--0000--

MINUTES

of the

FEDERAL RESERVE BOARD

1916.

January 5 to June 30 .

---000---

.cceptances: (Conti	nued)	
Limitation 10)%:	
Discussion	of original and alternative	
	draft re foreign trade	38
Loans of nati	onal banks; opinion of Counsel	
New Orleans E	Branch; not conforming to Board's	617,62
	regulations	
Protected by	chattel mortgage; approval of	62.
	by St. Louis Bank; report re	7
Publication o	f statement re - request of	14
	John Perrin	EAS
Purchase:		54
Brown Brot	hers, firm whose - are eligible	ean c70
Jay, Pierr	e, letters re statements of	for 619
	private bankers re	123
Printing 1	ist of banks and firms from whom	16.
	Federal reserve banks have	
	purchased	584
Rediscount:		004
Cattle rai	sers; letter Paul M. Warburg re	609
btamp Tax:		00.
Letter, Con	unsel to Commissioner of Inter-	
	nal Revenue re	389
Letter, De	puty Commissioner Internal Revenu	ue
	not subject to	418
Third National	l Bank, Union City, Tenn:	
Letter prot	testing purchases of by St. Louis	3
	Bank charged back to account	
	of bank on date of maturity	412
Trade:		
Promotion (of idea by G. H. Paine; articles	
	sent him by F. A. Delano and	
D-4	H. Parker Willis	228
Rates:	70	
Clarral-	3% approved	229
Dollar	nd, 3% - 60 days; 3½% 90 days	302
Dialmond	3% up to 90 days	23
RIGIMONIA St Toni	s, extension 32%	462,467
Scott Tien	e Paper Company:	362
Commendin	es popularizing of	
Re -	2 bobararraine or	184
	rre Jay, ordered circulated	174
7.70. 7.40	ora, oragion circuisted	269

ccep	tances:					
	Trade:					
		Rates -			suggestion	203
			P. Warbu		nament to	306
		D		n to 3%; 1		59
		Report	P. Warbu	irg re rar	East Trade	23
	IIm to 70	not annit	-07 & cm	mlue. Bani	ms permitted	
	op 60 10	to accer		pras, bar	pormarous.	
		American	Nations	7 Bank Sa	n Francisco	658
				Bank, Phi		400
		Harriman	1 Mat'l.B	ank, New	York City	620
				nk, New Yo		407
					ston, Mass.	381
		Merchant	ts Nat'l.	Bank, Wor	rcester, Mass 525,	530
					,Chicago,Ill.	482
					,Danville,Va.	433
					New York C'y.	563
				nk, New Yo		563
				'1.Bank, I		281
	List of	National	l banks h	aving ful	l acceptance	
					presentatives	369
	Dogwood	d DoDok	nanta for	lint bon	lea omantad	
	neques c	power	Jerus 101	TIRE DETT	ks granted	452
			anantmant	for list	banks granted	
		power	Day emeri	101 1150	WHILE STATION	509
		DOWGI				
ccou	ints:					
		ment acco	ount betw	ween Dalla	s & Kansas Cy.	596
					o., re pur-	
			f open ac			498
	Examina	tion acco	ounts of		n; reports of	685
				Ingle, W.		
				Moncure,		427
					.F; report on	583
				Sawyer, C		342
				Wellborn,		272
	Hemoran				tion accounts	cor
		OI F. R.	. Banks &	F. R. AS	enus	685

Advisory Committees of Banks:	
Legality of membership on	365
Letter from Judiciary Committee House & Sen-	
	,396
to Phillips & Avery re 372,452	
Memorandum of counsel re	464
re advisory committees appointed	
by directors of banks coming with-	
in Clayton Act	349
Opinion counsel referred to Mr. Cotton	492
Describe Maidrick and Awards of the Artifact and the second	
Advisory Council:	
Amendments suggested by	75
Appointments of candidates left open until fall	645
Branch banks, question of placed before	
Board by	61
Cotton, J.P., concurs in counsel's opinion re	
authority of Board to prescribe	
qualifications for	202
Copies of all regulations, circulars, press state-	
ments & mineograph rulings and Bul-	
letin to be sent to	231
Dallas, Letter from re members attending di-	
rectors's meetings	205
Forgan, J.B., Letter from re meeting of May 16	467
	,576
Membership of Richmond bank on; letter Ingle	27
Minutes of meeting with Board referred to	202
Mr. Delano	585
Norwood, J.W., election of as member	88
	8,73
Selection of candidates for	631
Swinney, E. F Elected a member	15
Record, T. J as member; method to be follow-	27
ed when new member selected	, 26
Topics for consideration next meeting 8 Watts, F. O elected member St. Louis	432
Wing, D. G Letter announcing appointment	43
wing, b. c Letter amounting appointment	10
Agencies:	
Clearing agencies - establishment of - letter	
J. Perrin	706
Discussion at meeting of June 5	641
	.654

Alabama Bankers' Association:	
Resolution of forwarded to Board and read	646
Aiken, Alfred L:	
Bond purchases - process of consummation at	
네가 이렇게 되었다. 그렇게 하는데 얼마를 하는데 보는데 그리고 무슨 사람들이 없는데 이번 이번 사람들이 되는데 되었다. 나를 하는데 되었다.	355
그 마시트를 하고 있는데 보고 있는데 아이들이 얼마나 되었다. 그는데 이렇게 되었다면 나를 하는데 아이들이 되었다면 하는데 되었다면 하는데 되었다면 그렇지 않는데 얼마나 되었다.	000
Boston Clearing House - taking over - appeared	500
before Board re	592
Progress made in negotiations	
the state of the second st	648
Telegram from re agreement with	652
Clearing - Letter from re trip to Burlington re	665
Credit of Malden, Mass Telegram from approved	501
Governors' Conference - Letter from re date of	353
Redistricting - Letter re transfer Conn. Banks	
west of Conn. River - hearing	
requested	524
Letter requesting hearing before de-	
cision re transfer Conn. Banks	536
Allen, Sherman:	
Allen, Sherman:	
Bonds - Memo re purchase of at Chicago	346
Renewal of for \$25,000	207
	201
Called attention to matters postponed until	555
full meeting of Board	555
Clayton Act - Directed to refer all letters re	
interpretation of amendments	- 100
to Law Committee	593
Directed to docket application	
of to "private bankers"	622
Earnings and Dividends - Directed to order re-	
print of report re	646
Gold Order Certificates - To transfer to J.	
De La Mater custody of	373
History of amendments approved by Board to be	
embodied in permanent record	719
Salary increased for three months	727
Amendments: -General -	
Agents - Letter to re proposed changes suggested	797
	121
1 1 2 2 1 1	
to notify Chairmen Committees	
Banking & Currency House and	M. C
Senate	718

men	dments: -General- (Continued)	
	All proposed to be printed	242
	Discussion re steps to be taken re further	
	consideration amendments pend-	
	ing before Congress	696
	Federal Reserve Act - considered 202.	265
	Voted to print in Bulletin	
	text of as introduced by	
	Sen. Kern 1001200	343
	Glass, Carter - Letter to re attitude State	
	bankers toward	246
	Letter to forwarding two amend-	~ 10
	ments approved	719
	Report - by C.H.Hamlin & W.P.G.Harding re hear-	173
	ing before Committee on Banking	
		700
	and currency	368
	Secretary - to obtain list and history of all	
	amendments to Act and preserve	w= 0
	permanent record	719
	To obtain new proof re	340
	Smith, W. J Letter from re	349
	Text of	253
	Warburg, P. M Suggests no further action re	
	changes reported to Senate but	
	be brought to attention of Cong.	
	Glass when Bill reaches House	640
	Acceptances:	
	Amendment re considered 360	428
	Proposed by P.M. Warburg	548
	Suggested by B. Strong	502
	Change in alternative draft	396
	Comments P. Jay re	420
	Proof to be sent Sen. Owen as	
	substitute	401
	To be printed and presented to	
	Congress in proof form	366
	Voted to print text alternative	000
	draft by Mr. Miller	374
	The state of the s	UIT
	Branches:	
	Foreign - establishment of by cor-	
	porations opposed by J. S. Wil-	
	12000 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	285
	Mr. Williams and Mr. Hard-	
	ing opposed to	552

Branches: In U. SAmendment establishing; Letter Sen. Fletcher re 66 Letter Sen. Owen re 66 Change in re establishment by National Banks 56 Approved 24 Of Nat'l. Banks; Letter Sen. Sterling re 34 Establishment of under certain conditions 36 Bonds: Amended resolution re conversion of 263,26 By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 39 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C.Hamlin 30 Letters to Mr.McAdoo & Walker	2
Letter Sen. Fletcher re 66 Letter Sen. Owen re 66 Change in re establishment by National Banks 56 Approved 24 Of Nat'l. Banks; Letter Sen. Sterling re 34 Establishment of under certain conditions 36 Bonds: Amended resolution re conversion of 263,26 By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 59 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C. Hamlin 30 Letters to Mr.McAdoo & Walker	2
Letter Sen. Owen re Change in re establishment by National Banks Approved Approved Of Nat'l. Banks; Letter Sen. Sterling re Establishment of under certain conditions 36 Bonds: Amended resolution re conversion of 263,26 By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 59 Clayton Act: Amendments to proposed by Mr.Curtiss Discussion between Counsel and Board re Letter, draft of to Sen.Owen re, submitted by C.Hamlin Letters to Mr.McAdoo & Walker	2
Change in re establishment by National Banks 56 Approved 24 Of Nat'l. Banks; Letter Sen. Sterling re 34 Establishment of under certain conditions 36 Bonds: Amended resolution re conversion of 263,26 By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 39 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C.Hamlin 30 Letters to Mr.McAdoo & Walker	
by National Banks 56 Approved 24 Of Nat'l. Banks; Letter Sen. Sterling re 34 Establishment of under certain conditions 36 Bonds: Amended resolution re conversion of 263,26 By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 39 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C. Hamlin 30 Letters to Mr.McAdoo & Walker	
by National Banks 56 Approved 24 Of Nat'l. Banks; Letter Sen. Sterling re 34 Establishment of under certain conditions 36 Bonds: Amended resolution re conversion of 263,26 By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 39 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C. Hamlin 30 Letters to Mr.McAdoo & Walker	
Approved Of Nat'l. Banks; Letter Sen. Sterling re Establishment of under certain conditions Bonds: Amended resolution re conversion of 263,26 By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved Clayton Act: Amendments to proposed by Mr.Curtiss Discussion between Counsel and Board re tetter, draft of to Sen.Owen re, submitted by C. Hamlin Letters to Mr.McAdoo & Walker	1
Of Nat'l. Banks; Letter Sen. Sterling re Establishment of under certain conditions 36 Bonds: Amended resolution re conversion of 263,26 By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 39 Clayton Act: Amendments to proposed by Mr.Curtiss Discussion between Counsel and Board re and Board re Letter, draft of to Sen.Owen re, submitted by C.Hamlin 30 Letters to Mr.McAdoo & Walker	0
Sterling re Establishment of under certain conditions 36 Bonds: Amended resolution re conversion of 263,26 By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 39 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C.Hamlin 30 Letters to Mr.McAdoo & Walker	
Establishment of under certain conditions 36 Bonds: Amended resolution re conversion of 263,26 By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 59 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C.Hamlin 30 Letters to Mr.McAdoo & Walker	6
Certain conditions 36 Bonds: Amended resolution re conversion of 263,26 By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 59 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C.Hamlin 30 Letters to Mr.McAdoo & Walker	
Bonds: Amended resolution re conversion of 263,26 By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 59 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re Letter, draft of to Sen.Owen re, submitted by C. Hamlin 50 Letters to Mr.McAdoo & Walker	3
By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 59 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C. Hamlin 50 Letters to Mr.McAdoo & Walker	
By-Laws - at San Francisco; amendment of for appointment of Acting Deputy Governor approved 59 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C. Hamlin 50 Letters to Mr.McAdoo & Walker	9
appointment of Acting Deputy Governor approved 59 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C. Hamlin 50 Letters to Mr.McAdoo & Walker	
Deputy Governor approved 59 Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C.Hamlin 30 Letters to Mr.McAdoo & Walker	
Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C.Hamlin 30 Letters to Mr.McAdoo & Walker	7
Clayton Act: Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C.Hamlin 30 Letters to Mr.McAdoo & Walker	
Amendments to proposed by Mr.Curtiss 10 Discussion between Counsel and Board re 65 Letter, draft of to Sen.Owen re, submitted by C.Hamlin 30 Letters to Mr.McAdoo & Walker	
Discussion between Counsel and Board re 65 Letter, draft of to Sen. Owen re, submitted by C. Hamlin 30 Letters to Mr. McAdoo & Walker	7
and Board re 65 Letter, draft of to Sen. Owen re, submitted by C. Hamlin 30 Letters to Mr. McAdoo & Walker	
Letter, draft of to Sen. Owen re, submitted by C. Hamlin 30 Letters to Mr. McAdoo & Walker	6
re, submitted by C. Hamlin 30 Letters to Mr. McAdoo & Walker	
Letters to Mr.McAdoo & Walker	6
	1
Hill re 23	1
Letter G.M.Reynolds re 14	9
Letter presented by Mr. Forgan 21	0
Letter presented to Judiciary	
Committee of House 20	8
Special order afternoon	
meeting Feb. 7 16	8
Kern - Discussion re referred to	
Executive Committee 32	9
Glass, Carter; Letter to by	
Counsel re not sent; Coun-	
sel & Governor to prepare	
another 46	4
Letter sent to re 47	5
Owen, Sen.; transmits copy of 26	8
Mr.Hamlin authorized to	
write to re Board's view 33	2
Discount of Bills of Exchange & Commercial	
paper; memo. re amendment	
by P. Warburg 31	

Amendments: (Continued)	
	120
"Federal": Louden supplies	
Use of word; amendment Board and	
	418
Letter Comptroller	
	413
And "Reserve" - redraft amendment	
re use of words	428
Federal Reserve Notes:	
Amendment re; Gov. Seay requested to	
prepare figures	533
Note-issuing power of	
F.R.Banks	555
Issue of; redraft of re	557
Gold Order Certificates:	
Amendment proposed re	108
Not to be transmitted to	
Congress yet re changes	
in denomination of	285
Glass, Carter; aid of re pas-	
sage amendment re issue	
Gold certif. in \$1000,000	
denomination	549
Issuing \$100,000 by Treas-	
entral les colos de la company	75
Issuance of for Gold Settle-	
ment Fund; consideration	
amendment re	532
garantina orang kalandil 4. axil	
Gold Settlement Fund:	
Amendment; consideration of re issuance	
gold certificates for use	
of by Treasury Department	532
Grace, days of - Mr. Hamlin authorized to in-	
clude exclusion of with time of maturities	500
200 ax You will be a second time of maturities	508
Harding, W.P.G Advises all suggestions and amendments be withdrawn	
	725
from present report	135

men	dments: Continued)	
	International complications; Letter from	
	Gov. Strong re	76
	The second of	
	Law Committee:	
	Amendments: Changes in language	
	referred to	352
	Report re referred	
	entral formation discount of all other discounts	197
	Loans:	
		7.40
	On real estate by banks 135,147 Of 10% capital & surplus by banks	
	to individuals & corporations Report W.P.G.Harding re amended	491
	form Bankhead amendment	421
	Short-time on paper eligible for	
	collateral management and a second	118
	Statement by J.S.Williams re permit-	
	ting banks in cities of less tha	n
	3,000 to write fire insurance an real estate loans	
	rear estate rogns	674
	Mutual Savings Banks: Amendment re discussed	242
	Wational Bank Act: Letter J.S. Williams re amen	7_
	ment re nat'l. Banks acting as	
	agents for fire insurance com-	
	panies and real estate loans	664
	Open market purchase of notes secured by	
	warehouse receipts	117
	Owen Amendment: Report W.P.G.Harding re dis-	
	tance directors may live from	0.40
	bank	268
	Owen, Robert L:	
	Adoption of amendments; letter to re	352
	Amendment by not to be published	UUN
	in Bulletin for present	364
	Hearing, letter to asking for ad-	
	ditional by subcommittee of	
	Senate Committee on Finance re	
	amendments except as to F.R.	
	Notes	397

men	dments: (Continued)	
	Owen, Robert L: (Continued)	
	Establishing branches by national	
	banks; letter to approving	363
	Letter to by C.S. Hamlin approved	558
	Report on Amendment 5197 R.S.:	
	Request by for	37
	Phila. Chamber Com: Letter R.L. Austin re	434
	Redistricting: Amendment re transfer Louis-	
	iana banks	255
	Regulation "O" - Proposed amendment to	111
	Report re - by C.S. Hamlin re statement of	
	Governors	75
	Statement of what to include in	16
	Reserves: Letter from Fifth-Third Nat'l.Bank	
4.	favoring amendment re	651
	Revised Statutes: Opinion counsel re amend-	
	ment to an all Large	442
	Puo P. I. Birmanand dont	
	Rue, R.L Expressed desirability of having	
	bankers express themselves re amendments to F. R. Act	220
	amendments to r. A. Act	220
	Savings Depts. of Nat'l. Banks: Amendment	
	suggested by Cong. Hill	533
200	bussessed by bong. nata	200
	Senate Committee on Banking & Currency; dis-	
	cussion of amendments re invi-	
	tation from 362	.555
	Mr.Miller presented alternative	,
	draft to Sec. 13 to be submit-	
	ted to	387
	Report W.P.G.Harding & C.S.Ham-	
	lin re hearing before re amend-	
37	ments to act	368
	action from of the deal of the section of	
	Section 8: Amendment to re monopolies	560
	Section 11. Amendments re reserves approved	
	by Board sent to Congress	687
	Section 13:Alternative draft to be presented	
	to Sen.Com.on Bankg. Cur.	387

Amenda	ments: (Continued)	na .
	Section 13: (Continued)	
	Letter from Gov. Wold re change	
	in proposed amendment to	568
	Proof of amendments to approved	513
	Section 14: Amendments to by C.S. Hamlin	119
	Section 16: Letter to Gov. Strong re amend-	
	ment to 494,	536
	Letter P. Warburg re	563
	Statement A.Miller to be sent	
	R.L.Owen re	561
	Section 21: Amendments suggested by F. Delano	158
	Section 5400 R.S.: Letter R.L.Owen re amend-	
		305
	Section 5197 R.S.: Request R.L.Owen for re-	
	port on amendment re	371
		-
	To text of report and exhibits	172
	Text of presented by P.M. Warburg	197
	Transmission of reports re to Congress by	
	Board members 161,	285
Americ	can Bankers' Association:	
Thirt is the	Agricultural land mortgage credit plan - Let-	
	ter J.H.Rich for publication	
		515
	Clearing - Letter P.Jay re refusal Association	
	to support appeal of conference	
	bankers at St. Louis re post-	
	ponement plan	723
	Meeting Executive Com. A.B.Ass'n.	120
		565
	Meeting Executive Com. A.B.Ass'n.	
	with Gov. Strong re clearing	
		558
	Foreign branches - plan for creation of bank-	
	ing corporations empowered to	
		309
		346
	Invitation from Sec. Farnsworth to Board mem-	
	bers to lunch with; regrets	69
	from Executive Com. of inviting	-
		305
	National Bank Section & Legislative Com. of-	
	to meet with Conference of Govs.	65
	of mode in the operation of doors.	00

Anderson, Arch W.: Cashier, F.R.Bank Kansas City: Elected - salary \$4,000	341
Annalist, The: Publication of business conditions in	516
Annual Report of F. R. Board: Administration of the Act and operation of F. R. Banks; suggestions A.Miller	
for closing paragraph of Adopted as a whole -motion W.P.G.Harding withdrawn-statements Mr.McAdoo & A.Miller; to be further con-	159
sidered Amendments - Consideration of and further	136
amendments	127
지는 이렇게 되어 있다. 그렇지 않는데 이렇게 되어 있는데 이렇게 하면 이렇게 하면 하는데 하는데 되었다. 그렇게 되었다는데 하는데 이렇게 되었다. 그렇게 되었다는데 하는데 되었다.	
Further read, final approval Loans on real estate by Nat'l.	172
banks; to report re amendment Question of statement to be in-	148
cluded in Amendments to Act	16
Appendix - to - re salaries F.R.Banks Changes - Substitute offered by W.P.G.Hard-	9
ing to replace all previous Secretary to make, in language	160
for purpose of correcting errors	7.77
Consideration of 69,71,106,117,11	
And further discussion; de- tailed statement F.Delano re re-	
lations between Board & Comp. Copies - Secretary to find out how many will	145
be printed by Congress Twenty-one ordered sent to pupils	208
Colorado collage Date - official, to be Feb. 1st - transmitted	393
to Congress Feb. 14 Discussion - amended, etc; special committee	172
appointed to revise section on note issues Further amended	11,63 56
Dividends - to be filed until annual report comes up for consideration; let- ter from J.S. Williams re	
Dividends & Examiners - W.P.G.Harding present memo. for insertion - later wit	
drawn	154
urawii	1:164

Annual Report of F. R. Board: (Continued) Draft - Taken up for discussion and new	
proof ordered printed Exhibit - List of examiners and salaries to	46
be prepared	59
List to be amended	172
Letter re from Gov. Wold	203
Meeting of Jan. 31 to be devoted to	120
Release for newspapers on 14th - limited edi- tion to newspapers to be prepared	172
Applications - (for stock, increase and decrease, under Stock)	
(for fiduciary powers under Trustee) Time required to pass upon by State banks;	348
inquiry from Minneapolis	340
Appropriations - House Committee on	
Letter Mr. Fitzgerald re	104
Matter of having Board members before a sub-	
committee; F.Delano to send letter Report C.S.Hamlin re Board members appearing	99
before	124
Assessments:	
Against banks for expenses of Board; cost of operating Gold Settlement Fund to	400
be charged to Against banks for Board expenses	690 676
Assets:	
Memorandum J.Broderick re assets in hands of Agents and control of	628
Assistant Attorney General (G. C. Todd) Clearing - Copy of report Governors' Confer-	
ence sent to F.A.Delano reported result conver-	61
ence with W.P.G.Harding re	170
Letter C.J. Rhoads re collection system sent to	206
Assistant Treasurer - San Francisco:	
Delivery to be made to - \$800,000 in \$100 de- nomination (F.R.Notes)	482

Attor	ney General U. S. (T.W.Gregory):	
	(See also Justice, Department of)	
	Federal Reserve Cities:	
	Advised C.S. Hamlin would send opin-	
	ion re Board's power to change	
	location of on April 14	455
	C.S.Hamlin to consult with re power	
	of Board to change location of	441
	Letter to F.R.Banks re opinion re	
	Board's power to change location	465
	Printing in Bulletin opinion re	
	change in approved	509
	Opinion re power Board to change to	
	be given to press	462
	Clearing - Committee on to confer with of-	
	fice of	146
	Consideration of question; C.S.Ham-	Has
	lin to request postponement of	502
	Letter to re question of "signed by Governor re	130
	Informed Board has executed week	182
	Informed Board has suspended work	E24 1
	Clearing House question - letter from re re-	514-A
	ferred to F.A.Delano & W.P.G.Hard-	
	ing; Secretary to cooperate	104
	The state of the s	TOT
Audit	& Examination Division:	
10	Reported re accounts of W. Ingle & M.B. Wellborn	24
		~-
Austin	n, R. L:	
	Designated chairman for coming year	19
	Examination of accounts	685
	Forwarded resolutions re clearing adopted by	
	Phila. Bank	529
	Letter re tenure of office of employes	9
	Collection of checks drawn on Min-	
	neapolis	14
	from re appointment assistant refer-	
	red to Committee on Operation Bks.	66
	from re amendments proposed by Board	
	considered by Phila. Chamber Com.	434
	re use charts in reports business	
	conditions for Bulletin	514-A
	To post a vicus to otesting brown	519
	Vacation in July	712

Baltimore - Regional Reserve Bank Committee: Meeting of re introduction of bill giving Board right to make changes in Federal Reserve Cities	625
Request for hearing before Board - Secretary to advise all criticisms of At- torney General's opinions should	
be addressed to him	596
Bankers:	
Conference of at St. Louis, telegram re clear-	
ing system, referred to Committee on Clearing "Private"	664
Application of Clayton Act to	622
Application of Clayton Act to; J. P. Cot- ton and M. C. Elliott to discuss with Board amendment to Clayton Act	
and precedure thereunder	656
Application of Clayton Act; opinion of	
Counsel re	629
Bankhead Bill - Amendment to Section 5197, Revised Statutes:	
	421
Letter from Senator Robert L. Owen re report	
on referred to W. P. G. Harding and	371
John Skelton Williams	311
Banking and Currency - Committee on House and Senate:	
Amendment re acceptances, final proof submitted	428
Amendment re acceptances, Paul M. Warburg to	EAO
present before Amendment to Section 13 of Federal Reserve	548
Act original and alternative draft	387
Amendments to Act, Committee of Board to appear	
before	555
Amendments to Act, invitation from Senate Com- mittee to sent representatives of	
Board to discuss	362

Bank	ing and Currency (Continued) Amendments to Act proposed printed in Bulletin, letter to agents suggesting attention be called to member banks and sug-	
	gestions be submitted to Committee Amendments to Act relating to domestic accept- ances, Governor Hamlin reported hear- ing before, by W. P. G. Harding and	718
	himself Foreign Branches, bill for establishing in	368
	foreign countries; committee appointed to present	547
	Warburg, Paul M. requested to prepare state- ment re views of Board, to present	557
Bank	of Netherlands: Opinion of Counsel re custody of gold of -	
	by Federal Reserve Bank of New York to be communicated to Federal Re- serve Bank of New York	373
Barro	on, Wisconsin: Consolidation of banks at, letter John H. Rich	537
Bath	, Maine: Federal Reserve Bank of Boston granted permission to buy notes of - for \$20,000	522
Beal,	, T. P, - Director of Federal Reserve Bank of Bost Opinion of Counsel with reference to questions	on:
	raised by to be forwarded Opinion of Counsel re 10% limitation on loans by national banks and its application to acceptances, Governor to ad-	171
	vise Opinion of Counsel re 10% limitation, application of on national bank loans to	623
	acceptance business	617
	ty, George L: Letter, laid on table	60
Bill	s: of intercapes: Firms whose bills are eligible for purchase by Federal reserve banks -	,

Bills - (Continued)	
Heidelbach & Ickelheimer & Company	
E. Naumberg & Company	
	534
Introduced by Congressmen Hill authorizing mem-	
ber banks to open savings accounts;	
Faul M. Warburg and Counsel to prepare	
	621
Introduced by Congressman Hill investment of	
savings bank departments of national	
	68
나는 그들은 그렇게 되었다. 그렇게 되었다. 바람들을 받아 되었다면 하나 나를 보는 것이 없는 것이 없는 것이다. 그렇게 되었다면 하는 것이 없는 것이 없는 것이 없는 것이 없는 것이 없는 것이다.	18
THOUSE OF ENGINEERS PRODUCTION	
Bills of Exchange:	
	310
Irving National Bank of New York, application	
to accept up to 100% of capital stock	
	40
Open market rates on - for Dallas and Atlanta	
	35.
Opinion of Counsel re form from Atlanta to be	
	459
Bills of Lading:	
Need for uniform Bill of Lading Law - Letter	
	569
Boehmer, Joseph:	
Amount of credit released through Federal Re-	
	379
the configuration of the confi	
Bonds:	
	20'
Allotment of, Frederic H. Curtiss, James B.	
McDougal letters re	19:
Amendment to resolution re conversion of 263,	269
Atlanta, Federal Reserve Bank of, application	
for, convert consols into bonds and	
one-year notes, approved	519
Atlantic Mational Bank re amount of, to be de-	
posited with Treasury Department to	
secure circulation	44
Boston, Federal Reserve Bank, stated not inten-	
tion to convert further at present	68
Circular to be distributed to all Federal re-	
serve banks re 2%, issued by Richmond	169

Bonds: (Continued)	
City of Delaware, Chio, Cleveland Bank pur-	
chase of approved has	138
Committee on Law, requests Counsel's opinion	
re banks withdrawing and keeping of	
minimum with Treasurer	227
Committee on Relations with Treasury Depart-	
ment to investigate refunding of 2%	
into 3's and in what proportion notes	
and bonds will be given in exchange	206
Conversion:	
Adjustment of allotment re	284
Amendment to resolution re	263
Amendment, further to resolution re	269
Belano, F. A. to confer with Counsel re al-	
lotment and -	68
2% into 3% at Richmond Bank to take usual	
course	363
2's into 3's and refunding of 2%, no definite	
policy 32,3	4,68
2%, status of referred to Committee on	1.00
Relations with Treasury Department	169
2% into 3%, poll by Board sale through Treasurer	75
	35
\$20,000,000, Secretary McAdoo re not to be	
exchanged by Federal reserve banks as to July 1.	711
2% into 3%, to give to Press copy of Secre-	, 11
tary's letter	272
\$30,000,000 into 3% by Federal reserve banks,	212
letter Paul M. Warburg to Secretary	698
3% thirty-year bonds to be purchased by	0.0
Federal Reserve Bank of Cleveland	
approved	682
2% into 3%, Charles S. Hamlin read draft of	
letter to Secretary McAdoo	54
2% into 3%, Law Committee to draft resolution	35
Memorandum of Paul M. Warburg referred to	
Counsel for opinion	273
Operation, J. B. McDougal re Chicago Bank,	
whether allotment must be part bonds	
or part one-year notes, memorandum to	
Secretary McAdoo and reply	289
Operation, Secretary McAdoo re proportion	
of to be included	304

Bonds	s: (Continued)	
	Conversion:	
	Plan for, report of F. A. Delano re limit	36
	Policy referred to F. A. Delano	231
	Quarterly period, letter Pierre Jay re	
	steps taken	54
	Quarterly period, submission at	533
	Solicitor of the Treasury and C. S. Hamlin,	000
		177
	conservation re substance of	13:
	Strong, Benjamin re	629
	Convert - list of bonds, notes and total re ap-	cre
	plication	679
	Convert \$350,000 2% into 3% approved for Min-	
	neapolis Bank	69!
	Cotton, J. P. re charter-bond requirements of	
	national banks	341
	Curey Smelting & Refining Company, W. P. G.	
	Harding reported re disposition of	
	first mortgage bonds of -	520
	Curey Smelting & Refining Company re purchase	
	of by national banks	51
	Delano, F. A. to act in accordance with author-	
	ity in Secretary McAdoo's letter and	
	to answer inquiries re	273
	Division of Statistics re bonds and notes at	
	par premiums, discounts separate,	
	referred to F. A. Delano	473
	Exchange as proposed by John Perrin, letter of	
	Secretary McAdoo from Governor Hamlin	46
	Exchange United States 2%, 3% bonds and notes	403
	Farm Land as security pledged with Federal	
	reserve banks, Hon. R. Carter Glass re	556
	Government purchase of at Richmond reported	
	WP. G. Harding	227
	Issuing of \$30,000,000 for conversion into 3%	
	by Federal reserve banks, letter of	
	W. P. G. Harding to Secretary McAdoo	698
	McCaleb, W. F. and E. O. Tenison released	125
	Miller, A. C. recommended obtaining for John	200
	Perrin of \$250,000 from December 31	398
	Minneapolis Bank, selling of at less than 102%	440
		.1.1(
	Minimum holdings of by member banks, letter of John Perrin	33
		000
	National Newark Banking Company re amount of	
	securing circulation to be left with	111
	Treasury	440

Bonds: (Continued)	
Opinion of Counsel re conversion of referred	
to Law Committee	67
Opinion of Counsel re purchase of by New Orleans	
Branch	429
Perrin, John, bond of, memorandum of Counsel re-	
lating to	391
Purchase:	74
Borough of Swissvale, Pa. by Cleveland Bank	339
Boston Bank, A. H. Weed read letter re pro-	000
cess of consummation	355
Boston Bank's inquiry - if member banks	000
transfered after April 1, could be	
included in quarterly allotment	336
Cleveland Bank approved	653
Federal reserve banks special reference to	000
Kansas City, discussed	575
Federal reserve banks, Treasurer's resolu-	515
tion re	383
Government, at Richmond report of W. P. G.	000
Harding	227
Governor and Vice Governor to prepare let-	221
ter re	196
Kansas City Bank re	417
Memorandum of Sherman Allen re at Chicago	246
New Orleans Branch	394
New Orleans Brnach, memorandum of Counsel	CJI
re bonds on own account	589
United States, no further action in con-	000
nection by New Orleans	700
Releasing of applying banks, question of Board	100
referred to Counsel	182
Refunding of, letter Frederic H. Curtiss	187
Refunding of, report by F. A. Delano of con-	101
ference with Secretary McAdoo	259
Rich, John H. concerning	428
Richmond, Federal Reserve Bank of, action in	TAU
buying approved	195
Rural Credits Bill, Counsel's letter to Hon.	100
R. Carter Glass and Hon. Robert Owen	699
Rural Credits Bill, provisions in for purchase of	000
by Federal reserve banks	711
Rural Credits Bill, purchases by Federal re-	
serve banks, memorandum of Counsel	
re	693
2000 B. 1918 B	000

2
6
5
6
5
5
7
C
12
3
(
14
56
2.

Bosworth, C. H. (Continued)	
Rediscount of paper with other Federal reserve	
banks	632
Snipment to Subtreasury of \$15,000,000 subject	
to release by Board to, as agent	464
Bouden, J. E., Jr. New Orleans, La.	
Selected Class "C" director to take place of	
Sol Wexler	93
	33
Branches:	
Amendment re approved .	240
Amendment:	240
Authorizing establishment of, by national	
banks under certain conditions ap-	
proved, letter to Robert L. Owen	363
Letter to Senator Owen re, with reference	662
Letter Senator Sterling re, branches of	
national banks	346
Ordered printed	242
American Bankers' Association re publishing	
memorandum on	346
Corn Exchange Bank of New York, establishment	
of if they enter system	712
	112
Domestic, establishment of, Senator Fletcher	
re objection to	660
	669
Forgan, James B. report of, in States where	-
laws permit	577
Foreign countries, establishment of, Committee	
to call on Bank and Currency Committee	
re views in connection	547
National City Bank of New York application to	
open in Italy deferred until Paul M.	
Warburg's return	598
National City Bank of New York to establish in	
Italy, order authorizing	610
Opinion of Counsel re establishment by National	
Produce Bank of Chicago	30
Plan for creation of banking corporations to	-
establish foreign branches	309
Pratt, E. E., letter re establishment of	173
Question re to be placed before Governors'	110
Conference	67
	61
Royal Bank of Canada at Caracas, Ven. report of	100
establishment of adopted	408

Branches: (Continued)	
State Department, report stating purposed	
establishment of Bank of Uruguay in	
Washington	537
Strong, Benjamin stated situation in London	
and Paris re establishment of foreign	
branches by Federal reserve banks	477
Warburg, Paul M. favored transmitting infor-	
mation to Pierre Jay received from	
State Department re establishment of	
in Venezuela	54
Warburg, Paul M. reported conversation with	
Daniel G. Wing re foreign	196
Williams, John Skelton, opposed to information	
of corporation to establish foreign	285
grand and the transfer state of the content of the second	
Bridges, Robert; Seattle, Washington:	
Letter re status of export grain referred to	
John Perrin	60
Outline re representations by, referred to	
Secretary McAdoo	290
Secretary of Board to send letter giving in-	
formation obtained by Board with	
reference to loans on grain certif-	
icates in northwest	134
Brown, Edward T Deputy Federal Reserve Agent at	
Atlanta:	
Designated vice chairman and deputy	19
Brown Brothers: New York City:	
Letter, Pierre Jay re agreement with James Brown	
re placing firm upon list of private	
banks whose acceptances are eligible	
for purchase by Federal reserve banks 6.	18-73
Buildings:	
Guardian Savings & Trust Company re banks that	
had purchased buildings	450
New building for Richmond	484
Bulletin:	
다. 그리 경영 전쟁 전쟁 전쟁 이 전 보이 전 보면 보고 있다. 그리고 있었다면 이 전 사람들이 되었습니다. 그리고 있다면 보다 보고 있습니다. 그리고 있다면 보다 보고 있다. 그 보다 나를 받는	
Address, printing of Pierre Jay's and general	2 500
policy of printing of speeches 589 Advisory Council; copies to be sent	231
Twitter of the control of selle	LCM

3u11	etin: (Continued)	
	Amendments proposed published in July	718
	Amendment to Act, Owen Bill not to be published	
	for present	364
	Austin; Richard L. re charts for use in reports	
	of business conditions	514-
	Comptroller of the Currency asked that a letter	
	of his in reply to statements made by	
	Leslie O. Fooze of Oregon be printed	501
	Doubleday, Page & Company re review by of book	
	"The Federal Reserve"	536
	Dun, R. G. & Company, Board voted to print	
	statistics, business failures by Fed-	
	eral reserve districts 375.	451
	Earnings and expenses of Federal reserve banks	
	date when next published; cost of	
	Governors' Conference	336
	Eligibility of directors still holding office	
	question of publishing	57
	Expenses of Board and earnings at Federal re-	
	serve banks, table to be printed	96
	Facts and figures to be put on exchange list	521
	Gold Settlement Fund, method of paying sums	
	to 5% redemption fund of member banks,	
	general policy, etc., published	40
	Guarantee of paper offered for discount to	
	Federal reserve banks, by directors	60
	Hamlin, Charles S. suggested note re Board not	
	indorsing opinions or conclusions con-	
	tained in matters published	480
	Miller, A. C. discussed report of business con-	
	ditions for -	643
	Opinion of Attorney General re change in lo-	
	cation of Federal reserve cities as	
	separate article	509
	Opinion of Counsel given to Comptroller before	
	printed, referred to Committee on Law	696
	Opinion of Counsel publication of	238
	Opinion of Counsel re acceptance from Atlanta	459
	Opinion of Counsel re farm loans sold by one	
	member bank to another in same district	364
	Policy of conducting, report of W. P. G. Harding	
	and F. A. Delano	552
	to agents re postal savings	721

Bull	etin: (Continued)	
	Press Statement of Comptroller's office April	
		,480
	Publication in Annalist of reports of busi-	1
	ness conditions intended for -	51
	Rich, John H. re making public reports before	
	publishing	439
	Southern Banker Publishing Company, permission	10
	granted to publish diagram showing	
	deposits	70
	Speech of Paul M. Warburg, published	23
	Speeches, etc., question of publishing discussed	48
	Statement re special rate for directors of na-	40.
31	tional banks to be inserted	11:
	Status of and management of discussed at full	770
	Board meeting	499
	Table showing cost of Governors' Conferences	ŦJ.
	Board voted to reconsider action re	
	publishing	48:
	publishing	40.
Burn	cham: C. E., Director, Kansas City:	
Dull	Statement re expenses of banks executing cer-	
	tificates for Kansas City Bank not	
	paid of paid of some constitution	52:
	para	JA.
Rnnb	e, John: Treasurer of the United States:	
Dul V	(See card, Treasurer of the United States).	
	(bee card, freasurer of the united boates).	
Bw_T	aws:	
D3 -11		
	Amendment at San Francisco for appointment of	70
	acting deputy Governor	39
	Directors' meetings, change at Philadelphia re	001
	time of holding	283
	Ingle, William, re change in at Richmond re-	7.00
	ferred to Committee on Operation	169
	Modification of, at Richmond so there will be	
	no discrimination against Class "C"	7 4 6
	directors Philodolphia Park To shows in the siring Frage	142
	Philadelphia Bank re change in re giving Execu-	
	tive Committee authority to act on discount rates	cm
	discount rates	673

	Cadwalader, W. E:	
	Appointment as assistant to F. R. Agent; no	
	change in salary	432
	Committee on Staff recommends appointment	
	as assistant to F. R.Agent	114
	Memo. J. Broderick asking detail of in ex-	
	aming banks	26
	California:	
	Acceptance by National Banks of, re savings	
	accounts	389
i i	Memo. Counsel re escheat laws of	313
	Menos od anoti is obolica o Isino of	010
	Canton, Miss.:	
	Opinion counsel, rediscount of note of by	
	New Orleans ref. to Mr. Harding	482
	Rediscount of note of by New Orleans Branch	473
	Rediscount of note of by New Orleans Branch	410
	Carter White Lead Company:	
	Ruling, Commissioner Internal Revenue re ac-	
1 11	ceptances not subject to stamp	
	tax forwarded to	418
	en e	
	Central Reserve Cities: (See Reserve and Central	
	Reserve Cities)	
	Kansas City not desirous of being	220
	Minneapolis not desirous of being	219
	io remai garque alitos	
	Certificates: A the day common provider and throughout the	
	Amendment re change in denomination of gold	
	order; to be submitted to Sec'y.	
	Treasury before being submitted	
	to Congress	285
	Considered re issuance gold certi-	
	ficates for use Gold Settlement	
	Fund by Treasury Dept.	532
	Complaint of member bank executing original	
	certificates for Kansas City	521
	Discussion re separation in two funds	376
	Engraving of certificates of stock; letter	010
	C.J.Rhoads	446
	(BENERAL PROPERTY OF A PROPER	4.40
	Of certificates of stock to be	E00
	furnished banks: authorization of	508

Certificates: (Continued)	S : 19
Glass, Carter - to aid in passage amendments	
for issue gold - Gold Set. Fund	549
Hamlin, C. S reported re hearing before	
Banking & Currency Com. re gold	740
certificates \$100,000 denomination	368
Letter to Commissioner Internal Revenue re	231
Loss in connection with Gold; making up Gold	con
Settlement Fund; resolution re	697
Members of Board authorized to sign gold -	690
on behalf of Board	050
Method of transferring Gold Order, under Gold Settlement Fund	367
	001
Transferring title to gold order; in Gold Settlement Fund not to be sub-	
mitted to Governors	467
Report Gov. Hamlin re attitude Internal Rev-	1.02
enue Bureau re taxation - of stock	
in Federal Reserve Banks	170
Resolution re temporary custody gold order;	1.0
adopted	373
Re combination referred to J. De La	
Mater Bushall of the Parish and the Company of the	373
Separation of gold; so some are credited to	
Agents' Fund and others to Banks'	
Fund - memorandum re	574
Statement - C. E. Burhham, director, Kansas	
City, re banks executing Organiza-	
tion Certificate for Kansas City;	
expenses not paid	521
Of Counsel re complaint of member banks	
executing, for Kansas City	552
Stock - Federal Reserve Bank of Philadelphia	
letter to re issuing; Board adopted	
form to be prepared through Bureau	
of Engraving and Printing	433
Temporary - letter to Pierre Jay re	638
Charges:	
Board's view in handling check collections	703
Charters:	
Back Bay National Bank - application for -	non
referred to Agent	723

XXV111

Charters: (Continued)	·
Back Bay National Bank (Continued)	
Application held up	717
Expiration of national bank - memorandum	
Paul M. Warburg re	31.2
New ones issued in May	644
Roxbury, Mass granting of to new national	
bank in	667
Charts:	
Use of - in showing business conditions in	
publishing reports in Bulletin - letter of R. L. Austin	EDA A
lecter of R. L. Austin	514-A
Checks: (For clearance see "Clearance)	
Collection of:	
Austin, R. L letter re	14
Board in receipt of sixteen letters ap-	
proving	584
Circular on clearing and - referred to	
Committee on Clearing - press state-	
ment authorized	512
Circular to be issued by San Francisco	
Bank on clearing and - questions by G. O. Bordwell	570
Commercial National Bank of New Orleans,	570
re attitude New Orleans and Atlanta	
banks in clearing and -	666
Committee of clearing houses meet with	000
Board to consider use "collection	
at par" charge for handling items	703
Curtiss, F. H re lack of facilities	
in Massachusetts	184
Delano, F. A memorandum re collection	
plan resolution	461
Direct routing of - Paul M. Warburg's	
memor andum	312
Governor:	
Rhoads, C. J collection system	
of his city; copy sent J. C. Todd, Department of Justice	200
	206
Wold, Memo counsel re right of Minn Bank to charge back to Treasury, chec	lea
when not paid deposited by Col. I.R.	
Report by - re collection matters	43
(Introduced by E. S. Lewis, Phila.)	
Ingle. Wm letter re	722
	And the second second

Chanle	7. (Anti)	1 1 1 / Ca
	s: (Continued)	
	Report, Committee on Clearing re progress	
	made in clearing & Collection of	489
	Suggestions C.T. Jaffray re collection of	578
	Telegram from New York bank re member banks	
	covering at par	66:
	Telegram from G.M. Reynolds asking conference	
	with Board for report of clearing	
	houses re collection of	694
	Use of checks as reserves - opinion counsel	283
	en e	
Chew;	W. L: to regit observe after a guiner	
	To be asked to accept deputyship	92
Circu:	lars:	
	Circular "T"; probable change in Sec. 5 of	59
	Clearance, Check - consideration of proof	506
	Circular on referred to Committee	
	on Clearing	512
	Letter First Nat'l. Bank, New	01.
		526
	Windsor, Md., re	
	To be issued by San Francisco	570
	#Unil potable of worth and words	703
	"Collectible at par" - use of words	102
	Committee appointed to look after subject	202
	of circulars for 1916	721
	Copies of to be sent to Advisory Council	231
	Corporation Trust Co letter from re is-	
	suance circulars & regulations	690
	Proof of proposed new circular, series 1916	238
	Purchase of paper by Nat'l. Banks which has	
	been discounted at high rate of	
	interest - proposed circular re	249
	Rates of interest - proposed circular re	
	on purchased paper	172
	Redistricting - Circular re adjustment be-	
	tween Dallas & Atlanta Districts	343
	Revised circulars 1916 to be considered at	
	full meeting	515
	Of Richmond Bank to be distributed to all	
	F. R. Banks	173
Cities	s: (See Reserve and Central Reserve Cities	
	and Federal Reserve Cities)	
	Central reserve, question of making F. R.	
	Bank cities such	61
	Dank Cr cres such	01

Citie	s: (Continue	d) (hearthrow) - Fract	
		Conference - topics under discus-	
84	The start of the	sion re classifying as reserve and	
10		central reserve cities	78
			10
	Service:		
		ce Employee Union, letter & reply	349
		to amonos west broken in an	043
Clayto	on Act:	Te carrection of called	
		mmittees - legality of National	
		Banks under	377
		ming within application of,	
		opinion counsel re	464
		to - Letter Sixth Nat'1.Bank.	404
		Phila., re interpretation of	E07
		Discussion between Counsel and	595
		Board re	656
	Conformance	- Letter Mr. Kountze asking for,	000
	Com er ence	with Governors, re	272
	Dimont D	repared by Gov. Hamlin	232 85
a á		ndex, 25 bound copies of author-	00
40		ized	C04
		Interlocking - Correspondence be-	624
197	Directors -	tween A.C.Miller & Wm.Woodward re-	774
*21			114
Prop.		n savings, loan associations & na-	
		tional banks at same time; opin-	
.64		ion counsel re sent to association	470
45	= 11 12 12 12 12 12 12 12 12 12 12 12 12	making inquiry	418
	I I	orms to be filled out by persons on	
34	end deliv e	Boards of more than one bank	589
	Exemptions-	under amended Act; letter Sen.	
		Paine re - / portage	568
	L L	etter to Agents re referred back	
. Vid.		to Counsel dorner au	688
		urther consideration letter to	
196		Agents reliable mond	694
	76 W. T. C. C	changes in letter to Agents & forms	-
45		for use presented by R.Dulany	720
Comp (de		.S Letter from re	343
Nt	National C	apital Bank - Counsel to give	
	D-1-11 D	opinion re	608
		ker - application to - opinion	
		counsel sent to J.P.Cotton	401
n	- levi e trajilih	Application of act to	496
		Application to be discussed at	
		next meeting	622

Cla	yton Act: (Continued)	19"
	Private Banker (Continued)	
	Liability of under - opinion J.P	
	Cotton to be obtained	492
	Opinion J.P.Cotton re application to	
	where firms have capital of \$5,000,-	
		,463
	Opinion Counsel re	629
	"Substantial Competition"-Definition under	632
Store .	Memo. Counsel & P. Warburg re	641
Cle	earing:	
	Agencies - establishment of as result clear-	
	ing operations; letter from P. Jay re	706
	Aiken, A.L Letter re, and trip to Burling-	100
	ton. Vt.	665
	Atlanta - Letter from bank re procedure re	639
	Attitude of re: letter Commercial	003
	National Bank re	ccc
	마트 (Barting Managery Managery Managery Approximation (1995) 이 10 10 10 10 10 10 10 10 10 10 10 10 10	666
	Approval of - Board in receipt of sixteen	F04
	letters re	584
10.14	Letter F.A.Drury, Worcester, Mass.re	657
	Attorney General - Letter to re question of	182
	Draft of reply to re clearing read	
	and discussed	130
	Telegram N. Y. Bank re obtaining	
	opinion re	661
	To be requested to postpone consider-	
	ation of question	502
	To suspend work on opinion re	514-
	Boston Clearing House - Letter Gov. Aiken re	
	taking over	592
	Check Clearing -	
	Delay in system - Letter J.H.Engle for	-
	warding request J.T.Scott re	706
	Constitutionality provision member	
	banks required to cover checks at par	:
	Telegram from N.Y.Bank re obtaining	
	opinion of Attorney General re	661
	Circular to be issued by F.R.Bank re;	
	questions raised by G.O.Bordwell re	570
	Discussion re at meeting Executive	
	Committee American Bankers' Assn.,	
	report Gov. Strong re	558
	robor a dole marone ro	

CI	learing : (Continued)	
•	Check Clearing: (Continued)	
	. Memo. F.A.Delano re	467
	Report Committee on Clearing re	461
	Rowe, W.S., jr - plan re; meeting to	484
	- discuss	
	Power of Board re; memo. P. Warburg	333
	rower or board re; memo. r.warburg	230
	Chicago, Ill Secretary to visit to inves-	
	tigate question of	56
	Circular - proposed by Committee on 01 500,507	
	Clearing	,512
	Letter from First Nat'l. Bank, New	
	Windsor, Md., re	526
	To be issued by F. R. Bank San Fran-	
	-5111304 04 0 -cisco re- 1010/10-1-101 (10811	570
	"Collectible at par" - use of words	703
2	Complaints - Letter J.T. Walker, Union City,	
	Tenn., complaining of results an-	
	ticipated through clearing plan	657
	Committee - Of Board & Transit Men to meet	475
	Of Board & American Bankers' An-	
1	sociation re-	565
	Of Clearing Houses with Board to	
	boom whom fodiscuss I was to a made and	703
	Conference -Bankers, St.Louis; telegram from	664
	Bankers, St.Louis, re postpone-	
	ment plan; letter P. Jay re re-	
	fusal Amer. Bankers Assn. to	
	support plan	723
	Board with McKay & Hendricks re check clearance	
		301
	Committee from Clearing Houses	
	to discuss with Board Mr. Harding, Mr. Delano & Mr. Todd	703
	re clearing; report Mr. Delano re	770
	Justice, Dept., of; secretary re-	170
	ported re conference with	700
	Of representatives of twelve	360
	banks to discuss	715
	Of representatives of Clearing	110
	Houses; telegram Geo.M.Reynolds	694
	Of Governors - copy to be sent to	024
	Asst. Attorney General	61
	Resolution St. Louis Bankers op-	01
	posing plan	672
		- 1 Feb

