

I N D E X

July - December

1 9 1 9.

	Page
Accept up to 100 %, power to, action deferred	
East River National Bank, New York, N. Y.	8/5 608
	11/25 867
First National Bank, Coleman, Texas	10/7 725-7
First National Bank, El Paso, Texas	7/22 575
Accept up to 100 %, power to, disapproved	
Central Bank & Trust Corporation	10/23 762
Palmetto National Bank, Columbia, S. C.	11/14 846
Accept up to 100 %, power to, granted	
✓ Atlanta National Bank, Atlanta, Ga.	12/2 888
✓ Bank of America, New York, N. Y.	12/31 1032
✓ Canal National Bank, Portland, Maine	7/3 547
✓ Canal-Commercial Trust & Savings Bank, New Orleans, La.	9/30 706
✓ Central National Bank, Cleveland, O.	9/23 700
✓ Citizens and Southern Bank, Savannah, Ga.	10/20 753
✓ Citizens Trust Co., Savannah, Ga.	9/30 706
✓ City National Bank, Bridgeport, Conn.	7/22 574
✓ First and Old Detroit National Bank, Detroit, Mich.	12/2 888
✓ First National Bank, Clarksville, Tenn.	12/17 965
✓ First National Bank, Gainesville, Texas	10/29 768
✓ First National Bank, Hoboken, N. J.	12/9 907-8
✓ First National Bank, New Bedford, Mass.	12/17 965
✓ First National Bank, St. Louis, Mo.	10/23 762
✓ First National Bank, San Angelo, Texas	8/14 631
✓ First National Bank, Valdosta, Ga.	10/20 753
✓ First National Bank, Waco, Texas	7/22 574
✓ First-Second National Bank, Akron, Ohio	7/10 562
✓ Henderson National Bank, Huntsville, Ala.	9/30 706
✓ Hibernia Bank of Savannah, Savannah, Ga.	8/26 651
✓ Lamar State Bank and Trust Co., Paris, Texas.	7/22 574
✓ Lumbermans National Bank, Houston, Texas	8/12 620
✓ Marine Bank of Norfolk, Norfolk, Va.	12/17 965
✓ National Bank of Commerce, Fort Worth, Texas	10/7 725
✓ National Bank of Commerce, Houston, Texas	8/21 647
✓ National Bank of Commerce, Kansas City, Mo.	9/8 679
✓ National Bank of Commerce, Providence, R. I.	12/31 1032
✓ New Bedford Safe Deposit and Trust Co., New Bedford, Mass.	9/11 685
✓ Northwestern National Bank, Minneapolis, Minn.	7/8 553

II.

	Page
Accept up to 100 %, power to, granted (continued)	
✓ Stockyards National Bank, Fort Worth, Texas	10/7 725
✓ Thames National Bank, Norwich, Conn.	8/5 608
✓ The Bank of Commerce and Trusts, Richmond, Va.	8/19 636
✓ The Chicago Trust Co., Chicago, Ill.	10/23 762
✓ The Commerce Trust Co., Kansas City, Mo.	8/19 636
✓ The Hamilton Trust Co., Paterson, N. J.	8/19 636
✓ The Lowry National Bank, Atlanta, Ga.	10/23 762
✓ The National Marine Bank, Baltimore, Md.	8/26 651
✓ Union National Bank, Pittsburg, Pa.	9/11 685
✓ Utica Trust and Deposit Co., Utica, N. Y.	10/29 768
✓ Waxahachie National Bank, Waxahachie, Texas	10/15 741
Acceptance Renewals:	
Eligibility for rediscount by FRBanks of acceptances drawn under agreements to renew; reply of Gov. to letter from Goldman, Sachs & Co. re	8/5 613
Eligibility of, in connection with export of goods to Czecho-Slovakia; letter from Guaranty Trust Co.	9/19 695
Acceptances:	
Bankers:	
Bank of New York N.B.A.; application for permission to accept for purpose of creating dollar exchange in France;	7/10 563-4
Bankers Trust Co. of New York; application of, for authority to accept, for purpose of creating dollar exchange, in Brazil, etc.	10/9 730
Discount rates in New York and London on prime; letter from International Banking Corp. re;	7/29 587
Rate $4\frac{1}{2}$ % on, endorsed by member banks other than accepting banks, and rate of $4\frac{3}{4}$ % on unendorsed, effective Dec. 26th, requested by Gov. Wellborn;	12/23 990
Continental Guaranty Corporation; draft of letter by General Counsel to, advising of eligibility for discount by FRBanks of kinds of acceptances set forth in plan submitted by Corp.	7/22 579
Continental Guaranty Corporation Banks:	
Draft of letter re acceptances of, submitted by Gov.	12/16 948
Draft accepted by drawee before signature by drawer, not a qualified acceptance, and not negotiable until signed by drawer;	11/12 838

Acceptances: (continued):

	Page
Draft secured by warehouse receipt covering automobile tires, eligibility of, for acceptance by member bank; draft of letter from Gov. Harding,	12/18 968
Drawn to finance export of goods to Czecho-Slovakia; draft of letter from Gov. to Messrs. Stetson, Jennings & Russell re; referred to Executive Committee;	7/10 560
Referred to Mr. Strauss for preparation of statement for forthcoming Bulletin;	7/15 568
Eligibility for rediscount of, drawn under proposed credit to Western Electric Co. by National Bank of Commerce in New York, for installation of telephone cable in France; ruling requested re;	9/11 686
Statement by Gov. that he had informed Deputy Gov. Case Board could not regard such acceptances as eligible;	9/11 686
Letter of Mr. O'Hara again presented and referred to Gov. for reply	9/15 690
Eligibility for rediscount with FRBanks of certain, drawn under credit to be established by Mechanics and Metals National Bank of New York against export of hides from U. S. to France,	9/19 696-7
Eligibility of, drawn under certain arrangement for extension of credit to Czecho-Slovakia,	9/4 673
Eligibility of certain acceptance renewals made in connection with export of goods to Czecho-Slovakia; letter from Guaranty Trust Co. of New York re,	9/19 695
Eligibility of certain notes drawn by automobile dealers and payable to General Motors Acceptance Corporation,	11/7 820
Opinion of General Counsel re, approved	11/10 832-4
Fourth Atlantic National Bank; inquiry as to whether acceptances by foreign correspondents, and under guaranty of national banks, should be reported as direct liabilities of national banks,	8/14 633-4
Fur Dressers' and Fur Dyers' Association of New York; request for ruling by Board classifying acceptances by members of association	8/26 653
Illinois State Bank not member of System and having no authority to make acceptances; opinion by Counsel of FRBank of Chicago that bank would acquire such authority through membership in FRSystem,	8/28 661

Acceptances: (continued):

Large number of, moving into FRBanks by reason of practice of dealers in marking up their rates coincidentally with increase in rates by FRBanks; letter from Secretary of Treasury commenting upon,	12/30	1014
Mercantile Bank of Americas; request for modification of agreement with Board re its acceptances;	7/1	540-1
National Shawmut Bank of Boston; application of, for authority to accept drafts for purpose of creating dollar exchange in Switzerland; disapproved,	7/9	556
Letter from Vice President Bollinger of bank with further reference to,	7/22	577
Non-member bank; letter from FRAgent Hardy in re approval by FRBank of Richmond of, for purchase by other FRBanks,	11/6	802
Park Union Foreign Banking Corporation, eligibility of certain acceptances of,	8/26	655
Purchase of, in open market, by FRBanks; letter from Secretary of Treasury calling attention to large increase of, and large reduction of loans by FRBanks on paper secured by Govt. obligations;	12/17	958
Renewal: See under Acceptance Renewals.		
Reserve against outstanding; memo. of Asst. Secretary recommending holding by Park-Union Foreign Banking Corporation of \$300,000 Anglo-French 5% bonds as;	11/5	793
Right of member banks under FRAct to accept drafts drawn against merchandise in three specific stages of prospective or completed importation into this country; ruling of Board re, requested by FRBank of New York,	12/26	1001
Shawmut Corporation of Boston; modification of agreement with, to permit aggregate acceptances outstanding, plus deposits, to an amount not exceeding twelve times subscribed capital and surplus,	7/31	599
Status of certain acceptances in connection with export of cotton etc., to Czecho-Slovakia; request from Shawmut Corp. of Boston,	7/10	560
Trade; collection and credit of; letter from Georgia National Bank, Athens, Ga. criticizing method pursued by FRBank of Atlanta,	11/5	796

Acceptances: (continued):	Page
United States Railroad Administration:	
Letter from Director of Finances Spencer of, re eligibility for rediscount by FRBanks of bills drawn against coal sold to, and accepted by, same; draft of reply by General Counsel,	12/3 893
Advertisements of certain State member banks that they are under "United States Govt. protection"; letter from FRAgent Martin,	12/23 990
Advisory Council: See Federal Advisory Council:	
Alabama Legislature:	
Uniform Reserve Act adopted by; letter from General Counsel of FRBank of Atlanta submitting copy of,	10/2 720
Albrecht, Theodore, letters from, inquiring as to desirability of certain foreign government bonds as investments,	7/29 590 7/30 595
Aldrich Monetary Commission Bill:	
Index digest of, as compared with FRAct as amended, submitted by Mr. Hamlin; ordered circulated and referred to Executive Committee,	10/29 771
Ordered mimeographed for confidential use of Board,	10/30 775
American and Foreign Banking Corporation:	
See American Foreign Banking Corporation:	
American Association of Baking Industry:	
Request by Mr. Miller for approval of trip to Chicago to address, on Sept. 24th, on cost of living problem, without expense to Board,	9/23 702
American Bank and Trust Co., Paris, Ark.	
Application of, for admission to System,	12/17 966
American Bank at Constantinople:	
Memo. of Mr. Heck of State Dept. re possibilities for, and at other commercial centers in the near East,	8/26 652
American Bankers' Association:	
Gov. Harding authorized to attend convention of, in St. Louis, at Board's expense,	9/26 704
Letter from Chairman Waldo Newcomer of Com't. on Federal Legislation of, enclosing copy of letter to Senator Edge, commenting on Senate Bill No. 2472,	8/19 641

	Page
American Consul General at London:	
Report from, on a certain commercial enterprise in British agriculture, transmitted by Secretary of State,	9/2 667
American Consul General at Zurich, Switzerland:	
Report from, re Switzerland as field for American banks,	7/22 575
American Foreign Banking Corporation:	
Amendment to agreement with, to permit liabilities in form of deposits and acceptances combined up to twelve, instead of six, times paid-in capital and surplus,	9/15 688
Branches authorized:	
Buenos Ayres, Argentine Republic,	7/15 567
San Pedro Sula, Honduras, Central America,	7/10 561
First Wisconsin National Bank of Milwaukee granted permission to invest in stock of,	7/3 548
Permission to become obligated to War Finance Corporation up to amount of paid-in capital and surplus,	9/2 667
Request from, for authority to invest in stock of Commercial and Industrial Bank of China, Securities held by; memo of Secretary re;	12/27 1005 7/30 596
American Minister at Berne, Switzerland:	
Letter from, re proposed establishment in Switzerland of clearing house bank for the world,	7/22 578
American Relief Administration;	
Copy of note from Charge d'Affaires of Bulgaria re desire of his Govt. that Bulgarians in U.S. be allowed to transmit funds through to families in Bulgaria,	7/29 590
American Telephone and Telegraph Company:	
Increase in charges made under contract between, and FRBoard, covering two private line telephone circuits between Boston and Washington via Philadelphia and New York, and between Washington and New York,	9/16 694
American Vice-Consul at Vienna:	
Report from, re German-Austrian cotton industry,	9/2 667
Annual Report of FRBoard for 1918:	
Index Digest of Part III, Vol. V. of, submitted by Mr. Hamlin, containing recommendations of Federal Advisory Council; ordered mimeographed,	9/4 677-8
Annual Reports:	
Agents:	
Diagrams for use in forthcoming; memo. of Statistician re, covering manner of showing principal asset and liability items of the several FRBanks,	11/18 853-4

	Page
Annual Reports:	
FRAgents:	
Uniformity of; letter from Dr. Willis suggest- ing form of letter to be sent Agents looking to; Board to condense for publication, but banks to publish their own full reports,	11/10 829
FRBank of San Francisco:	
Date of release of report for publication re- quested by bank; bank to exercise own dis- cretion and all FRBanks to be notified,	12/30 1022
FRBanks:	
Method of binding; letter from FRAgent Perrin re,	11/28 874
Apples in Cold Storage:	
As readily marketable staples; letter from Dep- uty Gov. Peple of Richmond, re,	10/15 741
Architect: See Consulting Architect:	
Asia Banking Corporation:	
Application to Superintendent of Banks of New York for permission to increase capital stock and surplus,	7/8 551
Continental and Commercial National Bank of Chi- cago, Ill. granted permission to invest in stock of,	7/9 556
Statement by Mr. Strauss that representatives of, had called to see him to advocate plan for correction of exchange rates between United States and China,	11/25 865-6
Memo. of Mr. Kenzel of FRBank of New York recommending approval of above plan;	12/1 883
Plan approved by Treasury Department with amendments thereto, and same signed by accredited officers of Asia Banking Corpor- ation, International Banking Corporation, and Park-Union Foreign Banking Corporation; approved,	12/9 908-911
Assessment of FRBanks for expenses of FRBoard for period Jan. 1 to June 30, 1920,	12/17 958-9
Assistant Counsel: See under Counsel (Assistant):	
Atlantic National Bank:	
Application for authority to accept drafts or bills of exchange drawn on it by banks or bankers in Porto Rico for furnishing dollar exchange,	8/12 619

	Page
Attorney General of the United States:	
Opinion of, re FRAct, Section 14, paragraph (d) construing same as vesting in Board not only power to review rates established by FRBanks but also power to order FRBanks to establish rates desired by Board;	12/12 930
Austin, Richard L., FRAgent at Philadelphia:	
Consideration of case of; committee of Board to confer with Board of Directors of FRBank of Philadelphia re,	11/28 875-6
Report of committee re result of visit to Philadelphia,	12/5 898
Hearing before Board granted to,	11/28 875
Automobile Tires:	
Eligibility for acceptance by member bank of draft secured by warehouse receipt covering; draft of letter of Gov. Harding,	12/18 968
Balance Sheet of FRBanks - Form 34:	
Revision of; memo. of Mr. Emerson suggesting;	11/25 867
Tabled pending receipt of opinion by Counsel,	11/26 869-70
Bank of Italy, San Francisco, Cal.	
Modification of conditions of membership of,	7/31 599
Bank of Japan:	
Draft of letter to, submitted by Gov. Strong, approving plan for maintenance of reciprocal accounts as between said Bank and FRBank of New York;	11/28 878
Increase in holdings of U.S. certificates of indebtedness by,	12/23 995
Possible result of withdrawal by, of approximately \$200,000,000 gold balance now held in this country; memo. of Mr. Jacobson re,	12/12 937
Withdrawal of balances by; memo. of Mr. Norman Davis,	12/9 905
Bank of New York, N. B. A.	
Application for permission to accept for purpose of creating dollar exchange in France,	7/10 563-4
Bank of North Dakota:	
Operations of; letter from FRAgent Rich re,	10/2 720
Bank of Santa Maria, Santa Maria, Cal.	
Application for admission into System;	11/8 854
Bank of Spain:	
Request from FRBank of New York for permission to open and maintain account with, and to appoint said bank its correspondent and Agent in Spain,	8/12 619

	Page
Bank of Tennessee, Nashville, Tenn. Condition report of, showing excessive use of Govt. securities as collateral for rediscount with FRBank of Atlanta,	10/16 746-7
Bankers Trust Co., Atlantic City, N.J. Violation of conditions of admission by; memo. of Mr. Paddock re,	9/16 691
Bankers Trust Co. of New York: Application for authority to accept for purpose of creating dollar exchange, drafts and bills of ex- change drawn on it by banks or bankers in Brazil and other countries,	10/9 730
Banking and Currency Committee, U. S. Senate: Request from Chairman for views of Board on Senate Joint Resolution No. 88, re proposed amendment to Section 21 (a) of War Finance Corporation Act, Senate Bill 1370 submitted by Senator McLean of, in re abolishing of office of Comptroller of Currency and placing of its functions under FRBoard,	8/19 638-9 7/24 584-5
Bausch, Paul: Increase to \$1.35 per hour in pay of, for drafting work for Board,	11/21 862
Berenson, Arthur, of Boston: Modification of Edge Bill suggested by,	9/30 707
Bills (Congressional): Gold Certificates, use of, as legal tender; General Counsel to prepare draft of bill for submission to Congress, Draft of bill prepared by General Counsel ap- proved,	11/26 873-3 11/28 876
Bills of Lading: Correspondence re export, forwarded by Chairman of FRBank of San Francisco; referred to U. S. Rail- road Administration,	7/22 574
Bizzell, J. E., of Div. of Foreign Exchange: Leave of absence for thirty days from July 16th, Leave of absence for thirty days from August in- stead of July 16th,	7/1 540 7/15 570-1
Black, Burnetta, Chief Clerk's Office: Sick leave, with pay, approved to Oct. 1, 1919 Sick leave, with pay, approved to Nov. 1, 1919	8/27 658 10/14 737
Bonds: Acting Asst. FRAgent at Birmingham, Jacksonville and New Orleans; notice from F. R. Agent McCord that bonds had been arranged for,	9/2 667

Bonds: (continued):

Foreign Government:

Inquiry from Union Investment Co. of Minneapolis re Board's views as to desirability as invest- ments,	7/29	590
	7/30	595

Borns:

See under various FRBanks:

Borrowing by Member Banks from FRBanks:

Statement by Comptroller in re considerable, the member banks in turn lending large amounts in Wall Street market,	11/26	872-3
--	-------	-------

Branch Banks, Domestic:

Citizens and Southern Bank, Savannah, Ga., application for permission to establish branch at Atlanta, Ga.	12/3	893
---	------	-----

Cleveland Trust Co., Cleveland, O., application for permission to establish two additional branches in Cleveland, approved	8/26	652
--	------	-----

Cleveland Trust Co., Cleveland, O., application to establish branches in Cleveland, approved	10/9	730
---	------	-----

Commercial Trust and Savings Bank, Santa Barbara, Cal., application for permission to operate as branches, Lompoc Valley Savings Bank and Lompoc Valley Bank, Lompoc, Cal.	12/5	900-1
---	------	-------

Commercial Trust and Savings Bank of Santa Barbara, Cal., application for permission to purchase and operate as a branch the Commercial and Savings Bank of Carpinteria, Cal., approved,	12/5	899
---	------	-----

Merrill Trust Co., Bangor, Maine; application to establish branch at Dexter, Maine, approved	9/30	707
---	------	-----

Merrill Trust Co., Bangor, Maine; application to establish branches at Harrington and Honesport, Maine,	10/14	734
---	-------	-----

Security Trust and Savings Bank, Los Angeles, Cal., application for permission to establish branch in Los Angeles, and to purchase Hollywood National Bank and Citizens Savings Bank of Hollywood, Cal. to be operated as branches, in connection with ap- plication for membership in system,	11/4	789
---	------	-----

Shawmut Corporation of Boston authorized to estab- list branch in New York City,	9/8	679
---	-----	-----

Steubenville Bank and Trust Co., Steubenville, O. request for approval of branch in quarters pre- viously occupied by Commercial National Bank, the assets of which were recently acquired by bank,	12/16	950
---	-------	-----

	Page
Branch Banks, Domestic: (continued):	
Union Savings Bank and Trust Co., Cincinnati, O., application to establish branch at Cincinnati; with memo. of General Counsel,	10/7 725
Union Savings Bank and Trust Co., Cincinnati, O., application to establish branch to be known as "Mohawk Branch";	11/10 830
Union Savings Bank and Trust Co. Cincinnati, O., application to establish an additional branch in Cincinnati,	12/3 892
Wachovia Bank and Trust Co. of Winston-Salem, N.C. granted permission to establish branch in same city,	7/1 539
Branch Banks FRS:	
Baltimore:	
Charge off of \$10,000 against value of buildings on property acquired for,	12/12 933
Salaries:	
Officers and employees; increase in salaries of;	7/2 542
Officers and employees; increased in salaries of, effective Jan. 1, 1920,	12/18 975
Birmingham:	
Bonus; schedule of extra compensation to be paid employees,	12/16 949-50
Bowron, Thomas, appointment as Acting Asst. FRAgent,	8/26 653
Report by Gov. of approval by General Coun- sel of above appointment,	8/27 657 9/2 667
Directors: see under heading Directors:	
Examination of; memo. of Mr. Paddock advising of progress of work in connection with,	10/15 742
Salaries:	
Officers and employees; increase in, Schedule of, effective Jan. 1, 1920,	7/2 542 12/29 1009
Buffalo:	
Associate Counsel; notice re appointment of Messrs. Locke, Babcock, Spratt and Hollister as,	7/10 562
By-laws: amendment to, proposed by FRAgent Jay, to permit creation of office of Assistant Manager,	8/14 633

	Page.
Branch Banks FRS: (continued):	
Buffalo:	
Directors: See under heading Directors:	
Salaries; officers and employees; increases in, effective Jan. 1, 1920,	12/18 974
Staff:	
Waters, I. W., appointment as Asst. Manager approved,	8/14 633
Cincinnati:	
Directors: See under heading Directors:	
Salaries:	
Faulkner, P. J., increase in salary of, Officers and employees; increases in, effective Jan. 1, 1920,	12/23 992
	12/18 974-5
Denver:	
Directors: See under heading Directors:	
Detroit:	
By-laws; amendment to, approved by Board, in order that FRBank of Chicago may assign certain territory to, and establish collection system for adoption in connection with such territorial assignment,	12/1 881
By-laws for, submitted, together with amendments thereto by General Counsel; approved,	12/31 1031-2
Directors: See under heading Directors:	
Re-election of officers for year 1920; notification of,	12/27 1008
Salaries; officers and employees, increases in, effective Jan. 1, 1920,	12/18 975
El Paso:	
Directors: See under heading Directors:	
Quarters:	
Estimated cost of erecting bank building on lot recently acquired as site for branch,	8/14 633
Increase in amount to be expended by FRBank of Dallas in construction of, recommended by Consulting Architect Trowbridge,	10/22 758
Helena, Mont.	
Quarters; expenditure for purchase of building and making of improvements thereon, requested and approved,	12/16 953
Status of branch at; letter from FRAgent at Minneapolis re,	10/20 753
Houston:	
By-laws, revised; memo. of Acting Secretary recommending approval; approved,	8/19 639

	Page
Branch Banks FRS: (continued):	
Houston:	
Directors: See under heading Directors:	
Opening of, Aug. 4, 1919, and territory assigned to,	7/29 593
Salaries:	
Officers and employees; proposed list of,	8/20 643
Tinkle, H.A., increase in salary	9/8 680
Staff:	
Clearing House Dept.; employment of two additional employees in,	9/8 680
Loan and Discount Dept.; employment of clerk in, when needed,	9/8 680
Porters; employment of,	9/8 680
Stenographer; employment of additional,	9/8 680
Clerks; employment of three utility,	9/8 680
Jacksonville:	
Bonus; schedule of extra compensation to be paid employees,	12/16 949-50
Directors: See under heading Directors:	
Examination; memo. of Mr. Paddock re progress of,	10/15 742
Haughton, M. H., appointment as Acting Asst. FRAgent,	8/26 653
Report by Gov. of approval of General Counsel of appointment,	8/27 657
Bond arranged for; notice re,	9/2 667
Salaries:	
Officers and employees; increases in,	7/2 542
Schedule of, effective Jan. 1, 1920,	12/29 1009
Little Rock:	
Directors: See under heading Directors:	
Salaries; Officers and employees; schedule of, for 1920,	12/29 1010
Los Angeles:	
By-laws; adoption of,	12/31 1025
Directors; See under heading Directors:	
Establishment of branch at; recommendation of directors of FRBank of San Francisco	8/12 621
Branch approved upon condition that three State banks named by FRAgent Perrin become members of System,	8/13 628
Salaries; officers and employees; schedule of, for 1920,	12/31 1032
Staff:	
Clerk, Ira, Acting Manager; notice of appointment,	12/31 1025

	Page
Branch Banks FRS: (continued):	
Los Angeles:	
Staff:	
Mangels, H. N., Asst. Cashier; notice of appointment,	12/31 1025
Nordling, A. B., Cashier; notice of appointment,	12/31 1025
Louisville:	
Directors: See under heading Directors:	
Salaries:	
Officers and employees; schedule of, for 1920,	12/29 1010
Memphis:	
Directors: See under heading Directors:	
Salaries; officers and employees; schedule of, for 1920,	12/29 1010
Nashville:	
Acting Asst. FRAgent; Clarence C. Potter appointed as, to act in event of absence of Asst. FRAgent	10/20 754-5
Assignment of territory to, and appointment of directors,	9/15 689
Assistant FRAgent; appointment of W. T. Tyler, as,	10/7 724
Bonus: Schedule of compensation to be paid employees,	12/16 949-50
By-laws; draft of, submitted and approved,	9/23 700
Directors: See under heading Directors:	
Establishment of branch at; letter from FRAgent McCord and memo of Mr. Strauss re,	8/19 638
Tabled for Aug. 21st,	8/20 642
Branch approved conditionally	8/21 646
Manager; notice of election of, by directors of branch, received from FRAgent McCord,	9/30 711
Letter from FRAgent McCord re above, and reply of Gov. thereto,	10/7 724
Quarters:	
Lease of, at rental of \$2,400 per annum,	10/15 744
Salaries:	
Curry, Bradley, Manager; salary approved,	10/15 744
McNamara, Jos, D., Cashier, salary approved,	10/15 744
Schedule of, effective Jan. 1, 1920,	12/29 1009
Staff:	
Potter, Clarence C., appointed Acting Asst. FRAgent,	10/20 754-5
Tyler, W. T., appointment as Asst. FRAgent,	10/7 724
New Orleans:	
Board of Directors; appointment of P.H. Saunders as Chairman of,	7/1 540
Bonus:	
Schedule of extra compensation to be paid employees, approved,	12/16 949-50

Branch Banks FRB: (continued):

New Orleans:

Directors: See under heading Directors:

Miller, W. E., appointment as Acting Asst. FR Agent 8/26 653

Approval by General Counsel of above appointment upon understanding bond be given for \$50,000 8/27 657

Bond arranged for; notice re, 9/2 667

Salaries:

Employees; increases in, recommended, effective July 15th, 7/22 577

Officers and employees; increases in, 7/2 542

Schedule of, effective Jan. 1, 1920, 12/29 1009

Saunders, P.H., designation as Chairman of Board of Directors, 12/18 976

Oklahoma City:

Directors: See under heading Directors:

Discrimination against, by FRBank of Kansas City, in matter of establishment of branch, 9/30 711

Establishment of branch of FRBank of Kansas City at, authorized 12/17 961

Details of plan of operation agreed upon by Executive Committee, 12/17 965

Draft of press statement re branch, for release Dec. 18, 1919, 12/17 965

Oklahoma City Clearing House Association; request by, for hearing by Board re establishment of branch at Oklahoma City, 9/26 703

Omaha:

Directors: See under heading Directors:

Pittsburgh:

Directors: See under heading Directors:

Salaries:

Officers and employees; increases in, effective Jan. 1, 1920, 12/18 974-5

Portland:

Directors: See under heading Directors:

Salaries:

Officers and employees; schedule of, effective Jan. 1, 1920, 12/31 1032

Staff:

Lamping, Clifford L., appointment as Manager, 7/22 578

Lamping, Clifford L., designation as special examiner, 8/12 624

Mason, A. B., designation as special assistant examiner, 8/12 624

West, R. B., appointment as Asst. Cashier, 7/22 578

Branch Bank FRS: (continued):

Salt Lake City:

Directors: See under heading Directors:

Salaries:

Officers and employees; schedule of, effective
Jan. 1, 1920, 12/31 1032

Staff:

Cox, Wm. F., designation as special assistant
examiner, 8/12 624

Lee, Paul M., appointment as Asst. Cashier, 7/22 578

Stewart, Charles H., designation as special ex-
aminer, 8/12 624

San Antonio, Texas: (proposed)

Establishment of branch at; statement of FR Agent
Ramsey of Dallas re, 9/23 702

Establishment of branch at; telegram of Sept.
22nd from FR Agent Ramsey in re question of;
tabled for meeting Oct. 8th, 10/7 723

Tabled for meeting Oct. 14th, 10/9 730

Oct. 15th, 10/14 733-4

Oct. 16th, 10/15 741

Oct. 21st, 10/16 746

Voted to disapprove branch, 10/20 751

Seattle:

Directors: See under heading Directors:

Protest from Tyler & Tyler of New York City at
refusal of, to make wire transfer for their
representative at Seattle, 11/8 822-3

Salaries; Officers and employees; schedule of,
effective Jan. 1, 1920, 12/31 1032

Staff:

Beale, J. E., designation as special assistant
examiner, 8/12 624

Bemis, C. A., appointment as Asst. Cashier, 7/22 578

Davis, D. L., appointment as Cashier, 7/22 578

Shepherd, C. J., designation as special exam-
iner, 8/12 624

Spokane:

Directors: See under heading Directors:

Salaries:

Officers and employees, schedule of, effective
Jan. 1, 1920, 12/31 1032

Staff:

Berg, Evan, appointment as Asst. Cashier, 7/22 578

McLean, Charles L., designation as special ex-
aminer, 8/12 624

Norton, E. W., designation as special assist-
ant examiner, 8/12 624

Branch Banks FRS: (continued):	Page
Tulsa: (proposed): Desirability of establishing branch at, in view of effect on banks in that section of estab- lishment of branch at Oklahoma City,	12/27 1005
Branch Banks, Foreign:	
American Foreign Banking Corporation; request for authority to invest in stock of Commercial and Industrial Bank of China,	12/27 1005
Branches of American banks in Orient; voted Mr. Strauss be authorized to modify arrangements made with, to permit shipment of standard sil- ver dollars without previous melting or obliga- tion on part of banks to melt after arrival in Orient,	12/17 967
Buenos Ayres, Argentine Republic:	
American Foreign Banking Corporation granted permission to open branch at,	7/15 567
San Pedro Sula, Honduras, Central America:	
American Foreign Banking Corporation granted permission to establish branch at,	7/10 561
Sanchez, Dominican Republic:	
Notice from International Banking Corporation of opening of branch at,	9/8 679
Trinidad, B.W.I.	
Memo. from American Consul at, re opening there of Branch of National City Bank of New York, and re campaign against development of American trade,	7/29 590
Branch Post Offices:	
Establishment of, in FRBanks, recommended by Asst. Secretary Leffingwell,	12/16 952-3
British Agriculture:	
Report from American Consul General at London on a certain commercial enterprise in,	9/2 667
Broadway Bank, Portland, Oregon:	
Refusal of application of, by Portland branch, to use collection facilities of the Federal Reserve Bank by maintenance of clearing account, on ground that capital is insufficient to make eli- gible for membership,	12/27 1004
Broderick, J. A.	
Draft of resolution by Gov. bearing upon resigna- tion of,	8/27 658-9
Leave of absence with pay, Aug. 1st to 31st.	7/31 600
Resignation as Secretary of Board, effective Sept. 1st.	7/9 557-8

	Page
Broderick, Jos. A. (continued):	
Resolution of appreciation by Board of services rendered by,	8/5 613
Buell, W. E., Chief of Div. of Issue and Redemption:	
Memo. in re destruction of F.R. notes and F.R. bank notes in excess of supply printed by Bureau of Engraving and Printing,	10/17 749
Building for testing of vault construction and protection; plan presented by Mr. Trowbridge for erection of,	10/31 776
General Counsel to prepare opinion as to power of Board to approve plan,	11/4 785
Opinion of General Counsel approving plan,	11/20 858
Bulgarian Government:	
Copy of note from Charge d'Affaires of Bulgaria re desire of, that Bulgarians residing in the U.S. be allowed to make remittances to their families in Bulgaria through American Relief Administration,	7/29 589-90
By-laws, Branch Banks: See various Branch Banks:	
Calculating Reserves:	
New method for, prescribed in Board's letter X-1766; memo. of Gen. Counsel recommending deferring of date for institution of;	12/31 1028
Campaign for Additional Par Points:	
See Par Point Campaign:	
Canadian Club of Toronto, Canada:	
Invitation to Gov. Harding to address, on FR System,	10/2 720
Canadian Silver:	
Complaint of Seattle National Bank that it is losing money by reason of amount of, thrown into Seattle market,	8/21 648
Capital and Surplus of Banks:	
State law relating to; table containing analysis of, prepared by General Counsel's office,	10/30 774
Ordered published in FRBulletin,	11/4 786
Capital Stock:	
See under Stock:	
Case, J. H.	
Designated Acting Gov. of FRBank of New York during absence of Gov. Strong for year,	12/31 1026-7
Cattle Paper: See also Livestock Paper:	
Central Reserve and Reserve Cities:	
St. Louis; resolution of St. Louis Clearing House Association requesting designation of, as central reserve city, be discontinued,	7/8 552

	Page
Central Reserve and Reserve Cities: (continued):	
Tacoma, Washington; letter from FR Agent Perrin re reclassification of, other than central reserve or reserve city,	8/19 637
Certain-tyed Products Corporation:	
Relief from heavy exchange charges by reason of country banks charging exchange, requested by,	9/19 695
Certificate of Deposit:	
Eligibility for rediscount of, telegram from Gov. Van Zandt of Dallas,	9/9 682-3
Certificates of Indebtedness:	
Current issues of Treasury certificates, dated Dec. 1st.; telegram from Board to Govs. of FRBanks re,	11/28 875
Extension of one year for all special, in favor of Treasurer of U. S. for account of FRBanks as security for FRBank notes ,	7/29 589
Increase in holdings of U.S. certificates by Bank of Japan ,	12/23 995
Purchase of, for deposit with Comptroller as collateral for FRBank notes	
FRBank of Atlanta	8/5 610
	8/12 621
	8/20 642
	8/28 660
	9/3 670
	9/23 698
	10/15 743
	10/20 751
	10/29 766
	11/4 785
	11/7 814
	11/12 835
FRBank of Boston,	7/22 572
FRBank of Chicago,	7/3 548
	7/22 572
	7/29 589
	8/1 606
	8/12 621
	8/19 635
	8/26 650
	9/2 665-6
	9/9 682
	9/11 684
	9/23 698
	9/30 705
	10/2 718

