + Platt suggested involvement to consult Fed Adv C. as we had already in abt of raised matter to it. Platt objected - sd. that all we had tried to counsel was a general review of the last observations with respect of system - that it would be a very bad precedent to consult on the line of consulting Fed Adv C. - it wld create a dangerous precedent - wanted not that Council objected bec. we had not consulted it before we established a plan agree. but after discussion, it

abandoned this contention.

Mullen said he desired to see the special account and then was not the time etc etc.

Platt moved approval of Council Resolutions.

Mullen moved in substance that matter be postponed until another meeting to be called by the other committee in Sec. H.

Passed.

Ay. W. C. Mullen, Comdt. Platt, Cunningham
No. Sec. H. C. J. James

May 13 Tuesday.

Special meeting, Sec H presided

Platt moved to approve Council report.

after long discussion - during which Mullen said we wanted benefit of Fed Adv C. advice -

Platt offered a motion:

That the Fed Adv C. be referred to the report and resolved that the Fed Adv C. be referred to the report that the securities mentioned to be purchased should be accumulated slowly and with a view to the existing instability that it may not be advisable to purchase the full amount anticipated within the time limit mentioned.

He said he had no objection to this and all withdrew the motion.

Mullen then moved a resolution in substance approving the Fed report that no further securities be sold at present time, but disapproving the other resolutions as to buying up to 250 million. He claimed this would take the stock market and that there was no necessity for purchase now while if we waited until later we might stimulate business in the bond. Mullen answered the argument as to Fed Adv Council by saying that they were an obstacle and that it might be of somewhat doubtful propriety to take them in advance into our confidence as to further purchase of S.E.'s.

Mullen's motion was defeated:

Ay. Mullen, W. C. Cunningham
No. Sec H. C. J. Platt, Comdt. James

Platt's motion was passed:

Ay. Sec H. C. J. Platt, Comdt. James, W. C. Cunningham
No. Mullen

Cunningham asked leave to visit an applicant in regard, if vote was to be

recorded, Cady said no roll call had been demanded, so record would merely show - Passed 7 to 1, and C. withdrew his request.

Dr McComb took X rays of my teeth.

May 8, Sunday

Mr Hummelman of Boston called - on 1 1/2 hours. at end he said he had some secrets to tell me - after my saying I was still a democrat. I was so told I said we would get together again - which we did not do. He is working on a bitter tariff or wool - which under present law based on secured wool, varies on a very low duty to a prohibitive duty.

May 16 Monday

In remembering our refusal to permit the Burlington unorganized bank to enter the M system (Mbs. Va) there was an informal discussion and later a vote. Miller was busy making some letters and did not vote. On being asked to vote he asked if his vote was necessary to carry the proposition, on being told No - he asked to be recorded against the proposition!

May 16, Monday

Ad took up question of re-designating M Agents Curtis, Austin, Heath, Hopton & Martin.

Austin & Martin 3 year term as class C directors expires in Dec. 1927. The others were re-elected last Dec for 3 years as class C directors and designated for 1 year as class X M A in understanding that the question of their re-designation in Dec for another year as M A will be taken up early in the year, when the Ad is to be voted, and inform them so they would have time to visit their offices in order. Martin was best considered - there was no objection to him - and his name was placed on the implied understanding that all would vote to re-designate him in Dec.

There was a long discussion as to Heath. Finally the Chicago Com^{tee} was asked to report as to wh. in its opinion he should be re-designated. Almost all of the members said they would vote to sustain the course taken in Heath, except Platt who at best intimated he would but later said he would not agree to accept it.

Cad said he realized there was a

question of doubt as to whether Congressional
condition, that he knew the Court and all
the members had sympathized with him
and if the Court (Lumpkin & Court) ^{should}
should report to the Bd that he ought not
to be re-elected, he felt, as at present
advised could so vote, although if condition
should change he reserved the right to
change his opinion.

There was also discussion of action and
much discussion of various developments
and no action taken.

Ed said he had asked below to write
him badly as to Foster & no action was
taken.

Muller, at the beginning of the meeting made
a long bitter attack on Curtis - Ed said
was absolutely correct, and showed
signs of mental breaking down.

Ed & Platt said the Boston Council Bill
was doing best class work and
should be re-elected.

Ed referred to the absence of many
members of the Boston Bd, Geo H.

Heard of Davis C. & Strapfel & said it
was Muller's judgment in a recent

New England.

Muller entered & said any one could get a letter
signed by any trustees.

