



Md., and Cleveland, Ohio, which were referred to  
Mr. Broderick and Mr. Dulany for a report.

Mr. Williams did not vote on the following  
applications because he had not sufficient knowledge  
of the facts in each case to justify an affirmative  
vote:-

DISTRICT NO. 3.

APPROVAL.

S.S. Darmon	Phila., Pa.	Southwark Nat. Bk.	Phila., Pa.
		Peoples Trust Co.	do

DISTRICT NO. 12.

APPROVAL.

J.L. Flood	San Francisco	Wells Fargo Nevada	San Francisco,
J. Henry Meyer	do	Nat. Bank	do
Wm. F. Herrin	do	Union Trust Co.	Cal.
A.H. Payson	do		do
Charles J. Deering	do	Wells Fargo Nevada	do
		Nat. Bank	do
		Union Trust Co.	do
		Columbia Savings & Loan Society	do
Isaias W. Hellman	do	Wells Fargo Nevada	do
I. W. Hellman, Jr.	do	Nat. Bank	do
		Union Trust Co.	do
		Farmers & Merchants Nat. Bank	Los Angeles
George A. Pope	do	Bank of Cal., N.A.	S. Frisco.
		Mission Savings Bk.	do
		Union Trust Co.	do

Mr. Williams voted in the negative on the following applications:

John H. Clapp	Washington, D.C.	Federal Nat'l. Bank,
J. J. Darlington	do	Washington, D. C.
N. H. Shea	do	Washington Loan & Trust Co., Washing- ton, D. C.

D. J. Kaufman,	Washington, D.C.	Columbia Nat'l. Bank, Washington, D. C. Union Trust Co., Washington, D. C.
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Chas. B. Bailey,	Washington, D.C.	Columbia Nat'l. Bank,
Wm. E. Barker		Washington, D. C.
John Joy Edson		Washington Loan & Trust Co., Washing- ton, D. C.
A. F. Fox		
<i>Theo.</i> Thos. W. Noyes		
L. P. Shoemaker		

George Truesdell	Washington, D.C.	Nat'l. Metropolitan Bank, Washington, D.C. Washington Loan & Trust Co., Washington, D. C.
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C. F. Norment	Washington, D.C.	Nat'l. Bank of Wash- ington, Washington, D. C.
Daniel Fraser	do	American Security & Trust Co., Washington, D. C.

William V. Cox	Brightwood, D.C.	Second Nat'l. Bank,
Walter C. Clephane	Chevy Chase, Md.	Washington, D. C. Nat'l. Savings & Trust Co., Washington, D. C.

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Samuel H. Walker,	Washington, D. C.	Nat'l. Capitol Bank,
Lewis Flemer	do	Washington, D. C.
W. P. C. Hazen	do	East Washington
George F. Harbin	do	Savings Bank,
John C. Yost	do	Washington, D. C.
Henry H. McKee	Washington, D. C.	Nat'l. Capitol Bank,
		Washington, D. C.
		East Washington
		Savings Bank,
		Washington, D. C.
Chas. W. Fairfax	Washington, D. C.	Second Nat'l. Bank,
Somerset R. Waters	do	Washington, D. C.
		7th Street Savings
		Bank, Washington,
		D. C.

The general situation in New York City and the policy to be followed in considering the applications therefrom were discussed.

A motion was made by Mr. Miller and seconded by Mr. Williams that the applications of eleven directors of the National City Bank to serve at the same time as directors of the Farmers Loan and Trust Company, both of New York, be denied. The motion was lost.

A motion was made by Mr. Warburg that the applications of eleven directors of the National City Bank to serve at the same time as directors of the Farmers

Loan and Trust Company, both of New York, be granted.

A motion was made by Mr. Miller and seconded by Mr. Williams that the motion of Mr. Warburg be tabled.

The motion of Mr. Miller was carried, Mr. Warburg voting in the negative. Mr. Warburg's motion was tabled.

Mr. Williams left the Board room at this point.