Certificates of Indebtedness: (continued):

Page

Purchase of, for deposit with Comptroller as col-
lateral for FRBank notes:

FRBank of Cleveland,

7/9 555

7/29 589

8/12 621

8/19 635

9/3 670

9/16 693

FRBank of Dallas

7/1 534-5

8/1 606

9/2 665-6

9/11 684

10/1 713

10/15 743

11/12 835

FRBank of Kansas City

7/8 550

8/5 610

8/7 615

8/12 621

8/19 635

9/4 676

10/1 713

10/15 743

10/30 773

FRBank of Minneapolis

8/12 621

9/4 676

10/15 743

12/16 946

FRBank of New York

7/8 550

7/15 565

7/22 572

8/5 610

8/12 621

8/21 645

9/2 665-6

9/9 682

9/11 684

9/30 705

10/1 713

10/7 722

10/16 745

10/20 751

10/29 766

11/12 835

12/17 957-8

12/23 989

Certificates of Indebtedness: (continued):

Purchase of, for deposit with Comptroller as collateral for FRBank notes:

FRBank of Philadelphia

7/1	534-5
7/8	550
7/29	589
8/5	610
8/28	660
9/23	698
10/2	718
10/14	733
11/25	866
11/26	869

FRBank of Richmond

7/1	534-5
7/2	543
7/3	548
7/8	550
7/15	565
7/30	595
8/5	610
8/12	621
8/27	657
9/9	682
9/16	693
9/30	705
10/1	713
10/7	722
10/14	733
10/29	766
11/12	835
12/2	885
12/5	899

FRBank of St. Louis

FRBank of San Francisco

7/1	534-5
7/15	565
9/9	682
10/1	713
10/7	722
10/16	746
10/22	757
12/12	939

Treasury tax, maturing Dec. 15, 1920, to be offered for sale beginning Dec. 30th; request from Asst. Sec. Leffingwell that no change be made in rate on paper secured by, for week or ten days,

12/30 1017-8

	Page
Chairman, FRBanks:	
Letter from Board to, re Circular No. 21 that Directors should not participate in political campaign activities,	12/5 898
Redesignation of present, for year 1920, with exception of FRAgent Austin of Phila., action on whose appointment was deferred	12/18 975
Chamber of Commerce, Carlisle, Pa.	
Invitation to Gov. Harding to make address be- fore, on Jan. 16, 1920	12/27 1008
Chamber of Commerce, St. Louis, Mo.	
Resolution adopted by, re elimination of charges in connection with clearing out of town checks	10/14 735
Chapman, W. T.	
Acting Secretary of Board, designation as Authority to sign as Acting Secretary expired Aug. 31st; authority extended until otherwise directed,	7/31 600
Appointment as Secretary of FRBoard, Salary increased,	9/2 669 9/16 693 12/18 977
Chase National Bank of New York:	
Permission granted, to invest in stock of For- eign Credit Corporation of New York,	9/9 682
Check Clearing Plan:	
Letter from Gov. FRBank of Cleveland commenting upon plan to be discussed at Conference of Aug. 18th,	8/12 622
Letter from Gov. of FRBank of Minneapolis com- menting upon plan to be discussed at Conference of Aug. 18th,	8/12 622
Chinese Exchange: See Under Exchange:	
Circular (X-1630) to Govs. FRBanks:	
Charges by member banks on checks deposited with them and correction of present discrimination against member bank checks,	7/29 587
Citizens and Southern Bank, Savannah, Ga.:	
Application for permission to establish a branch at Atlanta, Ga.	12/3 893
Citizens Bank of Blackstone, Va.	
Application for admission into System, Memo. of General Counsel re; voted to approve application upon condition,	10/1 714-15 10/7 725
Citizens National Bank of Bremerton, Washington:	
Report of committee recommending disapproval of application for membership, owing to insuffi- cient capital,	10/7 727
Application disapproved by Board,	10/9 730

	Page
Citizens State Savings Bank, Otsego, Michigan:	
Acceptance of notice of withdrawal from System:	11/14 848-9
Clayton Act: See also Interlocking Directorates:	
Guardian Savings and Trust Co., and Cleveland Trust Co., both of Cleveland, Ohio, now considered as in substantial competition with national banks; ref. to General Counsel,	12/11 925
Kern amendment to:	
Application of directors to serve under: instructions given to FRAgents to consider question of revision of list in each district,	11/18 856
Status of permissions granted by Board to directors of banks to serve as such under terms of; letter from FRAgent Austin re,	12/19 981-2
Action withheld temporarily,	12/23 991
Violation of; letters to be addressed to directors of national banks reported to be acting in,	9/23 700
Clearing and Collection:	
Circular X-1630 to Govs. of FRBanks re charges by member banks on checks deposited with them and correction of present discrimination against member bank checks,	7/29 587
Clearing:	
Chamber of Commerce of St. Louis, Mo. resolution adopted re elimination of charges in connection with clearing of out-of-town checks, check clearing plan; letter from Gov., FRBank of Cleveland, commenting upon, to come up for discussion at Conference of Aug. 18th,	10/14 735
Check clearing plan; letter from Gov. of FRBank of Minneapolis commenting upon, to come up for discussion at Conference Aug. 18th,	8/12 622
Check clearing plan; letter from Gov. of FRBank of Minneapolis commenting upon, to come up for discussion at Conference Aug. 18th,	8/12 622
Clearing accounts of non-member banks in 2d District; revised plan of procedure,	12/9 915
Clearing facilities of State member banks at Pittsburgh; letter from President of Continental Trust Co. and reply of Gov.,	9/30 707
District Clearing plan inaugurated in 11th FRDistrict by Deputy Gov. Talley,	12/9 912
International gold clearing fund; letter from Gov. Strong re propriety of making effective at this time the convention between the United States and Paraguay looking to establishment of,	12/3 893

Clearing and Collection: (continued):	Page
Clearing:	
International gold clearing funds; letter from Gov. Strong re inadvisability of concluding at this time convention for establishment of,	12/12 933
Collection:	
Abandoning of announced intention, by FRBank of Chicago, for collecting by express, items on banks not on par list,	7/10 561
Letter from Gov. McDougal explaining abandoning of policy,	7/15 568
Broadway Bank, Portland, Oregon; refusal of application by Portland Branch, to use collection facilities of the FRBank by maintenance of clearing account, on ground that capital is insufficient to make eligible for membership,	12/27 1004
Collection at par of checks on member banks bearing the endorsement of state banks not remitting at par; letter from Chairman of FRBank of Atlanta,	8/5 609
Collection of checks on all non-par remitting banks of 11th District; telegram from Gov. Van Zandt advising of intention of utilizing services of express companies and local representatives as medium for,	8/29 663
Detroit Branch; outline of collection system for adoption by, in connection with territorial assignment,	12/1 881
Liability of FRBank in sending checks for, directly to banks upon which same are drawn; letter from Gov. Strong re,	12/16 954
Par collections; See under heading Par Collections":	
Refusal of FRBanks to handle for collection, checks not drawn on recognized banks; memo. of Collection Teller Allen of Treasury re,	9/11 685
Collection charges:	
N.Y. Clearing House Association, collection charges imposed by; letter from FRAgent Jay,	7/22 575
Clearing House Bank for the World:	
Establishment of, in Switzerland; letter from American Minister at Berne re proposed,	7/22 578
Establishment of, in Switzerland; memo. of Statistician enclosing copy of letter from American Minister at Berne re proposed,	7/23 583

	Page
Clearing House Banks in New York:	
Policy of increasing rates for deposit simulta- neously with increases in ninety-day discount rate of FRBank of New York,	12/26 1001
Clearing Houses:	
Conference of representatives of; draft of letter from Gov. Harding to Chairmen of FRBanks calling, in Washington, on Jan. 6, 1920,	12/27 1004
Cleveland Trust Co., Cleveland, Ohio.	
Application for permission to establish two addi- tional branches in Cleveland,	8/26 652
Application for permission to establish branches in Cleveland; approved, subject to approval of State Bank Commissioner of Ohio	10/9 730
Change in policy of, in soliciting commercial busi- ness; referred to General Counsel for report on permissions granted under terms of Clayton Act affecting directors,	12/11 925
Coal:	
Modification of order stopping shipment of, to cotton seed oil mills ; resolution passed at conference of Govs. on Nov. 20th requesting, authorized by Board for transmission to Fuel Administration,	11/21 861
Code:	
Appointment of special committee to recommend adoption of, for use in making transfers of funds, delivery of securities, etc.; letter from Gov., FRBank of Chicago, re	8/5 609-10
Coin Counting Machines:	
Freeing of gold for use in; letter from General Sales Manager of International Money Machine Co.	7/23 583
Coin, Currency and Bullion:	
Import of certain Russian roubles; statement by Vice-Gov. of misunderstanding re, and granting of license for,	7/22 589-1
Collateral Security:	
Amount of collateral security of notes taken by FRBanks should be equal to face amount of such notes; ruling of Board.	12/31 1026
College National Bank, Berkeley, Cal.	
Advice from FRAgent Perrin that Comptroller had granted application for organization of, to applicants refused permission to organize a State bank,	12/19 982

	Page
Commerce Bank and Trust Co. of Charlottesville, Va. Application of, for membership,	10/29 769
Commercial and Industrial Bank of China: Authority to invest in stock of, granted Amer- ican Foreign Banking Corporation,	12/27 1005
Commercial and Savings Bank of Carpinteria, Cal. Application of Commercial Trust and Savings Bank of Santa Barbara, Cal. to purchase and to operate as branch,	12/5 899
Commercial and Savings Bank, Sioux Falls, S. D. Condition of, and plans for rehabilitation, Unsatisfactory condition of; letter from Gov. Young of Minneapolis re,	11/18 854
Commercial National Bank of Eufaula, Ala. Approval of application for permission to re- duce capital stock,	11/10 829
Commercial National Bank of Washington, D. C. Correspondence between, and FRB of Richmond, also between Asst. Secretary of the Treasury Leffingwell and Gov. Harding, presented in re Richmond declining to discount note of,	8/28 662
Review by Board of decision in matter of appli- cation of Guy T. Scott to serve as director of, and of Continental Trust Co.,	11/6 802-3
Form of letter to President of Commercial National Bank in re above, submitted by Counsel and approved,	8/26 655
Commercial Trust and Savings Bank of Santa Barbara, Cal. Application for permission to acquire and oper- ate as branches the Lompoc Valley Savings Bank and the Lompoc Valley Bank, both of Lompoc, Cal.	9/2 668
Application for permission to purchase and operate as branch the Commercial and Savings Bank of Carpinteria, Cal.	12/5 900-1
Committees:	
Admission of State Banks:	
Moehlenpah, H. A., appointed to fill vacancy on,	12/5 899
Appointment of Committee, consisting of Mr. Strauss, Mr. Miller and Mr. Moehlenpah, with view to suggesting for adoption definite pol- icy re note issues of FRBanks	11/12 837
Committee to supervise campaign for additional State bank members; Mr. Moehlenpah appointed as, to be assisted by the Executive Secretary	12/26 1002
	11/12 837

	Page
Committees: (Continued):	
Executive:	
Hamlin, C. S., expiration of term as member of; redesignated member for ensuing quarter,	7/1 534
Hamlin, C. S. expiration of term as member of;	9/30 707
Miller, A. C. appointed member of, to serve until Dec. 31, 1919,	9/30 707
Fiduciary Powers:	
Moehlenpah, H. A. appointed to fill vacancy on,	11/12 837
Special:	
Appointment of, to recommend adoption of code for use in making transfers of funds, deliv- ery of securities, etc., letter from Gov. of FRBank of Chicago re,	8/5 609-10
Supervision of work of certain divisions of Board at present under Gov. and Secretary, or- dered transferred to certain committees upon appointment of same,	7/31 599-600
Tentative report of committee appointed to con- sider future status of sub-treasuries, sub- mitted with request that same be submitted to FRAgents, confidentially,	10/1 716
Comptroller of the Currency:	
Memorandum of, re	
Freedom National Bank, Freedom, Pa. recommend- ing reduction in capital stock of, on con- dition,	11/4 788
Policy of FRAgents in cooperating with, in passing upon applications for organization of national banks; letter from FRAgent Wills re,	12/26 1000
Ruling as to words "Fully covered by insurance" in connection with discount of cattle paper; memo of General Counsel,	12/3 893-4
Referred to Committee for report,	12/5 902
Recommendation that Board publish ruling of Comptroller,	12/17 965-6
Statement by, that member banks are borrowing considerable amounts from FRBanks and are in turn lending large amounts of money in Wall Street market;	11/26 872-3
Comptroller's Office:	
Abolishment of, and placing of functions under F.R. Board; Senate Bill 1370 submitted by Senator Geo. P. McLean of Banking and Currency Committee,	7/24 584-5
George, Harold Lee, employment as clerk in,	11/10 828
George, Harold Lee, increase in salary of,	12/2 887

	Page
Comptroller's Office: (continued):	
Redemption Division:	
Employment of thirty-five additional money counters in,	11/4 790
Employment of twenty additional temporary currency counters in,	12/23 992
Condition Reports of National Banks:	
Schedule 30 of last report; request from Gov. Calkins to Comptroller of Currency for in- formation contained in, re banks in certain cities of his district; approved for Chair- men of all FRBanks,	12/27 1006
Conference of Clearing House Representatives:	
See under "Conferences";	
Conference on Vault Testing:	
See under "Conferences";	
Conferences:	
Clearing House Representatives:	
Draft of letter from Gov. Harding to Chair- men of FRBanks calling conference of, on Jan. 6th, 1920, in Washington,	12/27 1004
Examiners of FRBanks:	
Recommendation of Mr. Paddock for holding of conference of,	10/22 759
Federal Advisory Council:	
Recommendations of conference of, held Nov. 17th. (see auxiliary minute book of date)	11/18 856-7
FRAgents:	
Gov. authorized to call conference with, in Washington, Oct. 22nd,	9/23 698
Governors, FRBanks:	
Creation of Inter-Federal Reserve Bank insur- ance fund, voted as topic to be brought up at next conference of Governors,	12/23 995
Discussion of program for conference with, to be held Nov. 19th,	11/18 857
Governor authorized to call conference with, in Washington, on Nov. 12th,	9/23 698
Recommendations made by, at conference in Washington, Nov. 19-21, 1919	12/16 955
Resolution passed at conference on Nov. 20th, requesting modification of order stopping shipment of coal to cotton seed oil mills; authorized by Board for trans- mission to Fuel Administration,	11/21 861
Topics suggested for discussion at forth- coming conference with,	11/5 795-6

Conferences: (continued):	Page
Transit and Audit Managers:	
Letter to be sent all FRBanks in re reports of conference of, held in June, 1919; memo of Mr. Hoxton,	11/13 843
Above letter approved,	11/14 846
Letter from FRAgent Wills of Cleveland re conference of Board with, to be held on Aug. 18th.	8/5 609
Vault Testing:	
Expense accounts of Mr. Trowbridge and Mr. Ten Eyck incident to conference on, submitted,	12/11 926
Conservation of Credit:	
Necessity for, with particular reference to situation in 9th. FRDistrict; circular issued by FRAgent at Minneapolis bearing upon,	12/26 1002
Constantinople:	
Possibilities for an American Bank at, and at other commercial centers in the near East; memo. of Mr. Heck of State Dept. re,	8/26 652
Consulting Architect:	
Appointment of assistant in office of, Letters from, re	8/19 640
Plans for proposed new building for FRBank of Boston,	10/20 752
Purchase of additional real estate by FRBank of Chicago,	10/20 752
Report re employment by, of O.W. Ten Eyck,	8/26 654
Consulting Counsel:	
Elliott, M. C., term of office extended to March 1, 1920,	12/23 995-6
Opinions of, re	
Status of reciprocal balances and balances due from foreign banks in calculating reserves;	9/3 670
Approved by Board,	9/4 676
Continental and Commercial National Bank of Chicago:	
Application for authority to purchase 2,000 shares of capital stock of Mercantile Bank of Americas of New York,	7/2 544
Permission to purchase capital stock of Asia Banking Corporation of New York,	7/9 556
Continental Guaranty Corporation:	
Draft of letter by General Counsel to, advising of eligibility for discount by FRBanks of kinds of acceptances set forth in plan submitted by,	7/22 579
Continental Guaranty Corporation Banks:	
Acceptances of; draft of letter re, submitted by Gov. Harding;	12/16 948

	Page
Continental Trust Co., Pittsburg, Pa. Letter from, re clearing facilities of State member banks at Pittsburg, with reply by Gov. Harding,	9/30 707
Conventions for establishment of international gold clear- ing funds; letter from Gov. Strong re inadvisability of concluding, at present time,	12/12 933
Corn Exchange National Bank of Chicago: Status of certain directors of, serving also as di- rectors of Merchants Loan and Trust Co., and Illi- nois Trust and Savings Bank of Chicago,	11/14 848-9
Above matter considered; such directors re- quired to select institutions they prefer to serve as directors,	11/18 854
Cotton Factors: Eligibility for rediscount by FRBanks of cotton factors' paper; correspondence re,	9/30 706
Above matter acted upon and referred to Gov. for reply,	10/2 720-1
Cotton Industry: Report from American Vice-Consul at Vienna re German-Austrian,	9/2 667
Cotton Loans: Circular letter No. 91 of FRBank of Richmond on, criticized by J.S. Wannamaker,	10/29 765
Cotton Seed Oil Mills: Modification of order stopping shipment of coal to; resolution passed at conference of Governors on Nov. 20th, requesting, authorized by Board for transmission to Fuel Administration,	11/21 861
Counsel: (Assistant to) Memorandum of, re Clayton Act; submitting letters to be addressed to directors of National Banks reported to be acting as such in violation of,	9/23 700
Counsel: (Consulting) Elliott, M.C., term of office extended to March 1, 1920,	12/23 995-6
Opinions of, re Status of reciprocal balances and balances due from foreign banks in calculating reserves,	9/3 670
Approved by Board.	9/4 676
Counsel: (General) Authority requested to purchase certain law books for library of Board's Law Department,	12/12 934
Bill prepared for submission to Congress re use of gold certificates as legal tender,	11/28 876

	Page
Counsel: (General): (continued):	
Draft of letter to Continental Guaranty Corporation advising of eligibility for discount by FRBanks of kind of acceptances set forth in plan submitted by said Corporation,	7/22 579
Harrison, George L., salary increased,	12/19 980
Memorandum of, re	
Export transactions; handling of, under War Finance Corporation Act, through FRBanks,	8/19 639
First National Bank, West Bend, Wis. application of, to exercise trust power;	9/19 697
Law library; recommending appropriation of \$2000 to be expended in acquisition of, for Board's Law Department,	11/4 788
New method of calculating reserves prescribed in Board's letter X-1766, with recommendation that date for institution of, be deferred;	12/31 1028
Potter Title and Trust Co., Pittsburg, Pa., recommending admission to System,	12/29 1012
Purchase of book cases for his office, approved,	11/13 842
Submitting form of letter to President of Commercial National Bank of Washington, D. C. in re application of Guy T. Scott to serve as director of Commercial National and of Continental Trust Co.	9/2 668
Suggesting that Board publish ruling of Comptroller of Currency as to words "fully covered by insurance" in connection with discount of cattle paper,	12/3 893-4
Referred to Committee for report,	12/5 902
Recommendation that Board publish ruling of Comptroller, approved	12/17 965-6
Opinions of, re	
Calculations of reserves of FRBanks, advising that same be made on basis of immediately available deposits only,	12/12 933
Above opinion ordered communicated to FRBanks,	12/17 964-5
Eligibility of acceptances of General Motors Acceptance Corporation	11/10 832-4

Counsel: (General) (continued):	Page
Opinions of, re	
FRBanks setting up reserve out of earnings of current six months to cover levy for expenses of FRBoard for succeeding six months, stating no legal objection,	12/19 985
Merchants Nat. Bank of Hillsboro, Ohio, application for fiduciary powers, approved on condition,	10/14 738
Renewal of lease on quarters occupied by Division of Reports and Statistics in Southern Building,	11/6 803-4
Request of FRBank of Boston for permission to subscribe to fund for "Defenders of Public Safety", disapproving,	9/30 710
Report by Mr. Hamlin re above, concurring in opinion of General Counsel,	10/1 714
Settlement of losses suffered by certain Fourth Liberty Loan subscribers by reason of theft of approximately \$7,000 in bonds from so-called clearing house established by San Francisco Liberty Loan Committee and FRBank,	10/14 736
Thefts of Govt. securities in 10th. District, holding that Bank is without authority to offer rewards for the apprehension of the guilty parties,	10/14 738
Proposed form of amendment to Section 5200 drafted by, authorizing discount of paper secured by shipping documents of warehouse receipts covering readily marketable, non-perishable agricultural staples,	7/2 542
Proposed form of amendment to Section 5202 of Revised Statutes submitted by, excepting from its limitations accepted bills of exchange actually owned by a bank and re-discounted at home or abroad,	7/2 542-3
Table containing analysis of State laws relating to capital and surplus of banks prepared in office of, and suggested for insertion in Bulletin;	10/30 774
Above table ordered published in Bulletin,	11/4 786
Counsel's Office:	
Purchase of book cases approved for,	11/13 842
Counterfeiting of Federal Reserve Notes:	
Board's letter X-1711 re; telegram from FRAgent Ramsey of Dallas suggesting unwise to send, to all member banks in his district,	11/7 819-20

	Page
County of Humphreys, Miss:	
See Humphreys County, Miss.	
Cox, Walter S.	
Schedule of charges submitted by, for making stenographic notes of conference with, and hearings before, F. R. Board;	10/14 734
Cravath & Henderson, New York:	
Communication from, advising that certain of their banking clients desire to sell dollar credit to a German bank in exchange for marks credit;	8/19 637
Credit:	
Bankers' acceptance credit: inquiry by FRBank of New York as to whether proposed credit by National City Bank of New York to Omsk Government can be put in terms of;	7/22 574
Conservation of; circular issued by FRAgent at Minneapolis bearing upon necessity for;	12/26 1002
Control of, in Third FRDistrict; letter from Governor Passmore suggesting no increase in rates is essential;	12/31 1025
Control of; letter from Governor Young enclosing circular addressed by him to banks and bankers in Ninth District announcing policy of FRBank of Minneapolis in re;	12/16 952
Czecho-Slovakia; letter from Guaranty Trust Co. of New York re eligibility of acceptances drawn under a certain arrangement for extension of credit to;	9/4 673
Immediate credit symbol; form of agreement between FRBank of Richmond and member banks governing use of;	10/14 736
Immediate credit symbol of FRBank of Richmond; letter from Deputy Governor Peple in re failure of certain New York banks to recognize;	12/16 954
Marks credit; communication from Cravath & Henderson of New York advising that certain of their clients desire to sell dollar credit to a German bank in exchange for;	8/19 637
Norwegian Government; letter from Deputy Governor Case in re credit to be opened by FRBank of New York for account of;	9/11 685
Second District; letter from Gov. Strong in re credit conditions in,	11/7 810-11
Credit Barometrics:	
Statistics bearing on; memo of Mr. Hamlin submitting letter from Alexander Wall re;	11/5 796

	Page
Credit Situation in New York:	
Statements by Governor Harding and Mr. Strauss in re their visit to New York for purpose of looking into;	11/12 835
Credit Symbol:	
Form of agreement between FRBank of Richmond and member banks governing use of immediate credit symbol;	10/14 736
Crosby, H. D., President, First National Bank of Rosebud, Texas.	
Letter from, re efforts of former President Z. A. Booth to injure bank;	7/29 587-8
Currency:	
Increase in amount of raised; letter from Treasurer of United States re, with suggestions as to preventive measures;	10/20 754
Shipment of, at parcel post rates, and consid- eration of insurance facilities afforded by Mail Insurance Office;	12/30 1013
Curtis, J. F.:	
Opinion of, that FRBanks could be empowered to condemn land whereon to erect bank buildings should Congress amend FRAct so as to grant them such power;	12/26 1002-3
Czecho-Slovakia:	
Eligibility of acceptances drawn under certain arrangement for extension of credit to; letter from Guaranty Trust Co. of New York re;	9/4 673
Eligibility of certain acceptance renewals made in connection with export of goods to; letter from Guaranty Trust Co. of New York re;	9/19 695
Czecho-Slovakian Currency:	
Request from Asst. Sec. Rowe that Div. of Cus- toms be furnished with weekly statement of value at which such currency is exchanged for American money in Czecho-Slovakia;	7/29 588
"Defenders of Public Safety":	
Adverse opinion by General Counsel upon request of FRBank of Boston for permission to sub- scribe to fund for;	9/30 710
Report by Mr. Hamlin re above, concurring in opinion of General Counsel;	10/1 714

	Page
De La Mater, John, Chief Clerk:	
Salary increased, effective Jan. 1, 1920;	12/18 977
De Nederlandsche Bank:	
Outline of method recommended by Gov. Strong for dealing with determination of gold content of German gold coins held by, for FRBank of New York;	8/26 652
Request made by, that FRBank of New York purchase 10,000 kilos of fine silver for its account; letter from Deputy Governor Case re;	8/27 659
Department of Labor:	
Refusal of, to admit into the U. S. an em- ployee of Standard Bank of South Africa, Ltd.; letter from FRAgent Jay re;	10/2 720
Department of State:	
Memo. of Mr. Heck of, re possibilities for an American Bank at Constantinople and at other commercial centers in Near East;	8/26 652
Deposit National Bank, Paterson, N. J.:	
Memo. of Asst. to Counsel recommending ap- proval of application of Paterson Safe Deposit and Trust Co. of Paterson, N.J. for fiduciary powers upon conversion into;	8/21 647
Deposits:	
Chart analyzing relation between withdrawal of Government deposits, call money, time loans, and investments, during period of July 9th and 10th;	7/15 569
Policy of clearing house banks in New York to increase rates for, simultaneously with increases in ninety-day discount rate of FRBank of New York;	12/26 1001
Deputy Chairmen, FRBanks:	
Reappointment of present, for year 1920;	12/18 975
Deputy Comptroller of Currency Kane:	
Copy of letter to Stockyards National Bank of Fort Worth, Texas, submitted by, re Section 5200 U. S. R. S., as applied to livestock loans;	12/9 906
Directors:	
Applications of, to serve under Kern Amend- ment to Clayton Act; instructions given to FRAgents to consider question of re- vision of list in each district;	11/18 856

Directors: (continued):

Baltimore Branch:

Appointment of successors to Board's appointees on Board of; ref.	12/18	969
Homer, Charles C. Jr., notice of election for 1920,	12/16	948
Ingle, William, reappointed for 1920,	12/19	982
Newcomer, Waldo, reappointed for 1920,	12/19	982
Wilcox, Henry B., notice of election for 1920	12/16	948

Birmingham Branch:

Election of directors for year 1920,	12/19	987
Kettig, W. H., elected for 1920,	12/18	970
Wells, Oscar, elected for 1920,	12/18	970

Buffalo Branch:

Bartlett, Frank L., elected for 1920,	12/18	969
Hubbell, Clifford, elected for 1920,	12/18	969

Cincinnati Branch:

Harmon, Judson, elected for 1920,	12/18	969
Hinsch, Charles A., elected for 1920,	12/18	969
Procter, William Cooper, resignation of,	12/29	1011

Class "A" and "B":

See under heading Directors, Class "A" and "B".

Class "C":

See under heading Directors, Class "C":

Classifying electoral groups for directors of FRBanks; letter from Secretary of FRBank of Chicago,	9/16	693
--	------	-----

Denver Branch:

Adams, Alva, elected for 1920,	12/18	971
Evans, John, elected for 1920,	12/18	971

Detroit Branch:

Ballantyne, John, elected for 1920,	12/18	970
Hodges, Charles H., elected for 1920,	12/18	970

El Paso Branch:

Coles, A. P., elected for 1920,	12/18	971
Turney, W.W., elected for 1920,	12/18	971

FRBank of Kansas City:

Malone, R. H.; letter from, with further reference to unauthorized use of his name in advertisement of firm of stock brokers selling stock in oil company,	12/5	901-2
--	------	-------

FRBank of Minneapolis:

Benedict, C. Harry; request for Board's views re continuance of, as Town Supervisor of town of Lake Linden, Mich., in view of Board's circular No. 21; no objection by Board	12/26	1000
--	-------	------

Directors: (continued):	Page
FRBank of New York:	
Authority to postpone opening of polls for election of directors, from Nov. 18th to Dec. 2d,	11/4 787
FRBank of Philadelphia:	
Suggested increase in fees of, attending committee meetings at Bank,	11/4 786-7
FRBank of Richmond:	
Coker, D. R.; holding of office by, as trustee of a state university and as Chairman of local Board of Health, without salary,	12/26 1000
FRBanks:	
Legislation to increase number of directors of; letter from Chairman of FRBank of Chicago commenting upon proposed,	7/1 536
Letter from Board to Chairman of, calling attention to Board's circular No. 21 to effect that directors should not participate in political campaign activities,	12/5 898
Houston Branch:	
Chidsey, J. C., elected for 1920,	12/18 971
Davis, J. J., elected for 1920,	12/18 971
Jacksonville Branch:	
Cooper, John C., elected for 1920,	12/18 970
Election of directors for 1920,	12/19 987
Saussy, Fulton, elected for 1920,	12/18 970
Little Rock Branch:	
Rogers, George, elected for 1920,	12/18 970
Wright, Moorehead, elected for 1920,	12/18 970
Los Angeles Branch:	
Newton, I. B., elected for 1920,	12/18 971
Robinson, Harrison M., elected for 1920,	12/18 971
Louisville Branch:	
Sackett, F. M., elected for 1920,	12/18 970
Swearingen, Embry L., elected for 1920,	12/18 970
Memphis Branch:	
Ragland, S. E., elected for 1920,	12/18 970
Riddick, T. K., elected for 1920,	12/18 970
Nashville Branch:	
Appointment of directors; letter from Chairman of FRBank of Atlanta re,	9/15 689
Caldwell, James E., notice from Gov. Harding that FRBank of Atlanta intended to appoint, as director at,	9/19 695-6

	Page
Directors: (continued):	
Nashville Branch: (continued):	
Davis, Paul M., appointment on behalf of FRBoard,	9/19 696
Davis, Paul M., elected for 1920,	12/18 970
Designation of directors of; letter from W.H. Hartford re,	9/11 686
Election of directors for 1920; advice re,	12/19 987
Embry, T. A., notice from Gov. Harding that FRBank of Atlanta intended to appoint as a director,	9/19 695-6
Hartford, W. H., appointed director on behalf of FRBoard,	9/19 696
Hartford, W. H., designated Chairman of Board of Directors,	9/19 696
Hartford, W. H., elected for 1920,	12/18 970
Lindsey, E. A., notice from Gov. Harding that FRBank of Atlanta intended to appoint as di- rector,	9/19 695-6
New Orleans Branch:	
Bush, A. P., elected for 1920,	12/18 970
Butler, J.P., resignation of,	8/13 629
Chairman of Board of Directors; appointment of P.H. Saunders as,	7/1 540
Election of directors for 1920, advice re,	12/19 987
Foote, F. W., elected for 1920,	12/18 970
Hecht, R. S., elected director,	8/13 629
Poole, L. M., appointed director,	7/1 540
Saunders, P. H., designation as Chairman of Board of Directors for 1920,	12/18 976
Saunders, P. H., elected for 1920,	12/18 970
Zunts, J. E., resignation as director and as Chairman of Board of Directors,	7/1 540
Oklahoma City Branch:	
Selection of directors by FRBank of Kansas City; advice re, from FRAgent Ramsay, and suggesting names of candidates for appointment by Board,	12/27 1005
Omaha Branch:	
Hall, P. L., elected for 1920,	12/18 971
Marnell, R. O., elected for 1920,	12/18 971
Pittsburgh Branch:	
Callery, James D., elected for 1920,	12/18 969
Nesbit, Harrison, appointed to succeed T. Hart Given, deceased,	7/15 556
Nesbit, Harrison, elected for 1920,	12/18 969

	Page
Directors: (continued):	
Portland Branch:	
Strauss, Nathan, elected for 1920,	12/18 971
Teal, Joseph N., elected for 1920,	12/18 971
Salt Lake City Branch:	
Hanchett, Lafayette, elected for 1920,	12/18 971
Wright, G. G., elected for 1920,	12/18 971
Seattle Branch:	
Clarke, Charles H., elected for 1920,	12/18 971
Peabody, Charles E., elected for 1920,	12/18 971
Spokane Branch:	
McGregor, Peter, elected for 1920,	12/18 971
Toevs, G. I., elected for 1920,	12/18 971
Status of certain directors of Illinois Trust and Savings Bank, Merchants Loan and Trust Co., and Corn Exchange National Bank of Chicago, about to consolidate; Board's opin- ion requested re,	11/14 848-9
Matter considered; such directors required to select institutions which they pre- fer to serve as directors,	11/18 854
Directors, Class "A" and "B":	
Election of, for group one banks; telegram from FRAgent Perrin re,	11/20 860
Election of; letters from various FRBanks advising of result of,	12/9 907
FRBank of Chicago:	
Blodgett, J. W., notice of election as Class "B" director for 1920,	12/16 947
McNider, Charles H., notice of election as Class "A" director for 1920,	12/16 947
FRBank of New York:	
Thompson, Wm. B., newspaper comment upon resignation of,	12/23 991
FRBank of Philadelphia:	
Murphy, M. J., eligibility of, for re- election as Class "A" director,	11/4 786
FRBank of St. Louis:	
Plunkett, W. B., notice of election as Class "B" Director for 1920,	12/16 947
Zeigler, Sam A., notice of election as Class "A" Director for 1920,	12/16 947
Directors, Class "C":	
FRBank of Atlanta:	
Kettig, W. H., appointed for three years,	12/18 969

