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"NOMINATING AND

OTHER COMMITTEES."

OCTOBER 1912.

Loan Committee's minutes continued from page 286 of book marked

Clearing House Committee

Loan
Committee
&
Special Committee

Nov 19 1878
To
April 29 1885 (90)

LOAN COMMITTEE OF 1890

3

New York Clearing House
December 31st 1890

Mr. F. D Tappen cancelled the following Certificates for the Loan Committee, to day.

			Issued to date
NORTH AMERICA			16.645.000
X Nos. 160-161-169 = 3 @ m^m =	30.000		
XX " 589 and 590 = 2 @ 2m^m =	40.000	70.000	
Previously Cancelled		3.580.000	
Aggregate "		3.650.000	3.650.000
Outstanding			12.995.000

W. A. Camp
Secretary

LOAN COMMITTEE OF 1890

New York Clearing House
January 2nd 1891.

Mr. Tappen cancelled the following Certificates for the Committee, to day.

				Issued to date
				16.645.000
MERCANTILE				
X Nos. 131	= 1 @	10.000		
" 176 to 202 inc	= 27 @ 10^m =	270.000		
" 231 " 235 "	= 15 @ 10^m =	150.000		
XX " 275 " 286 "	= 12 @ 20^m =	240.000		
" 531 " 535 "	= 5 @ 20^m =	100.000	770.000	
Cancelled previously			3.650.000	
" to date			4420.000	4.420.000
Outstanding				12.225.000

W. A. Camp
Secretary

New York Clearing House
January 3rd 1891.

A meeting of the Loan Committee was held this day at the Clearing House at 11.30 A.M.

Present Messrs Vermilye, Williams, Perkins and Tappen.

Mr A.R. Dyett, counsel for the Importers & Traders' National Bank was also present on invitation

Mr Perkins presented the following condensed statement of the Loan Committee's account in the matter of the North River Bank:

Amount of notes received from Loan Committee		142.740.38
" " " paid to date	43.610.13	
" " " protested	47.912.34	
" " " not due	51.217.91	142.740.38

Cash account

Amount of Notes paid to date, including $6.41 in fees,		43.615.54
" " Loan Certificates cancelled	40.000.00	
" " Interest on same	707.50	
" " Fees on protested notes	47.94	
" to Credit of Loan Committee	2.860.10	43.615.54

After considerable discussion it was

Resolved: That Mr A.R. Dyett be employed by the Loan Committee in the matter of the North River Bank, and that he be requested to communicate with the Receiver of the Bank with reference to the claim of the

LOAN COMMITTEE OF 1890

Clearing House and also to take such action as he may deem best to protect the interest of the Association.

The Committee cancelled Certificates as follows:

		Issued to date
		16.645.000
NORTH AMERICA,		
XX Nos. 27 and 28 = 2 @ 20000 =	40.000	
Cancelled previously	4420.000	
" to date		4.460.000
Outstanding		12.185.000

adjourned

W. A. Camp
Secty

N.Y. Clearing House
January 5th 1890.

Mr Tappen for the Loan Committee cancelled the following certificates this day:

		Issued to date
		16.645.000
NEW YORK		
XX Nos 190 to 199 inc = 11 @ 20m =	200.000	
MECHANICS' & TRADERS'		
X Nos. 12 to 15 inc = 4 @ 10m =	40.000	
NORTH AMERICA		
XX Nos. 29 to 31 inc = 3 @ 20m =	60.000	
cancelled this day	300.000	
" previously	4.460.000	
" to date		4.760.000
Outstanding		11.885.000

W. A. Camp Secty

LOAN COMMITTEE OF 1890

N. Y. Clearing House
January 6th 1896.

Mr Tappen cancelled certificates as follows, to-day:

			Issued to date
NEW YORK			16.645.000
X Nos. 111 to 113 inc.	= 3 @ 10M =	30.000	
XX " 200 " 209 "	= 10 @ 20M =	200.000	230.000
MANHATTAN CO.			
XX " 140 " 164 "	= 25 @ 20M =		500.000
MECHANICS' & TRADERS'			
X " 11-17-18 -	= 3 @ 10M =		30.000
REPUBLIC			
XX " 287 to 296 inc	= 10 @ 20M =		200.000
NORTH AMERICA			
X " 159	= 1 @ 10 =	10.000	
XX " 227-228-584	= 3 @ 20 =	60.000	70.000
Cancelled this day			1.030.000
" previously			4.760.000
" to-date			5.790.000
Outstanding			10.855.000

W. A. Camp
Secty

New York Clearing House
January 7th 1891

Mr Tappen cancelled the following Certificates for the Committee, this day;