Cle	earing: (Continued)	L
	Correspondence - re referred to F.A.Delano	349
	Three letters re action of	
	Board re Clearing	536
	Effective - Date for clearing plan - announce-	
	ment July 15 as	601
	Postponement to July 18; request	-
	Gov. Rhoads	604
	Postmenement of date - Letter P.	00-2
	Jay re refusal American Bank-	
	ers' Assn. to support appeal	
	Conf. of St.Louis bankers re	מפת
		723
	Telegram Gov. Dallas bank re July	COR
Tech	5 as date for plan	603
	Foote, F.W Letter to re	700
	Questions asked by re clearing;	
	Letter Sen. Williams inclos-	MOR
	early bureauthy entiding a school	723
	Governors' Conference - Copy of re clearing	
	sent to Asst. Atty. Gen.	61
	New Orleans - Letter Commercial Nat'l. Bank	
	re attitude Atlanta & New	
	Orleans banks re clearing	666
	Plans for - Atlanta bank - letter re procedure	
	in connection with	639
	Delano, F.A., report re various	
		351
		577
	Governor Aiken, Letter re	665
	Jaffray, C.T., Suggestions re	578
	Nat'l. Hardware Assn., letter re	594
	Perrin, John, letter re establish-	
	ing clearing agencies as re-	
	sult operation of Board's	
		706
	Rowe, W. S., Plan re 197,	334
	Texas Bankers' Assn. special meet-	
	ing recommended to consider	
	Board's plan re	573
	Letters Mr. Austin & Mr. Peple re	519
	Rhoads, Gov., asked postponement	
		604
	Postmaster General - Letter from re	12
		230
	Rediscounting - Suggestions P. Warburg re de-	
	ferring action re transfer Conn.	
		640

Clearing: (Continued)	h
Resolutions - St. Louis Bankers Assn - conf-	
erence opposing	672
Rich, J. H Letter from re progress of	
clearing plan in his dist.	707
Seattle Times - Telegram from re	564
Strong, Benj Letter re referred to Commit-	***
tee on Clearing	629
Texas Bankers' Assn Special meeting recom- mended to consider Board's plan	573
Texas Bankers - Attitude of re	639
Texas - Memo counsel re agitation in, against	000
clearing plan	583
Williams, John Sharp - Letter from re	596
Clearing House:	
Attorney General - Letter from re clearing	
house question referred to F.A.	-
Delano & W.P.G.Harding	104
Clearing House Settlements by Federal Reserve and member banks	10
Committees of met with Board	702
to submit to Board schedule of pro-	
posed rates for consideration	704
Representatives from to meet with Board	694
Cobb, Z. L Collector Customs, El Paso, Texas -	
Letter from recommending A.P.Coles	
for Class C director at Dallas;	47 M
referred to Mr. Harding	417
Coker, D. R Director Richmond Bank - Called on W.P.G. Harding with M.F.H.Gouverneur	
re increase in salary of Governor	
of Richmond bank; other matters	83
Met with Committee from Richmond bank	
with Board	140
Coleman, R. B Paying teller, Dallas Bank -	
Increase in salary to \$150 per mo. approved	378
Coles, A. P Recommendation for Class C director	
referred to W.P.G.Harding	426
Recommendation from Z.L.Cobb for Class C director at Dallas re-	
ferred to W.P.G.Harding	426
Colorado College, Colorado Springs -	
Twenty-one copies of annual report for 1915	
ordered sent to pupils	393

. 9

-Comptroller of the Currency (See Williams, John Skelton)

and the street of the street o	
Committees:	
Annual Report:	
Amendment re open market purchases	
of notes secured by warehouse	
receipts - to be prepared	117
Amendment by C.S.Hamlin re earnings	
at F. R. Banks and Board's	
policy referred to	120
end equality of movification and exception	
Audit & Examination:	
Examination of trust depts. of Nat'l	
banks; letter Comptroller asking	
suggestions re	397
Examination of trust depts. of Nat'l	
banks; memo Comptroller referred	
to F.A.Delano as Chairman	344
Examination of State banks; memo J.	
Broderick referred to	685
Examination, cost of, report W.P.G.	
Harding re 504,	511
Examiners, National bank, report of	
re appointment and salaries of	
referred back to	571
Examiners, salaries of, report re	
referred to Mr. Harding & Mr.	
Delano for consultation with	
Comptroller	590
Examiners, salaries, list of refer-	
red, to the gland by	48
Examiners, salaries of, report re;	
W.P.G.Harding moved committee con-	
sult with counsel	700
Examiners, salaries of, submitted re-	
for the standard and port re to wo to one	521
Examiners, salaries of; to file for-	
mal report re as per statement	
of Comptroller	725
Examiners, salaries of; passed over	
to permit Comptroller to submit	
memorandum; further consideration	654
Examiners, salaries of, question how	
Board should act in reporting and	

publishing, referred to

Co	mmittees: (Continued)	
	Audit & Examination: (Continued)	
	Examiners, salaries of chiefs;	
	report re	623
	Federal Reserve Notes - alleged	
	shortage in shipment to Kansas	
	City referred to	551
- 1	Federal Reserve Notes - opinion	
	counsel re mutilated, referred to	74
	Par List - Approval letter J. Brod-	
	erick to F.R.Banks re	692
	Memorandum W.P.Malburn re redemp-	-
	tion perforated notes referred to	551
	Reports, condition; report of Com-	001
	mittee re circular to State banks	
	joining system re	526
	Reports of State Banking Depts. on	020
	State Banks; recommendations re	
	acceptance of by Comptroller re-	
	ferred to	510
	Wallace National Bank; letter J.	210
	Perrin re withdrawal from system	
	ref. to; to get report of Comp.	568
	rei. to; to get report of comp.	200
	Bonding Committee:	
	Bonds, conversion of; letter P. Jay	EAE
	re, at end of quarter	545
	Report by referred back to consult	700
	with J.P.Cotton	132
	Bulletin Committee:	
	Editorial; Delano, F.A., & Miller,	
	A.C., appointed as	588
	Speeches; of P. Jay, question of	
	publishing in Bulletin	589
	Speeches; to take up with Chairman	
	question of publishing in Bulletin	589
	Speeches; reconsideration of publi-	
	cation of postponed	654
	Speeches; voted to reconsider report	
	of re printing speeches in Bulletin	641
	The read the result of the property of the control	
	Clearance Committee:	
	Aiken, A.L; appeared before Board re	
	Boston Bank taking over Boston Clean	
	ing House; referred to	592

532

Committees: (Continued)	
Clearance Committee: (Continued)	
Amendments to be considered provid-	
ing for issuance gold certificates	
re Gold Settlement Fund	532
Amendment for issue gold certificates	
\$100,000; F.A.Delano reported aid	
Carter Glass re passage of	549
Bordwell, G.O., Questions by re circu	
lar of S.F. Bank re clearing & col-	
lection checks referred to	570
Circular re clearance & collection;	
directed to revise and send to	
banks; press statement authorized	512
Committee Amer.Bankers Assn. met with	
Board to consider question of 55	8,565
Committee of Governors to sit with	
Board to formulate plan for clear-	
ance & collection checks	461
Committee to confer with office of	
Attorney General re	146
Commercial National Bank; letter re a	t-
titude New Orleans & Atlanta Banks	
re clearing & collection checks re	_
ferred to	666
Conference of Bankers, telegram from,	
re clearing plan referred to	644
Conference with representatives of F.	
R.Banks & Board re clearing plan	
referred to	715
Dallas, matter of inaugurating intra-	1.1.
이 사용하다 가는 사람들이 되었다. [12] 경기 가입니다 그 사람들이 되었다. [12] 이 사람들이 되었다. [13] 이 사람들이 되었다. [14] 이 사람들이 되었다. [15] 이 사람들이 되었다.	603
Dallas Bank, letter re procedure in	639
Delano, F.A., reported action of com-	00.
mittee re preparation of draft to	
Atty. Gen.; signed by Governor	
	182
and sent	104
Drury, F.A., & J.T.Walker; letters of	cer
re clearance system referred to	657
Exchange charges; letter urging abol-	
ishment of referred to	498
Foote, A.F., Letter referred to for	
preparation of reply	628
Gold Settlement Fund; to institute	
daily settlements in connection	
wi th	532

Committees: (Continued)	
Clearance Committee: (Continued)	
Governor, F.R. Bank N.Y: letter from	
referred to 200 Miles	629
Jay, Pierre, letter transmitting re-	200
solution N.Y.Bankers' Assn., Group	
6; referred to	618
Letters re Board's action re clear-	010
	,584
Martin, J.A., letter of re opera-	,00
tion system referred to	62
Memorandum P.M. Warburg re direct	02
	77
routing of checks referred to	312
Regulation re clearing; presented	
proposed	500
Report F.A.Delano & W.P.G.Harding of	
plan for clearance	484
Report requested re results of meet-	
ing transit managers in Chicago	572
Rhoads, C. J., asked postponement of	
date for clearance to July 18	604
Resolution St.Louis Bankers' Confer-	
ence re opposition to clearance	
plan referred to	672
Resolutions passed by Nat'l. Leather	
& Shoe Finders' Assn. ref. to	512
Rich, J.H., Letter re progress in	
clearance system referred to	70
Southern supply & Machinery Dealers'	
Assn., letter re views re exchange	
charges referred to	51
Texas, Memo counsel re agitation in	
re clearance plan referred to	58
Williams, Sen.J.S., letter re Board's	
clearance plan referred to	59
Postmaster General; letter re	12
Environment of the second of t	
Commercial Paper:	
Letter Scott Tissue Paper Co. ref. to	174
*(See Executive Committee, following page)	
Expenditures:	
Opinion Comptroller Treasury stated	
by Sec'y re back salary Mr.Wil-	
liams had been referred to; recom-	
mendations F.A. Delano: suggestions	

α.		
Cor	mmittees: (Continued)	
	Expenditures: (Continued)	
	Question of back salary of Comptroller	
	referred to	36
	Reported re changes in fees Richmond di-	
	rectors; referred to W.P.G. Harding &	
	J.S.Williams	201
	Report of re salaries of Board approved	647
	Topics of the section	
	*Executive Committee:	
	Commercial paper; authorized to act re	
	request Kansas City for increase in	
	rates on	419
	Discount rate; approved telegram to Kan-	
	sas City re increase in	425
	Domestic acceptances; authorized to pass	120
	on you droot amondment we f femmend	
	to Congress	420
	Invitation to J.A. Broderick to attend an-	120
	nual convention Nat'l. Assn. Supervi-	
	sors State Banks referred to	593
	Kern amendment to Clayton Act ref. to	329
	Letter John Perrin re composition Execut-	023
	ive Committee & choice members Advi-	20
	sory council vacant	28
	Letter John Perrin re means to prevent	
	California discriminating against sav-	
	ings deposits in national banks ref.to	
	Meeting of in office of Governor	425
	Warburg, P.M., committee assignments dur-	
	ing absence of to be filled by Exe-	
	cutive committee	300
	Willima, J.S., & Miller, A.C., & Gov. Ham-	
	lin to comprise committee during ab-	
	sence F.A.Delano & W.P.G.Harding	335
	Federal Reserve Agents, Committee on:	
	Letter D.C. Wills re program for confer-	
	ence	537
	Program for meeting presented by P. Jay	
	C.H.Bosworth, W.M.Martin & D.C.Wills	522
	Question use of charts in reports of	
	business conditions for Bulletin to	
	be discussed by	514-
	Tenison, E.O., Letter re appointment of	
	successor referred to; same action	
	re J. Willer	27

ď	ommittees: (Continued) Federal Reserve Governors	i. L
	Resolution re clearing & collection	
10.		461
	of checks adopted	401
	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	
	Gold Settlement Fund:	
	Adjustment of loss in referred to	584
	Administration of; letter J.B.McDougal	
	objecting to jointly with Agents'	
	Fund, referred to	228
	Audit, report of referred to	646
	Daily settlements in	532
Lis	Expenses of distribution; Letter J.F.	
	Curtis re referred to	24
	Payments by Treasury; letters C.J. Rhoads	
	& W.M.Martin re form of making; forms	
	of money to be used in honoring Gov-	
	ernment drafts referred to	247
	Separation of certification in Gold Set-	271
	tlement Fund referred to	574
197		5/4
10,3	Transferring temporary custody of gold	
	order certificates to John De La Ma-	
	ter, resoration signed by	373
	Transfers from Agents' Fund on request	
	of assistants to Agents ref. to	131
	Transaction in; letter W.F.Ramsey	88
	Investments:	
CG	Approval P.M.Warburg for Boston Bank to	
	purchase State of Verment warrants	615
	Memorandum Counsel re purchase of bonds	
	by F.R.Banks under referred to	693
200	Rural Credits Bill referred to	861
	Carte and a part of the property of the contract of the contra	
	Issue & Redemption:	
88	Additional printing of notes for San	
	Francisco approved by	600
	Application of Dallas for notes in \$100	000
	denominations	ann
		377
	Frincing of notes for San Francisco an-	
	proved	434
	TITH OTHE OF HOUSE TOT OHIOGEO OF MORIDAD	
	io some city where to but hold out	111
	Memorandum M. Jacobson re new form for	
	use in returning unfit notes re-	
1	ferred to	325

Committees: (Continued)	abili) tuli talah
Issue & Redemption: (Continued)	
Recommended issue of F.R.	
Recommended abbas of P. M.	Dallas 30
for	
Freedings and or include for	Cleveland 33
additional pr	inting for
Atlanta &	Dallas 42
Report A.C.Miller on beha	
tee re destruction F.	
Reported no conclusion re	
ply of notes in Washin	
Report re shipment of \$9,	0
subtreasury at San Fra	
The common form at the common services of the	Physical Company
Law Committee:	
Amendment to Clayton Act	proposed by
F.H.Curtiss ref	
Written report	C.S.Hamlin re
re referred to	
To cover intern	national compli-
cations; Gov.	Strong's amend-
ment re withdo	awn without ac-
tion & referre	ed to P.Warburg 7
Telegram Walker	
Sec y McAdoo	e to Clayton Act
referred to	23
Branches of na	ional banks;
Sen.Sterling's	
referred to	34
To Sec. 16; Gov	
	leposits in sav-
	national banks
suggested by I	
	age of referred 35
Advisory Council; opinion	
issuing regulat	ions by Board
re composition	of referred 11
Bills, pending; letter Se quiring re res	en. Owen in-
quiring re rem pending; reports	erred to 28
pending; reports friday asked for	r by Congress 29
"Advisory Committee" of ba	
	Avery referred 37

Committees: (Continued)	
Law Committee: (Continued)	
Bonds - adjustment re allotment of	
for conversion referred to	284
Chairman to formulate letter	
to counsel re his opinion re	
banks withdrawing bonds &	
keeping minimum with Treasurer	227
Draft of resolution re conver-	
sion of 2% into 3%	35
Surety bonds of F. R. Agents	46
Directors, Class C - Report C.S. Hamlin on	0.000
behalf committee re status of	
et Boston	176
Federal reserve notes - Report A.C.	
Miller re cost of shipping	
referred to, with aid counsel	20
Harding, W.P.G memo re Comptroller ask-	
ing counsel for opinion re	
F.R.Act referred to	201
To take place of P.M.Warburg	
during absence	292
Notes bought in open market; letter	
Carter Glass re referred	313
Opinions - of counsel re form resolu-	
tion to be adopted by member	
banks granting officers power	
to rediscount referred to	16
- of Counsel re conversion of	
bonds and writing insurance by	
officers of banks referred to	67
- of counsel on which release	
requested for issue in Bulle-	
tin referred to	90
- of counsel re application of	
Clayton Act to private bankers	
referred to	629
- of Counsel for publication in	
Bulletin referred to	602
- of Counsel to Comptroller of	
Currency for approval of pub-	
lication in Bulletin ref. to	696
- Publication of in Bulletin	239
Paper currency - making legal tender -	
letter Sen. Owen re referred	346

Co	mmittees: (Continued)	
	Law Committee: (Continued)	
	Reserve requirements of trust companies;	
	letters F.J.Wade & W.M.Martin	267
	Salaries national bank employes -	
	drafted letter re	305
	Sixth Nat'l. Bank, Phila., -Letter re	
	interpretation amended Clayton Act	
	and all other letters on same sub-	
	ject to be referred to	593
	Statements to be presented to Govern-	
	ors of F.R.Banks - C.S.Hamlin on be-	
	half of Committee	75
	Member and State Banks:	
	Bankers' Loan & Trust Co application	
	of for membership approved by	717
	Bankers Trust Company - question pro-	
	posed membership referred to	184
	Dividends - Memo J. Broderick re condi-	
	tions on which to be paid by F. R.	
	banks referred to	302
	Fiduciary powers - application Freeport	00.
	Nat'l. Bank for referred back to	325
	Letter Chas. M. Sawyer re publishing facts	020
	re methods of passing upon executor	
	& trusteeships referred to	596
	Reserves - Letter South Bend National	
	Bank referred to	596
	Opinion Counsel re referred to	60]
	Report submitted re trustee powers	49
	Minutes of meeting approved	93
	Warburg, P.M Thought committee should	
	not consider rates of interest in	
	passing on fiduciary applications	301
	사용하다 보다는 사용하다 보다 하다면 즐겁지만 나를 하는데 하다가 하는데 이 바람이 사용하다 한 경기를 하는데 하는데 하는데 모든데 모든데 모든데 모든데 모든데 모든데 모든데 모든데 모든데 모든	00.
	Minority Committee of F. R. Advisory Council:	
	(J.B.Forgan; E.F.Swinney; C.T.Jaffray)	
	Report re reduction capital stock in	
	F. R. banks	210
	Operation of F. R. Banks:	
	Acceptances - purchase of by St.Louis;	
	Letter Third Nat'l. Bank protesting	
0.	against	41:
	Carlo apparate and a second and a	. *

Committees: (Continued)	
Operation of F. R. Banks: (Continued)	
Annual Report of Board - Letter Theo.	
	9770
Wold re & inquiry from Statistical Div.	230
Austin, R.L Letter re appointment of	
assistant	66
By-laws at Richmond - letter Wm. Ingle re	
change in re Class C directors	169
Chairman, duties of	28
Conference of Agents - Having Dallas ad-	
dress correspondence to Committee in-	
stead of to Board direct, to be dis-	
cussed at	573
Circular re 2% bonds issued through	
Richmond bank; question of distribut-	
ing referred to	169
Criticisms by Governor Dallas Bank - let-	
ter Comptroller Currency re	568
Cross. J.L Letter J.Z.Miller re detail	
ing to Jansas City Bank	16
	229
Cross, J.L Salary of referred to	223
Delano, F.A to be added to Committee	000
during absence of Mr. Miller	668
Delano, F.A To be transferred to Com.	
on Kansas City from Minneapolis	41
Delano, F.A To act in place of P. M.	
Warburg on Committee for Boston and	
Minneapolis	286
Directors - Vacancy in Class C at Dallas	
referred to Dallas Committee	374
Mr. Harding reported re filling va-	
cancy at Dallas - C.H. Wooten	
recommended	463
Appointment successor to Vance Mc-	
Cormick considered	678
Earnings and Expenses - adjustment of re	
transfer banks Dist, 11 to 6 56	7.713
Opinion counsel re adjustment expen-	
ses between F. R. Banks when	
transfer made	668
F. R. Banks - changes in staff Atlanta	695
Gatch. C Appointment as deputy during	000
absence of Agent & Deputy	597
Harding, W.P.G To act in place P.M. War-	
burg during latter's absence on	000
N.Y. & Phila. Committees	286

Co	mmittees: (Continued)	197 L
	Operation of F. R. Banks: (Continued)	
	Miller, A.C To act in place of P.M.	
	Warburg during latter's ab-	
	sance for Committee for	
	sence for Committee for	286
	Chicago & Cleveland	200
	Retired from chairmanship of	
	subcommittee in charge Kan-	47
	sas City - assigned to Minn.	41
	Moncure, J.A Asked to assume duties	
	pending appointment of suc-	
	cessor to Wm. Ingle	173
	Mosher, Mr Increase in salary	518
	Opinion counsel re expenses of member	
	bank executing Organization	
	Certificate	552
	Rate - commodity - telegram to Atlanta re	575
	Rediscounts - memo counsel, agricultural	
	paper by Dallas referred	
	back to for consideration	
	with counsel	595
	Reports - Boston bank, examination of	167
	Division Audit & Examination	
	re accounts Wm. Ingle & M.B.	
	Wellborn	24
	Examination Dallas bank & ac-	
1.5	counts Agent referred to	583
	Examination Cleveland bank &	
	accounts	378
	Examination Kansas City & St.	
	Louis banks & accounts of	
	Agents referred to	535
	Examination Phila.Bank & ac-	
	counts Agents referred to	685
	Examination accounts Deputy	
	at Piahmand	427
	Favorably on request Kansas	
	City for increase in rates	419
	Reserves - Form of report re transmit-	
	ting to F.R.Banks by member	
	banks sent to C.H.Bosworth	56
	Of Mercantile Trust Co ques-	
	tion of amount to be carried	
	그리고 있는 경험이 하면 하는 것이 하는 것이 되었습니다. 그 생각들이 하고 있는 것이 없는 것이 없는 것이 없는 것이 없는 것이 없는 것이다.	526
	of Mercantile Trust Co Opin-	
	ion counsel re, referred to	601

Con	mittees: (Continued) (Double Soft) : 2003 vinn	63K
0011	[1] [1] [1] [2] [2] [1] [2] [2] [2] [2] [2] [2] [2] [2] [2] [2	
	Operation of F. R. Banks: (Continued)	
	Richmond - Improving quarters for re- ferred to Com. on Richmond Bk.	
		467
	oo dane up with and and	484
		404
	Warburg, P.M Banks affected by Com-	
	THE GOOD OFFICE OF TO THE POST OF THE	nan
	사용 보다 보면 하는데 보다 보다 있다면 보다 되었다. 그런데 보다 보다는 사람들은 사람들은 사람들은 사람들은 사람들은 사람들은 사람들은 사람들은	337
	Resolutions - Re Wm. Ingle's retirement -	
14 15		
13	pare and forward to Committee on Richmond bank	129
	reigen to compose or legical and his	123
	Redistricting:	
8.0	Wisconsin banks - petition of for trans-	
1.0		595
	Report Committee re;	
	Committee to prepare Order	598
	Relations with Treasury Department:	
	Bonds - Delano, F.A., to take action in	
	accord with polict outlined in	
	letter of Sec'y.McAdoo re con-	
	version 2% into 3% bonds	272
	Perrin, John - Letters from re	
		74
	Refunding 2% into 3% & propor-	
	tion of notes & bonds to be	
	given in exchange for 2's if	
	this process is undertaken	206
	Status of 2% and conversion	74
	Checks, unpaid - deposited by Collectors	
	Internal Revenue; letter T.	
	Wold & mem.counsel re right	391
	Depository - Letter Second Mat'l. Bank,	
	Minot, N.D., asking to be con-	
	tinued as	373
	Federal Reserve Notes - Form of monthly	
	reasury statement to outstand	
		301
	Fiscal Agent - letter Mr.Malburn re N.Y.	CEC
32	Daily acollie as reserved on	652
,	Five Per Cent Redemption Fund - Sugges- tions Mr. Malburn re national	
na.	banks making deposits to cred-	
	it of referred through F.R.Bks	391
	I OI TELETION OHIOWHI F . M. DAS	

Com	mittees:	L
	Relations with Treasury Dept.: (Continued)	
	National Bank Notes - Committee to look	
		456
	Reports:	
	To continue work on Annual Report	11
	TO CONTACT HOUSE OF TENEDON TO BOTH	
	Reports & Statistics:	
	Question of showing 5% reserve v. F. R.	
	bank notes referred to	649
	balla houds released to	
	Special Committees:	
	Agents' Conference - to prepare program	
		453
	Amendments to Act - to consider letter to	
	Sen. Owen re (Hamlin, Miller, Willis)	352
	Bonds - Allotment of 3% & notes in ex-	
	change for U.S. 2% bonds (Delano	
	Harding)	403
	Bulletin - To consider matter of Board in-	
	dorsing opinions or conclusions	
	published in (Delano, Harding)	480
	Chairman or Members of - Board members to	
	present recommendations re chang-	
	es in Board directors of banks to	
	which assigned as	41
	Circulars & Regulations - for 1916 (Hamlin,	
	Delano, Harding)	720
	Clearing - To consult with Dept. Justice	
	re (Harding, Elliott)	364
	Report of progress made by Com-	
	mittee on	484
	Check, Committees Clearing Houses	
	met with Board to discuss	702
	Committee from Claaring Houses	
	mer with Board	702
	Committee from Richmond to meet with Board	131
	Of Board invited to meet Commit-	
	tee of Transit Men	475
	Of Board to visit Kansas City	199
	On Dallas - F.A. Delano to sub-	
	stitute for A.C.Miller during	
	latter's absence & in place of	
1	Mr.Miller on all committees of	440
	which Mr. Harding is member	668

Committees: (Continued)	: ឯ១៩៤៦ និយាប៊ីប៊ី
Special Committees: (Contin	ued)
Committee on Operatio	n: changes in per-
sonnel during abs	
Correspondence with F.	
Agents - recommend	
	to F.A. Delano &
A.C.Miller to c	
Conference of Governo	
der considerati	
	(Hamlin, Hard-
ing, Warburg)	72
Deputy F. R. Agents -	
	n P.M.Warburg re
referred to War	
Executive Committee t	
made vacant thr	ough absence of
P.M. Warburg	0(II) - 0) with 300
Domestic Acceptances	- committee to re-
port alternativ	ve draft re amend-
ment (Miller, El	liott, Willis) 360
Foreign Agencies - Me	essrs.Harding &
Warburg to conf	er with Mr.Strong 654
Foreign Branches - Me	essrs.Hamlin & Hard-
ing to call on	Banking & Currency
Committee re es	stablishment of 547,555
Ingle, Wm Discussi	ion with re his re-
lations with Ri	chmond Bank (Hard-
ing. Williams)	124
Memorandum C.S. Hamlir	re whether Advi-
sory Committees	appointed by
	rs come within pro-
visions Claytor	
National Bank Examine	
	no on behalf of Com-
mittee re adjus	
New Orleans Acceptance	
ing to regulati	
Harding)	622
Note Issues - to revi	
nual report on	(Hamlin, Warburg,
Harding)	66
Preparedness Parade	
	d participating in 66
mit vood 16 Doar	The property and

Committees: (Continued)	
Special Committees: (Continued)	
Program for meeting May 29 - (Jay,	
Wills, Bosworth & Martin to prepare) Quarters, additional, for Counsel &	513-
	COR
Board (Delano, Harding)	623
Redistricting - Members Committee Wis-	
consin bankers re transfer Wiscon-	
sin banks from Dist. 9 to 7	722
Petition Connecticut banks - Messrs.	
Warburg & Harding to draft letter	
re action Board re	648
Speeches - Publication of Mr. Warburg's	
and question of speeches referred	
to A.C.Miller, F.A.Delano, H.P.Willis	239
Topics to be discussed at next meeting	
To prepare letter to Advisory Coun-	
cil re (Delano, Warburg	8
Williams, J.S Additional figures from	n
Hamlin, Warburg, Harding to draft	
request for	726
ag hilan a gatela kantina e ovita dato	
Staff:	
Annual leave - Reported re granting to	
Miss Dorothy Barnard 459,51	5,646
Burklin, R.R Assignment to Mr. Hard-	
ing's office referred to	36
Cadwalader, W.E To be named assistan	
to Wm.Ingle - report re	114
Comptroller Currency - Appointment S.B.	
Congdon re Mr.Millspaugh	538
Authorized to appoint two counters	
	1,411
Exchange of L. Adelson & R.R.Burklin	48
Nicholson, Harvey - Appointment from	
June to September approved	622
Salaries - Employes of Board - increases	
for approved	726
Examiners, Nat'l. Bank - repor	;
re discussed - referred to	
counsel	492
Examiners, Nat'l. Bank - incres	ise
in the state of th	476
Examiners, Nat'l. Bank - to	
stand to Jan. 15 referred to	37
*Duties H.P. Willis during absence in	
Philippines referred to	240

- Committees: (Continued) (Description) on seasons) , t.
Staff: (Continued)	
Salaries - proposed by F.R.Banks -	0.50
report F.A. Delano re	259
In F. R. Banks - approved	OMA
with exceptions	273
Harrison, G.L Increase in	330
Grayson, F.V Increase	
recommended	66
Cook, at Minneapolis, in-	
crease in salary for	365
Coleman, R.B increase to	
\$150 per mo.	378
Laning, A.H Motion for	
extra pay lost	647
Staff, two members of, in-	
creases; report F.A.Delano	693
Report re salaries to staff	647
Seay, G.J report re	288
St. Louis, Richmond, New York	
and Chicago Banks	286
Sick Leave - Smith. A.E., extension	
of favorably reported	451
Statistics - Division of - employment	
of clerk in referred to	253
Compensating time to be	
given for overtime Satur-	
days, etc.	458
Transfer Mr. Fowler to	262
Commercial Credit Company, Balt., Md:	
Advertisement of re purchase open accounts	498
Comptroller of Treasury: (W.W.Warwick)	
Opinion re disposition surplus revenue	2
re what fund Comptroller Currency's	
salary should be paid from (ar-	777
some contract and rears) second a contract and	31
Condition:	
Reports re - Circular to State banks which	E06
have joined system re By member Advisory Council re	526
in his Distance	570
By W.P.G.Harding re at Richmond	579 446
Fort Scott State Bank letter me	-7-7-0
Fort Scott State Bank, letter re inconvenience re difference in	
inconvenience re difference in	

Cond	itions: (Continued)	30.
	Letter - Ft. Scott State Bank re inconven-	
13	ience caused by difference in	
	dates calls for condition by	
100	Comptroller & State Bank Com-	
Car.	missioner ref. to W.P.G.Harding	414
T.E.	J.H.Rich re business reports for	
	Bulletin	439
	Memorandum re conditions New Orleans Bank	
	referred to W.P.G.Harding	343
	Opinion counsel re power Comptroller to call	
	for supplementary information	
	re condition of Nat'l.Banks	283
	Question of supplying agents full reports of	707
	Report of Business conditions for Bulletin	518
	P. M. Warburg re F.R. Bank New York	337
	Statement by each member Advisory Council re	07.7
	conditions in respective dists.	211
94.	Use of charts to show business conditions	F7.4
	for Bulletin	514-
Cond	the contract and the state of the second	
Coni	erence of Governors:	75
	Amendments - report C.S.Hamlin re	481
	Bulletin - Cost of publication Next date of publishing earnings	401
	and expenses of banks in	337
OVEN.	Dividends and payment capital stock subscrip-	00.
	tions	395
eles -	Earnings & Expenses F.R.Banks	337
	Gold Settlement; statement re expenses	24
	Meetings:	~-
	Letter of J.F.Curtis	6
	Next date set for Jan.19; postpone-	
	ment requested to Jan. 26	17
	Next date set for Jan. 19	43
	Meeting Jan.19 at Shoreham	65
	Action taken at meeting April.77-22	
	circulated	574
	Totter A F Aiken re date of	353
Day 1	Postponement of, letter to J.F.Curtis	430
Was	Strong.Benj. conference with re date	
	of next meeting	20
Market -	Secretary to notify all Governors any	
	date agreeable which will close	
	meeting end of week of Apr. 15	364
	With Board; chairman read memoran-	
	dum regarding	79

Digit http

Conference of Governors: (Continued) 1985 (Baroleille	
Questions referred to re branches; making	
F.R.Cities Central reserve cities	61
Resolution of Chairman re topics	100
under discussion by F.A.Delano	72
Report presented by Secretary re	168
Status of present conference	17
Resolution Sec. McAdoo re discussed	63
Topics 19 and 23; report P.M.Warburg	39
Topics 15 and 20, report B.M. warburg	33
Congressional Directory:	
Suggestions by Comptroller Currency re repre-	
sentation in matters relating to	
Board adopted	407
d los ladallas roriareis, suop escrituri to taccolice	
Connecticut Banks:	
Appeal made special order for Feb. 25	238
Board met with representatives of Conn. Bks.,	
Senators and Congressmen	296
approved letter to be sent those inter-	~
ested in petition Conn. Banks	652
Counsel to prepare order for transfer	293
Date for transfer set for April 1	303
set for hearing	174
Discussion of appeal - motion A.C.Miller to	TIT
suspend action & statement W.P.G.	084
harding lavoring	274
Transfer banks from Dist.1 to 2	293
Decree entered	314
Hamlin, C.S opposed to transfer Conn. Bks.	
to dist. 2, but favors transfer	
Fairfield County	275
Hearing of appeal for transfer to Dist. 2	225
Letter J.F.Curtiss re hearing	29
Gov. Aiken re hearing before transfer	
	,536
Whipple, H.V., re hearing	10
re postponement hearing	673
re postponement until	
Fall agreeable	706
Strong, Benj., re petition	665
New York Bank notified of hearing	197
Resolution re transfer	277
Transfer discussed - P.M. Warburg motion to	
grant appeal	256
of Fairfield County approved re plan	
of Pierre Jay & F.H.Curtiss subject	
to approval counsel	363
* * * * * * * * * * * * * * * * * * *	

Connecticut Banks: (Continued) (Separate Continued)	
Transfer: (Continued)	
Of Fairfield County approved Of stock of banks in Fairfield Co.	267
approved	429
Warburg, P.M Suggested action separating banks in Conn. from Dist. 1 to 2	
be deferred pending clearing plan And W.P.G.Harding appointed Com- mittee to draft letter covering	640
action Board re petition	648
Consular Officers	
Consular Officers: Letters State Dept. re consular reports desired	
by Board & list banks sent Con- sular officers re financing	
foreign trade	609
Conversion of Bonds:	
(See Bonds)	
Cook, Cashier, Minn. Bank - salary increased	365
Corporation Trust Co Request for early publication Board's rulings refused	361
Tro และสามารถเปลี้ยองเปลี่ยงสายสารสารเลือกงาน แกงเป็น กรับได้สารสี Commonweal	
Correspondence: Harding, W.P.G reported re Dallas bank ad-	
dressing Board instead of Com-	573
mittee in charge Dallas Bank Recommendations of Governors of F.R.Banks re	0.0
correspondence with banks & agents referred to Com.	584
Cotton Loan Committee:	
Letter from Secretary of re completion of work	430
Cotton, J.P.: The manufacture and the control of th	
Approved letter to Phillips & Avery re Advisory Committee in banks	496
Attended meeting of Board & discussed amend-	430
ment to Clayton Act re procedure thereunder and application to	
private bankers; whole matter re- ferred to Counsel	656

ot	ton, J.P: (Continued) (Sept. 2000) : class Challoche	UUL
	Committee on Bonding to confer with	132
	Counsel's Opinion: re Board having exceeded	
	authority in issuing regu-	
	lations re Advisory Coun-	
	cil referred to	116
	Re lack power of Board to	
	prescribe qualifications for	
	Advisory Council concurred	
	and the control of in by one In.	202
	Re Advisory Committees in	
	banks to be submitted to:	
	Should Board give N.Y.	
	Attorneys such opinions	492
	Re reserves to be maintained	
	by Texas Banks against sav-	
	ings or time deposits ref.to	586
	Re application of Clayton Act	
	to Private Bankers sent to	
	for consideration	401
ä.	Comptroller of Currency - Circular issued by	
	to Banks re rates interest	
	on purchased paper	172
	je na program ar na briga sa 16 a leath ann a 18 maight an ann an an air an ann an ann an ann an ann ann ann a	
	Letter from re charter-bond requirements of	
	national banks	348
	Memorandum of Governor re board of directors	
	of Nat'l. Banks within pro-	
	visions Clayton Act ref. to	349
	Opinion of:	
	re Circular of Comptroller re pur-	
	chase by Nat'l Banks of pa-	
	per discounted at hight	
	rates interest; concurred in	
	by counsel	249
	re Legality of membership on Advi-	
	sory Committee of Nat'l.	
	Banks under Clayton Act	365
	re Application of Clayton Act to	
	private bankers with cap-	
	ital of \$5.000.000 455.	463
	re Application Clayton Act to	
	private bankers, etc., post-	
	poned	458

Cotton, J. P: (Continued)	
Opinion of: (Continued: re liability of private bankers un-	
der Clayton Act re application of Clayton Act to	492
private bankers	496
Statement by re reserves for State banks	601
Counsel: (M.C.Elliott) See Card, Elliott, M.C.)	
Credit: Letter to Mr. Sherer re collection of	
credit statements	113
Crozier, A.O: or or experience for findings molining	
Letter, counsel, giving opinion on two ques- tions raised; letter sent in	
from raising two points; referred to	228
and the gradient counsel and the manager than the	207
Currency:	
Letter, Hon. Robert Owen, re paper currency	
as legal tender as as legal tender	346
Curtise P W.	
Curtiss, F. H.: Amendment to Clayton Act proposed by	107
Application of Back Bay Nat'l. Bank for char-	
ter referred to	723
Designated Chairman for 1916	19
Letter re - Bonds, allotment of	195
Letter re - Bonds, allotment of Refunding of	187
Business conditions; asking permis-	
sion to give monthly report re to newspaper men prior	
to publication in Bulletin	149
Re elimination certain names	
from report of	510
Charter, granting of to new Nat'l. Bank, Roxbury, Mass.	667
Collection facilities; dissatisfac-	
tion country banks in Mass.	
re lack of	184

Cur	tiss, F.H.: (Continued) (Dunniano) is June	100
	Letter re - (Continued) (A (A ()) (A ())	
	Cotton drafts in Boston	21
	Redistricting - hearings re Conn.	
	Banks; A.L.Aiken & F.H.Curtiss	
	may offer argument by counsel	29
	Regulation covering indorsements re	
	rediscount commercial paper re-	
	ferred to counsel	722
	Roxbury, Mass; reply of Comptroller	
	to re organization of national	
	bank at	674
	Reserves - permitting to continue	
	to be held with reserve agents	360
	Opinion counsel re letter from re power of	CE U
	director to lease banking rooms	
	to his own bank .	248
	Plan for transfer of Fairfield County, Conn.	
	approved 363	,367
	Telegram from re shipment of notes; applica-	
	tion to be mailed, approved	421
Cur	tis, J. F., Cashier, New York Bank:	
LAS I	Invited Committee of Board to meet Committee	
	of Transit Men; clearing report	475
	Letter re exchange charges paid by F.R. Bks.	Cur
105	as fiscal agents for Government	
	and publicity of earnings of F.	
199	R. Banks and 290 and	455
	Distribution of cost of Gold Settle-	
	ment Fund & separation F.R. Agents'	
le.L	Fund from that of bank	24
	Meeting of Governors! Conference	4.6
	Postponement of	430
	Setting date for next conference	17
	Perforating machines to be used for	
	unfit notes - cost of	494

ues of the Bullgroup of March.

Stongerman value of Ress.

Davis, W. J.: Death of announced by M. B. Wellborn	679
Delano, F. A.: (Additional and Acceptances:	
Bankers' - letter Gov. Strong - re rates Roberts, G. E inquiry, what banks had	521
been granted power to accept up to	452
	228
Accounts: Dallas and Kansas City referred to	93
Agents' Conference:	
	644
	645
Amountaine and a	
Amendments:	
Draft of - re issuing gold certificates of denomination \$100,000 by Treasury referred to	75
Letter of R. L. Austin presented by - re	
approval considered by Chamber of	
	434
Annual Report: Insertion in - re dividends	
	157
Boehmer, Jos.: Credit released through	
operation of F. R. Act - letter	
from re - referred to	379
Bonds:	
Allotment: Chicago bank asking for all bonds or whether - should be part bonds &	
	289
	290
Conversion: Limit of under plan - report	
	367
of 2% into 3% - reported result con-	
ference with counsel re -	69
of in excess of \$25,000,000 into 3%	
instead of 2% - voted in favor	35
of consols into bonds and one-year	
[24] 프로그램 (1910년 1911년 1917년 1917년 1917년 - 1917년	519
Policy of Treasury referred to	238

De la	no, F. A. (Continued) Bonds: (Continued)	
	Conversion: (Continued) Strong, Governor, letter referred to	629
	Telegram to F. R. Banks re - draft of presented by	324
	One-year notes - Chicago Bank asking for all bonds or whether allotment should	
	be part bonds and part - telegram McDougal	289
	Purchase: Act with Mr. Hamlin in prepar-	
	ing letters to Agents re Member banks re - by Richmond Bank ap-	196
	proved by	198
	Refunding of - reported re conference with	
	Mr. McAdoo	259
	Sale: vd halandare black .10.77 To recreat	
	3% into 30 year bonds - letter Governor	
	Strong re - referred to	645
	Resolution re - to F. R. Banks by mem- ber banks	696
	Branches:	
	Domestic - Corn Exchange Bank be informed	
	Board will approve additional	712
	Question of - to present to Governors' Conference	61
	Foreign - establishment at Caracas, Ven.	
	of Royal Bank of Canada - suggested report of - to be forwarded to	
	Representatives Owen and Glass	407
	Bulletin:	
	First National Bank, Bay City, Mich. re	
	printing matter by Agents re reports	
	condition referred to	394
	Policy of conducting	552
	Clearing:	
T.H	Direct routing of checks - Mr. Warburg's	
	memo - referred to	312
	McKay & Hendricks, invite to confer with Bd. Memo presented by - re	301 461
	The same of the sa	TOT

Delano, F. A. (Continued)	9
Clearing House question - letter from Atty. Gen. re referred to	104
Clearing Plan:	
Conference between Delano, Harding and Todd	
reported by	170
Date effective - letters F. R. Banks re	601
Governors 12 F. R. Banks in New York would come to Washington to confer with	
Federal Reserve Board	715
New system -letters referred to	349
Report presented on	484
Gov. Strong reported discussion at meeting	
Executive Com. American Bankers Assn.	
result appointment Committee to con-	
fer with F.R. Board - re clearing &	
collection of checks	558
Treatment of - now before Board - suggested	
copies be sent to Governors of dif-	
ferent banks	351
Committee:	
Appointed with Mr. Hamlin to confer with the	
Secretary of the Treasury - re visit	054
to South America	254
To serve in place Mr. Warburg on Committee	
on Operation (Boston & Minneapolis Districts	286
To substitute for Mr. Miller on Committee	
on Dallas and in his place on all	
other committees of which Mr. Harding	
is a member.	668
Transferred from Committee in charge of Min-	
neapolis to Kansas City Bank	41
Commodity rate:	
Approval for increase for Minneapolis	550
approval for increase for minicaports	000
Comptroller of the Currency:	
Made detailed statement re relations between	
and Roard	144
Recorded in negative re motion for payment	
arrears in salary	323
Submitted suggestions re change in relations	
between Board and	157

	no, F. A. (Continued)	
9	Deposits, Kansas City Bank willing to receive up to 2:45 P. M.	133
	Directors, E. T. Meredith resignation as -	100
	at Chicago accepted - referred to	599
	Dun, E. G. & Company offers to supply statistics	000
	of business failures by F.R. Districts	375
		0.0
	Earnings, method of publishing approved	237
1	Exchange charges, Correspondence with Treasury	
	Department re absorption by Chicago Br.	18
	Control of the contro	
	"Federal", Use of word - memo Compt. Currency	747
	referred to	347
	Federal Advisory Council, meeting May 16 - let- ter J.B.Forgan - referred to	107
	Federal Reserve Banks:	467
	Called attention to dividend and earning	
	possibilities of	59
	Investments of New Orleans Branch Bank -	
	memo by	700
	Kansas City, letter from re absence of 3	
	employees for six months	716
	Letters prepared by Division of Statistics	
	to be sent to all - re carrying notes	
	and bonds at par; showing premiums &	
	discounts in separate accounts, etc.,	
	referred to	473
	og seddingod wo nyfrii waa heigdi almandi oo gab	
	Federal Reserve Board:	
	Convey to Gov. strong best wishes of	719
	Expenses - authorized to visit F. R. Banks	
	to be paid by Board	325
	Resolution levying assessment on banks for	cne
	101	676
	Federal Reserve Cities:	
	To present to Governors, conference making	
	central reserve cities	61
	ดอกเกษต์ คารไปเป็นขางที่ ซึ่งให้เป็นก็เป็นไปเป็นสิ่นไป	
	Federal Reserve Notes:	
	Blue penciling of notes as counted forbidden	
	offered draft of letter to Agents re	101
	Change in Treasury statement re redeemed F.	
	R. notes referred to	3 69
	Method of dealing with reported by	100
	Unfit notes -offered draft of letter to Agts.	62

Dela	no, F. A. (Continued)	
- Las	Governors' Meeting, postponement of 414 Greenbacks, retirement of -called attention to	419
	article in Washington Post re dis- cussion by Governers' Conference and American Bankers Association	84
	gual is signize an in the sum near maintair	
	Interest rates: Authority to increase - request F.R.B. Kansas	
	City	414
	High - in Iowa , letter Mr. McAdoo - referred	
	BEYON TO NOT THE PERSON SERVICES	345
	Kansas City, conditions at, reported by	188
	Loans, Editorial Des Moines paper re F. R. Banks refusal to make - at 6% on farm crops	381
	Memorandum, question of Conference of Governors National Bank Act, recodification of - presented	71
	resolution	199
	New Jersey Chamber Commerce, letter from re referendum among National Banks re ad- visability of Central Bank or continu-	
£y.	ing under F. R. Act, referred to	413
	New York Bankers Association, authorized to attend meeting of - at Atlantic City	658
	Notes, eligibility of - of officers of member	
	banks - letter W. F. Ramsey	680
	Pompeian Oil Company, letter to - approved	284
	Potter, Mrs. Emma R., moved extension temporary employment of - for July	731
	Redistricting:	
	Amended resolution re transfer Louisiana Banks voted against	3 256
	Connecticut banks appeal for transfer -	
Ψ,	stated position	276
	Louisiana banks - voted against	256
	Wisconsin banks petition for transfer re-	- 22
	ferred to	571

Dela	no, F. A. (Continued) Reports:	
	Agent at Minneapolis - suggested that all agt present to their Board of Directors	s
	copy of Business conditions; letter F. H. Curtiss re	643
	elimination names F. W. Dodge & Co. and R. G. Dun	510
	Conference, with Mr. McAdoo re visit to S.A.	259
J.L.	Examiners, expressed opinion re scope of in-	
d. 15	National Bank - statement approved	725
169	Presented - re two increases in salaries of members of Staff	693
	Statistical, letter Kansas City re member banks	250
183		
ī i	Reserves: Of member banks, Senator Owens requests re-	
	port on Bill of Senator Pomerene Of trust companies, to approve letter F. J.	615
	Wade re -	364
	Salaries:	
	Comptroller Currency's arrears of 323 National Bank Examiners, reported unable to	. 31
	reach agreement with Comptroller of	
	the Currency re Resolution called up re 200.	670
	Moore, W. N. San Francisco - referred to	
083	Rich, J. H., to confer with Mr. Miller re	344
104	increase in Seay, Governor Richmond bank - approved re-	662
	port Committee on Staff re increase	288
	Seay, Governor Richmond Bank - talk with re- ported result - re Governors Confer-	
	ence The analysis and action of the company of the second second second second second second second second second se	65
	Stock: Testand Love	
	Cost of engraving certificates of	446
383		433
	Subtreasuries:	
	Discontinuance of: to draft letter House Committee ofnAppropriations re mem-	
	bers of Board appearing before	99

Деро	sits:	4
11.0	Agents required to make 40% - to cover unfit	
	notes in gold	5
	Diagram showing bank - request of Southern Bank-	
	er Publishing Company to reproduce	
	granted -	70
	Guaranty - Hon. R. Carter Glass confers with	
	Comptroller of the Currency - re	
	pending bill authorizing National	
	Banks to take advantage of State laws	42
	Government:	
	Control at southern reserve banks	239
	Report Mr. Harding re form of payment at	
	St. Louis	26
	Kansas City Bank - refusal of to accept -	
	after 12 o'clock	430
	Investment:	
	Hon. E. J. Hill suggest amendment re savings	
	departments of National Banks	533
	Of deposits of savings departments of Nat-	
	ional Banks - memo Mr. Warburg	68
	National Bank:	
	Guaranteed under State law - letter Senator	
	Weeks re 89,99	, 102
	Comptroller of the Currency suggested con-	
	ference with bonding companies re	
	guaranty of	420
	Net - Tables to be sent Agents regularly re	
	reserves carried by F.R.Banks against	657
	Public:	
	Conditions of making - suggestions re ad-	
	ditions to annual report	136
	Southern reserve banks - letter M. B. Well-	
	born re keeping 100% reserve behind	200
	Savings - attitude Supt. State Banks, Cal re	
	receipt of by members F. R. System	497
Si 013 1	Savings or Time - opinion counsel re reserves	
	to be maintained by Texas banks	
	against	586
Depu	ty Federal Reserve Agents:	
17	Gatch, Claud, to act as, ad interim	112
	Suggestion to Mr. Warburg they need not be	TIA
	bankers	75
		1 4