	Page
Directors; Class "C": (continued):	
FRBank of Boston:	
Metcalf, Jesse H., appointed for three years,	12/18 969
FRBank of Chicago:	
Meredith, E. T., appointed for three years,	12/18 969
FRBank of Cleveland:	
Williams, Lewis Blair, appointed for three years,	12/18 969
FRBank of Dallas:	
Wooten, H. O., appointed for three years,	12/18 969
FRBank of Kansas City:	
Fleming, F. W., appointed for three years,	12/18 969
FRBank of Minneapolis:	
Benedict, C. H., appointed to succeed J.W.Black,	7/24 584
Benedict, C.H., appointed for three years,	12/18 969
Black, John W., resignation accepted,	7/24 584
FRBank of New York:	
Jay, Pierre, appointed for three years,	12/18 969
FRBank of Philadelphia:	
Thompson, H. B., appointed for three years,	12/18 969
FRBank of Richmond:	
Moncure, James A., appointed for three years,	12/18 969
FRBank of St. Louis:	
Mooney, C.P.J., appointed for three years,	12/18 969
FRBank of San Francisco:	
Elliott, Edward, advisability of reappointing as Class "C" director,	12/12 937
Elliott, Edward H., appointed for three years,	12/18 969
Discount Rates:	
Abrogation of differential rate of 4% on paper se- cured by Fourth Liberty Loan bonds where paper has been discounted by member banks at not ex- ceeding coupon rate, requested by Chairman of FRBank of Atlanta,	7/15 566
Discouraging member banks from using advance in FRBank rates as excuse for increasing interest charge to borrowers on Govt. securities; tele- gram re, submitted by Mr. Strauss,	11/5 796-7
Above telegram approved,	11/6 803
FRBank of Atlanta:	
Postponement of changes in, until Nov. 15th,	11/6 800
Rate of 4 $\frac{1}{2}$ % on bankers' acceptances endorsed by member banks other than accepting banks, with rate of 4 $\frac{3}{4}$ % on bankers' acceptances unendorsed, approved,	12/23 990

	Page
Discount Rates: (continued):	
FRBank of Atlanta: (continued):	
Schedule of rates, effective Nov. 10th:	11/6 807
Special rate for paper secured by receipts for goods stored in Federal and other special warehouses; disapproved,	12/19 987
Telegram from Board to, re certain rates, Schedule of rates submitted in response to above telegram,	12/13 942
Telegram from Gov. Harding to, re general question of rates, and re abolition of preferential rates in favor of paper secured by Liberty Bonds and Victory notes,	12/13 942
FRBank of Boston:	
Changes in, recommended by bank,	12/12 932
Increases in; report re desire of Bank for general,	7/9 558-9
Proposed rate increases on paper secured by Govt. obligations; views of Treasury Department opposing,	11/26 870-872
Rate of $4\frac{3}{4}\%$ requested by Bank on member bank collateral notes and rediscounted notes secured by $4\frac{3}{4}\%$ certificates of indebtedness; Board opposed,	12/31 1029
Rates approved for, effective Nov. 4, 1919,	11/4 783-4
Recommendation of, for increases in rates;	11/25 865
Telegram from Gov. Harding to, re general question of rates, and re abolition of preferential rates in favor of paper secured by Liberty bonds and Victory notes,	12/11 917-18
FRBank of Chicago:	
Changes in certain rates, authorized,	8/26 651
Changes in, recommended by Bank, effective Dec. 13th,	12/12 932
Schedule of rates submitted by, effective Nov. 5th,	11/4 789
Telegram from Gov. Harding to, re general question of rates, and re abolition of preferential rates in favor of paper secured by Liberty bonds and Victory notes,	12/11 917-18
FRBank of Cleveland:	
Schedule of rates, effective Nov. 7th submitted and approved, subject to concurrence by Treasury Department,	11/7 813

Discount Rates: (continued):

FRBank of Cleveland:

Schedule of rates, etc. (continued)

Report by Gov. that Treasury Dept. not in accord with rates suggested, desiring uniform rates in all districts on paper secured by Govt. obligations, 11/7 818-19

Authority to establish rates fixed by Board of Directors of Bank, requested by FRAgent Wills, 11/8 822

Telegram from Gov. Harding to, re general question of rates, and re abolition of preferential rates on paper secured by Liberty Bonds and Victory notes, 12/11 918

FRBank of Dallas:

Changes in certain rates authorized, 8/26 651

Request from FRAgent Ramsey for deferring of action on question of rates until meeting of directors Jan. 6th, 12/31 1029-30

Schedule of rates submitted; approved, subject to concurrence by Treasury Dept. 11/7 812

Report by Gov. that Treasury Dept. is not in accord with rates suggested, desiring uniform rates in all districts on paper secured by Govt. obligations, 11/7 817-18

Rate to be fixed at $4\frac{3}{4}\%$ on paper secured by Liberty Bonds or Victory notes, 11/8 822

Telegram from Board to, re certain rates, 12/13 943

Reply of Bank submitting rates for approval, 12/13 943

Telegram from Gov. Harding to Bank re general question of rates, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes, 12/11 921

FRBank of Kansas City:

Certain rates submitted by Bank, disapproved, 12/31 1030-1

Changes in, with schedule of new rates, 11/4 784

General letter No. 221 of Bank advising member banks of changes in discount rates; exception taken by Board to statement made therein, 11/6 801

Rate fixed at $4\frac{3}{4}\%$ on paper secured by Liberty bonds or Victory notes, 11/8 822

Rate of $4\frac{3}{4}\%$ on notes of all maturities secured by Liberty bonds or Victory notes, 11/12 836

Telegram from Board to, re certain rates, 12/13 940-1

Letter from Gov. Miller stating that rates requested by Board would be established, 12/16 952

	Page
Discount Rates: (continued):	
FRBank of Kansas City: (continued):	
Telegram from Gov. Harding to, re general question of rates, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes,	12/11 917-18
FRBank of Minneapolis:	
Rate of $4\frac{3}{4}\%$ approved for customers notes rediscounted, secured by Treasury certificates of indebtedness,	12/31 1030
Rate of $4\frac{3}{4}\%$ approved for member bank collateral notes secured by Treasury certificates of indebtedness,	12/31 1030
Schedule of rates, effective Nov. 6th,	11/6 798-9
Schedule of rates submitted by, approved,	12/12 931-2
Telegram from Board to, re general question of rates, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes,	12/11 920-1
Telegram from Board to, re making rate on trade acceptances $4\frac{3}{4}\%$	12/31 1030
FRBank of New York:	
Certain rates approved for, effective Nov. 4, 1919,	11/3 780-1
Increases in certain rates; telephone conversation between Gov. Strong and Mr. Strauss re,	11/25 865
Proposed rate increase on paper secured by Govt. obligations; views of Treasury Dept. opposing,	11/26 870-872
Proposed increase to $4\frac{3}{4}\%$, on paper secured by certificates of indebtedness,	12/30 1020
Statement by Gov. Harding,	12/30 1020
Statement by Mr. Leffingwell re,	12/30 1020
Rate of $4\frac{3}{4}\%$ approved for, on paper secured by Treasury certificates of indebtedness,	12/30 1021
Schedule of new rates submitted and approved,	12/11 922-3
Telegram from Gov. Harding to, re general question of rates, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes,	12/11 916-17
FRBank of Philadelphia:	
Rate of $4\frac{3}{4}\%$ approved on member bank collateral notes secured by certificates of indebtedness,	12/31 1028

Discount Rates: (continued)

Page.

FRBank of Philadelphia: (continued):

Schedule of rates submitted and approved,	11/6	805
Schedule of rates submitted by,	12/16	955-6
Telegram from Board to, re certain rates,	12/13	941
Statement by Gov. Harding that he had been notified that meeting of Board of Directors of Bank would not be held until Dec. 18th,	12/15	944
FRAgent Austin instructed to call special meeting of Board of Directors on Dec. 16th for purpose of considering Board's suggestions re rates,	12/15	944-5
Telegram from Gov. Harding to, re general question of rates, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes,	12/11	917-18

FRBank of Richmond:

Discount rate of $4\frac{3}{4}\%$ approved on paper secured by Treasury certificates of indebtedness, also on all classes of paper including trade and bankers acceptances,	12/31	1029
Opinion of Board requested by, re Bank retaining $4\frac{1}{2}\%$ rate on member bank collateral notes not exceeding 15 days and requiring revenue stamps,	11/6	801
Schedule of rates, effective Nov. 10th,	11/6	807-8
Schedule of rates, effective Dec. 15th,	12/11	923-4
Telegram from Gov. Harding to, re general question of rates, and re abolition of preferential rates on paper secured by Liberty bonds and victory notes,	12/11	919

FRBank of St. Louis:

Changes in rates submitted by, effective Nov. 7th,	11/6	799-800
Schedule of rates submitted and approved,	12/17	963
Telegram from Board to, re certain rates	12/13	940
Telegram from Gov. Harding to, re general question of rates and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes,	12/11	919-20

FRBank of San Francisco:

Changes in, submitted by Bank, advising that directors not favorable to differential in favor of paper secured by Govt. obligations,	11/5	795
Changes in, with schedule of new rates, effective Nov. 10th submitted,	11/7	812
Gov. reports Treasury Dept. not in accord with rates suggested, desiring uniform rates in all districts on paper secured by Govt. obligations,	11/7	819

Discount Rates: (continued):

		Page
FRBank of San Francisco: (continued):		
Rate of $4\frac{1}{4}\%$ proposed on 15-day commercial paper	11/12	836
Rate of $4\frac{3}{8}\%$ to be fixed on paper secured by Liberty bonds and Victory notes,	11/8	822
Schedule of rates, effective Nov. 17th,	11/13	844
Schedule of rates, effective Dec. 26th,	12/23	989
Schedule of rates submitted	12/17	963-4
Telegram from Bank advising of reasons for es- tablishing rate of $4\frac{3}{8}\%$ on 90-day paper,	11/6	800-1
Telegram from Board to, re certain rates	12/13	941
Telegram from Gov. Harding to, re general ques- tion of rates, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes,	12/11	922
FRBanks:		
Opinion of Attorney General re Section 14, para- graph (d) of FRAct, construing same as vesting in Board power to order FRBanks to establish rates,	12/12	930
Telegram from Gov. Harding to, re rates in gen- eral, and abolition of preferential rates on paper secured by Liberty Bonds and Victory notes,	12/11	916-922
Fifteen-day paper, secured by U.S. certificates of indebtedness; increase in rate on, recommended by FRAgent Ramsey,	10/29	767-8
General increases in, desired by FRBank of Boston	7/9	558-9
On prime bankers' acceptances in New York and Lon- don; letter from Cashier of International Banking Corporation re,	7/29	587
Preferential rate on paper secured by warehouse re- ceipts; letter from A. F. Lever of Federal Farm Loan Bureau,	12/1	881
Protest of President of Pittsburgh Clearing House Association in re increase of rates on paper se- cured by Govt. obligations; reply by Gov. of FRBank of Cleveland to,	12/9	906
Report by Gov. Harding of conference with Asst. Sec. Leffingwell of Treasury re, and re issue of new $4\frac{3}{4}\%$ Treasury tax certificates on Dec. 30th,	12/30	1017-18
Report re, from various FRBanks; no changes,	7/3	547
	7/10	561
	7/24	585
	7/31	598
	8/7	615

Discount Rates: (continued)	Page
Report re, from various FRBanks; no changes	8/14 630
	8/28 661
	9/4 676
	9/11 684
	10/2 719
	10/9 729
	11/13 841
	11/28 874
	12/5 899
	12/11 926
	12/19 981
 Statement by Gov. Harding reviewing conditions under which FRSystem has been operating since entrance of U.S. into World War, together with its relation to Treasury,	 9/4 673-4 676
 Telegram from Board to FRBanks re approval of rate of $4\frac{3}{4}\%$ for FRBanks of New York on paper secured by treasury certificates of indebtedness,	 12/30 1021-2
Discounting:	
Calculating discount for leapyear 1920: request from FRAgent McCord of Atlanta re,	12/26 998
Approved on basis of 365 days to year,	12/30 1015
Draft by General Counsel of proposed form of amendment to Section 5200 authorizing discount of paper secured by shipping documents or warehouse receipts covering readily marketable non-perishable staples	7/2 542
Eligibility for discount by FRBanks of kinds of acceptances set forth in plan submitted by Continental Guaranty Corporation; draft of letter from Gen. Counsel to Corporation re,	7/22 579
FRBank of Richmond:	
Correspondence between, and Commercial Nat. Bank of Washington, D.C., Asst. Sec. of Treasury Leffingwell, and Gov. Harding, presented in re Richmond declining to discount note of Commercial National,	11/6 802-3
Livestock paper: memo of General Counsel suggesting that Board publish ruling of Comptroller of Currency as to words "fully covered by insurance" in connection with discount of,	12/3 893-4

	Page
Discounting: (continued):	
Livestock Paper: (continued):	
Referred to Committee for report,	12/5 902
Recommendation that Board publish ruling of Comptroller, approved,	12/17 965-6
Dividends: See under various FRBanks:	
FRBank of Atlanta:	
Dividend at 6%, as of Dec. 31, 1919,	12/19 986
FRBank of Boston:	
Dividend at 3%, for six months period,	12/30 1016
FRBank of Dallas:	
Dividend at 6%, for period July 1-Dec. 31, 1919,	12/27 1006
FRBank of Kansas City:	
Dividend at 3%, for six months period	12/30 1016
FRBank of Minneapolis:	
Dividend at 6%, for six months period	12/26 998
FRBank of New York:	
Dividend at 3%, for six months period,	12/30 1016
FRBank of Richmond:	
Dividend at 3%, for six months period,	12/26 998
FRBank of San Francisco:	
Dividend at 3%, for six months period,	12/30 1016
Division of Analysis and Research:	
Director authorized to undertake study of present foreign exchange situation,	11/13 845
International price files of Price Section of War Industries Board; letter from Dr. Willis asking that request be made for temporary use of, in connection with work of international price index,	11/12 839
Memo. from Acting Director of, re criticism of article "Index of Collection Condi- tions" appearing in June Bulletin,	7/15 568-9
Quarters:	
Lease of office space at 37 Liberty St., New York City, approved,	8/7 615
Questionnaires for employees of FRBanks pre- pared by, for investigation of general question of salaries paid such employees; memo of Mr. Miller recommending approval of,	10/29 771
Memo of Dr. Willis recommending coopera- tion of FRBanks be asked in obtaining detailed information requested in,	11/3 780
Form of, approved and distribution among FRBanks referred to Gov. with power,	11/3 780

	Page
Division of Analysis and Research: (continued):	
Staff:	
Employment of one or two routine clerks for continuing preliminary compilation in connection with work of international price index,	11/12 839
Work in hand by; letter from Director of Division reviewing; authorized to undertake study of present foreign exchange situation,	11/13 845
Division of Audit and Examination:	
Memo. of Acting Secretary recommending assignment of Rooms 288 and 288½ in Treasury Bldg. to,	8/26 653
Recommendation of Secretary re organization of work of,	7/31 599-600
Division of Foreign Exchange:	
Acting Director; Asst. Cashier Crane of FRBank of New York to enter upon duties as,	7/1 540
Foreign exchange transactions; cancellation of all outstanding prohibitions against, with exception of Bolshevik transactions,	7/8 552
Lease of storage space for files of,	8/12 621
Records of; recommendation of Mr. Kent that same be transferred to Pioneer Warehouse subject to order of Acting Director of Division or Secretary of Board,	7/1 539
Sale of certain desks released from,	7/10 562
Staff:	
Bizzell, J.E., leave of absence with pay for thirty days, from July 16th,	7/1 540
Leave of absence for thirty days from August 1, instead of July 16th,	7/15 570-1
Hallock, (Miss) Emma C, resignation accepted,	8/21 648
Hartley, (Miss) Edith, resignation accepted,	8/21 648
Kervan, (Mrs.) Elizabeth, resignation accepted,	8/21 648
Muller, (Miss) Emma J., resignation accepted,	8/21 648
Seward, (Miss) A.L., granted leave of absence,	7/29 592
Termination of work of; letter from Acting Director submitting outline of procedure re,	7/22 575
Division of Reports and Statistics:	
Board's quarters for, in Southern Bldg.; memo of General Counsel re,	11/4 788
Quarters in Southern Bldg., opinion of General Counsel re renewal of lease on,	11/6 803-4

Dollar Credit:	Page
Communication from Gravath and Henderson of New York advising that their clients desire to sell, to a German bank in exchange for marks credit,	8/19 637
Countries designated by Board as countries the usages of trade of which require drawing of drafts for creation of; memo of Secretary re, for publication in Bulletin,	12/16 948
Drafting for FRBoard:	
Increase in pay of Paul Bausch for drafting work,	11/21 862
Drafts:	
Countries designated by Board as countries the usages of trade of which require drawing of, for creation of dollar exchange; memo of Secretary re, submitted for publishing in Bulletin,	12/16 948
Park-Union Foreign Banking Corporation; drafts drawn by, in excess of 10 % of capital and surplus,	7/22 580
Right of member banks under FRAct to accept, drawn against merchandise in three specific stages of importation; request from FRBank of New York for ruling by Board re eligibility,	12/26 1001
East River National Bank of New York City:	
Application of, for permission to accept drafts and bills of exchange up to 100 % of capital and surplus,	8/5 608
	11/25 867
Economic Liaison Committee:	
Publication of reports of; letter from Secretary of Treasury and Asst. Sec. of State re,	8/19 636
Above matter referred to Gov. with power,	8/20 642
Eddy, Walter L. increase in salary of, approved,	8/14 633
Edge Bill:	
Modification of, letter from Arthur Berenson of Boston suggesting;	9/30 707
Elliott, Milton C., consulting Counsel, FRBoard:	
Term of office extended to March 1, 1920,	12/23 995-6
Emerson, R. G., Asst. Secretary, FRBoard.	
Appointment as Asst. Secretary,	9/16 693
Memo of, submitting draft of letter to all FRBanks containing instructions as to closing of books on Dec. 31, 1919,	12/3 892
Salary increased, effective Jan. 1, 1920,	12/18 977
Endorsements:	
Endorsement of paper in making rediscounts between FRBanks,	11/14 847

	Page
Equitable Trust Co. of New York:	
Statement by Mr. Strauss of desire to participate with banks operating under agreement with Board, looking to regulating exchange rates between the U.S. and China,	12/12 938-9
Examinations:	
Birmingham Branch:	
Progress of work in connection with; memo of Mr. Paddock re,	10/15 742
FRBank of Atlanta:	
Progress of work in connection with; memo of Mr. Paddock re,	10/15 742
Summary of results of examination of, as of close of business Oct. 4th, from Examiner Herscn,	11/10 828
FRBank of Dallas:	
Talley, L.P., Deputy Governor refusal to allow access to vaults of Bank for purpose of examination; letter from Examiner Will re,	11/21 863
Talley, L.P., Deputy Governor,; letter of explanation from, in re controversy between himself and Examiner Will in re examination of vaults of bank,	12/1 880
FRBank of Philadelphia:	
Report re, as at close of business Aug. 30, 1919,	10/2 719
Report by Mr. Strauss recommending that recommendations of examiner be carried out,	10/7 724
FRBank of Richmond:	
Memo. of Mr. Hoxton in re examiner's report as of Nov. 1, 1919,	12/9 906
Report by Mr. Paddock of progress in connection with examination of,	11/7 811
FRBank of San Francisco:	
Report re, as of close of business Aug. 30, 1919,	10/14 736
Memo of Mr. Hoxton in re above,	11/10 829
Jacksonville Branch:	
Progress of work in connection with; memo of Mr. Paddock re,	10/15 742
National Banks in Second FRDistrict on special list; examiners of FRBank of New York allowed to participate in examination of; statement by Comptroller,	12/23 995
Savannah Agency of FRBank of Atlanta:	
Memo. of Mr. Paddock advising of progress of work in connection with examination of,	10/15 742

	Page
Examinations: (continued):	
State bank members; memo of Mr. Paddock reporting results of examinations of,	11/28 878
State Superintendent of Banks of Louisiana and New Orleans Clearing House Association; opposition to participation by examiners of FRBank of Atlanta in examinations conducted by,	8/26 655
Examiners:	
Conference of Federal Reserve Bank examiners; recommendation of Mr. Paddock for holding of,	10/22 759
Designation of certain officers of FRBank of Atlanta as,	7/10 561
Federal Reserve:	
Appointment of Asst.Ex. in Washington office, available for field duty,	7/31 600
Appointment of Asst.Ex. for Western Force, vice Val. J. Grund,	7/31 600
Armanino, D. C., designation as special Assistant Examiner at FRBank of San Francisco,	8/12 623
Arthur, Lawrence, appointed special Examiner at FRBank of St. Louis,	8/12 623
Augherton, George A., designation as Examiner,	7/15 570
Bailey, L.H., appointed special Examiner for FRBank of St. Louis,	8/12 623
Baldwin, Roger; notice that he will not report for duty,	7/15 570
Barth, Roy C., appointment as Asst.Examiner at FRBank of San Francisco,	8/19 637
Beale, J.E., designation as special Asst.Examiner at Seattle Branch,	8/12 624
Berri, G. W., appointed special Examiner for FRBank of St. Louis,	8/12 623
Bizzell, J.E., appointment as Asst.FRExaminer,	9/11 687
Bizzell, J.E., resignation as Asst.Ex. on Eastern force,	9/30 709
Boyson, Alfred A., appointment as Asst.Examiner,	7/15 570
Carter, Elbert A., appointment as Asst.Ex. of FRBank of Cleveland,	11/10 831
Chapman, Ralph M., designation as Examiner,	7/15 570
Clerk, Ira, designation as special Examiner at FRBank of San Francisco,	8/12 623
Cox, Wm. F., designation as special Asst.Examiner at Salt Lake City Branch,	8/12 624
Cramer, Charles H., appointment as Asst.Examiner,	8/26 655

	Page
Examiners: Federal Reserve: (continued)	
Cramer, Charles H. designated as special Examiner at FRBank of Philadelphia,	8/5 612
Dankworth, George C., designation as special Asst. Examiner at FRBank of San Francisco,	8/12 623
Day, Wm. A., Deputy Gov., designation as special Examiner at FRBank of San Francisco,	8/12 623
DeCamp, George, approved as special Examiner for FRBank of Cleveland,	8/26 654
Debrecht, A. E., appointed special Examiner at FRBank of St. Louis,	8/12 623
Deupree, L. E., appointed as Asst. Examiner at FRBank of San Francisco,	12/12 938
Drinnen, Frank J., appointed Asst. Ex. on Eastern force,	11/26 870
Dudley, A. H., designation as special Examiner at FRBank of Richmond,	8/14 632
Fleming, M. J., approved as special Examiner for FRBank of Cleveland,	8/26 654
Fry, J. G., designation as special Examiner at FRBank of Richmond,	8/14 632
Fulton, I. J., appointment as Asst. Examiner at FRBank of Cleveland,	12/9 907
Fuqua, V. S., appointed special Examiner at FRBank of St. Louis,	8/12 623
Galbraith, J. C., appointment as Asst. Examiner at San Francisco,	11/13 841
Grayson, F. V., appointed special Examiner at FRBank of Cleveland,	7/29 591
Griffin, E. J., designation as special Asst. Examiner at FRBank of San Francisco,	8/12 623
Hall, Frank, appointed special Examiner at FRBank of St. Louis,	8/12 623
Hendrickson, Gilbert R., appointment at FRBank of New York,	11/3 779
Herson, J. F., increase in salary of,	12/3 895
Holmes, Edward D., designated as special Examiner at FRBank of Phila,	8/5 612
House, H. S., designation as special Asst. Examiner at FRBank of San Francisco	8/12 623
Jenks, S. B., designation as special Examiner at FRBank of St. Louis,	8/12 623
Jenks, S. B., notice from Chief Examiner Will of appointment as Asst. Examiner,	8/13 627
Lamb, John M., designated as special Examiner at FRBank of Philadelphia,	8/5 612

	Page
Examiners:	
Federal Reserve:	
Lamping, C. L., designation as special Examiner at Portland Branch	8/12 624
Lightcap, Albert L., designated as special Examiner at FRBank of Phila.	8/5 612
Lumpkin, James L., appointed special examiner at FRBank of Dallas,	7/29 591
Lynch, J. Raymond, designated as special examiner at FRBank of Phila.	8/5 612
Lynch, John M., appointed special examiner at FRBank of St. Louis,	8/12 623
McGuire, F.P., appointed special examiner at FRBank of St. Louis,	8/12 623
McLean, Charles L., designation as special examiner at Spokane Branch	8/12 624
Manning, L.W., approved as special examiner FRBank of Cleveland	8/26 654
Martin, C. E., appointed special examiner at FRBank of St. Louis	8/12 623
Mason, A. B., designation as special Asst. Ex. at Portland Branch	8/12 624
Miller, Ralph J., appointed Asst. Ex. at FRBank of Cleveland,	7/29 591
Monroe, John A., appointed special Examiner at FRBank of Dallas	7/29 591
Motherwell, R. B., appointment as Asst. Chief Ex. at FRBank of San Francisco	7/9 557
Motherwell, R. B., letter from FR Agent Perrin requesting approval of appointment as Asst. Chief Ex. at San Francisco	9/11 684-5
Nordling, A. B., designation as special Asst. Examiner at FRBank of San Francisco,	8/12 623
Norton, E. W., designation as special Asst. Ex. at Spokane Branch,	8/12 624
Novey, E. J., appointed special examiner for FRBank of St. Louis,	8/12 623
Peple, Charles A., elimination of name from list of special examiners of FR Bank of Richmond,	8/26 654
Personnel and salaries of; memo. of Mr. Paddock recommending changes in, incident to resignation of Mr. Will,	12/2 890
Recommendations of Mr. Paddock approved,	12/3 895
Rehne, G. A., appointed special examiner at FRBank of St. Louis,	8/12 623
Sargent, S. G., Chief Examiner and Asst. FR Agent at San Francisco; salary increased	12/31 1033

	Page
Examiners:	
Federal Reserve:	
Schmidt, G. H., designation as special Asst. Examiner at FRBank of San Francisco,	8/12 623
Shaw, C. R., designation as special Asst. Examiner at FRBank of San Francisco,	8/12 623
Shepherd, C. J., designation as special Ex- aminer at Seattle Branch,	8/12 624
Slade, E. F., appointment as Examiner at FRBank of San Francisco,	9/4 677
Sonne, H. A., appointed examiner at FRBank, of San Francisco,	8/28 662
Stewart, C. M., appointed special Examiner for FRBank of St. Louis,	8/12 623
Stewart, Charles H., designation as special Examiner at Salt Lake City Branch,	8/12 624
Strater, Herman, appointment as special Ex- aminer of FRBank of Cleveland,	11/10 831
Trafton, H. L., appointed special Examiner for FRBank of St. Louis,	8/12 623
Tucker, E. H., designation as special Asst. Examiner at FRBank of San Francisco,	8/12 623
Welsh, Wm. A., designated as special Exami- ner at FRBank of Philadelphia,	8/5 612
Will, John A., increase in salary of,	7/31 600
Will, John A., resignation tendered by, and recommendations for readjustments in sal- aries of members of his staff,	11/28 876
Above resignation accepted with regret,	12/3 895
Williams, C. F., appointment as Asst. Ex- aminer at FRBank of San Francisco,	8/26 654
Wittenberg, L. E., appointed special Exami- ner for FRBank of St. Louis,	8/12 623
Wolfinger, Clarence E., designated as spec- ial Examiner at FRBank of Philadelphia,	8/5 612
Wyatt, Charles A., elimination of name from list of special examiners of FRBank of Richmond,	8/26 654
National Bank:	
Appointments and resignations in examining force,	7/3 549
Changes in force during August,	9/8 679
Changes in force during September,	10/20 753
Changes in force during October,	11/5 794
Changes in force during November,	12/3 893

		Page
Examiners:		
National Bank: (continued)		
Davis, Thomas H., appointment in District No. 5.	8/12	626
Fair, William E., resignation of	8/12	626
Greenfield, James B., resignation of	8/12	626
Houston, Robert C., reappointment as national bank examiner,	9/11	687
Sawyer, John T. Jr., appointment in District No. 7.,	8/12	626
Smith, Sherrill, transferred from FRDistrict No. 7 to No. 2, and appointed Chief Ex- aminer,	8/12	626
Stevens, George J., resignation of,	8/12	626
Stewart, Charles A., appointment in District No. 5,	8/12	626
Salaries of National Bank:		
Ackerman, Louis H., salary approved,	8/5	612
Albert, H. E., increase in salary of	12/23	993
Arheier, C. H., salary increased	8/1	605
Arheier, C. H., salary increased,	12/23	993
Armstrong, G. E., salary increased,	8/1	604
Aycock, R. N., salary increased,	8/1	604
Aycock, R. N., salary increased,	12/23	993
Baker, W. B., salary increased	8/1	604
Baker, W. B., salary increased,	12/23	993
Barrett, John W., salary increased,	9/15	689
Beall, J. Harvey, salary approved,	10/29	771
Bean, Norwin S., salary increased,	8/1	604
Beaty, C. H., salary increased,	8/1	605
Best, John A., salary increased,	8/1	604
Best, John A., salary increased,	10/22	760
Black, Harold W., salary approved,	11/4	790
Blackman, H. C., salary increased,	8/1	605
Borden, D. C., salary increased to \$4500 per annum, effective Jan. 1, 1920,	12/27	1007
Borden, John C., salary approved,	8/5	612
Bradley, A. R., salary increased,	12/23	993
Bradley, E. T., salary approved,	11/12	837
Brooks, Roger E., salary approved,	10/7	728
Brown, Charles V., salary approved,	8/27	658
Brown, Fred, Chief Examiner, salary in- creased,	8/1	604
Brown, Fred, Chief, Ex. salary increased,	12/23	994
Buckles, W. M., salary increased,	12/23	993
Byers, R. W., salary increased,	11/4	790

Examiners:

Salaries of National Bank: (continued)

Camp, A. B., salary increased,	8/1	604
Cecil, K. B., salary increased,	12/23	993
Challman, L. Oscar, salary increased,	10/16	747
Chapman, Charles H., salary increased	8/1	604
Chase, Wilfred L., salary approved,	11/20	859
Chase, W. L., salary increased,	12/27	1007
Chenault, J. B., salary increased,	8/1	604
Cloe, Wm. B., salary increased,	8/1	604
Cloe, W. B., salary increased,	12/23	993
Coffin, Geo. M., salary increased,	8/1	604
Collier, Richard H., Chief Ex., salary increased,	12/23	994
Congdon, Geo. C., salary increased,	8/1	604
Congdon, Geo. C., salary increased,	12/23	993
Congdon, S. B., salary increased,	12/27	1007
Cooper, Roy A., salary approved,	8/5	612
Cooper, Roy A., salary increased,	12/23	993
Cooper, Silas H. L., Chief Ex., salary in- creased,	12/23	994
Cooper, T. A., salary increased,	8/1	604
Cooper, T. A., salary increased,	12/23	993
Crocker, Sherwood, increase in salary of,	12/23	993
Davis, Thomas H., salary approved,	7/1	538
Davis, T. H., salary increased,	12/23	993
Donahue, E. J., salary increased,	8/1	604
Donahue, E. J., salary increased,	12/27	1007
Donough, Milton E., salary approved,	8/19	640
Dougherty, W. P., salary increased,	12/23	993
Duane, W. J., salary increased,	8/1	604
DuBois, Nathan S., salary approved,	11/10	831
Farmer, Thurston P., salary increased	8/1	605
Filson, C. H., salary increased,	12/23	993
Finney, R. Gordon, salary increased,	8/1	604
Finney, R. Gordon, salary increased,	10/1	716
Fletcher, T. E., salary increased,	8/1	604
Fletcher, T. E., salary increased,	12/27	1007
Freeman, Otis M., salary increased,	8/1	604
Funsten, James B. Jr., salary approved,	12/5	900
Funsten, Wm. P., salary approved,	8/5	612
Gaither, H. R., Chief Ex., salary in- creased,	8/1	604
Gaither, H. R., Chief Ex. salary increased	12/23	994
George, H. L., salary increased,	12/27	1007
Goodwyn, T. J., salary increased,	8/1	604

Examiners:

Salaries of National Bank: (continued)

Gray, Wm. M., salary increased,	8/1	605
Gray, Wm. M., salary increased,	12/23	994
Griffey, O. A., salary increased,	8/1	605
Griffin, J. L., salary increased,	12/27	1007
Guthrie, John A., salary increased,	8/1	605
Guthrie, John A., salary increased,	12/23	993
Haneke, Edward C., salary approved,	11/20	859
Hargreaves, Richard L., salary increased,	8/1	605
Hargreaves, Richard L., salary increased,	12/27	1007
Harkin, Daniel V., salary increased,	8/1	605
Harkin, Daniel V., salary increased,	12/23	994
Haugen, N. E., salary increased,	8/1	605
Haugen, N. E., salary increased,	12/27	1007
Hayes, Ben., Jr., salary increased,	8/1	605
Hayes, Ben, Jr. salary increased,	12/27	1007
Hayes, Wm. Z., salary increased,	8/1	605
Hayes, Wm. Z., salary increased,	12/27	1007
Henneman, Harry E., salary increased,	8/1	604
Hodgson, Reginald M., salary increased,	8/1	604
Hodgson, Reginald M., salary increased,	9/30	708
Hoffman, L. W., salary increased,	8/1	604
Hoffman, L. W., salary increased,	12/23	993
Hopkins, R. L., salary increased,	12/27	1007
Horn, C. F., salary increased,	12/27	1007
Houston, Herbert C., reappointment ap- proved,	9/2	668
Houston, Robert C., salary approved,	11/26	870
Houston, Robert C., salary increased,	12/27	1007
Hubbell, E. S., salary increased,	8/1	605
Hubbell, E. S., salary increased,	12/27	1007
Hutt, Wm. E., salary increased,	8/1	605
James, A. L., salary increased,	8/1	605
Jernegan, E. S., salary increased,	8/1	605
Kennedy, J. L., salary increased,	8/1	605
Kennedy, J. L., salary increased,	12/27	1007
Kuchins, Charles R., salary increased,	10/20	753
Kuchins, Charles R., salary increased,	12/27	1007
LaRoque, O. K., salary approved,	10/29	771
LaRoque, O. K., salary increased,	12/27	1007
Longmoor, S. A., salary increased,	12/23	994
Lorang, P. J., salary increased,	12/23	993
McBryde, Wm. W., salary approved,	8/5	612
McBryde, Wm. W., salary increased,	12/23	994
McGrath, John C., salary increased,	8/1	605

Examiners:

Salaries of National Banks: (continued)