	Issued to date
	16.645.000

NEW YORK

XX Nos. 210 to 214 inc = 5 @ 20.000 = 100.000

Cancelled previously 5.790.000

" to date 5.890.000

Outstanding 10.755.000

N. Alcock Secty

LOAN COMMITTEE OF 1890

New York Clearing House
January 8th 1891

Mr Tappen cancelled the following Certificates for the Loan Committee, this day:

	Aggregate Issued
	16.645.000

NEW YORK

XX Nos. 295 to 294 inc = 40 @ 20.000 = 800.000

AMERICA

XX Nos. 165 to 189 inc = 25 @ 20.000 = 500.000

COMMERCE

XX Nos. 100 to 124 inc = 25 @ 20.000 = 500.000

Cancelled this day	1.800.000	
" previously	5.890.000	
" to date		7.690.000
Outstanding		8.955.000

W. Adams Secty

N. Y. Clearing House
January 9th 1891

Mr Tappen cancelled the following Loan Certificates for the Committee, this day:

	Aggregate Issued
	$ 16.645.000

NEW YORK

XX Nos. 559 to 568 inc = 10 @ 20.000 =		200.000

NORTH AMERICA

XX Nos. 32 to 34 inc = 3 @ 20.000 =	60.000	
" 38 " 44 " = 7 @ 20.000 =	140.000	200.000

WEST SIDE

X No. 225 = 1 @	10.000	
XX Nos. 361-363-364 = 3 @ 20.000 =	60.000	70.000

SEABOARD

X No. 251 = 1 @	10.000	
XX " 538 = 1 @	20.000	30.000
Total Cancelled this day		500.000
Cancelled previously		7.690.000
" to date		8.190.000
Outstanding		8.455.000

M. A. Comptroller

LOAN COMMITTEE OF 1890

New York Clearing House
January 10th 1891

Mr Tappen cancelled the following Certificate for the Committee, this day:

	Issued
	16.645.000

NEW YORK

XX Nos. 569 to 578 inc = 10 @ 20M = 200.000

MECHANICS' and TRADERS'

XX Nos. 13 to 16 inc & 18 = 5 @ 20M = 100.000

AMERICAN EXCHANGE

XX Nos. 368-370. 371 = 3 @ 20M = 60.000
378 to 382 inc = 5 @ 20M = 100.000
391-393. 394 = 3 @ 20M = 60.000
396 to 399 " = 4 @ 20M = 80.000
402 to 405 " = 4 @ 20M = 80.000
407 to 414 " = 8 @ 20M = 160.000
432 to 431 " = 10 @ 20M = 200.000 = 740.000

COMMERCE

XX Nos. 75 to 99 inc = 25 @ 20M = 500.000

REPUBLIC

XX Nos. 297 to 301 inc = 5 @ 20M = 100.000
303 to 306 " = 4 @ 20M = 80.000 180.000

NORTH AMERICA

XX Nos. 45 to 54 inc = 10 @ 20M = 200.000

THIRD NATIONAL

XX Nos. 322 to 326 inc = 5 @ 20M = 100.000

N.Y. NATIONAL EXCHANGE

XX No. 496 10 @ 20.000
Cancelled this day 2.040.000
" previously 8.190.000

TOTAL CANCELLED 10.230.000

Wm A Logan Secty

Outstanding 6.415.000

New York Clearing House
January 12th 1891.

Mr Tappen cancelled the following Certificates for the Committee, to day:

			Aggregate Issued
			16.645.000
NEW YORK			
XX No. 579	= 1 @ 20 =	20.000	
Nos. 649 to 653 inc	= 5 @ 20 =	100.000	120.000
WEST SIDE			
X No. 253	= 1 @	10.000	
274 to 276 inc	= 3 @ 10 =	30.000	
279 to 281 "	= 3 @ 10 =	30.000	
XX 365	= 1 @	20.000	90.000
SEABOARD			
XX No. 539	= 1 @		20.000
FIRST NATIONAL, BKLYN			
XX Nos. 337 to 341 inc	= 5 @ 20 =	100.000	
Cancelled this day		330.000	
" previously		10.230.000	
" to date			10.560.000
Outstanding			6.085.000

W. A. Camp
Secty

LOAN COMMITTEE OF 1890

N.Y. Clearing House)
January 13th 1891.