Deputy Settling Agent: - appointment for Gold Settlement Fund	7 09
Directors: (Member banks) Bulletin:	
Question of eligibility of those still holding public office, published in Special rate for subscriptions in clubs of	5 7
ten i Association i Association and the second	113
Eligibility of - definition of "substantial competition" between banks, as stipulated in Clayton Act in determining	632
Liability of, under conditions arising out of 10% of capital to one borrower and purchase of acceptances in excess of	
this amount	516
Interlocking directorates: Correspondence between A. C. Miller and	
Mr. Woodward	114
Serving more than one bank - letter Mechanic	
National Bank, Philadelphia re Residence of - letter from Senator R. L. Owens	589 231
Directors: (and officers) F. R. Banks.	
Bulletin - publishing in eligibility of those now holding office	57
Class "C" - discussion re designation, appoint- ment and salaries	6
Federal Reserve Agents - to present to their Board of Directors copy report Agent	
at Minneapolis	643
Fleming, F. W appointment confirmed	11
Class "C" - discrimination against - letters to	
Agents re	38
	142
Davis, W. J Class C - letter M. B. Wellborn announcing death of - Atlanta	679
Election of - Mr. Harding to propose amend-	147
Eligibility of - letter Senator R. L. Owens re	
Federal Reserve Banks - indorsement of officers	
required on paper offered for rediscount at -	40
	201
Guarantee of paper offered for discount -	
letter re directors'	60

Dir	ectors: (and officers) F. R. Banks, (Continued)	
	Liability of, under certain conditions arising out of loan of 10% to one borrower	
	and purchase of his acceptances in ex-	
	cess of this amount	516
	McCormick, V. C resignation of as Class C	
	and appointment of successor	678
	Reports of examination - letter J. H. Rich	0.0
	re directors initialing	594
		32
	Rotan, Edward - nominated deputy at Dallas	02
	Solonia	259
	Salaries - report Mr. Delano re	273
	Approval of with exceptions	
	Status Class C at Boston, statement Mr. Hamlin	176
	in in the contract of	
	Wooten, H. O election at Dallas as	466
Die	count:	
210		
	Federal Reserve Banks - no recommendations	
	except by Kansas City, authorized	400
	to give changes to press	427
	Paper - offered for - to be guaranteed by	
	directors	60
	Rates: Management of the Rates and Applications of the Rates and the Rat	
	By-laws at Philadelphia Bank - change in -	
	to give directors authority to act	
	upon	671
	Initiation of - report Mr. Warburg re	39
	Members Advisory Council individually re-	
	ported re change in, at F. R. Banks	579
	Paper - high - circular Comptroller	249
	Statistics, Division of - letter re bonds	
	and notes at par, premiums and dis-	
	counts separate	473
D.		
nis	trict of Columbia:	
	Real Estate:	
	Amendment proposed re amount of, which may	
3	be held by trust companies in -	
	discussion of letter of Comptroller	
	of Currency re	608
	Holding of by trust companies - Comptrollers	
	letter to Chief Justice Supreme Court	
	513,	519
	200 mar 19 m	-

ivi	dends:	
	Advisory Council - members of - statement re	
	dividends at banks	215
	Counsel - prepare resolution re conditions	
	for declaring	131
	Earnings and - Mr. Willis order reprint of re-	
	ports of - sent out to National Bks.	646
	Federal Reserve Banks:	
	Atlanta declared 6 % - approved by Mr.	
	- Harding	724
	Atlanta asked permission to pay 6% of Dec.31	713
W.	Atlanta - question by Mr. Wellborn re pay-	
NI.	ing at	649
	Chicago - resolution to pay 6%	708
	Comptoller - letter re at	30
	Conditions to be complied with by before	
	declaring	58
	Dallas: method of stating at - from ac-	
	counting standpoint approved	106
	Policy at	58
	Question how to show had been de-	
	clared at - in books and accounts	96
	Earning, and - possibilities of	59
	Memorandum - Mr. Broderick re at	6
	Mr. Broderick re payment of at 363	431
	Mr. Broderick re payment by -	
	conditions under which	303
	Ramsey, W. F letter to - re to banks	
	going out of business	117
	Resolution, draft of - re - ordered cir-	
	culated	194
	Richmond - authorized to pay additional	
	1% due January 1.	363
	Seay, Governor - letter re appointment as	
	chairman of committee to recommend	
	to governors uniform action re	395
	the contract of the second of the second of the second	
	Member banks: - letter to re payment of div-	
	idends to show liquidation	14
	Quaker City National Bank, Philadelphia - re	
	application of for fiduciary powers	
	dividend report made by committee	393

Docket:

	F. R. Board - Counsel's opinion re applica- tion of Clayton Act to private	16 Å.	
W.T.	bankers to be docketed for meet- ing	622	
Dodge	and Company, F. W elimination of name from report of business condi- tions - letter F. H. Curtiss	510	
Doub 1	leday, Page and Company:		
	Review of book of H. P. Willis "The Fed- eral Reserve" - letter from re	536	
Doug	las, W. L., Brocton, Mass:		
	Hamlin, C. S. requested to prepare letter to	530	
	Letter from referred to counsel for opinion	538	
War Land	Letter from re ruling Comptroller re na- tional banks reporting notes of more than six months' standing	514	
	Report by Mr. Harding re letter - discuss with Comptroller and return	520 525	
Draft	ing and the second of the seco		
	Cotton - letter F. H. Curtiss re collection of - in Boston	21	
	ាន ភាពស្ថិតនៅ (ធ្វើ នេះ) ក្រុមនៅស្រា 🛥 កាន្តនាទីសី ក្រែសុខ 💮 🗀 🚉		
	Federal Reserve Banks: - letter Governor Kains re promulgation regulation covering use of - by F.		
	R. Banks on other	665	

Drafts:	(Continued)	implication of tocardin - April 1981 April 1	
	Table 1 to 1		

	그 마음 마음 아이에 가게 되는 것이 되었다는 이 때문에 되는 것이 되었다.	
	Government - letter W. McC. Martin re	
F + 5 + 1	forms of money in which he should	
		045
	be required to make payment of	247
	Comme 30 sure Americally a \$1 40 a March for a G	
	Member banks - use of drafts by - on Fed-	
CALL CO.	eral Reserve Banks in other	
	districts	719
	u13011303	, 1.
	Taga news and all the second and water and a personal	
Danis	y, F. A. D. C.	
Drur	y, r. A.:	
	President, Merchants National Bank, Wocester,	. 9
	Mass.	
	Clearing plan, letter from re	657
	for wight to an engine bostomove .a .o .ettless	
Duni	ap, T. G.: 9 To Ladison by owners on a contact	
Duni	Georgia National Bank.	
	- was an and to the control of the c	
	Exchange charges - controversy re	107
of i	and and a description of the second s	101
000	Growership a restruction conflored that of process	
Dan	and Company, R. G.:	
Dun	and company, its de.	
	Business failures by F. R. Districts -	
	offer by - to supply statistics 375,	457
	orror by to bapping statistics of b	101
	- Cotton - Author M. M. Saferra of active -	
P.	Elimination of name from report of business	
	conditions - letter F. H. Curtiss	510
	Country Towart Leville Out 0122	010
	Meneropy of 196 lates * Balada wy crock Conclude	

in west to income the contract of the contract

* * *******

Earn	nings and Expenses of Federal Reserve Banks:	
	Adjustment of member banks transferred from	
	District No. 11 to District No. 6 567,	713
	Adjustment of banks transferred from one	
	district to another	668
	Earning possibilities of Federal reserve banks	59
	Letter, Governor McCord showing earnings and	
	losses of Atlanta Bank re declaring	
	dividend of 6%	724
	Memorandum, A. C. Miller re earning power of	
	St. Louis, Minneapolis and San	
	Francisco banks	187
	Memorandum, Paul M. Warburg re	172
	Publishing of:	
	Approved method at Chicago	237
	Cost of Governors' Conference to be given	
	in Bulletin with next statement of	
124	earnings and expenses of banks 336	481
	Letter of F. H. Curtiss re publishing	455
	Quarterly	168
	Recommendation of W. P. G. Harding that Atlanta	
	Bank be credited with profit of	
	\$1,528.29 re	713
	Secretary to order reprint of reports of -	
	and dividends sent to national banks	646
Elli	iott, M. C Counsel, Federal Reserve Board:	
	Acceptances:	
	Amendment re - referred to	502
	. Domestic, opinion re for changes	420
	Draft of letter to Commissioner of Internal	
	Revenue re stamps on	389
	Opinion, re forwarded by Federal Reserve	
	Bank of Atlanta, published in Bulletin	459
	Additional quarters for office	623
	Advisory Council; to confer with A. C. Miller	
	re letter of John Perrin, eligibility	73
	Agricultural Paper, memorandum re rediscounts	
	by Dallas Bank referred back to Dal-	
	las Committee	595
	Attorney General: Opinions:	
	Amendments to re changes in Federal reserve	1 11
	cities. to consult C. S. Hamlin	497

Elliott, M. C: (Continued)	
Attorney General; Opinions:	
Changes in location of Federal reserve cities;	
letter forwarding	497
letter to agents re	479
letter to Federal reserve banks	465
printing	508
Bonds:	
Conversion of, conference with F. A. Delano	68
Law Committee, chairman to ask for opinion- re banks withdrawing bonds and keep-	
ing minimum	227
National Newark Banking Company re minimum	~~.
amount of bond-securing circulation	
to be left with Treasury Department	
referred to Governor	440
Opinion re purchase of by New Orleans Branch	
to be circulated	429
Purchase of by Federal reserve banks	699
Purchase of by New Orleans Branch Bank 589.	
Perrin, John, memorandum re	391
Release of all bonds by Board, of bank mak-	
ing application therefor referred	182
Rich, John H. re bonds and protection of	
Federal Reserve Agents' Department	
at Minneapolis Bank	428
Rural Credits Bill, letter Hon. R. Carter	
Glass re purchase under	711
Rural Credits Bill, letter to Hon. Glass	
re provisions re clause in	693
Branches, opinion re power of National Produce	
Bank, Chicago to establish referred	
to Comptroller	30
"Butter Paper", opinion referred to Paul M.	
Warburg	569
"Butter Paper", ordered memorandum of Counsel	
forwarded to San Francisco	586
Checks, memorandum re right of Federal Reserve	
Bank of Minneapolis to charge back	
to Treasury unpaid checks deposited	
by Collectors of Internal Revenue	392
Circular:	
Comptroller of the Currency re purchase by	
national banks paper at high rate of	
interest, concurred in opinion of J.	940
P. Cotton	249

Elliott, M. C. (Continued)	1429
Circular:	
Comptroller, re rates of interest on pur-	
chased paper submitted to	172
Letter to agents re exemption under Clay-	
ton Act referred back to -	688
Opinion re interpretation of letter of	
National Capital Bank, Washington, D.C.	608
"Private banker", discussed with Board re	
amendment to; questions referred to	
J. P. Cotton and all anymous distribution	65.7
"Substantial competition" memorandum re	641
Clayton Act:	
Amendment to Kern Bill re "private banker"	
letter to Hon. R. Carter Glass ap-	
proved	475
Amendment to Kern Bill re "private banker"	
not sent, Counsel and Governor to	
prepare another	464
Farmers & Mechanics National Bank, Philadel-	
phia, re form to be filled out re	
exemptions under	589
- Opinion: Age a date as a series of the series	
Application of Clayton Act to Private	F0F
Bankers ordered circulated	525
"Private banker" ordered forwarded to	401
J. P. Cotton	2,462
그들은 사람들은 그리고 있다면 그 나를 하는 점점 하는 사람들이 가득하는 사람들이 되었다면 하는 것이 없는 것이 되었다면 하는 것이 되었다면 가장 살아서 되었다면 하는 것이다.	2,402
Directorships of savings and loan asso- ciations and national banks at same	
	418
time under Clayton Act- Legality of membership on "Advisory Com-	410
mittee" of national banks	365
Clearing of checks:	505
Memorandum re agitation in Texas re clear-	
ing pain referred to Committee on	
Clearing	583
Memorandum, Paul M. Warburg re	230
Proposed plan, Texas bankers action re	639
Deposits, conference of bonding companies, pro-	
posed by John Skelton Williams re	
guaranty of national banks	420
Discount rates, Philadelphia Bank re directors	
passing upon, submitted to Counsel	671
Douglas, W. L., Brockton, Mass. letter referred	538

Elliott, M. C. (Continued) (Sensetted) . C. (Continued)	1.5
Escheat Law of California, memorandum re	313
Exchange charges, controversy re	107
Expenses, approved account of trip to Pensacola,	
Houston and New Orleans	658
Falconer & Company, Baltimore, Maryland, letter	
re use of United States flag on ad-	
vertising matter install	100
"Federal" - Amendments of Board and Comptroller	
re use of word	418
Federal Reserve Banks:	
Cleveland re conflict between Section 13 of	
Act and Section 5200 Revised Statutes	560
Dallas Bank, re selling discounted paper	437
Dividends, to prepare resolution re method	20.
of declaring	131
Inter-bank liability between	273
Opinions:	
Attorney General re power of Board to	
change Federal reserve cities	479
Bank of Netherlands, custody of gold by	
New York Bank	337
Open book account, assignment of re re-	
discountable by - approved	483
10% limitation on indorsed paper and ef-	
fect on rediscounts at -	544
Organization certificate for Kansas City	
Bank, demand of member bank execut-	
-case ing; expenses not paid for id	552
Randolph, Hollis N. memorandum re correspon-	1.39
dence re sueing in United States	
Courts without reference to amount	
involved	684
Rediscounts of - W. P. G. Harding to consult	
with Counsel	572
Sawyer, Charles M. re statement expenses of	
executing organization certificates	522
Federal Reserve Board; telegram asking permis-	
sion to extend trip one day in order	
-our commente to visit Dallas Bank and tastacted	526
Federal Reserve Notes; cost of shipping; Com-	
	20,74
Fiduciary powers; request of First National	
Bank, Brandentown, Florida, for	
Power of the power and the pow	447

LXXXIII

Ell:	iott, M. C. (Continued)	
	First National Bank, Black Lick, Pa. letter to	
	be forwarded if approved by Comp-	
	troller	639
	Gold Settlement Fund, losses in, report of	000
	Paul M. Warburg approved re	54
	Insurance Companies; draft of letter to First	01
	National Bank, Hawkseye, Iowa re	
	national banks acting as	638
	Letters:	000
	Crozier, A. O. referred to 207,	228
	McIntosh, H. M., Cleveland, Ohio, sub-	
	mitted to	668
	Smith, S. M., referred to	207
	White & Case, New York City, ordered sent	
	without enclosing opinion	632
	Loans:	
	Approve purchase by Cleveland Bank of Board	
	of Education of Cleveland against	
	pledge of revenues of that city	672
	Opinion re application of Section 5200 Re-	
	vised Statutes to farm land loans	
	under Section 24 of Act, referred to	
	A. C. Miller	372
	Union City, Tenn., to give opinion re excess	
	National colors of the colors to the colors and	345
	Meredith, E. T., letter re candidacy for Governor	
	of Iowa	544
	Opinions; agreement with Comptroller re	207
	Rediscount of commercial paper, letter of	
	F. H. Curtiss re	722
	Redistricting:	
	Connecticut and Louisiana bank case, to pre-	004
	pare orders in -	284
	Fairfield County, Conn. plan of Pierre Jay	777
	and F. H. Curtiss, subject to approval	363 367
	Fairfield County, Conn. submitted memorandum	307
	Letter to Board inquiring procedure being followed in -	115
	Louisiana banks, memorandum re handling of	110
	petition of	29
	Louisiana and Connecticut banks, to prepare	~5
	orders in cases	284
	Wisconsin banks, to prepare order for	598

Elliott, M. C. (Continued)	
Reports, opinion asked for re having Comptroller	
request State banks to report on blanks	
furnished by States	98
Reserve requirements:	
Letters William McC. Martin and F. J. Wade re	
of trust companies	267
Memorandum re required by State authorities	
from State banks in Texas which join	
system	691
Reserves; memorandum re Mercantile Trust Company	647
	544
Rural Credits, synopsis of as passed by Senate	323
Salary fixed at \$9,000 effective April 1	520
Salary, national bank examiners, Committee on	700
Audit and Examination to consult re	700
Salary, Statement of Comptroller of the Cur-	
rency re tentatively approved subject	725
to examination and recommendation of	120
Savings accounts of member banks, to take up	
with Paul M. Warburg Bill of Con-	628
gressman Hill re	020
Atlanta Bank resolution re withdrawal value	005
of referred to the same of the	205
Cleveland Bank re surrender of referred to	229
Jay, Pierre, drafted letter to re temporary	400
certificate of -	628
Minneapolis Bank re passing upon applica-	
tions for increases and decreases	
covering less than ten shares to be	
taken semi-annually instead of quar-	
terly - referred to	483
Semi-annual adjustment of capital stock and	
surplus of banks, memorandum re	496
Trusts; Comptroller's request that synopsis	
of State laws re creation and execu-	
tion of trusts be prepared	724
Warrants:	
Memorandum re definition "reserve" in	
connection with	331
Memorandum Paul M. Warburg re Board's	
regulations as to, approved subject	
to opinion of Counsel	311
Opinion re maturity and eligibility for	
purchase of Bath, Maine sent to	
Cleveland Bank	412

lliott, M. C. (Continued)	25
Warrants:	
Opinion re maturity of warrants of Cleveland	
referred to W. P. G. Harding and to	
be circulated	372
Opinion re purchase of by City of Bath,	0,1
Maine, approved	416
maino, approvou	
OPINIONS:	
Acceptances, domestic re changes	420
Advisory Committee of national banks,	
legality of membership	365
Agreement with Comptroller re	207
Bank of the Netherlands, custody of gold	20.
by New York Bank	373
Bonds, purchase of by New Orleans Branch	429
Branches, power of National Produce Bank	
of Chicago to establish	30
"Butter paper"	569
Clayton Act, application to "private	
banker"	525
Clayton Act, directorships of savings and	
loan associations and national banks	
at same time	418
Federal reserve notes, mutilated	74
Indorsed paper, 10% limitation on and ef-	
fect on rediscounts at Federal re-	
serve banks	544
Interpretation of letter from National	
Capital Bank, Washington, re Clay-	
ton Act	608
Loans, application of Section 5200 Re-	
vised Statutes to farm land loans	
under Section 24 of the Act	372
Loans, excess of Union City, Tenn.	345
Open book account, question whether as-	
signment is rediscountable by Fed-	
eral reserve banks	483
State banks requested to report on blanks	
furnished by States	98
Warrants, maturity and eligibility for	
purchase of Bath, Maine sent to	
Cleveland Bank	412
Warrants, maturuty of - Cleveland Bank	372
Warrants, purchase of by City of Bath, Me.	416

imployees of the Board:	
Additional statistical clerks referred to -	
Committee on Staff	253
Adelson, L. C Division of Audit and Examination	
Detailed to	26
Salary increased	727
Temporary exchange reported favorably by	
Committee on Staff	48
Barnard, Dorothy, leave granted for month 459,516	646
Salary increased	726
Breck, H. C Appointment	261
Broderick, J. A Chief, Division of Audit and	
Examination:	
Acceptance of South Carolina State Bank ex-	
amination for Merchants and Manufac-	
turers Bank of Cheraw, S. C.	29
Earnings and Expenses of banks transferred	
from District No. 11 to District No.	
6, adjustment prepared	713
Examination of Merchants Trust Company of	
St. Louis referred to	183
Examination of State Banking Commissioner	
of South Carolina recommended re	
Peoples Bank of Sumter, acceptance of	282
Examination Ohio, acceptance of recommended	
in case of Guardian Trust Company	55
- Letter: Gydamannalb t ap doch	
Federal reserve banks re par lists -	
approved was a second s	692
President, National Association Supervisors	
of State Banks requesting attendance	
at annual convention in Louisville	593
Seay, George J. re uniform action as to	
dividend payments on capital stock,	-05
other suggestions referred	395
Meeting of Board - attendance regularly	656
Memoranda:	
Acceptances, New Orleans Bank not con-	400
forming to regulations of Board	622
Assets in hands of agents, change in	000
system of controlling	688
Bankers acceptances running 90 days en-	
dorsed by member banks in any dis-	
trict eligible as security against	100
Federal reserve notes	198

Employees of the Board: (Continued)	7
Broderick, J. A.	
Memoranda:	
Clearing House settlements by member banks	70
and Federal reserve banks	10
Dividends:	
At Federal reserve banks, copies sent	
to Dallas and Atlanta	6
Condition to be complied with by Federal	
reserve banks before declaring	58
Condition under which they are to be paid	
by Federal reserve banks	303
Payment of and settling for stock at	
Federal reserve banks approved by W.	
P. G. Harding	363
Payment upon new stock subscriptions	
and stock surrendered approved, to be	
sent Federal reserve banks provided	
memorandum does not conflict with in-	
	411
structions already given	-111
Examination:	
Banks granted fiduciary powers, semi-	692
annually standard to be maintained,	032
Federal reserve banks, account of agents,	
member State banks and trust companies	
attendance at 15th annual convention	205
of Supervisors of State Banks	685
New York Bank, request for Treasury De-	
partment to send expert counter at	1
next examination to count cash	26
State member banks in states where only	
one is made annually by State Banking	
Department, special examination	282
Investment of funds of savings departments	
of national banks	691
Notes, letter of Charles J. Rhoads re	
Philadelphia bank charging off those	
printed, not in circulation	649
State banks re	198
Telegram:	
Re condition report of State member banks	
referred to W. P. G. Harding	432
Re in what state the form of condition	
reports for State banks reports are	
antiafnatom	183
Re State bank forms	187
The Dog of Detty Totals	

LXXVIII

Employees of the Board: Maria San Dan Barbara Barbara Barbara	
Burklin, R. R.	
Committee on Staff in favor of temporary	
exchange	48
Request of W. P. G. Harding for detail to	
his office	36
Clerks for Statistical Division, referred to	
Committee on Staff	253
Congdon, Sidney B.	200
Millspaugh, H. V., temporarily in place of -	
as Secretary to the Comptroller	381
Reappointed as Secretary to Comptroller	538
Counters, two for sixty days, authorized by	
Comptroller of the Currency	201
Croghan, Ollie M. (Mrs.)	
Salary increased	726
Cross, J. L Examiner.	
Adelson, L. C. and possibly Auditor Cadwala-	
der to act in place	26
Miller, J. Z., Jr., letter re having detailed	
to Kansas City Bank	16
Miller, J. Z., Jr., letter re status of	30
Salary, question of payment of referred to	
Committee on Operation of Federal Re-	
serve Banks	229
De La Mater, John:	
Custody of gold order certificates trans-	
ferred to, in resolution adopted	
March 24	373
Dulany, H. Rozier:	
hetter, changes presented to agents and print-	
ed form for use in connection with	
Clayton Act	720
Met with Board at regular meeting	656
Fowler, Alvan L:	
Transferred to Division of Reports and Sta-	
tistics from office of A. C. Miller Gidney, Ray M:	262
Custody of certificates of Gold Settlement Fund to John De La Mater approved	******
Grayson, Frank V:	373
Committee on Staff recommended promotion	
Harrison, George L:	66
Met with Board at regular meeting	
Salary increased to \$4.500 effective April 1	656 330
TITLE OCCUPANT OF THE PROPERTY OF ADELLE	UCU

mple	Oyees of the Board: (Continued)	
	Imlay, William M Division of Audit & Examination	n:
	Memorandum re audit of Gold Settlement	
	Fund	345
	Salary increased	726
	Jacobson, M. L Chief, Division of Reports &	
	Statistics:	
	New form for use in returning unfit notes, re-	
	ferred to Committee on Issue & Re-	
	demption	325
	Purchase by New Orleans Bank of 2% bonds	
	memorandum referred to Counsel and	
	W. P. G. Harding	394
	Laning, Alfred L:	
	Compensation for work done on Gold Settlement	
	Fund and index digest, asked by Charles	
	S. Hamlin, request for \$100	647
	Increase in salary presented	401
	Lewis, Mary W. (Mrs.)	
	Salary increased	727
	Marble, Louis M. (Mrs.)	
	Temporarily employed at \$3.00 per day in	
	Division of Reports & Statistics	263
	Marvin, Mary W. (Mrs.)	
	Salary increased	727
	Mickley, Mabel:	
	Salary increased	727
	Milliken, Nannette L:	
	Salary increased	727
	Millspaugh, H. L:	
	Congdon, Sidney B. reappointed as Secretary	
	in place of	538
	Temporarily appointed as Secretary to the	
	Comptroller of the Currency	381
	Moran, Paul C:	mor
	Salary increased	727
	Nicholson, Harvey:	
	Employed from June 17 to September 23 at	000
	\$60.00 per month	622
	Rice, Margaret A. (Mrs.)	726
	Salary increased Richardson, Lulu C. (Mrs.)	120
	Colors increased	726
	Salary increased	120
	Rudash, Isidore: Temporarily employed at \$3.00 per day in	
	Division of Reports & Statistics	263
	DIVIDION OF MODOLOG & DOGOLDOLOG	

Employees of the Board: (Continued)	
Salaries of staff to be published in report	116
Salaries increased, entered in minutes Smead, Edward L:	726
Salary increased Smith, Ammon E:	726
Request for extension of sick leave approved	451
Salary increased Steger, Nannie T:	727
Salary increased	726
Wedderburn, Helen P:	120
Salary increased	727
Earloyses of Peaker Banks with the aller of the	141
Employees of Federal Reserve Banks:	
Approval of salaries with exceptions by Com-	
mittee on Staff	273
	410
Change in staff at Atlanta referred to Com-	695
mittee on Operation at Atlanta Bank	030
Letters, Pierre Jay and Richard L. Austin re tenure of office	9
	,
Letters, Kansas City Bank re pay for three em- ployees in military services for	
leave of six months	716
HONELS IN HONEL	110
Warburg, Paul M. presented letter explaining Board's position re tenure of office	15
animakana	
Employees of Member Banks:	
Law Committee re salaries of national banks	305
Endorsement of officers on paper offered for re-	
discount at Federal reserve banks	40
Engle, J. H. Honorable; letter forwarding request of	
John T. Scott, President, First Na-	
tional Bank, Houston, Texas, re delay	
in check clearing system	706
Examinations:	
Broderick, J. A., memorandum re Federal re-	
serve banks; accounts of Federal	
reserve agents; member banks and	
trust companies	685
Broderick, J. A., memorandum re semiannually	
of banks granted fiduciary powers	692
Cost of, report of W. P. G. Harding	511

	(BLICENER) 이 이 이 마른 그는 그 있는데 1985 MEM (1982) 이 1982 (MEM HER	
	Examinations: (Continued)	
	Cost of bank, report of preliminary committee	504
	Merchants National Bank, Richmond, Virginia,	
	President approves present method	375
	Perrin, John re method of handling reports	495
	Willis, H. P., report re statistical clerks	
		253
	and assistant examiners	200
	Evenius	
	Examinations of Federal Reserve Banks:	
	Atlanta, re accounts of agent referred to	400
	W. P. G. Harding	472
	Dallas, report of	683
	Delano, F. A., re individual inspection of re-	
	ports of - by officers approved	455
	Kansas City, and St. Louis, accounts of agents	
	and banks referred to Committee on	
	Operation	535
	New York, referred to Paul M. Warburg	283
	Philadelphia, accounts at	685
	St. Louis, and Kansas City, accounts of agents	000
	and banks referred to Committee on	EZE
	- Operation of the state of the	535
	Reproduction	
	Examinations of Member Banks:	
	Cost of and suggestions of F. A. Delano re	
	methods	.158
	Examinations of National Banks:	
	Memorandum of Comptroller of the Currency re -	
		1,397
	Examinations of State Banks:	
	Alabama, Illinois, Massachusetts, New York	
	and Ohio, acceptance of -	151
		198
	Broderick, J. A., memorandum re	100
	Broderick, J. A., recommendation re in States	
	where only one is given by State	282
	Banking Department	
	Corn Exchange Bank, acceptance of	712
	Merchants and Manufacturers Bank of Cheraw, S.C.	. 29
70	Ohio, accepted re Guardian Trust and Savings	
	Bank, Toledo, Ohio	55
	South Carolina, State Banking Commissioner of -	
	to be accepted re Peoples Bank of	
	Sumpter	282
	State Banking Department of Texas re State Bank	
	HER STOP (IN THE STOP IN THE	473
	of De Kalb	710

LXXXII

Fwo	miners:	
FACE	Appointments of - 571	670
	Appointments of - Sil	,010
	memorandum of W. P. G. Harding with-	155
	W. C. VII.	158
	Appointment, suggestion of F. A. Delano re -	150
	Conference of - twelve chief examiners in Wash-	cmi
	ington	674
	Grades of - report of Committee on Staff re	. ~ .
	establishing	476
80.0	Laws of States; Comptroller requests counsel to	
	prepare synopsis of re creation and	
	execution of trusts for assistance of	
	bank examiners	724
	National Bank:	
	Question of Board acting on salaries re-	
	ferred to Committee on Audit and	
	Examination	9
	Report of Committee on Staff re salaries of	
	National bank examiners referred to	
	Counsel	492
463	Rediscounts; question of assisting in determin-	
	ing what paper may be at Kansas City	439
	Reports of; division of discussed	437
	Reports of; Dallas Agent to ask for incorder to	
aan	make recommendations for trustee powers	446
	Salaries:	
	Annual approval of; resolution adopted; pre-	
	sent schedule to stand until January 15	. 37
180130	Board's report re	521
	Committee on Audit and Examination:	
	Chief national bank examiners, report re 623	654
		700
	Report re referred back to W. P. G. Harding	,,,,,
	and F. A. Delano to consult with the	
	Comptroller	590
	Committee on Staff re increase in	476
180		410
	Comptroller of the Currency, statement re	725
	approved tentatively	670
	Delano, F. A., report re adjustment of	610
	List as submitted by Comptroller presented	10
G-14	showing	48
	List to be prepared for exhibit in annual re-	-0
	port	59
1.1.1	Statements of loans, Comptroller advises ex-	200
	aminers not to call for detalied	152

LXXXIII

Exchange Charges:	
Chicago Bank, re absorption of	18
Committee on Clearing, letters referred to re	
abolishment of	495
Curtiss, Frederic H., re Federal reserve banks	
paying - as fiscal agents	455
Georgia National Bank, T. C. Dunlap, Governor	
McCord and W. P. G. Harding contro-	
versy yes to be the same the same the same to be same t	107
Rhoads, Charles J. letter re	8
Southern Supply & Machinery Dealers' Association,	
letter re views on subject	515
Talley, L. P., Dallas, letter re renewal of re-	
lationship between Dallas and Kansas	
City City	30
Wellborn, M. B., letter re complaint of Mitchell	
Commercial National Bank, New Orleans,	707
by New York Bank	701
TRANSPORTER TO THE PROPERTY OF	
"Expenses":	06
Board to be printed in Bulletin	96
Earnings and Expenses of Federal Reserve Banks:	
Banks transferred from one district to an-	668
other - adjustment of Banks transferred from District No. 11 to	000
District No. 6 - adjustment of	713
Member banks transferred from District No. 11	120
to District No. 6	567
Elliott, M. C., trip to Pensacola, Houston and	00.
New Orleans to be paid by Board	658
Federal Reserve Board, assessment on banks to pay	676
Gold Settlement Fund, cost of operating to be	
charged to Board	691
Hamlin, Charles S:	
Accepts invitation of Association of Credit	
Men at expense of Board	348
Attend meeting Bankers' Club, Cleveland,	
Board to pay	497
Attend meeting Virginia Bankers Association	
Board to pay	442
Attend meeting Georgia Bankers' Association	
paid by Board	201
Trip to Isle of Palms, invitation of South	
Carolina Bankers' Association to be	
paid by Board	396

"Expenses": (Continued)	
Harding, W. P. G.:	
Attend meeting New York Bankers' Association	
at Atlantic City, paid by Board	659
Trip to Dallas paid by Board	132
Miller, A. C: All expenses incurred visiting	
Federal reserve banks paid by Board	628
Organization certificates:	
Execution of not paid by banks, statement	
of C. E. Burnham	521
Statement of Counsel re - officers of member	
banks executing certificates of Kan-	
sas City	552
Redistricting:	
Earnings and expenses of banks transferred	4
from Dallas to Atlanta - adjustment	567
Earnings and expenses of banks transferred	
from one district to another - ad-	
justment of -	668
Warburg, Paul M. authorized to attend meeting	
of New York Bankers' Association at	545
Board's expense	540
Warburg, Paul M. to attend meeting of New York Bankers' Association at Atlantic City	
paid by Board	659
para by board	055
Export and Import Trade:	
Financing of, letter to Secretary of State	146
Ame addulate , disconnecting the state of the second	
Entus of Ling of calendary from the	
gağınık etim diran izranolusanık ilincise, avraeşin Lassabor 🗀	
Some Condition of Land County County Comment of the County	
"Facts and Figures", Jacksonville, Fla.	
Request to be put on exchange list	
for Bulletin approved	521
er er far edgyfrau de edd	
Fairfield County, Conn.: (See Connecticut Banks)	
Falconer & Company, Balt., Md.:	
Letter from re use of flag on adver-	
tising matter referred to Counsel	100
Bouck on Self D. with a street of the street	
Fancher, E.R.:	
Letter to re eligibility of dairy pa-	000
per referred to Governor & Sec'y.	202

Fancher, E. R: (Continued)	
Letter from re whether assignment open book account is rediscount-	
able	483
States situation at Cleveland	356
Farm Land Loans: (See Loans)	
Letter J.H.Rich re interpretation	
of improved farm lands	717
Farnsworth, Sec'y., American Bankers' Association:	
(See American Bankers' Assn.)	
"Federal":	
Amendments by Board & Comptroller re use of discussed; referred to	
	418
Redraft of	428
Letter Comptroller Currency re pro-	430
posed use of word	413
Memorandum by Comptroller re use of	241
Federal Reserve Act: (See also Amendments)	
Constitutionality of provision re	
member banks covering checks at	
Wig Through fill of part by athorhemic to the	661
Digest of sent by I.B.Lazarus	10
Opinion Attorney General on Sec.16;	
letter to Sen.Hitchcock presented by W.P.G.Harding	713
Opinion counsel re conflict Sec. 13	
with Sec. 5200 R. S.	561
Federal Reserve Agents:	
Bonds - purchase of: all questions asked by re	
bonds to be answered by Governor	
and vice Governor jointly	196
Surety bonds of	46
Clayton Act - exemption under - further consid-	
eration given letter re	694
Dulany, H.R., presented changes in let-	
re exemption under	720
Condition reports referred to W.P.G. Harding	707

IVXXXI

Fed	eral Reserve Agents: (Continued)	4
	Daily news bulletin to be sent to	500
	Examiners, reports of; Agents to be supplied	
	with portions of	103
	Federal Reserve Cities - Counsel to prepare	
	letters to re changes in	465
	Gold Settlement Fund - Invited to make sugges-	
	tions re additional safeguards for	386
	Losses in - to be prorated between	
	banks and agents according to hold-	
	amoid illustration ingradated and another the section of and any	386
	Plan for transfer of Gold Order Cer-	
	tificates under, to be submitted to	
	Agents	367
	Resolution re losses in sent to	
	each Agent	698
	Letters - re Acceptances, bankers'; to all	
	Agents re greater latitude to bks.	
	in dealing with statements from	
	private bankers re	125
	re Foreign acceptance business; to	
	all Agents	87
	re Trade acceptances - letter to all	
	Agents re & change in Sec. V of Cir-	
	cular T	59
	re Amendments to Act; to all Agents	721
	re Bulletin for July; letter asking	
	Agents to call attention to	718
	re Clayton Act - re reports required	
	in connection with; letter to all	
	Agents re - exemptions under refer-	
	red to counsel	688
	re Directors - Letters sent all Agts.	
	re discrimination against Class "C"	38
	re Dividends + letter to agents re	
	conditions to be complied with be-	
	fore dividend can be declared	58
	re Examiners' reports - to be sup-	
	plied with portions of	103
	re Examination by officers of F.R.	
	banks - Letter F.A.Delano to Agents	
	re inspection reports re	455
	re F.R. Notes - Letter forbidding	
	blue-penciling of as counted	101

Fed	eral Reserve Agents: (Continued)	
	Letters - re F.R.Notes - laundering of -	
	cost of	339
	re Unfit F. R. Notes	62
	" " requiring 40%	
	deposit in gold against	55
	re Fiduciary powers - change in regu-	
	lation relating to	152
	re 5% Redemption Fund - re payments	
	into	111
	re Gold Settlement Fund - method of	
	payments to be made from to 5%	
	Redemption Fund	40
		111
	re regular reports from member banks	6
		417
	Of P. Jay, C.H. Bosworth, D.C. Wills	
		522
	Memorandum - J.A. Broderick re notification to	
	Board of any change in system of	4=0
	그 보고 있는데 그렇게 되었다. 그런데 그런데 그리고 아니라 아니는데 아니는데 아니는데 아니는데 아니는데 아니는데 아니는데 아니는데	638
	J.A.Broderick re examination of	***
	그 그 그 그 그는 그 그 그 그는 그는 그는 그는 그를 하는 것은 그를 가장 하는 것이 되었다. 그는 그를 되었다고 있는 것이 그를 가게 되었다. 그를 가게 되었다고 있는 것은	685
	HERE HERE HERE HERE HERE HERE HERE HERE	533
	Postal Savings - Against rules of P.O.Dept. to	207
	마이 열어나는 마이트 전에 그리고 아이를 하게 하는데 아이를 하는 바람이 되었다. 그렇게 하는데 아이들이 되었다. 그렇게 되었다. 그렇게 되었다. 그렇게 하는데 그렇게 살아 먹는데 그렇게 되었다.	721
	Program for May 29 - referred to F.A.Delano	157
		453
	HERE THE HERE WITH HERE HERE HERE HERE HERE HERE HERE HE	
	ing percentage of gold & total re-	657
	serves carried by F.R.Banks Richmond - Question of appointment of Agt. 289,3	
	accommend - question of appointment of Age. 205,	JU-#
Fed	ral Reserve Agents' Conference:	
	Board room placed at disposal for May 29	597
	Dallas Bank - addressing correspondence to	
		573
	Examination Reports - letter J.H.Rich re di-	- 10
	rectors initialing to be taken up	
	- BINGS - BIN	594
	Jay, Pierre - proposed meeting between himself	-
	and D.C.Wills & Board to outline	
		157
	Meeting - conference with Board 631,6	
	그는 그렇게 되었다. 뭐 그렇게 그렇게 그렇게 그 것들은 그들도 사람들은 그 그렇게, 뭐 그렇게, 뭐 그렇게, 이 사람들이 그렇게 되었다. 그런 그렇게 되었다. 그렇게 그렇게 되었다. 그렇게 그렇게 그렇게 되었다. 그렇게	289
1		-

LXXXVIII

Federal Reserve Agents' Conference: (Continued)	
Program for May 29 - referred to F.A.Delano	
and A.C.Miller	453
Publication of statement re acceptances re-	
ferred to Committee on Program	545
Publicity plan adopted by Agent at Minn -	
considered question whether	
Agents should avail themselves of	643
Resolutions passed by	630
41	
Federal Reserve Agents' Fund:	
Administration of Agents' Fund and Gold Set-	
tlement Fund jointly - letter J.	
B.McDougal re	228
Report W.P.G. Harding re separation of from	
Gold Settlement Fund	246
Separation of certificates of Gold Settle-	
ment Fund so as to credit Agents'	
Fund and Banks' Fund	574
Transfers from on request of assistants to -	
referred to Com. on G. Set. Fund	131
Redoval Persona Paula 88 0 0000	
Federal Reserve Banks:	
Amendments offered by C.S.Hamlin re report	
re earnings of Assessment on - payment for Board's expenses	120
Board to write each bank re reduction in	676
rates on trade acceptances	202
Bonds - Conversion of - draft of telegram to	202
re informally approved	324
Purchased by - discussion with spec-	UNT
ial reference to Kansas City	575
Purchase of under Rural Credits Bill	693
Resolution for sale of to - by member	000
banks - copy of Resolution sent	696.
Certificates of stock to be furnished F.R.	000.
banks - to be engraved	508
Clearing House Settlement by	10
Clearing Plan - Conference with Board re	715
Committee on Audit & Exam to prepare letter	
to re acceptance by Comptroller	
of reports of State Bk. Depts. of	
State banks	510
Committee changes affecting banks by absence	
P.M.Warburg in South America	337

Feder	al Reserve Banks: (Continued)	
	Committee on Clearing Houses suggested use	
	of words "collectible at Feder-	
	al reserve banks" by member	
	banks on checks	703
		100
	Comptroller's call - W.P.G.Harding called at-	
	tention to request of-for infor-	
2.3	information contained in - not	
	yet furnished to banks	674
	Cooperation - extent to which they should	631
	Counsel to prepare letters to re changes in	
0	location F.R.Cities and copy to	
	be sent of Attorney General's	
	decision	465
	Deposits by national banks to 5% Redemption	
425	Fund through	391
	Dividends - and earning possibilities of	59
	Memorandum J.A.Broderick re	6
	Memorandum J.A.Broderick re payment	
	of by payment upon stock subscrip-	
	tions & stock surrendered to be	
	sent to	411
		411
	Resolution, draft of - to be used by	
	F.R.Banks in declaring dividends	
	ordered circulated	194
	Drafts by - on other F.R.Banks - use of	665
	Drafts, use of by member banks on F. R. banks	
What old	in other districts	719
	Earnings and outlay of F.R. Banks to be pub-	
	lished	96
	Examinations of - Memo J.A. Broderick re	685
	Functions to be transferred to - memo filed	
	by Comm. of Treasury Dept.	15
	Gold Settlement Fund - separation & adjust-	
	ment of - copy sent each F.R.	
	Agent and F.R.Bank	697
	Losses in to be prorated between	
	banks and Agents according to	
	holdings	386
414	Governors' Conference - Jan. 19 - 21; Sec-	
	retary directed to suggest banks	
	cal custody funds of F.R. Banks &	
	F.R.Agts. in Gold Set. Fund	376
(9.4	Informal conference re establishment of	010
		VIAM
	foreign agencies	477

Fede	eral Reserve Banks: (Continued)	book
	Inter-bank liability - question of referred	
	to counsel	273
	Intra-District clearing plan by Dallas, July	
015	5 - to be notified of establishment	603
	Letters -re Assets in hands of - re notifica-	
	tion to Board re change in sys-	
	tem of controlling	638
13	re Bonds and notes at par - premiums	
	and discounts separately	473
	re Bonds, issuance of - under Rural	
	Credits Bill; letter Hon.C.Glass	699
	re Counsel of Atlanta Bank whether	
	F.R.Banks may sue in U.S.Courts	
	without reference to amount in-	
	volved	684
	re Earnings to be published monthly;	
	question of publishing quarterly	
	considered	168
	re Exchange Charges paid by as fiscal	
	agents & publishing of earnings	455
	re Examination reports; inspection	
	of by officers of F.R.Banks	453
	re F.R.Bank Stock - Letter to Com-	
	missioner Internal Revenue re tax-	
	ation of F.R.Bank stock	231
	re Loans on commodity paper - letter	
IN	to those who are making for six mo.	199
	re Notes - F.R Copy of sent to	
	Board when writing Comptroller	
	re issuance of	20
	colle core Par List	692
	re Salaries - Sen. Hamilton Lewis re	42
	Memorandum J.A.Broderick re examinations of	685
	Opinion Counsel re assignments of open book	
	accounts rediscountable at	474
	Printing of list of banks & firms from whom	
	F.R.Banks have purchased accept-	
	ances - suggestions State Dept.	584
	Rates - discount at F.R.Bank Kansas City -	
	notified by letter of changes	427
	Recommendations of Governors of re correspond-	
	ence with banks & agents	584
	Recommendations - none made by for discount	
	rates except Kansas City	427

Fe	deral Reserve Banks: (Continued)	
	Reserves - correspondence with Boston, New	
	York & Phila. re	568
	Resolution - Agents' Conference re independ-	
	ent action & joint action by	630
	Copy of, re purchase of bonds, to	
	be sent to all - and to all mem-	
	ber banks that had made appli-	
	cation	385
	Salary lists approved with exception of St	
	Louis, Chicago, New York & Rich-	
	mond & Sec'y to notify all re	273
	Strong, Benj Reported observations re ap-	
	pointment of foreign agent for	587
	Tables showing percentage gold & total re-	
die-	serve carried by each F.R.Bank	
162	against net deposit & note lia-	
	bilities - Board to send to	
	regularly and the	657
	Taxation of certificates of stock - report	
	by C.S.Hamlin	170
	Warburg, W.P.G filed memo re earnings &	- wc
	the propertions of the state of	172
	Speech by - copies of to be fur-	
	nished at request	669
e je ča.	Visits to sundry banks - F.A. Delano & W.P.G.	
	Harding authorized; expenses	200
	to be paid by Board	325
Fe	demiliar de la contraction de	
	deral Reserve Banks: ATLANTA:	
400	Application of the courant coursels into honds	
	Application of - to convert consols into bonds	519
Tra	Bonds - of \$176,600, and notes \$176,000 for	OLO
	conversion	679
	Purchase of by New Orleans Bank con-	013
	sidered by counsel & W.P.G.Harding	394
	Committee on Operation: Changes in staff not	000
		695
gue.		575
		585
200	Clearing & collection of checks: Letter Com-	-
	mercial Nat'l. Bank re attitude	666
	Letter re procedure in referred to	
5.	Committee on Operation of	639
	The state of the s	-

THE REAL PROPERTY.