McGrath, John C., salary increased,	11/20	860
McLean, Martin, salary increased,	8/1	605
McReynolds, J. W., salary increased,	8/1	605
Machen, Harry L., salary increased,	8/1	605
Machen, Harry L., Chief Ex., salary increased,	12/23	994
Mansfield, Fred S., salary approved,	10/29	771
Marcuse, Benj., salary increased,	12/27	1007
Martin, C. H., salary increased,	12/27	1007
Martin, L. H., salary increased,	8/1	605
Maxey, Charles T., salary approved,	8/7	616
Maxey, Charles T., salary increased,	12/23	994
Mertens, C. R., salary increased,	12/27	1007
Mitchell, Wm. F., salary increased,	8/1	604
Mitchell, Wm. F., salary increased,	12/27	1007
Monroe, John A., salary approved,	11/4	790
Montgomery, Robert, salary increased,	8/1	605
Montgomery, Robert, salary increased,	12/23	993
Moore, Samuel A., salary approved,	10/29	771
Morgan, Wm. M., salary increased,	8/1	605
Mossman, J. D., salary increased,	8/1	605
Mulloney, Daniel C., Chief Ex., salary in- creased,	12/23	994
Murphy, David, salary increased,	8/1	604
Murphy, David, salary increased,	12/23	994
Newham, Stephen L., Chief Ex., salary in- creased,	8/1	604
Newham, Stephen L., Chief Ex., salary in- creased,	12/23	994
O'Brien, E. E., salary approved,	8/5	612
O'Brien, E. E., salary increased,	12/23	993
Otto, Charles C., salary increased,	8/1	605
Parker, E. F., salary increased,	8/1	604
Parker, Wm. R., salary increased,	8/1	605
Partridge, Paul, salary increased,	8/1 605 & 12/27	1007
Patterson, B. K., salary increased,	8/1	605
Patterson, B. K., salary increased,	12/23	993
Peal, Rex W., salary increased,	8/1	605
Peightel, J. C., salary increased,	12/23	993
Penix, J. L., salary increased,	12/23	994
Pettit, Earl N., salary increased,	10/1	716
Pole, J. William, Chief Ex., salary increased,	12/27	1008
Raney, Harry B., salary approved,	10/29	771
Ransom, F. T., salary increased,	12/27	1008

Examiners:

Page

Salaries of National Bank: (continued)

Reed, Wm. H., salary increased,	8/1	605
Riddell, C. F., salary increased,	8/1	605
Robb, E. D., salary increased,	8/1	605
Roberts, H. K., salary increased,	8/1	604
Roberts, W. C., salary increased,	9/9	683
Roberts, W. C., salary increased,	12/27	1007
Sawyer, J. T., Jr., salary increased,	12/27	1007
Sawyer, L. M., salary increased,	8/1	605
Sawyer, L. M., salary increased,	12/23	994
Schechter, Wm. L., salary increased,	8/1	605
Schechter, Wm. J., salary increased,	12/23	994
Scott, H. W., salary increased,	8/1	604
Scott, H. W., salary increased,	12/23	993
Sisk, Carl M., salary increased,	10/16	747
Smiley, M. D., salary increased,	12/23	993
Smith, A. B., salary increased,	8/1	605
Smith, A. B., salary increased,	12/23	993
Smith, C. F., salary increased,	12/23	993
Smith, John H., salary increased,	12/23	993
Smith, Sherrill, salary increased,	7/9	557
Smith, Sherrill, salary increased,	12/23	994
Snyder, Vernon G., salary approved,	8/5	612
Snyder, Vernon G., salary increased,	12/23	993
Stauffer, G. E., salary increased,	12/27	1007
Stearns, E. Willey, salary increased,	8/1	604
Stewart, Charles A., salary approved,	7/9	556
Stringfellow, J. B., salary increased,	8/1	604
Summers, Geo. S., salary increased,	8/1	604
Thomas, T. C., salary increased,	8/1	604
Thomas, T. C., salary increased,	12/23	993
Thompson, A. D., salary increased,	8/1	605
Thompson, J. E., salary increased,	8/1	605
Thompson, Oscar, salary increased,	8/1	605
Thompson, Oscar, salary increased,	12/23	994
Vavrina, E. A., salary increased,	8/1	605
Walker, Harry W., salary approved,	12/9	908
Walter, Edgar D., salary increased,	8/1	604
Wilde, Max C., salary increased,	8/1	605
Williams, T. M., salary increased,	12/27	1008
Wilson, Lewis, salary increased,	8/1	605
Wood, D. R., salary increased,	8/1	604
Wood, D. R., salary increased,	12/23	993
Wood, John S., salary increased,	8/1	605
Wood, John S., salary increased,	12/23	994

Examiners:

Salaries of National Bank: (continued)

Woods, J. K., salary increased,	12/23	994
Woodside, Hal, salary increased,	12/27	1008
Young, Wm. R., salary increased,	12/27	1008

Exchange:

Chinese:

Equitable Trust Co. of New York; desire of, to participate with banks operating under agreement with Board looking to regulation of exchange rates,	12/12	938-9
Fobes Company, Ltd., Shanghai; letter commenting upon adverse exchange rates,	12/19	982
Statement by Mr. Strauss re; voted he be authorized to modify arrangements made with branches of American banks in Orient to permit shipment of standard silver dollars,	12/17	967
Statement by Mr. Strauss that representatives of Asia Banking Corp. had called to see him to advocate plan for correction of exchange rates between the U.S. and China;	11/25	865-6
Memo. of Mr. Kenzel of FRBank of N.Y. recommending approval of above plan,	12/1	883
Plan approved by Treasury Dept.	12/9	908-11

Czecho-Slovakia:

Request from Asst. Sec. Rowe that Div. of Customs be furnished with weekly statement of value at which currency in, is exchanged for American money,	7/29	588
--	------	-----

Dollar:

Atlantic National Bank; application for authority to accept drafts or bills of exchange drawn in Porto Rico for purpose of furnishing dollar exchange,	8/12	619
Bank of New York, N. B. A.; letter from, with further reference to application for permission to create dollar exchange in France,	7/10	563-4
Bankers Trust Co. of New York; application of, for authority to create dollar exchange in Brazil, etc.	10/9	730
National Shawmut Bank of Boston, application for authority to create dollar exchange in Switzerland,	7/9	556
Letter from Vice Pres. Bolinger of bank with further reference to above application,	7/22	577

	Page
Exchange:	
Hungary:	
Purchase of exchange on; copy of letter from Paul H. Wendell,	8/1 606
International:	
Stabilizing of; letter from Senator Owen to the President requesting conference with representatives of leading nations of Europe in connection with,	11/7 814
Letter from Mr. Tumulty transmitting above letter,	11/10 827
Tabled for Nov. 14th,	11/12 836-7
Matter referred to Gov. for preparation of letter to the President,	11/14 850
Use of, in paying for commodities exported; letter from Gov. Strong of New York re,	10/17 749
Exchange Charges:	
Certain-teed Products Corporation; request from, that measures be taken to relieve it of heavy exchange charges,	9/19 695
Murchison National Bank of Wilmington, N.C.; protest from, of exchange charges imposed by New York Clearing House Asso.,	7/10 560-561
Exchange Rates:	
Between United States and China:	
Fobes Company, Ltd., Shanghai, China; letter from, commenting upon adverse rates between the two countries,	12/19 982
Regulation of; statement by Mr. Strauss re, to permit shipment of standard silver dollars,	12/17 967
Statement by Mr. Strauss re desire of Equitable Trust Co. of N.Y. to participate with banks operating under agreement with Board looking to regulation of,	12/12 938-9
Statement by Mr. Strauss that representatives of Asia Banking Corporation had called to see him to advocate plan for correction of;	11/25 865-6
Memo. of Mr. Kenzel of FRBank of N.Y. recommending approval of above plan,	12/1 883
Plan approved by Treasury Dept. with amendments,	12/9 908-911
Board's policy re use of silver dollars in regulation of; inquiry from E. C. Fuller of Philadelphia News Bureau re, also re sales of gold by FRBanks through foreign agencies,	12/9 912

	Page
Executive Secretary, FRBoard:	
Office of, created by Board,	9/16 691
Expenses, FRBoard:	
Assessment of FRBanks for, Library:	12/17 958-9
Recommendation of Supply Agent for purchase of filing equipment and furniture,	10/23 762
Schedule of charges for making stenographic notes of conference with, and hearings before, FRBoard, submitted by Walter S. Cox,	10/14 734
Exports:	
Export bills of lading; correspondence re, forwarded by FRAgent Perrin of San Francisco,	7/22 574
Handling of export transactions, under War Fi- nance Corporation Act, through FRBanks; memo. of General Counsel re,	8/19 639
Silver dollars:	
Prohibition of export of unmelted; memo of Mr. Strauss submitting draft of letter to FRBanks covering,	11/20 858
Use of exchange in paying for commodities ex- ported; letter from Gov. Strong re,	10/17 749
Farmers & Merchants National Bank of Hickman, Ky.	
Expiration of six months notice of withdrawal from System,	7/30 596
Farmers Savings Bank, Sac City, Iowa:	
Propriety of enforcing against, condition of mem- bership that its officers and employees be bonded; letter from FRAgent Heath questioning,	11/5 796
Federal Advisory Council:	
Forgan, J. B., re-election as member of, for 1920,	12/27 1008
Recess taken by Board in order to be present at opening of conference of,	11/17 851
Recommendations of conference of, held Nov. 17th, (see auxiliary minute book of date)	11/18 856-7
Request from President of, that Board suggest topics for discussion at meeting in Washington on Sept. 15th,	8/20 643
Rowe, W. S., propriety of re-electing as member of, upon expiration of present term,	11/13 842

	Page
Federal Advisory Council: (continued)	
Topics listed by Board for discussion at next meeting of:	
Clearing house rules re collection of out-of-town checks,	12/26 1001
Interest rates on deposits in their relation to discount rates of FRBanks,	12/26 1001
Wells, Oscar, election as member of,	12/19 987
Federal Edge Corporation:	
Request from F. D. Mitchell for permission to register, as name of corporation to be organized under provisions of Edge Bill by certain of his associates;	12/31 1026
Federal Farm Loan Bureau:	
Letter from A. F. Lever of, recommending granting of preferential rate on paper secured by warehouse receipts meeting certain minimum requirements	12/1 881
Federal Reserve Act:	
Amendments to,	
Advisability of amendment to permit FRBanks to make direct loans to non-member banks or individuals on approved collateral; memo. of Mr. Kenzel re,	8/19 639
Matter referred to Gov. for submission to Federal Advisory Council	8/20 644
Letter from Mr. Kenzel with reasons supporting,	8/28 661
Opinion of J. F. Curtis that FRBanks could be empowered to condemn land whereon to erect bank buildings should Congress amend FRAct;	12/26 1002-3
Section 14 of, paragraph (d), re discount rates of FRBanks; opinion of Attorney General construing same as vesting in Board power to order FRBanks to establish rates desired by Board;	12/12 930
Federal Reserve Agents:	
Annual Reports:	
Form of letter to be sent Agents looking to uniformity of; Agents permitted to make reports in any form desired upon understanding that Board will condense same for publication;	11/10 829
Assistants to,	
Boardman, C. K., Asst. FRAgent at Kansas City, increase in salary of;	7/22 578
Bonds for Acting Asst. FRAgents at Birmingham, Jacksonville and New Orleans;	9/2 667
Bowron, Thomas, appointment as Acting Asst. FRAgent at Birmingham Branch;	8/26 653
Appointment approved by General Counsel;	8/27 657

Federal Reserve Agents:

Assistants to, (continued)		
Faulkner, P. J., Asst. FRAgent at Cincinnati Branch, salary increased,	1/23	992
Haughton, M. H., appointment as Acting Asst. FRAgent at Jacksonville Branch;	8/26	653
Appointment approved by General Counsel,	8/27	657
McRae, Wm. D., appointment as Acting Asst. FRAgent at Boston;	7/2	544
Miller, W. E., appointment as Acting Asst. FRAgent at New Orleans Branch,	8/26	653
Appointment approved by General Counsel,	8/27	657
Mosher, Curtis L., Asst. FRAgent at Minneapolis, increase in salary;	12/23	993
Sargent, S. G., Asst. FRAgent and Chief Ex. at San Francisco, salary increased;	12/31	1033
Austin, R. L., redesignated Chairman and FRAgent of FRBank of Philadelphia,	12/29	1012
Gov. authorized to call conference with, in Washington, Oct. 22nd;	9/23	698
Heath, William A., salary increased;	12/18	972
Policy of, in cooperating with Comptroller of Currency in passing upon applications for organization of national banks;	12/26	1000
Redesignation of present, for year 1920, with exception of FRAgent Austin of Phila,	12/18	975
Salaries:		
Readjustment of, as of Jan. 1, 1920;	12/23	996
Wills, D. C., salary increased,	12/18	972
Federal Reserve Bank Buildings:		
See also under various F. R. Banks; Quarters; Opinion of J. E. Curtis that FRBanks could be empowered to condemn land whereon to erect bank buildings should Congress amend FRAct;	12/26	1002-3
Federal Reserve Bank Insurance Fund:		
See Inter-Federal Reserve Bank Insurance Fund:		
Federal Reserve Bank Notes:		
Destruction of, in excess of supply printed by Bureau of Engraving & Printing; memo. of Mr. Buell re;	10/17	749
Issuance of, in place of silver certificates, and retirement of latter; letter from FRAgent Jay re;	8/19	638

	Page
Federal Reserve Bank Notes: (continued)	
Retirement of, from circulation and substitution of greenbacks, suggested by FRAgent Perrin of San Francisco;	8/13 628
Substitution of greenbacks for outstanding; letter from Chairman of FRBank of San Francisco suggesting;	8/12 622
Federal Reserve Bank of Atlanta:	
Adelson, Louis C., Deputy Governor; letter from Gov. Wellborn asking Board's views re increase in salary of;	10/20 752-3
Bonus: schedule of extra compensation to be paid employees of Bank, its branches, and agency at Savannah;	12/16 949-50
Branches: Nashville; resolution of Board of Directors requesting establishment of branch at;	8/21 646
Collection and credit of trade acceptances; letter from Georgia National Bank of Athens, Ga. criticizing method of F. R. Bank re,	11/5 796
Collection at par of checks on member banks bearing endorsement of State banks not remitting at par;	8/5 609
Directors:	
See under heading Directors;	
Discount Rates:	
Abrogation of differential rate of 4% on paper secured by Fourth Liberty Loan bonds;	7/15 566
Postponement of changes in, until Nov. 15th;	11/6 800
Rate of 4 $\frac{1}{2}$ % on bankers' acceptances indorsed, with rate of 4 $\frac{3}{4}$ % unindorsed,	12/23 990
Schedule of, effective Nov. 10th;	11/6 807
Special rate for paper secured by receipts for goods stored in Federal and other special warehouses	12/19 987
Telegram from Board re certain rates;	12/13 942
Schedule of rates submitted in response to above telegram;	12/13 942
Telegram from Gov. Harding re general question of, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes;	12/11 917-18
Dividend at 6%, as of Dec. 31, 1919:	12/19 986
Examination of Bank and of Birmingham and Jacksonville branches and Savannah agency;	10/15 742
Examination; summary of results of, from Examiner Herson;	11/10 828

Federal Reserve Bank of Atlanta: (continued)	Page
Expense Items:	
Item "two loving cups...\$286" appearing in expense account of; memo of Mr. Smead re; Statement containing "expense of A. B. Small connection passing new bill State of Florida in re reserves of State banks"; memo. of Mr. Smead re;	12/30 1014
Interest and discount; calculation on basis of 365 or 366 days for leapyear 1920;	12/26 998
Approved on basis of 365 days to year;	12/30 1015
Loans on Govt. securities in Sixth Federal Reserve District; data re,	11/12 839
Opposition of State Superintendent of Banks of Louisiana, and New Orleans Clearing House Association, to participation by examiners of F.R. Bankin examinations conducted by those bodies;	8/26 655
Reconciliation reports of, outstanding July 31st, audit of Savannah Agency, August 20th, and audit of postage account, August 27th; memo by Mr. Paddock reporting upon;	9/23 699
Salaries:	
Adelson, Louis C., letter from Gov. Wellborn asking Board's views re increase in salary of;	10/20 752-3
Cooper, Ione, salary increased;	7/1 538
Moncrief, D. E., salary increased;	7/1 538
Officers and employees; increases in salaries approved for, and for branches and agency;	7/2 542
Officers and employees of Bank, Branches, and FR Agent's Dept., recommended schedule of salaries;	12/29 1009-10
Riles, (Miss) Bessie, increase in salary;	10/7 723
Salary schedule of Bank, recommended to become effective Jan. 1, 1920;	12/23 996
Tidwell, C. R., examiner, salary increased;	7/1 538
Wellborn, M. E., Governor, salary increased;	12/29 1009-10
Staff of,	
Examiners; designation of certain officers of Bank as,	7/10 561
Uniform reserve act adopted by Alabama Legislature; letter from General Counsel of Bank submitting copy of;	10/2 720

Federal Reserve Bank of Atlanta: (continued)

Vault:

Expenditure for installation of certain additional features in vault now being constructed;	10/15	744
Wells, Oscar, election as member of Federal Advisory Council;	12/19	987

Federal Reserve Bank of Boston:

Bonus:

Recommendation for payment of, to employees;	7/29	594
Schedule of extra compensation for employees of Bank;	12/11	927
"Defenders of Public Safety"; letter requesting permission to subscribe to fund for, disapproved by General Counsel;	9/30	710
Report by Mr. Hamlin re above, concurring in opinion of General Counsel;	10/1	714

Directors:

See under heading "Directors".

Discount Rates:

Changes in, recommended by Bank;	12/12	932
Increases in; report re desire of Bank for general;	7/9	558-9
Proposed rate increases on paper secured by Govt. obligations; views of Treasury Dept. opposing, presented by Asst. Sec. Leffingwell;	11/26	870-872
Rate of $4\frac{3}{4}\%$ requested by Bank on member bank collateral notes and rediscounted notes secured by $4\frac{3}{4}\%$ certificates of indebtedness;	12/31	1029
Rates approved for, as requested, effective Nov. 4, 1919;	11/4	783-4
Recommendation for increases in, submitted by Bank;	11/25	865
Telegram from Gov. Harding re general question of, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes;	12/11	917-18
Dividend at 3%, for six months period;	12/30	1016
Efforts made to secure protection of Federal troops for, during riot conditions in Boston;	9/15	690
Interlocking directorates in District; none of doubtful legality; advice re,	12/12	937

Quarters:

Authority to sell site purchased for new bank building and purchase another site;	8/5	608-9
Plans for proposed new building; letter from Consulting Architect Trowbridge re;	10/20	752

	Page
Federal Reserve Bank of Boston:	
Quarters: (continued)	
Real estate transactions; report from FRAgent Curtiss;	11/10 828
Reasons submitted for not postponing construc- tion of new bank building; Gov. to report after visiting Boston;	12/16 947
Real Estate transactions of; report from FRAgent Curtiss;	11/10 828
Salaries:	
Employees; list of, with salaries, submitted;	7/9 557
Officers and employees; increases in salaries of;	12/18 974
War Savings Division:	
Ahern, Francis H., salary increased,	9/4 677
Ayres, Frank C., salary increased,	9/4 677
Greenwood, Eleanor, salary increased;	9/4 677
Keefe, Arthur A., salary increased;	9/4 677
Staff of:	
McRae, Wm. D., appointment as Acting Asst. FRAgent;	7/2 544
Federal Reserve Bank of Chicago:	
Amount of collateral security of notes taken by Bank should be equal to face amount of such notes; ruling of Board re, upon request of Bank	12/31 1026
Assumption by, of charges imposed by State Bank- ing Departments for furnishing copies of re- ports of examination of State member banks;	8/5 609
Bank site:	
Expenditure for land adjoining site heretofore acquired; resolution of directors approving;	9/30 711
Referred to Gov. for reply, suggesting Consulting Architect go over situation with Bank's officers;	10/2 719
Letter from Gov. McDougal re,	10/14 734
Sec. of Treasury recorded as voting with Board in approving same;	10/23 761
Bonus:	
Officers and employees; recommendations re pay- ment of extra compensation to;	9/30 710
Schedule of extra compensation to be paid em- ployees for fourth quarter;	12/3 896
Branches:	
Assignment of certain territory to Detroit Branch and outline of collection system; amend- ment to by-laws of Branch;	12/1 881

	Page
Federal Reserve Bank of Chicago: (continued)	
Campaign to increase membership and cultivate closer relations with member banks;	11/4 787
Charge offs:	
Charge off of \$650,000, as value of improvements on property on La Salle Street requested;	11/10 834
Attention directed to ruling of Board appearing in Jan. 1919 Bulletin; Chicago requested to have appraisal made;	11/21 863-4
Letters from Chairman and Secretary of Bank in re charge off;	12/1 880
Charge off, \$500,000, authorized by Board;	12/2 886
Letter from Bank requesting reconsideration of action of Board:	12/9 912-13
Reconsideration of action of Board re, approved and bank authorized to charge off sum of \$820,000 against value of buildings;	12/17 960,962
Classifying electoral groups for directors of FRBanks;	9/16 693
Code; appointment of special committee to recommend adoption of, for use in making transfers of funds, delivery of securities, etc.;	8/5 609-10
Collection:	
Abandoning of announced intention to collect by express, items on banks not on par list;	7/10 561
Letter from Gov. McDougal explaining abandoning of policy;	7/15 568
Directors:	
See under heading "Directors".	
Discount Rates:	
Changes in, recommended by Bank;	12/12 932
New schedule of, effective Nov. 5th;	11/4 789
Telegram from Gov. Harding re general question of, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes;	12/11 917-18
Dividend at 6%, for period July 1st to Dec. 31st, 1919,	12/17 960
Draft accepted by drawee before signature by drawer, not a qualified acceptance and not negotiable until signed by drawer;	11/12 838
Forgan, J. B., notice of re-election as member of Federal Advisory Council;	12/27 1008

Federal Reserve Bank of Chicago: (continued)		Page
Holding of certain securities in safe keeping for account of War Finance Corporation;	7/10	562
Manual of Federal Reserve Leased Wire System; letter from Deputy Gov. McKay submitting draft of,	9/23	700
Opinion by Counsel of, to effect that an Illinois State bank not member of System and having no authority to make acceptances would acquire such authority through membership in FRSystem;	8/28	661
Proposed legislation to increase number of directors of FRBanks,	7/1	536
Quarters:		
Continuation of building project requested, instead of deferring same;	12/9	914
Purchase of additional real estate; letter from Consulting Architect Trowbridge;	10/20	752
Report of meeting of building committee of Bank, outlining details of preliminary plans;	12/23	991
Resolution of directors for expenditure of \$700,000 for land adjoining site heretofore acquired by Bank;	9/30	711
Consulting Architect to go over situation with Bank's officers;	10/2	719
Letter from Gov. McDougal in re; Secretary of Treasury recorded as voting with Board in approving same;	10/14	734
	10/23	761
Re-election of Executive Committee and all officers of Bank and Detroit Branch for year 1920;	12/27	1008
Reserve for depreciation on U. S. bonds;	12/17	962
Salaries:		
Heath, Wm. A., salary increased;	12/18	972
Lamont, Vanemin, Acting Asst. Cashier, salary approved;	7/1	538
McDougal, (Gov.) J. B., salary increased;	12/18	972
Officers and employees; increases in salaries of;	12/18	975
Federal Reserve Bank of Cleveland:		
Architect:		
Letter from Gov. Fancher in re appointment of, for new bank building;	9/11	685
Above letter referred to Gov. for reply;	9/16	693

	Page
Federal Reserve Bank of Cleveland: (continued)	
Bonus:	
Payment of, to officers and employees;	11/14 847-8
Charge down, as of Dec. 31, 1919, item "real estate owned" from \$849,683.73 to \$640,000	12/27 1007
Deputy Chairman, designation of Lewis B. Williams as, for 1920	12/18 976
Directors:	
See under heading "Directors".	
Discount Rates:	
Letter of reply from Gov. Fancher to protest of President of Pittsburgh Clearing House Asso. re increase of, on paper secured by Govt. obligations;	12/9 906
Schedule of, effective Nov. 7th;	11/7 813
Treasury Department not in accord with rates suggested, desiring uniform rates in all districts on paper secured by Govt. obligations; report of Governor;	11/7 818-19
Telegram to Bank submitting new schedule;	11/7 818-19
Telegram from FR Agent Wills requesting authority to establish rates fixed by Board of Directors of Bank;	11/8 822
Telegram from Gov. Harding re general question of, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes;	12/11 918
Dividend at 6 %, for six months period;	12/17 960
Eligibility of certain notes drawn by automobile dealers and payable to the General Motors Acceptance Corporation;	11/7 820
Opinion of General Counsel in re above;	11/10 832-834
Expense account of; memo of Mr. Smead re item "Cost of meetings of officers and heads of departments, \$77.00";	10/7 723
Expenditure approved;	10/14 739
Rowe, W. S., propriety of re-electing as member of Advisory Council;	11/13 842
Salaries:	
Fancher, E. R. (Gov.) salary increased;	12/18 972
Officers and employees of Bank and branches; increases in salaries of;	12/18 974-5
Wills, D. C., salary increased;	12/18 972
Staff of:	
Brown, P. A. appointment as Asst. Cashier;	8/12 626

	Page
Federal Reserve Bank of Cleveland:	
Staff of: (continued)	
Carter, Elbert A., appointment as Asst. Examiner at Bank;	11/10 831
Clouser, D. B., appointment as Asst. Cashier;	12/9 907
De Camp, George, approved as special examiner;	8/26 654
Fleming, M. J., approved as special examiner;	8/26 654
Fulton, I. J., appointment as Asst. Examiner;	12/9 907
Grayson, F. V., appointment approved as special examiner;	7/29 591
Grayson, F. V., appointment as Auditor;	12/9 907
Manning, L. W., approved as special examiner;	8/26 654
Miller, Ralph J., appointment as Asst. Examiner;	7/29 591
Stephenson, G. J., appointment as Asst. Cashier;	12/9 907
Strater, Herman, appointment as special examiner;	11/10 831
Wagner, G. H., appointment as Asst. Cashier;	12/9 907
Williams, L. Blair, designation of, as Deputy Chairman;	12/18 976
State of Pennsylvania placed on par basis by;	7/1 534
Telegraphic transfers; request from Bank that Board not impose fee on, referred to in letter of July 23rd, (X-1624);	7/31 601
Federal Reserve Bank of Dallas:	
Board of Directors; request from Chairman for authority to instruct Asst. FRAgent Hall to attend meetings of, in advisory capacity, during his absence on vacation;	7/1 537
Bonus:	
Approval of rates of payment of, to employees, requested;	10/14 734-5
Question again presented for consideration;	10/29 767
Payment of, to employees;	11/7 820
Branches:	
San Antonio, Texas; letter from FRAgent Ramsey re establishment of branch at;	9/23 702
Question of establishment of branch at; telegram from FRAgent Ramsey;	10/7 723
Tabled for Oct. 14th;	10/9 730
Tabled for Oct. 15th;	10/14 733-4
Tabled for Oct. 16th;	10/15 741
Tabled for Oct. 21st;	10/16 746
Voted to disapprove branch;	10/20 751
Chairman of; request for authority to take vacation during August;	7/1 537

	Page
Federal Reserve Bank of Dallas: (continued)	
Collection of checks on all non-par remitting banks of 11th District;	8/29 663
Counterfeiting of F.R. Notes; telegram from FR Agent Ramsay suggesting it unwise to send Board's letter X-1711 relating to, to all member banks in his district;	11/7 819-20
Directors:	
See under heading "Directors".	
Discount rates:	
Changes in certain rates authorized;	8/26 651
Rate on 15-day paper secured by certificates of indebtedness; request for increase of 1/4 % in;	10/14 736
Request from FR Agent Ramsay for deferring of action on question of, until meeting of directors on Jan 6th, 1920;	12/31 1029-30
Schedule of, submitted;	11/7 812
Report of Gov. that Treasury Dept. not in accord with rates suggested, desiring uniform rates in all districts on paper secured by Govt. obligations; telegram to bank submitting new schedule;	11/7 817-18
Rate to be fixed at 4-3/4% on paper secured by Liberty bonds or Victory notes;	11/8 822
Telegram from Board to Bank in re certain;	12/13 943
Reply of Bank submitting rates for approval;	12/13 943
Telegram from Gov. Harding re general question of, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes;	12/11 921
District clearing plan inaugurated in 11th FR District by Deputy Gov. Talley;	12/9 912
Dividend at 6 %, for period July 1-Dec. 31, 1919;	12/27 1006
Educational and welfare work among employees; appropriation for;	7/1 541
Eligibility for rediscount of certificates of deposit;	9/9 683
Fifteen day paper, secured by U. S. certificates of indebtedness; recommendation for increase in rate on;	10/29 767-8
Frost National Bank, San Antonio, Texas; request for weekly shipment of \$12,500 in gold to;	7/29 587
Quarters:	
Data re bids in connection with erection of bank building;	7/15 567
El Paso Branch, increase in amount to be expended for, recommended by Consulting Architect Trowbridge;	10/22 758

Federal Reserve Bank of Dallas:

Quarters: (continued)

Furniture and equipment for use in new bank building; estimate of Thomas Bruce Boyd Co. covering;	8/12	621-22.
Possible claim for infringement in connection with work being done on new bank building;	11/4	787
Recommendation of Consulting Architect Trowbridge that contract for new building include dining room and hospital equipment;	8/12	622
Separate bids for electrical wiring of new bank building;	8/5	609
Records; letter from FRAgent Ramsey requesting advice as to disposition of old and unimportant;	12/16	948
Salaries:		
Employees of Credit Dept.; increase in salaries of;	10/14	735
Employees of Dist. Clearing House Dept.; increases in salaries of;	10/14	735
Officers and employees; increase in salaries;	7/15	571
Ramsey, W. F., FRAgent, salary increased;	12/29	1009
Staff of:		
Lumpkin, James L., appointed special examiner;	7/29	591
Monroe, John A., appointed special examiner;	7/29	591
Ramsey, Wm. F., request for authority to take vacation during August;	7/1	537
Status of loans made by, to First National Bank of Pharr, Texas;	10/15	740-1
Talley, L. P., Deputy Governor, refusal to allow Examiner Will access to vaults of Bank for purpose of examination;	11/21	863
Letter of explanation re controversy between himself and Examiner Will;	12/1	880
Federal Reserve Bank of Kansas City:		
Bonus:		
Schedule of extra compensation to be paid employees;	12/2	886-7
Schedule of extra compensation to be paid employees for year 1919;	12/3	895-6
Branches:		
Desirability of establishing branch at Tulsa, Okla.;	12/27	1005

Federal Reserve Bank of Kansas City:

Page

Branches: (continued)

Establishment of branch at either Oklahoma City or Tulsa; member banks in territory affected, to express preference as to location of branch;	11/26	873
Establishment of branch either at Oklahoma City or Tulsa; Board to determine location of branch;	11/26	873
Establishment of branch in southwestern portion of 10th District;	10/29	765-6
Kansas City directed to establish branch with limited powers in Oklahoma City, Tulsa, Okla, or Wichita, Kansas;	10/31	776-7
Letter from I. H. Nakdimen, President of City Nat. Bank, Fort Smith, Ark., in re establishment of branch;	10/20	752
Oklahoma City; establishment of branch at, authorized;	12/17	961
Details of plan of operation of above branch;	12/17	965
Draft of press statement re;	12/17	965
Question of proposed establishment of additional branch;	10/22	758
Resolution by Board directing establishment of branch at either Oklahoma City or Tulsa;	10/31	777-6
Gov. authorized to prepare statement for press in re establishment of additional branch;	10/31	778
Directors:		
See under heading "Directors";		
Discount Rates:		
Certain rates submitted by Bank;	12/31	1030-1
General letter No. 221 of Bank advising member banks of changes in;	11/6	801
Rate fixed at 4-3/4 % on paper secured by Liberty bonds or Victory notes;	11/8	822
Rate of 4-3/4 % on notes secured by Liberty bonds or Victory notes;	11/12	836
Schedule of, revised;	11/4	784
Telegram from Board re certain rates;	12/13	940-1
Letter from Gov. Miller stating that rates requested by Board would be established;	12/16	952

	Page
Federal Reserve Bank of Kansas City:	
Discount Rates: (continued)	
Telegram from Gov. Harding re general ques- tion of, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes;	12/11 917-18
Dividend at 3 % for six months period;	12/30 1016
Expenditures by, in connection with entertain- ments; memo of Mr. Smead re;	11/4 788
Malone, R. H., Director; further reference to unauthorized use of his name in advertisement of firm of brokers selling stock in oil company;	12/5 901-2
Member banks in Oklahoma; result of referendum submitted to, as to choice between Oklahoma City and Tulsa as location for Branch Bank;	12/17 961
Oklahoma City Clearing House Association:	
Protest re increased charges imposed by Kan- sas City on bank transfers, and re increase of time allowance between Kansas City and New York;	9/30 711-12
Telegram from, re discrimination by Kansas City against Oklahoma City in matter of Branch Bank	9/30 711
Quarters: :	
Construction of 16 story building instead of 20 story;	8/1 602
Salaries:	
Boardman, C. K., Asst. FR Agent, increase in salary;	7/22 578
Helm, J. W., Acting Cashier, proposed increase in salary of;	12/30 1015
Miller, J. Z., Jr., Gov., approval of increase for;	12/30 1015
Officers and employees; increase in salaries of;	7/22 580
Officers and employees; recommendations re salaries of certain;	12/30 1015
Worthington, C. A., Asst. to Gov.; proposed increase in salary of;	12/30 1015