The following Certificates were Cancelled by Mr. Tappen for the Committee, this day:

				Issued to date
NEW YORK				16.645.000
$20.000 - Nos. 654 to 658 inc	= 5 =	100.000		
662 to 664 "	= 3 =	60.000	160.000	
SEVENTH NATIONAL				
$10.000 - Nos. 254 to 258 inc	= 5 =		50.000	
REPUBLIC				
$20.000 - Nos. 307 to 316 inc	= 10 =		200.000	
CHATHAM				
$10.000 - Nos. 83+86+87+96	= 4 =	40.000		
102 to 104 inc	= 3 =	30.000		
106 to 108 "	= 3 =	30.000		
$20.000 - 215 to 224 "	= 10 =	200.000		
506 to 509 "	= 4 =	80.000	380.000	
NORTH AMERICA				
$20.000 - Nos. 581 to 583 inc	= 3 =	60.000		
585 to 588 "	= 4 =	80.000	140.000	
MARKET and FULTON				
$20.000 Nos. 455 to 455 inc	= 3 =	60.000		
457 to 459 "	= 3 =	60.000	120.000	
Cancelled to day		1.050.000		
" previously		10.560.000	Total Cancelled	11.610.000
		Outstanding		5.035.000

Mallard Secty

LOAN COMMITTEE OF 1890

N. Y. Clearing House.
January 14th - 91 -

The following certificates were cancelled by Mr. Jappen for the Committee, this day -

		Issued to date
		16.645.000.
Republic		
20.000 -	No. 302.	20.000.
North River -		
10.000 -	No. 5	10.000.
Bank of North America		
10.000.	Nos - 156 to 158 inc = 3 -	30.000
	" 162 to 164 . = 3 =	30.000
	" 166 to 168 . = 3 =	30.000
	" 170 = = 1 =	10.000.
20.000	" 55 and 57 to 60 inc = 5 =	100.000.
	" 225 and 226 = 2 =	40.000.
	" 229 to 232 inc = 4 =	80.000
		320.000.
Cancelled to day.		350.000.
" previously -		11.610.000 Total Cancelled 11.960
		Outstanding 4.685.000

M. A. Donnelly
Secty

LOAN COMMITTEE OF 1890

New York Clearing House

Jany – 15th 1891.

The following certificates were cancelled by Mr. Tappen for the committee, this day-

				Issued to date
N.Y. National Exchange.				
10.000. 20.000	2m.	2K = 1 a 10. 504-504 2 a 20	10.000 40.000	50.000	16.645.000.
Germania				
10.000.	2m.	205 to 214 inc 10 @10		100.000	
Bank of New York.				
20.000.	2m.	659 to 661 inc 3 @20 60.000		120.000.	
		662 to 665 " 3 @20. 60.000			
Chatham Natl Bank.				
10.000.	2m.	81. 82	2 a 10 = 20.000		
		84. 85	2 a 10 = 20.000		
		88 to 95 inc	8 a 10 = 80.000		
		97 to 101 inc	5 a 10 = 50.000		
		105	1 a 10 = 10.000		
		109. 110.	2 a 10 = 20.000		
20.000		527 to 530 inc	4 a 20 = 80.000	280.000.	
Bank of the Republic					
20.000.		591 to 610 inc 20 @20.		400.000	
Irving National Bank.					
10.000		132 to 155	24 a 10 =	240.000	
Market and Fulton					
10.000.		61 to 70 inc	10 a 10 = 100.000		
20.000		451. 452	2 a 20 = 40.000		
		456	1 a 20 = 20.000		
		460	1 a 20 = 20.000	180.000	
First Natl Brooklyn.					
20.000.		342 to 346 5 a 20 =	100.000	100.000	
Cancelled to day-				1.470.000	
" previously-				11.960.000	Total Cancelled 13.430.000
outstanding-					3.215.000

W. A. Camp Secty

N.Y. Clearing House
January 16th 1891

Mr Tappen cancelled for the Loan committee, the following Certificates this day.

Total Issued
16.645.000

MARKET & FULTON

$10.000 Nos. 71 to 80 inc = 10 = 100.000

Previously Cancelled 13.430.000

Aggregate " 13.530.000

Outstanding 3.115.000

W. A. Camp Secty

LOAN COMMITTEE OF 1890

New York Clearing House
January 17th 1891

Mr Tappan cancelled the following certificates for the Committee this Day:

			Total Issue
			16.645.000
MECHANICS' and TRADERS'			
20.000 - Nos 19 and 20 = 2 =	40.000		
61 to 68 inc = 8 =	160.000	200.000	
SAINT NICHOLAS			
20.000 - Nos. 548 to 552 inc = 5 =		100.000	
SEVENTH NATIONAL			
10.000 - Nos. 259 to 263 inc = 5 =		50.000	
SEABOARD			
10.000 - Nos. 247 to 250 " = 4 =	40.000		
20.000 - 540 to 547 " = 8 =	160.000	200.000	
Total Cancelled to day		550.000	
Previously "		13.530.000	
Total " to date			14.080.000
Outstanding			2.565.000

W. A. Camp Sec-ty

LOAN COMMITTEE OF 1890

New York Clearing House
January 19th 1891

Mr Tappen cancelled the following Certificates for the Loan Committee, this day.

