. A start Clavelant, Ohio, milde were referred to At an adjourned meeting of the Federal Reserve Board held in the office of the Board at 2:30 p. m., on Tuesday, September 12, 1916,

PRESENT:

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Governor Harding (presiding) Mr. Warburg Mr. Hamlin Mr. Miller Mr. Williams

Mr. Allen, Secretary.

There were also present by invitation

Mr. Jay Mr. Broderick

Mr. Jacobson Mr. Dulany

On motion of Mr. Hamlin, duly seconded by Mr. Harding, the applications contained in the two reports of the Committee on the Clayton Act, dated Sept. 7 and Sept. 11, respectively, (see report incorporated in minutes of this morning's meeting) and questioned by Mr. Williams were approved with the exception of the applications from Baltimore,

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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.

the finition -

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

DISTRICT NO. 12.

Consistence Allas daly seconded by 15.

| | J.L.Flood | SanFrancisco | Wells Fargo Nevada San | |
|---|--------------------|------------------------|---|--|
| | J.Henry Meyer | do | Nat. Bank Francisco, | |
| | Wm.F.Herrin | do | Union Trust Co. Cal. | |
| | A.H.Payson | gian do ngoon . | Li . Fjol bas V . Fact do | |
| • | Charles J.Deering | do | Wells Fargo Nevada | |
| | | | Nat. Bank do | |
| | REIN DOVDING 9 | rev washfêrd i | Union Trust Co. do Columbia Savings & | the second |
| | .encultica nori | and is willow. | Loan Society do | |
| | Isaias W.Hellman | do | Wells Fargo Nevada | |
| | I. W. Hellman, Jr. | do | Nat. Bank do | |
| | | | Union Trust Co. do | |
| | | | Farmers & Merchants Los Nat. Bank Angeles | 19 11 11 11 11 11 11 11 11 11 11 11 11 1 |
| | George A.Pope | do | Bank of Cal., N.A. S.Fr'isco. Mission Savings Bk. do Union Trust Co. do | |

Mr. Williams voted in the negative on the following

applications:

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| • • • • | John H. Clapp J. J. Darlington N. H. Shea | Washington, D.C. do do | Federal Nat'l.Bank, Washington, D. C. 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. |
| | Chas. B. Bailey, Wm. E. Barker John Joy Edson A. F. Fox Thos. W. Noyes | Washington, D.C. | Columbia Nat'l.Bank, Washington, D. C. Washington Loan & Trust Co., Washing- ton, D. C. |
| 2.1 | L. P. Shoemaker | option in produce | valoj najivo |
| ioi uru | George Truesdell | Washington,D.C. | Nat'l. Metropolitan Bank, Washington,D.C. Washington Loan & Trust Co., Washington, D. C. |
| | C. F. Norment Daniel Fraser | | Nat'l.Bank of Wash- ington, Washington, D. C. American Security & Trust Co., Washington, D. C. |
| | William V. Cox Walter C. Clephane | Brightwood, D.C. Chevy Chase, Md. | Second Nat'l. Bank, 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, Washington, D. C. do Lewis Flemer East Washington W. P. C. Hazen do George F. Harbin do Savings Bank, Washington, D. C. do John C. Yost . O. C. and the Henry H. McKee Washington, D. C. Nat'l.Capitol Bank, Washington, D. C. antident parts stated East Washington Savings Bank, Washington, D. C. Chas. W. Fairfax Washington, D. C. Second Nat'1. Bank, Somerset R. Waters do Washington, D. C. .8 .M .andgelal. 7th Street Savings Bank, Washington, . D. C.0 .0 . and printer The general situation in New York City and the .0 . C . C 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 THOY HOLD TH Loan and Trust Company, both of New York, be granted. A motion was made by Mr. Miller and seconded 11212 0 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:anter S. . . DISTRICT NO. 2. APPROVAL. James A. Smith Brooklyn American Exchange New York Nat'l. Bank. . The test Martes Struct 00. . de farrid ned l'energe Pacific Bank do George Legg New York American Exchange Nat'l. Bank, do Larger Claig and The Co. Co. Pacific Bank do John S. Browning do American Exchange do Nat'l. Bank, do Pacific Bank