	Page
Federal Reserve Bank of Kansas City: (continued)	
Thefts of Government securities in the 10th. District; opinion of General Counsel that Bank is without authority to offer rewards:	10/14 738
Federal Reserve Bank of Minneapolis:	
Architect ; reasons for preference of Mr. Cass Gilbert as,	7/8 551
Benedict, C. Harry (Director); continuance as Town Supervisor of Lake Linden, Mich., in view of Board's circular No. 21; letter re,	12/26 1000
Bonus; schedule of extra compensation for employees;	12/16 949
Branches;	
Helena; expenditure in purchase of building for;	12/16 953
Charge Off: authority to charge off \$100,000 against half value of buildings on real estate acquired by Bank;	12/26 997
Credit; circular issued by FRAgent bearing upon necessity for conserving;	12/26 1002
Credit, control of; circular addressed to banks and bankers in 9th. District announcing policy of Bank in re, forwarded by Gov. Young;	12/16 952
Deficiencies in reserves; letter from Gov. Wold asking authority to establish a progressive penalty for;	7/8 553
Directors:	
See under heading "Directors":	
Discount Rates:	
Rate of 4-3/4% for customers notes rediscounted, secured by certificates of indebtedness, 1-60 day maturity, and rate of 5% for 61-90 day maturity;	12/31 1030
Rate of 4-3/4% approved for member bank collateral notes secured by Treasury certificates of indebtedness;	12/31 1030
Schedule of rates submitted;	11/6 798-9
Schedule of, submitted and approved;	12/12 931-2
Telegram from Board to Bank re making rate on trade acceptances 4-3/4%, all maturities	12/31 1030

	Page
Federal Reserve Bank of Minneapolis:	
Discount Rates: (continued)	
Telegram from Gov. Harding re general ques- tion of, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes;	12/11 920-1
Dividend at rate of 6 % for six months period;	12/26 998
Expense Items:	
Statement containing "expense of representa- tives of various Montana State banks at- tending conference at Helena, Mont. July 17, 1919"; memo of Mr. Smead re;	9/2 665
Governor; election of R. A. Young as, Mosher, Curtis L., notice of election as Sec- retary of Board of Directors;	8/14 632 10/20 753
Salaries:	
Employees; increases in salaries of;	7/22 577
Mosher, Curtis L., Asst. FR Agent, increase in salary of;	12/23 993
Officers and employees; schedule of sala- ries for;	12/19 986
Staff of;	
Carlson, O. A., appointment as Chief Clerk recommended;	7/1 539-40
Smith, R. A., appointment as Chief Clerk in office of Chairman of Bank;	7/8 553
Yeager, Harry, appointment approved;	12/16 953
Young, R. A., election as Governor;	8/14 632
Federal Reserve Bank of New York:	
Architects for new bank building, selection of Messrs. York and Sawyer as;	11/6 801
Asst. Cashier Crane to enter upon duties of Acting Director of Division of Foreign Ex- change;	7/1 540
Bank of Japan; draft of letter to, submitted by Gov. Strong, approving plan for mainte- nance of reciprocal accounts as between said bank and FRBank of New York;	11/28 878

	Page
Federal Reserve Bank of New York: (continued)	
Bonus:	
Payment of, to employees, for quarter ending December 31;	11/28 877
Recommendation for payment of bonus to employees for quarter ending Sept. 30, 1919;	10/29 768
Recommendation from Bank for payment of, to employees, on different basis from that approved by Board on Oct. 29th;	11/25 866-7
Campaign for additional par points; to publish in Bulletin statement bearing on results of campaign with outline map of the U. S. il- lustrating;	9/2 666-7
Campaign for State bank members; letter from FRAgent Jay submitting recommendations re plan of;	11/10 831
Mr. Moehlempah appointed committee to supervise campaign, with assistance of Executive Secretary;	11/12 837
Case, J. H., designated Acting Governor of Bank during absence of Gov. Strong;	12/31 1026-7
Charge off:	
Authority to charge off \$900,031.72 against buildings on real estate;	12/19 986
Increase from \$50,000 to \$250,000 in amount to be charged off and set up as reserve for group insurance;	12/23 995
Chart analyzing relation between withdrawal of Govt. deposits, call money, time loans and investments; letter from Asst. FRAgent Mor- gan submitting;	7/15 569
Clearing accounts of non-member banks in dis- trict; revised plan of procedure re;	12/9 915
Collection; letter from Gov. Strong in re lia- bility of the FRBank in sending checks for, directly to banks upon which same are drawn;	12/16 954
Conditions in Second Federal Reserve District;	11/10 828 11/14 849
Credit conditions in Second Federal Reserve District;	11/7 810-11
Credit to be opened by, for account of Nor- wegian Government;	9/11 685

Federal Reserve Bank of New York: (continued):	Page
De Nederlandsche Bank; request that FRBank of New York purchase 10,000 kilos of fine silver for its account;	8/27 659
Directors: See under heading Directors:	
Discount Rates:	
Certain rates approved for, effective Nov. 4, 1919;	11/3 780-1
Increases in certain rates; telephone conversation between Gov. Strong and Mr. Strauss re;	11/25 865
Proposed rate increases on paper secured by Govt. obligations; views of Treasury Dept. opposing;	11/26 870-872
Rate of 4 $\frac{3}{4}$ % approved for, on paper secured by Treasury certificates of indebtedness;	12/30 1021
Schedule of new rates submitted and approved;	12/11 922-3
Telegram from Gov. Harding re general question of, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes;	12/11 916-7
Dividend of 3%, for six months period;	12/30 1016
Examination of, as of May 31st;	7/31 598
Examiners of Bank allowed to participate in examinations of national banks on special list;	12/23 995
Financial conditions in Europe; report from Gov. Strong re;	9/4 673
French Napoleons held by; desire of bank to dispose of, in part, to secure benefit arising from present sale;	7/24 585
General Auditor; appointment of Francis Oakey as, recommended;	11/14 849
Approved upon understanding that title of Gen. Auditor or General Comptroller not be conferred upon Mr. Oakey while he retains interest in an outside firm;	12/1 882
Appointment approved with request that Bank endeavor to secure services of Mr. Oakey as Acting, Consulting, or Special Auditor, rather than as General Auditor;	12/5 902-3-4
German gold held for, by De Nederlandsche Bank; notice of intention to ship to London; gold held at Ottawa could be shipped to New York in exchange for gold held in London for account of FRBank of New York;	8/28 660

	Page
Federal Reserve Bank of New York: (continued):	
German gold held for; inauguration of shipments of; from Holland to Bank of England;	9/3 670
Gold coin for Christmas presents;	11/10 829
Group insurance, increase in amount to be charged off and set up as reserve for;	12/23 995
Opinion of J. F. Curtis that FRBanks could be em- powered to condemn land whereon to erect bank buildings should Congress amend FRAct;	12/26 1002-3
Outline of method for dealing with determination of gold content of German gold coin held for FRBank of New York by De Nederlandsche Bank;	8/26 652
Permission granted Bank to open and maintain banking account with Bank of Spain at Madrid, and to ap- point said bank its correspondent and agent;	8/12 619
Permission granted, to hold earmarked with Nat. Bank of Belgium up to 90,000,000 marks of German gold obtained by Bank through U. S. Food Adminis- tration;	8/14 650
Policy of clearing house banks in New York of in- creasing rates for deposits simultaneously with increases in ninety-day discount rate of FRBank;	12/26 1001
Purchases made by, in open market;	12/26 999
Quarters:	
Architects for new bank building; selection of Messrs. York and Sawyer as;	11/6 801
Construction of new bank building; statements by Mr. Trowbridge, Mr. Sawyer, and Mr. Eidlitz re cost figures for; Board does not deem it wise for FRBanks to erect new buildings at present time;	12/2 884-5
Rates charged by member banks for carrying Liberty bonds;	11/7 811
Reserves:	
Gov. Harding authorized to suspend reserve re- quirements of Bank as to deposits for ten days, or less	11/7 810
Memo of Mr. Miller, bearing upon his negative vote on above motion;	11/10 824-6
Memo. by Gov. Harding, Messrs. Strauss and Hamlin giving reasons for support of motion;	11/10 826-7
Responsibility of, re certain non-borrowing member banks, the condition of which was criticized by FRExaminers; no reason for Bank to assume respon- sibility for examination of National bank members;	11/6 806

	Page
Federal Reserve Bank of New York; (continued):	
Right of member banks under FRAct to accept drafts drawn against merchandise in three specific stages of prospective or completed importation;	12/26 1001
Salaries:	
Copeland, W. F., salary approved;	9/23 701
Downs, Herbert, S., salary approved;	7/15 570
May, John A., increase in salary of;	10/20 752
Names and salaries of persons employed at Bank during October, at salaries in excess of \$2,400 per annum;	11/14 848
Officers and employees; recommendations for increases in salaries;	7/1 538
Officers and employees; recommendations for increases in salaries of;	12/11 926
Increases approved;	12/18 974
Routh, Robert, salary approved for;	7/15 570
Rudd, Channing, recommendation for increase in salary of;	7/1 538
Staff of;	
Copeland, W. F. appointment to serve in Member Bank Relations Dept.,	9/23 701
Foye, Andrew B., appointment approved;	7/8 552
Grant, B. M., appointment as Manager of Govt. Securities Sales Dept.,	10/29 770
Hendrickson, Gilbert R., employment of;	12/16 950
Names and salaries of persons employed at Bank during October, at salaries in excess of \$2400 per annum;	11/14 848
Oakey, Francis, appointment as General Auditor recommended;	11/14 849
Approved upon understanding that title of Gen. Auditor or Gen. Comptroller not be conferred upon Mr. Oakey while he retains interest in an outside firm;	12/1 882
Appointment approved, with request that Bank endeavor to secure services of Mr. Oakey as Acting, Consulting, or Special Auditor, rather than General Auditor;	12/5 902-3-4
Riddle, J. H., appointment to visit member banks in second district;	8/5 610
Scott, Wm. A., appointment approved;	7/8 552
Sigsbee, Dr. Ray A., notice of appointment;	12/16 950
Spencer, (Miss) Florence, appointment as Chief of Women's Div. of Govt. Loan Organization;	10/29 770

Federal Reserve Bank of New York: (continued)	Page
Staff of:	
Strong, Benj., Jr. Gov. leave of absence for period of year;	12/31 1026-7
Vaughan, Harold C., appointment approved;	7/8 552
Strong, Benj., Jr. Gov. leave of absence for period of year;	12/31 1026-7
Sub-treasuries, abolition of, and transfer of their functions to FRBanks; letter from Gov. Strong commenting upon;	7/1 536
Bill embodying suggestions presented to Congress from New York; voted such matters should be presented by Board;	7/1 536
Thompson, Wm. B., Class "B" director; newspaper comment upon resignation of;	12/23 991
Use of exchange in paying for commodities exported; letter from Gov. Strong re;	10/17 749
Wannamaker, John, form of consolidated financial statement prepared by;	10/22 757
Gov. authorized to communicate with FRBank of New York in re above statement;	10/23 763-4
 Federal Reserve Bank of Philadelphia:	
Austin, Richard L., Federal Reserve Agent:	
Action on reappointment of; deferred	12/18 975
Consideration of case of; Committee of Board, to confer with Board of Directors of Bank, in Philadelphia;	11/28 875-6
Report of Committee re result of visit to Philadelphia	12/5 898
Hearing granted to, by Federal Reserve Board, on December 2nd.	11/28 875
Redesignated Chairman and FRAgent for year 1920	12/29 1012
Bonus:	
Additional compensation for employees of FRAgent's Dept. for current period;	12/11 927
Employees; schedule of extra compensation to be paid;	12/5 901
Cafeteria;	
Memo of Mr. Emerson recommending practice of Bank in reporting on daily balance sheets income and expense items in connection with, be discontinued;	11/5 794
Memo of Mr. Smead asking if Board authorizes Bank to include expenses and earnings in connection with operation of, among its resources and liabilities; approved	11/5 794

	Page
Federal Reserve Bank of Philadelphia: (continued)	
Charge offs; request for authority to charge off \$100,000 against real estate, and \$62,500 against loss on over-issue of 3-1/2 % interim certificates;	12/19 985-6
Credit situation in Third District; letter from Gov. Passmore re work of Bank in controlling;	12/31 1025
Directors: See under heading Directors;	
Directors' fees; suggested increase in, for directors attending committee meetings at Bank;	11/4 786-7
Discount Rates:	
Rate of 4-3/4% approved for member bank collateral notes secured by certificates of indebtedness and rediscounts of bills secured by certificates of indebtedness;	12/31 1028
Schedule of, submitted and approved;	11/6 805
Telegram from Board re general question of, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes;	12/11 917-18
Telegram from Board in re certain;	12/13 941
Board of Directors of Bank not to meet until Dec. 18th to consider Board's suggestions;	12/15 944
FRAgent Austin instructed to call special meeting of directors to consider rates;	12/15 944-5
Schedule of rates submitted by Bank:	12/16 955-6
Dividend; authority requested by Bank to declare at rate of 6 %;	12/17 959
Examination; report as at close of business August 30, 1919;	10/2 719
Report by Mr. Strauss recommending that recommendations of examiner be carried out;	10/7 724
Executive Committee:	
Letter from bank in re increasing fee of members of;	10/20 751
Letter from Gov. Passmore requesting authority to increase fee for attendance at meetings of;	10/22 759
FRAgent: action deferred on reappointment of R. L. Austin as;	12/18 975
Fifth anniversary of opening of; request for approval of appropriation by Bank to cover cost of celebration;	10/17 748
Further letter from Gov. Passmore re above;	10/20 754
Expenditure approved By Board;	10/23 764
Gold Coin; proposed circular submitted by Bank re discouraging circulation of;	7/23 583
Investigation of differences between FRAgent and directors and officers of; report of Committee re visit to Philadelphia;	12/5 898

	Page
Federal Reserve Bank of Philadelphia: (continued)	
Murphy, M. J., eligibility of, for re-election as Class "A" director;	11/4 786
Organization Chart;	
Letter from Gov. Passmore of April 3, 1919;	12/12 934
Letter from Gov. Passmore asking if Board approves chart submitted in April;	12/16 952
Memo. of Mr. Paddock recommending approval of;	12/11 927
Chart approved;	12/12 934
Over-issue of full paid interim certificates by; memo. of Mr. Paddock;	10/7 723-4
Painting of portraits of Governors and Chairmen of Board of Directors of, to hang in bank bldg.;	7/22 576-7
Personnel Committee; request of, for conference with Gov. Harding;	11/7 809
Salaries:	
Davis, W. J., Asst. Cashier, salary increased;	12/9 907
Dyer, W. A., Cashier, increase in salary of;	7/8 552
Hutt, Wm. H., Deputy Governor, increase in salary;	7/8 552
Judge, (Miss) Anna M., salary approved;	10/22 760
Junior officers, recommendations for increases in salaries of;	12/5 901
Above recommendations approved;	12/9 906-7
Kreamer, G. W., Jr., increase in salary of;	10/29 770
LaBold, Frank W., salary increased;	12/9 907
McIlhenny, C. A., Asst. Cashier, salary increased;	12/9 907
Meehan, W. J., increase in salary of;	10/29 770
Miller, R. M. Jr., Asst. Cashier, salary increased;	12/9 907
Passmore, E. P., Gov., increase in salary of;	7/8 552
Reh fuss, J. Frank, increase in salary of;	11/25 868
Stockton, R. D., salary increased;	12/9 907
Toy, James M., Asst. Cashier, salary increased;	12/9 907
Wittman, Joseph, salary increased;	11/25 868
Staff of;	
Committee on personnel; request for conference with Gov. Harding;	11/7 809
Cramer, Charles H., designation as special exam.	8/5 612
Coate, Armitt, appointment to assist in connection with State bank membership work;	9/30 708
Earl, Samuel R., appointment as Asst. Cashier;	12/19 985
Holmes, Edward D., designation as special exam;	8/5 612
Lamb, John M., designation as special examiner;	8/5 612
Lightcap, Albert L., designation as special exam.	8/5 612
Lynch, J. Raymond, designation as special exam.	8/5 612
Welsh, Wm. A., designation as special examiner;	8/5 612
Wolfinger, Clarence E., designation as special examiner;	8/5 612
State of Pennsylvania placed on par basis by;	7/1 534
Vault, construction of; letter from FRAgent Austin re;	11/4 786

Federal Reserve Bank of Richmond:	Page.
Approval by, for purchase by other FRBanks, of acceptances of non-member banks; letter from FRAgent Hardy re;	11/6 802
Banking situation in Fifth District, with particular reference to Govt. financing;	7/29 593
Bonus:	
Schedule of extra compensation to be paid employees of Bank Dec. 31, 1919;	12/2 887
Schedule approved;	12/9 913
Charge off of \$10,000 against value of buildings on property acquired by, and \$10,000 against buildings on land acquired for Baltimore branch;	12/12 933
Circular letter No. 91 of, re loans on cotton; letter from J. S. Wannamaker criticizing;	10/29 765
Coker, D. R. (director); holding of office by, as trustee of a State university and as Chairman of local Board of Health, without salary;	12/26 1000
Directors: See under heading Directors:	
Discount Rates:	
Board's opinion requested by Bank in re retaining of 4 $\frac{1}{2}$ % rate on member bank collateral notes not exceeding 15 days and requiring revenue stamps;	11/6 801
Rate of 4 $\frac{3}{4}$ % approved on paper secured by Treasury certificates of indebtedness, also on all classes of paper including trade and bankers acceptances;	12/31 1029
Schedule of, effective Nov. 10th;	11/6 807-8
Schedule of, effective Dec. 15th;	12/11 923-4
Telegram from Gov. Harding re general question of, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes;	12/11 919
Discounting:	
Correspondence between F.R. Bank of Richmond, Commercial National Bank of Washington, D.C., Asst. Sec. of Treasury Leffingwell, and Gov. Harding, presented, in re Richmond declining to discount note of Commercial National;	11/6 802-3
Dividend at 3%, for six months period;	12/26 998
Examination of; report by Mr. Paddock of progress re;	11/7 811
Examiner's report, as of Nov. 1, 1919;	12/9 906
Form of agreement between, and member banks, governing use of immediate credit symbol;	10/14 736
Immediate credit symbol of; letter from Deputy Gov. Peple in re failure of certain New York banks to recognize;	12/16 954

Federal Reserve Bank of Richmond: (continued):		
Installation of direct telegraph facilities between Bank and Baltimore Branch;	8/26	652
Loan situation in Fifth District; relation of cotton to;	7/15	568
Personnel of; letter from FRAgent Hardy re; Gov. Harding to visit Richmond at expense of Board;	11/4	787
Quarters:		
Increase in amount authorized for erection of new bank building, requested by FRAgent Hardy;	10/14	738
Letter from Consulting Architect re above;	10/16	746
Questionnaire for employees of FRBanks; letter from Bank objecting to;	11/18	857
Salaries:		
Barnette, (Miss) Ella H., salary increased;	8/12	625
Bolt, Thos. C., salary increased;	8/12	625
Coleman, (Mrs.) M.H., salary increased;	8/12	625
Durham, J.W., salary increased;	8/12	625
Eldridge, (Mrs) C. B., salary increased;	8/12	625
Ervin, (Miss) Lois, salary increased;	8/12	625
Hechler, (Miss) Kate; salary increased;	8/12	625
Lee, L. H., salary increased;	8/12	625
Moorehouse, R. J., salary increased;	8/12	625
Mosby, (Mrs.) L. E., salary increased;	8/12	625
Officers and employees; increases in salaries of;	7/2	542
" " " "	12/18	975
Peple, C. A., Deputy Governor, salary increased;	7/15	570
Powell, (Miss) Grace, salary increased;	8/12	625
Rothbert, (Miss) H. A., salary increased;	8/12	625
Ryan, (Miss) Anna, salary increased;	8/12	625
Shackelford, Wm. E., salary increased;	8/12	625
Shotwell, (Miss) M. G., salary increased;	8/12	625
Smith, (Mrs.) N. F., salary increased;	8/12	625
Spence, (Mrs.) C. L., salary increased;	8/12	625
Steinlein, (Miss) A.P., salary increased;	8/12	625
Thierman, (Miss) G., salary increased;	8/12	625
Van Deventer, (Miss) N., salary increased;	8/12	625
Walke, (Miss) Louise, salary increased;	8/12	625
Whitehurst, (Miss) Elise, salary increased;	8/12	625
Whitzell, (Miss) M., salary increased;	8/12	625
Wimbish, (Miss) C., salary increased;	8/12	625
Wood, Frank C., salary increased;	8/12	625
Woods, (Miss) Esther, salary increased;	8/12	625
Yates, N. W., salary increased;	8/12	625
Zink, (Miss) M. V., salary increased;	8/12	625

	Page
Federal Reserve Bank of Richmond; (continued):	
Staff of:	
Dudley, A. H., designation as special examiner;	8/14 632
Fry, J. G., designation as special examiner;	8/14 632
Peple, Charles A., elimination of name from list of special examiners;	8/26 654
Personnel of bank; Gov. Harding to visit Rich- mond at expense of Board;	11/4 787
Wyatt, Charles A., elimination of name from list of special examiners;	8/26 654
Vault; authority to install steel lining in;	8/1 603
Authorization for making steel lining four in- stead of two and one-half inches thick;	11/13 842
Federal Reserve Bank of St. Louis:	
Advances made by, to First National Bank of St. Louis; memo of Mr. Hoxton re;	12/26 998
Bonus; schedule of extra compensation to be paid employees;	12/3 896
Charge Off:	
Request for authority to charge off \$335,000 against building account;	12/23 990
Directors: See under heading Directors:	
Discount Rates:	
Changes in, effective Nov. 7th.,	11/6 799-80
Schedule of rates submitted and approved;	12/17 963
Telegram from Board to Bank re certain;	12/13 940
Telegram from Gov. Harding re general question of, and re abolition of preferential rates on paper secured by Liberty bonds and Victory notes;	12/11 919-20
Dividend: at rates of 6% for period July 1 to Dec. 31,	12/23 990
Expense item "Officers' dinner...\$60.84"; memo of Mr. Smead calling attention to;	12/30 1014
Group insurance for employees of Liberty Loan Organization of Eighth District; letter from Counsel of Bank re placing of;	11/4 787
Joint directorships of member banks in Eighth District;	12/1 881
Quarters:	
Real estate; request for approval of expendi- ture in acquiring;	11/13 844-5
Salaries:	
Biggs, D. C. (Gov.) increase in salary of; dis- approved	12/29 1010
Officers and employees of Bank, its branches and FRAgent's Dept.; schedule of salaries for;	12/29 1010

Federal Reserve Bank of St. Louis:

Salaries:

Salary schedule of Bank, recommended to
become effective Jan. 1, 1920; 12/23 996

Staff of:

Arthur, Lawrence; designation as special ex-
aminer; 8/12 623
Bailey, L. H., designation as special examiner 8/12 623
Berri, G. W.; designation as special examiner; 8/12 623
Debrecht, A. E., designation as special exam-
iner; 8/12 623
Fuqua, V. S., designation as special examiner; 8/12 623
Hall, Frank, designation as special examiner; 8/12 623
Jenks, S.B., designation as special examiner; 8/12 623
Lynch, John M., designation as special examiner; 8/12 623
McGuire, E. P., designation as special examiner; 8/12 623
Martin, C.E., designation as special examiner; 8/12 623
Novy, E. J., designation as special examiner; 8/12 623
Rehme, G. A., designation as special examiner; 8/12 623
Stewart, C. M., designation as special examiner; 8/12 623
Trafton, H.L., designation as special examiner; 8/12 623
Wittenberg, L.E., designation as special examiner; 8/12 623

Federal Reserve Bank of San Francisco:

Annual report; date of release for publication; 12/30 1022

Bonus:

Recommendation for payment of, to employees; 12/17 963

Branches:

Los Angeles, Cal.; establishment of branch at;
recommendation of directors; 8/12 621

Branch approved upon condition that three
State banks named by FR Agent Ferrin be-
come members of System; 8/13 628

Building site; reduction in amount at which same
is carried; 12/17 962

Class "A" directors for group one banks; elec-
tion of; 11/20 860

Directors: See under heading Directors;

Discount Rates:

Change in certain rates authorized; 8/26 651

Changes in, not favorable to differential in
favor of paper secured by Govt. obligations;
Board of opinion that rates for borrowing on
Govt. securities be uniform in all districts; 11/5 795

Reasons for establishing rate of $4\frac{3}{4}\%$ on 90-
day paper; 11/6 800-1

	Page
Federal Reserve Bank of San Francisco:(continued):	
Discount Rates:	
Changes in, with schedule effective Nov.10th;	11/7 812
Treas. Dept. not in accord with rates suggested, desiring uniform rates in all districts on paper secured by Govt. obligations;	11/7 819
Rate of 4 $\frac{3}{4}$ % to be fixed on paper secured by Liberty Bonds or Victory notes;	11/8 822
Rate of 4 $\frac{1}{4}$ % on 15-day commercial paper;	11/12 836
Schedule of, effective Nov.17th;	11/13 844
Schedule of, effective Dec.26th;	12/23 989
Schedule of, submitted; not approved in entirety;	12/17 963-4
Telegram from Board to Bank re certain rates;	12/13 941
Telegram from Gov. Harding re general question of, and re abolition of preferential rates on paper secured by Liberty Bonds and Victory notes;	12/11 922
Dividend at 3%, for six months period;	12/30 1016
Earnings of; advisability of releasing figures relating to, in advance of publication of Annual Report of FRBoard;	12/30 1022-3
Examination of; report re, as of Aug.30,1919;	10/14 736
Memo of Mr. Hoxton on report;	11/10 829
Export bills of lading; correspondence re;	7/22 574
Gold pieces, \$5 and \$10; request of Gov. Calkins that Asst. Treasurer at San Francisco use \$20 gold pieces in lieu thereof;	12/11 925
Joint directorships in Twelfth District; status of;	12/16 947
Prunes as readily marketable staples;	7/10 560
Quarters:	
Building operations of Bank; resolution by directors indorsing Board's policy in postponing;	12/23 989
Building site; reduction in amount at which same is carried;	12/17 962
Reserve carried for depreciation on U.S.bonds;	12/19 981
Reserves; request for permission to adhere to weekly reports of daily amounts of net demand and time deposits in calculation of penalties for deficient,	7/29 593
Salaries:	
Employees of F.R.Agent's Dept.,increase in salaries of,	7/1 538
	7/9 557

	Page
Federal Reserve Bank of San Francisco: (continued):	
Salaries:	
Officers and employees; increases in salaries of; 7/15	571
Officers and employees of F.R.Agent's Dept., schedule of salaries of; 12/29	1009
Officers and employees; schedule of salaries for, of Bank and branches; 12/31	1032
Sargent, S. G., Chief Examiner and Asst. FRAgent, salary increased; 12/31	1033
Scandinavian-American Bank of Seattle, Washington;	
Draft of letter prepared by General Counsel can- celling membership of bank; 12/11	924
Notification from, that it had been elected to have its hearing before FRAgent at San Fran- cisco on Nov. 10th; 11/3	779-80
Pending negotiations looking to settlement of affairs of; 12/26	999-1000
Proposal of National City Bank of Seattle to take over; 12/12	930-1
Rehabilitation of affairs of; copy of agreement entered into by shareholders looking to; 12/29	1011
Letter from FRAgent; 12/31	1024
Report from FRAgent Perrin in re hearing granted, on Nov. 10th; 11/17	852
Status of; letter from FRAgent Perrin re; 12/1	881
Unsatisfactory progress by, in rehabilitation of affairs; 8/21	648-9
Staff of:	
Armanino, D. C., designation as assistant special examiner; 8/12	623
Barth, Roy C., appointment as asst.F.R.examiner; 8/19	637
Clerk, Ira, appointment as Asst.Deputy Gov; Designation as special examiner; 8/12	578 623
Dankworth, George C., designation as assistant special examiner; 8/12	623
Day, Wm. A., Deputy Gov., designation as special examiner; 8/12	623
Deupree, L.E., appointment as asst.examiner; 12/12	938
Galbraith, J.C., appointment as asst.examiner; 11/13	841
Griffin, E.J., designation as Asst.special ex- aminer; 8/12	623
Holman, F. H., appointment as Asst.Cashier; 7/22	578
House, H. S., designation as assistant special examiner; 8/12	623
Motherwell, R. B., appointment as Asst.Chief Examiner; 7/9	557

	Page
Federal Reserve Bank of San Francisco: (continued)	
Staff of:	
Motherwell, R. B., appointment of, as Asst. Chief Examiner at Bank;	9/11 684-5
Nordling, A. B., designation as assistant special examiner;	8/12 623
Schmidt, G. H., designation as assistant special examiner;	8/12 623
Shaw, C. R., designation as assistant special examiner;	8/12 623
Slade, E. F., appointment as examiner at San Francisco;	9/4 677
Somme, H. A., appointed examiner at Bank;	8/28 662
Tucker, E. H., designation as assistant special examiner;	8/12 623
Williams, C. F., appointment as Asst. Exam.	8/26 654
Theft, Fourth Liberty bonds from so-called clearing house established by San Francisco Liberty Loan Committee;	10/14 736
Federal Reserve Banks:	
Adoption of uniform practice by, re payment of charges on telegrams reporting figures for use by Board in its weekly statements;	7/9 558
Assessment to meet estimated expenses of Board for period Jan. 1 to June 30, 1920;	12/17 958-9
Branch post offices in; letter from Asst. Sec. Leffingwell suggesting establishment of;	12/16 952-3
Communications from Board to, re Board's circular No. 21, that directors of FRBanks should not participate in political campaign activities; attention directed to;	12/5 898
Discouraging member banks from using advance in FRBank rates as excuse for increasing interest rates;	11/5 796-7
Above telegram approved;	11/6 803
Instructions as to closing of books on Dec. 31, 1919; approved as amended;	12/3 892
Shipment of currency at parcel post rates, and consideration of insurance facilities afforded by Mail Insurance Office;	12/30 1013
Conference of Transit and Audit Managers in June 1919;	
Letter to be sent to all FRBanks in re reports of;	11/13 843
Above letter approved;	11/14 846

	Page
Federal Reserve Banks: (continued):	
Direct loans by, to non-member banks or individuals on approved collateral; amendment to FRAct proposed;	8/19 639
Above matter submitted to Federal Advisory Council for consideration;	8/20 644
Discount Rates:	
Telegram from Gov. Harding to various banks re rates in general, and abolition of preferential rates on paper secured by Liberty bonds and Victory notes;	12/11 916-922
Large reduction of loans by, on paper secured by Govt. obligations, and large increase of purchases of acceptances in open market;	12/17 958
Legislation to increase number of directors of;	7/1 536
Pension plan for adoption by; letter from E. R. Kenzel;	12/16 954
Board willing to approve recommendations of committee, but desires to be informed as to probable cost;	12/17 966-7
Power of Board to authorize, to set up reserve against assessments made by Board to meet its expenses;	12/17 959
Opinion of General Counsel stating no objection to above;	12/19 985
Quarters:	
Board's policy in withholding authority to FRBanks to engage in erection of new bank buildings;	12/11 925
Construction of new bank buildings; Board advises postponement of, on account of high cost of labor and materials;	12/2 884-5
Questionnaire for employees of,	
Draft of letter to be sent each FRBank in connection with, submitted by Dr. Willis;	11/12 839-40
Form of, prepared by Div. of Analysis & Research, for investigation of salaries;	10/29 771
Form approved and distribution among FRBanks, referred to Governor;	11/3 780
Memo of Dr. Willis recommending co-operation of FRBanks be requested in connection with;	11/3 780
Refusal of, to handle for collection, checks not drawn on recognized banks; memo from Collection Teller Allen to Cashier of Treasury Department re;	9/11 685
Salaried employees of War Savings organizations of; list of, requested;	7/15 566-7

	Page
Federal Reserve Banks: (continued):	
Salaries:	
Increases in salaries of officers and employees; draft of letter for securing uniform information re;	12/2 888
Increases in salaries of officers and employees, recommendations re;	12/18 972-3
Study of salaries of employees; memo of Mr. Jacobson in re proposed;	10/23 763
Suggested amendment to permit, to make direct loans to non-member banks and individuals on approved collateral; letter from E. R. Kenzel re;	8/28 661
Surplus accounts of; letter from Gov. Strong submitting plan for treatment of;	12/12 933-4
Transferring sub-treasury functions to; letter from Gov. Strong of New York;	10/17 748-9
Federal Reserve Board:	
Assessment of FRBanks by, to meet expenses; power of Board to authorize FRBanks to set up reserve against;	12/17 959
Opinion of General Counsel that there is no legal objection;	12/19 985
Assessment of F.R.Banks to meet estimated expenses of;	12/17 958-9
Criticism of, in connection with recent financial disturbance in New York stock market; draft of letter to Senator Owen;	11/17 851
Letter to Senator Owen ordered mimeographed;	11/18 853
Expenditures: Library; purchase of certain filing equipment and furniture for use in;	10/23 762
Organization chart, outlining manner of conducting work in various divisions, and recommending organization of work in Div. of Audit and Examination;	7/31 599
Public statement of, re abolishing of preferential rates on paper secured by Treasury certificates of indebtedness;	12/30 1021-2
Schedule of charges for making stenographic notes of conference with, and hearings before; submitted by Walter S. Cox;	10/14 734
Supplies: purchase of bookcases for office of Mr. Hamlin;	9/4 678

	Page
Federal Reserve Bulletin:	
Copy of Board's circular No. 21, re political activity of directors of FRBanks, to precede notice of resignation of Wm. B. Thompson, director of FRBank of New York, in Bulletin	12/23 992
Criticism of article "Index of Collection Conditions" appearing in June Bulletin;	7/15 568-9
Index Digest of, for year 1919; statement by Mr. Hamlin of near completion of, requesting authority to have same mimeographed;	12/26 1002
Memo. of Secretary submitted for publication in, re countries designated by Board as countries the usages of trade of which require drawing of drafts for creation of dollar exchange;	12/16 948
Statement bearing on results of campaign for additional par points, with outline map of the U. S. illustrating; ordered published in	9/2 666-7
Statement by Gov. of desire of Secretary of Treasury to have published in October Bulletin his statement before Banking & Currency Committee re establishment of a national budget system; approved	10/7 727
Table containing analysis of State laws relating to capital and surplus of banks, prepared by General Counsel's office;	10/30 774
Above table ordered published in Bulletin;	11/4 786
Vice-Governor and Statistician authorized to prepare and submit a review of the month for publication in August Bulletin;	7/22 580
Federal Reserve Districts:	
Humphreys Co., Miss., placed in Eighth F.R. Dist.	12/12 934-936
Federal Reserve Notes:	
Committee appointed with view to suggesting for adoption definite policy re note issues of FRBanks;	12/26 1002
Counterfeiting of; telegram from FRAgent Ramsey suggesting it unwise to send to all member banks in his district Board's letter K-1711 relating to;	11/7 819-20
Destruction of, in excess of supply printed by Bureau of Engraving & Printing; memo. of Mr. Buell re,	10/17 749