		Total Issued
SEVENTH NATIONAL		16.645.000
$10.000 - Nos. 264 to 267 inc = 4 =	40.000	
UNITED STATES		
$20.000 - Nos. 621 to 632 inc = 12 =	240.000	
FIRST NAT'L, BROOKLYN		
$20.000 - Nos. 347 to 351 inc = 5 =	100.000	
TOTAL THIS DAY	380.000	
PREVIOUSLY CANCELLED	14.080.000	
TOTAL "		14.460.000
Outstanding		2.185.000

M. A. Leonard Secty

N. Y. Clearing House
January 20th 1891.

Mr Tappen cancelled the following Certificates for the Committee this day.

		Issued to date.
		16.645.000
TRADESMENS		
20.000 - Nos. 611 to 620 inc = 10 =	200.000	
Previously Cancelled	14.460.000	14.660.000
Aggregate		
Outstanding		1.985.000

W. A. Camp
Asst Sec'y

LOAN COMMITTEE OF 1890

New York Clearing House
January 21st 1891

Mr Tappen cancelled the following Certificates for the Committee this day:

			Total Issue
			16.645.000
UNITED STATES			
20.000 - Nos. 633 to 645 inc =	13 -	260.000	
Previously Cancelled		14.660.000	
Total "			14.920.000
Outstanding			1.725.000

W. A. Camp Secty

New York Clearing House
January 22nd 1891.

The following certificates were cancelled for the Committee by Mr Tappen, this day:

		Issued
NEW YORK		16.645.000
$10.000 - Nos. 127 to 130 inc = 4 @ =	40.000	
20.000 " No. 668 = 1 @	20.000	60.000
PHENIX		
$20.000 - Nos. 125 to 139 inc = 15 @ 20 =		300.000
N.Y. NAT'L EXCHANGE		
$10.000 - Nos. 227 - 228 = 2 =	20.000	
20.000 " 497 to 499 inc 3 =	60.000	80.000
Total Cancelled To-day		440.000
Previously "	14920.000	
Aggregate "		15.360.000
Outstanding		1.285.000

W. A. Bamford
Secty

LOAN COMMITTEE OF 1890

N. Y. Clearing House
January 25th 1891

Mr Tappen cancelled the following Certificates for the Committee, To day.

		Issued
NEW YORK		16.640.000
*10.000 - Nos. 114 to 126 inc = 13 =	130.000	
" 252 and 282 = 2 =	20.000	
*20.000 - " 669 and 690 = 2 =	40.000	190.000
SEVENTH NATIONAL		
*10.000 - No. 273	10.000	
Total Cancelled to day	200.000	
Previously "	15.360.000	
Aggregate " to date		15.560.000
Outstanding		1.080.000

W. A. Camp Secty

LOAN COMMITTEE OF 1890

N.Y. Clearing House
January 24th 1891

Mr Pappen cancelled the following certificates this day:

		Issued
SAINT NICHOLAS		16.645.000
$20.000. Nos. 553 to 555 inc. - 3 =	60.000	
NORTH RIVER		
$5.000. No 1.	5.000	
FIRST NATIONAL BKLYN		
$10.000. Nos. 203 and 204 - 2 = $20.000.		
20.000. " 352 to 361 inc - 9 = 180.000	200.000	
Total Cancelled this day	265.000	
" " previously	15.560.000	
" " to date.		15.825.000
Outstanding		820.000

W. A. Camp Secty

N. Y. Clearing House
January 26th 1891

Mr Tappen cancelled the following certificates for the Committee this day:

		Issued
SEVENTH NATIONAL		16.6 x 5.000
268 to 272 inc = 5 =	50.000	
Previously Cancelled	15.825.000	
Total "		15.875.000
Outstanding		770.000

W. A. Camp Secty

N. Y. Clearing House
January 2nd 1889.

Mr. Tappen cancelled the following certificates, for the Committee to-day:

		Issued
MECHANICS' & TRADERS'		16.685.000
$10.000. Nos. 19 = 1 = 10.000		
20.000 " 69 & 70 = 2 = 40.000	50.000	
SAINT NICHOLAS		
20.000. Nos. 556 to 558 inc = 3	60.000	
N.Y. NATL EXCHANGE		
10.000. Nos. 219 & 220 = 2 = 20.000		
20.000 " 500 to 503 inc = 4 = 80.000	100.000	
Cancelled this day	210.000	
" previously	15.875.000	
" to date		16.085.000
Outstanding		560.000

W. A. Camp Secty

N. Y. Clearing House
January 28th 1891

Mr. Tappen cancelled the following Certificates for the Committee this day:

			Issued
THIRD NATIONAL			16.645.000
10.000	Nos. 171 to 190 inc. = 5 =	50.000	
20.000	" 327 " 336 " = 10 =	200.000	250.000
MECHANICS' and TRADERS'			
20.000	Nos. 71-72-74 = 3 =	60.000	
	Cancelled this day	310.000	
Previously "	to date	16.085.000	
"	to date		16.395.000
	Outstanding		250.000