The applications for permission of the Board under the Kern amendment from the New York District, together with the recommendation of Federal Reserve Agent Jay and the Committee on the Clayton Act, were considered one at a time.

The following resolution, introduced by Mr. Warburg, was passed after deliberation:-

RESOLVED, That the following applications in the New York District be granted:-

DISTRICT NO. 2.

APPROVAL.

James A. Smith	Brooklyn	American Exchange Nat'l. Bank.	New York
		Pacific Bank	do
George Legg	New York	American Exchange Nat'l. Bank, Pacific Bank	do do
John S. Browning	do	American Exchange Nat'l. Bank, Pacific Bank	do do

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W. H. Bennett	Brooklyn	American Exchange Nat'l Bank, Pacific Bank	New York do
John T. Terry	New York	American Exchange Nat'l. Bank, Pacific Bank *Metropolitan Trust Co.	do do do
Wm. P. Dixon	New York	American Exchange Nat'l. Bank Lawyers Title & Trust Co.	do do
(Mr. Williams not voting)			
Lewis L. Clarke	New York	American Exchange Nat'l. Bank Pacific Bank United States Mortgage & Trust Co.	do do do
(Mr. Williams voting "No" as to U.S. M. & T. Co.)			
E. G. Snow	New York	American Exchange Nat'l. Bank U. S. Mortgage & Trust Co. *Broadway Trust Company	do do do
(See minutes Board Sept. 21 as to two Trust Companies) (Mr. Williams voting "No" as to U.S. M. & T. Co.)			
Henry C. Swords	New York	Bank of New York Fulton Trust Company	do do
(Mr. Williams not voting)			
A. A. Raven	Brooklyn	Bank of New York Farmers Loan & Trust Co. *Metropolitan Trust Co.	do do do
(Mr. Williams voting "No" as to Farmers L. & T. Co.)			
Ogden Mills	New York	Bank of New York United States Trust Co. *Metropolitan Trust Co.	do do do
Philip T. Dodge	New York	Bank of New York Lawyers Title & Trust Co.	do do
Wm. A. Nash	New York	Corn Exchange Bank Title Guarantee & Trust Co	do do

\*Disapproved.

Wm. H. Nichols	Brooklyn	Corn Exchange Bank Title Guarantee & Trust Co.	New York do
Clarence H. Kelsey	E. Orange, N.J.	Corn Exchange Bank Title Guarantee & Trust Co.	do do
W. E. Frew	New York	Corn Exchange Bank Bankers Trust Co.	do do
(Mr. Williams and Mr. Miller voting "No.")			
A. B. Hepburn	New York	Chase National Bank Columbia Trust Company *Bankers Trust Company	do do do
W. K. Twitchell	Brooklyn	Chemical National Bank Bankers Trust Company Astor Trust Company	do do do
(Mr. Williams and Mr. Miller voting "No" as to Bankers Trust Co.)			
Frederic W. Stevens	New York	Chemical National Bank N. Y. Life Insurance & Trust Co.	do do do
(Mr. Williams not voting)			
W. E. Roosevelt	New York	Chemical National Bank Union Trust Company *Hanover National Bank	do do do
(Mr. Williams not voting as to Union Trust Co.)			
F. M. Bacon, Jr.	New York	Citizens Central National Bank Farmers Loan & Trust Company	do do do
(Mr. Williams voting "No.")			
Wm. G. Besler	Plainfield, N.J.	Coal & Iron Natl. Bank Mechanics Trust Co.	do Bayonne, N.J.
Erskine Hewitt	New York	Fifth National Bank Metropolitan Trust Company *Lincoln Trust Co.	New York do do
(Mr. Williams not voting as to Metropolitan Trust Co.)			

\*Disapproved.