Fed	deral Reserve Banks: ATLANTA: (Continued)	
	Condition - Statement of by C.A.Lyerly	212
	Dividend 6% declared; approved	724
	At F.R. Banks - Memo J.A. Broderick	6
8	Statement of	215
	Question of paying by, raised by	
	Agent - to be paid July 1	649
	Examination of bank & accounts of referred	-
	to W.P.G.Harding	472
	Federal Reserve Notes - Com. on Issue & Re-	- 1 -
	demption recommended printing ad-	
	ditional for	422
	Fiduciary powers - Inquiry by R.L.Foote &	
	reply thereto to 1st Nat'1.Bank,	
	Brandentown, Fla.	447
	Harding, W.P.G To visit bank on next trip	
	-interval south a south series	598
	Loans - explanation of excessive loan made	
	to 1st Nat'1. Bank of Jefferson.Ga.	394
	Letter Deputy Comp.Kane re rediscount-	
	ing excessive loan to 1st Nat'l.	
	Bank, Jefferson, Ga.	372
-	McCord, J.A Letter from re crediting earn-	
	ings with profit of \$1,528,29 rep-	
	resented by increase in value of	
	bonds; payment dividend 6% on cap.	
	stock Dec. 31	713
19	New Orleans Branch called upon guarantors to	
	make good loss in operation of	688
	Notes - Issue of for \$2,000,000 approved	1
	Application for approved	659
	Telegram asking authority to purchase	
	\$400,000 of coupon notes of Missis-	
	rose of sippi refused of the results	673
30	Open market purchase of Cotton Loan Paper at-	
	referred to W.P.G. Harding & P.M.	
Tr.	atomaia vala Warburg valagoroo to	167
	Rate 3% to 5% approved	351
	Stock - Resolutions re withdrawal value of	
	referred to W.P.G. Harding & counsel	205
	Opinion counsel re acceptances forwarded by -	
	published in Bulletin	459
0	- busy hadin or friend - 11 table for travels	
	of boots'in al numbers of the state of the s	
	in the sale and the court of th	

Federal Reserve Banks: BOSTON:

1 - 1 2 - 1 the second of her	
Acceptances - letter re rediscount of by	***
cattle raisers approved	609
Amendments suggested re branch banks	662
Assistant to Agent appointed	149
Bankers' Acceptances: question of rate to	
be charged referred to P.	
M. Warburg	1
At - Increased rate referred	
to P W Warhung to take un with	716
Bonds - Purchases by - letter A.L.Aiken re	355
Dunche so of from months hanks &	000
Purchase of from member banks &	
transferred after April 1 &	
included in quarterly allot-	
to some of the same of ment of mental states of the same of the sa	336
Telegram from stating intention not	
to convert at present	682
Clearing House, Boston - A.L.Aiken appeared	
before Board re Boston bank	
taking over	592
Conditions at - report P.M. Warburg re	240
Memorandum P.M. Warburg commenting	
on C.S.Hamlin's report re lending conditions at	
lending conditions at	329
Statement D.G. Wing re	211
Directors Class "C" - ; status of; report	
C.S.Hamlin	176
Dividends - Statement D.G. Wing re	215
이 없는 것이 그렇게 하는 것이 가장 없는 가는 사람들이 없는 것이 없는 것이다.	
Examination - report re referred to Com. on	167
Operation	
Notes - application for issue of approved	13
Return of unfit notes reported by	
A.C.Miller - letter re ordered	
sent to	337
Shipment of to F.R.Curtiss re tele-	
gram; application to be mailed	421
Request to buy City of Bath, Maine,	
approved approved	422
Open market purchases made by - report P.M.	
Warburg talen	17
Rate - of 3 for 10-day maturities approved	23
3% approved for Trade acceptances of	
not over 90 days	229
100 0101 00 44030	

1

Federal Reserve Bank: BOSTON: (Continued)

	Warrants - certification Bureau Statistics	
	of Mass. in lieu of other legal	
	opinion - permission granted to	
	accept	551
	Approved purchase of State of Vt.	615
Fede	eral Reserve Bank: CHICAGO:	
	Bonds - Conversion operation - telegramare	
	whether Bank could ask all bonds	
	in or whether allotment must be	
	part bonds & part one-year notes	289
	Memorandum Sherman Allen re purchase	
	of	346
	Permission granted to buy bonds of	
	Peabody, Mass.	697
Uid	Dividends - Resolution re payment of accom-	
	panied by statement of earnings	708
	Statement of by J.B. Forgan	216
N. 16	Earnings - method of publishing approved	237
	Exchange Charges - absorption of	18
	Meredith, E.T Resignation as director of	599
	Notes - Application for \$15,000,000 approved	111
	And bonds amount \$850,000 for con-	
	version	679
	Federal reserve - to be released to	
and the	Agent at	464
	Purchase of town notes of Mass ap-	
	proved by P.M.Warburg	590
-	Shipment to subtreasury at Chicago	
24	of \$15,000 of	464
	Release of \$400,000 to Agents ap-	
	proved	535
	Salary list approved	286
	Warrants - Application for authority to pur- chase approved 463	,601
	Application for purchase of Bidde-	
	ford, Maine, Brookline and Cam-	
	bridge, Mass., approved	543
	Application for purchase of Con-	
	cord & Peabody, Mass., approved	692
	Application for purchase Malden,	
	Mass.	501
	Application to purchase City of	-
	Decatur, approved	110
	Application to purchase Pittsfield	
	& Brockton, Mass approved	672

Federal Reserve Banks - CLEVELAND:

Bonds - Application to purchase issue of Borough of Swissvale, Pa., ap-	
nroved	339
Application to purchase City of Van West, Ohio, approved	563
Application to purchase \$500,000 New Philla. Ohio, approved	653
Three per cent 30-year & 3% one- year, conversion of approved	682
Counsel - Opinion counsel re assignments	
of open book account rediscount- able at F.R. Banks circulated Opinion re maturity & eligibility of City of Bath, Me., warrants	474
subject to interest penalty sent to	412
Opinion re returning to withdraw- ing banks value of their stock Rediscounts - To prepare letter to	248
re conflict Sec.13 F.R.Act & Sec.5200 R.S limitation re	561
Examination - Report of referred to F.A. Delano	378
Fancher, E.R States situation at	356
Federal Reserve Cities - Attorney General	
opinion re - change in	472
Change in letter to	479
Federal Reserve Notes - Applications for	1 667
approved 15,33	1,00.
Loans - Application to purchase loan of City of Columbus Approved authority to purchase \$310	525 -
000 - Board Education of Clevelan subject to approval Counsel	.d 672
Notes - Application to purchase \$15,000 Cit	y 662

rederal Reserve Banks: CLEVELAND:	(Continued)
Notes - (Continued) Application to purch by Toledo approve	ase four issued
Application to converse into 3% 30-yr. co	ert \$2,000,000 enversion bonds
mended by F.A.Del	ano 682
Rates - On Acceptances - let On Trade Acceptances	
Report - Of condition - lett plying agents	er from re sup-
Statement of conditions by W	
Stock - Surrender of - lette counsel	r referred to 229
Warrants - Approved applicat City of Lexington City of Delaware, O	- also bonds hio 38
Application to purch Covington, Ky., ap Application for purc	proved 125
proved Authorized to purcha	336 se & hold 341
New York in excess proved Request to extend li	5% limit ap-
purchase approved Request to purchase	of City of Bath,
Maine, approved Request to purchase Cleveland Heights,	
ederal Reserve Bank - <u>DALLAS</u> :	GDG A
Accounts - Abandonment of be	tween Dallas &

Federal Reserve Bank: DALLAS: (Continued)	
Advisory Council - attending directors! meetings - letter from re members	
of- copy sent to W.F.Ramsey	205
Assets at - Transfer of, letters E.O.Ten- ison presented by W.P.G.Harding	105
Bond - Governor to sign release of E.O. Tenison & McCaleb	125
Application to convert 2% U.S. bonds (\$530,300) approved	679
Clearing - Permission given to establish intra-district plan July 5	603
Collateral security behind F. R. notes at; letter W.F.Ramsey recustody of	130
Correspondence - attention called by W.P. G.Harding to fact that mail addressed to Board rather than Committee in charge of F.R.Bank;	
method to be adopted	573
Counsel - opinion re rediscount of paper by other F.R.banks	513
Effect of 10% limitation on en- dorsed paper & upon rediscounts at - ruling of counsel to be ob-	
tained work and the second	544
Directors - Appointment of made special order Best man to be selected irrespect-	457
ive of residence	380
Letter from Z.L.Cobb & A.P.Coles Election made special order for	417
April 12 Newsome, W.B name in place of	437
Edward Rotan Request W.P.G.Harding for postpone-	188
ment of appointment of	450

Fede	eral Reserve Bank: DALLAS: (Continued)	12,000
	Directors: (Continued)	
	Vacancy at referred to Commit-	
SPILE	tee on Operation of Bank	374
		014
	Wooten, H.C recommended by	
	- W.P.G.Harding	462
	Wooten, H.C election of to	
	fill unexpired term Felix	
	Martinez of Commercial Section	466
dir.	nga kanalisti ya kalawa ka katawa ka kat	
	Dividends: How to show on books that di-	
695	vidend was earned	96
		30
	Method of stating from ac-	
	counting standpoint; statis-	
	tical division to act	106
	Memorandum of J.A.Broderick re	
	- at F.R.Bks., sent to	6
O.T.	Policy of re payment of	58
	Dagalanti an An ha ma man J ha	
	counsel re declaration of	131
	Statement re	216
	Sand insiff regulars based of beresons	~
	Election of deputy to be special order	
675	for meeting of afternoon	168
	tor meeding or ar dermoon	700
	Endorsement of directors on paper offered	
WIE.		
	for rediscount at F.R.Banks-	40
	-no me molipolicy of State control	40
	a dina en disconstituente. In marcon e de arcono i e e e e e	
	Exchange relationship between Dallas &	
Pad	Kansas City - letter L.P.	
	Talley	30
	Extraga resembly frontations, and marid	
44.1	Notes: Application for approved 302.	436
	for \$100 denomina-	
	tions approved	377
FCC.	Printing additional - Board ap-	011
	manual managementation of flow	
arga.	proved recommendation of Com-	400
1	mittee on Issue & Redemption	422
	to a Down on Linguin and the Market State of the Company of the Co	
	Rates: 32% on Trade Acceptances approved	23
	3% to 5% on Open Market	186
otto	Open Market - question laid on	
	table	196

Federal Reserve Bank: <u>DALLAS</u> : (Continued)	1
Open market, on bills of exchange	205
of 3% to 5% approved	351
01 0011111 01 11011	93 581 583
off of bank building to \$\\$5,000 annually	106
Rediscounts - letter re referred to W.P. G.Harding letter re rediscounts be tween	571
F.R.Banks referred to W.P.G.Harding Paper to other banks - letter	572
re selling	437
Resolution re increase of salary adopted	680
Salaries - Increase approved by Board for R.B.Coleman, paying teller Letter by W.P.G.Harding response to resolution by Board of	378
Directors	353
Statement of condition by T.J.Record	214
Federal Reserve Bank: KANSAS CITY:	
Account No. 3 - letter re abandonment of; maintained under agreement with Dallas	596
Accounts - report of referred to F. A. Delano & W.P.G.Harding	93

Fe	deral Reserve Bank: KANSAS CITY: (Continued)	
	Bonds - discussion of purchase with particular reference	- 57
	for \$206,400 & notes for \$206,000	
	for conversion Purchase of; letter & reply	67
	Certificates - organization for Kansas City not having expense paid by bank	
	executing Organization - statement of counsel	52:
	re expenses of member bank exe-	
	cuting	552
	Committee of Board to visit - W.P.G.Harding reported conversation with W.F. Swinney re condition at	199
		10.
	Delano, F.A Reported conditions at	188
	Deposits - Letter from collector internal revenue re refusal Kansas City	
	to accept after 12 o'clock	430
	Telegram from re willingness to ac- cept up to 2:45 o'clock	433
	Dividends - Statement re	216
· X	Exchange relationship between Dallas & Kan- sas City renewed	30
Ğ.	Military Service - letter re six months teave absence with pay to 3 em-	
	ployes of bank referred to F.A. Delano	716
	Notes - Application for \$5,000,000 ap-	
	proved Assertion of shortage in shipment of referred to Com. on Audit	111
1.0		551
	Rates - Increase in by request effective April 7 referred to F.A.Delano	474

Federal Reserve Bank: KANSAS CITY: (Continued)	
Secretary authorized to give changes in discount to press	419 42' 42!
Rediscount - Circular of J.D.Rising embrac- ing letter from A.C.Miller re examiners assisting in determin-	439
Salary - Letter re appointment of Arch Anderson as cashier at \$4,000 approved for 90 days	34:
Statistical reports from member banks - dif- ficulty in securing referred to F.A.Delano	25
Statement of conditions by E.F. Swinney	21
Federal Reserve Bank: MINNEAPOLIS:	
Applications of State banks - re time required to pass on; letter to be submitted to Comptroller Currency before transmittal	34
Bonds - Conversion - application to convert 2% U.S. Bonds into 3% bonds & notes approved	69
Conversion of \$179,000 & notes of \$170,000 Protection of - letter from Agent Selling of U.S. bonds at less than	67 42
1022	44
Bulletin - Letter from agent re business conditions for publication in	43

Federal	Reserve	Bank:	MINNEAPOLIS:	(Continued)	
---------	---------	-------	--------------	-------------	--

	ter Thro.Wold & Mem.Counsel re right to charge back to Treas. unpaid checks deposited by col- lectors Int.Rev. ref. to Com. on Relation with Treasury Dept.	39
Dividends - s	tatement of	21
Earning power	of - Mem. by A.C.Miller	18
and	mem.A.C.Miller re report of ordered circulated report of - referred to A.C.Miller	391
1	R.Banks - letter John Burke e editorial in Des Moines paper	399
	er J.H.Rich re transmission	304
	k news - letter J.S.Williams e plan of Agent	401
Rate - Commodi	ty - request for increase in Request for increase in approved Request for increase in	529 550
	laid on table 33	535
	restrictions on member bank de- ositories - Indian funds	412
	ition of member banks- letter re supplying Agent with full report	707
Statement of c	onditions at by C.T.Jaffray	213
Warrants - Pur	chase of - limit for - up to 20% approved	202

Pederal	Reserve Bank: MINI	MAPOLIS: (Continued)	4
	certif tics, Mass.	or authority to accept ication Bureau Statis- lass., re purchase of Warrants - approved	551
	Carrier Carrier	est of the modifications	
Federal	Reserve Bank: NEW	ORLEANS:	
	Purchase of	- Counsel's opinion re Memorandum Counsel re	700 429 589 394
	ad: mam	et of-policy to be adopt- J.Broderick re purchase coeptances not conforming lations of Board Saunders re	622 393
	clearing Exchange ch	irges at - letter M.B. n in answer charges W.	666 701
	to Bran	quest that all relating ch bank & sent to At- e mailed to New Orleans	48
	Opinion C	m re purchase of bonds ounsel re purchase bonds re rediscount note	589
5,45		Canton, Miss.	482
	P.G.Har		343
	Opinion	counsel 473,	482
	Charge	upon to make good loss- for printing notes for	688

Federal Reserve Bank: NEW YORK:	
By-laws - change in; letter re	43
Custody of Bank of Netherlands gold by - counsel's opinion to be com- municated Examination of referred to P.M.Warburg	373 28 3
Fiscal Agent - letter Asst. Secy. Malburn re bank acting as	652
Notes - Application approved for \$1,000,000 for 495,529,619, Conversion of Printing additional	325 659 679 422
Opinion Attorney General re constitutional- ity Act under which mem.banks are requested to cover checks at par	661
Redistricting - Hearing re - Conn. banks to be notified of date	197
Salary list approved	286
Vissering, Dr Letter re N.Y. Bank acting as depository for Bank of Netherlands	306
Warrants - Request for increase in limit of purchasing New York City	25
Warburg, P.M Report of condition ordered circulated	337
Federal Reserve Bank: PHILADELPHIA:	
Assistant to Agent to be appointed	132
By-Laws - change in re holding of meetings	283
Certificates Stock - Letter requesting that	433

Federal Reserve Bank: PHILADELPHIA: (Continued) -
Clearing - resolutions read	529
Directors - Resignation Vance McCormick & appointment successor	678
Dividends - statement of	215
Examination - reports of re accounts at referred to P.M. Warburg	125
Notes - application for approved Application to purchase \$25,000 County of Northampton 629,	22
Cost of printing - letter re charging off for notes print-	0.20
ed but not in circulation Conversion of notes & bonds Perforating machine for	649 679 565 112
Rates - Executive Com., Board directors to be given authority to act on discount rates - letter to be submitted to counsel	671
	574 182
Statement of conditions at; Levi L. Rue	212
Warrants - Application to purchase City of Troy, approved Application to purchase Ocean	10
	100
lantic City, N.J., approved Application to purchase New	145
	284
	458
	722

Federal Reserve Bank: PHILADELPHIA: (Continued):
Warrants - (Continued) Continuation of authorization	to
purchase approved To increase investments in ap-	25
proved	325
Increase in limitation of approved	543
Federal Reserve Bank: RICHMOND:	
Agent - Appointment of to be special or- der for meeting on return	
of Harding & Delano; motion of A.O.Miller	326
Discussion of appointment 289	
Resignation of Wm.Ingle - ap-	
pointment of successor	129
Bank Building - Letter re	484
By-Laws - changes in re Class "C" direct	
Ports of makes had no delicated	169
Bonds - of member banks - action of bank	705
in buying	195
Government - report W.P.G.Hard-	
ing on letter G.J. Seay re	227
purchase of Conversion of	679
Proposal for conversion 2%	013
into 3% to take usual course	e363
Circular of - to be distributed to all	
F. R. Banks	173
re 2% bonds issued by referred	
to Com.on Operation	169
Commodity paper on hand - letter J.E.	
Pope requesting figures	666
Committee to meet with Board	רציר
Met with Board-M.F.H.Gouvern-	131
eur & D.R.Coker expressed	
views; also H.B. Wilcox; devoted	1
to bank's condition	139
	400

Federal Reserve Bank: RICHMOND: (Continued) Counsel - Opinion re rates at which new stock should be paid Opinion re plan of bank to re-	227
fund stock interest of with- drawing banks	240
Directors - Class "C" - letter Agent re change in by-laws re	169
Dividends - authorized to pay additional 1% due January 1 Statement of	363 215
Examination report	427
Federal Reserve Cities - changes in pro - posed letter re decision At- torney General re changes in	
location postponed	472
Fees - of Directors - changes in	201
First National Bank, New Market, VaLet- ter re excess of 2 shares held by - readjustment ap- proved	427
Gold Settlement Fund - Permitting payment to be paid from in behalf of bank for purpose of reimburs ing the 5% of member banks in District (W.P.G.Harding)	- 40
Opinion - Attorney General re F.R.Cities changes in	472 479
Petition Baltimore to be named F.R.City	440
Quarters - Question of better	467
Rates - Opinion counsel re Opposed to trade acceptance rate	227
of 3%	506

CVIII

Pederal Reserve Bank: RICHMOND: (Continued)	
Rates - (Continued) Resolution of directors re increas in commodity - also for trade acceptances	e 462
Report - W.P.G.Harding re conditions	446
Resolution reaction of 17th approved	467
Salary - approved for fice governor & all officers & employes below him Increase for Governor Of Governor; D.R.Coker & M.F.H. Gorverneur called on W.P.G. Harding	286 288 83
Statement of conditions at(J.W.Norwood)	212
Stock - surrender of - application Fourth Nat'l Bank of Fayetteville, N.C.approved Federal Reserve Bank: ST. LOUIS:	517
Acceptances - purchase of - adverse re- port P.M.Warburg; drawn against goods in process of manufacture Purchase of protested - letter	20
City, Tenn. Report P.M. Warburg re - protect-	412
ed by chattel mortgage on cattle & approving such ac- ceptances by	14
Advisory Council - Telegram re election of F.O.Watts as member	432
Bonds for \$190 800 - conversion of	679

Federal R	eserve Bank: SAINT LOUIS: (Continue	d)
3 vs 12	Capital stock withdrawals - letter value at which refused	re 169
¥√2	Earning power of - memorandum by A. C. Miller	187
	Government deposits - report W.P.G. Harding re form of payment	267
	Notes - accumulation of national ba F.R., unfit - letter from	nk 230
40.	Asst.Treasurer at St.Louis re refusal to redeem F.R., unfit - Letter Wm.McC.	89
	Martin re policy bank in ac cepting	92
900, 300,0 900 Gaci	Rates on trade acceptances approved	3 6 2
	Rediscounts - F.O.Watts stated bank has little; business good except for labor troubles	581
	Salary - approval list of employes; approval officers for first quarter	286
	Warrants - Request for authority to purchase issue of \$15,000	
Au	Mayfield, Ky., approved Request to purchase Kentucky warrants authorized subject	376
	to approval of Board of Di- rectors	416
Federal R	eserve Bank: SAN FRANCISCO:	
	Agent & Deputy - during absence of Claud Gatch to act	597,605
r	Bonds - \$500,000 for conversion	679

Feder	ral Reserve Bank: SAN FRANCISCO: (Continued)
iar.	By-Laws - Letter re amending for appoint- ment of Acting Deputy Gov.	397
	Circular to be issued by re clearing & collection of checks	570
137 %	Dividend statement	216
	Earning power - Memorandum of A.C.Miller	187
	Investments - application to increase pow- er to purchase, approved	257
	Lease of banking premises to be renewed; condition ref. to A.C.Miller	366
	Notes - application for approved 22,434 Additional printing of authorized For bank to be shipped to sub- treasury at subject to usual	600
	withdrawals	91
	Rates - of 52% on maturities over 90 days	134
	Report on conditions in district	582
	San Salvador - letter re establishment of bank	186
177	Shipment to subtreasury of \$9,040,000 to be held for	594
) I N	Statement of condition by Herbert Fleis- hacker	214
	Warrants - Letter re purchase of in ex- cess of minimum percentage	187
eder	al Reserve Banks' Fund:	
170	Separation of certificates in Gold Set- tlement Fund so as to credit	574

- oderal Reserve Bank Notes:	
Question of records to be kept by Board	230
Saturday statement - showing 5% reserve against F.R.Bank notes suggested by C.S.Hamlin To include 5% fund against Federal reserve bank notes reported by A.C.Miller	649 659
Federal Reserve Board:	
Advisory Council- Member of Board in charge of district to investigate status of new members	ge 3 27
Agents' Conference - P. Jay suggested meeting with Board to consider program for Question of address of communications intended for Board & Committee on Operation to be considered	457
Amendments - at request of 2 or more mem- bers will transmit minority re- ports to Congress	160
Letter to Sen.Robt.Owen asking ad- ditional hearing by subcommittee of Sen.Com. on Finance re pro- posed by Board	397
Re use of word "Federal" ref. to counsel for new draft	413
Secretary instructed to obtain list & history of all proposed by Board, to be embodied in per- manent record	719
Bills of exchange - up to 100%; authorized list banks granted power to accept: to be sent State Dept.	509

Fede	eral Reserve Board: (Continued)	
	Bills of exchange - up to 100%; approved application Irving National Bank for permission to accept	407
	out one in any paragraph, and the figure	
414	Boards of directors - recommendations to be made previous to Nov.15 re changes in	41
	Bulletin - Note to appear in to effect that Board does not necessarily indorse opinions or conclusions contained	
	Clearing & Collection of checks - 16 let- ters received approving action re	584
	Clearing Houses - committee representatives met with	702
Na.	Views asked for by Com. on charges to be made for handling check col- lections & use of words "collecti- ble at par"	
	Comptroller of Currency - Amendment re use word "Federal" ordered circulated; also Board's amendment	413
	F.A.Delano submitted suggestions re change in relations between of-	
	fice & Board Further discussion re relations be-	157
Ven	tween Board & office; W.P.G.Hard- ing named as representative	161
	Discussed with counsel proposal for conference between bonding compan-	
	ies re guaranty deposit of Nat'l. Banks	420
	Harding, W.P.G. read draft re legal questions in which Comptroller &	
	Board are interested; both to be bound by opinion of counsel	249
	Memorandum W.P.G.Harding re under- standing between Board and	290
CO.	- VasC to the manager of these	

Federal Reserve Board: (Continued)

Comptroller of Currency: (Continued) Memorandum P.M. Warburg suggesting closer cooperation with statis-	
tical division Money counters - request for exten-	725
sion appointment of two approved McAdoo, W.G Suggests cooperation between office & Board instead	411
of new legislation Suggestion adopted re presentation of matter in Congressional Di-	159
rectory re Board When information requested must be	407
in written form	674
Committee on Banking & Currency invited to send representative to dis- cuss amendments to F.R.Act From Richmond Bank to meet with 131	362 ,139
Counsel and Board to have additional quarters	623
Directors - Class "C" - at Dallas should be best man irrespective of residence	380
Division Reports & Statistics - voted to grant compensating annual leave for work on weekly statement	458
Draft - read by W.P.G.Harding re legal questions in which Board & Comp-	
troller interested	249
Letter Archibald Kains re promulga- tion regulation covering use of drafts by F.R.Banks on other F.	
R.Banks ref. to W.P.G.Harding	66
Dun, R.G Voted to print statistics of business failures by F.R.Dists.	45

F...

Federal Reserve Board: (Continued)

Federal Reserve Cities - Governor stated	00
Board could not commit itself in	
advance of introduction of Bill	
re right to change	626
Baltimore - Harding, W.P.G., recommends	
early decision	440
Meeting of Committee with Board re	
introduction Bill granting Board	
authority to change	625
Opinion Attorney General - Counsel to	
prepare letters to F.R.Banks &	
others interested re change in	465
Re changes in	497
Re Board's power to change	462
To be given to press re changes in	
locations	462
the the third property being the state of th	
Federal Reserve Notes:	
Agents required to make at least 40%	
deposit to cover unfit F. R.	
Notes in gold	55
Agent at Chicago - release \$400,000 approved	535
Agents' Conference - resolution re	555
policy of Board re issue of	631
Agents - letter to re treatment of	62
(Geo. J. Seay to prepare	,555
figures)	533
Bankers' Acceptances - Mem. J.A. Broder-	000
ick re running up to 90 days as	
security for	198
Collateral Security - letter W.F.Ram-	190
sey re custody of	130
Committee on Audit & Exam shortage	190
shipment to Kansas City referred	
to	557
Committee Issue & Redemption - Mem. M.	551
Jacobson re new form for use in	
returning unfit	325
Report A.C.Miller on behalf of, re	
destruction of notes	39

Federal Res	erve Board: (Continued)	1981
rederal	Reserve Notes: (Continued	
Commi	ttee on Relations with Treasury De-	
p	artment - form monthly Treasury	
	tatement referred to	301
Compt	roller of Currency - banks notified	
W	hen writing re issue of, copy to be	
	ent to Board	20
	new - for use in returning - disap-	
	roved by A.C.Miller	342
	lering of - Letter to Agents re cost	339
	ng - topics of - policy banks re	
	ssue	633
	ork - request of Agent approved	529
	rleans Branch - Charges against for	
	rinting - letter P.H. Saunders	689
	on counsel re mutilated - to recon-	
	ider	74
	delphia Bank - Letter C.J.Rhoads re	
	ank charging off cost of certain	
	rinted, but not in circulation	649
	med - New York Bank to pay \$6,000,-	
	00 into Treasury for	112
	ption of perforated - letter Assist-	
	nt Secretary Malburn	551
	ning to issuers - Suggestion A.C.	
	iller re expense	108
	rancisco - to have shipped to the	
	ubtreasury	92
	ivery to be made to Assistant Treas-	
	rer of \$800,000	482
	lication for approved	605
	ter J.Perrin re delay in release of	
	o subtreasury	510
	nting for - previously ordered to	
Ъ	e put in multiples of 4,000 each	
t	o package	600
Shi	pment to subtreasury of \$9,040,000	
	o be held for bank	594
Shi	pping - cost of - report A.C.Miller	
	o be made to subtreasury at Chicago	-4
	ubject to requisition of Boston	464
Sho	rtage to Kansas City referred to	,
	omnittee Audit & Examination	551

Federal Reserve Board: (Continued)

Federal Reserve Notes: (Continued) Treasury Statement - letter re change	
in re form of monthly, re outstand-	
ing notes referred to Committee on relations with Treasury Dept. 187	301
Change in re redeemed Treasury notes	
referred to F.A.Delano	369
Unfit - Bluepenciling of forbidden	101
Letter Wm.McC.Martin re acceptance	
of - policy St.Louis Bank	92
Method of dealing with	100
Miller, A.C reported draft of let-	
ter re return of	337
New form for use in returning - Mem.	
M. Jacobson referred to Committee	
on Issue & Redemption	325
Refusal St.Louis bank to redeem -	
offered by Assistant Treasurer	89
Federal Reserve System:	
First State Bank, De Kalb, Texas -	
application for admission to	423
Letter M.B.Wellborn forwarding Act	
of Alabama Legislature authorizing	
State banks to join	414
Flag Day - subscription paper for exercis-	
es to be circulated among members -	
not employes	618
Design Bullian to Make the Control of Mil	
Foreign Exchange in field, etc. A.C.Mil-	
ler suggests Board ask Governors	86
to consider of the all the ed	00
Gold Settlement Fund:	
Custody of certificates in - letter	
to Benj.Strong re - losses to be	
pro-rated between banks & agents	386
Members authorized to sign gold cer-	
tificates - cost of operating to	-
be charged to expenses of Board	-1
Or	

for period Nov. 20 to May 20,1916.690

Federal Reserve Board: (Continued)	
Governors' Conference - voted to reconsid-	
er action in publishing cost in	
Bulletin	481
Ingle, William - Board invited to dinner	
given for	183
Notes - approved shipment to F.H.Curtiss	
re telegram - application to	16
be mailed	421
Opinion Attorney General re Board's power	
to change F.R.cities expected	
April 14	455
Comptroller Currency re surplus	
revenue	2
Counsel - to decide legal questions	3
in which Board & Comptroller	
interested	249
re Power Board to hold gold for	
foreign banks	347
re purchase bonds by N.O.Branch	
to be brought to attention of,	
after circulation	249
re rediscounting assignment of	
open book accounts based on	
letter E.R.Fancher	483
Voted in future not to publish	
formal reports of re pending	
bills unless requested to do	
so by Congress	103
Parade - Question of participating in re-	
ferred to W.P.G.Harding	658
Preparedness - report Committee	
re participating	663
The second secon	
Rates - Trade Acceptances - each member	
to write F.R.Bank of which he	- A-A-A
has charge re reduction	202

CXVIII

Federal Reserve Board: (Continued)	1
Salaries - Question how Board should act in reporting and publish- ing referred to Committee on Audit & Examination Increase approved for R.B.Cole- man, paying teller, Dallas	9
National Bank Examiners'	700
73 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Fiscal Agents of Government: Federal Reserve Banks paying exchange	
New York Bank acting as, for Government- Letter Mr.Malburn referred to	455
Com.on Relations with Treas.	652
Fitzgerald, John J., Chairman, Committee on Appropriations - letter re acceptance of members of Board before Commit-	,
tee re abolition subtreasuries	104
Fleishacker, Herbert - Advisory Council, San Francisco -	
Dividend - statement re	216
Reported re conditions in district	582
Statement of conditions in district	214
Fleming, W.F., Vice Chairman & Deputy at Kansas City	
Appointment - letter accepting	28
Booher, Member Congress, letter re	67
Consultation with Board - to be asked to	
come to Washington for	188
Conference with F.A. Delano & W.P.G. Hard-	
ing - result reported	232
Date elected - left open for discussion	7
Designated Vice Chairman & Deputy	47
Election confirmed	11
Fletcher, Duncan U letter from re objection	
to amendment re establishment	
domestic branches	668

Foote, A. F Ca	shier, Sumrall Bank, Sumrall,	10 7
	Miss letter (forwarded by	
"grant grant a	Sen.Williams) referred to Com.	
Thospine for section	on Clearing for reply	628
	Forms of Allerton	
Foote. F. W Ha	attiesburg, Miss letter re	
	Clearing	700
Ου	estion clearing referred to	
	W.P.G.Harding	723
Foote R.T Gar	rdiner, Foote & Burns, Chicago -	Secretary
	Inquiry re fiduciary powers	
	to First National Bank, Bran-	
	dentown, Fla.	447
- Marin - American		
Fooze Legite O	- University of Oregon - State-	1400
- conc, nearte o.	ment that Oregon banks unfriend	_
	ly to Comptroller Currency	501
	etter referred to W.P.G.Harding	502
an market state and a second sta	60004 20202204 30 11222	
Foreign Assertan	ces - draft of letters to agents	87
rorergu wegebram	ogs - wrarv or receiver to re-	
Foreign Amendias	- Correspondents & Accounts -	
TOTOTEN WEGICTER	ppointment of Foreign Agent for	10.1
^	F.R.Banks - observations of	
	Benj. Strong	587
Former T. D.		
Forgan, J.B	isory Council - Branch Banks -	
ACV	Report read re questions submi	t-
	ted by Board re legislation for	r
	in States where laws permit	
	branches - proposed amendment-	
	views re clearing plan	576
	ircular Comptroller re foreign	0,0
C	letters credit	219
	etters credit	26
	ata for meeting presented	467
N.	leeting - letter re	10.
S	statements at meeting re amend-	
	ments to Clayton Act - reduc-	
	tion in capital stock - rates	
	at F.R.Banks - earnings at	6 270
	Chicago 210,211,21	0,613

Forgan, J.B Comptroller	of Currency - circu-	
d achterial lar re le	tters credit 21	9
Letter re r	uling re issuance	
by nation	al banks of travelers'	
letters	f credit 69	E
Dividends -	statement re at F.R.	
Banks	mine 10 21	6
Reported re	labor troubles in	
Chicago	58]
Forms - Changes presented by		
	onnection with Clay-	
ton Act	72 Water	.(
Fowler, W.J Office Compti		
	to First N.B., Augusta,	
Act confl	oplication of Clayton	
Act confi	ref. to C.S.Hamlin 38	-
Counsel -	ref. to C.S.Hamlin 38	•
Freeport National Bank (See		
	"Trustee")	
Frew, Walter, N.Y.City - Cle	aring House Committee	
Frew, Walter, N.Y.City - Clemet with	aring House Committee Board 70	
Frew, Walter, N.Y.City - Clemet with	aring House Committee Board 70 th P.M.Warburg re	
Frew, Walter, N.Y.City - Clemet with Conferred wiright Conf	Board 70 th P.M.Warburg re	
Frew, Walter, N.Y.City - Clemet with Conferred wiright Coropen new laws show	aring House Committee Board 70 th P.M.Warburg re n Exchange Bank to branches under State	200
Frew, Walter, N.Y.City - Clemet with Conferred wiright Conferred open new laws show	aring House Committee Board 70 th P.M.Warburg re rn Exchange Bank to branches under State ald bank join system 71	200
Frew, Walter, N.Y.City - Clemet with Conferred wiright Conform open new laws show	aring House Committee Board 70 th P.M. Warburg re rn Exchange Bank to branches under State ald bank join system 71	200
Frew, Walter, N.Y.City - Clemet with Conferred wiright Confered open new laws show	aring House Committee Board 70 th P.M.Warburg re rn Exchange Bank to branches under State ald bank join system 71	200
Frew, Walter, N.Y.City - Clemet with Conferred wiright Conferred open new laws show	Board 70 th P.M.Warburg re n Exchange Bank to branches under State ald bank join system 71	200
Frew, Walter, N.Y.City - Clemet with Conferred wiright Confere open new laws show	Board 70 th P.M.Warburg re n Exchange Bank to branches under State ald bank join system 71	200
Frew, Walter, N.Y.City - Clemet with Conferred wiright Conferred open new laws show	Board 70 th P.M.Warburg re n Exchange Bank to branches under State ald bank join system 71	200
Frew, Walter, N.Y.City - Cle met with Conferred wi right Cor open new laws show And the conferred with And the conferred wi	Board 70 th P.M.Warburg re n Exchange Bank to branches under State ald bank join system 71	200
Frew, Walter, N.Y.City - Cle met with Conferred wi right Con open new laws shou laws shou continued and a con laws shou con	aring House Committee Board 70 th P.M.Warburg re rn Exchange Bank to branches under State ald bank join system 71	200
Frew, Walter, N.Y.City - Cle met with Conferred wi right Con open new laws shou laws shou continued and a con open services an	aring House Committee Board 70 th P.M.Warburg re rn Exchange Bank to branches under State ald bank join system 71	2
Frew, Walter, N.Y.City - Cle met with Conferred wi right Con open new laws shou consumer and or open and and and and or open and and and and and open and	Board 70 th P.M.Warburg re rn Exchange Bank to branches under State ald bank join system 71	2
Frew, Walter, N.Y.City - Cle met with Conferred wi right Cor open new laws show laws show The conferred wi right Cor open new laws show The conferred wi right C	earing House Committee Board 70 th P.M.Warburg re n Exchange Bank to branches under State ald bank join system 71	2
Frew, Walter, N.Y.City - Cle met with met with Conferred wi right Cor open new laws show laws show conferred wi and conferred wi right Cor open new laws show conferred wi and conferred wi conferred wi right Cor open new laws show conferred wi laws show conferred wi conferred wi right Cor open new laws show conferred wi conferred	Board 70 th P.M.Warburg re n Exchange Bank to branches under State ald bank join system 71	2
Frew, Walter, N.Y.City - Cle met with Conferred wi right Con open new laws shou consumer and or open and and and and or open and and and and and open and	Board 70 th P.M.Warburg re n Exchange Bank to branches under State ald bank join system 71	2

Gatch, Claud:	e avi va nama ya kilani	
	deral Reserve Agent - designated ad	
1400 100	interim 96,107	.112
	Temporarily appointed - during	
	absence of Agent and Deputy 597,605	.627
Georgia Bankers	Association - Mr. Hamlin to at-	
	tend meeting at expense of Board	201
07		
Glass, Hon. Car	rter:	
Amendments	: - Changes in - reported to Senate	
	no further ones, but that they be	
	brought to the attention of -	
	when bill reaches House - sugges-	
	tion of Mr. Warburg	640
	ss - transmission to - of - in let-	
	ter to	288
	Forwarding two - approved in let-	
	ter to	719
	Bankers attitude towards proposed -	
	letter from	246
	. De la gran de la grant d	
Branches:		
Foreign	n - American Bankers Association plan for creation of banking corporations	
	empowered to establish - letter to be	
	sent to	309
	Establishment of branch of Royal	
	Bank of Canada at Caracas, Venezuela	
	report be forwarded to	408
Clayton Ad	ot: - G. M. Reynolds letter re amend-	
7 - 7	ment copy sent to	149
Clearing .	- to be sent copy of Mr. Harding's	
	memo re	46
Committee		
	ry - to be notified of opinion of	
6		372
	Copy of Mr. Hamlin's letter - re	
		377

CXXII

Glass, Hon. Carter: (Continued) Deposits - letter Comptroller to Governor Hamlin re interview with - re	
pending bill authorizing National banks to take advantage State laws re guaranty of deposits ordered ci culated	
Paganua premi ingeligiki bilipponona to enaserdo (1000)	
Federal - letter from Comptroller transmit- ting copy of Bill re use of word Redraft amendment re use of word to be sent to	34 7 428
Federal Reserve Act: - transmission of page proof of Board's proposed amend-ment to -	340
Federal Reserve Notes - letter from re in- cluding among paper bought in open market by F. R. Banks	313
Issue of - memo by Governor Hamlin re - sent to	533
Federal Reserve System - Withdrawal of na- tional banks from - to be sent let ter from Pierre Jay re	338
Gold Settlement Fund:	
Issuance of gold certificates for use in	-
by Treasury Department - letter to Gold certificates in \$100,000 denominatio will aid in passage of amendment	532 n
authorizing issue of	549
Kern Amendment - letter to re	475
Reserve - redraft of amendments re use of word - to be forwarded to	428
Rural Credits Bill: - letter to Mr. Warburg Provisions of - counsel to prepare letter to - re issuance of bonds which ma	re 556
Gold: ar - recies a street will be cored	

108

Certificates - amendment re

Gold.	(Continued)	
	Depositories - Federal Reserve Bank of New York acting as - for Bank of	
	Netherlands - correspondence Dr. Vissering	30 7
	Federal Reserve Board - power of - to hold - for foreign banks, opinion counsel	34 7
	Federal Reserve Notes - Unfit, Agents required to make 40% deposit in - to cover	55
	Reserves - talbes showing gold reserves carried by each F. R. Bank v deposits and liabilities	65 7
	11201110103	
	Shipment - from Rio de Janeiro - letter State Department re	250
Gold	Settlement Fund:	
	Audit of: Memo Mr. Imlay	345
	Report of referred to Committee on	646
	Substitution of member of force of nearby bank in - approved	585
	Bulletin - Policy of payments to be made from -	
	in favor 5% Redemption Fund to be	
	published in	41
	0-110	
	Certificates: Amendment re issuance of - for use in -	
	by Treasury - consideration of	532
		708
	Congressman Glass to aid in passage of	
	amendment for issue of gold -	-10
	in denomination \$100,000	549
	Method of transferring title to gold order - not submitted Governors	467
	Modification of method of transfer-	***
	ring gold order - under	367
	Resolution re temporary custody gold order -	
	in .	373
	re separation and adjustment of	COCTA
	losses in connection with gold - in	696 69
	Separation of - to credit Agents' and Banks' funds	574

Gold	Settlement Fund: (Continued) Cost:) on
	Distribution of and separation of Agents' Fund from that of bank - letter	
	J. F. Curtis re	24
	Operating from Nov. 20 to May 20, 1916 to	
	be charged to Board	691
	Transactions under - letter Mr. Warburg	
	to United States Treasurer re	90
37	Daily Settlements - Report Mr. Harding re recommending - through	532
	Federal Reserve Agents:	
	Fund: Administration of jointly - letter	
	McDougal	228
	Desirability separation custody -	
	of F. R. Banks and - in -	376
•	Maintenance of account for	708
	Separation of from - report Mr.	
lar.	Harding re	246
	Brus Coulinity Brain Free bios 9000	
	Five per cent Redemption Fund:	700
	Account helf by transfer of funds, etc Payment from - in behalf of F. R. Bank of	708
	Richmond to reimburse - of member	
	banks - Mr. Harding reported favorably	. 10
	Payment to be made to out of -	24
	raymonto do de made do out or =	44
	Forms:	
	In which payments should be made by Treasur-	
	er in drawing on - letter C. J. Rhoads	
	re	247
	Of money to be used in honoring Government	
	drafts - letter M. B. Wellborn, re-	
	ferred to Committee on -	247
	Losses:	
	Adjustment of - referred to Committee on	504
	Liability for possible - in suggesting	584
	pro rata division between Agents	
	and banks - report Mr. Warburg re	54
	To be pro rated between banks and Agents	0.4
	according to holdings	386
	ale-drien driving country and account	000
	Operation of - resolution re amended	690

Gold	Settlement Fund : (Continued) Settling Agent and Deputy - appointment of	708
	Shipments - of currency, letter to U. S. Treasurer re cost of of \$3,000,000 by J. Z. Miller to St. Louis subtreasury for -	90
Good	Mr. Miller presented to Board Request for infomation addressed to	5 49
Gover	ners' Conferences - see pages of index LI - LII	
Gover	'nment Deposits - see Deposits	
40461	Chers of Federal Reserve Bank: Certificates - gold order, method of transfer- ring under Gold Settlement Fund to be	
		368
03	Confer with Board re - conference	251
	grand the man and street and specific contracts and pro-	715
	Correspondence - with banks and agents - recom- mendations of re	584
	사고 그는 그리 하는 것이 되었다. 이 이 이렇게 얼마가 하는 데 없는 소리를 하는데 되었다면 하는데 하는데 되었다면 하는데 되었다면 하는데	500
	Gold Settlement Fund: - additional safeguards for - to be invited to suggest Method of transferring gold order	386
	certificates under - to be submitted	368
		Ĺĸ
		586
	Meetings: - Conference in New York with Board	715
		414
	마스크리트 그 아무리 아무리 이렇게 되었다. 그는 이 그리고 하는 그리고 하는 사람들이 되었다. 그 그 그 그 그리고 아무리는 그리고 아무리를 받는데 그리고 아무리를 보는데 그리고 아무리를 받는데 그리고 아무리로 아무리를 받는데 그리고 아무리로 아무리로 아무리를 보고 아무리로 아무리를 받는데 그리고 아무리로 아무리로 아무리로 아무리로 아무리로 아무리로 아무리로 아무리로	419

CXXVI

Governors of Federal Reserve Banks : (Continued) Meetings: (Continued)	Int
Program circulated among members of Board	447
California de 18 an comercial de 18 de	
Gouverneur, M. F. H.:	
Conditions at Richmond bank reported to Mr.	
Harding Washington	139
Meeting between Richmond Bank and Federal Re-	
serve Board - object stated by	139
With Committee from Richmond and	
Federal Reserve Board	140
Salary - of Governor at Richmond - called on	woll:
Mr. Harding with D. R. Coker re	
raising of oced too - attanget themese	83
D. R. Coker again referred to above	139
	VGA
Grain:	
Letter from Hon. Robert Bridges re status of	
export or leaveled	60
grand the state of	40.
Greenbacks:	
Cancellation and retirement of - article in	
Post re discussion	84
1030 10 dissussion	0-
Group Insurance - see Insurance	
Guarantees: en 10 guoldannon	
Of paper offered for discount	60
003 and a substant and all was defined and a silver	
errogethe danolation H- that one of the bill be	
u Ciliano de La composició de la composició La Ciliano de Composició de la composició	
Hackney, Walter S. :	19
Designated Vice Chairman and Deputy	10
W-11 0 0 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	
Hall, C. C. : c Dougle to record stationed	
Gold Settlement Fund - to approve all trans-	00
actions in	88
Official Communications - to approve all	100
The stinger a double an end six flow terms of the shand	
Hamlin, C. S. : See all configuration of continued	
Acceptances:	
Letter Third National Bank, Union City,	
Tenn., re method of charging purchas-	
ed by F. R. B. St. Louis	412

CXXVII

Hamlin	, C. S. (Continued):	
A	cceptances (Continued) :	
	Amendment re domestic	420
		120
	Application 10% limitation on Nat'l bank	
	loans to acceptance business -	
	opinion of Counsel; reply T.P. Beal	617
	Called attention to Gov. Strong's desire	
	for amendment re	502
5 <u>3.5</u>	part grazoni Madinila	
A	dvisory Council:	
() [Suggestion of, to be transmitted to F. R.	
	A. Perrin re eligibility in	73
		10
	Asked members of, re conditions in respect-	070
	ive districts	210
	Asked members for statement re dividends	215
A	mendments:	
2.6	Authorized to state to Sen. Owen Mr. Miller	
	not in accord with all changes	
	suggest ed	562
	Reported re committee calling on Banking	
	and Currency Committee re	555
		508
	Re exclusion days of grace	200
	To Kern Bill - presented letter to Hon.	
	Carter Glass	475
- 1	Offered amendment to Sec. 14	119
	Offered amendment re earnings at reserve	
	banks	120
	Reported re Kern amendment	268
	Authorized to write Sen. Owen re Board's	
734	view re Kern amendment	332
	Reported result hearing before subcommittee	
in the same	Banking & Currency re amendments	
		368
	to Act	200
	Letter Sen. Owen re additional hearings by	
	Senate Committee on Finance re	
	amendments to Act	397
- 1 (x : 1)	Re domestic acceptances	420
	Redraft of, re use words "Federal" and "Re-	
	serve"	428
	Redraft of, re acceptances	428
	To write Sen. Owen re amendment re branch	
	banks	662
		002
	Letter to Hon. Carter Glass re two amend-	719
120	ments approved	
1	To send letters to F. R. Agents re	721

CXXXIII

Ham li	in, C. S. (Continued):	1.110
	tion of, for charter	717
	y some spendard versity according	
47.	Bonds: Tylos talkannon to makere on	
	Conversion of os maltistic hadred	
5:01	States substance conversation with	
	Solicitor Tresury re	133
	2% into 3% - reported had been in-	
	vestigating	34
37	2% into 3% -voted in favor plan when	
	-Jacquerin excess of \$25,000,000	35
OEA	2% into 3% - draft of letter to Mr.	
	sign (Mcadoo re man base wat perhaps because	54
	Exchange of -	- ()
	Draft of letter to Mr. McAdoo re plan	
	rolling for, proposed by F. R. A. Perrin	44
	Purchase of in draw arosan at you	
	To act with Mr. Delano in preparing	
	minuletters to agents re 700 og poggoden	196
daa	Minimum holdings of, by member banks - let-	
	ter of F. R. A. Jay and no hardons of	335
	Securing circulation - fair most of	
	Letter Newark Banking Co. re minimum	
err	amount to be left with Treasurer re-	
	an entre ferred to make the membres. The to the	440
CHI	in the second se	
1882	Branches: tambudag arroll or betrogen .	
	Foreign - Senate Committee on Banking re-	
25.5	quests views of Board re H. R. 13391	547
	To write Sen. Owen re change in amendment	
	re branch banks	662
	Clayton Act: Clean Did Nos en meno . med se session	
	Application First Nat'l Bank, Augusta,	
	Me., conflicting with opinion Coun-	
	sel, - letter re, referred to	385
	Digest of, finished; suggested advisability	
	taking matter up with Fed. Trade Com.	3 8 2
	and Interstate Commerce Co.	85
	Interview to be given Mr. Kountze re	232
	Submitted letter to Sen Owen re amendment to	306
. 5	Authorized to write Sen. Owen re Board's	
CIT	view re Kern amendment to	332
	Letter to Bradford Rhoads re Sec. 8 of	400
	Binding 25 copies Index-Digest to	624

Hamli	그 아이들이 얼마나 가장 있다. 이 장마리를 잃어 나는 아니는 아이들이 나는 아이들이 나는 아이들이 아니는 아이들이 아이들이 아이들이 아니다.	
	Clearing: The design of the state of additional	
	To send Hon. Carter Glass copy Mr. Hard-	
	ing's mem o re	461
	Plan - reported W. S. Rowe wished to pre-	
	sent plan to Board	196
199	Empowered to request Attorney General to	
	postpone consideration of	502
	Attorney General suspended work on opin-	
	ion re	514
	3.1120 10 0,012 av V. 2 av V.	
	Committees:	
	To act on Executive Committee during ab-	
	sence of Messrs. Harding and Wil-	
		335
	liams and the second transfer of the second t	
	Whether advisory committees appointed by	
	boards of directors are within pro-	349
	visions of Clayton Act	022
	Presented opinions of Messrs. Cotton and	
	Elliott re legality of membership on	7.05
	Advisory Committee, under Clayton Act	365
	Letters by, to chairmen Senate and House	
	Judiciary Committees re legality ad-	
	visory committee of banks under Clay-	
	ton Act	377
	Letter from Committee on Judiciary re ad-	
	visory committees in banks	396
	Reported re committee calling on Banking	
	and Currency Committee re amendments	555
	Comptroller of Currency:	
	Letter of Mr. Delano re date from which	
	back salary should start, referred to	200
	Letter from, re criticisms of Gov. Van	
		568
	Salary of - opinion of Comptroller of	
	Treasury re; inquiry re disposition	
		31
	of the mint in Pulletin letter of	01.
	Request of, to print in Bulletin letter of	
	L. O. Fooze re attitude of banks in	507
	Oregon toward	501
	Conference with, re publication in Bulle-	
	tin of Comptroller's letter to Wall	100
	Street Journal	499
	Dairy Paper:	
	Eligibility of, referred to	202

Digi

łamli	in, C. S. (Continued): Deposits - State laws guaranteeing: Letter Sen. Weeks re bill introduced in	
100		
	Senate referred to, for joint report	00
	To discuss and consider letter of Sen.	89
	Weeks and act as he sees fit	99
103	Read draft letter to Sen. Weeks re	102
	Correspondence with Hon. Carter Glass re	
Mid	pending bill authorizing national	
	banks to take advantage of State	
	laws re guaranty of deposits	420
	The way are selected by the sense as a selection	Tho
	Dividends:	
	Earning of by F. R. Banks, correspondence	70
	with Comptroller ready and sent team	30
	enag with la our brodes ath its shares	
Yir.	Lister III II Co I O III	
	Letter of Comptroller re approval by Pres-	
	ident Merchants Nat'l Bank, Richmond,	
406	of present method of	375
	Letter of Comptroller re suggestions re	
	examination trust departments of	
	national banks	397
	Federal Reserve Agents:	
963	Not prepared to vote on election of, at	
	Richmond at additions and being of	328
111		328
	Mr. Hardy declared elected in accordance	
	with terms of Mr. Harding's motion	328
	Main additional or is is the restor	020
003	Federal Reserve Banks:	
	Refusal of, to make loans at 6% on farm	
	crops - letter of John Burke	381
	Committee from Richmond advised glad to	001
		7.47
	have suggestions from	141
	Taxation of stock in; reported attitude	
	of Internal Revenue Bureau re	170
*	Letter to President re change in location	99,103
100	Dividends of - asked members of Advisory	
	-0. La Counsil re all seasons to accommod	215
	Lending conditions at Boston	329
590	Memo. of Des Moines paper re regusal to	
	make loans at 6% on farm crops	
	(statement of John Burke)	381
		The Market of the Control of the Con

Haml	in, C. S. (Continued):	
	Federal Reserve Board:	
	Reported re members appearing before House	
	Subcommittee on Appropriations	124
9.94		
	Federal Reserve Cities:	
	Appeal of Baltimore to be named, re-	
	ferred to	441
	Reported Attorney General would send opin-	
	TOTAL TO DOME TO DOME	455
	Requested to consult Counsel re amendment	
	to Attorney General's opinion re	
	changes in location of	497
	Federal Reserve Notes:	
	Memo to F. R. Agents, Sen. Owen and Hon.	
	Carter Glass re amendment re	533
	Reported re N. Y. Bank paying \$6,000,000	770
	into Treasury for	112
	Fiduciary Powers:	
	To examine reply prepared by Counsel to	87
	F. W. Woodruff	01
	Invitation:	
285	From Executive Committee of American Bank-	
	ers' Assn. to attend convention at	
	Briar Cliff Lodge	305
	To accept, of Association of Credit Men	348
	From Louisiana Bankers Assn. to send rep-	
	resentative to Convention Apr. 14	353
	From Virginia Banking Assn.; authorized to	
	attend meeting	442
	To attend meeting Bankers Club, Cleveland	497
	in the first war is the property of the second of the seco	
	Letter:	
	Of J. F. Spurgeon referred to	250
	To Hon. W. L. Douglas, Brodketon, Mass	
	requested to prepare	530
	Of Vice President Marshall re C. H. Bos-	
	worth and W. F. McLallen	721
	en gama tangga bangga talah k	
	Member Banks:	175
	Question of blanks for comittion reports	110
1	Asked if capital stock in reserve banks were returned to them could dividends	
	be earned on same	218
	pa ear ned on same	~10