W. A. Camp Secty

N.Y. Clearing House

January 29th 1891

Mr Tapper cancelled the following Certificates for the Committee, this day:

		Issued
MECHANICS' and TRADERS'		16.645.000
$10.000 Nos. 32.36.37.59.60 =	$ =	50.000
GERMANIA		
$10.000 Nos. 215 to 224 inc - 10 =		100.000
Cancelled this day		150.000
" previously		16.395.000
" to date		16.545.000
Outstanding		100.000

W. A. Camp Secty

At Clearing House
January 30th 1891

Mr Tappen cancelled the following Certificates, for the Loan Committee, this day.

		Total Issue
MECHANICS and TRADERS		16.645.000
$10.000. Nos. 20. 33. 34. 35. 38. 58 = 6 =	60.000	
Cancelled previously	16.545.000	
" to date	16.605.000	16.605.000
Outstanding		40.000

W. A. Camp Secty

The Loan Committee met at the Clearing House this day at 3 o'clock P.M.

Present Messrs. Vermilye, Williams, Perkins & Tappen.

After some discussion it was decided that the publication of the weekly statement, in detail, which was discontinued upon the organization of the Loan Committee be not renewed until after all of the Loan Certificates had been retired.

W. A. Camp Secty

New York Clearing House
Saturday, February 7th 1891.

Mr Tappen cancelled the remaining outstanding Loan Certificates for the Committee this day, as follows:

		Total Issued
		16.645.000
North River		
10.000. Nov. 6.7.8.9 = 4 @ 10.000 =	40.000	
Cancelled previously	16.605.000	
" to date		16.645.000
Outstanding		0

W. A. Camp Secty

LOAN COMMITTEE OF 1890

New York Clearing House
Friday March 7th 1890

A meeting of the Loan Committee was held this day at one o'clock P.M. at the Clearing House.

Present Messrs Vermilye, King, Perkins, Williams and Tappen.

A bill from Mr. A.R. Dyett for services in the matter of the North River Bank, for $1,500, was presented by Mr. Vermilye, and, after discussion the unanimous opinion of the Committee was expressed, that the amount was too large, and that $1,000. would be a liberal compensation for Mr. Dyetts' services. The matter was referred to Mr. Perkins to arrange and the Secretary requested to pay such sum as he may direct.

W. A. Camp
Secty

SPECIAL COMMITTEE OF 3. IN RE HALLOCK.

New York Clearing House.
Thursday June 2nd 1892

A meeting of a Special Committee of three appointed by the Chairman of the Clearing House Association, to hear and consider the claims of J. C. Hallock, was held at one o'clock this day.

Present Messrs George Montague Chairman Richard Hamilton, and F. G. Brinckerhoff, Committee, and J. C. Hallock.

After hearing Mr Hallock's statement and examining documents presented by him, the Committee adjourned until Wednesday, June 8th, at one o'clock P.M.

Wm Sherer
Secretary.

New York Clearing House
Wednesday June 8th 1892.

A meeting of the Special Committee of 3 was held this day at one o'clock P.M.

Present Messrs Montague, Hamilton & Brinckerhoff.

The minutes of the previous meeting were read and approved.

The documents submitted by Dr. Hallock, at the last meeting, during a consultation with the Committee lasting over two hours, were thoroughly examined and their contents discussed.

The following letters, among those submitted, written or purporting to have been written by the respective parties whose names appear, and which were considered as the only ones having any special bearing upon the subject were ordered spread upon the minutes, so that their contents might be preserved for future reference if necessary.

1.

New York April 8th 1853

We beg leave to recommend to the Banks of this City the accompanying plan for making exchanges, settling balances &c. This plan has been compiled from various sources after a great deal of reflection and examination, and altho' it may contain features that will hereafter require alteration we believe it to be the most practicable of any that have been proposed.

On a first examination it may appear perplexing and expensive, but aside from the benefit which will result

in a daily settlement of balances, we beg to point to the labour it will save by abolishing the necessity of keeping accounts with one another.

This will be submitted to you by Jas. B. Halleck, whom we have requested to assist us in submitting and explaining it to the Banks.

F. W. Edmonds
J. Punnett.

To the Banks of the City of New York.

ON REVERSE OF SHEET BEARING THE ABOVE

The undersigned are willing to try this plan when three fourths of the Banks are found to concur.