T. A. Vail	Lyndonville, Vt.	Lyndonville Nat'l. Bank National Shawmut Bank Astor Trust Company	Lyndonville Vt. Boston, Mass. New York
A. C. James	New York	First National Bank United States Trust Co. *Hanover Nat'l. Bank	New York do do
(Mr. Williams voting "No" as to U. S. Trust Co.)			
William Woodward	New York	Hanover Nat'l. Bank Union Trust Company Colonial Bank	do do do
(Mr. Williams voting "No" as to Union Trust Co., not voting as to Colonial Bank)			
W. V. S. Thorne	New York	Hanover National Bank Fidelity Bank Morristown Trust Co.	do do Morristown, N. J.
John J. Riker	New York	Hanover National Bank First National Bank *Farmers Loan & Trust Company	New York White Plains New York
E. G. Merrill	New York	Hanover National Bank Union Trust Company	do do
(Mr. Williams voting "No.")			
William Halls, Jr.	New York	Hanover National Bank Summit Trust Company *Irving National Bank	do Summit, N. J. New York
Wm. Barbour	Monmouth County, N. J.	Hanover National Bank Lawyers Title & Trust Company	New York do
H. P. Carse	New York	Hanover Nat'l. Bank Greenwich Bank *Equitable Trust Co.	do do do
(Mr. Williams not voting as to Greenwich Bank)			
J. Kruttschnitt	New York	Harriman Nat'l. Bank U. S. Mortgage & Trust Co.	do do
(Mr. Williams voting "No.")			

\*Disapproved.



Edward Townsend	New York	Importers & Traders National Bank Bankers Trust Company	New York do
(Messrs. Williams and Miller voting "No.")			
C. F. Bassett	Brooklyn	Importers & Traders National Bank Franklin Trust Co.	New York Brooklyn
(Mr. Williams not voting).			
F. M. Burrell	Brooklyn	Irving National Bank Broadway Trust Co.	New York do
F. W. Woolworth	New York	do	do
T. F. Whitmarsh	do	do	do
W. Cruikshank	Brooklyn	do	do
W. C. Breed	New York	do	do
M. M. Belding, Jr.	do	do	do
(Mr. Williams voting "No.")			
Wm. Skinner	Holyoke, Mass.	Irving National Bank Pacific Bank	do do
(Mr. Williams not voting)			
Seward Prosser	Englewood, NJ	Liberty National Bank Bankers Trust Company Astor Trust Company	do do do
(Mr. Williams voting "No" as to Astor Trust Co.)			
D. E. Pomeroy	Englewood, N. J.	Liberty National Bank Bankers Trust Company Astor Trust Company	do do do
(Mr. Williams voting "No" as to Astor Trust Co.)			
E. C. Converse	Greenwich, Conn.	Liberty National Bank Astor Trust Company Bankers Trust Company	do do do
(Mr. Williams voting "No" as to Astor Trust Co.)			
Thomas Cochran	Englewood N. J.	Liberty National Bank Astor Trust Company	do do
(Mr. Williams voting "No.")			

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	W. C. Demorest	New York	Market & Fulton Natl. Bank Fidelity Trust Company (Mr. Williams voting "No.")	New York do
	J. D. Ryan	Butte, Montana.	Mechanics & Metals Natl. Bank *Guaranty Trust Company Daly Bank & Trust Company	do do Butte, Mont.
	F. W. Roebling	Trenton,	Mechanics & Metals Natl. Bank. Mechanics National Bank	New York Trenton
	G. W. McGarrah	New York	Mechanics & Metals Natl. Bank N. Y. Produce Exchange Bank *Bankers Trust Company (Mr. Williams voting "No" as to N.Y. Produce Exchange Bank)	New York do do
	J. McHugh	New York	Mechanics & Metals Nat'l. Bank N.Y. Produce Exchange Bank First National Bank (Mr. Williams voting "No" as to N.Y. Produce Exchange Bank)	New York do Sioux City Iowa.
	W. A. Jamison	Lakewood, N. J.	Mechanics & Metals Nat'l. Bank *Importers & Traders Nat'l. Bank U. S. Mortgage & Trust Co. (Messrs. Williams and Miller voting "No" as to U.S.M. & T. Co.)	New York do do New York
	J. S. House	New York	Mechanics & Metals Nat'l. Bank N.Y. Produce Exchange Bank Chelsea Exchange Bank (Mr. Williams voting "No" as to N.Y. Produce Exchange Bank)	New York do do Buffalo, N.Y.
	H. H. Hewitt	Buffalo, N. Y.	Marine Nat'l. Bank of Buffalo Mechanics & Metals Nat'l. Bank *The Seaboard Nat'l. Bank	New York do
			*Disapproved.	