Ed said he resented this attack on N.E. -
that the members of N.E. who had written
the Bd were men who would sign no letter
they did not believe in.

Ed asked - among other things - Nibley
as the Nestor of N.E. Bankers.

Muller sneeringly said - how about Comy?
Ed said he was undoubtedly a prominent
banker but Nibley was older and stood
at the head.

Ed then asked Muller if his remarks as
to Curtis's mental condition were the
result of his own observation or the
criticism of some one else.

Muller said it was his own observation
dating back to beginning of the fight and
asked me remarks of Curtis at a
conference that the course of his
depression was the message of embittered
order of books - wh. Platt later told
me was merely a slip of the tongue -
that what he meant was that
trustees were countermanding the

orders than taking up funds w. the original members. Culler believes Kuller lied in his evidence of mental weakness and that he was really getting Wump who, Culler well told me, started the very cheap against Culler years ago - before the system was started. The Compt. then said he had lately been in Boston & that all the bankers were strongly for Culler; he also spoke of the rumors that Wump wanted to buy the bank and that many bankers severely criticized Cox.

Cox said Cox was a good man and if there was a vacancy he would gladly substitute him.

The Compt. also said Wump told him he was not opposing Culler & that the correct way would be to reelect him. Some days ago he spoke to Cox saying Wump said Culler was the right man for the bank.

Kuller then moved that an informal vote be taken in a note offered by him to object that Culler be notified that he could not be reelected, at first he attacked Culler, Aneta and

Heath together but in Cox's objection, he combined the matter to Culler. We then adjd for lunch.

Platt told me that just after adjournment Culler asked him to ask me to move that matter on to all aspects be deferred until 6 months before expiration of the 3 year term or clause desired. Cox said he did not wish to do this as it would have been trying to delay the Culler vote, but that he would vote for it if Culler observed it.

After lunch Cox moved that Kuller make his - also informally - stand in detail - w. out prejudicial to report of such members to vote as he pleased when matter of reelection came up in Dec. - saying he would state that no notice to Culler was nec. - as he was a man of independent means & he would be making, but that no member would be interested in his vote or want of notice to Culler.

Huller briefly reluctantly assented to this and very reluctantly concurred.

Cumpton then read draft of resolution that 6 months exp. of charter of 3 year term as class C director. Bd should have no question of reappointment on the coming term, but that a course of any Bd. held at any time void the election & bring it before Bd for action.

Discussion then arose as to manner of Bd to designate M.A. each year.

CRS said it was a recent custom & not done at beginning of system.

Ev. C. & Platt said Bd had no such right and consensus of members was in favor of the view.

CRS said even if we designated a M.A. he would still be a class C director and if Bd not willing to designate the other class C director, it could only fill the vacancy by removing the M.A. also as class C director who would clearly not be the "course" required by the statute.

Cumpton is to put this in statute later.

CRS is annual designation means the days of the system as no fixed class members would accord a position requiring sale of all the bank stock, to hold office only one year to year, subject to an annual vote of Bd.

Huller spoke of Peers - sd he was the ablest man in the system and yet he held it his duty to advise him to resign. There were several opponents to him in the Bd!

Huller evidently feels that the movement a chairman does not leave the impression suspect of Bd he must go.

Huller objected to Peers getting information from bankless etc as to business of Peers and to consulting w. directors. He said we knew all about these men & did not need advice.

CRS asked if there were ever an advice made of an exp. officer by the Board or any ability however, without consultation?

CRS also reminded Huller that an ability Newton to be Peers' place.

we asked Struble and Moore - two directors
to hand Miss Newlin - and simply asked
her! at the latter closed.

Struble showed throughout better understanding
against Curtis - I firmly believe it flows
out of the former incident of wh. Curtis
told me.

I wrote Mr H. in confidence the result of
the meeting as to Curtis.

Miss Belcher if he had barred the room
there was a fair chance of defeating
Struble motion outright - that Mr C. Platt,
Compt. & Co. would have joined, with
Cuningham in such doubt & Struble &
James Curtis.

The risk was very great, however, as Compt.
& Co. might have hesitated why
the time came on before.

Moreover Mr H. advised Miss to make
just the motion Miss did make, &
Miss believes it was good advice &
at least stays off the matter
until Dec. when Miss believes Cuningham

Mr C. & Compt. would be more certain of supporting
Curtis than they now seem to be, although
with Mr C. & Compt. both out they would not
vote against Curtis. This was hardly
positive enough to run the risk of a
decisive vote.