G. F. Doutter - Cashr	BANK OF THE REPUBLIC	J. Oothout. Prest.
	CITIZENS' BANK	
J. A. Gunn Cashr	KNICKERBOCKER BANK	John J. Palmer, Prest.
	OCEAN BANK	Shepherd Knapp, Prest.
	MERCANTILE BANK	
J. Campbell, Cashr	PACIFIC BANK	J. Punnett, Cashr.
	CHATHAM BANK	
	IRVING BANK	
C. De Angelis Cashr	PEOPLES BANK	
	HANOVER BANK	Richd Berry Cash
J. Seymour Cashr	BANK OF NORTH AMERICA	
J. E. Williams. Cr.	METROPOLITAN BANK	
	GROCERS' BANK	
	EAST RIVER	John Clapp. Prest.
	MARKET	
	NASSAU	

SHOE AND LEATHER
CORN EXCHANGE
CONTINENTAL
ST NICHOLAS

A. A. Platt Cashr
R. Wilkes, Cashr
R. S. Oakley, Cashr

(Written across the sheet from bottom to top, just to the right of the printed banks names, was this endorsement:)

It is understood that the plan here proposed, may be amended or improved by the Committee of Bank officers, elected to have the control of the Clearing House at a meeting to which all the Banks will be invited to attend on Monday the 13th inst, at 11 o'clock A.M. unless otherwise notified.

2.

To F. W. Edmonds
Chairman &c

I would like to Receive the appointment of Assistant Manager of the Clearing House, at a salary of only $1.000 per annum, if the Committee do not feel warranted in awarding ~~not~~ more. If the above appointment is made, I shall feel much obliged

Very respectfully
Your friend
James B. Hallock

NOTE ON BOTTOM OF ORIGINAL IN PURPLE INK

Written in Sept. 1853.

"Social" Hallock's Committee (2nd)

3

New York October 15th 1853

Dear Sir

At a meeting of the Committee today it was found necessary to employ another clerk in the Clearing House to assist the manager. In doing so we were obliged to reduce your compensation from $1000 per annum to 600 per ann.

Very Resy
F.W. Edmonds
Chairman
Committee

To Hallock

4

New York June 1st 1854

Dear Sir:

At a recent meeting of the Clearing House Committee I was instructed to inform you that in consequence of the heavy expenses attending the business of the Association, and the necessity of the curtailment of those expenses, we shall be obliged to dispense with your services after the 1st of September next.

It is with regret the Committee take this step, as they highly appreciate your integrity, urbanity and accommodating disposition. You have their best wishes for your prosperity and success in whatever other

employment you engage in, and liberty to refer to them should you find it necessary.

Very Respectfully,
F.O. Edmonds
Chairman

Mr. J.C. Hallock.

The Committee then adjourned to meet again on Wednesday the 22nd inst at one oclock P.M.

W.J. Gilpin
Secty

New York, Wednesday June 22nd 1892

Pursuant to adjournment the Special Committee appointed to consider the "Hallock Claim" met at the Clearing House this day at one o'clock P.M.

Present Messrs Montague, Hamilton & Brinckerhoff.

The minutes of the previous meeting were read and approved.

Supplemental communications from W. J. C. Hallock to the Committee, were read, considered and ordered placed on file.

The following report was then drafted and adopted as the decision of the Committee:

Report of "Hallock Committee".

New York Clearing House
New York June 22d 1892

F. D. Tappen Esq. Chairman
New York Clearing House Association.

Dear Sir:

The Committee appointed to investigate the claim of W. J. C. Hallock, that his father J. C. Hallock was the originator of the system adopted by the New York Clearing House for the clearing of the exchanges and the settlement of the resulting balances, report that they have given Dr. Hallock a patient and attentive hearing and have thoroughly examined the documents submitted by him, also the records of the Clearing House, and they have failed to discover any evidence to show that W. J. C. Hallock rendered any except clerical service to the Committee on organization, or to the

Clearing House after it Commenced its operations; the most authoritative documents submitted by Dr Hallock indicate that Mr Hallock was only an employee of the Committee and of the Clearing House; the result of the suit brought against Geo S. Coe, Chairman, would seem to sustain the same idea.

In the opinion of this Committee the system of clearances and settlements adopted by the New York Clearing House was evolved from the various suggestions of the many persons who gave the subject special consideration.

Upon motion the Committee then adjourned

M. Sheer
Secretary

LOAN COMMITTEE OF 1893.

The Manager was requested to prepare and send to all Banks members of the Association blank forms of resolutions &c. necessary for the procurement by them of Loan Certificates

It was voted that meetings of the Committee be held at eleven o'clock A.M. Also that in the absence of the Chairman, M.W. A. Nash act as Chairman pro tem

The Manager was directed to prepare new books of Certificates and to destroy unused ones of previous issues.

A motion of Mr. Simmons that only the signatures of three members be necessary on Certificates, was carried

Upon motion the Committee adjourned to meet at eleven (11) o'clock tomorrow morning

W. Sherer
Secretary

Friday June 16th 1893.

A meeting of the Loan Committee was held this day at eleven o'clock A.M. at the Clearing House.