Digi

CXXXII

Ham 1	in, C. S. (Continued): (Landlance)	Smilf
	Member Banks (Continued): Letter Wm. Woodward re national banks about	
	to leave system	305
-	Minimum holdings of bonds by	335
	Loans to, on special collateral - in-	
	quiry of Sen. Owen	335
	The state of the s	
	Minutes:	
	To arrange for binding those for 1915	665
4 4 1		000
	National Bank Act: .	
	To redraft resolution re recodification	207
	To rear at resoration re recoallication	201
	Wational Boulen	
	National Banks: A sactol symbol factor	
	Acting as insurance agents - to confer	450
Child	with Comptroller re	638
	g 9604 paug by partyby branch at later basing on	
411	Opinion:	
	Of Counsel re use of flag on stationery	
	or for advertising purposes	115
	Of Mr. Cotton re Sec. 17, Nat'l Bank Act	369
	Suggested printing note in Bulletin that	
	Board does not necessarily endorse	
	opinions or conclusions incorporated	
	in matter published in Bulletin	480
	Of Attorney General re clearing - work	
	suspended on a really a least	514-
	to ago successful to be the there are the product that	
	Rates: Association of a season	
	Voted for increase in commodity rate at	
		550
		-
190	Redistricting:	
	Opposed resolution re transfer of Louis-	
	iana banks	256
	Opposed transfer of Connecticut banks to	200
Style .	District No. 2	275
	Presented order re transfer Connecticut	210
Language .		294
	benks () and the second of th	494
1341	Presented decrees for transfer of banks	77.4
	in Louisiana and Connecticut	314

Reserves: Request of F. J. Wade that action on Board's ruling re reserves of trust companies

CXXXIII

Haml	in, C. S. (Continued):	
	Reserves (Continued):	
	be delayed until return of Mr.	
	Wells	408
	Of trust companies - letter of F. J. Wade	434
	Suggested 5% reserves v. F. R. notes be	
	shown in Saturday statement	649
	Rural Credits Bill	698
	Salaries:	
1.4	Called attention to request of Sen. Lewis	
	re, at F. R. Banks	42
	J. Z. Miller to be advised recommendations	
	re, out of place	56
	Presented draft letter to J. Z. Miller re	00
mg 4 18	advance in, etc.	62
	Draft of letter re salaries of national	305
	bank employees Moved that of Counsel be fixed at \$9,000,	000
		325
	effective April 1 Increase in salary for A. L. Laning	401
3.27	Memo disagreeing with report Committee on	
	Staff re salaries national bank ex-	
TO F	aminers	492
	Request for \$100 for Mr. Laning for work	
	on Gold Settlement, etc.	647
	Voted against report of Committee on Staff	
	re, etc.	648
	The second with the property will be about the	
	Traveling Expenses:	
	To visit Springfield, Mass., at expense	
	of Board	116
	To attend meeting Georgia Bankers' Assn.	00.7
	at expense of Board	201
	To confer with Mr. McAdoo re visit to	254
49.	South America	204
	To accept invitation Assn. Credit Men at Expense of Board	348
	To attend meeting of Virginia Bankers	010
	Assn. at expense of Board	442
	그리고 있는데 그리고 있다. 그리고 있는데 그리고 있는데 그리고 있는데 그리고 있다. 그리고 있는데 그리고 있는데 그리고 있는데 그리고 있는데 그리고 있다.	
	Warrants:	
	Memo re definition of revenue in connect-	
	ion with	331

CXXXIV

Ham 1	in, C. S. (Continued):	
	H. B. Wilcox and Allen Hollis:	
	Correspondence re holding of political of-	
uj wal	fice, referred to	28
25	Holding political office - reported re	41
0.25	removed the property of Adoles	
Hard	ing, W. P. G. : Ills welleto france	
1101	Accept:	
	Up to 100%, recommended, Fourth National	
	Bank, Philadelphia	458
	Committee of the commit	
	Accounts: 000ff to day of the Tollie To	
	Of Wm. Ingle reported on	246
	Examination of, of F. R. B. Atlanta re-	
2012	ferred to span and somewhat	472
	Of Kansas City and Dallas Banks referred	
dod	to Mr. Harding and Mr. Delano	93
	- 'solet turk barir on Thensen to this con teach	
626 ·	Amendments:	
IOA	To Act re election of directors - would	
	propose at proper time	147
183	Providing short time loans on eligible	
	paper as collateral, proposed	118
You	Recommended all amendments and suggestions	
	be stricken from annual report and	
	submitted in special report to Con- gress - motion withdrawn	135
	To Owen Bill, reported favorably	268
	Attended hearing re, before Subcommittee	200
	on Banking and Currency	368
311	Re domestic acceptances, referred to Coun-	000
	sel to consult with Mr. Harding as	
004	to certain changes	420
	Bankhead, re loans by national banks re-	\$
MS.	ferred to Counsel with Mr. Harding.	
	for preparation of letter to Congress	421
	Appointment that the track to produce break to the	
22.	Of Edward Rotan recommended as Deputy Fed-	
	eral Reserve Agent at Dallas	32
	Atlanta: Si sweeter to configuration or one	
Tac-	Requested to visit, next trip South	598
	Bank, telegram re purchase of coupon notes	

Hard:	ing, W. P. G. (Continued):	
	Atlanta (Continued):	
	of State of Mississippi - author-	
All all	ity to purchase	673
	Letter from F.R. A. Wellborn in reply to	
	charges made against New Orleans	
	Branch for exchange charges, referred	
	to	701
	To notify Bank that profit of \$1,528.29	
	can not be counted as earnings -	
	and no dividends	713
	Presented letter from Gov. McCord declar-	
	ing 6% dividend for - approved by	
	Mr. Harding	724
	Harrist Committee in the Committee C	
	Bankhead Bill:	
	Sen. Owen requests report on	371
. 3000		
	Bonds:	75
	Conversion of 2% into 3% - did not vote	35
	Purchase of, by Richmond Bank from mem-	198
	ber banks approved Inquiry of Suray Smelting & Refining Co.	130
	whether national banks could pur-	
	chase bonds of company	515
	Report on - of Suray Smelting Co.	520
	Memo of Counsel re purchase by New Orleans	
No.	Branch, referred to	589
	Government - purchase of, at Richmond,	
	correspondence Gov. Seay	227
	na na katalan	
	Bulletin:	
Sur	Bulletin: Report with Mr. Delano re policy of con-	
	ducting	552
	again ing italian ka kabupatèn ng Kabupatèn Kabupatèn Kabupatèn Kabupatèn Kabupatèn Kabupatèn Kabupatèn Kabupat	
•	Burklin, R. R.:	-
4.00	Requested that he be assigned to office	36
in.		
	Class C Directors: Expression of opinion requested re filling	
	vacancies at Dallas	380
	Letter of Z. L. Cobb recommending A. P.	000
	Coles for, at Dallas, referred to	41'
	Recommendations of A. P. Coles referred to	42
	Requested postponement of appointment at	3,7,7
TIT	Dallas	450
	A. P. Coles recommended as, at Dallas	42

CXXXVI

Hard	ing, W. P. G. (Continued):	
	Clayton Act:	
	Letter from C. S. Hichborn re eligibility	17 1 12
	of directors under - referred to	343
	Clearing:	
107	Prepared letter to F. W. Foote, Hatties- burg, Miss.	700
	F. W. Foote asked questions re; confer-	
	ence with Sen. Williams	723
	Conference between Messrs. Harding, Del-	
	and and Todd re	170
	Clearing and Collection of Checks:	
	Resolution re, by Mr. Harding adopted	461
	Presented report on	484
	Circular letter First Nat'l Bank, New	
	Windsor, Md., referred to	526
	Views of Board re, presented to Executive	
46	Committee of American Bankers Assn.	556
	Plan re - willing to discuss with Hon.	
	Carter Glass	462
	Plan re - motion that it be made effect-	
	ive on July 15	601
	Committees:	
	On Operation of New York and Philadelphia	
214.1	Districts, to act on	286
	On Law - to take place of Mr. Warburg	
	during his absence	292
	On Audit and Examination - confer with	
	Counsel re salaries of nat'l bank	
	examiners	700
	To take place of Mr. Miller on certain	
	committees during absence	668
	Commodity Paper:	
	Telegram prepared to F. R. Banks which	
	are making loans on for 6 months	198
	r grif 66 🖫 (replacaurie) esteniae her dell'estra	
	Comptroller of Currency:	
	Approved reappointment of Mr. Congdon in	
	place of Mr. Millspaugh in office	
1313	of, reported by	538
	National banks issuing letters of credit	
	to be taken up	717

Hardi	ng, W. P. G. (Continued): Comptroller of Currency (Continued): Memo referring all questions relating to Act to Counsel - referred to Commit-	
195		200
	Harding and Counsel	207 321
	Inconvenience caused by difference in date of calls by Comptroller and State	
Nor	Bank Commissioners - letter Fort Scott State Bank	414
· 基本的	The production and all represents the influenciation of the	
	Condition Reports: Of national banks, correspondence re laid on table pending consultation with	
	Comptroller	176
	Of State member banks - telegram of Mr. Broderick	342
	Conference:	
	Messrs. Harding and Delano held conference with P. W. Fleming, reported	
Ban.	briefly	232
	Governors' - Mr. Delano presented ques- tion re	71
	Correspondence:	
	Sen. Owen re residence of directors From Gov. Seay as to discounts at Fourth National Bank of Fayetteville, also	231
	purchase of Gov't bonds at Richmond Of Mr. Fooze referred to From Comptroller submitting letter to	502
	Chief Justice Supreme Court of Wash- ington, re holding of real estate by	
	w. L. Douglas of Brockton, Mass., regarding Comptroller's ruling that demand notes	513
	of more than 6 months standing be re- ported by nat'l banks as overdue pap- er	514 - A
	Method of, to be adopted by Dallas Bank communicating with Board instead of with Committee on Operation of Bank	573

CXXXVIII

Hardi	g, W. P. G. (Continued):	
	correspondence (Continued):	
	Of Mr. Kains re Board promulgating regu-	
	lation covering use of drafts by F.	
	R. Banks on other F. R. Banks - re- ferred to	665
	Of F. R. Agents re eligibility of notes of	000
	officers of member banks referred to	
		680
	Of Attorney General re clearing house	
	[24] B. H.	104
	Of Mr. Tenison re transfer of assets at	
		105
	Of Postmaster re clearing, presented	12
		114
	To Secretary of State re financing import	
	and export trade, referred to	146
	Date:	04
	To receive Richmond Committee arranged	84
	Dividends:	
	Policy of earnings at Dallas, referred to	96
	Authority, examination - presented memo	
	for insertion in annual report -	
	네트 그렇게 되었는데 나는데 나는데 하는데 하는데 하는데 하는데 이렇게 되었다. 그는데 아들이 아들이 아들이 나는데 아들이 아들이 아들이 아들이 어느 아들이 아들이 없다.	154
	Approved Mr. Broderick's memo re payment	
	of - and settling for stock at F. R.	
		363
	Paid on July 1, Agent at Atlanta had rais-	-10
	ed question regarding payment of	649
	Oraft:	
	Of plan re legal questions which Comptrol-	
	ler and Board are interested in -	
	all such questions referred to Coun-	
		249
	Suggested use of, by member banks on F. P.	
	Banks of other districts than own	718
	Indorsement:	
	Question of, by officers, of paper offered	
	for rediscount - policy at Dallas re-	20.5
	ferred to	40

Recommended acceptance of State Banking De-

37	·	
nard	ing, W. P. G. (Continued):	
	Examinations (Continued):	
481	partment of Texas in connection with	4 79 67
	Dog of Dog Trans	473
	The same of the color of the same and the	
	Exchange Charges:	
	Correspondence re con troversy between T.	
	C. Dunlap, Gov. McCord and Mr. Hard-	
	ing re, referred to Mr. Harding and	
	The Counsel was the way of a second	107
Start Bar		
à.:;	Expenses:	
(4)	Trip to Dallas to be borne by Board	132
	Visit to F. B. Banks paid by Board	325
1184	and the second of the property of the second	
	Farm Lands:	
4 14	Letter of, F. R. A. Rich re interpretation	
	of Improved - referred to	717
	Shows a sign of the control of the c	
	Feest of m. Sai / eral harrowees - its to fill back	
	Change in, of Richmond directors referred	
	to to the state of	201
	Actions	
	Fiduciary Powers: Fa:	
6,02	Memo re Freeport National Bank to be pre-	
	sented to Board by Mr. Williams; re-	
	quested action re application of	
	Freeport Nat'l Bank	398
	Meno re Freeport National Bank	400
	No. 1980 - Anglia de Salanda (Paris) de Carlo des Constituires de Carlo de	
	Foreign Branch Banks:	
	Opposed to amendment re	352
	Forgan, J. B. to a superior of the templements.	
	Statement re circular sent out by Mr. Wil-	
	liems re foreign letters of credit;	
	Mr. Harding explained matter would be	
0. (0	arranged scon	219
	Form:	
	Motion national bank examiners' reports	
	be adequate	438
	Transcript to the compact that the term of the	
	Gold Settlement Fund:	
	Custody of gold order certificates in	37:
7	Daily report of settlements in	532

Hardi	ing, W. P. G. (Continued): Gold Settlement Fund (Continued):	SELL
	Gold Settlement Fund (Continued):	
	Recommended approval of substitution of mem-	-
371	pers of nearby banks to audit	585
	Payments from, to be made in favor of 5%	
	redemption fund - memo returned	24
	Company of the appropriate some officers in age of a soft in the	
	Hardy, Caldwell:	
	Proposed for F. R. Agent at Richmond; tel-	
	ephone conversation with Mr. Hardy re-	701
	ported	321
	Motion offered that he be appointed for	200
	unexpired term of Mr. Ingle	326
dija	Vote on motion for appointment for unex-	
	pired term of Mr. Ingle	327
	Declared elected in accordance with terms	
	of Mr. Harding's motion	328
250	the state of the s	
	Kansas City:	
	Condition at - conversation with Swinney	
	Encode reported to Exercise the the contract	199
Car.		
	Letters:	
	Draft of, to F. R. A. Wellborn re keeping	
	100% benind public deposits	200
	Draft of, to southern reserve banks re gov-	
	ernment deposits, referred back	239
	Presented from South Carolina Bankers' Assn.	
0.0%	sending check for trip to attend	
	meeting at Isle of Palms; Board ap-	
	proved returning of check	396
1.1	THE BURNESHIELD OF BURNING	
	Memorandum:	
	Re understanding between Board and Comp-	
	troller presented to a grant troller presented	290
	s stiffers to accept the last series we were	
	Named as representative of Board to consider	
Na.	matters with Comptroller and his of-	
	fice	
	New Orleans Branch condition, referred to	343
	Newsome, W. B., to succeed Mr. Rotan as Class	
	C director	188
21.75	සේ යායාදේ විවිත වැන මල . හා වඩා වන වර්තය වෙන	16.5°
144	New York Bankers' Association:	
7	Authorized to attend meeting at Atlantic Cy.	658

Hard	Notified Board of appointment of V. C. Mc	
	Notified Board of appointment of V. C. Mc Cormick as director of F. R. B. of	
	Philadelphia	15
	Open Market Purchases: At Atlanta, draft of reply to letter re	a cm
1.77	Rate on, at Dallas, referred to	167 186
	Control of the contro	
	Opinion:	
	Of Counsel re farm mortgage loans, referred to for report	31.3
	Of Counsel re maturity warrants of Cleve-	382
N.	Of Counsel re rediscount by New Orleans Branch of notes of Canton, Miss.,	
) }	referred to Of Counsel re 10% limitation on endorsed	482
65	paper and effect on rediscounts at Dallas Bank	544
	Of Attorney General re Section 16 of F. R. Act - presented letter to Sen. Hitch-	
	cook one beating money with a wife	713
	"Par":	
	Mr. Reynold's suggestion thought good; sug-	
Not 1.5	gested representatives of clearing houses hold conference and submit to Board schedule of proposed rates for	
	consideration	704
	Par Lists: 12 Mar 10 12 12 12 12 12 12 12 12 12 12 12 12 12	
001 001	Letter from R. L. Van Zandt re printing monthly par lists, referred to	722
	Parade, Preparedness: Question of Board's participation in	658
	Payment: Of Government deposits at St. Louis, and	
491	conversation with Mr. Malburn	268
6.13	Real Estate: Loans held by national banks, referred to	31.2
	Holdings by trust companies - letter of Comptroller to Chief Justice of Su-	
	preme Court approved	519

Harding, W. P. G. (Continued) : 100 100) A A STATE Rediscounting:	aligaMe
Excessive loan by Atlanta Bank for First	
National Bank of Jefferson, Ga., re-	
ferred to	372
Letter from F. R. Agent at Dallas referred	
ROLL - Tel ntolal of gloom to state garming as	571
Letter from F. R. B. Dallas re, with other	
F. R. Banks referred to	572
Report: a Casuo: See Those mult on Isombo Cho	
Re obtaining regular reports from member	
banks	6
On Topic No. $22\frac{1}{2}$ (open market purchases of	
domestic acceptances), and No. 26	
(gold drain on New York banks)	23
In favor of permitting payments to be made	
from Gold Settlement Fund on behalf	
Richmond Bank for reimbursement to 5	%
fund of member banks	40
Visit of M. F. H. Gouverneur and D. R. Cok	
of Richmond	83
Favorable, re communications of F. R. A.	
Ramsey to be endorsed by his secreta	
Mr. Hall	100
Re recommendations of F. R. A. Remsey, at-	
Committee of Dallas - not feasible	105
Appointing assistant to F. R. A. Ramsey	105
Re stating dividend at Dallas from account	
ing standpoint	106
Prepared re charge-off of bank buinding	
for Dallas do may an amore welled	106
Re absence of F. R. A. Ramsey from Dallas	106
Recommending payments into 5% redemption	
fund of national banks - laid on tab	le 107
Re method of determining population of	
Sioux City, Iowa - practice of Comp-	
troller to be followed	190
Of national banks, form of, suggestions, conference between Mr. Williams, an	,
Mr. Harding and Mr. Williams, and	
Of examination of Mr. Ingle's accounts by	150
Mr. Imlay and Mr. Gidney referred t	0 226
Letter of Gov. Seay as to discounts at	
Fourth National Bank of Fayett eville	;

Hardi	ng, W. P. G. (Continued):	
	Report (Continued):	
	also purchase of Gov't bonds at Rich-	
940	"Too mond fullerys below gostef sends bed	227
-*		246
	Re inspection of F. R. B. of Cleveland, St.	
	Louis, and Kansas City ordered circu-	
	에 보는 사람들이 되었다. 그는 사람들이 가장 그렇게 되었다면 보다 되었다면 되었다면 되었다면 되었다면 되었다면 되었다면 되었다면 되었다	386
	Re result of convass of banks in Panhandle	
		441
		446
	Re question of supplying agents with re-	mon
	가는 1 : 1. : 1. : 1. : 1. : 1. : 1. : 1	707
	Resolution: Was a small a larger and a second	
	Offered as substitute for all preceding	
		160
	Atlanta, re withdrawal value of stock re-	
	ferred to, with Counsel	205
	Control of the contro	
	Richmond:	
	To be informed of definition of "revenue"	
	in connection with warrants	331
		484
	the second of the second secon	
	Rural Credits Bill:	
	Asked consideration of vote re provisions	
	of, insurance of bonds which may be	400
	purchased by F. R. Banks	688
	Salaries:	
	Draft of letter by Law Committee re, nat- ional bank employees, referred to	
	Mr. Miller and Mr. Harding	305
	Telegram presented from Gov. Van Zandt	306
	Presented question of increase for Counsel	323
	Letter of Mr. Harding in response to reso-	
	lution of Board of Directors of F. R.	
	B. Of Dallas re	353
100	Request of Agent for increase in, at Dallas	
	Bank, referred to	680
	The communication of the section of	
0630	Transfer:	- 274
	Louisiana banks from Dallas to Atlanta Dis-	
	trict, report to inquire attitude of	204
	banks affected of the second	204

Hard	ing, W. P. G. (Continued): 2000) 22 22 22 22 22 22 22 22 22 22 22 22 22	Manil
	Letter of Louisiana banks requesting	248
1	Louisiana banks, voted against, amended	
1) (resolution and the management	256
	Statement re Connecticut banks, favoring	274
	and to besime o will ensure the parties	414
	Connecticut - reconsideration of Board's	294
	Fairfield Co., Com., from District 1 to	~
0.50	2, subject to approval of Counsel,	
	favorably reported; plan of Mr. Jay	
904	and Mr. Curtiss	363
	From District 11 to 10; letter First Nat-	
	ional Bank, Canadian, Texas, re-	
	gaine ferred to a responsitional anchere in	378
uui	Of stock of banks in Fairfield Co., Conn.,	
	a orecommended, fre changes in boundary	429
duc.	linesCommed add wood degree:	420
	Motion for First National Bank, Canadian, Texas, to adhere to original decision	
	re transfer from District 11 to 10	483
	24000000 Daniston Hiller Distriction will	
ABA	Trade Acceptances: garafface and exercises	
	Reported re rate of 3% on	306
	Warrants: old Sandrov Lordo interplication boxes	
	Application for purchase of, by F. R. B.	
50.6	Cleveland approved	336
	Purchase of \$20,000 Cleveland Heights,	
	Ohio, approved request of Cleveland	100
	- acopt to Bank remote was I system to the re-	436
	Approved application of Philadel phia Bank	458
AGG.	to purchase Franklin, Pa.	4500
Hor	dy,acaldwell sabesonies necessary because	
- Hai	Building: canoger at enlamin, an /10 an group	
	Letter from, re building at Richmond	484
	UF. IR. Agent: - curoupni Proi diguna housepuss	
	Nam e proposed as at salary of \$10,000	320
	Motion of Mr. Harding re appointment of	
	Mr. Hardy for unexpired term of Mr.	200
	-ald and Ingle at salary of \$10,000	326
	Mr. Hamlin doubtful whether Mr. Hardy	
194.44	could be declared elected with three	

Hardy, Caldwell (Continued): F. R. Agent (Continued):	
IIO U VOU LIME	528
Vona abubt	328 328
Letter from, re appointment of W. E. Cadwal-	132
Heidelbach, Ickelheimer & Co.: Letter of Governor Strong re bills of, being eligible for purchase by F. R.	
Banks own a period from the state of	534
Hendricks, Lawrence H.: Invited by Board to confer re check clearance	301
Henry, Hon. Robert L.:	
Mr. McAdoo transmits correspondence from, re J. H. Gaston	132
Hichborn. C. S.:	
Letter from re eligibility of directors under	343
Hill, Hon. E. J.:	
Amendment:	g
Suggests, re covering investments of deposit in savings departments of national banks	532
Deposits:	
Of savings departments of national banks - memo of Mr. Warburg re investment of	686
Savings Accounts:	
Bill introduced by, authorizing member banks to open, referred to Mr. War-burg and Counsel to prepare report to	
Congress Memo of Mr. Warburg and Mr. Broderick re	628
Bill re investment of funds of sav- ings departments of national banks	69:
To call on Governor Hamlin re Bill re	69:
Hill, Walker:	
Pelegram from re amendments to Clayton Act	23

CXTAI

Hitch	hcock, G. M. Letter from, re opinion re Section 16	713
	Steff gar seres in a sector as through a	110
Holi	days:	
845	Compensating time to employees required to	. = 6
0.44	work in half-holiday season, etc.	459
	February 22 voted a holiday	170
44.23	May 30 declared a holiday (Preparedness	552 657
	eune 14 declared a noriday (Freparedness	607
Ho11	is, Allen: 5.00 Accoming to Transcript	
	Letter from re resolution re holding political	
	office	28
Aug.	Report of Mr. Hamlin re above	42
Hoope	s, J. W. :	
IOE	Letter from, re withdrawal of Guaranty State	
	Bank of Pittsburg, Texas	130
	eri direktiya	dui.
Huff	, $04,066$ valuabately decreased fractions of a considerability	
44 14	Clearing:	
	Letter to Counsel re attitude of Texas	
	bankers re plan for the Redistricting:	639
818	Redistricting:	
4-4	Given extra time to prepare brief in	40
	Louisiana case	62
	to a small fine state of the small state of the sma	
	a apadianti Tarahan da arawa da arawa ka a	
	Fraction to a member of the contract of the co	
(2.5.1)		
	galo (, e. v.) de Emmodes de Colo. Sud Lebruck	
	- success Committee that the start and one beautiful agents	
	to martieral or graves with he consist	
	ty tomonna agri vige	
	The Code was salided that the personal tile of the	
	andria. The collaboration appears of the factor of the collaboration of	
	t troops space to at toamed him green and	
	an statestan Callibra Indeed	
	-Y-a Agasha Main Hambarah an Aligh a sa sa	
Ella -		

Illino	ois:	
420	Courts refuse to license bank of F. W.	
	Woodruff to exercise fiduciary pow-	
	ers; letter. Same in and in and its	87
	Letter to all banks granted fiduciary pow-	
	ers stating Board's action effective	
	only as to registrar of stocks and bonds	237
	a legic professor sprift for the second place by the contract of	
Index-	-Digest - Clayton Act.	
	Authorized to have 25 copies bound	624
	Prepared by Mr. Hamlin	85
	politica in the contract of th	
Indian	Affairs - Commissioner of	
	Letter from, re amended ruling Interior De-	
	partment re banks eligible as deposit-	
		498
*		
ingle	, William today Avilo	
	Acceptances: letter from, re inquiries re	
		114
	Accounts:	
	Report examination of, referred to Mr.	
	***************************************	226
		246
7.41	Report on account of referred to Com-	
	mittee on Operation of F. R. Banks	24
	Advisory Council:	
	Letter announcing election J. W. Norwood	88
	Letter re prospective action board direct-	
	ors re membership	28
		183
	By-Laws: letter from, re change in at Richmond	169
	10 011100 0 011100001	19
	The state of the s	722
	Collection Plan: letter from, re Relations with Richmond Bank - to discuss with	166
(0.3×		124
	*****	129
44.5	Letter to, re	148
	Trust Companies: letter from, re	72
	Weekly reports from member banks - letter from	2
	MORUTA TODA TO TI AN INCHINATION TO A A A A TE ONL	-

CXLVIII

Insur	ance:	
	Amendment re national banks acting as fire	
	insurance agents and agents on real	
	estate loans 664	.674
	National banks acting as insurance companies	638
	Opinion Counsel re writing of, by officers	
VQ.	of national banks	67
Inter	even vesica in audolog anala bus os mostoj syst est:	
	Penalty, opinion Counsel re maturity and el-	
	igibility warrants City of Bath, Me., subject to	412
	Rates of:	414
840	사용하다 마음에 발생하는 사람들은 사람들이 되었다. 그는 이 나는 이 사람들은 사람들이 되었다면 하는데 그렇게 되었다면 하는데 하는데 되었다. 그렇게 되었다. 그렇게 되었다는 것이다.	
u.	Charged by banks desiring to act as	
	trustee not to be considered in passing	701
	upon applications	301
	Letter of Mr. McAdoo re high rates in Iowa	345
	Circular of Comptroller re purchase by	340
	national banks of paper discounted at	
	high rates	249
	Reduction in, Mr. Miller offered substitute	242
	for paragraph in annual report re	120
- 44 1,	Reserve Balances, letter of Catawissa Nat'l	120
	Bank re interest on	594
1.00	Stock interest, opinion Counsel re refunding	002
244	to withdrawing banks	240
	. Williaming banks	240
Inter	nal Revenue Bureau:	
	Acceptances:	
	Stamps on - letter to, re	389
~N!	Stamps on - letter from Deputy Com-	
	missioner re	418
	Certificates, Mr. Hamlin reported re taxation	
	of certificates of stock in F. R. Banks	170
127		
Inter	mal Revenue, Collector of:	
23.7	Deposits:	
	Letter from, re refusal of Kansas City	
	Bank to accept after 12 o'clock	430
	Letter from Kansas City Bank agreeing	
	to accept up to 2 o'clock	433

Interior, Department of:	
Letter from Commissioner of Indian Affairs	
stating change in ruling of, re	
rediscounting banks acting as de-	
positories	498
Control of the Contro	
Investment:	
Commissioner of Banking of Massachusetts re	
of trust companies	43
Federal Trust Company, Boston, letter re -	
of trust company funds in South	
American Securities	21
er elektrika ing er gar Souldern elektrik bal digille latier elektrik elektrik	
Iowa:	
Governorship of, letters of E. T. Meredith	524
Issue, Division of:	
Appointment of one additional clerk	516
Barnard, Dorothy, leave granted for one month	459
	516
Counters, money:	
Comptroller authorized to employ two	201
Extension of appointment for two months	411
Federal Reserve notes, memo to Comptroller	
re shortage in shipment to Kansas	
City	551
Salary of clerks - increase recommended by	
Comptroller	516
Increased	726
Thes	
Italy:	
Branches - application National City Bank of	
New York to establish, held up until	
return of Mr. Warburg	598
Order authorizing establishment by	
National City Bank	610
The second results of the first wall as the constitution of	
Jafenon d m d	
Jaffray, C. T.: Advisory Council at Minneapolis:	
Central reserve city, Minneapolis not desirous	219
of being	578
Collection of checks, suggestion Condition in district, report re	581
statement re	213
Buckette 10	40 Tel

Jaff	ray, C. T., Advisory Council at Minneapolis: (Continued)	· Jail
	Dividends, statement of -	216
Jay,	Pierre: Acceptances:	
	Brown Brothers & Co. to be added to list	
	of private bankers whose - are eligible for purchase by F. R. banks, letter from re agreement with Domestic, comments of re amendment	618 420
ļc.	Seligman & Company on list of firms whose - are eligible for purchase by F. R. banks	673
1524	Trade, letter re ordered circulated	269
era Era	Amendments: Section 13, Federal Reserve Act - copy of	
	originaal and alternative draft to be sent to	387
102	Annual Report: (300 for howfronts of religion)	
612	List of employees and salaries in - letter from, against publishing	61
Lon	Bonds:	
afd	Conversion of - at end of quarter - letter from Holding of by Member banks - letter from	545 335
		000
	Branches: Establishment of in Venezuela - information to be sent	54
	Bulletin:	
	Address of - question of publishing in	589
	By-laws: Change in, at New York - letter from	43
	Certificates: Temporary - of stock - letter to	638
212 57d 583	Chairman: Designated for one year and a second sec	19

Ton		
	Pierre: Checks - direct routing of - letter from	312
9	Clearing - American Bankers Association re- fusal to support appeal Conference of Bankers at St. Louis in interest	
	of postponement of - letter from	725
Rog	Conferences - suggested meeting with Cleveland Agent and Board to outline program for Agent' -	45 7
	for Agent' - Death actions yours	
946 963	Depository - New York Bank acting as - for Bank of Netherlands - telephone con- versation re	307
	Senittanh sa or	
	Federal Reserve Notes: Issues of - presented plan and recommendations re	633
	Request for by - approved	495
	i de, desemble en e	
	F. R. System - National Bank withdrawing from letter from re	338
	Press - Mr. Warburg to prepare statement for re Boards position	143
111	Private Bankers:	
	Federal Reserve Banks greater latitude in dealing with statements from -	
	· letter re	121
43	Above letter sent to all Agents	125
	Redistricting - plan for transfer Fairfield	
	Co., Conn. approved 363	, 367
	Report - Secretary to prepare separate pamphlet print of - for trans-	
	mission	112
	State Bankers Associations:	
477	Attitude of - letter from Meeting of members of Group 6 of New York	143
	Association described in letter from Letter from re resolution Group 6 of	170
200	New York Association	618

Jay,	Pierre: (Continued) State Banks - membership of - letter from to	e sile
	Mr. Warburg	684
	Tenure of office of employees	9
Jones	s, Breckenridge: Amendments to Federal Reserve Act - letter to	
	re his recommendations	102
Judio	ciary Committee, House and Senate: Advisory Committee:	
	Legality of under Clayton Act Letter from re	377 396
	Question of - of banks has been raised - to be notified	372
	Amendments - Governor presented letter to -	000
888	re Clayton Act	208
Just	ice, Department of :	
	Clearing - report Mr. Willis re conference	360
	The substitute of the \mathbf{K}_{\bullet} of the substitute \mathbf{K}_{\bullet}	
	no balang tenser 200 m	
Ka in	s, Archibald: Clearing agencies:	
Zar.	In favor of establishment of	706
asi.	Letter to, re purchase of guaranteed bills stated in sterling	182
1-76 q	Letter from, asling Board to promulgate regu- lation covering use of drafts by Fed-	
	eral reserve banks on other banks, referred to Mr. Harding for action	665
Kane	T. P Deputy Comptroller of the Currency: Letter from, re F. R. B. Atlanta rediscount-	
	ing excessive loan for First Nation- al Bank of Jefferson, Ga.	372
Kern	, Senator John W.:	
8£0	Amendment to F. R. Act (transmitted by Sen- ator Owen)	268
77		-

Mern, Senator John W. (Continued): Letter to Hon. Carter Glass re amendment to Kern Bill	475
Kern Dill	
Kountze, Letter asking for conference with Governor re Clayton Act	252
Krauthoff, Edwin A., Kansas City, Mo.:	
Mr. Hamlin stated he had registered complaint against F. ". Fleming	47
L.	
Langley, John W Representative: Request for earnings and expenses of reserve banks declined, to be printed in an-	
nual report	55
[이 문제] : 2000 시간 이렇게 하는 것 같아 되었다. [20] : 2	
Lazarus, I. B. : Digest of F. R. Act returned with thanks	10
Legal Questions:	
Comptroller of Currency and Board to be restrict ed by opinion of Counsel	249
Letters of Credit: Letter of Jas. B. Forgan re ruling of Comptrol-	
ler of Currency re national banks is-	695
Letter of John Perrin re	717
Lewis, J. H Senator from Illinois:	
Mr. Hamlin to send letter re resolution offered concerning salaries at F. R. Banks	42
det - Colminae of Comangl:	
Lability - Lightlities:	
Question of inter-bank, between F. R. Banks	273
Tables to be sent F. R. Banks and agents re	
reserve against net deposit and note liabilities	657
Lightner, Wm. H Deputy F. R. Agert, Minn eapolis:	
Elected June 7, 1916	6

loan		527697
	Amendmen t:	
	Re short time loans on eligible paper as collateral	118
	Proposed by Mr. Warburg re loans on city	
	real estate by national banks	135
	Re permitting banks to loan 10% of capital and surplus to individuals or cor-	
	porations , the same and the same	491
	Board of Education of City of Cleveland, au-	
	thority given F. R. B. of Cleveland to purchase	672
	Cleveland Bank application to purchase loan of Columbus, approved	525
	Collateral, letter from Sen. Owen re loans to	
	member banks on special	336
	Commodity paper, to be limited to 90 days	198
	Crops, editorial in Des Moines paper re refus-	
	al of F. R. Banks to make loans at 6%	381
	Excess loan at Union City, Tenn., referred	
	to Counsel	4 4 4 4
	Excessive loan of First National Bank of Jef-	
	ferson, Ga., rediscounting by Atlanta	372
-	Foreign loans, letter of W. H. McMasters	574
	Grain receipts, correspondence between Mr. Mil-	
	ler and San Francisco Bank re loans	113
	Grain certificates in northwest, letter to Rep-	
	resentative Bridges re	134
	Liability of directors arising out of loans of	
	10% of capital to one borrower and pur-	
	chase of acceptances in excess of this	
	amount, letter of T. P. Beal	516
	Wheat loans in northwest, correspondence of	
	John Perrin referred to Mr. McAdoo.	132
	colore of the abituation attendance	
oan	s: - Opinions of Counsel:	
	Re 10% limitation on loans confidence and the	130
11.4	Re farm land loans	206
	Re farm mortgage loans, referred to Mr. Hard-	
	. Some was ing. book dear wantage. over one .	313
0.00	Re farm loans sold by one member bank to anoth-	
	er in same district	364
	Re application of 10% limitation on national	
	bank loans to acceptance business	617

Loans: (Continued)

Opinions of Counsel: (Continued)
Re 10% limitation on loans of national banks & its relation to acceptances 623

Paper eligible for purchase by F.R. Banks Letters from Gov. Strong asking following names be placed on list of firms whose paper eligible for purchase by F.R.Bks: 534 Heidelbach, Ickelheimer & Co., J.P.Morgan & Co. and E.Naum-534 berg & Co. Letter P. Jay recommending that J.& W.Seligman & Co., be placed on list of private bankers whose acceptances are eligible for 673 purchase by F.R. Banks

Real Estate:

Letter Old Nat'l. Bank, Battle
Creek, Mich., re
148
Memo. P.M. Warburg re policy to be
adopted toward national banks
holding real estate loans
National Banks acting as agents 664,672

CLVI

lik y ros "irvo nastelej. Po jesio, nos

Mach	ines:	
	Action deferred as to purchase of perforating -	
	for Philadelphia Bank until after	
10	meeting of Agents	565
	Perforating unfit notes - two firms bidding	
	requested to send copies offering -	
	to each bank for examination	494
Malt	ourn, Honorable William P, Assistant Secretary of th	e
Tre	easury:	
	Delano. F. A. conference re transfer certain	
	functions to Federal reserve banks	15
	Federal reserve bank notes, change in form of	
	Treasury statement	187
	Fiscal agents, certain practices of New York Bank	652
	Government deposits at St. Louis, form of pay-	
	ment of, W. P. G. Harding confers	267
	Kansas City will receive deposits, Collector	
	of Internal Revenue up to 2:45 p. m.	433
	National banks deposit to 5% redemption fund	703
	through Federal reserve banks	391
	Perforated notes, redemption of	551
	St. Louis drawn on through New York for	000
	\$1,000,000	268
Man	shall my Tree Bureldont of the United States.	
aret.	shall, Thomas, Vice President of the United States:	
	Letter regarding C. H. Bosworth and W. F.	723
	McLallen	123
Man	tin T. Mannagaga	
	tin, James A., Johnson City, Tennesses: Letter from Senator John K. Shields transmit-	
	ting communication relative to opera-	
	ting communication relative to opera-	
	on Clearing for reply	627
	on Clearing for repri	
Mar	tin, William McC Federal Reserve Agent, St. Louis	s:
	Advertisement of Commercial Credit Company,	
	Baltimore, Maryland, to purchase	
*	open accounts	49
1	Designated chairman for year	19
	Government deposits at St. Louis, form of,	
	letter circulated	26

CLAILI

Martin, William McG. (Continued)	
Government drafts drawn on - form of money payments	247
Kentucky warrants, St. Louis Bank authorized to purchase	416
National bank note situation in St. Louis Bank adjustment made	312
Reserve requirements for trust companies Unfit notes - policy at St. Louis Bank re	267
acceptance of	92
Massachusetts:	
Commissioner of Bank of - investment of trust companies	43
Warrants: Chicago Bank request authority to purchase	
three municipalities of -	601
Minneapolis Bank request authority to accept certification of Bureau of	
Statistics of - connection with purchase of -	551
Maturities: 12 / Accept and of filesess armed it rolling	
Interest rate of on paper at Boston	23
Interest rate of on paper at San Francisco	134
McAdoo, William G., Secretary of the Treasury:	
Amendment, Clayton Act, telegram Walker Hill, St. Louis referred to Committee on Law Amendment, voted to lay on table; C. S. Hamlin	231
re purchase of paper protected by	
warehouse certificates	119
American Bankers' Association, plan for cre-	
ation of banking corporations to establish foreign branches submitted	310
Annual Report, general statement re additions to re public deposits and report of mem-	
ber banks	136
Bill of Lading Law, need for uniform	570
Bonds:	
Conversion of:	
2% into 3%, draft of letter read by	54
C. S. Hamlin	
Delano, F. A. and Paul M. Warburg discussed Federal reserve banks and insuance of	
\$30,000,000	698

McAdoo, William G. (Continued)	
Bonds: Accorded hothing , Tallord place to find the	
Conversion:	
Given to press, authority given F. A.	
Delano in accordance with policy	
Title outlined to sandama . Collada and a	272
Letter, inquiry of John Perrin under con-	
cideration of Treasury Department	68
Memorandum, whether all bonds and no notes	
may be asked for in - reply	289
Proportion of - and one-year notes to be	
included in - 19 0320101 a smooth	303
Exchange of proposed by John Perrin	44
Refunding of, F. A. Delano reported result	
of conference with - re visit to	
South America	258
Warburg, Paul M. re balance of \$30,000,000	
to be converted in 1916 could not	
be exchanged by Federal reserve	
banks as to July 1st	711
Bridges, Honorable Robert, outline re repre-	
sentations by transmitted to	290
Bulletin:	
Editorial Committee of to consider question	
of publishing speeches in	589
Policy of conduction, reconsideration of	553
Cooperation between Board and office of Comp-	
troller of the Currency	159
Correspondence transmitted from Honorable	
Robert Henry re J. H. Gaston	132
Dividends and examiners, report of W. P. G.	
Harding's statement to be inserted	
in, show existence of differences	
among Board	157
Foreign Branches, plan of American Bankers'	
Association for creation of bank-	
ing corporations to establish, -	310
recommended to Congress	210
Governors' Conferences:	63
Inquiry as to status	16
Resolution re status of - laid before Board Grain receipts in Northwest, loans on	113
Rates of interest, high in Iowa	345
Rates on loans, telegram John Perrin re secured	0-10
by commodities in warehouses	88
DY CONTROLL OF BY THE MOTOR OF BY	00

McAdoo, William G. (Continued)	
Salary of Comptroller, opinion re back	31
Salary of Comptroller, paper re	71
South American trip, conference with F. A.	
Dalano and C. S. Hamlin re	254
Subtreasuries, members of Board to appear be-	
fore appropriation committee re	
abolishing	104
Wheat loans in Northwest, letter John Perrin	132
way ba ackerthatthat toolg	
McCaleb, W. F Deputy Federal Reserve Agent, Dallas:	
Bond, release of -	125
McCord, Joseph A Governor, Federal Reserve Bank	
of Atlanta:	
Cotton loan paper - Atlanta Bank open market	
purchases of	167
Dividends; letter Atlanta Bank re	724
Earnings and dividends - Atlanta Bank credit as	
earnings a profit of \$1,528.29; also	
pay dividends refused Exchange charges, controversy with W. P. G.	713
Translation and the second sec	107
2.15 c. 20 C. a. a. 20 C.	
McCormick, Vance C Class "C" Director:	
Director, Federal Reserve Bank of Philadelphia	15
Resignation as Class "C" Director	678
HIMESOTO FEET TE MENTED SEE MAN ENGLISH MA	
McDougal, James B Governor, Federal Reserve Bank	
of Chicago:	
Bonds - allotment of - letter re	195
Bonds and one-year notes; telegram from re	
conversion operation at Chicago Bank	289
Gold Settlement Fund and Federal Reserve	
Agents' Fund jointly - letter ob-	
jecting to administration of	228
Gold Settlement Fund; separation physical	
custody of fund, Federal reserve	
banks and Federal reserve agents in	376
Anders of an valuable	
McFadden Bill; House of Representatives:	
Letters in support of, ordered circulated	666
Reserves, letter Frederic H. Curtiss re	
question of to be held with re-	7.00
serve agents	360

Clev	cosh, H. K., Guardian Savings & Trust Company, reland, Ohio:	750 ž
	Letter, submitted to Counsel before sending	668
McKay	, Charles R Deputy Governor, Federal Reserv	re
Bank	of Chicago: The second with the second state	
	Check clearance - confer with Board	301
	len, W. F Deputy Federal Reserve Agent, Chi Marshall, Thomas P., Vice President of the	.cago:
	United States, letter re	721
McMas	ters, W. H Allston, Massachusetts:	
	Foreign loans - financing of - letter re	574
Meeti	ngs: Series die	
	Advisory Council:	209
	Letter, James B. Forgan re - referred to	
	F. A. Delano	467
	With Board	576
	Agents: 522,	631,642
	Committee appointed to prepare program for	513-
	Date approved - telegram John Perrin	417
	Board and Special Committee from Richmond	139
	Clearing - Executive Committee of American	
	Bankers' Association with Board -	
	question of	565
Ÿ	Clearing House - George M. Reynolds' telegram	
	re representatives to meet with	
	Board on June 27	694,702
	Committee from Baltimore with Board; re	
	changes in Federal reserve cities	625
	Committee: Executive - Governor's office Conference:	425
	Board and Governors; informal	477
	Bonding companies for - consider guaranty	
	deposits of national banks	420
	Federal Reserve Agents; letter Pierre Jay	
	proposed meeting with D. C. Wills	
	and Board to wall add not be made and	457
	Federal Reserve Agents - referred to F. A.	
	Delano and A. C. Miller	
	Governors; bank submit views, physical cus-	
	tody of funds of banks and agents	
	in Gold Settlement Fund	376

CLXII

Meet	ings: (Continued)	Service .
	Conference:	0 34
	Governors; program of circulated among	
	members of Board	447
. 0	Vio Special	333
	Directors - change in by-laws of Philadelphia	
	Bank re holding of	283
	Directors - letter, Dallas Bank, members of	-
		205
* 1	Advisory Council authorized to attend	200
	Governors:	419
	Delano, F. A. authorized postponement	
	Delano, F. A. possible postponement referred	414
	With Board sandagan and all a - all	77
4	Members of Congress and representatives of	
	Connecticut bankers 29	4,296
	Memorandum - Governors	79
2	eliarnoù egranival	
Memb	er Banks: Whate - was meanly all all the state of the same	
N.	Amendments; proposed in Bulletin; agents call	
	attention of	718
	Bonds; application to purchase, sent copy of	
	resolution re conditions	385
	Bonds for sale to Federal reserve banks by	696
	Checks; suggested use of legend "collectible	
	at Federal reserve banks"	703
	Clearing House, settlements by	10
	Dividends; payment of to liquidating	14
, 79	Drafts on Federal reserve banks other than	
	their own	719
		110
	Five per cent redemption fund; payments to be	24
1 1	made out of Gold Settlement Fund	64
	Gold Settlement Fund; payments to be made out	01
i d	of - W. P. G. Harding's memorandum	24
. = .	Gold Settlement Fund; payments from for re-	
	imbursing 5% fund; letter published	
	in Bulletin	40
	Indian Funds; letter Minneapolis Bank re re-	
	discounting restrictions; deposi-	
	tories; referred to A. C. Miller	412
	Notes; eligibility of - of officers	680
	Ruling of Comptroller on - in District No. 9	600
	Liberto an energy frame en acting a connection of the block	
Memo	randum: # Transfill a to also one consider a second	
	Broderick, J. A., examination of Federal reserve	
	banks, Federal reserve agents, State	
	member banks and trust companies	685

Memorandum: (Continued)	
Harding, W. P. G. Board and Comptroller, understanding of	290
Comptroller, refer all questions pertain-	
ing to Act to Counsel	200
Dividends and appointment of examiners	154
Entered in minutes, and to be binding	292
Warburg, Paul M. re reserves, investments,	
gold holdings, government bonds, etc.	648
A A ATTENTION OF THE PARTY OF THE PARTY OF THE LOWEST TO	
Meredith, E. T Director, Federal Reserve Bank, Ch	
	24,544
Question passed over	552
Director; offering resignation; re candidacy	
for Governor of Iowa	559
Miller, Adolph C.	
Acceptances; John Perrin request for publica-	
tion of statement re	545
Advisory Council, John Perrin re eligibility	
of, to confer with Counsel	73
Advisory Council, opinion of Counsel sub-	
mitted re Board exceeding authority	
in issuing regulations re	116
Amendments:	
Domestic acceptances; Board voted to pring	
text of alternative suggestion	374
Draft of - changes in alternative	396
Draft of - Section 13, presented as alter-	030
native	387
	301
Not in complete accord with all changes	500
suggested re Section 16	562
Outlined views to be sent Senator Owen re	F 4.3
Section 16	561
Proposed, Section 13 by Governor Wold of	
Minneapolis, referred to for reply	568
Annual Report; suggestions re additions	136
Bonds: or million to bodyen all	
Conversion of 2% into 3% when in excess	
of \$25,000,000	35
Perrin, John, recommends obtaining - from	
December 31, 1915 for \$250,000	398
Selling of, requested resolution of John	
H. Rich re	440

Dig

Miller, Adolph C. (Continued)	Mulay 2
Bulletin:	
Business conditions, discussed preparati	on
of reports	643
Business conditions, report of, making	-0
public before publishing in	439
Committee on, reconsideration of report	re
policy of printing speeches	599
Printing of speeches, voted negative	481
Printing of statistics re business failu	res
by Federal Reserve Districts, vot	ed
in the negative	451
Status of be taken up at full Board meet	ing 499
Clearing, information desired	276
Commercial Credit Company, letter re advert	ise-
ment of	498
Committees:	
Chicago and Cleveland, operation on - to	
act in place of Paul M. Warburg	286
Executive, to act during absence of W. P	. G.
Harding and F. A. Delano	335
Kansas City, operation on; retired assig	ned
to Minneapolis	41
Substitute on for F. A. Delano and W. P.	G.
Harding during absence	
Cross, J. L., letter from J. Z. Miller, jr.	
re status of	30
Directors, correspondence with W. Woodward	
re interlocking to describe the state of the	114
Dividends, approved memorandum of W. P. G.	
Harding re dividends at banks	157
Earning power of Minneapolis, St. Louis and	
San Francisco banks, memorandum r	e 187
Examination: Accounts of agent at Kansas Ci	
Memorandum re report of Minnea	n-
olis Bank ordered circulated	391
Report of Minneapolis Bank	342
Re method of handling referred	to 495
Examiners; appointment of; approved W. P. G	
Harding's memorandum	157
Federal Reserve Act; suggestions re adminis	-
COO, Od tration of	159
Federal Reserve Agent; appointment of at Ri	ch-
mond moved to lev on table	326

Mille	er, Adolph C. (Continued)	
	Federal Reserve Banks:	3.50
	Operation of - suggestions re	159
	San Francisco, new lease for referred to -	366
	Federal Reserve Notes:	556
	Amendments re issue of voted against	39
	Destruction of -	
	Expense of returning, suggestion re	108
	Form for use in returning proposed, disap- proved - letter re return of 3	37,342
	Protest and a second se	230
	Records of Board, letter submitted re	,,,,,
	Saturday statement to include 5% redemption	659
	fund held against -	20
	Shipping cost	20
	Unfit; refusal of St. Louis Bank re redeem;	00
	letter from Assistant Treasurer	89
	Fiduciary powers; application of Merchants-	
	Laclede National Bank	312
	Foreign exchange; motion that Board ask Gov-	
	ernors to consider field of	
	operation	86
	Gold certificates; draft of amendment re issuin	g
	of denomination of \$100,000 by	
	Treasury referred to -	75
	grand gattlement hand motion for doily settle-	
	Gold Settlement Fund, motion for daily settle-	532
	ments in -	001
	Goohue, Professor - Colgate University, letter	
5-4 ₅	from Comptroller re information	AF FAC
		45,549
	Hardy, Caldwell; requested that vote on elec-	
	tion be recorded in affirmative	328
	Indian affairs; Commissioner of re amended	
	ruling re banks rediscounting	
	not to hold funds as depositorie	s 498
	Invitation to address Bankers' Association	
	Meeting on May 23	382
Doğ	Leave:	
	Absent from June 6 to September 1, visiting	
	Federal reserve banks	628
		89
	Attention called to -	61,96
	Request of John Perrin referred to	01,50
	Voted against extension of - for Counsel	526
1.3	to visit Dallas bank	520
	Lewis Resolution; proposed amendment in draft	
	of letter to Senator Owen re	31:

Mill	er, Adolph C. (Continu	ed) with the contract of the c	
	Loans:	The water in the ment of the state.	
	Farm Land, Counsel	's opinion re application	1
		n 5200 Revised Statutes	
	referr	ed to that he might write)
		neapolis Bank	372
		n Francisco Bank re sent	
		liam G. McAdoo	113
		in negative re - by	
	nation		148
	Mercantile Trust Comp		
		re reserve; question to h	00
		up at a second	532,647
		rdian Savings & Trust	
	Compan	y, Cleveland, memorandum	
	• with 1	etter to be submitted to	
	Connse	l before mailing	668
	National Bank Note Si	tuation; letter William	
		artin presented	312
		ber of Commerce; letter	419
	Perrin, John, appoint		
		Shepard Control of the state of	112
		d bills in sterling -	
		of letter to Archibald	
		rii karri organiaree kir	182
		stitute offered for para-	
		re reduction in interest	
	accept		120
	Rediscounting:		
		ember banks depositories	
		lian funds, letter of Min-	
		is Bank referred to	412
		ommunication re letter	
		Commissioner of Indian	
	Affair		498
	Redistricting:	To the same of the	
		n banks for transfer	571
		comment on resolution	
		rles S. Hamlin re transfe	er 276
		motion to suspend final	-
		re transfer	274
		nded resolution re trans-	
		Louisiana banks	256
		onal banks; advisability	
		Central bank or continuing	7
		Podovol Pogovio 40+	112

Miller, Adolph C. (Continued)	
Assistant to John Perrin - too high	8
Counsel's - approval opposed at \$9,000	323
Townser's - approvar opposed as grade	305
Employees of national banks - referred	344
Moore, Walton N question of	0-1-
Mosher, Curtiss L., conference with John	
H. Rich re -	639
Rich, John H., increase - to confer with	
F. A. Delano	662
Savings deposits by member banks; letter of	
John Perrin re receipt of	498
Warrants; memorandum of Paul M. Warburg re	
form of Board's regulation	313
TOTIM OF DOMES TO PERSON	
Mill T Z in Governor of Podorol Pagarya Bank	
Miller, J. Z., jr Governor of Federal Reserve Bank	
of Kansas City, Missouri.	
Agent: A real message - sattless O besil marked of	*
Accepted resignation as -	100
Increasing salary of - Kansas City	55
Cross, J. L., letter re - detailed to Kansas City	16
status of -	30
Deposits - letter re bank accepting up to	
3 o'clock at an account of the	430
Gold Settlement Fund - shipment to St. Louis	
subtreasury approved	12
Rediscounted paper, Federal Reserve Bank of	
Kansas City quoted in Circu-	
	439
12 #52 more in the control of the co	,
Resignation accepted as Federal Reserve Agent	
Salary: Systemate Commonst gingot - 11 Manual Commons	-
Advanced - letter re	6
Increasing of Agent's -	5!
Successor; appointment of referred to Com-	
mittee on Federal Reserve Agents	2'
Swinney. E. F notified Board of election as	
member of Advisory Council	1
Miller, Royal J. (Dr.) and I was a second and in the same	
Proposed replies to letter ordered circulated	504
TTOTODOM TOTALDO NO TOTAL OTHER AND THE	
Winnteg.	
Minutes: Advisory Council - meeting of Board with re-	
ferred to F. A. Delano	58
Telled to L. W. Dersilo	00

CLXVIII

Minutes: (Continued) (Dumission) - O ngloby years	
Agents' Conference - June 2 - referred to	
F. A. Delano	645
Approvals: 12 Date and a votate of a feet and	
Advisory Council	226
Committee on Member and State Banks - one	
exception	233
Committee on State Banks	93
Conference with Benjamin Strong, Theodore	
Wold and Alfred L. Aiken	479
February 5, subject to approval of Secretary	
of Treasury and Comptroller	175
June 1 4 2 4 4 1 American remain great sensitive to	645
March 6, subject to correction agreed upon	
by W. P. G. Harding and John	
Skelton Williams	324
Binding of 1915; Charles S. Hamlin to arrange	665
Clearing House Committee - meeting of referred	
to F. A. Delano	705
Minnesota; letter of John H. Rich re trans-	
mission of	304
Missouri Bankers' Association:	
Invitation; A. C. Miller authorized to accept	
address meeting May 23 - 24	382
Mitchell, W. J Vice President, Commercial Na-	
tional Bank, New Orleans, Louisiana.	
(See Commercial National Bank, New Orleans, card)	
Moncure, James A Deputy Federal Reserve Agent at Richmond.	
Accounts - report of examination	427
Actain absence of Agent	141
Successor; requested to assume duties of	
William Ingle until appointment	174
Vice Chairman and Deputy Federal Reserve Agent	19
Moore, Walton, Deputy Federal Reserve Agent at	
San Francisco:	
Elected as -	7
Gatch, Claud, to act in absence of	96
Salary discussed - referred to F. A. Delano	50
and A. C. Miller	344

CLXIX

	er of Advisory Council, Federal	
Reserve Bank of New	n York:	
Bills - firm el:	igible for purchase by	
	Federal reserve banks	534
Reserves, state	d situation in New York re	578
Mosher, Curtiss L.		
Appointment as	assistant to Federal Reserve	
	Agent at Minneapolis Bank	48
Salary:		
Conference,	John H. Rich and A. C. Miller re	639
Recommended		518
**		

Municipal Warrants: (See State and Municipal Warrants card)

CLXX

Wational Association:	
Credit Men:	
Mr. Hamlin to accept invitation of at	
Board's expense	348
Supervisors of State Banks:	
Letter from President of, re Mr. Broder-	
ick's attendance at annual conven-	
tion June 12	593
National Bank Act:	
Governor to redraft resolution of Mr. Delano	
re recodifying and in particular was the	207
Insurance agents for real estate loans; amend-	
ment proposed by Mr. Williams re	665
Opinion J. P. Cotton re Section 17 of	369
Resolution of Mr. Delano recodifying	199
TO SO THE LOT WILL DO TOTAL TO A CONTROL TO A CONTROL OF THE CONTR	
National Bank Notes:	
Accumulation of, letter from F. R. B. St.	
Louis re	230
Adjustment of situation in St. Louis; let-	
ter of F. R. A. Martin re	312
Movement of; Committee on Relations with Treas-	
ury Department to look into situa-	
tion and the state of the state	456
National Banks:	
Advisory Committees:	
Appointed; memo of Governor re within pro-	
visions of Clayton Act	349
Legality of membership on under Clayton	
Act Act	365
Letter re, to Phillips & Avery referred to	
Committee on Law	372
Letters from Judiciary Committees of House	
and Senate re legality of, under	
Clayton Act	377
Letter to Judiciary Committee re	396
23000 61 .00 Mile 101 61 9 00 mare 200 .10	
Atlantic City, N. J.	
Atlantic City National Bank:	
Amendment:	
Remost for to Pevised Statutes	442

CLXXII

Nati	onal Banks (Continued) :	
	Atlantic City, M. J. (Continued):	
	Atlantic City National Bank (Continued) :	
	Bond:	
	Letter to , re amount of bond to be	
	left on deposit with Treasury Depart-	
	ment to secure circulation	4.18
	Letter to, approved	495
	, <u>, , , , , , , , , , , , , , , , , , </u>	
	Augusta, Maine:	
	Rirst National Bank:	
	Clayton Act; letter Deputy Comptrol-	
	ler Fowler re; conflicts with opin-	
		COE
		585
	Battle Creek, Michigan:	
A 14 TH	- Old National Bank:	
	Loans:	
	Letter from, re loans on real estate	
	by Middle and Continue of the Enterprise of	148
	Por Oiter Windstan	
	Bay City, Michigan:	
	First National Bank:	
	Business Conditions:	
	Request to publish in Bulletin matter	
	sent out by F. R. Agent re	594
-		
	Black Lick, Pa.: 1	
die.	First National Bank:	
	Letter of Counsel ordered forwarded	
	if approved by Comptroller	638
	Bonds: in the second se	
	Letter Guray Smelting & Refining Company	
	asking whether national banks could	
	purchase bonds of	515
	Boston, Mass.:	
	Back Bay National Bank:	
	Application for charter held up pend-	
	absence Comptroller	717
	Application for charter referred to	
	r. R. Agent	723
	Merchants Mational Bank:	
	Application to accept up to 100%	
	drafts and bills of exchange approved	381

Natio	mal Banks (Continued) : (ADMINITED) - ARMS 1120 Boston, Mass. (Continued) : Parentall Agreement	
95	Second National Bank: Acceptances authorized for drafts and bills of exchange growing out of impor- ation and exportation up to 100%	t- 91
	Transport of the property of the later, in the continue of	
	Eranches: Letter to Senator Owen approving amendment authorizing establishment of	363
des	Brandentown, Florida: First National Bank: A First National Bank: The	
a.	of R. L. Poote	447
قىلى: ئادا		
	Letter re transfer to Kensas City from Dallas	483
	Interest on reserve balances; letter	594
V.07	, deb gatooki chun ga nugadi ta til to asibat j	
	Central Bank: Letter of N. J. State Chamber of Com-	
	banks re advisability of, or continu-	
	ing under F. R. System	413
	Charters: No sin this and form mot to me bank	
	Letter J. P. Cotton re charter-bond re-	667
	quirements Memo of Mr. Warburg re dates on which nat- ional bank charters expire arranged	348
	by years seriatim and Joseph Tolling Brown B	312 644
95d	Chicago, Illinois:	
100	National Bank of Republic: Granted power to accept up to 100%	482

Nati	onal Banks (Continued):	
	Chicago, Illinois (Continued):	
	National Produce Bank:	
	Opinion of Counsel re power to estab-	
	lish branches referred to Comptroller	30
	Cincinnati, Ohio:	
	Fifth-Third National Bank:	
	Letter from favoring amendment re de-	
	posit of reserves of member banks	651
	On dry When the or	
	Cody, Wyoming:	
	First National Bank:	
	Reduction in capital stock approved	595
	Condition:	
	Opinion of Counsel re power of Comptroller	
	to call for information re	283
		~~~
610	Corvallis, Oregon:	
	Benton County National Bank:	
	Letter of J. Perrin re withdrawal	
	from system	338
	era I sa Peranda. Dan erra e enjegante erra E	
	Credit, Letters of:	
	Letter of J. B. Forgan re banks issuing 695,	717
	Danville, Va.:	
	First National Bank:	
	Acceptames: Granted power up to	
	-milation 100% and this continue who among the	433
	Desired to been and following to the control of	
	Demand Notes:	
	Ruling of Comptroller that all over six months' standing be reported as over-	
	due paper	514
	-cm and rate or radio	OT-F
	Deposits:	
	Of savings departments of; memo of Mr. War-	
	burg re bill of Congressman Hill re	
	investment of	686
	Of savings departments of; suggested amend-	
	ment by Congressman Hill re invest-	
	ment of calculation of the calcu	533
	Letter of Senator Weeks re having, guaran-	
1	teed under State law	89
	Memo of Mr. Broderick re investment of	691

Deposits (Continued): Proposed conference of bonding companies re guaranty of  Director ships: Opinion of Counsel re, in savings and loan associations and national banks Private bankers with \$5,000,000 holding, in national banks  Examination Reports: Letter of Comptroller re furnishing, to, Present method of, approved by President Merchants National Bank, Richmond Of trust departments; letter of Comptroller asking suggestions re  Fayetteville, N. C.: Fourth National Bank: Correspondence and papers re, ordered filed Discounts of, reported on by Mr. Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Praft of letter by Counsel re acting as insurance agents ordered held until	Natio	nal Banks: (Continued): (South And ) Simulation	
Director ships: Opinion of Counsel re, in savings and loan associations and national banks Private bankers with \$5,000,000 holding, in national banks  Examination Reports: Letter of Comptroller re furnishing, to, Present method of, approved by President Merchants National Bank, Richmond Of trust departments; letter of Comptroller asking suggestions re  Fayetteville, N. C.: Fourth National Bank: Correspondence and papers re, ordered filed Discounts of, reported on by Mr. Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Praft of letter by Counsel re acting as insurance agents ordered held until		Deposits (Continued):	
Director ships: Opinion of Counsel re, in savings and loan associations and national banks Private bankers with \$5,000,000 holding, in national banks  Examination Reports: Letter of Comptroller re furnishing, to, Present method of, approved by President Merchants National Bank, Richmond Of trust departments; letter of Comptroller asking suggestions re  Fayetteville, N. C.: Fourth National Bank: Correspondence and papers re, ordered filed Discounts of, reported on by Mr. Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Praft of letter by Counsel re acting as insurance agents ordered held until		Proposed conference of bonding companies	
Directorships: Opinion of Counsel re, in savings and loan associations and national banks Private bankers with \$5,000,000 holding, in national banks  Examination Reports: Letter of Comptroller re furnishing, to, Present method of, approved by President Merchants National Bank, Richmond Of trust departments; letter of Comptroller asking suggestions re  Fayetteville, N. C.: Fourth National Bank: Correspondence and papers re, ordered filed Discounts of, reported on by Mr. Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until			420
Opinion of Counsel re, in savings and loan associations and national banks Private bankers with \$5,000,000 holding, in national banks  Examination Reports: Letter of Comptroller re furnishing, to, Present method of, approved by President Merchants National Bank, Richmond Of trust departments; letter of Comptroller asking suggestions re  Fayetteville, N. C.: Fourth National Bank: Correspondence and papers re, ordered filed Discounts of, reported on by Mr. Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until			
associations and national banks Private bankers with \$5,000,000 holding, in national banks  Examination Reports: Letter of Comptroller re furnishing, to, Present method of, approved by President Merchants National Bank, Richmond of trust departments; letter of Comptroller asking suggestions re  Fayetteville, N. C.: Fourth National Bank: Correspondence and papers re, ordered filed Discounts of, reported on by Mr. Harding 227 Stock, application for surrender of, approved 517  Federal Reserve System: Letter from Wm. Woodward re withdrawal from 205 Letter from Pierre Jay re withdrawal from 338 Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100% 247  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until		Director ships:	
Private bankers with \$5,000,000 holding, in national banks  Examination Reports: Letter of Comptroller re furnishing, to, 345 Present method of, approved by President Merchants National Bank, Richmond of trust departments; letter of Comptroller asking suggestions re 397  Fayetteville, N. C.: Fourth National Bank: Correspondence and papers re, ordered filed 174 Discounts of, reported on by Mr. Harding 227 Stock, application for surrender of, approved 517  Federal Reserve System: Letter from Wm. Woodward re withdrawal from 338 Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100% 247  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until		Opinion of Counsel re, in savings and loan	
in national banks  Examination Reports:  Letter of Comptroller re furnishing, to, Present method of, approved by President Merchants National Bank, Richmond of trust departments; letter of Comptroller asking suggestions re 397  Fayetteville, N. C.: Fourth National Bank; Correspondence and papers re, ordered filed 174 Discounts of, reported on by Mr. Harding 227 Stock, application for surrender of, approved 517  Federal Reserve System: Letter from Wm. Woodward re withdrawal from 305 Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100% 247  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until		associations and national banks	418
Examination Reports:  Letter of Comptroller re furnishing, to, Present method of, approved by President Merchants National Bank, Richmond of trust departments; letter of Comptroller asking suggestions re 397  Fayetteville, N. C.:  Fourth National Bank:  Correspondence and papers re, ordered filed 174  Discounts of, reported on by Mr. Harding 227  Stock, application for surrender of, approved 517  Federal Reserve System:  Letter from Wm. Woodward re withdrawal from 305  Letter from Pierre Jay re withdrawal from 338  Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund:  Deposits to through Federal reserve banks 391  Hampton, Va.:  Mercantile National Bank:  Acceptances - granted power up to 100% 247  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until		Private bankers with \$5,000,000 holding,	
Letter of Comptroller re furnishing, to, Present method of, approved by President Merchants National Bank, Richmond Of trust departments; letter of Comptroller asking suggestions re  Fayetteville, N. C.: Fourth National Bank: Correspondence and papers re, ordered filed Piscounts of, reported on by Mr. Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until		in national banks	465
Letter of Comptroller re furnishing, to, Present method of, approved by President Merchants National Bank, Richmond Of trust departments; letter of Comptroller asking suggestions re  Fayetteville, N. C.: Fourth National Bank: Correspondence and papers re, ordered filed Piscounts of, reported on by Mr. Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until			
Present method of, approved by President  Merchants National Bank, Richmond  Of trust departments; letter of Comptroller asking suggestions re  Fayetteville, N. C.:  Fourth National Bank:  Correspondence and papers re, ordered filed  Discounts of, reported on by Mr.  Harding  Stock, application for surrender of, approved  Federal Reserve System:  Letter from Wm. Woodward re withdrawal from  Letter from Pierre Jay re withdrawal from  Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund:  Deposits to through Federal reserve banks  Hampton, Va.:  Mercantile National Bank:  Acceptances - granted power up to 100%  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until		Examination Reports:	715
Merchants National Bank, Richmond Of trust departments; letter of Comptroller asking suggestions re  Fayetteville, N. C.: Fourth National Bank: Correspondence and papers re, ordered filed Discounts of, reported on by Mr. Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until		Letter of Comptroller re furnishing, to,	345
Of trust departments; letter of Comptroller asking suggestions re 397  Fayetteville, N. C.: Fourth National Bank: Correspondence and papers re, ordered filed 174 Discounts of, reported on by Mr. Harding 227 Stock, application for surrender of, approved 517  Federal Reserve System: Letter from Wm. Woodward re withdrawal from 205 Letter from Pierre Jay re withdrawal from 338 Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100% 247  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until	4 2 12	Present method of, approved by President	
Fayetteville, N. C.: Fourth National Bank: Correspondence and papers re, ordered filed Discounts of, reported on by Mr. Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from 338 Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until		Merchants National Bank, Richmond	375
Fayetteville, N. C.:  Fourth National Bank:  Correspondence and papers re, ordered filed  Discounts of, reported on by Mr.  Harding  Stock, application for surrender of, approved  Federal Reserve System:  Letter from Wm. Woodward re withdrawal from  Letter from Pierre Jay re withdrawal from 338  Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund:  Deposits to through Federal reserve banks  Hampton, Va.:  Mercantile National Bank:  Acceptances - granted power up to 100%  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until		Of trust departments; letter of Comptrol-	
Fayetteville, N. C.:  Fourth National Bank:  Correspondence and papers re, ordered filed  filed  Discounts of, reported on by Mr.  Harding  Stock, application for surrender of, approved  Federal Reserve System:  Letter from Wm. Woodward re withdrawal from  Letter from Pierre Jay re withdrawal from 338  Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund:  Deposits to through Federal reserve banks  Hampton, Va.:  Mercantile National Bank:  Acceptances - granted power up to 100%  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until			397
Fourth National Bank:  Correspondence and papers re, ordered filed  Discounts of, reported on by Mr.  Harding  Stock, application for surrender of, approved  Federal Reserve System:  Letter from Wm. Woodward re withdrawal from  Letter from Pierre Jay re withdrawal from 338  Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund:  Deposits to through Federal reserve banks 391  Hampton, Va.:  Mercantile National Bank:  Acceptances - granted power up to 100%  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until			
Correspondence and papers re, ordered filed  Discounts of, reported on by Mr. Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from 338 Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until			
filed Discounts of, reported on by Mr. Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks  Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until			
Discounts of, reported on by Mr.  Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from Letter from Comptroller re reasons for withdrawal from  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until	12 (4)		784
Harding Stock, application for surrender of, approved  Federal Reserve System: Letter from Wm. Woodward re withdrawal from Letter from Pierre Jay re withdrawal from 338 Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100%  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until			174
Stock, application for surrender of, approved 517  Federal Reserve System: Letter from Wm. Woodward re withdrawal from 305 Letter from Pierre Jay re withdrawal from 338 Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100% 247  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until	1.12		000
Federal Reserve System:  Letter from Wm. Woodward re withdrawal from 305  Letter from Pierre Jay re withdrawal from 338  Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100% 247  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until			227
Federal Reserve System:  Letter from Wm. Woodward re withdrawal  from  Letter from Pierre Jay re withdrawal from 338  Letter from Comptroller re reasons for  withdrawal from 345  Five Per Cent Redemption Fund:  Deposits to through Federal reserve banks 391  Hampton, Va.:  Mercantile National Bank:  Acceptances - granted power up to  100% 247  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until			-
Federal Reserve System:  Letter from Wm. Woodward re withdrawal  from  Letter from Pierre Jay re withdrawal from 338  Letter from Comptroller re reasons for  withdrawal from 345  Five Per Cent Redemption Fund:  Deposits to through Federal reserve banks 391  Hampton, Va.:  Mercantile National Bank:  Acceptances - granted power up to  100% 247  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until		approved	517
Letter from Wm. Woodward re withdrawal  from  Letter from Pierre Jay re withdrawal from 338  Letter from Comptroller re reasons for  withdrawal from 345  Five Per Cent Redemption Fund:  Deposits to through Federal reserve banks 391  Hampton, Va.:  Mercantile National Bank:  Acceptances - granted power up to  100% 247  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until		of Maria Indiana, applied to the City of the City	
Letter from Pierre Jay re withdrawal from 338 Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100% 247  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until	A.C.	Federal Reserve System:	
Letter from Pierre Jay re withdrawal from 338 Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100% 247  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until		Letter from Wm. Woodward re withdrawal	
Letter from Comptroller re reasons for withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100% 247  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until			
withdrawal from 345  Five Per Cent Redemption Fund: Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100% 247  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until		Letter from Pierre Jay re withdrawal from	338
Five Per Cent Redemption Fund:  Deposits to through Federal reserve banks 391  Hampton, Va.:  Mercantile National Bank:  Acceptances - granted power up to 100% 247  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel reacting as insurance agents ordered held until		Letter from Comptroller re reasons for	
Five Per Cent Redemption Fund:  Deposits to through Federal reserve banks 391  Hampton, Va.:  Mercantile National Bank:  Acceptances - granted power up to  100% 247  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until	3.7	withdrawal from	345
Five Per Cent Redemption Fund:  Deposits to through Federal reserve banks 391  Hampton, Va.:  Mercantile National Bank:  Acceptances - granted power up to  100% 247  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until		The the the contion we do Danel and	
Deposits to through Federal reserve banks 391  Hampton, Va.: Mercantile National Bank: Acceptances - granted power up to 100% 247  Hawks Eye, Iowa: First National Bank: Draft of letter by Counsel re acting as insurance agents ordered held until		Five Per Cent Redemption Fund:	
Hampton, Va.:  Mercantile National Bank:  Acceptances - granted power up to  100%  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until		Deposits to through Federal reserve banks	391
Mercantile National Bank:  Acceptances - granted power up to  100%  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until		Date Charles, in. :	
Mercantile National Bank:  Acceptances - granted power up to  100%  Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until		Hampton, Va.:	
Hawks Eye, Iowa:  First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until		Mercantile National Bank:	
Hawks Eye, Iowa:  - First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until		Acceptances - granted power up to	
Hawks Eye, Iowa:  - First National Bank:  Draft of letter by Counsel re acting as insurance agents ordered held until		100% resemble administration of the control of the	247
Draft of letter by Counsel re acting as insurance agents ordered held until		all settings in the least free land to be an action of the	
Draft of letter by Counsel re acting as insurance agents ordered held until		Hawks Eye, Iowa:	
Draft of letter by Counsel re acting as insurance agents ordered held until			
as insurance agents ordered held until	375		
		as insurance agents ordered held unti	1
			638

## CLXXVI

Nati	onal Banks (Continued): [ ]	
	Insurance Companies:	
	National banks acting as a the back out	638
	Transports (Disp)	
	Insurance Agents (Fire):	
	Amendment of Comptroller re national banks	
	cased as acting as a few decision acting	664
al along	National banks acting as in towns of less	
	than 3000 . The state and the state of the s	674
	the state of the s	
	Interest:	
	Circular of Comptroller re purchase by F. R.	
	Banks of paper discounted at high	
	Inobierates asycures, no bonder inscoul	249
	deviciti anse in list emenet	
	Loans: Agree to the the the checkers of the	
	Opinion of Counsel re application of 10%	
	limitation on national bank loans to	
	acceptance business	617
	Real Estate: meno of Mr. Warburg re policy	·
	to be adopted toward	312
	Report of Mr. Harding re amended form of	017
	Bankhead Bill re charge for, by	421
(40.55	bunning bill to chargo for, by	THE
	Jack son, Kentucky:	
31	First National Bank:	
	Application to reduce capital stock	
	approved	517
	Togeth de de la la la constant de la	SIL
	Jefferson, Georgia:	
	First National Bank:	
	Rediscounting of excessive loans by	
		~~~
	Atlanta Bank for	372
	Explanation of rediscounting of ex-	
	cessive loans by Atlanta Bank	394
	and of the following the second of the secon	
	Lake Charles, La.:	
	Calcasieu National Bank:	
	Computation of reserves at branches	344
	Minot, North Dakota:	
1	Second National Bank:	
	Request from, to be continued as de-	
	neglest from, to be continued as de-	
	pository referred to Committee on Re-	
	lations with Treasury Department	373

Nat	ional Banks (Continued):	- 1 t
	Napa, California: ([[]]] []	
	First National Bank:	
	Letter to, by John Perrin re assis-	
101	tance in legal contest over California	
	national banks accepting savings de-	
	posits and arthur had	389
leij.	series a la grant de litaria	
ara.	New National Banks:	
- 1421/2	Applications of discussed	642
	Organization of at Roxbury, Mass.	674
	Newark, New Jersey:	
	National Newark Banking Company:	
383	Letter of Counsel to, re amount of	L -
	bonds securing circulation which must	
	left with Treasury Department	440
4 DE	[1] [2] [2] [4] [4] [4] [4] [4] [4] [4] [4] [4] [4	
	New Market, Va.:	
	First National Bank:	
	Readjustment of excess shares ap-	
	proved	427
	Simplify to test to the color of the total	
	New Orleans, La.:	
	Commercial National Bank:	
	Clearing and Collection of Checks: -	
	Letter re attitude of New Orleans and	
200	Atlanta Bank re	666
	Exchange Charges: -	
	Letter of M. B. Wellborn re, com-	
	plained of by bank against N. O.	
	Bronch	703
131,	Branch	10.
	Now Windows Md .	
	New Windsor, Md.:	
	First National Bank:	50/
	Board's clearing circular; letter re	DAG
	CODE ATTENTION THE PERSON OF A CAPTURE OF A CAPTUR	
EO3	New York City:	
	Harriman National Bank:	
	Acceptances: power granted up to	
	100% series from the Total insignal	620
	Irving National Bank:	
	Acceptances: power granted up to	
	100%	407
	National Bank of Commerce:	
	Acceptances: power granted up to	
	1000	EC'

CLXXXIII

Nat	ional Banks (Continued): [[Description] continued Description	
	New York City (Continued):	
	National City Bank:	
	Acceptances: power granted up to	
	Angulation of 100% where the motor is would	563
	Branches:	
7965	Application for Italy deferred	
	until return of Mr. Warburg	598
		610
	twatpenin to ampidenizing a	
	Philadelphia, Pa.: 70 70 00 101 101 101 101	
	Farmers & Mechanics National Bank:	
	Requesting forms for persons serving	
	as director for more than one bank	
		589
	Fourth Street National Bank:	
	Acceptances: power granted up to 100%	458
	Philadelphia National Bank:	400
	Acceptances: power granted up to	
	3004	281
	Sixth National Bank:	201
	Inquiry re interpretation of amended	
	Clayton Act referred to Law Committee	593
	Tradesmens National Bank:	000
	Acceptances: power granted up to	
		400
	er med causa.	100
	Phillipsburg, Pa.:	
	Phillipsourg National Bank:	
	Offer of Comptroller to give Board	
		126
	20, 2000000	120
	Redlands, California:	
	First National Bank: A Little Land Control of the C	
1.171	Request for permission to reduce cap-	
	ital by carrying one-half or \$175,000	
	to surplus fund, approved	501
	to surplus fund, approved	-
	Richmond, Virginia:	
isia.	Merchants National Bank:	
	Bank examination; president approved	
		375
102		
	Roxbury, Mass.:	
	Reply to inquiry of F. R. Agent at Boston	-
		674

Nation	nal Banks (Continued):	
	St. Louis, Mo.:	
	Merchants-Laclede National Bank:	
	Application 101 11 11	312
	When the far from a profit work work and the file is	4.50
	San Francisco, California:	
14.4	American National Bank:	
	Acceptances: power granted up to	
		658
	To the life hills of Grand Talleon actual to	
	Shreveport, Louisiana:	
	First National Bank:	
	Redistricting; letter from re	
		303
	- Coose, valuadosinio 127 Jos	
	South Bend, Indiana:	
	South Bend National Bank:	
	Raises issue re Board giving opin-	
	ion re Comptroller requesting addi-	
	tional information from nat'l banks	310
	Reserve requirements: letter from re	596
	Reserve as an endeand paragraph	0.15
	Southwest, Louisiana:	
Chillian .	Calcasieu National Bank:	
	Fiduciary powers granted temporarily	409
	riductary powers granted temporarity	
	ment Department a of Notional Bonks.	
	Trust Departments of National Banks: Memo of Comptroller re examination of	344
	Memo of Comptroller re examination of	011
	Wallace, Idaho:	
	Harraco Harrotona Dominio	
	Letters of John Perrin re withdrawal	
	from system referred to Committee on	567
	Audit and Examination	501
	Washington, D. C.	
	National Capital Bank:	
	Requests interpretation of Clayton	608
	Act make give we sail as to	600
	Worcester, Mass.:	1
	Merchants National Bank:	
	Acceptances: power granted up to	
	100% 525	.530
	100% and rote the first of the late of the	,000

CLXXX

National Hardware Association: Clearing plan:	
Letter approving	594
National Leather & Shoe Finders Association: Resolution passed by referred to Committee	
on Clearing	512
Naumbert & Company: Letter from Mr. Strong re bills of, being eligible for purchase	534
Neely, M. M., M. C.: Inviting Board's attendance at meeting of	
West Virginia Banking Associa- tion; declined	452
Nelson, Knute, U. S. S.: -Letter re minimum capital for State banks	
Old and Edward desiring to become members	29
New Jersey State Chamber of Commerce:	
Referendum among national banks recentral bank or F. R. System	413
Letter to, discussed and referred to Mr. Miller	419
rawanii Loski till, to assembragani somit	
News Bulletin: Administrator of Total Appets to come	
To be sent daily to agents and governors	500
Newsome, W. B.:	
Appointed to succeed Mr. Rotan as Class C director and deputy Federal re-	
serve agent	188
Newspapers (See also Press Statements): Limited number of annual reports to be printed and given to by Mr. Wil-	
lis under his release	172
Newton, Byron R.: Letter from, re vault space in subtreasuries	184
New York Bankers' Association:	
Meeting of Group 6; letter of Pierre Jay re Mr. Warburg authorized to attend	170 545

New	York Bankers' Association (Continued):	365
	Messrs. Delano, Harding and Warburg to attend	
	at Atlantic City	658
	Resolution of; letter of Pierre Jay re, re-	
	ferred to Committee on Clearing	618
	Speech of Mr. Warburg to be printed by	669
Nor	wood, J. W., Greenville, S. C.:	
	Advisory Council: elected member of	88
	Conditions in district; statement re 212	,580
	Cotton milling interests: statement by, at	
	meeting of Board and special committee	
	of Richmond Bank	142
	Dividends: statement re	215
	2111tollab. Godd Gillotta 1 Garage God God God God Gillotta 1 Garage God	
Not	es (See Federal Reserve and National Bank Notes):	
	Application to purchase:	cmr
	Atlanta, coupon notes of Mississippi	673
	Boston, \$20,000 note City of Bath, Maine	522
	Chicago, Massachusetts notes approved	590
	Cleveland:	440
	\$15,000 note approved	662
	3% one-year notes approved	682
	4 notes, City Toledo, approved	707
	Philadelphia, \$25,000 note, County North-	
	ampton, Pa. 629	,645
	Conversion of consols into bonds and one-year	
	notes	519
	List of notes for conversion	679
	Demand:	
	Holding of, more than 6 months to be discusse	d
	with Comptroller	525
	Letter of Mr. Douglas re banks reporting of,	
	more than 6 months' standing	514-
	Discount of note City of Canton, Miss., by New	
	Orleans Branch	473
	Eligibility of notes of officers of member banks	;
		680
	Exchange:	
	Proportion of notes given in, for 2% bonds in	
	refunding process	206
	Report of Messrs. Delano and Harding re al-	
	lotment of 3% bonds and notes in ex-	
	change for U. S. 2% bonds approved	403
	One-year:	100
	Question of, under refunding plan, held in	
4		200
	abeyance	206

CLXXXII

Note	s (Continued): (Co	420
	One-year (Continued):	
.33	Telegram of Mr. McDougal re inclusion of, in conversion of bonds; memo and reply	
file	of Mr. McAdoo	289
100	Letter of Mr. McAdoo re proportion of, to	
	be included in conversion operations	304
	Opinion of Counsel re power Secretary of	reorg
	Treasury re 200010 clicate vicaling	347
044	II ja	
	Open Market; www.aday.savastalid.gujlilm.no.300	
	Purchase of, secured by warehouse receipts;	
	amendment to be prepared re	117
	Letter from Congressman Glass re	313
	Overdue Paper: All January Company (Dec.) as	
	Report of Messrs. Harding and Douglas re	
173	holding notes 6 months by national	
	banks to be reported as	520
315	s de la carrer de l'or, a l'henning an, l', benninds	020
	Par:	
	Letter from Division of Statistics re bonds	
	and notes at par, premiums, discounts,	
91		473
	nateral comments as the contract to the co	
196.	Perforating machine for, action of Philadelphia	
	- Applications and community and an application of	565
1 328	212 E	
113	Printing of additional, for Atlanta, Dallas	
	and New York	422
	Supply of, in Washington:	
E 1	Committee on Issue and Redemption reports no conclusion re minimum	
ile 1	restrain and a contract to the second	422
Nº No rec	Unfit:	
	Memo of Mr. Jacobson re new form for use in	
83	returning, referred to Committee on Is-	
	sue and Redemption	325
(4		337

Ogden	City, Utah: Request of clearing house banks to have -	
	designated reserve city referred to Agent	675
Open I	Market Purchases: (See card under Paper - Open Market)	
Opinio	on of Attorney General:	
	Change in Federal reserve cities to be	509
	printed in Bulletin as separate article	514-
	Clearing suspended Section 16, request for by Senator Hitchcock,	
	letter from W.P.G.Harding	713
Opinio	on of J. P. Cotton:	
	Application of Clayton Act to private bankers	
	whose firms have capital of \$5,000,000	454
	Consideration of above	458 496
	Advisory Committees in banks	496
	Application of Clayton Act to private bankers	450
	Statement, reserves for State banks referred	601
٥	to Committee on State Banks.	001
Upini	ons of Counsel: Accounts - assignment open books whether re-	
	discountable at Fed. Res. Bank.	474
	Assignment open books - approved at F.R.	
	Banks.	483
	Acceptance - form forwarded by A tlanta bank	
	published in Bulletin	459
	Acceptance of certification of Massachusetts	
	instead of legal opinion, re purchase	
	of warrants of of benedict victors.	551
	Advisory Committees, opinion submitted to J.P.	
	-coCotton to collecter Of the collect	492
	American flag for advertising matter, Chas.	
	S. Hamlin's report	115
	Application of Clayton Act to private	525
	DCMILLOLD	525
	Application of 10% limitation on national	
	banks to acceptance business referred	617
A 15 1 1 1 1	to Charles S. Hamlin	Co who is

CLXXXIV

Opini	ions of Counsel: (Continued)	
	Application of Clayton Act to Private Bankers	629
	Atlantic City National Bank, request for am- endment to Section 5200 Revised Stat-	
	utes Board exceeding authority in issuing regula-	442
	tion regarding composition of Advisory Council referred to Committee on Law to	
	consult with J. P. Cotton	116
	"Butter Paper"	569
	Certification of farm land loans, approved and ordered published. opinion re status	
	of savings banks order circulated	206
	Checks as reserves filed	283
	Confliction between Section 13 of Federal Re- serve Act and Section 5200 Revised Stat-	
	Contract of the contract of th	560
	Custody of gold for Bank of Netherlands by New York Federal Reserve Bank	373
	Directorships in savings and loan associa- tions at same time	418
	Discount of bills of exchange accompanied by bills of lading referred to Committee	
	and on Law colonia and an arrange and a second	9
	Farm land loans, Section 5200 Revised Statute Farm loans sold by one member bank to another	372
	in same district	364
	Farm mortgage loans, referred to W.P.G.Hard-	
	ing Form of resolution to be adopted by member	313
	banks granting power to officers to rediscount referred to Com. on Law.	16
	Funds loaned to cotton brokers, without vio-	
	lation of 10% limitation on loans, ap- proved and transmitted to Comptroller	
	of the Currency	130
	Liability of private bankers under Clayton Act, opinion to be obtained from J.P.	
	Cotton Legality of membership on Advisory Committee	492
	of national banks under the C layton Act	365

CLXXXV

Opinions of Counsel: (Continued) Limitation of 10% on loans by national banks	
and its application to acceptances	623
Letter of Frederic H. Curtiss re leasing rooms, owned by director, to his own bank	248
Legal questions, to bind Board and Comptroller of the Currency	249
Memorandum, minimum capital stock required of a State bank for membership sent to John	
Rich Memorandum, purchase of bonds by Federal reserve	16
banks for refunding sent to Wm. McC.Martin Mutilitated Federal reserve notes referred to	16
Committee on Audit and Examination to be reconsidered by Counsel	74
Negotiable paper, meaning of, letter to W m. F.	718
Opinions on which release was requested for pub- lication in Bulletin referred to Committee	
on Law	90
Opinions for publication in June Bulletin refer- red to Committee on Law	602
Opinion based upon request of R. L. Van Zandt for ruling as to adjustment of earnings	
and expenses of banks transferred from one district to another	668
Opinion submitted to Comptroller for approval to be printed in Bulletin, referred to Com-	•
mittee on Law	696
Plan of Richmond Bank to refund stock interest of withdrawing banks	240
Presented for publication in Bulletin referred to Com. on Law.	238
Power of Comptroller of the Currency to call for supplementary information concerning con-	
dition of national banks	283
Power of Secretary of the Treasury in regard to one year notes and power of Board to hold	
gold for a foreign bank	347
Purchase of bonds of New Orleans Branch Purchase of warrants of Bath, Maine,	429
Purchase of warrants of Bath, Mathe, Publication in June Bulletin, referred to Com-	17.7
mittee on Law	602

CLXXXVI

Opinions of Counsel: (Continued)	
Public money in State banks, deposit of	653
Question raised by A. O. Crozier to be circu-	
lated.	228
Rate at which new stock should be paid for by	
members of Richmond	227
Returning to withdrawing banks the par value	
of stock	248
Rediscounts, 10% limitation on	313
Rediscount of a note of City of Canton, Miss.,	
by New Orleans Branch be circulated	473
Rediscount by New Orleans Bank of note of	
Canton, Miss., referred to W.P.G. Harding	482
Rediscount of paper with other Federal reserve	
banks, response to inquiry from Dallas	513
Reserve to be maintained by banks in Texas	
against savings or time deposits	586
Reserves of Mercantile Trust Company of St.	405
Louis referred to Committee on Operation Shipment of notes and renewal of power of at-	601
torney re rediscounts by member banks	
filed	714
Section 13 of Federal Reserve Act and Sec.	114
5200 of Rev. Stat., confliction between	560
Status of National Bank examiners, filed but	500
not published	9
Statement of J. P. Cotton reserves for State	
banks referred to Committee on State	
Banks	601
Writing of insurance by officers of national	001
banks, referred to Committee on Law, not.	
to be made public in Bulletin also one	
on conversion of bonds	67
Orders:	
National City Bank - establishing branch in	
Italy	610
Redistricting - transfer La. and Conn.banks	
284 314	320
Redistricting - transfer Wis. banks 598	607
Ottley, J. K. Atlanta, Ga:	
To meet with Clearing house committee	
and Board	702

CLXXXVII

Oursy	Smelting & Refining Company:	
	Bonds, purchase of by national banks referred	
	to W.P.G. Harding	515
	Harding reports re - referred to	520
	ratatus reportes ro - rotatros de	
Owen.	Robert L:	
	Advisory Com. of Nat. Banks, copy of letter by	
	C.S. Hamlin to Chairman of Senate & House	
	Judiciary Com. regarding legality	377
	Amendment to Clayton Act, copy of letter of	
	G.M. Reynolds	149
	Amendment to Act, transmitted copy to Hon.	
	John W. Kern	268
	Amendment to Owen Bill, favorable report of	
	W.P.G. Harding, distance directors may	
	live from banks	268
	Amendment to 5234 Revised Statute proposed in	
	letter mana library mana librar	305
	Amendment to Clayton Act, Charles S. Hamlin	
	DEDITO OCC CT CT COL	306
	Amendment to Clayton Act, Charles S. Hamlin	
	authorized to write expressing Board's	
	views	332
	Amendments, new proof to be transmitted by	740
	Secretary	340
	Amendments to Act as introduced, Board voted	
	to print in Bulletin text of those pro-	343
	posed for fairing and and walker to the	0.10
	Amendments to Act proposed by Board, letter re	352
	adoption submitted to Committee Amendment authorizing establishment of branches	0012
	by national banks under certain condi-	
	tions, letter approving	363
	Amendment to Act not to be published in Bulle-	
	tin for present	364
	Amendments proposed by Board, letter request-	
	ing additional hearing by sub-committee	
	of Senate Committee on Finance	397
	Amendment, draft of proof on domestic accept-	
	ances ordered sent to - as substitute for	
	that already filed amending Section 13	
	of the Federal Reserve Act	401

CLXXXVIII

Owen.	Robert L: (Continued)	
0110119	Amendments sent forward, approved, letter of	
Nacy Co	Charles S. Hamlin	558
	Amendment to Section 16 to be sent to	561
	Amendment to Section 16, Charles S. Hamlin to	
	state - A.C. Hiller not in complete accord	
	with changes suggested	562
	Amendment to Act with reference to branch banks,	
	Charles S. Hamlin to send letter	662
	Amendments transmitted to Congress, omission of	
	present hearing	285
	American Bankers' Association, plan of for cre-	
	ation of banking corporations empowered	700
	to establish branches, foreign	309
	Amendments proposed by A. C. Miller to Sen.	
	Owen re resolution No. 62 (The Lewis Resolution)	311
	Branch bank of Royal Bank of Canada at Caracas,	011
	Ven., establishment of, report to be sent to	408
	Bankhead Bill referred to W.P.G. Harding and	100
	John Skelton Williams, letter asking re-	
	port on	371
	Committee on Law, letter pending bills refer-	
	red to a transfer of the local transfer to the local	280
	Directors residence referred to W.P.G. Harding	231
	Issue of Federal reserve notes, memorandum by	
	-C.S. Hamlin Ledericast	533
	Loans to member banks on special collateral	
	letter of inquiry comments of the same	336
	Paper currency legal tender, referred to Com-	
	mittee on Law	346
	Report on Bill re reserves carried by member	
4d0	banks, bill introduced by Atlee Pomerene	615
	- selet mi bulation of or the his or transpose.	
	P. Jacquer not a fi	
Doing	- Marrier moderat . Trace va beadacom . hacab carl	
Let I II d	A. G., President, Johnsonburg National Bank: Clayton Act - letter re exemptions under amend-	
		===
Paine	George H. : 32 dv - 00 Vind dewin in ademi	568
	demorandum by F. A. Delano and article by H. P.	
IOD .	Willis to be sent in promoting trade ac-	
		222

Pan-American Financial Conference: Attendence of Paul M. Warburg and Wm. G. McAddiscussed	loo 254
Paper: General, (See also list of firms, etc.) Amendment offered by Chas. S. Hamlin re purchase of protected - by warehouse certificates	119
Butter - forwarded to San Francisco Agent, Counsel's memorandum	586
Butter - opinion referred to Paul M. Warburg	569
Circular of Comptroller of the Currency re purchase of - by national banks which has been discounted at high	
rate of interest Discount - offered for - to be guaranteed	249
by directors Endorsement of officers on - offered for	60
rediscount at Federal reserve banks, policy of Dallas, etc.	40
Endorsed - ruling from Counsel to be ob- tained re 10% limitation upon and	
effect upon rediscounts at Fed- eral Reserve Bank of Dallas.	544
Open market - bought by Federal reserve bank	s 313
letter from Hon. R. Carter Glass Opinion of Counsel - re discount of - with	513
other Federal reserve banks Overdue - letter from W. L. Douglass of Brockton, Mass. re national banks report all notes over six months	
standing Purchase of - by national banks - which	514-A
has been discounted at high rates of interest - circular of Comptrol	- 240
ler of the Currency re Rediscount at Kansas City - question of	249
examiners determining what is eligible for	439
Selling of - to Federal reserve banks	401

Paper	e en la	
	Advertising (See Trade Acceptances)	
	Agricultural - memorandum of Counsel re dis- counts of - by Federal Reserve Ban	k
	of Dallas	59
	Commercial:	
	Amendment - re discount of	31
	Increase in rates on - request of Fed-	
	eral Reserve Bank of Kansas City favorably reported by Committee on	
	Operation, Executive Committed au-	
		419
	Rediscount of - referred to Counsel, letter of Frederic H. Curtiss	nne
	Commodity:	722
	Loans on - by reserve banks, W. P. G.	
	Harding and Secretary to send	
	이 사람들이 가장 가장 하는 것이 어떻게 할 때 가장 되었다. 아니는 아이들이 얼마나 나를 가장 가장 가장 하는 것은 한 국내를 하고 있다고 있다고 있다면 하다고 했다.	198
	Pope, J. E to be furnished figures	
	HE CONTROL OF THE CONTROL OF CANAL CONTROL OF THE	666
	Resolution, increase of from 3% to	
		462
	Resolution, increase of from 3% to	
		466
	Withdrawal of - reported by Charles A	
	Iyerly	580
	Cotton - Letter from William Ingle re	114
	Dairy - Letter to E. R. Fancher re eligibil-	
	ity of	202
	Negotiable - Letter to Wm. F. Ramsey re	
S. J.E.	meaning of Open market and purchases:	718
	Cotton loan - letter from Joseph	
	McCord of Atlanta re - suggest-	
	ed change of form so as to make	
		167
	Boston bank - made by, reported by	
	Paul M. Warburg	17
		196
	Rate established by Dallas laid on	
	table pending arrival of Wm. F.	
	Romgev	205

Paper : (Continued)	d. Young
Open market and purchases: (Continued) Rate of - from 5% to 5% on - for Dallas Rates on - on bills of exchange for Dal-	186
las & Atlanta approved Recommendation by T. J. Record of rates	351
on - Rediscounted: (See Rediscounts)	219
Par: Discussion of use of word by Committee rep-	
resenting Clearing Houses - opinion of George M. Reynolds	703
Par-Lists:	
Letter prepared by J. A. Broderick to Fed- eral reserve banks, approved	692
Letter from R. L. Van Zandt re printing monthly, referred to Mr. Harding	722
Pennsylvania:	
Escheat laws not applicable to national banks - letter sent to banks	118
Peple, Charles A., Vice Governor, Richmond Bank: Clearing Plan - letter from re views on proposed -	519
Power time Washing.	
Perforating Machine: Action deferred by Philadelphia until after meeting of Federal reserve agents	565
medung of rederal reserve agonos	000
Perrin, John - Agent, Federal Reserve Bank of San Francisco:	
Acceptance by California banks of savings accounts, letter from First Na-	
tional Bank of Napa, Cal. Advisory Council, letter re eligibility in	389
referred to A. C. Miller to con- sult with Counsel	73
Agents' Conference:	700
Date next meeting - suggestion May 29 Program for - letter to A. C. Miller	388
re - referred to F. A. Delano	. 0

CXCII

Perr:	in, John: (Continued)	
	Agents' Conference: (Continued)	
		455
	Request for publication of statement re	
	acceptances, referred to Committee	545
	on Program	545
	Agents Meeting May 29 in Washington approved	417
	Application for sale of bonds, Board's at-	
	titude in permitting banks to with-	34
	Appointment of assistant (C. P. Shephard)	112
	Appointment of assistant (Clarence R. Shaw) temporarily	001
	of Glaud Gatch as deputy Federal reserve	604
	agent during absence of agent and	
	deputy	597
	Assistant at \$6,000 asked for in telegram	8
	Benton County National Bank of Corvallis,	
		338
	demois la registration de la company de la c	
	Bonds: William to them policion = artific to	
	For \$250,000 from December 31, 1915, rec-	
		398
	Purchase of - referred to Committee on	
	Relations with Treasury Department	74
	Butter paper:	
	Counsel's memorandum re ordered forward-	
	ed to	586
	Opinion of Counsel, covering question	
	raised by - referred to Mr. Warburg	569
	Control of the contro	
	Chairman - designated for year	19
4 0 1	Clearing Agencies - establishment of, detail-	
	ed recommendation asked for	706
	Counsel: 1 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	Memorandum of	313
		391
	re butter paper ordered forwarded	586
	Opinion re butter paper covering question	
	raised by - referred to Mr. Warburg	569