But decided to make no formal record
of this discussion.

May 17. Tuesday. Dr. Kellerman absent.

May 16. Sunday.

Bertie met Mrs. Wether at Dem. Club. She seemed
overjoyed to see her and kissed her. She said
she had been in Cambridge visiting Mrs. Sayre
and that Helen after Helen's success on
H.P.H. and "Charlie". She did not mention me
otherwise.

May 18. Wed. Dr. Mc Clunahan

May 19. Thursday. " "

May 20. Friday. " "

May 19. Thursday

Sutcliffe at Dr Muller's to meet Fed. Res. C.
Long discussion Cuban affairs and other
reserves policy

May 20. Friday

Meeting of Council.

Reported that it did not support
withdrawing out of Cuban affairs and
involved withdrawal would not be
extended to any countries outside
of continental U.S. and that Fed
would study to secure some
written plan.

Witherell added that Council was
unfavorable to creating a branch
in Cuba as a first, as it would
work discredits vs other members
banks there. (Nat. City Bk.)

Council approved when report
policy of Fed as based upon United
States of Cuba next Council.

Alexander cheerfully forwarded
cautious bringing of Sec. at
present time.

Witherell then brought up the
details and reports of Council

and a long discussion followed.

Witherell said Council wanted reports sent to
it of all acts by Fed in reports of other banks
Council sent to it on time to time.

Res C said there would be a division of the
Board on this, - that often - as in last
report - the policy adopted is a continuous
one - and it would not be right to give this
information in advance to the 12 banks
in the Council.

Alexander said it would be no worse than
to let the directors of the Wash. of D.C.
to know it, as the directors of the Wash.
represented by members of the
CST should be aware of the position of
the Council and give a history of
events leading up to creation of the
Council, on Glass's book.

The Council all agreed that their body
was a useless one unless they were
given current information as to the
operations of the system.

May 21 Sat

Lunched at Wm. Sen Club with H.H.
Sen Garden - Cummings & Edward's Dept.

May 23. Mond.

Board voted to permit loans increased $\$100,000$ in Cuban agency.

Vote.

aye. Mr. Platt. James

No. Mr. C. Miller. Cunningham

Then count was called in.

voted aye.

Comptroller stated he so voted because that Weyatt advised him he was under no personal liability for so voting.

Weyatt was present and observed this.

Mr. C. Miller stated that on 3 Nat. City he was advised of resolution of J. C. in Cuban agency. Passed seven.

Mr. C. Miller stated he had in Sat. notified Merrill office, Nat. City branch of the resolution & thought all banks should be also notified.

Dr. Mc Clellan. 1 hour

May 24. Tues

Received address letters from Mitchell and Farrell of Nat. City as to Cuban agency resolution.

May 25. Th. Samba. Arrived with 2 cases in month Dr. Mc Clellan. 3/4 hour.

May 26. Frid w. New Day. Dr. Mc Clellan.

May 27. Friday. Dr. Mc Clellan

May 28. Sat.

Dr. Mc Clellan

We went to Leesburg, Va to visit Mrs. Custer. Mrs. Custer was there Thursday and Friday but had left when we reached there Sat. P.M.

May 29. Sunday

with Mrs. Custer

May 30. Monday. Decoration Day

Mrs. Custer drove us back to Wash. We left about 9 am and were on road and twenty minutes on road.

May 31. ^{Tuesday} Dr. Mc Clellan

June 2. ^{Thursday} Dr. Mc C.

June 1. Wed. Dr. Samba

Dined w Mrs. Custer: Present, Mary Patton, Mrs. Lanier, and Mr. Nichol

June 1. Wed.

House conference w an see Dewey in carbon agency. He said he should submit Stearns plan to State Dept, but insurance agency held continued. He interested in report here to ask where our allies are to travel to week mentioned M N in Cuba; said, is legal, this was the simplest way & seemed to favor it. Noted we could get along w. out received notes of News. used after to meet. Atlanta's Govt deposits in case of emergency, & he said he would handle this over.

June 3. Friday. Dr Mc Clellan.

June 4. Sat. wedding day anniversary. June 4. 1848

Took 11 am train for Charlottesville - arrived 2.35 - went to Monticello Hotel. very good - room 8 per day w. bath. Drove to Monticello, then called on Dr Alderman who was ill in bed - then called & took tea w. Mrs Williams. In evening, called on Dr Alderman who said he had just had a carbuncle

at neck and was very miserable. He was very sorry not to see us but he is evidently a very well man. In the afternoon we also went over the University and admired it greatly.