O. H. Cutler	Suffern, N.Y.	Mechanics & Metals Nat'l. Bank	New York
		*Liberty Nat'l. Bank	do
		Suffern National Bank	Suffern, N.Y.
S. S. Campbell	Englewood, N. J.	Mechanics & Metals Nat'l. Bank	New York
		*Harriman Nat'l. Bank	do
		Citizens Nat'l. Bank	Englewood, NJ
J. A. Stewart	New York	Merchants Nat'l. Bank	New York
		U. S. Trust Co.	do
T. F. Manville	New York	Merchants Nat'l. Bank	do
		*Mechanics & Metals Nat'l. Bank	do
		Fifth Avenue Bank	do
(Mr. Williams not voting as to Fifth Ave. Bank)			
V. P. Snyder	New York	Nat'l. Bank & Commerce	do
		*Guaranty Trust Co.	do
		Union Nat'l. Bank	Newark, N.J.
John G. Shedd	Chicago	Nat'l. Bank of Commerce	New York
		Merchants Loan & Trust Co.	Chicago
		Illinois Trust & Savings Bank	do
F. F. Dryden	Newark, N.J.	Nat'l. Bank of Commerce	New York
		Union National Bank	Newark, N.J.
H. W. De Forest	Long Island, N.Y.	Nat'l. Bank of Commerce	New York
		*Metropolitan Trust Co.	do
		Hudson Trust Company	Hoboken, N.J.
(Mr. Williams voting "No" as to Hudson Trust Co.)			
E. J. Berwind	New York	Nat'l. Bank of Commerce	New York
		*Guaranty Trust Company	do
		Girard Trust Company	do
J. S. Alexander	do	Nat'l. Bank of Commerce	do
		*Bankers Trust Company	do
		Fulton Trust Company	do
(Mr. Williams voting "No" as to Fulton Trust Co.)			

\*Disapproved.

	J. C. Colgate	Bemington, Vt.	Merchants National Bank N. Y. Trust Co. (Mr. Williams voting "No")	New York do
	Held for investigation of business of James C. Colgate & Co.			
	E. Holbrook	New York	Merchants National Bank R. I. Hospital Trust Co.	do Providence R. I.
	J. A. Stillman	Pocantico Hills, N. Y.	National City Bank Second National Bank *Farmers Loan & Trust Co. (Mr. Williams voting "No" as to Second National Bank)	New York do do
	Jas. Stillman	New York	National City Bank U. S. Trust Company N. Y. Trust Company (Mr. Williams voting "No", Mr. Miller not voting as to U. S. Trust Co.)	do do do
	J. W. Sterling	New York	National City Bank *Farmers Loan & Trust Co. N. Y. Trust Company	do do do
	W. A. Simonson	New York	National City Bank Second National Bank Lincoln National Bank (Mr. Williams voting "No")	do do do
	Wm. Rockefeller	New York	National City Bank *Hanover National Bank U. S. Trust Company (Mr. Williams voting "No", Mr. Miller not voting as to U. S. Trust Co.)	do do do
	P. A. Rockefeller	Greenwich, Conn.	National City Bank Second National Bank *Farmers Loan & Trust Co. (Mr. Williams voting "No" as to Second Nat'l. Bank)	do do do
	T. F. Victor	New York	National Park Bank Mutual Bank *Farmers Loan & Trust Co. (Mr. Williams not voting as to Mutual Bank)	New York do do

\*Disapproved.