Perr	in, John: (Continued) (and a second) and and	1201
4.5	Executive Committee, composition of, and choice	e
	of member for Advisory Council	28
- GE	Examination of reports, method of handling	495
	Export of grain, letter from Robert Bridges	
	re status of - referred to	60
	mara an mara ada a da mara da m	
	Leave of absence 61,89	,96
	Letter - Secretary McAdoo in answer to rep-	moi
AUL	resentation by Robert Bridges	290
	Letters of Credit, order of Comptroller re	
	national banks issuing, referred to	
	W. P. G. Harding to discuss with	
	Comptroller	717
	List of reserves which agents thought should	
	should be maintained	634
	cacqueres, "of sementicativity and	
	Ogden City, Utah, Clearing house banks to	
	have Ogden designated as reserve	
	city	675
	New Lease - condition under which to be given	TCC
4:1	San Francisco Bank	366
	Notes: Federal Reserve- of \$100 denomination	
	approved, request for delivery to	
	Assistant Treasurer at San Fran-	482
	cisco of \$800,000 From subtreasury, protest re delay in	404
	release	510
	Caragrant of the Treath of the property of the contract of	210
	Program - progress made and questions de-	
13.1	sired to be take up	631
	Rates - on loans secured by staple com-	
	modities stored in warehouse	89
	TOLER SEE SUBJECT - BURST ESTION FOR CONTROL	
dit.	Savings Deposits:	
4 .	Attitude Superintendent of State Banks	
	as to receipt and property 110 mails	497
W.14	In national banks, means to prevent	
	California discriminating against	339
	Shephard, C. J appointment of, as acting	
	deputy Governor	426
	Subjects under discussion and consideration	
	stated to Board	642

CXCIV

Perrin, John : (Continued)	
Wallace National Bank, Idaho, withdrawal Wheat Loans - correspondence, in northwest	567
transmitted to Secretary McAdoo	132
Perry, J. W., Kansas City: Met with Clearing House Committee and Board	702
Post, Arthur E. :	
Appointment as assistant at Philadelphia Letter from Richard L. Austin re above	132 66
Philadelphia Association of Credit Men: Invitation to Board to attend meeting de-	
clined	452
Philadelphia Chember of Commerce:	
Considered amendments proposed by Federal Reserve Board	434
Phillips & Avery, New York City:	
Correspondence:	
Counsel to prepare re Advisory Committee in banks	464
Opinion of Counsel, Advisory Committee of banks discussed, referred to	
Committee on Law	372
Re Advisory Committees in banks	496
Re request for ruling in above	378
Transmitting extract from minutes of	
Brooklyn Trust Company, re appoint- ment to Advisory Committee	452
Pomerene, Atlee:	
Reserves of member banks - request for re- port on Bill introduced by -	615
Pompeian Oil Company, Baltimore, Md. :	
Correspondence - F. A. Delano ordered sent	284
Pope, J. E., Washington, D. C. :	
Commodity paper on hand at Federal Reserve	
Bank of Richmond - letter re being furnished figures as to	666

Postmaster General:	
Clearing - letter re proposed	12
The Court of the C	
Deposit of public moneys in State Banks - Charles S. Hamlin to call attention opinion of Counsel	653
Third Assistant - letter re giving out in- formation to agents re Post Office reports	721
Part care interrupted grade all area are offer was confident	
Post Office Department: Third Assistant Postmaster General, letter re giving out information to agents re Post Office Reports	721
Pratt, E. E.:	
Board recommendations as to foreign branch banks, letter from - Paul M. War- burg to reply	173
President of the United States:	
Location of Federal Reserve Banks, change in, draft read by Charles S. Hemlin	98
nellin .	30
Location of Federal Reserve Cities, letter to Attorney General re change in	103
Private Bankers: (See Bankers)	
Profits:	
Earnings - Atlanta Bank asked to be allowed to credit as - a profit of \$1,-	
528.29	713
Press Statements:	
Advisory Council: Copies sent	231
Meeting, Charles S. Hamlin to give statement	586

CXCAI

Press	Statements : (Continued)	
	Bonds - conversion of 2% into 3% - letter of	
2.7	Secretary McAdoo of February 28, re Bonds and one-year notes, letter of Secretary	272
	McAdoo	320
	Bulletin - publication Comptroller's office	
	April 13, discussed	473
273.1	Circular on Clearing and Collection	512
	Discount rate at Kansas City, Secretary authorized to give changes	427
	Fairfield County, Conn. :	1.75
15.1	Transfer to New York District	279
	Federal Reserve Agent:	
	Caldwell Hardy elected as - at Fed-	
	eral Reserve Bank of Richmond	328
	Location of Federal Reserve Cities - power	
	of Board to change	462
	Opinion of Attorney General re power of the Board to change location of Fed-	
	eral reserve cities	462
	State Bankers' Association, Paul M. Warburg	
	re attitude	143
	Publicity: 1 Os 1999 to the services - services	
	Agents availing themselves of plan	
		643
	Q. allowed greetyber	
Onomi	bes, Andrew:	
ejus r	(See First National Bank, Shreveport, La.)	303

	지하는 어느 그들은 그들은 이 이 가입하다. 이 사람들은 이 아이를 잃었다면 한 바람이 되었다면 하다면 하시다는 것이다.	
Ramse	ey, William F Federal Reserve Agent at Dallas:	
	Absence, temporary approved	106
	Advisory Council; members attending directors	
	meetings, copy of letter sent	205
	Agent:	
Name of the Carlo	Deputy; W. P. G. Harding sent letter urging	
	Edward Rotan as -	86
	Elected (election as deputy revoked)	8
	Letter re transfer to him as -	66
	Appointment - accepting	20
	Assistant - to be deferred	105
ų.	Chairman; telegram re new duties referred to	
	Committee on Dallas Bank	28
	Communications to be regarded official, when	
	approved by C. C. Hall his	
	secretary	100
	Directors of Executive Committee of Dallas	
	Bank re continuous attendance;	
	recommendation reported on by	
	W. P. G. Harding	105
	Dividends; due to banks that go out of business	116
	Examinations:	
	Accounts - report of	583
	Federal reserve banks - directors initialing	
	reports of -	593
	Gold Settlement Fund - approval of trans-	
	actions in; should be approved	
	also by Secretary of -	88
	Notes:	
	Eligibility of - of officers of member banks	
	referred to W. P. G. Harding and	
	F. A. Delano	680
	Federal reserve - joint custody of collateral	130
	Paper - negotiable, meaning of	718
1,	Rediscounting - letter re	571
	Salary; increase of at Dallas Bank referred	0,2
	to W. P. G. Harding	680
		92
14.23	Rotan, Edward; resignation of Trustee powers; letter re asking examiner to	2.
	supply reports in order to	
	recommend applications for	446
	recommend applications for	TI

CXCVIII

Rand	olph, Hollis N Counsel, Federal Reserve Bank Atlanta:	
01	United States Courts; re whether a Federal	
	reserve bank may sue without	
	reference to amount involved	684
	reference to amount involved	00.
Rate		
THE LE	프로그램 그렇게 되었는데, 경험에 되었다면 하게 되었다면 되었다면 되었다면 하게 되었다면 하는데 하는데 하는데 되었다면 하다 하는데	-01
	Acceptances - re bankers'	52]
	Advisory Council; statement by members 21	1,214
	Checks; clearing and collection - schedule	
	proposed submitted to Board	704
	Circular; Comptroller; interest on purchased	
	paper	172
	Commodity:	
	Increase:	
	Atlanta approved	585
	Atlanta; telegram re	575
	Minneapolis:	
	Approved	550
	Request of	529
	Request for - laid on table	535
	Discount: outborised to	427
	Discount; authorized to give change in to Press	
	Forgan, James B., statement re -	211
	Increase:	
	Committee on Operation, Executive Com-	
	mittee authorized to act	419
	Request by Kansas City Bank; approval in	
	referred to F. A. Delano	414
	Request of Kansas City; favorably reported	
	by Committee on Operation	419
	Open market; bills of exchange; approved for	
	Atlanta and Dallas	351
	The state of the s	00-
Panl	Estate: (Loans on, see Loans)	
110011	Amount which trust companies can hold (letter	
	of Comptroller sent Chief	
	Traction \	-09
	Justice)	608
	Holding of - by trust companies	513
	Letter re holding of, ordered circulated	519
Recor	mmendations: (See also - Suggestions & Resolution	s)
7	ු රට දායක් සහ වලස්වෙන් (සේ ද්රාශ්යට උත්තුලෙනු ප්රවාදයක් විට මෙන	
Recor	"a. : " - 하다 하다 하면 보고 하는 데 하다 하는 사람들이 하는 것이 하는 것이 없는 것이 되었다. 그런 그렇게 하는 것이 없는 것이 없는 것이 없는 것이다. 그런 그렇게 되었다. 그런 그런 그렇게 되었다. 그런	
	Amendment to Act; list and history of as	
	permanent	719

Reco	ord, T. J Member, Advisory Council at Dallas:	ż
	Advisory Council; selected as member	27
	District; condition of - statement re	214
	Dividend; statement re	216
	Foreign branches; voted "No" on answer B	210
2	Open market transactions; rate on	219
412	Reported condition in district	581
3d	Trade paper; advised low rate on; same as	
3.4	commodity or most select all	580
Rede	emption Fund + 5%:	
	Deposit by national banks to credit of, through Federal reserve banks - sugges-	
11	tion of William P. Malburn	391
34	Payments:	0.71
9	Gold Settlement Fund - out of	24
	Letter to all agents re	111
	National banks; recommended by W. P. G.	
	Harding on the same and the galactic	107
	Reimbursement of 5% fund of member banks	40
1		
Redi	iscounts: program of water Estance and Confidence	
	Acceptances by cattle raisers approved	609
	City of Canton, Miss. note; by New Orleans Bank	473
	Depositories:	
	Indian funds; banks acting as	499
A.	Restrictions on member banks acting	412
	Endorsement of officers on paper offered for	40
t.c.	Letter; Federal Reserve Bank of Dallas re -	
	other Federal reserve banks	572
1-4	Limitation; 10%: 200 1000000000000000000000000000000000	
	Endorsed paper and effect on - at Dallas	544
	Opinion of Counsel re - letter to Cleveland	
	Bank 513,	
	Memorandum of Counsel re - Dallas Bank Open book account; assignment of - opinion	571
	of Counsel	474
	Open book account; whether rediscountable at	717
	Federal reserve banks - Opinion	
	of Counsel	483
\$6	Paper:	
	Agricultural, memorandum of Counsel	595
ol control	Commercial - Opinion of Counsel	482
	Eligible for - at Kansas City Bank	439
	Federal reserve banks with each other	632

- 1: ((((((((((((((((((
Rediscounts: (Continued)	722
Letter of Frederic H. Curtiss re	1 200
Paper:	513
Opinion of Counsel re - rediscount	
Selling to other Federal reserve banks	437
Policy of - at Dallas	40
Rate; letter to Agent at Kansas City Bank re	425
Rate; Charles A. Lyerly re - in district	580
St. Louis; letter re	581
Redistricting:	
Attorney General's opinion re - given to Press	462
Baltimore appeal:	10.
	625
Board meeting with Baltimore Committee	440
Hearing recommendation for early decision	The Table State of the Land
Request from Committee for hearing	597
Request for hearing before Board	596
Connecticut banks:	
Appeal discussed; motion A. C. Miller to	
suspend action; statement of	
W. P. G. Harding	274
Appeal made special order for February 25	238
April 1st set as date for transfer	303
Board met with representatives of -	296
Counsel to prepare memorandum for transfer	293
Counsel to prepare order for transfer	284
Date of transfer set for April 1st	303
Date set for hearing	174
Decree entered	314
	01-
Discussion of transfer from District No. 1	293
to District No. 2	290
Fairfield County; transfer of approved -	
plan of Pierre Jay and Fred-	
eric H. Curtiss	363
Hamlin, C. S., opposed to transfer; but	+
favored transfer of Fairfield	
County to District No. 2	275
Hearing of appeal for transfer	225
Hearing before decision	536
Hearing before transfer of banks west of	
Connecticut River	524
Letter:	
Curtiss, Frederic H. re hearing	29
Whipple, H. V. re hearing	10
	673
Whipple, H. V. postponing hearing	010

stricting: (Continued)	
	197
New York Bank notified of hearing	277
Resolution of Board re transfer	276
Resolution re, vote of Board	
Transfer discussed; Paul M. Warburg motion	
to grant appeal	256
Transfer of stock of banks in Fairfield County	429
Vote re transfer of Fairfield County banks	s 276
Warburg, Paul M. and W. P. G. Harding to	
draft letter covering action	
of Board re petition of -	648
Warburg, Paul M. suggested deferring action	
re transfer pending clearing	100
system plan	640
Earnings and Expenses:	
Adjustment of sugara controls the the	567
Re transfered banks	668
Federal Reserve Banks:	
Attorney General to send opinion re power	
of Board re -	455
Change in location	99
Counsel to send letters and copy of At-	
torney General's opinion	465
Letter to President re submitting to At-	200
torney General change in lo-	
cation	103
	103
Opinion of Attorney General re power of	100
Board to change location	462
Federal Reserve Cities:	
Letters sent Richmond and Cleveland re	
change in and opinion of At-	
torney General	
Opinion of Attorney General re change in	
a see a location of burning west and	497
Postponement of letters to Cleveland and	
Richmond re change in	472
Louisiana Banks:	
Adjustment of earnings and expenses of	
transferred	
Application for issue and surrender of	
stock of transferred	
Attitude of, affected by transfer	204

CXCXII

Redistricting: (Continued)	1
Louisiana Banks:	
Counsel to prepare memorandum re transfer	293
Counsel to prepare order re	284
Date for hearing	228
Date (April 1) set for transfer	303
Decree entered	314
Letter, First National Bank, Shreveport re	
transfer	303
Petition of, desiring transfer	29
Resolution re transfer; amendment by John	
Skelton Williams	255
Methods of Board re - Counsel's letter	115
Texas Banks:	
First Mational Bank, Canadian, Texas, re	
transfer to Kansas City Bank	378
First National Bank, Canadian re	483
Panhandle district, report of W. P. G.	
Harding re transfer	441
Wisconsin Banks:	
Appeal for transfer	571
Committee - report re petition for transfer	595
Committee - re transfer	598
Memorandum from Committee of Wisconsin	
Bankers re reopening question	
of transfer	722
Order in Wisconsin banks re	607
Request for information re transfer	310
Wisconsin Bankers' Association re cause of	
postponement of transfer	666
de inulang ed Autima (Q èa es	
Refunding of Bonds - (See also Bonds)	
Regulation: to published water at a provide	
Advisory Council to receive	230
Clearing Committee; proposed circular	500
Committee appointed to look after - 1916 -	721
Drafts - use of by Federal reserve banks	
on other Federal reserve banks	665
Fiduciary powers - to be amended	152
New; Secretary authorized to print	203
Regulation 0 - amendment to sent to all agents	111
Revision of - of Board for 1916	513
Revision of - and circulars for 1916 to be	
taken up at full Board meeting	515

CXCXIII

Reports:	
Advisory Council - minority	210
Advisory Council - questions submitted	576
Agent at Minneapolis, to send report to each	0.0
board of directors of banks for	
consideration	643
Agents; question of supplying referred to	010
W. P. G. Harding	707
Annual Report - suggestions re	136
Bills pending - Board not to furnish formal	100
opinions unless asked by Congress	103
	700
Business Condition:	
For Bulletin:	643
By A. C. Miller Prior publication	439
Prior publication	
Published by Annalist	518
To be given to newspapers before printed	149
Openity in Bulletin	7.4.2
Committees:	
Clearing; presented - clearing and collec-	484
tion of checks	404
Clearing; to obtain from transit managers	572
re meeting in Chicago	475
Transit Men re clearing, to meet with Board	#10
Comptroller of the Currency, accepted State	
Department's - on State member	E3.0
banks	510
Counsular; State Department re desired by	
Board, list of banks sent	200
Counsular officers-	609
Earnings and dividends; Secretary ordered to	
obtain reprint of -	646
Examinations:	
Accounts at Philadelphia Bank	685
Accounts of banks and agents at Kansas City	
and St. Louis referred to Com-	
mittee on Operation	535
Cleveland Bank -	378
Dallas Bank and Agent's account	583
Ingle, William account - by William Imlay	
and Ray M. Gidney	226
Memorandum:	
Broderick, J. A. re semi-annually - banks	400
granted fiduciary powers	692
Miller A. C. ordered circulated	391

CXCXIA

lep	orts: (Continued)	-A
	Examinations:	
	Methods - referred to A. C. Miller	491
	Minneapolis Bank and accounts of C. M. Sawyer	
	referred to A. C. Miller	342
	Preliminary, cost of banks'	504
	Rich, John H. requested that directors	
	initial	594
	Examiners to be supplied with - to Federal	
	Reserve Agents	103
	Forms:	
	Condition; J. A. Broderick to be asked in	
	what States they are satisfactory	183
	Condition report of national banks	176
	Condition re State bank	187
	Different than those of national banks for	
	State banks, Comptroller to	
	ask Counsel for opinion	95
	Member banks to be considered by Board or	
	Special Committee	52
	Member banks transmitting reserves to Fed-	
	eral reserve banks suggested by	
	C. H. Bosworth	56
	National banks, John Skelton Williams re-	
	ported result of conference be-	
	tween himself and W. P. G.	-05
	Harding	195
	State Banking Departments; call falls on	1
	same day as that of Comptroller	151
	State banks in making reports to Comptroller	150
	Gold Settlement Fund - audit	646
	Member banks:	
	Bosworth, C. H. suggested form for use by	
	in transmitting reserves to Fed-	56
	Polono F A granative	158
	Delano, F. A. suggestion re Harding, W. P. G. report of	150
	Kansas City Bank re difficulty in securing	U
	statistical	250
	Use of form of - to be considered by Board	200
	or special committee	52
	Memorandum, Paul M. Warburg - Comptroller to	0.0
	furnish figures from abstract	
	of conditions report	725
	OH COMMENTAL TOTAL	

CXCXV

Repor	ts: (Continued)	
	Mational Bank Examiners, division of	437
	Pamphlet print of Federal Reserve Agent of	
	New York, Secretary to prepare	
	separate	113
	State banks which have joined system re	526
	State member banks, J. A. Broderick re condition Trustee applications, Agent at Dallas to ask	342
	examiner for report in order	
	to recommend	446
	Weekly, letter of William Ingle re obtaining of member banks	24
	e de la companya della companya della companya de la companya della companya dell	
Repor	ts & Statistics - Division of:	
	Carrying notes and bonds at par, letter pre- pared by, premiums and discounts	
	shown separately; referred to	4797
	F. A. Delano	473
	Committee on Operation, inquiry referred to - Committee on Staff recommended employees be	230
	given compensating leave for	
	work on weekly statement	458
(to	Harding, W. P. G. to take up with - and Counsel	
	question of rediscounts between	
	Federal reserve banks	572
Rese	rve: 11 74 legos da macodesa allagno giónga.	
	Advisory Council, consider condition of and	
	policy of Board thereto	574
	Advisory Council, discussion of bank	578
	Amendment sent to Congress re member banks	
	and counting of	688
		428
	Amendment re use of word	120
65, e.,	Amount of, which Federal reserve bank should maintain	631
4.4	Computation of at branches, letter of Calcasieu National Bank of Lake Charles, La.	344
	Correspondence with Boston, New York and	
	Philadelphia	570
	Deposit of by member banks, letter Fifth-Third	
	National Bank of Cincinnati, Ohio	651
	Five per cent against Federal reserve bank	
	notes in Saturday statement	649
	Form of report, transmitting to Federal reserve	
1	banks by member banks	56

CXCXVI

Rese	erve: (Continued)	
	Governors' Conference re impairment of - re-	
	ported adopted, Paul M. Warburg	
	on recommendation 19 of -	39
	Impairment of - report of Paul M. Warburg re -	39
	Interest on balances	594
	List of - which should be maintained	634
	Mercantile Trust Company:	
	Carried by	526
	Festus J. Wade appeared before Board re	570
	Letter, Festus J. Wade re	588
	Memorandum of Counsel re	646
	Report of A. C. Miller re	532
	Net deposits and note liabilities, table show-	34 7 9
	ing percentages of gold and	
	total carried by each Federal	
	reserve bank	657
	Opinion of Counsel:	
	Checks as - re use of	283
	Maintained by Texas banks against - savings	7.50
	or time deposits	586
	Mercantile Trust Company, referred to	
	Committee on Operations	601
	State banks carried in	601
	Owen, Honorable Robert L. letter re member banks	615
	South Bend National Bank, letter	596
	Strong, Benjamin, statement re country banks	78
	Texas State Bank, memorandum of Counsel re	
	joining system; also letter	
	of J. P. Cotton	692
	Trust Companies:	
	Martin, William McC. and Festus J. Wade	267
	Telephone conversation, C. S. Hamlin and	
	Festus J. Wade	408
	Wade, Festus J. letter 364,	434
	Wellborn, M. B. re keeping 100% behind public	
2 1 1	deposits in Southern reserve	
	banks stand to banks of sufficiently on subscripting	200
Rese	rve Agents:	
	Letter, Frederic H. Curtiss re permitting re-	
	serves to continue to be held	360

Reserve Bank Organization Committee: Order transferring banks in Louisiana and	
Connecticut; copy of certifi- cate to be filed with	314
Reserve City:	
Clearing house banks to have Ogden designated	674
Resolutions: (Suggestions and Recommendations)	
Alabama Bankers' Association read	646
Amendment; A. C. Miller proposed to Senator	
Owen re Resolution No. 62, The	777
201120 21000 211000 211	311
Annual Report; W. P. G. Harding to take place of all preceding recommendations	11
re changes in	160
Assessments on Federal reserve banks to pay	
expenses of Board	676
Bonds: Conversion of amended	263
OULI OI DI OIL OIL OIL OIL	269
001101010101	383
Purchase of	642
Da10 01 0/0	696
Sale to Federal reserve banks by member banks	461
Clearing and collection of checks adopted	401
Clearing by Federal Reserve Bank of Phila- delphia read	529
Clearing plan, special committee of Texas	
Bankers' Association recommend-	
ing special meeting of associa-	
tion to consider	573
Committee on Clearing, National Leather and	0.0
Shoe Finders' Association re-	
ferred to	512
Conference of Federal Reserve Agents re policy	
to be pursued by Federal reserve	
bank in re issue of notes; func- tions and activities which Fed-	
eral reserve banks shall perform	630
Connecticut banks, transfer of	277
Dividends, draft to be used by Federal reserve	
banks ordered circulated	194
Endorsement gold order certificates, entered	
in minutes acted upon in 1915,	
must have signatures of to members	
of the Board	708

CXCXVIII

Reso	lutions: (Continued)	2.
	Fiduciary powers temporarily granted to	
	Calcasieu National Bank	409
	Gold certificates, separation and adjustment	
	of any losses in, constituting	
	Gold Settlement Fund	698
	Gold order certificates, W. P. G. Harding re	4 1
	temporary custody adopted	373
	Gold Settlement Fund, operation of endorsed by	
	Governor and Vice Governor, amended	690
	Issue of notes; Conference of Federal reserve	
	banks re policy to be pursued by	
	Federal reserve banks, function	
	and activities which banks shall	
	perform	630
	National Bank Act, F. A. Delano recodifying	199
	National Bank Act, Governor to redraft	207
	Political office, letter of Allen Hollis and	
	H. B. Wilcox re holding of	28
	Political report of C. S. Hamlin	42
	Refunding, Paul M. Warburg offered	259
	Salaries of bank examiners re annual approval	37
	Transfer of Louisiana banks, amendment to by	
	John Skelton Williams defeated	255
Revi	sed Statutes:	
	Amendment to Section 5200, opinion of Counsel	442
	Amendment to Section 5234	305
	Opinion of Counsel re amendment to Section 5200	442
	Opinion of Counsel, confliction of Section 13	
	of Federal Reserve Act with	
	Section 5200 Revised	561
	Report requested by Senator Robert Owen on	
	Section 5197	371
	olds, George M: Class "A" Director at Chicago Bank	:
	Clayton Act; amendment proposed - copy sent	
	Hon. Robert Owen and Hon. R.	
	Carter Glass	149
	Clearing question to be considered at con-	
	ference of representatives	
	from various clearing houses	
	asking meeting with Board to	
	consider	694

Roma	33- Granes M. (Gentinged)	
Gre Auc	olds, George M. (Continued)	
	Committee; clearing houses; stated 9 cities	
3	represented at hearing desired	702
	to obtain expressions from Board	
	Par - thought use of word would give trouble	704
	ls, Charles J Governor, Federal Reserve Bank	
01 1	Philadelphia:	446
d many	Certificate of stock; letter re engraving	604
	Clearing plan, asked postponement of date	004
	Collection system, letter re, copy of letter	000
	sent J. C. Todd	206
	Condition of Philadelphia Bank, report re	574
	Exchange charges; ordered letter re filed	8
	Gold Settlement Fund; letter re payments by	
	Treasury, form, referred to	
	Committee on -	247
	Notes, printed but not in circulation; Phila-	
	delphia Bank charging off cost	
	of; J. A. Broderick's memoran-	
	dum accompanying same	649
	Vacation during August	712
Rhode	es, Bradford - Mamaroneck, N. Y.	
	Letter re Section 8 of the Clayton Act	400
Rich	, John H Federal Reserve Agent at Minneapolis:	
	Acceptances; more general use	440
	Banks, consolidation of at Barron, Wis. re-	
	ferred to Comptroller for	
	opinion	537
	Banks, news of published in papers; plan of	400
	Bonds, protection of Federal Reserve Agents'	
	Department at Minneapolis, re-	
	ferred to Counsel	428
	Bonds, selling of United States; less than 1022	440
	Chairman, designated for year	19
	Clearing system - re progress of	707
	Credit plan; agricultural land mortgage;	
	letter re ordered circulated	515
	"Farm Land" - improved, interpretation of;	
	referred to W. P. G. Harding	717
	Minutes; transmission of	304
7	Publicity plan; all agents availing themselves	
		643
	of - adopted by	OTE

Rich; J. H. (Continued)	
Rate; commodity; authorized asking reason	
for increase in -	529
Reports of condition, public, before publish- ing in Bulletin	439
Salary: Increase	662
Letter recommending increase for Curtiss L. Mosher	518
Mosher, Curtiss L., report by A. C. Miller of conference with	639
Work - publicity, contemplated	345
Rio Janeiro:	
Letter, State Department re shipment of gold	250
Rising, J. D National Bank Examiner:	
Circular of quoting letter A. C. Miller re	
examiners assisting in de-	
termining which may be re- discounted	439
Roberts, George E National City Bank of New York:	
Letter re what banks had been granted power to accept up to 100%	452
Dotton Edward Director Today 1 7	1
Rotan, Edward - Director, Federal Reserve Bank of Dall Appointment:	Lab.
Class "C" director accepted; telegram	-
sent William F. Ramsey re	
to accept deputyship	86
Deputy, W. P. G. Harding recommended	32
Newsome, W. B. in place of	188
Resignation of; letter from Wm. F. Ramsey re	25
Rowe, W. S Member, Advisory Council, Federal Reservant	70
Bank of Cleveland: Clearing:	
On immediate credit and debit basis; ex-	
plaining new system of -	196
Presented new system of check	223
Condition in district, statement	212
Dividends; statement of at Cleveland Bank	215

Rowe.	W. S., Jr:		e at bairs a succes	
	ffered plan for	clearing checks at	special	
	oc	nference		333
Roxbur	y, Massachusetts			
		to new national bar	nk	66
		new national bank	F13.432 5.11 E	674
Rue. Le	evi L Member.	Federal Advisory	Council.	
		of Philadelphia:		
		, expressed wish the	hat bankers	
		ve opinion		220
Co		rict, statement of		212
	ividends; statem			218
	ates, in distric			580
Rulings	s of Board:			
		copy of all - to	be	
		ent to -		231
Co	omptroller of th	e Currency on memb	er banks	
		District No. 9		600
Co	orporation Trust	Company request f	or early	
	pr	blications, refuse	d	36.
In		see by directors of		
	of	fered for discount	leg (1945)	60
Rural (Credits Bill:			
		conference was refe	rred to	
		mmittee on Investme		
		port		683
Вс	onds:			
		letter of Counsel	to Hon. R.	
		rter Glass and Sen		
		men re provisions o		699
	Federal reserv	re banks, Hon. R. C	arter Glass	
	re	provisions for pu	rchase of	711
1/2	Issued under,	may be purchased by	y Federal	
		serve banks; memora		
	Co	nunsel re clause in		692
Co	ounsel:			**
		R. Carter Glass a		
		bert Owen re provi		400
		scussed		699
		clause in - issued		
		purchased by Feder	rai reserve	cor
	ba	nks		693

GGII	
Rur	counsel: Office to prepare synopsis of as passed by Senate Glass, Honorable R. Carter, Paul M. Warburg presented letter re Synopsis of as passed by Senate, prepared by Counsel
	Carrie - Lautora reductul meviacre Connectic
	a facilitate ling in line or south to rest
	refer from which will be able to bring to a very local transference in
	energia i e e garvant ju ovi.
	ัสการ์ ใน ให้สมสัญ ผู้สิ่งการที่ To Litine สาร์ สัมเติม
1	op menoma jamanivida
	range of the second of the sec
	e de la composição de l
	poloni Caratal (13 generatus apo la Édifica pot
4	v .bi dozalate iz
	Compression of the source of the property of
	and the state of t
	- เพราะการ์ด นักวาร์ตรวิธี (ว่า วัดตัวโดยเกราะการสานสาน
	Sauvacažio vo Vodunajito, cio po si se
	and the control of the second transmit of the profession of
	า เก็บรู้ให้เรียนในเสียสหรับนี้ (เริ่ม เพียนเรียน (ไว้)) (เริ่ม)
	No lace Hour I limit to a long that it will be about the

au dh tuiteir i e each a dhid dhe a to deireadh - tag an matair tuit a leithairth an - a matair dh'ann a tuir an glas guille a sacad 544

556

544

St.	Louis: Conference of Bankers (See card of T.H.	
	Dickson)	
	Clearing system, request for hearing before	664
	20010	004
A.J.	American Bankers' Association, letter Pierre	
	Jay to P. M. Warburg re refusal to sup-	
	port appeal of conference of bankers re	723
	pob oponoment of offers find female	120
	Resolution of opposing clearing plan referred	cno
Au.	to Committee on Clearing	672
	To the companies of the formal description of the state o	
Sala	aries: are asserted of got traite	
	Anderson, A. W., Cashier at Kansas City Bank,	
	many \$4,000 properties galicentity l	341
74G .	Assistant to John Perrin	8
3.5	Chief National Bank Examiner, report of Com.	
93	·	623
04	Comptroller of the Currency, back salary dis-	
100	cussed to a support of the contract of the con	36
	Comptroller of the Currency, back salary	69
	" Chairman referred	~ 7
	to back salary " Question of back	71
	" Question of back salary	
	salary salary	73
2	" Date from which	
	salary should	000
	Start Start	200
	" Question of back	
	salary discussed	
5,5	93034981 - X290 1 30344 305	303
	back salary, mo-	
ITA .	tion W.P.G.Hard-	
	ing for payment	321
	101m 01 001011100-	
	tion re payment of arrears approved	332
	Comptroller of the Treasury, Charles S. Ham-	
	lin inquired as to disposition made	7
	of opinion, re back salary of Comp-	
	troller of the Currency	31
	Committee on Staff, F. A. Delano offered re-	
	port of officers and employees	259

ala	ries: (Continued)	4 4
	Cook, Cashier at Minneapolis Bank increase in	365
	Counsel, question of presented by W.P.G. Hard-	
20	ing discussed, fixed at \$9,000 effect-	
	ive April 1 discount industrial and had	323
	Directors of banks, Comptroller inquired when	
	list would be approved	38
	Deputy Federal Reserve Agent, Walton N. Moore	
	at San Francisco, referred to F. A.	
	Delano and A. C. Miller	344
	Federal Reserve Bank of Atlanta, changes in	
	staff not to effect	695
	Federal Reserve Bank of Dallas, letter of W.	
	P.G. Harding in response to resolution	
	of board of directors re	353
	Federal Reserve Bank of Chicago	286
. 0	Federal Reserve Bank of New York, approved	286
	Federal Reserve Bank of Richmond, approved	286
	Federal Reserve Bank of St. Louis, approved	286
	Federal Reserve Agent at Dallas, letter re in-	
	crease referred to Governor Harding	680
	Federal reserve banks, appendix to report	9
	Federal reserve banks, employees and officers	
	approval of with exceptions	273
	Grayson, increase in	66
	Gatch, Claud, to be paid \$25 per diem as Dep.	
	Federal Reserve Agent	605
	Hardy, Caldwell, Federal Reserve Agent at Rich-	
	mond, \$10,000	320
, a 3	Harrison, George L. increase	330
	Issue and Redemption, Comptroller recommended	
	increase for clerks	516
	Laning, Alfred L. increase presented by Charles	
	S. Hamlin	401
	Miller, J.Z. Jr., resolution to increase	56
	Miller, J.Z. Jr., letter to re	62
	Mosher, Rich recommended increase	516
	Mosher, - discussed by John H. Rich and A.C.	
	Miller Compared Safa to the ford	639
	National bank examiners - resolution re annual	
	approval of list of sub-	37
	mitted	49

Salar	ries: (Continued)	
	National Bank Examiners, increase in	476
	" " report of Com. on	
	Staff re - referred	
	to Counsel	492
	" report of Committee on	
	Audit and Exam.laid	
	on table	521
	" " report of Com. on Aud.	
	& Exam. and appoint-	
	ment of	571
		011
	National bank employees, letters by law Com-	305
	mittee	500
	National Bank Examiners, report of Committee	590
	on Audit and Examination	550
	Natl Bank Examiners, Chief - report of Com.	623
4	on Audit and Examination	020
	Natl Bank Examiners - given further consid-	
	eration by committee, passed, in	
	order Comptroller may submit mem-	CEA
	orandum	654
	Natl Bank Examiners - F. A. Delano reported	
	no agreement reached with Comptroller	670
	Natl Bank Examiners, report of Com. on Audit	
	and Examination	700
	Natl Bank Examiners, statement of Comptrol-	
	ler tentatively approved	725
	Rich, John H., F.A. Delano to confer with A.	
	C. Miller re	662
	Staff of Board approved for publication in	
	report	116
	Staff of Board, F.A. Delano recommended in-	
	crease in, of two members	693
	Staff of Board, increased	726
	Seay, George J., increased to \$12,000	288
	Sawyer, Chas. M., Kansas City	7
	Treman, R. H. increase during period he acts	
	as Governor	705
Salva	dor: as the restauration and area	
	Letter from State Department re establish-	
	ment of American bank	108

San	Salvador: 12-unifacti (23142)	
	Letter from San Francisco Bank re establish- ment of American bank	108
Saun	ders, P. H New Orleans:	
	Business at New Orleans Branch, letter	393
4%	Charge against New Orleans Branch for printing notes	689
Savi	ngs Banks and Accounts:	
70	Acceptance by California banks and savings accounts	389
	Amendment re mutual savings banks discussed	242
	Opinion of Counsel re status of	206
	Opinion of Counsel re directorships in savings and loan associations and national	
	banks at same time	418
	Rule of Post Office Department to give out information re savings of postal de-	
30	posits	721
Savi	ngs Bank Departments of National Banks:	
	(See National Bank Card)	
Sawy	er, Charles M: (F.R.A. at Kansas City)	
	Assistant, appointment of, letter	92
	Assistant appointed	126
	Elected as agent at \$7,500	7
	Examination of accounts referred to A. C. Miller	342
	Executor and trusteeship, publishing facts as	229
	to method of passing on	28
	Fed. Res. Agent, letter accepting designation as Fiduciary powers, report of Paul M. Warburg and	
	letter re method of passing upon	237
	Rates, rediscount of Statement of C. E. Burnham of Kansas City, that	425
	banks executing organization certificate had not expenses paid referred to Counsel	521

Schulze, Theodore H.	
Declined appointment as director of Fed. Res.	
Bank of Minneapolis	7
and the second of the second o	
Scott Tissue Paper Co:	
Plan for popularizing trade acceptances	183
Trade Acceptances	174
Scott, John T: (Pres. First Nat.Bk. Houston, Tex.)	
Letter from Representative Engle re delay in	
1 1 - 1 - manage areatom	706
그 이 등 사람들은 것이 있다. 그는 그 아이를 내내내가 되었다. 그를 가려왔다는 바람에서 아이들이 그렇다는 그를 내려가 가득하는 데 그를 먹다면 먹다.	(Section)
Seattle Times:	
Telegram re clearing system being mandatory	564
Seay, George J: (Gov. F. R. Bank of Richmond)	
Amendment as to issue of Federal reserve notes,	533
figures prepared	500
Circular of Richmond Bank distributed to all Federal reserve banks	173
Conference of Governors, prospective meeting	65
Discounts at Fourth National Bank of Fayette-	
ville, Ind. and purchase of bonds at	
Richmond	227
Dividends and payment of capital stock sub-	
scription, letter stating appointment	
hy Covernors' Conference of committee	
to recommend uniform action, referred	
to Committee on Audit and Examination	395
Salary increase to \$12,000	288
Secretary of the Interior:	
Table Baser I Become Benk of Winnesholis re	
rediscounting restrictions on member	
bank depositories Indian funds refer-	
red to A. C. Miller to take up with	412
Secretary of State:	
Letter re shipment of gold to Rio de Janeiro	250
Section 5200 United States Revised Statutes:	
Interpretation still in doubt	76
AM VA PA WAYA AND MARKET TO SEE TO SEE THE SECOND S	

CCVIII

Security:	
Custody of collateral held behind Federal reserve notes, letter Wm. F. Ramsey proposing plan	130
Settling Agent: Gold Settlement Fund, appointment of settling agent	709
Shafroth, Hon. John F: (Colorado) Copies of Annual Report of 1915 to pupils of Colorado College	393
Shaw, Clarence R: Assistant to John Perrin, appointment suggested temporarily, no bond to be required	604
Shephard, C. J: Assistant to John Perrin, appointment asked, referred to A. C. Miller Temporary appointment as Acting Deputy Gov-	112
ernor during absence of deputy Gov- ernor	426
Sherer, Pres.Zanesville N.B., Zanesville, O. Credit statements, letter re collection	113
Shreveport Clearing House Association: Letter laid on table	60
Smith, S.M: (Rep. Wisc. Bankers Ass'n) Letter referred to Counsel	207
Smith, W. J. (Old Natl Bank, Battle Creek, Mich.) Amendments to Act, proposed	348
Emull's Legislative Handbook and Manual of State of Pennsylvania: Secretary of Board to furnish information as	
to officers of Board and their pres- ent salaries	564

Solicitor of the Treasury:	
Conversion of bonds, matter stated by Secretary	
McAdoo and referred to	68
Conversion of bonds, C. S. Hamlin statement	133
conversion of bonds, o. b. namer bonds	
South America:	
Federal Trust Company, Boston, Mass., letter re	
investment of trust company funds in	
securities	21
Pan-American Conference, Paul M. Warburg and	
Secretary McAdoo to attend	254
South Carolina:	
Examination of State Banking Commission in	
case of Peoples Bank of Sumter	282
💯 a transfer of the state of t	
South Carolina Bankers' Association:	
Check payment of expenses of W.P.G. Harding re	396
trip to Isle of Palms	090
Southern Banker Publishing Company:	
Request to reproduce diagram showing bank de-	
posits appearing in June Bulletin,	
granted	706
Southern Supply & Machinery Dealers' Ass'n:	
Letter re views on exchange charges	515
Spear, R. B: (Asst. to Fed.Res. Agent at Boston)	
Appointment February 4 - at \$2,000	149
En Street matrices desired Limits weeds at 1909	
Speeches:	
Special committee on treatment of publication	
of speech of Paul M. Warburg in Bulle-	239
tin	200
Spencer, Z. T:	
Government deposits in southern reserve banks,	
letter read by W.P.G. Harding	239

Spurgeon, J.F:	
Letter referred to Governor	250

State	Banks: (Form reports see Report card; for	
	examinations see Examination card)	
	Amendments to Fed. Res. Act, letter R. Carter	
	Glass re attitude of	246
	Amendment, letter from Senator Fletcher re ob-	
	jection to permitting branches unless	
		669
	Applications, letter from Minneapolis bank re	
	time required to pass upon	348
	Examination, memorandum of J.A. Broderick	685
	Minimum capital, letter Senator Nelson	29
	Membership of, letter Pierre Jay	685
	Opinion of Counsel re form on which reports	
	are to be made	98
	Opinion of Counsel re reserves for	601
	Public moneys, deposit of	653
	Reserves of Texas State banks, memorandum of	
	Counsel with letter of J.P. Cotton	692
	Report of condition, letter to those which	
	have joined system	526
	-application in the property of the property o	
State	Bank Examinations Accepted:	
	Guardian Trust & Savings Bank, Toledo, Ohio	55
	Illinois, New York, Mass. Alabama and Ohio	151
	Merchants & Mfgrs Bank of Cheraw, S. C.	29
	Peoples Bank of Sumter, S. C.	282
	State Bank of De Kalb, Texas	473
	1000000 Talk of the state of th	0.00
State	Banks & Trust Companies:	
2000	Collection plan, letter William Ingle	722
	Examination of members	685
	Investments, letter from Committee on Banking	43
	Real Estate, holding of, Comptroller's letter	-
	to Chief Justice of the Supreme Court	
	referred to	513
	Letter above referred to circulated	519
		608
	Reserve requirements, letter Festus J. Wade	00
	and Wm. McC. Martin	267
	Carac line mood mark of the	434
	model top, reduct of reports of water	200

STATE BANKS:	
State Banks, Federal Trust Company, Boston, Mass:	
Governor Hamlin requested to write Bankers'	
Committee of Mass. re permitting in-	
vestment of trust company funds in	
South American securities	21
types a the solutions and to bring salarmonem	
Old Colony Trust Company, Boston, Mass:	
Letter Paul M. Warburg re rediscount accept-	
ances by cattle raisers approved	609
in the second of the second of the second of the second second second second second second second second second	
Brooklyn Trust Company, Brooklyn, N.Y:	
Extract of minutes re appointment of Advisory	
Council, request of Phillips and Avery	452
Merchants & Mfrs. Bank of Cheraw, S.C.	
South Carolina, examination of State	
banks, acceptance recommended by J.	
A. Broderick	29
Guardian Savings & Trust Company, Cleveland, 0:	
Letter re what Fed. Res. Banks had	
purchased buildings	450
State Bank of De Kalb, Texas:	
Acceptance of State Banking Dept. of	
Texas, examination in case of	473
Bank of Dillon, Dillon, S. C:	
William Ingle's action in returning	
papers approved	190
First State Bank, De Kalb, Texas:	
Application approved for admission	
to System	423
Fort Scott State Bank, Fort Scott, Kansas:	
Letter re difference in date of calls	
of Comptroller of the Currency and	
State Bank Commissioner	414
Bank of the Netherlands: (New York City)	
Correspondence between Dr. Vissering	
and Paul M. Warburg re Fed. Res.	
Bank of New York acting as deposi-	
tory and charge for same	307
Corn Exchange Bank: (New York City)	
Right to establish branches under	
State laws if they join the system	
where administration satisfactory	
Board approves opening of addition-	,
al branches	712
ar branches	

STATE BANKS:

Broadway Trust Company, New York City: Refused to file certain report required	
by Comptroller	67
Mercantile Bank of the Americas, N. Y. City:	٠.
Memorandum of Paul M. Warburg re, in	
case Congress enacts amendment re for-	
eign branches	248
First State Bank of Pittsburg, Texas:	~
Letter Gov. Hooper re withdrawal of	
	130
	100
Mercantile Trust Company, St. Louis, Mo:	
Examination of referred to J. A. Brod-	183
construction of the second second second	100
Reserves to be carried by referred to	527
Committee on Operation	
Reserves report by A. C. Miller	532
Reserves, Festus J. Wade appeared be-	
fore Board to make statement	570
Reserves, letter Festus J. Wade	588
Reserves, Opinion of Counsel	601
Reserves, Memorandum of Counsel	646
Bankers Loan and Trust Company, Sioux City, Ia:	
Application for admission referred to	
Committee on Member and St. Banks	184
Application of W.P.G. Harding report	
re population of Sioux City	190
Application to be member approved by	7
Committee on State Banks	717
and tomerand the new relief or many to	
Peoples Bank of Sumter, S. C:	
Application for membership approved	236
Examination of State Banking Commit-	
tee of S. C. in case of	282
Sumrall Bank, Sumrall, Miss:	
Letter A. F. Foote, Cashier referred	,
to Committee on Clearing for reply	628
country of a feet water it had been in	
greig Inford moitentaidadh yaon	
- 40211000 20 304000 8 syoqray begg	

Guardian Trust & Savings Bank, Toledo, 0;	
(Admitted during 1915)	55
Accepted State examination of Ohio	55
Letter H. M. MoIntosh for signature of Govern-	
or, memorandum from A. C. Miller, all re-	668
ferred to Counsel	000
State Banking Departments - Commission:	
Examinations in states of state member banks	
where only one examination is made an-	
nually by State	283
Examination by - Peoples Bank of Sumter	282
Committee on Audit & Examination to prepare	
letter to re acceptance by Comptroller	F10
of reports on State banks	510
Chair - Control of the Control of th	
State Department (Secretary of State):	
Acceptance powers, list of banks having,	
transmitted Consular representative of	369
the United States	003
Acceptance powers, list of banks which had	509
been granted Acceptances, suggestions re printing list of	
banks and firms from which Federal re-	
serve banks have purchased, referred to	
Paul M. Warburg	584
Advised to recommend inquirers to consult	
Federal reserve banks	369
American Bank in Salvador, letter re estab-	
lishment of	108
Bank of Uruguay in Washington, report stating	
proposed establishment of branch	537
Consular reports desired by Board, list of	
banks sent to officers	609
Export and import trade, draft of letter	146
Letter transmitting letter from Consul General)
at Valparaiso, referred to Paul M.Warburg	268
Royal Bank of Canada at Caracas, Ven. Estab-	
lishment of branch	408
The Charles of Section 1 in the grant of Tentropy to address a	
Statements:	
Form, new for use in making application for	7.44
surrender of stock	146

Stateme	ents: (Continued)	
o da d'ome	Form, re Federal reserve notes outstanding	
	referred to Committee on relations with	
	Treasury Department	301
		59
	Private Statements from bankers, -	5.
	Private bankers, letter to Pierre Jay, dealing with acceptances	121
	Saturday statement to show 5% reserve against Federal reserve bank notes	649
	Saturday statement to show 5% fund held against	
	Federal reserve bank notes, favorable re-	
	port by A. C. Miller	659
	Treasury statement, Malburn re change in, with	
	reference to Federal reserve notes	187
	Treasury statement change in re redeemed Fed-	-
	anal maanus make-	369
Sterlin	ng, Senator:	
0001111	Letter from re proposed amendment re branches	
4 9 4	of national banks, referred to Committee	
	on Law	346
Stocks:		
DUCCED.	Additional, approved 684 680 667 656 652 621	615
	586 585 569 553 538 530 521 505 467	448
	441 357 300 390 252 244 236 205 191	182
	179 162 52	
	Broderick, J.A., memorandum re payments by Fed-	
901	eral reserve banks upon new subscriptions	
	선생님이 있다면 하는데 나를 내려왔다는 사람들이 없는데 얼마나 살아 나를 보는데 하는데 살아 나를 살아 보는데 하는데 하는데 하는데 아니라 살아 먹었다면 하는데 하는데 하는데 하는데 하는데 하는데 사람들이 살아	411
	Counsel, memorandum re semi-annual adjustment	496
	Certificates to be engraved	508
	Opinion of Counsel re rate at which new stock	500
	should be paid for by members of Richmond	
	Bank	227
417	Opinion of Counsel re plan to refund stock	22.
	interest of withdrawing banks	240
	Opinion of Counsel re returning to withdrawing	~
	banks par value	248
		~ 10
	Increase and decrease semiannually when less	
9M	than 10 shares, memorandum from Minnea-	
	polis re passing upon applications re-	483
	ferred to Counsel	400

STOCKS: Michael and the Contract of the Contra

Reduction in Framers & Merchants Bank of Texas	43
Reduction in capital stock, letter R. L. Van Zandt	
re Board's method in approving	202
Reduction in capital stock of Federal reserve banks	210
Reduction in capital stock of First National Bank	
of Killeen, Tex.	233
Reduction approved	251
Reduction in First National Bank of Miamisburg, 0.	282
Reduction in First National Bank of Wilmington,	
Ill. approved approved approved	349
Reduction of First National Bank of Gering, Nebr.	
approved and the desired and the second second	376
Reductions approved	390
	443
Reduction approved	110
Reduction of First National Bank of Redland, Cal.	501
approved	501
Reduction of by First Natl Bank of Jackson, Ky.,	
approved wo look or colonial groups and have	517
Reduction in capital stock of First National	
Bank of Cody, Wyo.	595
Like die 1807 may op in firm om til protest god en in 1	
Surrender of approved	23
" new form of statement and all a second	146
" application for the same and the same and the same application for th	176
" approved sad at state to the	245
" letter of Federal Reserve Bank of Cleve-	
land re basis of, referred to Counsel	229
application for 300	298
" application for, and additional	357
" applications approved	444
" applications for	453
" approved	505
	200
and issue covering transfer of same	506
Louisiana from Dist.No. 11 to Dist.#6	500
by Fourth National Bank of Fayetteville,	E12
N. C. approved	517
" approved 590 559	527
" and additional	615
" application for an electronic to an electronic	682

Stoc	cks: (Continued)	
	Seay, Geo. J., letter re uniform action in	12
	payment of capital stock subscriptions	396
	Transfer of from Federal Reserve Bank of Boston	
	to Fed. Res. Bank of New York approved	428
	Temporary certificate, letter Pierre Jay	638
	Withdrawals, letter from St. Louis bank re	
	value at which capital stock are to be	- 40
	refunded	169
	. k-Wings misselba	
Str	ong, Benjamin, Jr. (Gov. Fed. Res. Bank of N.Y.)	
	Amendment to law to cover international compli-	76
	cations, referred to P.M. Warburg	494
	Amendment to Sec. 16, referred to Com.on Law	494
	Amendment acceptances, C.S. Hamlin called at-	502
	tention, matter referred to Counsel	502
	Amendment re issue of Fed. reserve notes, let-	
	ter requesting Governor Seay to prepare figures	533
	Amendment to Section 16	536
	Bankers acceptances, rates for	521
	Bills eligible for purchase by Federal reserve	
	banks, telegram approving names of firms	534
	Bonds conversions of referred to F.A. Delano and	
	Paul M. Warburg	629
	Bonds, sale of 3% 30-year	645
	Cancellation and retirement of greenbacks,	
	article in Post	84
	Clearing and collection of checks, result of	
	discussion at meeting of Executive Com-	
	mittee of American Bankers' Association	558
	Committee on Clearing letter	629
	Europe, inquiries re visit to	145
	Foreign agent for Fed. reserve banks, observa-	
	tions reported in London and Paris, re	-07
	appointment and was a second	587 645
	Foreign agencies, committee appointed to discuss	640
	Foreign branches, situation in London and Paris	477
	re establishment	20
	Governors' Conference, date of next meeting	27
	Governors' Conference meeting	665
	Petition of Connecticut banks	78
	Reserves of country banks, statement	

Vacation, F. A. Delano to send message 7	05 19 86
Substantial Competition: (Under Clayton Act) Definition of, between banks determining eligi-	
bility of directors 63 Memorandum of Counsel and Paul M. Warburg cir-	32
culated among Board members 64	41
Subtreasuries:	
Abolishment of, letter John J. Fitzgerald leading Appropriations Committee, C. S. Hamlin report	04
re members appearing 1. Gold, shipment of \$3,000,000 by J. Z. Miller, Jr., to St. Louis for Gold Settlement	24
	27
ject to requisition by Board to Chicago	64
	10
Fund approved Shipment of \$15,000,000 notes to Chicago sub-	27
21/50 22 0	64
OT ACITET ACCO OF THE TENER	94
Subcommittee of House, Board members to appear before, discontinuance of -	99
Vault space, letter Secretary Newton 1	.64
Suggestions: (See Recommendations and Resolutions)	
Committee of Board to be presented to committee appointed to prepare program for Agents	
meeting 5 Delano, F. A. re relations between Board and	513
Comptroller of the Currency 1 Miller A. C. re administration of Act and op-	.58
eration of Federal reserve banks	.59

CCXVIII

~	er en	organi.
Su	perintendent State Banks, California:	
. 7	Attitude toward receipt savings deposits by members of Federal Reserve System	497
Su	pervisors of State Banks:	
	Memorandum of J. A. Broderick re attendance	
	at meeting modeship to walling,	685
0	Temagrardan of Johnsoll Land Daniel So. makarranmet.	
5u	preme Court of the District of Columbia:	
	Letter to Chief Justice re real estate hold-	
	ings by trust companies	513
	Letter above, circulated	519
	Letter above, amended	608
Carr	inney, E. F: (Member of Advisory Council)	
DW	Elected member of	15
	Central Reserve City, Kansas City desirous of	30 - (81)
	being designated	220
	Conditions at Kansas City, report by W.P.G.	
	Harding of conversation	199
	Conditions in district, statement	213
	Conditions in Kansas City similar to Minnea-	
	nolis	217
	Dividend. statement	216

Caldage at his first transfer to the control of the column to the column to

organit es maser la actificione es soot

Talley, L. P: Director Fed.Res.Bank of Dallas. Letter advising Board of renewal of exchange relationships between Dallas and Kansas	
City and some of the contract	30
Taxation: Makanasa to Make Lambital Toward	
Certificates of stock in Federal reserve banks	170
Tenison, E. O: (Formerly Federal Reserve Agent at Dallas)	
Assets, transfer of at Dallas ordered filed Bond of release	105
Conditions under which successor should qualify referred to Committee on Federal Re-	
serve Agents	27
Ramsey, W. F. letter re visit	43
Ramsey, W. F. as agent	66
Record T. J. as member of Advisory Council for	
Dallas, Board notified of selection	27
\$10 for the search of the second of the search of the second of the seco	
Tennessee Bankers' Association:	
Letter re statement in Bulletin	60
Texas:	
Examination of State Banking Department, accep-	
tances in case of State Bank of de	
Kalb	473
Memorandum of Counsel re agitation against	
clearing plan referred to Commit-	
tee on Clearing	583
Opinion of Counsel re reserves maintained by	
Texas banks against savings or time deposits	586
Reserves to be maintained by State banks	
joining system - memorandum of	
Counsel, letter of J.P. Cotton	692
Texas Bankers' Association:	
Resolutions adopted by special committee, re special meeting to consider Board's	
clearing plan	573
OLUGAL LINE PLANT	- TO THE R. P. LEWIS CO., LANSING, MICH.