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| | | L. Clarke | | American Exchange Nat'l. | |
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| ando Statio | overve | i Deserit Salar | a no tar bhair T | United States Mortgage & Trust Co. | do |
| bortoble | 330 (4) - J | (Mr. William | ms voting " | No" as to U.S. M. & T. Co.) | |
| | | | | American Exchange Nat'l. | do |
| | (See | minutes Bo | aro | Bank U.S. Mortgage & Trust Co. | 1. 1. 1. 0 - |
| | Tru | st Companie | s) | *Broadway Trust Company No" as to U.S. M. & T. Co.) | do |
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| , 12 | Henry | | | Bank of New York Fulton Trust Company | do do |
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| | | | | *Metropolitan Trust Co. | do |
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| | W. E. Frew | New York | | do |
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| Pak as | (Mr. Willi | ams and Mr. Mill | er voting "No.") | |
| | A. B. Hepburn | New York | Chase National Bank Columbia Trust Company | do |
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| · 0.5 | W. K. Twitchell | Brooklyn | Chemical National Bank | |
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| * 3 | (Mr. Williams and | | g "No" as to | |
| 51.7 | Bankers Tru | st Co.) | | |
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| Loy oft | startings would around it. | | & Trust Co. | do |
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| in the | it. att mit | tor a dillo app) | Union Trust Company | do |
| 06 | | | *Hanover National Bank | do |
| 1 the sector | (Mr. Willian | s not voting as | to Union Trust Co.) | |
| Told And | F. M. Bacon, Jr. | New York | Citizens Central | |
| | - · | AGW TOTA | National Bank | do |
| AL WORL | | | Farmers Loan & Trust | |
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| | (Mr. V | Villiams voting " | No.") | |
| 100 | Wm. G. Besler | Plainfield.N.J. | Coal & Iron Natl.Bank | do |
| City . | (recentra discrimination) | | | ayonne ,N |
| | Erskine Hewitt | New York | Fifth National Bank No | ew York |
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| 0.ĺs | (Mr. Willi | iams voting "No" as | s to U. S. Trust Co.) | |
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| 0% 60 | 0. H. Cutler Suffern, N.Y. | Mechanics & Metals Nat'l. Bank | New York |
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| | | *Liberty Nat'l.Bank | do |
| 0 4 <u>C</u> 21 | | Suffern National Bank | Suffern, N.Y. |
| 20. | S. S. Campbell Englewood, N. J. | Mechanics & Metals Nat'l. Bank | New York |
| 18 . Z | and the second sec | *Harriman Nat'1. Bank | do |
| N. Sector | | Citizens Nat'l. Bank | Englewood,NJ |
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| 05 | J. A. Stewart New Iork | Merchants Nat'l.Bank | |
| | T. F. Manville New York | U. S. Trust Co. | do |
| 05 | T. F. Manville New York | Merchants Nat'l. Bank | do |
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| (the second | York " Lations1 City Erst U. S. State Corritor | Nat'l. Bank | |
| 0 Br | "California al .U | Fifth Avenue Bank | do |
| | (Mr. Williams not voting | as to Fifth Ave. Bank) | |
| | V. P. Snyder New York | Nat'l. Bank & Commerce | do |
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| ° 9Б | Mi a grib Lachsell | Union Nat'l. Bank | uu Namuala IV T |
| Ofri | | Union Nat'l. Bank | Newark, N.J. |
| | Vie guess Jane V III | | |
| CAS ^L MA | John G. Shedd Chicago | Nat'l. Bank of Commerce | |
| the second | And the second of the second o | Merchants Loan & Trust | Co. Chicago |
| in the | Hose American Second | Illinois Trust & Saving | s do |
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| 05 | F. F. Dryden Newark, N.J. | Nat'l.Bank of Commerce | New York |
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| 07 | Your Manal Oly Bank and | Union Macional Dank | TIGMGIK |
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| | H.W. De Forest Long Island, | | |
| N. | and a subtrantion of the Y Made ant | Metropolitan Trust Co. | ao |
| | | Hudson Trust Company | Hoboken, N.J. |
| | (Mr. Williams voting "No" | | |
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| 36 6 1 | E. J. Berwind New York | Nat'l. Bank of Commerce | New York |
| | NO JERRY & MORE MORECLE | *Guaranty Trust Company | do |
| | think of the second of an instant | Girard Trust Company | do |
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| 195 MB | J. S. Alexander do | Nat'l.Bank of Commerce | đo |
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| | (Mr. Williams voting "No" | as to Fulton Trust Co.) | |
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| (O) | (Mr. Williams voting "No" as | to Second National Bank) | 10 |
| t oá | Jas. Stillman New York | National City Bank | do |
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| | (Mr. Williams voting "No", M | r. Miller not voting | |