June 5. Sunday

We drove to P. Webb's house - about 2 miles beyond Monticello - it was a common when wooden fence evidently built about 1850 after the accident. a Mrs. Massey said fence built in 1804 after the great house burned down. The trees and the box in the garden was really wonderful.

Then we drove to the University and I left Bertie at the chapel where she attended school.

At 2.33 PM we took the train for Orange where we took an auto and drove 4 miles to President Madison's house, now owned by Gen. Robert. The Monticello Hotel clerk told it was open every day but the case later told us it was an expensive tourist residence & was never open to the public. She said the garden could be seen on Thursdays on getting a ticket at the

store. as a mark of special favor, however - we
and sent us our cards, - she took in with the
gardens wh. were the most beautiful I had
ever seen - the Box especially.

We then drove back to Camp and would
have when we took a train at 7. P.M. Monday
Washington at 9.25 P.M.

The expense was:-

M. 16.22 - Park Car 3.00. Meals in car 7.30. Taxes 3.25
Amuse 1.00. Autos 14.30. Hotel 15.95 - Total 61.02

I took on the train to read "a Short History of
England" which I found in my book case
It was Anne's and on the boat trip was the
following:-

"Where e'er this book should chance to roam
Please use it well and send it home
to

Anna Hamilton
1575 Massachusetts Ave.
Washington, D.C."

Co. Mundy
Harrison came down w. letter from Mrs
Mundy proposed a loan to purchase within
1 year time insured & guaranteed by Nat Bk
of Poland, up to 10 million, other cond. was
agreeing to total 15 million, - 25 m all.
Nothing was said in letter as to value in
course, but Harrison sd he looked the Bd
would abstract the agreement leaving to
the Mbs to work out the details.
Harrison was not present at the meeting.

Present: See Bulletin. Ew C. Ed. Platt. James,
Cunningham and Corbett.
Miller was away - with the District.

James at well asked about Ew C &
Ew C sd it was 1/2 of 1% which will
basely say the Mbs or Harrison
with abd, cables etc.

James wanted out that the Com - would
be inconsistent with the opinion of
others of the Bd (not a candidate,
however) in the Belgian agreement.
He also brought up the Bd of Inf.

credit wh. had no com.
 Sec. M. defended the involved com. as did
 also COT, who wanted out that the Bk of
 England credit was really a sale of gold
 made independently, while in the Belgian
 case and in present case it was an appt
 participated in by several central banks.
 Finally COT moved to abstain, all others
 Mobe to be allowed to participate.
 Passed unanimously.

June 7. Tues.

On reading the minutes Miller asked as to
 the rate and Ew & Ed he understood it
 was to be a minimum rate of 6% - as was
 the Belgian loan, and, in reply to another
 question of Miller, said it was to contain
 a guarantee as to exchange of gold similar
 to Belgian appt.

Nothing more was said and the records
 were approved.

But then took up regulations on bills for
 trade excepts. Lyzard presented a draft
 prepared by Merrill and Albert
 Rathbone, shared counsel.

Platt & Miller objected to best S. stating

It would not appear such issues, as too cold
 and unnecessary; also that had hereby
 that the amt received by the central bank
 sale of its debentures must be disclosed
 to Fed by the informant of the holder,
 saying that Rathbone felt this was very
 important.

Matter went over to tomorrow

COT & James met an Sec Flew in Cuba
 agency. He said he had talked over
 sleep supplies for a Cuban treaty with
 Cattle & White of State Dept; that they
 felt it would be a very unprobation
 time to take this up w. Cuba, as next
 December the Pan Amer. Fin. Congress
 was to meet in Cuba, and they felt
 the Cubans would not understand
 it & would resent it and that it would
 cause trouble w. our relations w. Cuba &
 so America. They did not seem to
 approve the plan in the merits but
 felt the agency should continue as now
 for the present & perhaps well into
 the future. They said no new work
 would they take it up even on

considerate until well after the Pan. Am. Assoc
embarked.

We told Dewey we should advise the
Ad to proceed w. the matter of the
vaults. He said he would ask the Secy
to ask the State Dept normally on its
own, but we now knew what it would
be and he saw no harm why we should
not proceed.

He also said he should confer w. the
3 banks in Cuba as to stamps taken, and
as regards unissued MN Notes he would
do nothing until after talking with those
banks. He intimated he might have to
get an opinion from the Atty Gen and seemed
to think it might be favorable.