Texas Bankers:	
Attitude of re clearing plan, letter from	
	639
Oction of Dallas Dank	00.
Texas Banks:	
Transfer:	
First National Bank of Canadian, Tex.	378
from Dallas to Kansas City.	483
First National Bank of Canadian, Tex.	404
W.P.G.Harding report, re banks in panhandle	
section desiring to be	44]
The state of the s	
Third Assistant Postmaster General:	
Rules of Department to permit postmasters to	
give out information as to Post Office	
receipts and postal savings to agents	
for use in Bulletin	721
and the second of the second o	
Thompson, M. A Kansas City, Mo.	
Assistant to Charles M. Sawyer	92
Assistant to Charles M. Sawyer, appointed	126
angure makath kabupatayima	15
Todd, Asst. to Attorney Gen. (See Att.Gen's card)	
Topics:	
Report of Nos. 221 and 26 by W.P.G. Harding	
(See Harding's card)	23
Treadway, L. H Deputy Federal Reserve Agent at	
Cleveland:	
Designated vice chairman and deputy	19
bolightout viso obtilinan and deputy	
Treasury Department: (For Statements see Statement	
Card)	
Bonds, submission of for conversion at quart-	
erly periods	533
Counters, expert to examine the case of New	500
York Bank at next exam.	26
	20
Exchange charges, attitude of Federal Reserve	18
Bank of Chicago as to absorption	10
Gold certificates, issuance of for use in Gold	532
Settlement Fund	550

Tre	asury Department: (Continued)	12
	Notes payment of \$6,000,000 for, redeemed by	112
	Transfer of certain functions to Federal re-	
	serve banks referred to F.A.Delano	15
	Unfit Federal reserve notes, method of deal-	
	ing with, approved by	100
G.	n istra a go sator no caparalago e a como la come e en esta	
Tres	asurer of the United States:	
	Amendment, draft of offered re issuing of gold	
	certificates of denomination of \$100,000	75
	Bonds withdrawal of application for through	35
	Bonds purchase of	383
	Bonds by member banks for sale to Federal re-	
	serve banks, resolution	696
	Editorial in Des Moines paper attributed to	
	John Burke , Man Miller , Man M	381
V.	Gold Settlement Fund, cost of transactions	
	involving shipment of currency	90
	Loans by Federal reserve banks to be forwarded	
	to John H. Rich	399
	Unfit notes, draft of letter re redemption	238
	- Mark Dick beat of Houston, sharp will brett	
Tre	man, R. H. (Class "A" director at New York)	
	To be made Governor ad interim during absence	
	of Benjamin Strong, salary at rate of	
1	\$20,000 for a specient's "toy divert what divertify	705
	hiod of Sakrongovar howinal	
Tru	st Companies: (See State Banks & Trust Cos.)	
Tru	stee Powers: (Administrator, registrar, etc.)	
	Applications approved, refused, held, for an-	
	other examination, recommendations of	
	previous meetings reversed	94
	Applications granted held and refused	234
	Applications approved 379	423
	Applications approved for trustee powers	683
	Applications held	683
	Committee report those desiring to exercise	49
	Exchange National Bank, Marietta, Pa., appli-	
	cation approved the designation and accompanies of	342
	Federal Reserve Agent at Dallas to ask exam-	
	iner for report in order to make recom-	
	mendations for	446

CCXXII

Tru	st Powers: (Continued) Daniel State On the State of the S	
	Fiduciary powers, regulation to be amended	15
	" disapproval of portion of	
	minutes re Freeport N.B.	234
	" letter to Ill. banks, Boards	
	action effective only as to	
	registrar	237
	Fiduciary powers;	. 619
	Report of P.M. Warburg, method of	
	passing	237
	W.P.G.Harding requested action, Free-	
	port National Bank	398
	W.P.G. Harding memorandum and letter	
	of J.S. Williams	400
	Approved temporary, Calcasieu National	
	Bank, South West, La.	409
	Applications approved 543, 620,	474
	examination semi-annually granted	692
	regulation to be amended so as to per-	
	mit parts of reports to be sent by	
	no bit agents whith the sharp habited bit into	152
	First Nat. Bank of Hoquiam, Wash., recommenda-	
	tion W.P.G.Harding for be granted	152
	First National Bank of Bath, Me., granted	307
	First National Bank of Rochester, Ind., held	423
5	First Nat. Bank of Muskogee, Okla. Geo. L.	
	Harrison recommended to hold	454
	Freeport National Bank, Freeport, Tex., to	
	be order of special meeting	249
	Freeport Natl Bank, question laid on table	255
	Freeport Matl Bank, granting of - to	301
	" application referred back	
	to Committee on Member and State banks	325
	Lumberman's Natl Bank, Portland, Ore., appli-	
2.	cation approved	395
6	Merchants National Bank, Omaha, Nebr., appli-	
	cation held	544
	Merchants-Laclede National Bank, St. Louis,	
	Mo., letter by A.C. Miller	312
	Merchants National Bank, Munice, Ind. held	544
	Method of passing, letter of C. M. Sawyer	
	re publishing facts	329

Trust Powers: (Continued)	
Quaker City National Bank, Philadelphia, Pa., application made special order for	V
March 30 Union National Bank, Greeley, Colo., applica-	395
tion approved Rates of interest in passing upon, P.M. War-burg's report to Com. on State and Member	395
Banks (122 a) Source Trends that and the	301
Registrar, application approved	400
Tupper, T. C. (Deputy Fed.Res.Agent at St.Louis) Designated vice chairman and deputy	19
edi Anno (oseria	
belief, telegrum trom. : # #20 There, calinil: letter to tractine of	
Mi successor darkeada at pang	
Imion City Conn : Holisloodas "erlading sintig	
Union City, Tenn. Loans, excess at - referred to Counsel	345
Uruguay, Bank of: State Dept. report stating proposed establishment of branches in Washington	537
To the district of the service of th	
٧.	
Valparaiso, Chile:	
Letter from Consul General referred to Mr. Warburg	269
Vandiver, W.D. (Asst. Treas., St. Louis) Letter from re refusal St. Louis Bank to redeem unfit notes	89
Van Zandt, R. L. Challel and anthron . 2 4 4 5 11	
Criticisms by - letter from Comptroller re	568
Letter from re certain remarks attributed to	600
Clearing, telegram from re establishment of system earlier than July 15	633

CCXXIA

Van	Zandt, R. L: (Continued)	-
, can	Deposit, opinion of counsel re deposit of	
	public moneys in State banks	653
	Discount, letter to re guarantee of directors	
	on paper presented for	60
	Dividend at Dallas, Mr. Harding to take up	
	question with	58
	Earnings and expenses between banks - request	
a*	for opinion of counsel re adjustment of Par list, letter from re Board printing month-	668
	ly in the second of the second	722
	Reserves, sent J.P. Cotton & Memo counsel re amount of required by Texas laws for	
	State banks	692
	Salary, telegram from re	306
	Stock, capital; letter to re practice of	
	Board in approving reductions in	202
Virg	inia Bankers' Association:	
	Mr. Hamlin to attend meeting at expense of	
	Board	442
Viss	sering, Dr: (Pres. Bank of Netherlands)	
	Correspondence with Mr. Warburg re F. R.	27
	Bank of N. Y. acting as depository	
	and charge for this service	307
	Service Service	
Vote		
	Bonds - votes re letter to C. Glass and R.	
	L. Owen re provisions in Rural Cred-	
	its Bill re issuance of	699
	Bulletin - votes of Board re printing in	
		480
	Federal Reserve Agent, vote on motion by Mr.	
	Miller to lay on table appointment of	
	Agent at Richmond until return of	
		326
	Appointment C. Hardy for unexpired term	
	of Mr. Ingle, vote on motion Mr.	
		327
	Pederal Reserve Agent, Richmond, vote on	
	amendment to motion of Mr. Harding	*
	by Comptroller to consider appoint-	
	ment of Agent March 8.	327

		CCXX
Vote	es: (Continued)	
12.5	Federal Reserve Agent, vote on appointment C. Hardy as Agent at Richmond	328
	- The term of the second of th	
	Federal Reserve Notes - votes of Board re amendment re issue of	557
(O ₀)	Foreign Branches, Mr. Williams recorded as not voting re plan of American	
	bankers Assn. for creation of bank- ing corporations empowered to estab-	
	list	310
	Redistricting, votes of Board re resolution as amended by Mr. Williams re trans-	
ije Kis	fer of Louisiana banks	256
	Votes by Board re transfer of Connect- icut banks	277
36	និប្រសិន្ទា នៅក្នុងស្រែក្សី បានរំបាំក្រុងប្រការប្រធានប្រធានក្រុងប្រជា ក្រុងប្រការប្រការប្រធានប្រជាធិប្បី ប្រជាធិប្បី ប្រការប្រការប្រការប្រការប្រការប្រការប្រការប្រការប្រការប្រការប្រ	
	in a grant of Joseph and a contract for the contract of	
	ato e, to engenerala deud™to validate piden om mon o en en en entropolitare per elembro de monor	
Wad	e, Festus J: (Mercantile Tr. Co. St.Louis)	
	Reserve requirements of trust companies, re-	
N.	ferred to Committee on Law with aid of Counsel	267
	Reserves to be transmitted if approved by F. A. Delano	364
110	Reserves of trust companies, ruling of Board delay of action	408
	Reserves of trust companies, asking further ruling of Counsel	434
	Reserves statement of carried by bank	570
	Reserves, letter re Mercantile Trust Co.	588
Wal	ker, John T: (Pres. Merchants National Bank, Worcester, Mass.)	
	Letter F. A. Drury approving clearing plan	657

Boston Bank, application to purchase State
of Vermont approved 615

Warrants:

CCXXVI

Warr	ants: (Continued) (Department) (189	
	Chicago Bank to purchase approved	692
THE R	Chicago granted power to purchase City of De-	
	catur	110
	Chicago Bank request to purchase Malden, Mass. approved	501
		601
	Chicago Bank request to purchase approved	601
	Chicago Bank granted permission to purchase	- 00
	Peabody, Mass.	697
	Cleveland Bank, purchase of City of Lexington Cleveland Bank,	
	Authorized to purchase City of Coving-	
		125
	ton, Ky.	336
	Application for purchase approved	200
	Application to hold Cincinnati, Cleve-	341
	land and Toledo approved	241
	Purchase of City of New York in excess	700
	of 5% limit by approved	380
	Opinion of Counsel re maturity and	
	eligibility of Bath County subject	
	to interest penalty sent to	412
	Request to extend limitation of pur-	
	. chase approved	413
	Request to purchase City of Bath,	
	Maine, approved,	416
	Request to purchase approved	436
	Request approved	463
	Application to purchase Brockton and	
	Pittfield, Mass. approved	672
4-	To purchase of City of Lexington	38
	Minneapolis Bank,	
	approval of raising of limit for pur-	
	chase of to 20%	302
40	Memorandum of P.M. Warburg re form of	
	Board's regulations as to, subject	
	opinion of Counsel	311
	Memorandum by Counsel re definition	
30	of "reserve" in connection with	331
	New York Bank granted power to in-	
	crease limit in N. Y. City	25
	Philadelphia Bank,	
	Authorized to purchase \$175,000 of City	
	of Troy	1.0

Warr	ants:	
	Philadelphia Bank,	
	Continuation of authorization approved Application to purchase Ocean City, N.	25
	J. approved	100
	Application to purchase approved Application to buy New York City ap-	145
		284
		325
	Purchase of Mansfield, Mass. approved Granted authority to purchase Franklin,	723
		458
	proved	543
* * **	San Francisco Bank,	
	Letter re purchase of in excess of mini-	
	mum percentage fixed by law	187
	St. Louis Bank, Common of the Bank of the	377
		011
	Request to purchase Kentucky warrants authorized, subject to approval of Board of Directors	416
	Opinion of Counsel, memorandum by P.M.	
	Warburg re form of Board's regulations	
	as to	311
18.	Opinion of Counsel re maturity and eli-	
	gibility of Bath, Maine, subject to	
18	interest penalty sent to Cleveland	410
	and Bank o mornismous respectationer against	412
4)S.	,2a12	
wart	ourg, Paul M: 1000 read at or one 2 2 to motor onico	
	Acceptance, bankers, rate charged by	7
	Boston Bank referred to 716	1
	Presented reports on question of, pro-	3.77
	tected by chattel mortgages	13
	Adverse report re purchase of by St.	
3 - 6	Louis bank against goods in process of manufacture	20
	Report of re trade acceptances in Far East	59
	Cotton - letter Mr. Ingle re, referred to	114
	Trade - suggestion re rates on	202
	Reported request Mr. Perrin for publica-	
	tion statement re	545

CCXXVIII

Vari	ourg, Paul M: (Continued)	
	coeptance:	2 - 705
	Proposed addition to amendment re to go before	
9 .	Committee on Banking and Currency	548
	Amendment to Sec. 16 re - personal letter to	
	Senator Owen re addition to	562
	Suggestions of State Dept. re printing banks	
	& firms from whom Federal Reserve Banks	
	have purchased acceptances referred to	584
	Rediscount of - letter to Boston re	609
	and the Astronomic and Continuous and Continuous and Continuous and Continuous and Continuous and Continuous a	
An	dendment, A 200 PM PAR STOCKER LORDING	
	To cover international complications (letter	
	Strong) referred to	76
	Presented text of	197
	Presented memo. of Counsel re (discount of	310
	bills of exchange; commercial paper)	536
	To review amendment proposed by Mr. Strong	530
	To Sec. 16; letter to Senator Owen with	561
	personal memorandum Memo re two amendments (Sec. 11)	687
	Suggested no further action be taken re amend-	001
	ments, but that they be brought to at-	
	tention Rep. Glass	641
	Particular to a form of the second and the second a	
Bo	onds.	
	thought conversion of 2's into 3's beneficial	32
	Voted in favor conversion 2's into 3's when	
	in excess of \$25,000,000	35
	Amended resolution re conversion of and re-	
	funding 259,	263
	Conversion of - Memo re letter Sec. Treas.	
	re ref. to Counsel	273
	Conversion of - offered resolution re	259
	Purchase of - Memo Counsel re by New Orleans	
	Branch referred to	589
	Conversion of - Letter Mr. Strong re referred to	629
	Presented memo. re Government	648
	Request to prepare letter to Sec. Treas. re	
	issuing balance of \$30,000,000 bonds	
	which Federal Reserve Banks are author-	698
	ized to convert into 3% bonds and notes	030

Warburg, Paul M: Bonds,	
Letter asking Mr. Mc. doo if balance \$30,000,000 of bonds to be converted could be exchanged by Fed. Res. Banks as to July 1	711
Bill of Lading law - Letter to Sec. Treas. re need for uniform	569
Branches,	
Venezuela, report re transmitting infor-	
mation received from State Dept. re organization of	54
Question of and making Federal Reserve	
cities central reserve cities to be presented to Governors conference	61
Foreign - reported conversation with D.	196
G. Wing re	130
Foreign, To reply to letter E. E. Pratt re Memo re action Mercantile Bank of	173
Americas in event Congress enacts foreign branch amendment	248
Submitted memo. Amer. Bankers Assn. oreating	309
Presented substitute for H.R.13391 re establishment of	547
Domestic, Presented letter Senator Fletcher re	
보이지 않는데 그렇게 모르면 4000년 400년에 하면 경험에 가는 경험에는 그런 이 아름이 되었다. 그런 말라고 있는데 400년에 아름이 되었다.	668
conferred with Walter Frew (Corn Ex- change Bk) re right bank to estab-	
lish branches in State if they joined	
System	712
To inform Corn Exch. Bank where admin-	
istration is satisfactory Board approves opening branches	712
Bullotin	
Bulletin, Publication of speech in	239
Printing speeches in - interested in policy re	599

Warburg, Paul M: (Continued) Bulletin,	
Suggested letter to agents re calling attention member banks to amendments	
recommended in July Bulletin	718
"Butter Paper" - opinion of Counsel re refer- red to	569
Recommended Counsel's memo be referred	14,13
to Agent at San Francisco	586
Central Reserve Cities - question of making Federal Reserve Cities such to be pre-	
sented to Governors Conference	61
Charter - application Back Bay Nat'l Bank for	717
Checks - submitted memo re direct routing of	312
Circular of Richmond bank to be distributed, memorandum re	173
Clayton Act - memorandum re substantial compe-	
tition under	641
Clearing - checks, memo re Board's power re re- ferred to Counsel	230
Clearing plan, refusal American Bankers Assn. to support appeal of conference of	
bankers re postponement of	723
Committees - Memo re changes in personnel of approved	286
Committee on Law, Mr. Harding to take place of during absence	292
Committees, banks affected by changes in re-	
sulting from absence in South America	337
Comptroller of Currency - Submitted memo re	
power of to ask for additional infor-	-10
mation from National Banks	310
Read memo. suggesting Comptroller fur- nish figures from abstract condition	
reports earlier than now, and closer	
cooperation with Statistical division	725
Condition reports - at Phila. Bank	182
" Boston, memo re	240
Conference of Agents, suggestions re organiza-	c13
t day af mart	6-4-7

Warburg.	Paul M: (Continued)	
	Consul General, Valparaiso, letter from	
925	through State Department referred to	269
	love of the selection o	
	"Dairy Paper" - letter to E. R. Fancher re	
	eligibility of order a land and a land	202
	Deputy F. R. Agents - suggestion need not	
	be bankers	74
	Depository - correspondence re Bank of Nether-	
	lands having Fed. Res. Bank of New York	
	act as and charge for service	308
	Director - letter from Rep. Booher re ap-	
	pointment of F.W. Fleming as director	
440	at Kansas City - to revise reply	67
	Discount rates - initiation of - report re	
	topic 922/922/g lead of	39
	Discount rates, directors passing upon	671
	Dividends - in favor of Mr. Harding's memo re	157
	Earnings and operations F.R. Banks - filed	
YOU	memo re lon about tobhovou by	172
	Examination - report of at Phila bank ref-	
	ferred to	125
	Examination - report of at New York bank	
	referred to initiate to hold a be	283
1 -12	Examiners - appointment of favors Mr.	
	Harding's memo re	157
	Federal Reserve Banks - note issuing powers	
	of - presented memo re	555
	Federal Reserve Board - to prepare statement	
	re views of to present to Committee on	
	Banking and Currency	557
	Fed. Res. Notes, letter Rhoads re Phila. Bk	
	charging off cost of printing	649
	Fiduciary powers, report re plan C. M. Saw-	000
dAc	yer re methods passing on application	237
	Fiduciary powers, report re granting to	708
	First National Bank, Bath, Me.	307
	Gold Holdings, presented memo re	648
	Gold Settlement Fund, report re sharing pos-	-
940	sible losses in between Agent and Bank	54
	Gold Settlement Fund, letter to Treasurer re	
959	cost of transactions under; shipping	90
	currency	90

CCXXXII

107 h	D1 M (O441)	
warp	urg, Paul M: (Continued)	
	Import and export trade, letter to Sec. of	7.46
	State re financing	146
	Investments, presented memo re	648
	Lending conditions at Boston, memo commenting	
	on Hamlin's memo circulated	329
	Loans, to draft amendment re by national banks	
	on city real estate	135
	Loans, reported amendment; recommitted	147
	Loans, real estate, submitted memo re	312
	New York Bankers Assn, - authorized to attend	
	weight meeting and anti-second employed	545
	New York Bankers Assn authorized to attend	
	meeting at Atlantic City	659
	Notes, Mass approved request Chicago to	
	purchase	590
	Open Market paper, reported purchases of by	
	de Calair a Boston - The to town at a calabilyid	17
	Open market purchases at Atlanta, draft reply	
	to Governor McCord re	167
	Open market, notes bought in, opposed bill	
	Rep. Smith re	313
	Private Bankers' statements - brought up	
. 11	question of obtaining	59
	Redistricting - voted against change in resolu-	
	tion re La. banks	256
	Redistricting, motion that Connecticut banks	
	be not separated from Dist. 1 pending	
	shome a clearing plan when a wrong a group	640
	Reserves, penalty for impairment of, reported	
	re recommendation Governors Conf. re	23
	Suggests consideration by Advisory	
	Council re condition of	574
	Reduction in excess at New York, called	1
	attention Advisory Council to	578
	Presented memo re	648
	Rural credits bill, presented letter to Glass re	556
	Salary, suggested modifications in letter to	
	J. Z. Miller re advance in	62
	Savings accounts, bill of Rep. Hill authorizing	-
	member banks to open; to consider with	
	Counsel	628
	Savings Bank Departments, investment of funds	020
	of memo re	691

CCXXXIII

Warburg, Paul M: (Continued)	
Savings Bank Departments, presented memorandum	
re bill of Rep. Hill re	686
Speech, stated New York Bankers Association	
had arranged to print	669
State Bankers Assn., attitude of; statement in	
reply to letter P. Jay to be given press	143
State Banks, membership of, letter from P. Jay re	685
Tenure of office of employees, letters P. Jay	
and R.L.Austin re	9
Tenure of office of employees, presented letter	
and the state of the second and the second and the second and	15
Trip to South America, discussion re	254
Trustee powers, suggests question of rates of	
interest charged by applicant bank should	
not be considered re	301
Warrants,	
purchase of, approved continuation by	
Philadelphia bank Valor as the second of the	25
Report request N. Y. Bank to increase	0.5
of annices limit of mades gualescope world	25 38
Approved request of Cleveland	311
Regulations re, submitted memorandum re	011
Watts, Frank O: Ottober Committee Co	
Elected member of Advisory Council, Federal Reserve Bank of St. Louis	432
Federal Reserve Bank of St. Louis has little	1 1000
rediscounts, bank liquid, business good,	
except labor troubles	581
Met with Committee representing clearing houses	
with Board with the art dad at at the control of	702
Weed, A. H: (Counsel Boston Bank)	
Present at meeting of Board and read letter re	
bond purchases at Boston	355
and we have the control of the contr	
Weeks, John W: (Senator)	
Bill introduced by national banks to take ad-	
vantage of State laws guaranteeing de-	
posits, referred to Governor of Board	
and Comptroller for report	.89
Draft of letter sent by C. S. Hamlin	102
C. S. Hamlin read letter re bill, etc. (above)	99

CCXXXIV

Wellt	oorn, M. B: (Fed. Res. Agent at Atlanta)	
	Act of Alabama legislature authorizing State	
	banks to join system	414
	Bouden, J. E., Jr., advising Board of appoint-	
	ment of successor to Sol. Wexler	93
	Chairman, designated for one year	19
	Committee on Operation of Fed. Res. Banks, re-	
	port of Division of Examination of as-	
	counts	24
	Commodity rate for Atlanta, increase in approved	585
	Commercial National Bank of New Orleans, reply	
	to complaint of W.J.Mitchell as to ex-	
	change charges	701
	Davis, W. J. letter announcing death	679
	Dividends, question whether paid by Atlanta Bank	
	on July 1	649
		472
	Examination of accounts referred to W.P.G.Harding	238
	Fit Federal reserve notes, return of	20
	New Orleans Branch,	
	letter forwarding letter of P. H. Saunders re	393
	business	688
	loss in operating	000
	Reserve, draft of letter of W.P.G. Harding re	
	keeping 100% behind public deposits in	200
	Southern reserve banks	200
	and the second second to the second s	
Wells	s, Rolla: a pratur jurb fordered everyoned grobotics	
	Memorandum by C. S. Hamlin re ruling of Board	408
	as to reserves of trust companies	400
	:agen: ggfr.afo giftygaemgon, sagiliko. Haly ami	
West	Virginia Banking Association:	
	Representative Neely asking attendance of Board	0
	at meeting; declined	452
Wipp.	le, H. V:	
	Connecticut Banks, (Franks, 1988)	
	Committee representing - stated acquies-	400
	cence in postponement decision	706
	Hearing for	10
	Hearing postponed	673
	A MILE S. J. C. of Jone was Sir to Free	
	Constantial to redder they at high . 2 10	

White & Gara 14 Wall Street New York Sites	
White & Case, 14 Wall Street, New York City:	
Counsel's letter approved, sent without copy of	638
	000
Wilcox, H. B: (Balto.: Dir. Fed. Res. Bk, Richmond)	
Letter re resolution, holding political office,	-
referred to C. S. Hamlin	28
nico Wildir Doctor, to moreove at the	140
Report of C. S. Hamlin holding political office	42
Williams, John Sharpe: (Senator)	
Clearing plan, letter re	596
Clearing plan, questions asked by F. W. Foote,	
Hattiesburg, Miss., referred to W.P.G.	
Harding The Foundation of the Harding The	723
Committee on Clearing, letter of A. F. Foote	
referred to	628
ing the first many marketing and the state of the state o	
Williams, J. S:	
Amendments, suggested change in letter to Sen.	
	305
Amendments,	
Request of Sen. Owen re Sec. 5197 R.S.	
	371
Discussion letter to Chief Justice of	
District re proposed amendment re	608
	000
re formation corporations to establish	
foreign branches in form submitted -	000
opposed by	285
Barnard, Dorothy, request extension of leave	
A local for the angle of the formers and	646
Barron, Wis Letter J.H. Rich, re consolida-	
tion of banks at referred to	537
Benton County, N.B. Corvallis, Oregon, Secreta-	
ry to obtain from information re with-	
drawal of	338
Black, Lick, Pa., First Natl Bank - letter to	
be sent if approved by	638
Bonds - voted against plan conversion of 2's	
into 3's in excess of \$25,000,000	35
Asked that resolution re conversion &	
refunding of be considered	269
- P. C.	

CCXXXVI

Williams, J.S: (Continued) Bonds:	ed Edition
Charter bond, to be shown letter from	
J.P. Cotton re requirements of	mill.
National Banks	348
Requested opinion Board re conference	
of heads of bonding companies to co	n-
sider guaranty of deposits of Natio	nal 420
Report Mr. Harding re mortgages on sm	elt-
er bonds referred to (Ouray Smeltin	g
& Refining Company)	520
Branches:	
Opinion Counsel Nat'l Produce Bank,	
Chicago to establish	30
Opposed amendment re formation of cor	p-
orations to establish foreign branc	hes
in form submitted	
Not voting re plan Amer. Bankers Assn	
for creation banking corporations to establish foreign branches	311
Opposed amendment re foreign branch	
banks	285, 353
Broadway Trust Co.,	
Refusing to file certain papers or to	
report re 00 000000 Ludu	67
Bulletin: June 1 and June 1 and 1 an	
Publication in of press statement from office of	m 473 480
Requested that letter written to Wall	
St. Journal be published in	499
Requested letter answering criticisms	
of L.O. Fooze be printed in	501
Opinion counsel to Comptroller Current	CΛ
submitted for printing in	696
Capital and Surplus, of banks in La. Dist.	
Asked statement showing	256
Charter bond, requirements of national banks,	
to be shown letter J. P. Cotton re	348
Charters, new, to be issued to banks in May by	v 644
and a special property of the contract of the special	

CCXXXVII

Wi	lliams, J. S. (Continued)	
	Charters - Letter Curtiss, re granting to new	
	bank at Roxbury, Mass., referred to Letter to Board re - to new bank in	667
	Roxbury, Mass.	678
	Issuance of to Back Bay, N.B.	717
	Board to take up with issuance of	
	charter to Back Bay National Bank	717
	States application Back Bay Natl Bank	
	for charter referred to Fed. Res.	
	Agent in usual course	723
20	Circulars - suggestions by Mr. Delano re is-	
	suance of circulars and orders from	
	office of	158
	Proposed re rates of interest on pur-	770
141	chased paper	172
	Statement by J.B. Forgan re circular re	219
	foreign letters credit Re purchase by national banks of paper	213
	discounted at high rates int., opin-	
	ion J.P. Cotton re referred to	249
	Read Circular 52 re paper rediscounted	
4.5	at Kansas City	438
	Commodity rate - increase at Minneapolis, to	
FE	be recorded as voting	550
	increase at Atlanta, to be	
	· recorded re	585
	err veinge of farirodial, gamar	142
	Committee - Executive, at Richmond, inquired	Tab
	re composition of; to act on during ab- sence Delano and Harding	335
	sence beland and halding	-
	Comptroller Currency,	
1.44	Requests on Counsel for opinions, memo	
	Mr. Harding re	201
	Understanding between Board and; memo	
	Mr. Harding re	290
	Requested extension time two money	
	counters	411
	Announced now issuing daily bulletin	114
1	re acts in office	114

CCXXXVIII

Wil	liams, J. S: (Continued)	
	Comptroller Currency,	
	Relations between Board and; suggest- ions Delano re	157
	Suggestions Mr. McAdoo re cooperation	1,500
	with Board	159
	Further discussion relations between Comptroller and Board	161
	To be consulted re forthcoming blanks	
	for reports of condition Calls of - F. R. Banks desire informa-	175
	calls of - r. R. Banks desire informa-	
	tion contained in not now furnished them	674
	Stated he might be counted present for	
	matters listed on docket	682
	Difference in date call by and Kansas	
	State Bank Commission	414
	on allegia di carrier il largo di monologio de la come	
	Comptroller Treasury,	
	Recommendations, etc., re back salary	
	Comptroller Currency again referred	
		31
	to Comptroller Treasury	674
	Conference Examiners, Board invited to	613
	Condition of Phillipsburg Bank, N.J., offer	- 00
	to supply Board information re	126
	Question of forthcoming blanks for	
1 100	reports of	175
	Congdon, S. B., request for appointment of in	
	place of Mr. Millspaugh	538
	Counters, money, authorized to employ two	201
	Extension of time of two	411
		ALL
	Credit, letters of,	
	Letter J.B. Forgan re ruling Comp. of	
	Currency re national banks issuing	-
	referred to	695
	Mr. Harding to consult with re	717
	Criticisms, by Governor Dallas Bank, letter	
	from Mr. Hamlin re	568
	Of Leslie O. Fooze, requested his let-	
	ter in answer to be printed in Bulle-	
	tin	501
	militiksi viitan maintai von haannanna	001

CCXXXIX

Wil:	liams, J. S. (Continued) Harding re holding	
	more than 5 months ref. to	520
CEY	Mr. Harding's report ref. back	
		525
	rate for discussion with complete and a second confidence of the c	
	Deposits - Nat'l banks re - guaranteed	
	under State law (Letter Sen.	
512	Weeks)	89
	Guaranty of Nat'l Bks Requested	
	Board's opinion re heads of bonding	
2 0 13	companies conferring resided	420
CYC	advantage State laws re guaranty-	
	Letter to Hamlin stating Cong.	
906	Glass had taken up with him	420
	gar Merce To one on December to Dorono Ti	
	Directors - Change in fees of - at Richmond	201
	Class "C" - election of to be made	
8124	special order Apr. 12	437
	- Design the time seems are built by the control of	
	Discounts - Opinion J. P. Cotton, concurred	
	in by M. Elliott, re circular	
	Comptroller Currency re purchase by	
ine	Nat'l Bks. of paper discounted at	
	high rates interest, ref. to	249
Pag	763	
Was .	Dividends - Letter from to Gov. Hamlin re	
	at Fed. Res. Banks	30
222	band to address the will a	
	Examinations - Cost of; issuance circulars	
	and orders from office	158
MOL	Of Trust Departments of Nat'l Bks.	344
	Bank examinations; Letter to Hamlin	
573	re approval president, Merchants	
	N. B., Richmond, re present	
	method of the law image . non . how	375
1'd€	Letter from asking suggestions re	
	examination trust Depts. N. Bks.	397
	Letter from re furnishing examination	1
	reports to N. Bks.	345
	to the state of th	
n .	Examiners - reports of - Letter re placing	- 1 -
	in hands of Agents	103

Will	iams, J. S. (Continued) (possioned) . 2.6 , and 1	114
	Examiners (Continued) - Instructed not to call	
020	The state of the s	
	from State banks	150
	Appointment of	571
	Reports - Letter from re furnishing	
	to Nat'l Banks and all a management	345
	Salaries and appointment of - to be	
0.	taken up with	571
	Salaries of - report Mr. Delano no	
	agreement could be reached	670
Charles	Called attention to presence 12 chiefs	0.0
	in Washington - invited board to	
	and again conference advise a market and	674
	es e vinco milate asimil og verkoj	014
	"Federal - Letter from re use of word	347
	Proposed amendment re use of word as	241
100	iname for banks and behand - and restrict	413
	Proposed amendment by re use word ref.	410
484	to counsel for new draft	418
	Concurred in use of word re redrafted	410
	Decrease amendment	400
	Together and the till the till the control of the	428
	Fed Res Agent at Distance	
	Fed. Res. Agent - at Richmond - reported	
	telephone conversation with C. Hardy	321
	Offered amendment to motion Mr. Harding	
	SEC [LEED TO BE SECURED TO FEMALES OF SECURED TO SECURE SECURED TO SECURE SECURED TO SECURE SECURED TO SECURE	327
105	Vote on amendment lost	327
	Not prepared to vote on election of -	
	with information at hand	327
	adding a continue to the sum - exclarment.	
	Fed. Res. Banks - change in - suggested change	
	in letter to be sent President	103
	Desire information in Comptroller's	
	calls not now furnished them	674
5 14	Les Jacquis de Jacquis de la	
Ne i G	Fed. Res. Board - Relations with Comptroller	
4.35	Currency - Suggestions Mr. Delano re	157
	Mr. McAdoo suggests cooperation	
dag.	between Board and office Comptroller	159
	Further discussion relations between	
		161
	the contribute for the contribute of the contrib	

Willia	rederal Re	(Continued) s. Board, Understanding between Board and Comp- troller; Mr. Harding presented mem-	
14	io 101 oi	orandum re Suggestions as to presentation of matters relating to in Congression-	290
	ot ; test co Olimpia di	al Directory Information to be obtained by from	407
44		Comptroller's office to be only by written request	674
	1 10 714	writeen request or Jon	
	Fed. Res.	Banks notified when writing to re to	20 551
		System, withdrawal of national banks from	345
ÀG.	Fiduciary	powers, requested application Quaker City National Bank for be made special order for March 30	395
	Foreign 1e	etters Credit - Statement by J. B. Forgan re circular of Comptroller re	219
OY Og	Ft. Scott	State Bank - Letter re inconvenience caused by difference in dates calls Comptroller and Kansas State Bank	
		Commissioner	414
\$ 4.	Goodhue,	Prof., Colgate Univ letter from re information asked for	548
	Ingle, R.	L To attend dinner given for in representation of Board	183
	Insurance	companies, national banks acting as;	638
	Insurance	to confer with Hamlin re , fire, letter forwarding correspond-	636
.5-1		ence with Sen. Owen and Rep. Glass and copy proposed amendment to N.B. Act permitting banks in cities less	
		than 3,000 to act as agents for Fire, statement re permitting banks	66
		in cities less than 3,000 to write	67

Williams, J.S: (Continued)	
Interest, proposed a circular re rates on	
purchased paper	172
e federal de de de Sel, el la Productión de la constitución de la cons	3 (-)
Loans - Opinion counsel re limitation 10% on	
ref. to	130
On real estate by National Banks; re-	2.15
served right to propose change in	
amendment	148
On real estate - Examiners instructed	
not to call for detailed list of from	rt ·
State banks	150
On real estate - forwarding correspond-	
ence with Owen & Glass and copy pro-	
posed amendment re permitting banks	
in cities of less than 3,000 to act	
as agents for fire insurance and real	
estate loans	664
National Banks, letter from re reasons for	00.
withdrawal of from System	345
Opinions,	010
To get opinions Counsel and J. P.	
Cotton re proposed circular re	
rates interest on purchased paper	172
Memo. Mr. Harding re Comptroller ask-	1.
ing counsel for opinion on quest-	
ions relating to Act	200
	200
Counsel - drafts proposed agreement	
with re referred to Mr. Harding and Counsel	207
사용을 보고 있다면 가게 되었다. 이 의원 시간 사람들은 사람들이 되었다. 그 사람들이 가장 그렇게 하는 그들이 있다면 가장 그렇게 되었다면 하는데 그렇게 되었다면 하는데 없는데 얼마나 없다.	201
Counsel - Comptroller and Board to be	
governed by; plan Mr. Harding for	249
reference of legal questions	243
J. P. Cotton re circular Comptroller	
re purchase by National Banks of	
paper discounted at high rates int- erest referred to	249
	270
Counsel re power Comptroller to call	
for supplementary information con-	283
cerning conditions of Natl Banks	200
J. P. Cotton re Sec. 17 N.B. Act., referred to	369
referred to	000

CCXLIII

Win	lions I C (Cautinued)	
T.T	liams, J. S: (Continued)	
	Phillipsburg Bank, N. J offered to supply	126
	information re condition of	120
	Publication in newspapers of bank news; plan	400
	Agent at Minneupolis re	400
	Rediscounts - Read Cir. 52 re paper that may	170
0.3	be rediscounted at Kansas City	438
	Redistricting - Transfer of La. Banks; pro-	
	posed amendment re	255
	Redistricting - Asked for statement showing	
4	capital and surplus Louisiana Banks	256
	Resolutions - of Feb. 26 re conversion and re-	
	funding of bonds; asked re considera-	
	tion	269
	Reserved right to enter objections re	271
	Reports - of National Banks; Reported result	
	of conference with Mr. Harding re	
	form of	195
	Examination; letter from re furnishing	
	National Banks	345
	Of State Banking Departments on State	
	banks, acceptance of	510
	From Wallace National Bank, Wallace,	
	Idaho; Com. on Audit and Examination	
	to secure	568
	"Reserve" - Concurred in use of word in re-	
	drafted amendment	428
- 1		
	Roxbury, Mass., letter to Gov. Hamlin re in-	
	quiry Fed. Res. Agent Curtiss re or-	674
	ganization of new bank at	014
	Letter from Curtiss re granting	
L. Co	charter to National Bank at refer-	cen
	red to	667
	Rulings of - letter from Gov. Wold re refer-	
*	red to for report	600
	Salary, back, disposition opinion Comptroller	
-	Treasury re	31
	Back, question referred to Committee	
	on expenditures	36
	Back, inquired re 69	73
	Chairman reported no time to	
	consider papers	71

/il:	liams, J.	S: (Continued)		
- 1	Salary,			141	
7	Back.	10	collinated at motification the		
	્યાઓથી 🖽		er Mr. Delano re date from wh	ich	
			ould start		200
			ssion re, motion for payment	hvr	
			Harding	321.	30
	a wilder of		of certificate re payment of		
			oved	ap-	33
		Service of the servic		- 7	00.
	4.00		rectors, inquired when approv	ART	38
	-94 000 H		ıld occur		00
	- of Safin		re salaries at Fed. Res. Bank	KS	
			hands of		42
	Natio	onal B	Bank Examiners - Secretary pre	9-	
	ar Carrent	sen	ated list of as submitted by		48
	Natio	mar b	bank Examiners,		
ſ		Repor	t Com. on Staff based on sug	gest-	
	e a fabrilance.	ion	of Comptroller re increase :	in	
		sal	aries		476
		Reque	sted to examine questions sul	omit-	
		ted	re		49
	130351	Repor	t Com. Audit & Examination re	590	57
	OF Taring	To su	bmit memorandum re		654
	and to describe a large	Mr. D	elano reported no agreement of	could	
			reached with re		670
	#41 F 95	Prese	nted statement re; tentative	Ly	
		app	proved on motion Mr. Delano		72
	Clerk	cs in	Issue Div Letter from reco	om-	
	-110 011		ding increases		51
	South Be		t'I Bank, South Bend, Ind., v	riew	
			re asking additional informat		
	-110101		m national banks		311
			ask counsel for opinion re St	tate	
	-telory		anks reporting on different h		
1			rom National banks		98
	State Br		desiring to become members;	mini-	
	2000		um capital for, letter Sen. 1		25
	Constable		ing re report of; Board to su		
			o - modification of	.88000	9
			orts of - expressed willingne	ess to	
	od ra		great on forms used by States		1.50

Will:	iams, J. S: (Continued)	
	State Banks,	
	Report on different blanks from National.	
	Counsel asked opinion	95
	Letter to Minneapolis re time required	
	to pass upon applications	348
3	Reports of State Banking Depts. on State	-10
	banks, acceptance of	510
	Stock - Letter from re action Gov. Van Zandt ap-	202
	proving reduction in capital	202
	Trust Depts. of Natl Banks, memo re examination	344
	of 397 Trust companies, proposed letter to Chief Just-	OTT
	ice Supreme Court, D.C., re real es-	
4 - G	tate holdings by	513
	Letter from re real estate holdings	
200	by in D. C.	519
	Letter to Chief Justice re amendment	
	re amount of real estate which may	
	be held by in D.C.	608
	Trusts - execution of, request that counsel be	
	asked to prepare synopsis of laws	
	of States re creation and execution	724
	Wallace National Bank, Wallace, Idaho - to se-	
	cure report from re	568
	Warrants - suggested purchase of by Cleveland	776
	be limited to \$4,000,000	336
Will	gentagragg <u>ligg v</u> ar und a como la caractible como ben la circult	
	is, H. Parker: Doubleday, Page & Company re review of book,	
93	Federal Reserve - By Bulletin	536
	Appendix to report, draft submitted	9
	Annual Report, list of names and salaries of	
	examiners	59
94 2	Act, changes in language for purpose of cor-	
	recting errors	161
	Annual Report copies printed by Congress	208
	Advisory Council, regulations and circulars,	
	mimeographed rulings, press statements	077
	and Bulletin to be sent	231
	Advisory Committee, legality of membership, of	
,	national banks under Clayton Act, Board	365

Villis, H. Parker: (Continued)	
Board Room, light	91
Benton County National Bank, to obtain from	
Comptroller any information possible	
re withdrawal from system	338
Bonds, withdrawals of, sale through Treasurer	356
Class "C" directors, status of	38
Commodity paper, loans on for longer period	
than 90 days	198
Circulars and regulations, mimeograph rulings,	
press statements, and Bulletins to Ad-	
visory Council	231
Committee changes resulting from absence of	
P. M. Warburg in South America	337
Dairy paper, letter E. R. Fancher re eligibilit	y202
Department of Justice, conference re clearings	360
Directors, eligibility of holding public of-	57
fice	118
Escheat law, letter to Pennsylvania banks	110
Examination for assistant examiner and stat-	253
istical clerk	200
Election of Caldwell Hardy as Federal Reserve Agent at Richmond	328
Election, notice given to press on March 8	329
Financing of export trade, letter to Secretary	0.2
of State, referred to W.P.G. Harding	
and Paul M. Warburg for approval	146
Form on which State banks make report, obtained	
from State Superintendents	150
Governors' Conference, date of next meeting	20
Leave of six months approved, adjustment of	
duties referred to Committee on Staff	240
Leave granted for one month with pay	243
Notes among paper bought in open market, bill	
by Representative Smith re inclusion of	313
Opinion of Comptroller of Treasury re back sal-	
ary of J. S. Williams	31
Outline of past relations with Kansas City	0
Bank for distribution	188
Payments from Gold Settlement Fund to 5% Fund	43
of member banks published in Bulletin	41

CCXTAIL

Will	lis, H. Parker: (Continued)	
	Press statement re conversion of 2's into	
	3% bonds	272
	Prepare pamphlet print of report of Federal	
	Reserve Agent at New York	113
	Regulations of Board, new, to be printed	203
117	Salaries at banks, publishing list of	61
	Salary lists, approval for all except Richmond,	
	New York, Chicago and St. Louis	273
	Trade acceptances, memorandum for use of Geo.	
	H. Paine in promoting	228
	Unfit Federal reserve notes, return of, let-	
	ter by A. C. Miller	337
Wil	Is D. C. (Fed. Res. Agent at Cleveland)	
	Agents' Conference, Pierre Jay proposed meet-	
	ing to consider program	457
	Agents' Conference, program	537
100	Designated chairman for another year	19
Win	g, Daniel G: (First National Bank of Boston;	
	Member of Advisory Council)	
	Advisory Counsel of Boston, appointed	43
	Discount rates, change in	579
	Dividends, statement Boston district	215
	Foreign Branch Banks, Paul M. Warburg re-	
	ported conversation	196
	Rates and conditions, statement in Boston Dist	.211
	AND CONTROL OF THE PROPERTY OF	
Wis	consin Bankers Association:	
	Letter re grounds on which Board postponed	
	action in transfer of Wisconsin banks	666
	The state was to divine a superior state of the state of	
Wis	consin Banks:	
	Redistricting, request for information,	310
13	Appeal of, from Dist. No. 9 to	
	D 1 L 0 1 L 1 0 1 L 1 0 1 L 1 0 1 L 1 0 1 L 1 0 1 L 1 0 1 L 1 0 1 L 1 1 L 1 1 L 1 L	571
	Report of Committee re peti-	
	61011	595
	Report of Committee on Redisc-	
Hon.	ricting, order to be pre-	
	pared by counsel	598
	Order amended	607

CCXLVIII

Wisconsin Banks:	
Redistricting, letter of Wisconsin Bankers' Association asking on what grounds Board postponed	
action on petition of Memorandum from Committee re	666
opening of question	722
Wold, Theodore: (Governor Minneapolis Bank) Annual report of Board	230
Amendment to Section 13, change in referred to A. C. Miller	568
Collection matters brought forward by E. S. Lewis of Philadelphia	43
	496
Comptroller's ruling and effect on banks in Dist. No. 9	600
	498
Opinion of Counsel re farm loans sold by one member bank to another in same Dist. Right of Federal Res. Bank of Minneapolis to	364
charge back to Treas, checks, when not paid, deposited by collectors of	
internal revenue, referred to Commit- tee on Relations with Treasury Depart- ment	392
Stock, increase and decrease once a year when	483
Woodruff, F. W. (Vice Pres. Natl Bank of Joliet)	
Courts of Illinois refusing to direct state officers in Illinois to license	
bank to exercise fiduciary powers	87
Woodward, William: (Director of New York Bank)	
	114
National banks withdrawing from System	305

CCXLIX

Wooten, H. C: (Abilene, Texas)	
Elected Class "C" director at Dallas	466
Recommended Class "C" director at Dallas, by W.P.G. Harding	463
Yeary, W. P: (Texas) Correspondence ordered filed	203