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| , secondi | Wm. Rockefeller New York | National City Bank | do |
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| | (Mr. Williams voting "No", Mr to U. S. Trust Co.) | | |
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| Fall MATE | P. A. Rockefeller Greenwich, | National City Bank | d0 |
| | deressed to land at's Conn. Star as | Second National Bank | do |
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| • | (Mr. Williams voting "No" as | to becond mat. T. Danky | VOTE |
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| | (Mr. Williams not voting as t | | |
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| ol. | Chas. Scribner | Morristown, N. J. | National Park Bank Bank of the Metropolis | New York do |
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| | | | to Bank of Metropolis | |
| 1. 15 | and a sector of the sector of the | New GREATER AND THE REPORT OF THE REPORT | | |
| | J. D. Oliver | South Bend, | National Park Bank | |
| A STATES | | Ind. | First National Bank (| Chicago, Ill. |
| | R. Delafield | Tuxedo Park, | National Park Bank | New York |
| ARRAY HOLE | | N. Y. | Mutual Bank | do |
| ά¢ | THE MARKE | | Union Trust Company | |
| | | | to Mutual Bank, votin | g "No" |
| | as to Unic | on Trust Co.) | and the second | |
| | J. H. Post | Brooklyn | National City Bank | New York |
| 20.0 | | | Franklin Trust Co. | Brooklyn |
| | | Ar. Williams voti | ng "No.") | |
| | Cyrus H. McCormick | Chicago | National City Bank | New York |
| and the second second | and the second second second second second | | Marchants Loan & 1 | |
| 11/24/14 01/E do | T. D. Guard | ottanifara datao | Trust Company | |
| | J. P. Grace | Manhasset, L.I. | National City bank | |
| | (1 | Ar. Williams voti | Lincoln National Bank | do |
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| a store wolf a | C. H. Dodge | New York | National City Bank | do |
| Q., * | and the second from | | N. Y. Life Insurance | do |
| | | | & Trust Company | |
| na Dh Tù du sh | | a la compañía de la c | *Farmers Loan & Trust (| Co do |
| | R. H. Williams | Madison, N.J. | National Park Bank | do |
| | Sand arto that | Auto in Louino | Fulton Trust Company | do |
| 9.0 ×0; | (1 | Ar. Williams voti | ng "No.") | |
| Contraction of the | Jno. C. Van Cleaf | Montclair, | National Park Bank | do |
| 160 - O.D. | . ab the state | | Lutual Bank | do |
| 40 | .ot nordziena (1 | Ir. Williams not | voting) | |
| | Gilbert G. Thorne | New York | National Park Bank | do |
| - 10 OB | | | *Bankers Trust Co. | do |
| | a constant of the second of the second | | Yorkville Bank | do |
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| 0. | Stuyvesant Fish | New York | National Park Bank | do |
| | a and a constant | | N.Y.Life Insurance & Trust Co. | do |
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| | Wm. O. Oslor | Rhinebeck. | National Park Bank | New York |
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| | E. H. R. Green | Terrell, | Seaboard National Bank | do |
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| 4. ju | and the second franks | ↓ 02 + 1 | Columbia Trust Company American Exchange Nat'l | • |
| +1(1, openind) | allow Loud David State | | Bank | Dallas, 10 |
| | (Mr. Will: | iams voting "No | ' as to Columbia Trust Co | 0.) |
| and the second second | a the second to keep at the second of the second | and the second | | New York |
| | E. H. Peaslee | New York | | do New 10- |
| a tran | in a les Line | | Fidelity Bank | |
| Ak - Ja- | D O Doome | do i | Seaboard National Bank | do |
| | | | Aclambia Marsat Acomposit | do |
| and see | ACLENT CONTRACT | | Bankers Trust Company | do |
| as Loopte | (Mm. W411) | imms voting "No | " as to Columbia Trust Co | |
| | | | s to Bankers Trust Co.) | |
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| | and. That the fo | llowing applic | ations from the New York | District |
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| O.A. | be refused: | 14 | | |
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| | our that, chi a | | National Park Bank | do |
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| $C = C_{1,2}$ | Edgar Palmer | Rye, N.Y. | National City Bank | |
| | instantin in the state | | Farmers Loan & Trust Co | • • • • |
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| | E. L. Marston | Florham Park, N. J. | National City Bank Farmers Loan & Trust Co | |
| | | TA*. 9. | rarmers Loan & Trust Co | • |
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| 1.1 | A. H. Wiggin | NOW TOLK | Bankers Trust Co. | do |
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| | F. A. Vanderlip | Scarbo rough- | National City Bank | do |
| | ALCONTRACTOR OF A | on-Hudson | Farmers Loan & Trust Co | . do |
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| | C. D. Norton | | First National Bank | do · |
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DISAPPROVED (Continued)