Present Messrs. Tappen, J. Edward Simmons, H. W. Cannon and W. A. Nash.

The Manager was instructed to suspend the publication of the details of the Weekly Statement until further notice and to furnish the public with the totals and changes only.

The Manager was also instructed for the present to give no information to the Press or others regarding the issuance or cancellation of Loan Certificates.

No application for Certificates having been received, at 11.30 the Committee adjourned.

Wm. Sherman
Secretary

New York clearing House.
Wednesday, June 21st 1893.

A meeting of the Loan committee was held this day at eleven o'clock A.M. at the Clearing House.

Present, Messrs F.D. Tappen,
C.H. Perkins Jr.
J. Edward Simmons
Henry W. Cannon
W.A. Nash and
G.G. Williams

The following banks applied for and received certificates:-

American Exchange:-

$20000 - Nos. 20085 to 20126 inc. = 42 @ 20 M = 840.000
$10000 - No. 2000 = 1 @ 10 M = 10.000 850.000

Commerce

$20000 - Nos. 20000 to 20049 inc. = 50 @ 20 M = 1.000.000

Corn Exchange:-

$20000 - Nos. 20050 to 20064 inc. 15 @ 20 M = 300.000

Southern:-

$20000 - Nos. 20065 to 20084 inc. 20 @ 20 M. 400.000
Total issued this day 2.550.000

Wm Sherer
Secretary

New York Clearing House
Thursday, June 22nd 1893.

A meeting of the Loan Committee was held this day at eleven o'clock A.M. at the Clearing House:

Present Messrs. F. D. Tappen
J. Edward Simmons
Henry W. Cannon and
G. G. Williams

Loan certificates were issued to the following banks upon application;-

American Exchange Nat. Bank

$ 10.000	No. 2001 =	1 @ 10 M =	10.000	
$ 20000	No. 20127 to 20158 inc	32 @ 20 M	640.000	650.000

First Nat. Bank of Brooklyn

$ 20000	No. 20159 to 20183 inc	25 @ 20 M		500.000

Tradesmen's Nat Bank

$ 10000	No. 2002 to 2021 inc	20 @ 10 M		200.000

Bank of New York, N.B.A.

$ 20000	No. 20184 to 20191 inc.	8 @ 20 M =	160.000	
$ 20000	No. 20197 to 20213 inc.	17 @ 20 M	340.000	500.000

Bank of America

$ 20000	No. 20214 to 20238 inc =	25 @ 20 M		500.000
	Total issued this day			2.350.000
	Previously issued			2.550.000
	Aggregate "			4.900.000

Wm. Sherer Assistant

New York Clearing House
Friday, June 23rd 1893.

A meeting of the Loan Committee was held this day at eleven o'clock A.M. at the Clearing House.

Present, Messrs F.D. Tappen
J. Edward Simmons
Henry W. Cannon and
G.G. Williams

Loan certificates were issued to the following banks upon application:-

Bank of New York, N.B.A.

$100000	No. 2022 to 2051 inc. 30 @ 10 M.	300.000

German American Bank

$100000	No. 2052 to 2066 inc. 15 @ 10 M.	150.000
	Total issued this day	450.000
	Previously issued	4.900.000
	Aggregate "	5.350.000

Secretary

New York Clearing House.
Monday, June 26th 1893

A meeting of the Loan Committee, was held this day, at eleven o'clock A.M. at the Clearing House.

Present, Messrs. J. Edward Simmons Chm
Henry W. Cannon.

who issued certificates ~~to-day~~ as follows

National Bank of the Republic:-

$10000	Nos 20679 to 20892 inc	= 23 @ 10 M =	230.000	
20000	Nos 20239 to 20249 "	= 11 @ 20 M =	220.000	450.000
	Total issue this day.			450000
	Previously issued.			5350.000
	Aggregate "			5800.000

Wm Sherer
Secretary

New York Clearing House,
Tuesday, June 27th 1893.

Messrs. Cannon, Nash, and Williams of the Loan Committee, were present at the Clearing House to day.

No certificates were issued.

Certificates issued to date and Outstanding $5.800.000

Wm. Sheer
Secretary

New York Clearing House
Wednesday, June 28th 1893.

The following members of the Loan Committee were present at the Clearing House to day.

Messrs. F. D. Tappen,
C. H. Perkins Jr.
J. Edward Simmons
Henry W. Cannon and
W. A. Nash

Certificates were issued as follows:

Bank of New York, N.B.A.

$10.000	Nos. 2090 to 2114 inc. = 25 @ 10 M	250.000

National Park Bank

20.000	Nos. 20250 to 20298 inc. = 49 @ 20 M	980.000
	Total issue this day	1.230.000
	Previously issued	5.800.000
	Aggregate "	7.030.000

Wm Sherer
Secretary

New York Clearing House
Thursday. June 29th 1893.