At his request, Ed loaned him two
copy of trailer brief and of the Nat
city's reply, also Ed's analysis.

By Mr. Clem. Mond. Tuesd. Thursd. Fridy

June 11. Sat.

Saw parade in honor of bundles of ten aviators.
Thousands of people and fine parade of
troops etc.

Dined w. Estrada Lopez, Gen. Bratton
also present.

June 13. To Melbourne. also 14, 15, 16

June 14. Tuesday, Dined w. Ch. Warren

June 16. Thursday

Better decides to write his lecture before
leaving and sends preliminary note:-

June 16. 27

My dear Edith

I am leaving Sat. morning
for N.Y. via Albany and Boston. I can not
go without wishing you good bye and the
warmest kind of a summer. I expect
you will sail in July and I hope the
trip will be as successful as the one
last year!

The noise here with the street wedding
has almost driven me mad during
the last month, and before the boat
anchors we get off we want to get
off ourselves.

I had a long telephone talk with

admiral Helm last night, I thought he seemed
very depressed over the news and news
of Edith's condition. It is sad that two
such fine people should have such a
trouble come upon them.

affectionately,
Bertie Pruepp Hume

To which Mrs W replied on June 17.

My dear Bertie;

Thank you for your little note
with good bye note which I found in my mail
this morning. I am so glad you and Charles
are going back to the beach and quiet of your
own lovely home and hope with all my heart
you will have a most refreshing summer.
I have been getting the novel in success
again and found your book (which you
said I could lend to Mrs Hudall) had been
returned last last September and had
away until I returned from Europe. I
am returning it with this with my most
sincere apologies for overlooking it so long
this also suggests the possibility that
Charles may want the "favorite" to
take with you to Southampton. So I am

sending that too. But till then there is always
a place for it in my shelf when he brings
it back.

I have no plans for sailing in July, and
at Washington stage end, I may stay
right here until August and then take
short trips.

Please remember me warmly to the
Beck, and with kindest regards
on the summer, believe me,

affectionately,
Edith Bulley Beck.

To which Bertie replied:

June 17. 1927

My dear Edith

It was very kind of you
to write me to return the book - I
and entirely forgotten about it.
Charles wants me to thank you
on the card.

It is funny how memory starts -
several people at the club spoke of
your trip to Europe as a matter of
fact and so I thought of course it

was tried, I hope you will surely include us in your frequent trips or visits - we trust, as you know always is "your command", though now it is all so changed that it is just best ready to listen to the silence.

Mr. Stash says the 25th of June has a motor trip in England and returns to take a maid. She is 84. She expects to return early in August.

affectionately

H. H.

June 18. Sat.

Beate left her old room and I moved from her room to the corner club, the same room, 38. I have always had.

June 19. Sunday

Called on Adm. Helms.

June 20 Monday

Called on James Crowder with my see Dewey at 4 P.M. in Cuban Appell. He said he met Elu Crowder at lunch at Mrs

Carlson yesterday and was to meet him tomorrow and so over to Stimp's place with him. He said Mr. C did not have having Cuba business the same currency as it would be a state away from the Platt amendment and might cause trouble.

Dewey said it would take considerable time before the thing could be exercised into and thrashed with that see Helms and he will shortly jump aboard and be supposed getting the matter well along until he returned in August.

He said that meantime he has the Navy and saw no reason why the existing status should not continue, nor why the Wilson attempt should not every succeed. Mr. Water in Cuba, the Bd having been advised that this was permitted by the Act.

June 22. Tues

Sen Glass calls & wants to see an interrelated cablegram sent during was from Sen Carlson secretary to Wash DC advising him to stop Italian exchange. Not advised to drop any further continuing w. Allen & Hollinger regarding the bank.

Ad had long discussion as to its success and duty to draw repulations covering purchase of bonds via by Mbs. Then grew out of the sale by Mbs. N. Y. of 60 millions of gold commingled on it by Bk of Eng. The Mbs sold this to Bk of France accepting in its place a sterling credit w. Bk of Eng. which was to draw interest unless and until bills were accepted on the Mbs. N. Y.

Ev. C. said Ev. Stuy. would be here tomorrow and discuss transaction w. Ad.

I had accepted to go to my club dinner at Union Club Boston tomorrow night, but decided I couldn't, to give it up and take Ev. Stuy. account, which I did.

June 23. Wed

Ev. Stuy. was with us all day and explained above transaction.