| | J. N. Jarvie 1 | | Hanle of Amorica | New York do |
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| | othe with filter wake | | Central Trust Company | do |
| | E. H. Ferry 1 | New York | Hanover National Bank Bankers Trust Company | do do |
| and the | | 1 Bank 1 | e business of Hanover | |
| | C. A. Peabody 1 | New York | National Bank of Commerce | do |
| | | | Farmers Loan & Trust Co. Guaranty Trust Co. | do do |
| Astronom . C | A. D. Juilliard M | lew York | National Bank of Commerce | do |
| in the second second | Loston bill Dogauit 4 | | Guaranty Trust Company Central Trust Company | do do |
| de Bos t ^{ot} | G. H. Milliken N | lew York | National City Bank Irving National Bank | do do |
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| | Bostes Desesit e | a and a second | Farmers Loan & Trust Co. Bank of the Manhattan Co. | do do |
| 403 DO 314 | William H. Wordin | New York | Coal & Iron Nat'l. Bank Seaboard National Bank | do do |
| 90 | Samuel Woolverton | Scarsdale | Hanover National Bank Bankers Trust Company | do do |
| | | foreign exchange al Bank) | business of Hanover | uo |
| Do ¹ | and the second | NT T | Hanower National Bank Farmers Loan & Trust Co. | do do |
| | Gov. Hardi | mlin and Warburg ng not voting) | voting for approval, | |
| 147071 241.A. •1 •1 (4175 | H. P. Whitney | New York | National Bank of Commerce Guaranty Trust Company | do do |
| All the second s | 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 | đo do |
| a const | M. Taylor Pyrie | Princeton, N. J. | Farmers Loan & Trust Co * Princeton Bank & Trust P | w York do rinceton, .J. |
| ed for FRASER | *Not necessary to c in place of less t | onsider as assets han 200,000. | under \$5,000,000 and is | •0• |