Federal Reserve Notes: (continued):	Page.
Increase in amount of raised currency; letter from Treasurer of United States re;	10/20 754
Relation of, in circulation, to commodity prices; letter to Senate Banking & Currency Committee re;	8/12 619
 Federal Reserve System:	
Charge of "profiteering" made against, by J.B.Strock of Reading, Pa.	8/26 653
Above matter referred to Bulletin Committee;	9/4 677
Conditions under which System has been operating since entrance of U. S. into world war, especially with respect to determination of discount rates; review by Gov. Harding of,	9/4 673-4 676
Uses and abuses of, by member banks; letter from Secretary Glass re;	11/7 811
 Federal Reserve System Leased Wire Service; See Leased Wire System:	
 Fiduciary Powers:	
Applications for, (see also Auxiliary Minute Book).	
Application for additional, by National Metropolitan Bank of Washington, D. C.	8/19 636
First National Bank, Emporium, Pa. application for,	12/11 928
First National Bank, West Bend, Wis. application to exercise trust power;	9/19 697
Greensboro National Bank, Greensboro, North Carolina; application of;	11/20 859
Merchants National Bank of Hillsboro, Ohio; appli- cation of; together with opinion of Counsel	10/14 738
Merchants National Bank of New Bedford, Mass.; letter from, re conditions imposed by Board as precedent to granting of fiduciary powers to;	8/29 663
National City Bank, Cleveland, Ohio; reconsideration by Board of application of;	10/7 726
National Union Bank, Jackson, Michigan; inquiry from Vice President of, re certain powers of a nation- al bank, in case of mortgage on city real estate;	12/31 1031
Paterson Safe Deposit & Trust Co., Paterson, N. J.;	
application of, upon conversion into Deposit National Bank of Paterson, N. J.	8/21 647
 Fifth-Third National Bank:	
Joint directorships between; and Union Savings Bank and Trust Company of Cincinnati, Ohio;	12/19 985
 Financial Conditions in Europe;	
Report by Gov. Strong of his observations re;	9/4 673

Financial Condition of the Country:	Page
Statement made by Gov. Harding re; authorized to suspend reserve requirements of FRBank of New York as to deposits, at any time when impracticable to convene Board for consideration of question;	11/7 810
Memo. of Mr. Miller, bearing upon his negative vote;	11/10 824-826
Memo. by Gov. Harding, Mr. Strauss, and Mr. Hamlin giving reasons for supporting motion;	11/10 826-7
First National Bank, Coleman, Texas:	
Application of, to accept up to 100% of capital and surplus; held	10/7 726-7
First National Bank, Emporium, Pa.	
Application of, for fiduciary powers;	12/11 928
First National Bank of Milwaukee, Wis.	
Report from, of consolidation with Wisconsin National Bank of Milwaukee;	7/3 547-8
First National Bank of Pharr, Texas:	
Status of loans made by FRBank of Dallas to;	10/15 740-1
First National Bank of Rosebud, Texas:	
Efforts of Z. A. Booth, former president of, to injure bank;	7/29 587-8
First National Bank of St. Louis:	
Advances made by FRBank of St. Louis. to; memo. of Mr. Hoxton re;	12/26 998
First National Bank, West Bend, Wis.	
Application of, to exercise trust power;	9/19 697
First National Corporation of Boston:	
Report of condition of, with particular reference to character of reserve against outstanding acceptances;	7/15 567
First State Bank, Holland, Michigan.	
Modification of conditions of membership; memo. of Mr. Paddock re,	8/21 647
First Wisconsin National Bank of Milwaukee:	
Investment in stock of American Foreign Banking Corporation;	7/3 548
Foreign Banking Corporations:	
Status of agreements with; memo. of Secretary re;	7/15 566
Foreign Credit Corporation of New York:	
Authority to purchase 5% interest in, requested by Philadelphia National Bank:	8/19 640
Report in re, submitted by Chief of Div. of Operations and Examination:	8/20 644

	Page
Foreign Credit Corporation of New York: (continued):	
Liberty National Bank of New York granted permission to invest in stock of;	10/29 768
Permission to invest in stock of, to an amount equal to 10% of their capital and surplus, granted Philadelphia National Bank of Phila. and Chase National Bank of New York;	9/9 682
Foreign Exchange:	
Draft of general license defining present status of prohibitions re transactions in;	8/8 617-8
Gathering of statistics re; letter from Dr. Willis recommending continuation of, in modified form:	7/2 544-5
Foreign Exchange Transactions:	
Cancellation of all outstanding prohibitions against, with exception of Bolshevik transactions;	7/8 552
Draft of general license defining present status of prohibitions relating to;	8/8 617-8
Form 34 - Balance Sheet of Federal Reserve Banks:	
Revision of;	11/25 867
Tabled pending receipt of opinion by General Counsel;	11/26 869-70
Fourth Atlantic National Bank:	
Letter from Vice-President Spear of, inquiring as to whether acceptances by foreign correspondents and under guaranty of national banks should be reported as direct liabilities of such national banks;	8/14 633-4
Frame, Andrew J., of Waukesha National Bank, Waukesha, Wis.	
Letter, re Board's letter regarding relation of prices and circulation;	8/19 638
Freedom National Bank, Freedom, Pa.	
Application to reduce capital and surplus;	11/10 830
Reduction in capital stock, recommended by Comptroller of Currency;	11/4 788
French Napoleons held by FRBank of New York:	
Desire of Bank to dispose of portion of, to secure benefit arising from present sale;	7/24 585
Frost National Bank of San Antonio, Texas:	
Request from, for weekly shipment to, of about \$12,500 in gold, by FRBank of Dallas	7/29 587
Fuel Administration:	
Modification of order stopping shipment of coal to cotton seed oil mills; resolution passed at conference of Govs;	11/21 861
Fuller, E. C., of Philadelphia News Bureau:	
Inquiry from, re sales of gold by FRBanks through foreign agencies, and Board's policy re use of silver dollars in regulation of exchange rates	12/9 912

	Page
Fur Dressers' and Fur Dyers' Association, New York: Ruling of Board requested by, classifying acceptances by members of Association;	8/26 653
General Counsel: See under Counsel (General):	
General Counsel's Office: Purchase of bookcases for;	11/13 842
General Motors Acceptance Corporation: Eligibility of certain notes drawn by automobile dealers and payable to;	11/7 820
Opinion of General Counsel in re above;	11/10 832-834
Eligibility of paper of; letter from Gov. Fancher of Cleveland re;	10/20 751
George, Harold Lee, stenographic clerk in office of Comptroller of Currency; salary increased;	12/2 887
German Gold: Gold received from Germany in payment for food supplied; formal statement to be made in connection with initial showing in weekly statement of;	9/4 677
Inauguration of shipments of, from Holland to Bank of England, for FRBank of New York;	9/3 670
Permission granted FRBank of New York to hold earmarked with National Bank of Belgium up to 90,000,000 German marks obtained through U.S. Food Administration;	8/14 630
German-Austrian Cotton Industry: Report from American Vice-Consul at Vienna re;	9/2 667
Gold: Bank of Japan; possible result of withdrawal of gold balance now held in this country; memo. of Mr. Jacobson analyzing;	12/12 937
F.R. Bank of New York granted permission to hold earmarked with National Bank of Belgium, German gold obtained through U. S. Food Administration;	8/14 630
Five and ten dollar gold pieces; letter from Gov. Calkins requesting that Asst. Treasurer use \$20 gold pieces in lieu thereof;	12/11 925
Formal statement to be made in connection with initial showing in weekly statement of gold received from Germany in payment for food;	9/4 677
German gold held for FRBank of New York; inauguration of shipments of, from Holland to Bank of England;	9/3 670
International Gold Clearing Funds: Inadvisability of concluding conventions for establishment of;	12/12 933

Gold:	Page
Sales of, by FRBanks through foreign agencies; inquiry from E. C. Fuller of Philadelphia News Bureau re, also re Board's policy as to use of silver dollars in regulation of exchange rates;	12/9 912
Shipments to China; letter from Guaranty Trust Co. of New York re effect of, on silver market;	8/26 651
Gold Certificates:	
Bill for making gold bearer certificates receivable for all debts, public and private; General Counsel to prepare draft of;	11/26 873-873½
Draft of bill prepared by General Counsel for submission to Congress in re use of, as legal tender;	11/28 876
Gold Clearing Fund:	
International:	
Propriety of making effective at this time the convention between United States and Paraguay looking to establishment of; letter from Gov. Strong;	12/3 893
Gold Coin:	
Copy of letter recently sent to Treasurer of U. S. re Treasury's policy as to internal use of,	10/7 726
Discouraging circulation of; proposed circular submitted by FRBank of Philadelphia re;	7/23 583
Freeing of, for use in coin counting machines; letter from General Sales Manager of International Money Machine Co. re;	7/23 583
Use of, for Christmas presents; letter from FRAgent Jay re;	11/10 829
Goldman, Sachs & Co.,	
Reply of Gov. to letter from, re eligibility for rediscount by FRBank of acceptances drawn under agreements providing for renewal;	8/5 613
Governors, F. R. Banks:	
Conference with, in Washington, on Nov. 12th; Gov. Harding authorized to call;	9/23 698
Conference with, to be held Nov. 19th; discussion of program for;	11/18 857
Draft of letter to, containing comments of Board in re report of Governors covering improvements in service and distribution of expenses of leased wire system;	7/1 535-6
Memo of Mr. Emerson submitting draft of letter for forwarding to, in response to recommendations made by Govs. at conference held in Washington, Nov. 19-21, 1919;	12/16 955

	Page
Governors, F. R. Banks:	
Salaries; readjustment of, as of Jan. 1, 1920;	12/23 996
Telegram from Board to, requesting their assistance in making a success of current issue of Treasury certificates of indebtedness dated Dec. 1st;	11/28 875
Topics suggested for discussion at forthcoming conference with;	11/5 795-6
Greenbacks:	
Substitution of, for FRBank notes outstanding; letter from Chairman of FRBank of San Francisco suggesting;	8/12 622 8/13 628
Greensboro National Bank, Greensboro, N. C.	
Application for authority to exercise fiduciary powers; action suspended;	11/20 859
Gregory, D. D., Lieut.-Col., letter from, enclosing report of operations of Philippine National Bank, Manila, P.I.	12/23 991
Guaranty Trust Co. of New York:	
Effect on the silver market of gold shipments to China; letter re;	8/26 651
Eligibility of acceptances drawn under a certain arrangement for extension of credit to Czechoslovakia; letter re;	9/4 673
Eligibility of certain renewal acceptances made in connection with export of goods to Czechoslovakia; letter re;	9/19 695
Guardian Savings & Trust Co. of Cleveland, Ohio:	
Change in policy of, in soliciting commercial business; advice from Cleveland re, stating bank now in substantial competition with national banks; referred to General Counsel for report re directors;	12/11 925
Hamlin, C. S., Member of Board:	
Expiration of term of office as member of Executive Committee; redesignated member for ensuing quarter year;	7/1 534
Expiration of term of office as member of Executive Committee; report re, as of date;	9/30 707
Index Digest of Aldrich Monetary Commission bill as compared with FRAct as amended, submitted by;	10/29 771
Ordered mimeographed for confidential use of Board;	10/30 775
Index Digest of Part III of Vol. V of Annual Report for 1918 submitted by, containing recommendation of Federal Advisory Council; ordered mimeographed;	9/4 677-8

	Page
Hamlin, C. S., Member of Board:	
Invitation from National Inland Waterways Association to, that he become an honorary member thereof;	12/1 882-3
Board voted that membership proposed is one which could be accepted with propriety;	12/3 891-2
Memorandums of, re	
Credit barometrics; submitting letter from Alexander Wall in re statistics bearing on;	11/5 796
Stating reasons for supporting Mr. Williams' motion authorizing Gov. Harding to suspend reserve requirements against deposits at FRBank of New York, if deemed necessary;	11/10 826-7
Purchase of bookcases for office of;	9/4 678
Statement by, of near completion of Index Digest of F.R. Bulletin for year 1919;	12/26 1002
Harding, W.P.G., Gov. F.R. Board:	
Authorized to attend convention of American Bankers' Association in St. Louis;	8/26 704
Designated by the President as Gov. of FRBoard for period of year from Aug. 12th, 1919;	8/13 627
Invitation from Canadian Club of Toronto, to make address on F.R. System;	10/2 720
Invitation from Chamber of Commerce, Carlisle, Pa. to make address on Jan. 16, 1920;	12/27 1008
Memo. signed by, giving reasons for supporting Mr. Williams' motion authorizing him to suspend reserve requirements against deposits at FRBank of New York, if deemed necessary;	11/10 826-7
Statement by, in re desirability of installing inter-office system of communication;	10/23 763
Statement by, of conversation with Senator Smoot re heavy drains upon silver of U.S. arising out of demands of Orient, and re need of \$1 and \$2 bills; General Counsel to prepare draft of bill for making gold bearer certificates receivable for all debts;	11/26 873- 873½
Statement by, re proposed increase, by FRBank of New York, to 4½%, of discount rates on paper secured by certificates of indebtedness;	12/30 1020

	Page
Harding, W. P. G., Gov. F.R. Board: (continued):	
Statement by, reviewing conditions under which FRSystem has been operating since entrance of the U. S. into world war, especially with respect to discount rates;	9/4 673-4 676
Hearings, F. R. Board:	
Austin, R. L., FRAgent at Philadelphia, granted hearing before Board on Dec. 2nd;	11/28 875
Committee of bankers and merchants interested in foreign trade and exchange; hearing granted, on Oct. 10th, at request of W.H.Suydam;	9/23 699
Oklahoma City Clearing House Association; request from, for hearing re establishment of branch of FRBank of Kansas City at Oklahoma City; set for Oct. 21st;	9/26 703
Scandinavian-American Bank of Seattle, Washing- ton, granted hearing on Nov. 10th;	10/22 756
Scandinavian American Bank, Seattle, Wash; letter from, advising that it has elected to be heard before FRAgent at San Francisco on Nov. 10th, rather than before FRBoard at Wash- ington, on same date.	11/6 802
Heath, Wm. A., FRAgent at Chicago:	
Request from, as whether or not Board would object to his serving on committee of policy holders of Northwestern Mutual Life Insurance Co.	10/14 735
Hicks, (Congressman) F.C.	
Request for amounts and percentage of money raised by the United States, Great Britain, France, Italy, and Germany, by loans and taxation, for war expenditures;	10/22 758
Hoxton, W. W.; appointed Executive Secretary of F.R. Board;	9/26 703-4
Hub Trust Co. of Boston, Mass.	
Withdrawal of application for membership;	7/1 539
Humphreys County, Miss.	
Creation of, from parts of counties lying in both Sixth and Eighth F. R. Districts;	12/11 928
Order of Board placing, in Eighth F.R. District;	12/12 934-936
Illinois Trust and Savings Bank of Chicago:	
Status of certain directors of, serving also as directors of Merchants Loan & Trust Co. and Corn Exchange National Bank of Chicago:	11/14 848-9
Directors required to select institutions where they prefer to serve as directors;	11/18 854

	Page
Inlay, William M., Fiscal Agent & Asst. Chief of Div. of Operations & Examination: Salary increased;	12/18 977
Independence Trust Co., Charlotte, N. C. Application for admission to System;	11/6 804
Index Digest of Aldrich Monetary Commission bill as compared with FRAct as amended, submitted by Mr. Hamlin;	10/29 771
Ordered mimeographed for confidential use of Board;	10/30 775
Index Digest of F. R. Bulletin: Near completion of, for year 1919; authority to have mimeographed;	12/26 1002
Index Digest of Part III, Vol. V of Annual Report for 1918: Submitted by Mr. Hamlin and ordered mimeo- graphed;	9/4 677-8
Insurance Facilities of Mail Insurance Office: Consideration of, and shipment of currency at parcel post rates;	12/30 1013
Interest:	
Calculating, for leapyear 1920, approved on basis of 365 days to the year;	12/30 1015
Discouraging member banks from using advance in FRBank rates as excuse for increasing interest charge to borrowers on Govt. se- curities;	11/5 796-7
Telegram to FRBanks re,	11/6 803
Request from FRAgent McCord as to whether to calculate, on basis of 365 or 366 days for leap-year 1920;	12/26 998
Approved on basis of 365 days to year;	12/30 1015
Inter-Federal Reserve Bank Insurance Fund: Creation of; listed as topic for next confer- ence of Govs. of FRBanks;	12/23 995
Interlocking Directorates:	
Allen, Harding, application of, approved;	10/14 737
Andrews, Frank M., application of, approved;	11/10 830
Aurelius, Marcus A., application of, approved;	12/19 984
Baily, Frederick L., application of, approved;	10/14 737
Banks, Theodore H., application of, approved;	10/7 723
Bathgate, J. B., application of, approved;	11/7 815
Beebe, F. Russell, application of, approved;	11/10 830
Benz, W. E. application of, approved;	11/10 831
Bevington, C. D., application of, approved;	10/9 731
Bickett, C. A., application of, disapproved;	11/18 856
Bremer, Otto, application of, approved;	7/8 553

	Page
Interlocking Directorates: (continued):	
Brewer, Thomas H., application of, approved;	12/26 999
Brooks, R. E. L., application of, approved;	12/19 984
Brown, Martin E., application of, approved;	7/10 563
Buckingham, John E., application of, approved;	11/7 820-1
Burnett, John T., application of, approved;	12/2 889
Chase, Frederick S., application of, approved;	10/29 769
Childs, Eversley, application of, approved;	11/21 862
Clark, Edward F., application of, approved;	7/15 570
Cline, Walter D., application of, approved;	10/15 743
Clothier, Walter, application of, approved;	12/2 889
Coerver, H. J., application of, approved;	8/5 611
Coleman, S. Waldo, application of, ordered circulated;	7/29 591
Application approved;	8/1 603
Cook, Irving W., application of, approved;	9/30 709
Cooke, S. K. application of, approved;	11/7 815
Crane, A. A. application of, approved;	11/18 856
Crosby, Wm. H., application of, approved;	8/5 611
Curran, Maurice J., application of, approved;	11/4 790
Darrach, Eugene H., application of, approved;	7/8 553
Dible, Napoleon W., application of, approved;	11/7 815
Doyle, Bernard W., application of, approved;	11/6 804
Drury, J. Henry, application of, approved;	12/31 1033
Du Pont, Pierre S., application of, approved;	8/5 611
Eighth F. R. district; report by FRAgent Martin re joint directorships in;	12/1 881
Ellis, Dwight W., application of, approved;	12/2 889
Farrell, John Fletcher, application of, ap- proved;	10/9 731
First F. R. District; advice from Asst. FRAgent that there are no joint director- ships hitherto authorized in his District which might now be regarded as of doubtful legality;	12/12 937
Fleischman, Max C., application of, approved;	7/10 563
Fletcher, John, application of, approved;	10/14 737
Flint, George, application of, approved;	12/16 951
Frost, A. H., application of, approved;	10/9 731
Gage, Frank H., application of, approved;	12/9 914
Hale, Frank J., application of, approved;	11/13 855
Han, Guy A., application of, approved;	12/9 914

	Page
Interlocking Directorates: (continued):	
Hartshorne, William D., application of, approved;	11/6 804
Hastings, Samuel M., application of, disapproved;	8/13 629
Heard, J. S., application of, approved;	10/7 728
Henderson, James D., application of, approved;	11/12 838
Henton, J. S., application of, approved;	11/10 831
Hinsch, Charles A., application of, approved;	7/10 563
Hitt, Joseph E., application approved;	9/2 669
Holladay, Waller, application of, approved;	10/22 760
Holmes, Charles M., application of, approved;	11/12 838
Hubbard, Frank W., application of, approved;	12/31 1033
Iselin, Arthur, application of, approved;	9/30 709
Jacobowsky, Marcus, application of, approved;	10/7 728
Johnson, Percy H., application of, approved;	10/9 731
Joint directorships between Fifth-Third Nat. Bank and Union Savings Bank & Trust Co. of Cin- cinnati, O.	12/19 985
Juilliard, Frederic A., application of, approved;	9/30 709
Kemp, J. A., application of, approved;	10/22 760
Kent, Henry R., application of, approved;	10/7 728
Kingsley, Darwin P., application of, approved;	9/30 709
Kramer, A. A., application of, approved subject to review by Mr. Hamlin;	11/7 820
Voted to suspend action on application pending determination as to whether banks are in substantial competition;	11/12 837-8
LeBlond, Richard K., application of, approved;	12/16 951
Lyerly, Charles A., application of, approved;	9/15 689
Lyman, Jesse P., application of, approved;	12/9 914
McDonnell, Peter, application of, approved;	8/5 611
McDuffie, Frederick C., application of, approved;	12/9 914
McMillan, James T., application of, to serve as director of First and Old Detroit Nat. Bank, the Union Trust Co., and the Peoples State Bank, all of Detroit; approved, as to first and sec- ond, and disapproved as to third;	12/2 889
Malone, Edwin B., application of, approved;	8/26 654
Mann, Ralph H., application of, approved;	10/22 759
Maxwell, William, application of, approved;	12/2 889
Mee, William, application of, approved;	9/2 669
Metcalf, Howard F., application of, approved;	11/12 838
Newbold, Clement B., application of, approved;	11/7 815
Newhall, George A., application of, approved;	12/2 889
Noyes, Perley H., application of, approved;	10/7 728
Paddock, John C., application of, approved;	11/18 856

Interlocking Directorates: (continued):

Patterson, L.B., application of, approved;	10/15	743
Pomeroy, Julius S., application of, approved;	8/5	611
Puchta, George, application of, approved;	7/10	563
Raynolds, Joshua S., application of, approved;	11/4	790
Reid, Daniel G., application of, approved;	11/18	855
Robbins, Reuel D., Jr., application of, approved;	10/29	769
Rowe, Casper H., application of, approved;	7/10	563
Schmidt, Walter E., application of, approved;	12/19	984
Scott, Guy T., application of, referred to Mr. Hamlin;	7/29	588
Review by Board of its decision re application of;	8/26	655
Form of letter to President of Commercial National Bank in re above, submitted by Counsel and approved;	9/2	668
Seip, Emil G., application of, approved;	12/19	984
Smith, Archer J., application of, approved;	11/12	838
Smith, Stuart F., application of, approved;	10/30	774
Stahl, Adolfo, application of, approved;	7/24	596
Status of permissions granted by Board to directors of banks to serve as such under terms of Clayton Act; letter from FRAgent Austin re;	12/19	981-2
Action withheld temporarily;	12/23	991
Steiger, Albert, application of, approved;	12/16	951
Stickney, William H., application of, approved;	9/2	669
Stoddard, Solomon, application of, approved;	11/7	815
Sullivan, John E., application of, approved;	7/10	563
Sweezy, Everett B., application of, approved;	9/30	710
Teter, J. W., application of, approved;	11/18	855
Thompson, W. L., application of, approved;	8/5	611
Tiffany, Luman H., application of, approved;	9/2	668
Traylor, Melvin A., application of, approved;	10/15	743
Twelfth F. R. District; letter from FRAgent Perrin re status of joint directorships in;	12/16	947
Verkamp, Joseph B., application of, approved;	7/10	563
Watts, Ridley, application of, approved;	9/30	709
Wells, Channing M., application of, approved;	9/15	689
Wentz, Daniel B., application of, approved;	11/4	790
Wood, Chandler, M., application of, approved;	9/2	669
Yule, Thomas B., application of, approved;	10/15	743
International Banking Corporation:		
Branches: Sanchez, Dominican Republic, notification of opening of;	9/8	679

	Page
International Banking Corporation: (continued):	
Discount rates in New York and London for prime bankers' acceptances; letter re	7/29 587
Increase in capital stock and surplus by;	11/21 862
International Exchange:	
Stabilizing of; letter from Senator Owen to the President requesting that conference be held with representatives of leading nations of Europe in connection with;	11/7 814
Letter from Mr. Tumulty transmitting above letter from Senator Owen to the President;	11/10 827
Tabled for Nov. 14th.	11/12 836-7
Matter referred to Gov. for preparation of letter to the President similar to that addressed to him by Secretary of Treasury under date of Nov. 11th;	11/14 850
International Gold Clearing Fund:	
Inadvisability of concluding at this time conventions for establishment of; letter re,	12/12 933
Propriety of making effective at this time the convention between United States and Paraguay looking to establishment of; letter,	12/3 893
International Money Machine Co.,	
Freeing of gold for use in coin counting machines; letter re,	7/23 583
International Price Index:	
Chairman of Bulletin Committee authorized to incur whatever expense necessary in securing by cablegram information re prices prevailing in certain foreign countries in connection with development of;	12/30 1017
Request from Dr. Willis that Gov. ask Sec. of Commerce for temporary use of International price files of Price Section of War Industries Board in connection with work of;	11/12 839
Inter-Office System of Communication:	
Installation of, suggested by Gov. Harding;	10/23 763
Jacobson, Morris; Statistician;	
Salary increased, effective Jan. 1, 1920;	12/18 977
See also Statistician;	
Joint Commission on Reclassification of Salaries:	
Mitchell, W. H., detailed to, for period of two weeks;	10/9 731-2
Mitchell, W. H., detailed to, for duty on Nov. 26th and 29th.	11/25 868

	Page.
Kane, T. P.	
See Deputy Comptroller of Currency:	
Kent, F. I.	
Check for \$1 ordered issued to, to be auto-graphed by the President, as compensation for services rendered to Board;	7/15 569
Kern Amendment to Clayton Act:	
Application of directors to serve under; instructions given FRAgents to go carefully into question of revision of list in each district;	11/18 856
Kesley State Bank, Kesley, Iowa:	
Protest against Federal Reserve Board's par point campaign;	12/1 882
Kingsburg Bank, Kingsburg, Cal.	
Modification of condition of membership of;	12/29 1011
LaCrosse County Bank, West Salem, Wis.	
Notice of intention to withdraw from F.R. System;	7/29 589
Law Department, F.R. Board:	
Library of; authority to purchase certain law books for; requested by General Counsel	12/12 934
Law Library:	
Appropriation to be expended in acquisition of, for Board's law department;	11/4 788
Leased Wire System:	
Ball, L.L., appointment as telegraph operator; vice A.D. Blake;	12/23 993
Draft of manual of, submitted by Deputy Gov. McKay of Chicago;	9/23 700
Howe, W. R., appointment for night work, counting words transmitted daily through Washington office of system;	7/3 548
Extension of time of employment;	7/ 9 557
Improvements in service and distribution of expenses of; draft of letter to Governors of FRBanks;	7/1 535-6
Increase in charges made under contract between American Telephone and Telegraph Co. and FRBoard, covering two private line telephone circuits between Boston and Washington via Phila. & New York, and between Washington and New York;	9/16 694
Installation of direct telegraph facilities between FRBank of Richmond and Baltimore Branch, via Washington	8/26 652

	Page
Leased Wire System: (continued):	
Installation of full duplex circuit between New York, Washington, and Chicago in place of circuit No. 3-B;	7/1 536
Manual of operation of, submitted and approved;	10/17 748
Readjustment of basis of distributing expense of, on actual per word basis;	12/2 887
Telegraph Operator of;	
See Telegraph Operators, Leased Wire System;	
Leffingwell, R. C., Asst. Secretary of Treasury;	
Letter from, re establishment of branch post offices in FRBanks;	12/16 952-3
Letter from, with statement as to status of Treasury's financial operations;	12/11 916
Report by Gov. Harding of conference with, and re issue of new 4-3/4% Treasury tax certificates	12/30 1017-18
Statement by, re proposed increase in discount rates, by FRBank of New York, on paper secured by certificates of indebtedness;	12/30 1020-1
Statement by, reviewing work accomplished by Treasury with cooperation of FRSystem since entrance of U. S. into world war;	9/4 674-676
Views of Treasury Department presented by, opposing proposed rate increases on paper secured by Govt. obligations, by FRBanks of Boston and New York;	11/26 870-872
Lever, A. F., Member, Federal Farm Loan Bureau:	
Letter from, recommending granting of preferential rate on paper secured by warehouse receipts;	12/1 881
Liabilities:	
Fourth Atlantic National Bank; inquiry as to whether acceptances by foreign correspondents should be reported as direct liabilities of national banks;	8/14 633-4
Liberty Bonds:	
Fourth Liberty Loan:	
Theft of bonds from so-called clearing house established by San Francisco Liberty Loan Committee and FRBank;	10/14 736
Rates charged by member banks to their customers for carrying;	11/7 811
Liberty National Bank of New York:	
Permission granted, to invest in stock of Foreign Credit Corporation of N.Y. City;	10/29 768

	Page
Library, Board's Law Department:	
Authority to purchase law books for;	12/12 934
Library, F. R. Board:	
Purchase of filing equipment and furniture for use in;	10/23 762
Livestock Loans:	
Section 5200 U. S. R. S. as applied to; copy of letter to Stockyards National Bank of Fort Worth, Texas re;	12/9 906
Livestock Paper:	
Discount of; ruling of Comptroller of Currency as to words "Fully covered by insurance", sug- gested for publication by Counsel	12/3 893-4
Above matter referred to Committee for report;	12/5 902
Recommendation that Board publish ruling of Comptroller;	12/17 965-6
Loans:	
Advisability of amendment to FRAct to permit FRBanks to make direct loans to non-member banks or individuals on approved collateral;	8/19 639
Gov. to submit to F.A. Council for consid- eration;	8/20 644
Amendment to FRAct to permit FRBanks to make direct loans to non-member banks and indi- viduals on approved collateral; letter from E. R. Kenzel re;	8/28 661
Cotton; circular letter No. 91 of FRBank of Richmond on, criticized by J.S. Wannamaker;	10/29 765
Data re loans on Govt. securities in Sixth FRDistrict;	11/12 839
Large reduction of, by FRBanks, on paper se- cured by Govt. obligations, and large in- crease of purchases by FRBanks of accept- ances in open market; letter from Secretary of Treasury re;	12/17 958
Limitations of; letter from Mr. Alexander Wall containing suggestions as to;	12/16 954
Livestock: See under heading "Livestock Loans":	
Loans made by national banks to non-member banks; Comptroller requested to furnish in- formation;	10/15 742
Situation in Fifth FRDistrict; relation of cotton to; letter from Deputy Gov. Peple analyzing;	7/15 568

	Page
Loans and Taxation:	
Amounts and percentage of money raised by the United States, Great Britain, France, Italy, and Germany, for war expenditures; requested by Congressman Hicks of New York;	10/22 758
Lompoc Valley Bank of Lompoc, Cal.	
Application of Commercial Trust and Savings Bank of Santa Barbara, Cal. to acquire and to operate as branch;	12/5 900-1
Lompoc Valley Savings Bank of Lompoc, Cal.	
Application of Commercial Trust and Savings Bank of Santa Barbara, Cal. to acquire and to operate as branch;	12/5 900-1
McLinden, Pauline, of Div. of Reports and Statistics:	
Granted leave of absence with pay during December;	12/12 938
Malone, R. H., Director, FRBank of Kansas City:	
Letter from, with reference to unauthorized use of his name in advertisement of firm of brokers selling stock in oil company;	12/5 901-2
Marketable Staples:	
Apples in cold storage as readily marketable staples; letter from Deputy Gov. Peple of Richmond re;	10/15 741
Prunes as readily marketable staples; telegram from Chairman of FRBank of San Francisco re;	7/10 560
Massachusetts Bankers' Association:	
Invitation from, to Gov. Harding or Mr. Moehlenpah, to make address at annual convention at Boston;	12/5 902
Mechanics & Metals Nat. Bank of New York:	
Eligibility for rediscount with FRBanks of certain acceptances to be drawn under credit to be established by, against export of hides from the U. S. to France;	9/19 696-7
Member Banks:	
Borrowing of considerable amounts by, from FRBanks and lending in turn large amounts to Wall Street market; statement by Comptroller re;	11/26 872-3
Campaign to increase membership and cultivate closer relations with; letter from FRAgent Heath of Chicago re;	11/4 787
Circular X-1630 to Govs. of FRBanks re charges by, on checks deposited with them, and correction of discrimination against member bank checks;	7/29 587
Letter from Embry L. Swearingen expressing approval of Board's action in undertaking to prohibit use of phrase "Under Federal protection" in advertisements of;	12/31 1025

	Page
Member Banks: (continued):	
Rates charged by, to their customers for carrying Liberty bonds; letter from Gov. Strong of New York in re;	11/7 811
Weekly condition reports on form 51; report, separately, of item "Loans secured by stocks and bonds other than United States securities", recommended;	7/22 576
Weekly reports of; request from Mr. Leffingwell for showing upon, separately, loans based upon Liberty bonds, Victory notes, and certificates of indebtedness;	11/3 779
Members, F. R. Board:	
See under names of various members:	
Membership in F. R. System:	
(See also State Banks & Trust Companies: Entrance into FRS:)	
Membership in F. R. System:	
American Bank and Trust Co., Paris, Ark., application for admission to System;	12/17 966
Application of State banks for membership in System pursuant to provisions of Section 9 of FRAct; Board to accept figures shown in last published census;	12/19 983
Bank of Italy, San Francisco, Calif.; modification of conditions of membership;	7/31 599
Bank of Santa Maria, Cal., application of, for admission into System;	11/18 854
Bankers Trust Co. of Atlantic City, N. J.; memo of Mr. Paddock in re violation of conditions of admission by;	9/16 691
Citizens Bank of Blackstone, Va., application of, for admission into System;	10/1 714-15
Memo. of Gen. Counsel re; voted to approve application upon condition;	10/7 725
Citizens National Bank of Bremerton, Wash., report of Committee recommending disapproval of application for membership owing to insufficient capital;	10/7 727
Application disapproved by Board;	10/9 730
Commerce Bank & Trust Co., Charlottesville, Va., application for,	10/29 769
Commercial & Savings Bank of Sioux City, South Dakota; letter from Gov. Rich re unsatisfactory condition of;	11/10 829