Chas. Scribner	Morristown, N. J.	National Park Bank Bank of the Metropolis Fulton Trust Company	New York do do
(Mr. Williams not voting as to Bank of Metropolis, voting "No" as to Fulton Trust Co.)			
J. D. Oliver	South Bend, Ind.	National Park Bank First National Bank	do Chicago, Ill.
R. Delafield	Tuxedo Park, N. Y.	National Park Bank Mutual Bank Union Trust Company	New York do do
(Mr. Williams not voting as to Mutual Bank, voting "No" as to Union Trust Co.)			
J. H. Post	Brooklyn	National City Bank Franklin Trust Co.	New York Brooklyn
(Mr. Williams voting "No.")			
Cyrus H. McCormick	Chicago	National City Bank Merchants Loan & Trust Company	New York Chicago
J. P. Grace	Manhasset, L.I.	National City Bank Lincoln National Bank	New York do
(Mr. Williams voting "No.")			
C. H. Dodge	New York	National City Bank N. Y. Life Insurance & Trust Company *Farmers Loan & Trust Co	do do do do
R. H. Williams	Madison, N.J.	National Park Bank Fulton Trust Company	do do
(Mr. Williams voting "No.")			
Jno. C. Van Cleaf	Montclair, N. J.	National Park Bank Mutual Bank	do do
(Mr. Williams not voting)			
Gilbert G. Thorne	New York	National Park Bank *Bankers Trust Co. Yorkville Bank	do do do
Stuyvesant Fish	New York	National Park Bank N.Y. Life Insurance & Trust Co. Commonwealth Trust Co.	do do do do

\*Disapproved.

Wm. O. Osler Rhinebeck, National Park Bank New York  
 N. Y. Astor Trust Company do  
 U. S. Trust Company do  
 (Mr. Williams voting "No.")

E. H. R. Green Terrell, Seaboard National Bank do  
 Texas. Columbia Trust Company do  
 American Exchange Nat'l. Bank Dallas, Tex.  
 (Mr. Williams voting "No" as to Columbia Trust Co.)

E. H. Peaslee New York Second National Bank New York  
 Fidelity Bank do

S. G. Bayne do Seaboard National Bank do  
 Columbia Trust Company do  
 Bankers Trust Company do  
 (Mr. Williams voting "No" as to Columbia Trust Co.,  
 Mr. Miller not voting as to Bankers Trust Co.)

and, That the following applications from the New York District  
 be refused:

DISAPPROVED.

W. O. Jones Brooklyn Broadway Trust Company New York  
 National Park Bank do

Edgar Palmer Rye, N.Y. National City Bank do  
 Farmers Loan & Trust Co. do

E. L. Marston Florham Park, National City Bank do  
 N. J. Farmers Loan & Trust Co. do

A. H. Wiggin New York Chase National Bank do  
 Bankers Trust Co. do  
 Guaranty Trust Co. do

F. A. Vanderlip Scarborough- National City Bank do  
 on-Hudson Farmers Loan & Trust Co. do

C. D. Norton New York First National Bank do  
 Bankers Trust Company do

DISAPPROVED (Continued)

J. N. Jarvie	Montclair, N.J.	Nat'l. Bank of Commerce Bank of America Central Trust Company	New York do do
E. H. Ferry	New York	Hanover National Bank Bankers Trust Company	do do
(Because of foreign exchange business of Hanover National Bank.)			
C. A. Peabody	New York	National Bank of Commerce Farmers Loan & Trust Co. Guaranty Trust Co.	do do do
A. D. Juilliard	New York	National Bank of Commerce Guaranty Trust Company Central Trust Company	do do do
G. H. Milliken	New York	National City Bank Irving National Bank	do do
Samuel Sloan	Garrison, N.Y.	National City Bank Farmers Loan & Trust Co. Bank of the Manhattan Co.	do do do
William H. Wordin	New York	Coal & Iron Nat'l. Bank Seaboard National Bank	do do
Samuel Woolverton	Scarsdale	Hanover National Bank Bankers Trust Company	do do
(Because of foreign exchange business of Hanover National Bank)			
J. W. Clark	Bernardsville, N. J.	Hanover National Bank Farmers Loan & Trust Co.	do do
(Messrs. Hamlin and Warburg voting for approval, Gov. Harding not voting)			
H. P. Whitney	New York	National Bank of Commerce Guaranty Trust Company	do do
Alvin W. Krech	New York	National Bank of Commerce Equitable Trust Company	do do
Daniel Guggenheim	New York	National Bank of Commerce Guaranty Trust Company	do do
M. Taylor Pyrie	Princeton, N. J.	National City Bank Farmers Loan & Trust Co. * Princeton Bank & Trust Co.	New York do Princeton, N.J.