ed for FRASER

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Circle Wowed (Continued)

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.

Secure Could

| | John S. Lawrence | Boston, Mass. | Second Nat'l. Bank | Boston |
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| 00 00 | Edward W. Hutchinson | do | Boston Safe Deposit & | đo |
| do Co | Wallace L. Fierce | do do | Trust Co. | do |
| сð | Nathaniel J. Rust | Cohasset, Mass. | Commercial Nat'l.Bank | Boston |
| 60) 00 | Fortiers to a 2 Tract Co. Sauk a the L nu tota Oc. | | Boston Safe Deposit & | đo |
| , cb | COLL STAR STAR 1. Inch. | | Trust Co. | • |
| e do | William H.Wellington | Boston, Mass. | Nat'l.Shawmut Bank | Bos ton |
| ao do | C. Minot Weld | Milton, Mass. | Boston Safe Deposit & Trust Co. | do |
| | John 7. Farwell | Cohasset, Mass. | Webster & Atla Nat'l. Bank | |
| . 00 | Zasnero Linio (Praire 00. milio volite for approval. | | Boston Safe Deposit & | do |
| 00 00 | Frederick S. Peck | Barrington, R.I. | | R. I. |
| 0.0 0.0 | Samuel W. Einstein Michael F. Dooley | Attleboro, Mass. Providence, R.I. | First Natl.Ban | K ATTA |
| . 00 06 | oprocess Jos - T. Pearson Valend O. J. 1969 Valences O | Philadelphia, Pa. | Ninth Natl.Ban Industrial Tru Title & Sav.Co Chelten Trust | k Philadel st . Philadel |
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| | Thomas Sovereign Gates | s Philadelphia, Pa. | " Trust Co. | do |
| 95 96) | Levi L. Rue | Philadelphia, Pa. | Phila.Natl.Bank " Trust Co. Provident Life & Trust Co. | do do do |
| 0.5 | for deligned and the i | ngendaa siin 👘 👘 🖓 | R. H. W. W. W. H. | |
| うら の庁 | B. Dawson Coleman | Lebanon, Pa. | Girard Trust Co. | |
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| | Wm. H. Donner | Philadelphia, Pa. | | do Pittsburgh |
| 93 . in 95 . in | Case Order the Arthough | 0.5 (1901ery) | i | |
| | Thomas Morrison | Pittsburgh, Pa. | Union Trust Co. | do do |
| | | | Union Savgs.Bank | do |
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| | R. B. Mellon, Andrew W. Mellon Henry C. Frick | Pittsburgh, Pa. ' do do | | ÷ |
| | Arthur V. Davis | do | Mellon Natl.Bank | Pittsburgh |
| Bars. | John B. Findley | đo | Union Trust Co. | do |
| | Fhilander C. Knox Henry C. McEldowney | do do | Union Savings Bank | do |
| | David E. Fark | do | Dank | |
| | J. W. Schoomaker | do | | |
| | Wm. B. Schiller | do | | |
| Same C | George E. Shaw | do antes | S . NOTAL | |
| | These Condition | | | |
| C. S. | E. H. Jennings | do | Columbia Not Bomle | do |
| | | | A. T. T. T. T. A. A. | |
| 1 | ses constant sole of | ina a do Marina do Caracteria | Germania Savings | do . |
| | (Disapproved | as to Colonial Trust | Co. and | |
| T a file | Columbia Nat | 1. Bank) | all's the state of the | |