	Page
Membership in F. R. System: (continued):	
Farmers Savings Bank, Sac City, Iowa; letter from FRAgent Heath questioning propriety of enforcing condition of membership that its officers and employees be bonded;	11/5 796
First State Bank, Holland, Mich.; memo of Mr. Paddock recommending approval of application for modification of conditions of membership;	8/21 647
Independence Trust Company, Charlotte, N. C.; application for admission into System;	11/6 804
Kingsburg Bank, Kingsburg, Cal., modification of condition of membership of;	12/29 1011
Merchants & Planters Bank of Mullins, S. C., application for admission to System;	12/2 888
Statement by Gov. re; voted exact matters for correction be ascertained and bank notified to adjust same before admission is considered;	12/5 899-900
Potters Title & Trust Co. of Pittsburgh, Pa; application for admission into System;	12/16 950-1
Letter from FRAgent Will with reference to above application;	12/26 999
Recommendation of General Counsel for admission to System;	12/29 1012
Salzburger Bank, Pineora, Ga., application for admission into System; disapproved;	11/5 794
Security Trust & Savings Bank, Los Angeles, Cal., application for permission to establish branch in Los Angeles, and to purchase Hollywood National Bank and Citizens Savings Bank of Hollywood, Cal. to be operated as branches, in connection with application for membership in System;	11/4 789
Union Trust Co. of Providence, R. I.; report of Com't in re request from, for change in conditions of membership;	8/12 626
Williams County State Bank, Williston, North Dakota; application for membership suspended temporarily;	12/31 1033
Withdrawals:	
Citizens State Savings Bank, Otsego, Mich., letter from FRAgent Heath recommending acceptance of notice of withdrawal;	11/14 848-9

	Page
Membership in F. R. System: (continued):	
Withdrawals:	
Hub Trust Co. of Boston, Mass.; memo. of Secretary advising of withdrawal of application for membership;	7/1 539
Midland Trust & Savings Bank, St. Paul, Minn., letter from, suggesting its withdrawal from System owing to inability to control methods by which stock is offered for sale;	10/29 771
Letter from above bank advising that it will shortly submit specific notice of intention to withdraw from System;	11/13 843
Notice of intention to withdraw from System;	11/17 852
Woodlawn Trust and Savings Bank, Chicago; application for admission to System;	12/12 937
Mercantile Bank of the Americas:	
Application of National Shawmut Bank of Boston to invest in stock of;	7/9 555
Continental & Commercial National Bank of Chicago granted authority to purchase capital stock of;	7/2 544
Modification of agreement with Board re its acceptances;	7/1 540-1
Merchants & Planters Bank of Mullins, S. C.	
Application of, for admission into System;	12/2 888
Statement by Gov. re; voted exact matters for correction be ascertained and bank notified to adjust same, before admission is considered;	12/5 899-900
Merchants Loan & Trust Co. of Chicago:	
Eligibility for rediscount of acceptances of, drawn by commercial export houses and secured by drawers' documentary bills on foreign buyers;	7/22 573
Status of directors of, serving also as directors of Illinois Trust & Savings Bank, and Corn Exchange National Bank of Chicago;	11/14 848-9
Directors required to select institutions which they prefer to serve as directors;	11/13 854
Merchants National Bank of Hillsboro, Ohio:	
Application of, for fiduciary powers, together with opinion of Gen. Counsel;	10/14 738
Merchants National Bank of New Bedford, Mass.	
Conditions imposed by Board as precedent to granting of fiduciary powers to;	8/29 663
Merrill Trust Co., Bangor, Maine:	
Application of, for authority to establish branch of agency at both Harrington and Jonesport, Maine;	10/14 734

	Page
Merrill Trust Co., Bangor, Maine: (continued)	
Establishment of branch at Dexter, Maine:	9/30 707
Midland Trust & Savings Bank, St. Paul, Minn.	
Improper method pursued by, in selling capital stock;	10/15 740
Letter from FRAgent Jay re method of securing stock subscriptions to;	10/2 719-20
Letter from Bank suggesting it withdraw from FRSystem;	10/29 771
Notice that it will shortly submit specific notice of intention to withdraw from System;	11/13 843
Notice from, of intention to withdraw from System;	11/17 852
Miller, A. C., Member F. R. Board:	
Appointed member of executive committee;	9/30 707
Authorized to incur whatever expense necessary in securing by cablegram information re prices prevailing in certain foreign countries, in connection with development of international price index;	12/30 1017
Memo bearing upon his negative vote on Mr. Williams' motion authorizing Gov. Harding to suspend reserve requirements against deposits at FRBank of New York;	11/10 824-826
Request for approval by Board of trip to Chicago to address annual meeting of American Asso. of Baking Industry on cost of living problem;	9/23 702
Mississippi:	
County of Humphreys:	
Creation of, from parts of counties lying in both 8th and 6th F. R. Districts;	12/11 928
Order of Board placing in 8th F. R. District;	12/12 934-936
Mitchell, F. D., letter from, requesting permission to register title "Federal Edge Corporation" as name of corporation to be organized under provisions of Edge Bill;	12/31 1026
Mitchell, W. H.	
Assignment of, as assistant on "Joint Commission on Reclassification of Salaries" temporarily;	10/9 731-2
Detail of, from Div. of Reports and Statistics, to Reclassification Commission for duty;	11/25 868
Moehlempah, H. A., Member of Board:	
Appointed as committee to supervise campaign for additional State bank members, to be assisted by the Executive Secretary;	11/12 837

	Page
Moehlenpah, H. A., Member of Board: (continued):	
Appointed to fill vacancies existing on committees on "Admission of State Banks" and on "Fiduciary Powers";	11/12 837
Authorized to visit Tulsa and Oklahoma City in connection with campaign for State bank members;	11/26 873
Murchison National Bank of Wilmington, N. C.	
Protest from, re exchange charges imposed by New York Clearing House Asso.;	7/10 560-1
Nakdimen, I. H., President City National Bank, Fort Smith, Ark.	
Letter from, re establishment of branch of FRBank of Kansas City;	10/20 752
Napoleons (French) held by FRBank of New York:	
Desire of bank to dispose of portion of;	7/24 585
National Bank of Belgium:	
F. R. Bank of New York granted permission to hold earmarked with, German gold obtained by Bank through U. S. Food Administration;	8/14 630
National Bank Redemption Agency:	
Salaries; payment by FRBoard of salaries of employees engaged in redemption of F.R. notes;	9/16 691
Staff: (Board's employees)	
Archer, Olga; employment as currency counter;	10/1 716
Chewning, Lula M., employment as currency counter;	10/1 715
Clancy, Margaret, employment as currency counter;	10/1 715
Campton, Bertha L., employment as currency counter;	10/1 715
Cranston, Ellen C., employment as currency counter;	10/1 715
Employment of forty currency counters to be detailed to;	9/23 701-2
Employment of thirty additional currency counters to be assigned to;	10/22 760
Employment of twenty-five additional money counters;	10/29 770
Erin, (Miss) Bess, resignation as clerk counter;	12/23 992
Ficklin, Madeline, employment as currency counter;	10/1 716
Huntt, Grace E., employment as currency counter;	10/1 716
Jackson, Lucetta, employment as currency counter;	10/1 716

	Page
National Bank Redemption Agency:	
Staff: (Board's employees):	
Luehrs, Martha, employment as currency counter;	10/1 715
Menefee, Lucille, employment as currency counter;	10/1 716
Morrow, (Mrs.) Martha, employment as currency counter;	10/1 716
Morrow, (Mrs) M. resignation as clerk counter;	11/25 868
Newingham, C. Ella, employment as currency counter;	10/1 715
Phillips, Josephine E., employment as currency counter;	10/1 716
Quinlan, Mary A., employment as currency counter;	10/1 715
Smith, Lottie J., employment as currency counter;	10/1 716
Thomen, Bertha M., employment as currency counter;	10/1 715
Turner, (Miss) Della M., resignation as clerk counter;	12/19 984
Wall, Marjorie A., employment as currency counter;	10/1 716
Wall, Mary, employment as currency counter;	10/1 715
Winter, Anna E., employment as currency counter;	10/1 715
Woodward, Virginia S., employment as currency counter;	10/1 715
National Banks:	
List of, loaning money in New York on stocks and bonds as collateral;	12/16 948
Organization of; policy of FRAgents in co-operating with Comptroller of Currency in passing upon applications for;	12/26 1000
Report of condition of;	
Schedule 30 of last report; request from Comptroller of Currency for information contained in, re banks in certain cities;	12/27 1006
Second District, on special List:	
Examiners of FRBank of New York allowed to participate in examination of;	12/23 995
National Budget System:	
Desire of Secretary of Treasury to have published in October Bulletin his statement before Banking and Currency Committee re establishment of;	10/7 727

	Page
National City Bank, Cleveland, Ohio.	
Reconsideration by Board of application of, for permission to exercise fiduciary powers;	10/7 726
National City Bank of New York:	
Branches and Sub-Branches:	
Trinidad, B.W.I.: memo. from American Consul at, re opening of; & campaign against American Trade	7/29 590
Proposed credit by, to Omsk Govt.; inquiry from FRBank of New York as to whether same can be put in terms of bankers' acceptance credit;	7/22 574
Proposed credit by, to Omsk Govt.; letter re	7/23 583
National City Bank of Seattle, Wash.	
Proposal of, to take over Scandinavian-American Bank of Seattle;	12/12 930-1
National Inland Waterways Association:	
Invitation from, to Mr. Hamlin, that he become an honorary member;	12/1 882-3
Board voted that membership could be accepted;	12/3 891-2
National Metropolitan Bank, Washington, D. C.	
Application for additional fiduciary powers:	8/19 636
National Metropolitan Bank Building:	
Gov. authorized to see whether additional space can be secured in, to accommodate Div. of Re- ports and Statistics;	9/2 668
Renewal of leases of space held in; recommended	9/2 668
Memo. of Gov. recommending consolidation and renewal of above leases for year, approved	9/9 682
National Shawmut Bank of Boston:	
Application for authority to accept drafts for purpose of creating dollar exchange in Switzerland;	7/9 556
Letter from Vice President Bolinger of Bank with further reference to application	7/22 577
Letter from President of, re proposed forma- tion of corporation to be known as Shawmut Securities Co.	8/14 633
Request for permission to invest in stock of Mercantile Bank of the Americas;	7/9 555
National Union Bank, Jackson, Michigan:	
Inquiry re certain powers of a national bank au- thorized by the Board to exercise fiduciary powers, in case of mortgage on city real estate;	12/31 1031
New Orleans Clearing House Association:	
Advice from Chairman of FRBank of Atlanta of impossibility of securing consent of, for participation by examiners of FRBank of At- lanta in examinations conducted by;	8/26 655

	Page
New York City Banks:	
Daily comparison of street loans of reporting;	7/15 568
New York Clearing House Association:	
Collection charges imposed by;	7/22 575
Exchange charges imposed by; protest from Murchison National Bank of Wilmington, N. C.;	7/10 560-1
New York Stock Market:	
Criticism of Board in connection with recent financial disturbances in; reply to letter from Senator Owen re;	11/17 851
Letter to Senator Owen ordered mimeographed;	11/18 853
Newcomer, Waldo:	
Submitting copy of his letter to Senator Edge commenting upon Senate Bill No. 2472;	8/19 641
Northwestern Mutual Life Insurance Company:	
Letter from FRAgent Heath inquiring as to whether Board would object to his serving on committee of policy holders of;	10/14 735
Norwegian Government:	
Credit to be opened by FRBank of New York for account of;	9/11 685
Oakey, Francis:	
Desire of FRBank of New York to secure services of, as its General Auditor; appointment approved with request that title be changed;	12/5 902-3-4
Oklahoma:	
Member banks in; report re result of referendum submitted to, as to choice between Oklahoma City and Tulsa as location for Branch of FRBank of Kansas City;	12/17 961
Oklahoma City Clearing House Association:	
Communication from, in connection with proposed establishment of branch of FRBank of Kansas City;	11/7 809
Copy of protest to FRBank of Kansas City by, re increased charges on bank transfers, and re increase of time allowance between Kansas City and New York;	9/30 711-12
Request for hearing by Board, re establishment of branch of FRBank of Kansas City in their city;	9/26 703
Telegram from, expressing belief that banks of Oklahoma are entitled to explanation from FRBank of Kansas City in re discrimination against Oklahoma City in matter of establishment of branch bank;	9/30 711
Oklahoma State Banking Association:	
Invitation from, to Gov. or other member of Board, to address meeting of;	11/18 857

	Page
Omsk Government:	
Proposed credit to be established by National City Bank of New York for; inquiry from FRBank of New York if same may be put in terms of bankers' acceptance credit;	7/22 574
Proposed credit to be established by National City Bank of New York for; letter re;	7/23 583
Organization Chart, F. R. Board:	
Outlining manner of conducting work of Board in various divisions;	7/31 599-600
Owen, (Senator) Robert L.:	
Draft of letter to, in reply to his request for statement re criticism of Board in connection with recent financial disturbance in New York stock market;	11/17 851
Letter to Senator Owen ordered mimeographed;	11/18 853
Letter from, to the President, requesting conference be held with representatives of leading nations of Europe in connection with stabilizing of International Exchange;	11/7 814
Letter from Mr. Tumulty transmitting above letter;	11/10 827
Tabled for November 14th;	11/12 836-7
Matter ref. to Governor for preparation of letter to the President similar to that addressed to him by Secretary of Treasury Nov. 11th;	11/14 850
Paddock, W. W.:	
Appointment as Chief of Div. of Operations and Examination;	
(See Organization Chart, Auxiliary Minutes, July 29, 1919.)	
Holding of conference of Federal Reserve Bank examiners recommended by;	10/22 759
Memorandums of,	
Recommending changes in personnel and salaries of F. R. Examiners incident to resignation of J. A. Will;	12/2 890
Recommendation approved with exception that instead of \$7,000, salary of Mr. Herson be approved at \$7,500.;	12/3 895
Reporting upon reconciliation reports of FR Bank of Atlanta outstanding July 31st, audit of Savannah agency Aug. 20th, and audit of postage account August 27th;	9/23 699
Paper:	
Cotton factors; eligibility for rediscount of, by FRBanks; correspondence re,	9/30 706
Matter acted upon and referred to Gov. for reply;	10/2 720-1

Paper: (continued)	Page
Fifteen-day, secured by certificates of indebtedness; increase of 1/4 % in rate on, requested by FRAgent Ramsey;	10/14 736
General Motors Acceptance Corporation, eligibility of paper of;	10/20 751
Increase of rates on, secured by Government obligations; reply by Gov. of FRBank of Cleveland to protest from President of Pittsburgh Clearing House Assc.;	12/9 906
Ninety-day paper in New York; memo of Statistician submitting analysis of open market rate and FR Bank discount rate, 1914-1919;	9/30 712
Preferential rate on, secured by receipts for goods stored in Federal and other special warehouses; recommendation re,	12/19 987
Preferential rate on, secured by warehouse receipts, meeting certain minimum requirements; letter from A. F. Lever of Federal Farm Loan Bureau, recommending;	12/1 881
Par Collections:	
Collection at par of checks on member banks bearing endorsement of State banks not remitting at par; letter from Atlanta re,	8/5 609
Pamphlet containing speech of Wallace Simmons advocating;	7/22 580
Par Point Campaign:	
Draft of letter from Gov. Harding to L. M. Poole in re activities of latter in opposition to;	11/28 876
Protest from Cashier of Kesley State Bank, Kesley, Iowa against;	12/1 882
Publicity to be given; publishing in Bulletin statement bearing on results of campaign with outline map of the United States illustrating, approved;	9/2 666-7
Paraguay:	
Convention between, and the United States, looking to establishment of international gold clearing fund; propriety of,	12/3 893
Park-Union Foreign Banking Corporation:	
Drafts drawn by, in excess of 10% of capital and surplus;	7/22 580
Eligibility of certain acceptances of; telegraphic correspondence between Gov. Harding and FRAgent Perrin;	8/26 655
Form of agreement executed by, for making its stock eligible for investment by national banks;	7/3 547
Holding by, of Anglo French 5 % bonds as reserve against outstanding acceptances;	11/5 793

	Page
Park-Union Foreign Banking Corporation: (continued):	
Reserves held against outstanding acceptances by; collateral security approved for;	7/22 576
Paterson Safe Deposit & Trust Co., Paterson, N. J.	
Application of, for fiduciary powers, upon conversion into Deposit National Bank of Paterson;	8/21 647
Pearl Street Savings & Trust Co.,	
Application for reduction in reserve requirement;	10/7 725
Pension Plan for Adoption by F. R. Banks:	
Letter from E. R. Kenzel, Chairman of Committee appointed to study and make recommendation for;	12/16 954
Board willing to approve recommendations of Committee, but wishes to know probable cost of plan;	12/17 966-7
Perrin, John, FR Agent, San Francisco:	
Letter from, advising that Comptroller had granted application for organization of College National Bank, Berkeley, Cal. to applicants refused permission to organize State bank;	12/19 982
Peruvian National Bank:	
Establishment of, to be located in Peru and controlled by U. S. capitalists;	11/20 860
Philadelphia National Bank:	
Authority requested by, to purchase 5 % interest in Foreign Credit Corporation;	8/19 640
Report submitted by Chief of Division of Operations and Examination;	8/20 644
Permission granted to invest in stock to amount not exceeding 10 % of capital and surplus;	9/9 682
Philadelphia News Bureau:	
Inquiry from E. C. Fuller of, re sales of gold by FR Banks through foreign agencies, and re use of silver dollars in regulation of exchange rates;	12/9 912
Philippine National Bank, Manila, P. I.	
Report of operations of; letter from Lieut.-Col. Gregory enclosing;	12/23 991
Pittsburgh Clearing House Association:	
Copy of letter written by Gov. of FR Bank of Cleveland to President of, in reply to protest of latter against increase of rates on paper secured by Govt. obligations;	12/9 906
Plant, Albert R. of Blackstone Canal Nat. Bank of Providence, R. I.	
Reply to request for ruling as to whether draft secured by warehouse receipt covering automobile tires is eligible for acceptance by member bank;	12/18 968

	Page
Poole, L. M.	
Activities of, in opposition to Board's campaign for par points;	11/28 876
Potter Title and Trust Co. of Pittsburgh, Pa.	
Application of, for admission into System;	12/16 950-1
Letter from FR Agent Will re application of;	12/26 999
Recommendation of General Counsel for admission of, to System;	12/29 1012
Prices and Circulation:	
Relation of; letter from Andrew J. Frame of Waukesha Nat. Bank, Waukesha, Wis.	8/19 638
Prices in certain foreign countries: Chairman of Bulletin Committee authorized to incur whatever expense necessary in securing by cablegram information as to, in connection with development of international price index;	12/30 1017
Profiteering by FR System:	
Charge of, made by J. B. Strock of Reading, Pa.	8/26 653
Above matter referred to Bulletin Committee;	9/4 677
Quarters, F. R. Banks:	
(See also under various F. R. Banks)	
(See also under F. R. Banks:	
Quarters:)	
Construction of new bank buildings:	
Building operations to be deferred owing to high cost of labor and materials;	12/2 884-5
Quarters, F. R. Board:	
Div. of Analysis and Research:	
Lease of office space for, at 37 Liberty St., New York City;	8/7 615
Div. of Audit and Examination:	
Memo. of Acting Secretary recommending assignment of Rooms 288 and 288½ in Treasury Bldg. to;	8/26 653
Div. of Foreign Exchange:	
Lease of storage space for files of, with Pioneer Warehouse, Brooklyn;	8/12 621
Div. of Reports and Statistics:	
Gov. authorized to see if additional space can be secured in National Metropolitan Bank Building to accommodate;	9/2 668
Memo. of General Counsel in re Board's quarters for, in Southern Bldg;	11/4 788
Office space required by; memo of Statistician re;	7/15 566
Southern Bldg; opinion of General Counsel re renewal of lease in;	11/6 803-4

	Page
Quarters, F. R. Board: (continued):	
National Metropolitan Bank Building; memo of Chief Clerk recommending renewal of leases of space held in;	9/2 668
Memo. of Gov. recommending consolidation and renewal of above leases for year, approved;	9/9 682
Questionnaire for Employees of F. R. Banks:	
Form of, prepared by Div. of Analysis and Research, for investigation of general question of salaries paid employees;	10/29 771
Form approved, and distribution among FRBanks referred to Gov. with power;	11/3 780
Letter to be sent each FRBank in connection with questionnaire;	11/12 839-40
Memo. of Dr. Willis recommending cooperation of FRBanks in obtaining information covered by;	11/3 780
Objection by FRBank of Richmond to submission of, to their employees;	11/18 857
Request by Mr. Miller for authority to publish copy of, in FRBulletin;	12/30 1022
Raised Currency:	
See under Currency:	
Readily Marketable Staples:	
See Marketable Staples:	
Reciprocal Balances:	
Board's opinion on letter from Chief National Bank Examiner Sherrill Smith bearing on status of;	8/21 646-7
Opinion of Consulting Counsel re above;	9/3 670
Opinion of Consulting Counsel approved;	9/4 676
Reclassification Commission:	
See Joint Commission on Reclassification of Salaries:	
Redemption Division of Comptroller's office:	
Employment of 35 additional money counters in;	11/4 790
Employment of 20 additional currency counters;	12/23 992
Rediscounts:	
Bank of Tennessee, Nashville, Tenn.; condition report of, showing excessive use of Govt. securities as collateral for rediscount;	10/16 746-7

Rediscounts: (continued):	Page
Certificates of deposit; telegram from Gov. Van Zandt inquiring as to eligibility for rediscount of;	9/9 662-3
Eligibility for rediscount by FRBanks of acceptances drawn under agreements providing for renewal; reply to letter from Goldman, Sachs & Co. re;	8/5 613
Eligibility for rediscount by FRBanks of bills drawn against coal sold to the U.S.R.R. Administration and accepted by it;	12/3 893
Eligibility for rediscount of acceptances drawn under proposed credit to be granted Western Electric Co. by National Bank of Commerce in N.Y.;	9/11 686
Board could not regard such acceptances as eligible;	9/11 686
Letter of Mr. O'Hara again presented;	9/15 690
Eligibility for rediscount of cotton factors' paper, correspondence re;	9/30 706
Above matter acted upon and referred to Gov. for reply;	10/2 720-1
Eligibility for rediscount of acceptances drawn under credit to be established by Mechanics & Metals National Bank of N.Y. against export of hides to France;	9/19 696-7
Endorsement of paper in making rediscounts between FRBanks:	11/14 847
Federal Reserve Bank of Atlanta:	
By FRBank of Chicago;	9/3 671
	9/16 692
	9/23 699
	9/30 705
	9/30 706
(2)	10/7 722
	10/9 729
(2)	10/16 745
(2)	10/20 750
	10/22 758
	10/30 773
	11/4 785
	11/5 793
By FRBank of Cleveland;	9/9 681
By FRBank of Minneapolis;	9/30 706

	Page
Rediscounts: (continued):	
F.R. Bank of Dallas:	
By F.R. Bank of Chicago;	7/1 535
	7/8 550-1
	(2) 7/15 565
	(2) 7/22 572
	7/29 588
	8/5 607
	8/19 636
	(2) 8/26 651
	9/2 666
	9/3 671
	9/9 681
	9/16 692
	(4) 9/23 699
	(3) 9/30 705
	9/30 706
	10/1 713
	(2) 10/7 722
	10/9 729
	10/14 733
	10/20 750
	(2) 10/22 758
	10/23 761
	10/29 767
By F.R. Bank of Minneapolis;	8/5 607
	8/12 620
F. R. Bank of Kansas City:	
By F.R. Bank of Dallas;	12/23 988
	12/27 1006
	12/30 1014
F. R. Bank of Philadelphia:	
By F. R. Bank of Chicago:	(4) 7/1 535
	7/9 555
	(2) 7/15 565
	7/22 572
	7/23 582
	7/29 588
	(2) 7/31 598
	8/5 607
	8/13 628
	8/26 651
	9/2 666
	9/3 671

Rediscounts: (continued):	Page
F. R. Bank of Philadelphia:	
By F.R. Bank of Chicago;	9/9 681
	9/16 692
	(2) 9/23 699
	(2) 9/30 706
	10/2 719
	(2) 10/14 733
	10/16 745
	(2) 10/20 750
	(2) 10/29 767
	(3) 11/4 785
	11/7 814
	11/12 836
	11/13 841
	11/18 855
	11/21 862
	(2) 11/25 866
	(3) 12/2 886
	12/3 891
	12/9 905
	12/11 926
	12/17 957
	12/23 988
	12/27 1006
	12/30 1014
By F.R. Bank of Dallas;	12/11 926
	12/16 946-7
	12/23 988
	12/26 997
	12/30 1014
By F.R. Bank of Minneapolis;	8/12 620
BY F. R. Bank of St. Louis	11/18 855
	12/2 886
F. R. Bank of Richmond:	
By F. R. Bank of Atlanta;	12/30 1013
By F. R. Bank of Chicago;	(3) 7/1 535
	7/2 543
	7/8 551
	(2) 7/15 565
	(3) 7/22 572
	(2) 7/29 588
	7/31 598
	8/5 607
	(2) 8/12 620

		Page
Rediscounts: (continued):		
F. R. Bank of Richmond:		
By F. R. Bank of Chicago;	(2) 8/19	635-6
	8/21	646
	(2) 9/2	666
	9/9	681
	9/30	705
	(2) 9/30	706
	10/9	729
	10/14	733
	10/22	758
	12/30	1013
By F. R. Bank of Minneapolis;	(3) 7/1	535
	7/2	543
	(3) 7/15	565
	7/22	572
	7/23	582
	7/31	598
	8/5	607
	8/12	620
	8/13	628
	8/21	646
	8/26	651
	9/3	671
	(2) 9/16	692
	(2) 9/30	705
	10/7	722
	10/15	742
By F. R. Bank of St. Louis;	7/22	572
	7/29	588
	7/31	598
	(2) 8/5	607
	(2) 8/12	620
	8/13	628
	(2) 8/19	636
	8/26	651
	9/9	681
	9/16	692
Merchants Loan & Trust Co. of Chicago, acceptances of, drawn by commercial export houses and secured by drawers' documentary bills on foreign buyers;	7/22	573
Renewal Acceptances:		
See Acceptance Renewals:		

	Page
Reporting New York City Banks:	
Daily comparison of street loans of;	7/15 568
Reports:	
Condition Reports of National Banks:	
Schedule 30 of last report; request for information contained in, re banks in certain cities;	12/27 1006
Reserves:	
Balances due from foreign banks in calculating; Board's opinion on letter from Chief Examiner Sherrill Smith re;	8/21 646-7
Opinion of Consulting Counsel re above;	9/3 670
Opinion of Consulting Counsel approved;	9/4 676
Deficiencies in; letter from Gov. Wold asking authority to establish progressive penalty for;	7/8 553
Federal Reserve Bank of Chicago:	
Reserve for depreciation on U. S. bonds;	12/17 962
Federal Reserve Bank of New York:	
Gov. Harding authorized to suspend reserve requirements of Bank as to deposits up to 10 days;	11/7 810
Memo. of Mr. Miller, bearing upon his negative vote on above motion;	11/10 824-826
Memo. by Gov. Harding, Mr. Strauss, and Mr. Hamlin giving reasons for support of motion;	11/10 826-7
Reserve for group insurance; increase in;	12/23 995
Federal Reserve Bank of San Francisco:	
Depreciation on U. S. Bonds;	12/19 981
Federal Reserve Banks:	
Calculation of reserves; opinion of General Counsel that same should be made on basis of immediately available deposits only;	12/12 933
Opinion ordered communicated to FRBanks;	12/17 964-5
Power of Board to authorize, to set up reserve out of earnings of current six months against assessments made by Board:	12/17 959
Opinion of General Counsel stating no legal objection;	12/19 985
Memo. of Mr. Snead recommending Board reconsider its authority in re above;	12/31 1024

Reserves:	Page
First National Corporation of Boston; memo of Sec. in re report of condition of;	7/15 567
Held against outstanding acceptances by Shawmut Corporation of Boston and Park-Union Foreign Banking Corporation of N.Y. City;	7/22 575
New Method of calculating, prescribed in letter of Board, X-1766, deferred until Feb. 12th;	12/31 1028
Park-Union Foreign Banking Corp., holding by, of Anglo-French 5% bonds as reserve against outstanding acceptances;	11/5 793
Pearl Street Savings & Trust Co., application for reduction of reserve requirement;	10/7 725
Penalties for deficiencies in; request from FRBank of San Francisco for permission to adhere to weekly reports in connection with calculation of;	7/29 593
Uniform reserve act adopted by Alabama Legislature;	10/2 720
Review of the Month:	
Vice-Gov. and Statistician authorized to prepare and submit for publication in August Bulletin;	7/22 580
Revised Statutes of the U.S.:	
Section 5200; draft of proposed form of amendment to, authorizing discount of paper secured by shipping documents or warehouse receipts;	7/2 542
Section 5202; draft of proposed form of amendment to, excepting from its limitations accepted bills of exchange actually owned by a bank and rediscounted at home or abroad;	7/2 542-3
Section 5154; suggestion from J.A. Garver for amendment to, as amended by Section 8 of FRAct, so that trust companies can be converted into national banks without loss of powers and privileges;	7/22 573
Rouble Notes:	
Exportation of, prepared for Kerensky Govt., requested by State Dept.,	10/17 748
Rowe, W. S.	
Propriety of re-electing as member of Advisory Council;	11/13 842
Russian Govt. Rouble Notes:	
Exportation of, prepared for Kerensky Govt. requested by State Dept.	10/17 748
Russian Roubles:	
Misunderstanding re import of certain;	7/22 580-1

St. Louis Clearing House Association: Resolution of, requesting that St. Louis' designation as central reserve city be discontinued;	7/8	552
Salaries:		
See under Staff F. R. Board.		
" " F. R. Banks:		
" " Examiners.		
Salzburger Bank, Pineora, Ga.		
Application for admission into System:	11/5	794
Savannah Agency of F. R. Bank of Atlanta:		
Audit of, Aug. 20th; report by Mr. Paddock;	9/23	699
Bonus:		
Schedule of extra compensation to be paid employees;	12/16	949-50
Examination of; memo. of Mr. Paddock ad- vising of progress of work in connection with;	10/15	742
Salaries; increase in, of officers and employ- ees;	7/2	542
Scandinavian-American Bank of Seattle, Wash.		
Affairs of; telegram from FRAgent Perrin in re unsatisfactory progress in rehabilitation of;	8/21	648-9
Cancellation of membership; draft of letter prepared by General Counsel;	12/11	924
Failure to carry out its agreements with FRBank of San Francisco; letters from Chief Examiner of FRBank of San Francisco bearing on;	10/22	756
Hearing; Gov. Harding stated he had been not- ified that Bank had elected to have, before FRAgent at San Francisco;	11/3	779-80
Hearing; notice that it has elected to be heard before FRAgent at San Francisco;	11/6	802
Hearing granted to, by FRAgent at San Francis- co, on Nov. 10th; letter re;	11/17	852
Pending negotiations looking to settlement of affairs of;	12/26	999-1000
Proposal of National City Bank of Seattle to take over; approved;	12/12	930-1
Rehabilitation of affairs of; copy of agree- ment entered into by shareholders looking to;	12/29	1011
Letter from FRAgent Perrin with reference to pending negotiations;	12/31	1024
Status of; letter from FRAgent Perrin re;	12/1	881

	Page
Seattle National Bank:	
Complaint of, that it is losing money by reason of amount of Canadian silver thrown into Seattle market;	8/21 648
Second Assistant Secretary of State:	
Letter from, re establishment of Peruvian National Bank, to be located in Peru and controlled by U. S. capitalists;	11/20 860
Secretary of the Treasury Glass:	
Letters from, re	
Large number of acceptances moving into FR Banks by reason of dealers marking up their rates;	12/30 1014
Large reduction of loans by FRBanks on paper secured by Govt. obligations, and large increase of purchases by FRBanks of acceptances in open market;	12/17 958
Statement by Gov. of desire of, to have published in October Bulletin his statement before Banking and Currency Committee re establishment of a national budget system;	10/7 727
Uses and abuses of FRSystem by member banks;	11/7 811
Securities:	
American Foreign Banking Corporation; memo of Secretary re securities held by;	7/30 596
Corporation for dealing in foreign and domestic ; proposed formation of, to be known as Shawmut Securities Co.;	8/14 633
Security Trust & Savings Bank, Los Angeles, Cal.	
Application of, for permission to establish branch in Los Angeles, and purchase Hollywood National Bank and Citizens Savings Bank of Hollywood, Cal. to be operated as branches; approved;	11/4 789
Senate Bill 1370, re	
Abolishment of office of Comptroller of Currency and placing of functions under Board;	7/24 584-5
Senate Bill No. 2472:	
Copy of letter from Waldo Newcomer of American Bankers Asso. to Senator Edge commenting upon;	8/19 641

	Page
Senate Joint Resolution No. 88:	
Views of Board on, re proposed amendment to Section 21 (a) of War Finance Corporation Act;	8/19 638-9
Shawmut Corporation of Boston:	
Establishment of branch by, in N. Y. City;	9/8 679
Modification of agreement with, to permit ag- gregate acceptances outstanding, plus de- posits, to an amount not exceeding 12 times subscribed capital and surplus;	7/31 599
Request of, for permission to organize cor- poration to be known as Shawmut Securities Co.;	8/27 659
Reserves held against outstanding acceptances by; collateral security for;	7/22 576
Status of certain acceptances in connection with export of cotton to Czecho-Slovakia;	7/10 560
Shawmut Securities Co.:	
Proposed formation of corporation to be known as, for dealing in foreign and domestic securities;	8/14 633
Request of Shawmut Corporation of Boston for permission to organize corporation to be known as;	8/27 659
Shearman & Sterling of New York:	
Suggestion from John A. Garver of, for fur- ther amendment to Section 5154 of U. S. Re- vised Statutes, re conversion of trust com- panies into national banks;	7/22 573
Shipment of Currency:	
Shipment at parcel post rates, and considera- tion of insurance facilities afforded by Mail Insurance Office;	12/30 1013
Silver; heavy drains upon that of U. S. arising out of demands of Orient; General Counsel to prepare draft of bill making gold bearer certificates receivable for all debts;	11/26 873-873 $\frac{1}{2}$
Silver certificates:	
Retirement of, and issuance of F. R. Bank notes in their place;	8/19 638
Silver dollars:	
Board's policy re use of, in regulation of exchange rates; inquiry from E. C. Fuller of Philadelphia News Bureau re;	12/9 912