\*Not necessary to consider as assets under \$5,000,000 and is in place of less than 200,000.

The following applications for permission of the Board under the Kern amendment, together with the recommendations of the respective Federal Reserve agents and the Committee on the Clayton Act, were considered one at a time and upon motion duly seconded were granted:-

APPROVED.

John S. Lawrence	Boston, Mass.	Second Nat'l. Bank	Boston
Edward W. Hutchinson	do	Boston Safe Deposit & Trust Co.	do
Wallace L. Pierce	do		do
Nathaniel J. Rust	Cohasset, Mass.	Commercial Nat'l. Bank Boston Safe Deposit & Trust Co.	Boston do
William H. Wellington	Boston, Mass.	Nat'l. Shawmut Bank	Boston
C. Minot Weld	Milton, Mass.	Boston Safe Deposit & Trust Co.	do
John W. Farwell	Cohasset, Mass.	Webster & Atlas Nat'l. Bank Boston Safe Deposit & Trust Co.	do do
Frederick S. Peck	Barrington, R.I.	Nat'l. Exch. Bank	Providence R. I.
Samuel W. Einstein	Attleboro, Mass.	First Natl. Bank	Attleboro
Michael F. Dooley	Providence, R.I.		
Jos. T. Pearson	Philadelphia, Pa.	Ninth Natl. Bank Industrial Trust Title & Sav. Co. Cheltenham Trust Co., Germantown.	Philadelphia do



APPROVED.

Samuel M. Vauclain	Radnor Twtnship, Pa.	Phila. Natl. Bank	Philadel- phia.
Thomas Sovereign Gates	Philadelphia, Pa.	" Trust Co.	do
Levi L. Rue	Philadelphia, Pa.	Phila. Natl. Bank " Trust Co. Provident Life & Trust Co.	do do do
B. Dawson Coleman	Lebanon, Pa.	First Natl. Bank Girard Trust Co.	Lebanon, Pa. Philadel- phia
Wm. H. Donner	Philadelphia, Pa.	Phila. Natl. Bank Mellon " Bank	do Pittsburgh
Thomas Morrison	Pittsburgh, Pa.	Mellon Nat. Bank Union Trust Co. Union Savgs. Bank	do do do
R. B. Mellon,	Pittsburgh, Pa.		
Andrew W. Mellon	do		
Henry C. Frick	do		
Arthur V. Davis	do	Mellon Natl. Bank	Pittsburgh
John B. Findley	do	Union Trust Co.	do
Philander C. Knox	do	Union Savings	do
Henry C. McEldowney	do	Bank	
David E. Park	do		
J. W. Schoomaker	do		
Wm. B. Schiller	do		
George E. Shaw	do		
E. H. Jennings	do	Columbia Nat. Bank	do
A. E. Succop	do	Colonial Trust Co. Germania Savings Bank	do do do

(Disapproved as to Colonial Trust Co. and  
Columbia Natl. Bank)