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| -foldtil -filti -ilit | Henry W. Corning John A. Kling | Clevelando, ra. do | First Nat'l. Bank Guardian Savings & Trust Co. | do |
| | H. M. Hanna, Jr. | | | |
| | | | | 1.1.1. |
| 00 00 | Howard Phipps | New York | Mellón Natl.Bank I Union Trust Co. | do |
| | | Dirt barret | Maller Madl Davis | do |
| | Henry R. Rea | Pittsburgh | Mellon Natl.Bank | do |
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| | Adolphus C.Bartlett | Chicago | First Natl.Bank | do |
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| - | Martin A. Ryerson C. L. Hutchinson Ernest A. Hamill | do do | Corn Exchange N.Bank Northern Trust Co. | d0 d0 |
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| | Chas. W. Whitelaw | St. Louis | Merchants-Laclede National Bank St.Louis Union Trust Co. | do do |
| AND STREET | Sarl. I. and notife i | | als a Wagares | -0 |
| 05 05 | Jacob Stern | San Francisco | Bank of California, S N. A. Security Savings Bank UnionTrust Co. | do do |
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| | Percy T. Morgan | Los Altos,Cal. | National Bank | do |
| (d) 7 | and the alterated | 0.0 | Union Trust Co. | |
| az .0 98 | Jesse W. Lilienthal Sigmund Greenebaum J. J. Mack Mortimer Fleishacker Herbert Fleishacker | San Francisco do do r Woodside,Cal. Menlo Park,Cal. | Anglo & London Paris Natl. Bank | ā0 |

| P., E. Bowles | | First National Bank First Savings Bank | |
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| | | American Nat'l.Bank Italian American Bank | |
| Cavin McNab Carl Lined. C'bair manaro Stad antico aprivad 100 Juneo S | | Merchants Nat'l.Bank Anglo-California Trust Co. | do do |
| and the following | | e refused:- | |
| Creation for "L. Bash La balldt Erring " Laving Union Lauff (L'Strat Co. | DISAPPROVED. | .Lilian H. Grochor | |
| Charles H. Hulber | To day, des Eal de a | Com Exchange Nat.Bar Illinois Trust & Sav- ings Bank | |
| Stanley Field | Chicago | National City Bank Illinois Trust & Sav- | do do |
| Earth of Gulfformit, ^{hafe} Bayingo Unicon bash f Frant Co. a beyorqqA) | s to First Nation | ings Bank First National Bank al Bank of Lake | Lake Forest, Ill. |
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| 6 Titlet Co. Sosarily Loving, Bash | in the sector of | | |
| The app the Committee on (| plication of Henr Clayton Act for a | y W. Biddle was referm n investigation as to | whether |
| Thomas A. Biddle | % Company are pri | vate bankers. | |
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costonari una sinte data da sector de la sub con de sector de sector de sector de sector de sector de sector de Firet Estimate Land Callane, Call It was agreed by the Board that the following applications should be held until a decision was made in cases involving Cleveland Trust Companies: Gavin Leich 553 Press lace - Dorehunts Res'L. izzi: Crocker Nat'l.Bank San Franciss James J. Fagan San Francisco Savings Union Bank do & Trust Co. do Bank of Italy and the rollering application were refused. do William H. Crocker Burlingame, Cal. Crocker Nat'l. Bank do Humboldt Savings " Savings Union Bank do & Trust Co. Obertica M. Mallard Oblacco Com Exchange Int. Lank Chicago do Frank B. Anderson San Rafael, Cal. Bank of California, N.A. do Mission Bank Savings Union Bank do & Trust Co. Plainels Tract & Savdo F. D. Madison San Framisco Bank of California, N.A. Tiret Instituti Janti Savings Union Bank do & Trust Co. (Logrovod an to First Estimat Lak of Line (Logrov) Bank of California, N.A. do Warren D. Clark San Francisco Savings Union Bank 10 & Trust Co. do Security Savings Bank the appliention of Honry 4. Biddle the referred to Mercantile National Henry C. Breeden Hillsborough, do This dr of the Holding breevel of Call for not yeld Bankess Freed only Savings Union Bank do .averland o davian ors unscred S & Trust Co. arons -10 Mercantile Nat'l. Bank John D. McKee San Francisco Savings Union Bank 10 & Trust Co.

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There being no further business before the Board

an adjournment was then had at 5.30 P. M.

Secretary.

APPROVED

Chairman.

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