The principal discussion turned on wh. the authority given to Allen had come last May to buy 100 million dollars up to Aug 1, bringing total special acct up to 250 millions.

It seems that the Bk of France drew on its N. Y. correspondent for 100 million gold to be deposited to its credit in Mbs. of N. Y.; that this drew down the N. Y. bank 100 million; that to avoid the drying out of the market of this sum which would have caused interest rates to advance and might necessitate meeting up the Mbs. rate - wh. all agreed would have been most inadvisable - the Allen Dept. could accept 100 million of Mbs. The question was - as the purchase raised the investment acct to about 250 millions - whether the exhausted the power of the Allen Dept. could - or whether it should call reserves to any another 100 million.

See. Miller decided.

Allen moved that purchase to offset movements of gold drawing down N. Y. reserve, such as this, did not count and that the Allen Dept. could still lend money to any up to any 100 million if conditions in the market, in judgment of Council, called for this action.

Miller and Curran said No and

Mullen sd that while he used the Council had done right in this business its authority was now exhausted, and a new meeting must be called if more business were desired up to Aug 1.

CSA wanted out to Mullen the probable cause of a problem of Fed - and he said he had cancelled his western trip so as to be at hand.

CSA said under our republic the will could meet the emergency & its action must be ratified later by our Fed.

Mullen said he was willing to grant authority to a majority to act.

CSA sd this wd trust the members in hands of 2 members of Fed who might decide it contrary to wishes of the majority had we been present.

see Mullen sd we ought to be willing to trust the whom Fed could not show some irritate against Mullen case of emboldened in it.

Mullen observed a long resolution and at the end he practically gave authority to the Council but it was so long it was not

easy to comprehend just what he had in mind. He did not really use it, however, and see Mullen observed CSA's motion was by suggestion of Geo Stimp and others had been abbreviated. Passed

Apr. See Mr. Geo E. CSA. James No. Mullen. Cunningham.

Mullen then said he would bill a rule of Mullen's vote - wh. evidently irritated see. M. very much.

7.30 Leave Hd. by train for Boston.

Jan 24th. Thursday.

In Boston, met an address sent by Charles Tyler who addressed everything not having by the deed to back of 2 Nat. St.

was elect. Expenses on breakfast were and the bill back on Monday even & sent them by express to M.H.

also sent to Mr. Appleton at Sec. on N.C. Antiquities, the two crates filled,

- 1. Chival glass, valued by appraiser at \$200
- 2. The same XVI. table, valued at \$150.

Berta came on Albany & went right through to Mt.

I spent night at Harvard Club. Berta

June 25. Friday

left at 8.30 with Mrs. Harding on Madison Club (Hotel) Bethlehem N.H. to discuss at dinner of the N. E. Bankers association, in session there. Mr. Bishop - the Public relations officer of the Atlantic drove us in the Bank auto.

We drove up by Lake Umbagog taking lunch at Lawrence N.H. We then drove through the narrowish roads rocky the hotel about 5 P.M. - a total drive of 180 miles.

The banquet was held at 7 P.M. and 500 were present - about 1/2 ladies. Mrs. Harding, the Mrs. of N.H. etc. and one other speaker.

June 26. Friday

We left about 12.30 going through Crawford notch, North Conway, Rochester, Tuck, & Portersville.

We dined at Rockingham hotel and

and I showed them the Woodbury Lumber during noon, and then we dined by the John Lempfen house.

We reached Boston about 10.30 P.M. and I spent night at Harvard Club.

June 26. Sunday

Went 7.30 am train on Mt.

June 28

Arthur J. Underhill, of Boston News Bureau sent me quotations from my address held in form of an interview - "a statement made to B. News Bureau". He called me up in the evening and I told him the Board rule was that no statement could be given out by any member without authority of Board. He agreed to strike out above words and to say simply - Mr. Harding says etc. He also agreed to substitute "Madison" for Boston.

~~June 25. Thursday~~

June 25. Thursday

Spoke with Charles Taylor. He said he had little hope of doing anything in coming matter.

July 1
June 30. Friday

Bertie and I went to Boston. saw Hurrelop's gift
 06 on B. & M. train - took lunch at Milton Club.
 went M.T. St. W. Cambridge and sorted and
 stubs to send to M.T. and to Irving P. in
 N.Y. - went to North St. and decided what
 to store, what to sell, and what to send to
 M.T.

We had good bye to N. St. and it was hard
 on us both, especially on Bertie.