	Page
Silver dollars:	
Mr. Strauss authorized to modify arrangements made with branches of American banks in Orient to permit shipment of standard silver dollars;	12/17 967
Prohibition of exportation of unmelted; memo. of Mr. Strauss submitting draft of letter;	11/20 858
Silver market:	
Effect on, of gold shipments to China; letter from guaranty Trust Company of New York re;	8/26 651
Simmons, Wallace:	
Pamphlet containing speech of, advocating par collections,	7/22 580
Smead, Edward L.,	
Memo of, re	
Certain expense items in statements of FRBanks of Atlanta and Minneapolis;	9/2 665
Expense item "Officers' dinners.....\$60.84", appearing in expense account of FRBank of St. Louis;	12/30 1014
Expense item "Two loving cups.....\$286." appearing in expense account of FRBank of Atlanta;	12/30 1014
Item in expense account of FRBank of Cleveland;	10/7 723
Recommending Board reconsider its authority to FRBanks to set up reserve out of earnings of current six months against assessment for Board's expenses for succeeding six months;	12/31 1024
Smith, Sherrill, Chief Examiner:	
Board's opinion on letter from, bearing on status of reciprocal balances and balances due from foreign banks in calculating reserves;	8/21 646-7
Opinion of Consulting Counsel re above;	9/3 670
Opinion of Consulting Counsel approved;	9/4 676
Spencer, H. P.:	
Letter from, re eligibility for rediscount by FRBanks of bills drawn against coal sold to the U. S. Railroad Administration and accepted by it;	12/3 893

	Page
Staff of F. R. Board:	
Acting Secretary:	
Chapman, W. T.; authority to sign as, extended;	9/2 669
Assistand Secretary:	
Emerson, R. G., appointment as;	9/16 693
Salary increased;	12/18 977
Chief Clerk:	
De La Mater, John, salary increased;	12/18 977
Chief Clerk's Office:	
Black, Burnetta; sick leave approved with pay to Oct. 1, 1919;	8/27 658
Sick leave approved to Nov. 1, 1919;	10/14 737
Curran, Marion, salary increased;	12/18 977
	12/19 980
Kean, James S., appointed Asst. Chief Clerk and Supply Agent;	7/29 592
Kean, James S., Asst. Chief Clerk, salary increased;	12/18 977
	12/19 980
Comptroller of Currency's Office:	
George, Harold Lee; request of Comptroller for employment of, in his office;	11/10 828
George, Harold, Lee, salary increased;	12/2 887
Counsel's Office:	
Croghan, O. M., salary increased;	12/18 978
	12/19 980
Dyer, Helen, services not needed after Oct. 31st, 1919;	10/1 716-17
Harrison, George L., salary increased;	12/19 980
Logan, Walter S., Asst. Counsel, salary in- creased;	12/19 980
Wyatt, Walter, salary increased;	12/18 978
	12/19 980
Div. of Analysis & Research:	
Adams, Henry Horn, appointment of;	12/16 954
Adams, M. F., appointment as half time em- ployee,	11/3 780
Bode, Olive M., salary increased;	12/18 978
	12/19 980
Cornwall, Ruth, salary increased;	12/18 978
	12/19 980
Employment of routine clerks on temporary basis in connection with work of interna- tional price index, approved;	11/12 839
Gordon, Flora, leave of absence without pay, not to exceed three months;	8/19 640

	Page
Staff of F. R. Board:	
Div. of Analysis & Research: (continued):	
Grant, (Miss) Helen S., appointment as stenographer and typewriter;	12/12 938
Heller, (Miss) Rose, appointment for 30 day probation period;	10/31 778
Johnson, Mary, salary increased;	12/18 978
	12/19 980
Jones, Frederick W., recommendation of Com't. for continuing on present full time basis;	10/14 737
Ross, Alice, appointment of;	12/16 954
Snodgrass, (Miss) Katherine, appointment as Research Asst.;	7/1 538
Steiner, W. H., salary increased;	12/18 978
	12/19 980
	12/30 1017
Stenographer; employment of, for 30 days;	9/9 683
Widemann, H. A., appointment as half time employee;	11/3 780
Williams, (Miss) Faith M., employment as part time employee;	11/20 859
Willis, H. Parker, Director, salary increased;	12/30 1016
Youngman, Anna, salary increased;	12/18 978
	12/19 980
Div. of Issue and Redemption:	
Augusterfer, Lillian F., salary increased;	12/29 1010
Barrow, Theresa, salary increased;	12/29 1010
Bicknell, Margaret M., salary increased;	12/29 1010
Buell, W. E., increase in salary of;	10/31 778
Crawley, (Miss) Pearl, additional compensation for, owing to absence on account of illness;	9/30 709
Croe, Gertrude E., salary increased;	12/29 1010
Emerson, Madeline C., salary increased;	12/29 1010
Forsythe, Minnie H., salary increased;	12/29 1010
Fred, Pauline C., increase in salary of;	9/30 708
Gailes, Geo. Arthur, salary increased;	12/29 1010
Garrison, Martha, salary increased;	12/29 1010
Gott, Alys E., salary increased, effective Oct. 1st;	9/30 708
Salary increased, effective Jan. 1, 1920;	12/29 1010
Handy, Bertha E., salary increased;	12/29 1010
Herron, Mabel Audrey, salary increased;	12/29 1010
Hester, Otis M., increase in salary of;	9/30 708

Staff of F. R. Board:

Div. of Issue & Redemption: (continued):

Jenkins, Elizabeth C., salary increased;	12/29	1010
Male clerk appointed in;	7/29	592
Mason, S. Louisa, salary increased;	9/30	708
	12/29	1010
Mordecai, Rosina, salary increased;	9/30	708
Murphy, Julia D., salary increased;	9/30	708
	12/29	1010
Murphy, Ruth, salary increased;	12/29	1010
Penn, Ruthette M., salary increased;	9/30	708
	12/29	1010
Reddington, Clara M., increase in salary of;	9/30	708
Staton, Ammie M., salary increased;	12/29	1010
Styles, F. H., recommendation for increase in salary of;	10/14	738
Salary increased;	10/16	747
Tharp, Hallie L., salary increased;	9/30	708
Thomas, Robert, recommendation for increase in salary;	10/14	738
Salary increased;	10/16	747
Waters, Emily S., salary increased;	9/30	708
Young, Fanny H., salary increased;	12/29	1010
Div. of Operations & Examinations:		
Bartz, Charles H., salary increased;	12/18	978
	12/19	980
Emery, Lucia M., increase in salary of, recommended;	12/18	978
Disapproved by Governor;	12/19	981
	12/23	995
Inlay, Wm. M., Fiscal Agent and Asst. Chief of Div., salary increased;	12/18	977
Lalley, Josephine E., salary increased;	12/18	978
	12/19	980
Nichols, Ira J., increase in salary of, recommended;	12/18	978
Disapproved by Governor;	12/19	981
Approved by Governor;	12/23	994
Paddock, W. W., appointment as Chief of, (See Organization Chart, Auxiliary Minutes, July 29, 1919.)		
Div. of Reports and Statistics:		
Baer, Isobel, salary increased;	12/18	978
	12/19	980
Bizzell, C. K., salary increased;	12/18	978
	12/19	980
Burns, Wm. E., salary increased;	12/18	978
	12/19	980

	Page
Staff of F. R. Board:	
Div. of Reports and Statistics: (continued)	
Caskey, Merret P., appointment of;	8/7 616
Salary increased;	12/18 978
	12/19 980
Chamberlin, Wm. I., resignation accepted;	10/1 715
Chapin, Emma L., salary increased;	12/18 978
	12/19 980
Davis, L. B., salary increased;	12/18 978
	12/19 980
Resignation submitted;	12/30 1017
Dorsey, Wm. B., salary increased;	12/18 978
	12/19 980
Enriken, Everett, salary increased;	12/18 978
	12/19 980
Evans, Mary S., increase in salary of, rec-	
ommended;	12/18 978
Disapproved by Governor;	12/19 981
Approved by Governor;	12/23 994
Ficks, Louis G., salary increased;	12/18 978
	12/19 980
Freer, Albert P., appointment of;	9/23 701
Increase in salary of;	12/18 978
Disapproved by Governor;	12/19 981
Salary approved by Governor;	12/23 994
Goldenweiser, E. A., Asst. Statistician,	
salary increased;	12/18 977
Good, George E., appointment as Asst.	
Accountant;	10/2 721
Holt, G. Warren, salary increased;	8/7 616
Horbett, J. E., salary increased;	12/18 978
	12/19 980
Hurley, John J., appointment of;	7/22 579
Salary increased;	12/18 978
	12/19 980
Jacobson, Morris, Statistician, salary	
increased;	12/18 977
Jones, (Miss) Marjorie F., extra compensa-	
tion for;	7/3 549
Salary increased;	12/18 978
	12/19 980
Lalley, Kathleen T., salary increased;	12/18 978
	12/19 980
McCartney, Summerfield; employment for	
month of August as translator, approved;	8/5 612
McLinden, (Miss) Pauline, granted leave of	
absence with pay during December;	12/12 938
Meachan, (Mrs.) Genevieve, extra compen-	
sation;	7/3 549

	Page
Staff of F. R. Board: (continued):	
Div. of Reports and Statistics:	
Meacham, (Mrs.) Genevieve, resignation, effective August 26th;	7/29 591
Reappointment, effective Nov. 16th;	10/29 770
Salary increased;	12/18 978
	12/19 980
Mitchell, Willis H., detail of, to Re- classification Commission;	11/25 868
Salary increased;	12/18 978
	12/19 980
Monteith, (Miss) Elsie, resignation submitted;	9/23 701
Moore, Julia, increase in salary of; rec.	12/18 978
Disapproved by Governor;	12/19 981
Approved by Governor;	12/23 994
Morrisette, O. B., appointment in place of G. W. Weber;	8/29 664
Salary increased;	12/18 978
	12/19 980
Schmehl, (Miss) Esther L., extra compen- sation;	7/3 549
Increase in salary of;	12/18 978
	12/19 980
Shumate, Demma, increase in salary of;	12/18 978
	12/19 980
Sloane, (Mrs.) Anna B., appointment as translator,	9/30 709
Salary increased;	12/18 977
Small, (Miss) Edith, appointment of;	11/4 790
Smead, Edward L., Asst. Chief, salary in- creased;	12/18 977
Smith, Ammon E., resignation accepted;	8/7 615
Resignation to take effect Sept. 11th.	9/15 689
Smith, Eugene F., resignation accepted;	8/7 615
Recommendation that resignation take effect Sept. 17th;	8/20 643
Stewart, F. Betty, increase in salary of;	12/18 978
	12/19 980
Stoddard, Dorothy, increase in salary of;	12/18 978
	12/19 980
Trueheart, Lynwood, increase in salary of;	12/18 978
	12/19 980
Transferred from Board's messenger force to mimeograph operator in;	8/7 616

	Page
Staff of F.R. Board: (continued):	
Div. of Reports and Statistics:	
Van Fossen, John R., Statistical Accountant, salary increased;	12/18 977
Weber, George W., report of resignation of;	8/29 664
Wells, (Miss) Esther; appointment of;	7/29 592
Increase in salary of;	12/18 978
	12/19 980
Executive Secretary:	
Hoxton, W.W., appointed as, Office of, created by Board;	9/26 703-4
	9/16 691
Federal Reserve Note Clerk:	
Tibbs, Joseph F., appointment as;	10/2 721
General Counsel's Office:	
See under Counsel's Office:	
Gold Settlement:	
Halstead, J. P., salary increased;	12/18 977
	12/19 980
Johnson, W. A., salary increased;	12/18 977
	12/19 980
Moore, A. A. salary increased;	12/18 977
	12/19 980
Ogilvie, Wm. J., appointment as stenogra- pher and typist;	7/22 579
Salary increased;	12/18 977
	12/19 980
Westergren, Ruth A., salary increased;	12/18 977
	12/19 980
Governor Harding's Office:	
Ciucevich, (Miss) Kate, appointment as stenographer;	11/6 802
Eddy, Walter L., increase in salary of;	8/14 633
Eddy, Walter L., Sec'y to Gov. and Deputy Fiscal Agent of Board, salary increased;	12/18 976
Secretary to Governor; ruling re duties and salary of;	12/18 976
Library:	
Burnett, (Mrs.) L.T., appointment as Asst. Librarian;	8/1 606
Resignation as Asst. Librarian;	10/9 731
McCombs, Nelson W., appointment as Librarian;	8/19 640
Rackstraw, (Miss) Elsie, appointment as cataloguer;	10/23 762
Mail and Files:	
Jemison, W. W., salary increased;	12/18 977
	12/19 980

	Page
Staff of F. R. Board: (continued):	
Messengers:	
Appointment of additional messenger recom- mended;	11/20 859
Berry, L. C., appointed for 60 days;	8/12 625
Placed on permanent basis;	10/14 737
Burns, Wm. E., salary increased;	12/18 978
	12/19 980
Dyson, S. T. increase in basic pay of;	10/15 744
Employment of additional messenger recommended;	11/12 839
Johnson, Carlyle, granting of 6 days additional sick leave to;	10/29 770
Killingsworth, Frank R., resignation of;	12/11 916
Trueheart, Lynwood, transferred to Div. of Re- ports and Statistics as mimeograph operator;	8/7 616
Mr. Moehlenpah's office:	
Schoeneman, George J., appointment as Private Secretary;	11/17 851-2
National Bank Redemption Agency Force:	
Appointment of 25 additional money counters;	10/29 770
Archer, Olga, employment as currency counter;	10/1 716
Chewning, Lulu M., employment as currency counter;	10/1 715
Clancy, Margaret, employment as currency counter;	10/1 715
Compton, Bertha L., employment as currency counter;	10/1 715
Cranston, Ellen C., employment as currency counter;	10/1 715
Employment of 40 currency counters;	9/23 701-2
Employment of 30 additional currency counters;	10/22 760
Erin, (Miss) Bess, resignation as Clerk Counter;	12/23 992
Ficklin, Madeline, employment as currency counter;	10/1 716
Huntt, Grace E., employment as currency counter;	10/1 716
Jackson, Lucetta, employment as currency counter;	10/1 716
Luehrs, Martha, employment as currency counter;	10/1 715
Menefee, Lucille, employment as currency counter;	10/1 716

	Page
Staff F. R. Board:	
National Bank Redemption Agency Force: (continued)	
Morrow, Martha, employment as currency counter;	10/1 716
Resignation of;	11/25 868
Newingham, C. Ella, employment as currency counter;	10/1 715
Payment by Board of salaries of;	9/16 691
Phillips, Josephine E., employment as currency counter;	10/1 716
Quinlan, Mary A., employment as currency counter;	10/1 715
Smith, Lottie J., employment as currency counter;	10/1 716
Thomen, Bertha M., employment as currency counter;	10/1 715
Turner, Delia M., resignation as clerk counter;	12/19 984
Wall, Marjorie A., employment as currency counter;	10/1 716
Wall, Mary, employment as currency counter;	10/1 715
Winter, Anna E., employment as currency counter;	10/1 715
Woodward, Virginia S., employment as currency counter;	10/1 715
Redemption Division of Comptroller's Office:	
Employment of 35 additional money counters in;	11/4 790
Employment of twenty additional currency counters;	12/23 992
Salaries: (General):	
Increases in salaries of officers and employees; recommendations re;	12/18 972-3
Payment of extra compensation to employees pursuant to provisions of Section 7 of Act of March 1, 1919, and increases in salaries of employees not affected by such legislation;	7/1 537
Secretaries to Members of Board:	
Secretary to Governor, ruling re duties and salary of;	12/18 976
Secretary:	
Broderick, Joseph A., draft of resolution bearing upon resignation of;	8/27 658-9
Leave granted with pay during August;	7/31 600
Resignation, effective September 1st;	7/9 557-8
Resolution by Board expressing appreciation of services;	8/5 613

	Page
Staff of F. R. Board: (continued):	
Secretary:	
Chapman, W. T.,	
Appointed Secretary of FRBoard;	9/16 693
Designated Acting Sec'y. during ab-	
sence of Sec'y on leave;	7/31 600
Extension of time as Acting Sec'y.	
authorized	9/2 669
Salary increased;	12/18 977
Secretary's Office:	
Bryans, R. A. appointment as stenog-	
rapher and clerk;	7/22 579
Coe, Madison P., salary increased;	12/18 977
	12/19 980
Hendricks, M. J. salary increased;	12/18 977
	12/19 980
Kitzmiller, H.W., salary increased;	12/18 977
	12/19 980
Morey, Esther, salary increased;	12/18 977
	12/19 980
Schuman, Ida, salary increased;	12/18 977
	12/19 980
White, F.H. salary increased;	12/18 977
	12/19 980
Telegraph Office:	
Ott, T. V., salary increased;	12/18 977
	12/19 980
Tibbs, Joseph F., appointment as Federal Reserve	
Note Clerk;	10/2 721
Standard Bank of South Africa, Ltd.:	
Refusal of Dept. of Labor to admit into	
the U. S. an employee of;	10/2 720
State Bank Members:	
Amount of money loaned by, on stocks and	
bonds in N.Y. as of close of business	
Nov. 12th; banks to be requested to in-	11/28 877
form Board as to,	
Governor's objections to above,	11/28 877
Motion made that weekly member bank	
statements be enlarged to include	
item "money loaned on call outside	
of district in which the member bank	
may be domiciled."	11/28 878
Campaign for additional; Mr. Moehlenpah	
authorized to visit Tulsa and Oklahoma	
City in connection with;	11/26 873

State Bank Members:	Page
Examination of; memo. of Mr. Paddock re- porting results of;	11/28 878
Plan of campaign for; letter from FR Agent Jay submitting recommendations re;	11/10 831
Mr. Moehlenpah appointed committee to supervise campaign for additional; with assistance of Executive Secretary	11/12 837
State Banks & Trust Companies.	
Entrance into FRS:	
See also Membership in F. R. System. (See also Auxiliary Minute Book.)	
Application of State banks for membership pursuant to provisions of Section 9 of FR Act;	12/19 983
Bank of Santa Maria, Santa Maria, Cal., application for admission into System;	11/18 854
Union Trust Co. of Providence, R. I.; report of Com't in re request from, for change in conditions of membership;	8/12 626
Withdrawals from F. R. System:	
La Crosse County Bank, West Salem, Wis.; notice of intention to withdraw;	7/29 589
State Laws Relating to Capital & Surplus of Banks:	
Table containing analysis of, prepared by General Counsel's office;	10/30 774
Table ordered published in FR Bulletin;	11/4 786
State Member Banks:	
Advertisements of certain, that they are un- der "United States Govt. protection";	12/23 990
Clearing facilities of, at Pittsburgh; let- ter from Continental Trust Co.,	9/30 707
State of Pennsylvania:	
Placed on par basis by FR Banks of Cleveland and Phila.;	7/1 534
State Superintendent of Banks of Louisiana:	
Impossibility of securing consent of, for participation by examiners of FR Bank of Atlanta in examinations conducted by;	8/26 655
Statistician, F. R. Board:	
Memo. of, re	
Analyzing possible result of withdrawal by Bank of Japan of gold balance now held in this country;	12/12 937
Loans made by national banks to non- member banks; Comptroller requested to furnish such information;	10/15 742

	Page
Statistician, F. R. Board: (continued)	
Memorandum of, re	
Ninety-day paper in New York, submitting analysis of open market rate and FRBank discount rate, 1914-1919;	9/30 712
Proposed study of salaries of employees of FRBanks;	10/23 763
Recommending certain changes in weekly reports of FRBanks;	12/3 894
Stetson, Jennings & Russell of New York:	
Draft of letter from Governor to, re acceptances drawn to finance export of goods to Czecho-Slovakia;	7/10 560
Referred to Mr. Strauss for preparation of statement for Bulletin;	7/15 568
Staubenville Bank & Trust Co., Staubenville, Ohio:	
Request for approval of branch in quarters previously occupied by Commercial National Bank;	12/16 950
Stock:	
American Foreign Banking Corporation: request for authority to invest in stock of Commercial & Industrial Bank of China;	12/27 1005
Asia Banking Corporation; application to Superintendent of Banks of New York for permission to increase capital stock and surplus;	7/8 551
Capital:	
Commercial National Bank of Eufaula, Ala. granted permission to reduce;	8/28 662
Freedom National Bank, Freedom, Pa. application of, to reduce capital and surplus;	11/10 830
Reduction in capital stock recommended by Comptroller of Currency;	11/4 788
International Banking Corporation of New York, increase in capital stock and surplus of;	11/21 862
Midland Trust & Savings Bank, St. Paul, Minn., improper method pursued by, in selling capital stock;	10/15 740
Changes in:	
(See Auxiliary Minute Book.)	

	Page
Stock: (continued)	
Continental & Commercial National Bank of Chicago granted permission to purchase 2,000 shares of capital stock of Mercantile Bank of the Americas of New York;	7/2 544
Continental & Commercial National Bank of Chicago; application of, to invest in capital stock of Asia Banking Corporation of New York;	7/9 556
First Wisconsin National Bank of Milwaukee; investment in stock of American Foreign Banking Corporation, approved;	7/3 548
Foreign Credit Corporation of New York: Permission granted Liberty National Bank of New York to invest in stock of;	10/29 768
Permission granted Philadelphia National Bank of Philadelphia and Chase National Bank of New York to invest in stock of;	9/9 682
Midland Trust & Savings Bank of St. Paul, Minn.; method of securing stock subscriptions to;	10/2 719-20
National Shawmut Bank of Boston; application for permission to invest in stock of Mercantile Bank of the Americas;	7/9 555
Park Union Foreign Banking Corporation; form of agreement for making its stock eligible for investment by national banks;	7/3 547
Stockyards National Bank of Fort Worth, Texas: Copy of letter to, re Section 5200 U. S. R. S. as applied to livestock loans;	12/9 906
Strauss, Albert, Member of FRBoard: Draft of telegram suggesting discouraging of member banks from using advance in FRBank rates as excuse for increasing interest charge to borrowers on Government securities;	11/5 796-7
Above telegram approved;	11/6 803
Formal statement in connection with initial showing in weekly statement of gold received from Germany in payment for food supplied;	9/4 677
Memo. giving reasons for supporting motion authorizing Gov. Harding to suspend reserve requirements against deposits at FRBank of New York;	11/10 826-7

	Page
Strauss, Albert, Member, F. R. Board: (continued):	
Memorandum of, re silver dollars; draft of letter to FRBanks covering prohibition of exportation of unmelted;	11/20 858
Report by, that State Dept. had requested Treasury Dept. to permit exportation of Russian Govt. rouble notes prepared for Kerensky Govt.	10/17 748
Statement by, re misunderstanding as to import of certain Russian roubles, and granting of license for;	7/22 580-1
Strock, J. B., of Reading, Pa.	
Letters from, to the President and Attorney General, charging FRSystem with profiteering;	8/26 653
Above matter referred to Bulletin Committee;	9/4 677
Strong, Benjamin, Jr., Gov. FRBank of N.Y.	
Leave of absence with half pay granted to, for period of year;	12/31 1026-7
Report from, re his observations of financial conditions in Europe;	9/4 673
Sub-Treasuries:	
Abolition of, and transfer of functions to FRBanks;	7/1 536
Statement by Gov. Harding that bill embodying suggestions similar to those contained in Gov. Strong's letter had been presented to Congress from New York; voted such matters should be presented by Board;	7/1 536
Abolition of, and transfer to FRBanks of most of functions exercised by;	12/16 956
Tentative report of committee appointed to consider future status of;	10/1 716
Transferring function of, to FRBanks; letter from Gov. Strong of New York;	10/17 748-9
Supervisory Architect:	
(See Consulting Architect).	
Supplies, F. R. Board:	
Purchase of bookcases, requested by General Counsel for his office;	11/13 842
Purchase of bookcases for Mr. Hamlin's office;	9/4 678
Surplus Accounts of F.R.Banks:	
Proposed plan for treatment of, submitted by Gov. Strong of New York;	12/12 933-4

	Page
Suydam, W. H.	
Hearing granted committee of bankers and merchants interested in foreign trade and exchange upon request of;	9/23 699
Swearingen, Embry L.	
Letter from, expressing approval of Board's action in undertaking to prohibit use of phrase "Under Federal protection" in ad- vertisements of member banks;	12/31 1025
Switzerland:	
Establishment in, of proposed clearing house bank for world; letter from Amer- ican Minister at Berne;	7/22 578
Establishment in, of proposed clearing house bank for world; memo. of Statistician;	7/23 583
Switzerland as field for American banks; report from American Consul General at Zurich re,	7/22 575
System of Inter-Office Communication:	
Installation of, suggested by Gov. Harding;	10/23 763
Tacoma, Washington:	
Reclassification of, as a city other than a central reserve or reserve city;	8/19 637
Talley, Lynn P., Deputy Governor, FRBank of Dal- las:	
Attitude taken by, in refusing to allow ac- cess to vaults of FRBank of Dallas for pur- pose of examination; letter from Examiner Will re;	11/21 863
Letter of explanation from, in re contro- versy between himself and Examiner Will, apologizing therefor;	12/1 880
Taxation:	
See also Loans and Taxation:	
Telegraph Operators, Leased Wire System:	
Appointment of additional operator in Wash- ington office;	7/29 592
Ball, L.L., appointment in Board's tele- graph office;	12/23 993
Blake, A. D., salary increased;	12/19 984
Employment of additional operator in Wash- ington office;	7/1 536
Heflin, W. T., salary increased;	12/19 985
Heher, J. H., salary increased;	12/19 985
McMullen, R. A., salary increased;	12/19 985
Mooney, J. J., salary increased;	12/19 984

	Page
Telegraph Operators, Leased Wire System: (continued):	
Mulranen, E. T., salary increased;	12/19 984
Ott, Howard, salary increased;	12/19 985
Wyley, G.H., salary increased:	12/19 984
Telegraphic Transfers:	
Request from FRBank of Cleveland that Board not impose fee on;	7/31 601
Thefts of Govt. Securities in Tenth District: Opinion of General Counsel that FRBank is without authority to offer rewards for apprehension of those guilty of;	10/14 738
Thomas Bruce Boyd Co. Estimate of, covering furniture and equip- ment for new bank building at Dallas;	8/12 621
Thompson, Wm. B. Newspaper comment upon resignation as di- rector of FRBank of New York;	12/23 991
Trade; resumption of, between U. S. and Germany; copy of General Enemy Trade License is- sued by War Trade Board:	7/22 575
Transfers; protest from Tyler and Tyler of N.Y. City at refusal of Seattle branch to make wire transfer for their representative at Seattle:	11/8 822-3
Transfers; telegraphic; request from FRBank of Cleveland that Board not impose fee on;	7/31 601
Transit & Audit Managers: Letter to be sent all FRBanks in re reports of conferences of, held in June;	11/13 843
Above letter approved;	11/14 846
Transit Conference: Meeting of Board with transit officers of FRBanks to be held on Aug. 18th;	8/5 609
Treasurer of the United States: Letter from, re Increase in amount of raised currency, with suggestions as to preventive meas- ures;	10/20 754
Treasury Department: Statement by Asst. Secretary Leffingwell reviewing work accomplished by, with co- operation of FRSystem;	9/4 674-676
Treasury's Financial Operations: Status of; letter from Asst. Secretary Leffingwell;	12/11 916

	Page
Trowbridge, Alexander B., Consulting Architect:	
Appointment of assistant in office of;	8/19 640
Best methods for testing vault construction;	12/26 1001-2
Expense account of, and of Mr. Ten Eyck, incident to conference on vault testing;	12/11 926
Letters from, re	
Plans for proposed new building for FRBank of Boston;	10/20 752
Purchase of additional real estate by FRBank of Chicago;	10/20 752
Plan presented by, for erection of building for testing of vault construction and protection;	10/31 776
General Counsel to prepare opinion as to power of Board to approve plan;	11/4 785
Opinion of General Counsel approving plan;	11/20 858
Request from, for expression by Board of views re furnishing member banks information in re vault construction;	12/2 887
Ten Eyck, O.W., report re employment in office of;	8/26 654
Trust Companies:	
Suggestion from John A. Garver for further amendment to Section 5154 of Revised Statutes re conversion of trust companies into national banks;	7/22 573
Tulsa Clearing House Association:	
Telegram from Gov. Harding to;	11/7 809
Tumulty, J. P., Secretary to the President:	
Letter from, transmitting letter from Senator Owen to the President requesting conference with representatives of leading nations of Europe;	11/10 827
Tabled for Nov. 14th;	11/12 836-7
Referred to Gov. for preparation of letter to the President;	11/14 850
Tyler & Tyler, New York City:	
Protest from, at refusal of Seattle branch to make wire transfer for their representative at Seattle;	11/8 822-3
Union Investment Co., Minneapolis, Minn.	
Letters of inquiry from, as to desirability of certain foreign government bonds as investments;	7/29 590
	7/30 595

	Page
Union Savings Bank & Trust Co. of Cincinnati, Ohio:	
Application to establish additional branch at Cincinnati;	12/3 892
Application to establish branch to be known as "Mohawk Branch";	11/10 830
Memo. of General Counsel recommending approval of application to establish branch in Cincinnati;	10/7 725
Union Trust Company of Providence, R. I.	
Report of Com't in re request from, for change in conditions of membership;	8/12 626
United States Railroad Administration:	
Letter from Director of Finances Spencer of, re eligibility for rediscount by FRBanks of bills drawn against coal sold to;	12/3 893
Vault Construction:	
Request from Consulting Architect Trowbridge as to his furnishing member banks information in re;	12/2 887
Vault Construction & Protection:	
Building for testing of; plan presented by Mr. Trowbridge for erection of;	10/31 776
General Counsel to prepare opinion as to power of Board to approve plan;	11/4 785
Opinion of General Counsel approving plan;	11/20 858
Vault Testing:	
Best methods for; letter from Consulting Architect Trowbridge;	12/26 1001-2
Conference on; expense accounts of Mr. Trowbridge and Mr. Ten Eyck incident to;	12/11 926
Wachovia Bank & Trust Co., Winston-Salem, N.C. Branch:	
Establishment of, in Winston-Salem;	7/1 539
Wall, Alexander:	
Letter from, containing suggestions as to limitations of loans;	12/16 954
Statistics bearing on credit barometrics;	11/5 796
Wall Street Market:-	
Lending of large amounts of money in, by member banks;	11/26 872-3
Wanamaker, John, of New York and Philadelphia:	
Form of consolidated financial statement prepared by;	10/22 757
Gov. authorized to communicate with FRBank of N.Y. in re above consolidated statement, stating Bank should inform John Wannamaker Corp. in re regulations of Board;	10/23 763-4

	Page
Wanamaker, J. S., letter from, criticizing circular letter No. 91 of FRBank of Richmond on cotton loans;	10/29 765
War Expenditures:	
Amounts and percentage of money raised by the U. S., Great Britain, France, Italy, and Germany by loans and taxation, requested by Congressman Hicks of N. Y.;	10/22 758
War Finance Corporation:	
Holding of certain securities of, in safe keeping by FRBank of Chicago;	7/10 562
Permission requested by American Foreign Banking Corporation to become obligated to, up to amount of paid-in capital and surplus;	9/2 667
War Finance Corporation Act:	
Handling of export transactions under, through FRBanks;	8/19 639
Views of Board on Senate Joint Resolution No. 88 re proposed amendment to Section 21 (a) of;	8/19 638-9
War Savings Organization of F. R. Banks:	
Salaried employees of; draft of letter to Banks requesting complete list of;	7/15 566-7
War Trade Board:	
Copy of General Enemy Trade License issued by, authorizing resumption of trade between U. S. and Germany;	7/22 575
Warehouse Receipts:	
Preferential discount rate for paper secured by receipts for goods stored in Federal and other special warehouses;	12/19 987
Preferential rate on paper secured by, meeting certain minimum requirements;	12/1 881
Waukesha National Bank, Waukesha, Wis.	
Letter from Andrew J. Frame of, in re Board's letter regarding relation of prices and circulation;	8/19 638
Weekly Reports of F. R. Banks:	
Memo of Mr. Jacobson recommending certain changes in;	12/3 894
Weekly Reports of Member Banks:	
Recommendation of Secretary for report; separately, on Form 51, of item "Loans secured by stocks and bonds other than U. S. securities";	7/22 576
Request from Mr. Leffingwell for showing upon, separately, loans based on Liberty bonds, Victory notes, and certificates of indebtedness;	11/3 779
Weekly Statements of F. R. Board:	
Adoption of uniform practice by FRBanks re payment of charges on telegrams reporting figures for use in;	7/9 558

	Page
Wells, Oscar, elected member of Federal Advisory Council;	12/19 987
Wendell, Paul H., Trenton, N.J. Copy of letter from, re purchase of exchange on Hungary;	8/1 606
Western Electric Co. Eligibility for rediscount of acceptances drawn under proposed credit to be granted, by National Bank of Commerce in N.Y., for installation of telephone cable in France; Board could not regard such acceptances as eligible;	9/11 686 9/11 686
Letter from Mr. O'Hara again presented and referred to Gov. for reply;	9/15 690
Will, John A., Chief Examiner, Western Div. Letters from, re Attitude taken by Deputy Gov. Talley in refusing access to vaults of FRBank of Dallas for purpose of examination;	11/21 863
Bespeaking lenient action by Board for Deputy Gov. Talley following his apology;	12/1 880
Resignation tendered by, effective Dec. 31, 1919, together with recommendations for readjustments in salaries of members of his staff;	11/28 876
Resignation accepted;	12/3 895
Williams County State Bank, Williston, North Dakota; Application for membership in system suspended pending examination of bank;	12/31 1033
Willis, Dr. H. Parker, Director of Div. of Analysis and Research: Gathering of statistics re foreign exchange;	7/2 544-5
Request from, that Gov. ask Secretary of Commerce for temporary use of international price files of Price Section of War Industries Board in connection with work of international price index;	11/12 839
Wills, D. C., FRAgent, Cleveland. Letter from, re policy of FRAgents in cooperating with Comptroller of Currency in passing upon applications for organization of National banks;	12/26 1000
Withdrawals From F. R. System: Farmers and Merchants National Bank of Hickman, Ky.; expiration of 6 months notice of withdrawal;	7/30 596

	Page
Withdrawal from F.R. System: (continued):	
La Crosse County Bank, West Salem, Wis. notice of intention to withdraw from System;	7/29 589
Woodlawn Trust & Savings Bank, Chicago, Ill. Application for admission to System,	12/12 937
Young, R. A. Election as Gov. of FRBank of Minneapolis, 8/14	632