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Henry W. Corning	Cleveland, O.	First Nat'l. Bank	Cleveland
John A. Kling	do	Guardian Savings & Trust Co.	do
H. M. Hanna, Jr.			
Howard Phipps	New York	Mellon Nat'l. Bank Union Trust Co.	Pittsburgh do
Henry R. Rea	Pittsburgh	Mellon Nat'l. Bank Union Trust Co. Union Savings Bank	do do do
Adolphus C. Bartlett	Chicago	First Nat'l. Bank Northern Trust Co.	Chicago do
Martin A. Ryerson	do	Corn Exchange N. Bank	do
C. L. Hutchinson	do	Northern Trust Co.	do
Ernest A. Hamill			
Chas. W. Whitelaw	St. Louis	Merchants-Laclede National Bank St. Louis Union Trust Co.	St. Louis do
Jacob Stern	San Francisco	Bank of California, San Francisco N. A. Security Savings Bank Union Trust Co.	San Francisco do do
Percy T. Morgan	Los Altos, Cal.	Wells Fargo Nevada National Bank Union Trust Co.	San Francisco do
Jesse W. Lillienthal	San Francisco		do
Sigmund Greenebaum	do	Anglo & London Paris	do
J. J. Mack	do	Natl. Bank	
Mortimer Fleishacker	Woodside, Cal.		
Herbert Fleishacker	Menlo Park, Cal.		

P. E. Bowles	Oakland, Calif.	American Nat'l. Bank First National Bank First Savings Bank	San Francisco Oakland, Cal. do
C. H. Crocker	San Francisco	American Nat'l. Bank Italian American Bank	San Francisco do
Gavin McNab	San Francisco	Merchants Nat'l. Bank Anglo-California Trust Co.	do do do

and the following applications were refused:-

DISAPPROVED.

Charles H. Hulbert	Chicago	Corn Exchange Nat. Bank Illinois Trust & Sav- ings Bank	Chicago do
Stanley Field	Chicago	National City Bank Illinois Trust & Sav- ings Bank First National Bank	do do Lake Forest, Ill.

(Approved as to First National Bank of Lake Forest, Ill. and one of others)

The application of Henry W. Biddle was referred to the Committee on Clayton Act for an investigation as to whether Thomas A. Biddle & Company are private bankers.

It was agreed by the Board that the following

applications should be held until a decision was made in cases involving Cleveland Trust Companies:

James J. Fagan	San Francisco	Crocker Nat'l. Bank Savings Union Bank & Trust Co. Bank of Italy	San Francisco do do
William H. Crocker	Burlingame, Cal.	Crocker Nat'l. Bank Humboldt Savings " Savings Union Bank & Trust Co.	do do do
Frank B. Anderson	San Rafael, Cal.	Bank of California, N.A. Mission Bank Savings Union Bank & Trust Co.	do do do
F. D. Madison	San Francisco	Bank of California, N.A. Savings Union Bank & Trust Co.	do do
Warren D. Clark	San Francisco	Bank of California, N.A. Savings Union Bank & Trust Co. Security Savings Bank	do do do
Henry C. Breeden	Hillsborough, Cal.	Mercantile National Bank Savings Union Bank & Trust Co.	do do
John D. McKee	San Francisco	Mercantile Nat'l. Bank Savings Union Bank & Trust Co.	do do

W. D. Woolwine	Los Angeles	Bank of California, N.A. Los Angeles	
		Security Trust & Savings Bank	do
		Hibernian Savings Bank	do
R. H. Lacy	San Marino, Cal.	United States Nat. Bank	do
		Security Trust & Savings Bank	do
T. E. Newlin	Los Angeles	Farmers & Merchants National Bank	do
		Security Trust & Savings Bank	do

There being no further business before the Board  
 an adjournment was then had at 5.30 P. M.

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Secretary.

APPROVED

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Chairman.

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Bank of California, N.Y. Branch  
- 100 Wall Street  
New York, N.Y.  
100

W. B. Hooper

Bank of California, N.Y. Branch  
- 100 Wall Street  
New York, N.Y.  
100

W. B. Hooper  
100

Bank of California, N.Y. Branch  
- 100 Wall Street  
New York, N.Y.  
100

W. B. Hooper

There being no further business before the Board

an adjournment was had at 2:30 P. M.

Secretary

Director

Chairman