A meeting of the Loan committee was held this day, at eleven o'clock A. M. at the Clearing House.

Present- Messrs. F. D. Tappen
E. H. Perkins Jr
J. Edward Simmons
Henry W. Cannon
W. A. Nash and
G. G. Williams

Loan certificates were issued to the following banks upon application.

Seventh Nat. Bank.

$ 20000	No. 20299 to 20308 inc. = 10 @ 20 M	200.000

Bank of New York. N.B.A.

$ 20000	No. 20309 to 20313 inc. = 5 @ 20 M	100.000

National Bank of the Republic

$ 20000	Nos. 20314 to 20338 inc = 25 @ 20 M =	500.000	
$ 10000	" 2115 to 2119 " = 5 @ 10 M =	50.000	550.000

Mercantile Nat. Bank

$ 20000	No. 20339 to 20363 inc. = 25 @ 20 M =	500.000

New York National Exchange Bank

$ 10000	Nos 2120 to 2134 inc. = 15 @ 10 M	150.000
	Amount Forward	1.500.000

	Amount Forward	$ 1.500.000
	Bank of New York N.B.A.	
$ 10000	Nos 2135 to 2141 inc. = 7 @ 10 M = 70.000	
$ 5000	No 1 = 5.000	75.000
	Lincoln Nat. Bank.	
$ 20000	Nos. 20364 to 20390 inc. = 27 @ 20 M =	540.000
	Bank of New York N.B.A.	
$ 20000	Nos. 20391 to 20400 inc. = 10 @ 20 M =	200.000
	American Exchange Nat. Bank.	
$ 20000	Nos. 20401 to 20425 inc. = 25 @ 20 M =	500.000
	Lincoln National Bank.	
$ 10000	Nos. 2142 to 2157 inc. = 16 @ 10 M.	160.000
	Gallatin National Bank.	
$ 20000	Nos. 20426 to 20450 inc. = 25 @ 20 M =	500.000
	Corn Exchange Bank.	
$ 20000	Nos. 20451 to 20475 inc. = 25 @ 20 M =	500.000
	Chase National Bank.	
$ 20000	Nos. 20476 to 20515 inc. = 40 @ 20 M = 800.000	
$ 10000	Nos. 2158 to 2177 " = 20 @ 10 M 200.000	1.000.000
	Total issue this day	4.975.000
	Previously issued	7.030.000
	Aggregate "	12.005.000

Wm Sherer
Secretary

New York Clearing House
Friday June 30th 1893.

Messrs Tappen, Cannon and Nash of the Loan Committee met at the Clearing House to day and issued certificates as follows:-

Phenix National Bank

20000	No. 20516 to 20530 inc. =	15 @ 20 M	300.000

Bank of New York N.B.A.

5000	Nos. 2 to 11 inc. =	10 @ 5 M	50.000

German Exchange Bank

5000	Nos. 12 to 26 inc. =	15 @ 5 M	75.000

First Nat. Bank of New York

20000	Nos. 20531 to 20605 =	75 @ 20 M	1.500.000

N.Y. National Exchange Bank

5000	Nos. 27 to 36 =	10 @ 5 M	50.000

Fourth National Bank

10000	Nos. 2178 to 2187 =	10 @ 10 M = 100.000	
20000	Nos. 20606 to 20650 =	45 @ 20 M = 900.000	1.000.000

Chatham National Bank

20000	Nos. 20651 to 20675 =	25 @ 20 M	500.000

Bank of New York, N.B.A.

20000	Nos. 20676 to 20695 =	20 @ 20 M = 400.000	
10000	Nos. 2188 to 2197 =	10 @ 10 M = 100.000	500.000
		Amount Forward	3.975.000

		Amount Forward		3.975.000
	Bank of America.			
20000	Nos. 20696 to 20715 =	20 @ 20 M =	400.000	
10000	Nos. 2198 to 2207 =	10 @ 10 M =	100.000	500.000
	First Nat. Bank of New York			
20000	Nos. 20716 to 20749 =	34 @ 20 M =	680.000	
10000	Nos 2208 to 2214 =	7 @ 10 M =	70000	750.000
		Total issue this day		5.225.000
		Previously issued		12.005.000
		Aggregate "		17.230.000

Wm Sheen
Secretary

New York Clearing House
Saturday, July 1st 1893.

Messrs. Tappen, Perkins, Cannon and Nash of the Loan Committee met at the Clearing House to day and issued certificates as follows:-

Seaboard National Bank.

20000	Nos. 20750 to 20769 inc. = 20 @ 20 M =	400.000	
5000	Nos. 37 to 46 inc. = 10 @ 5 M =	50.000	450.000

First Nat. Bank of New York.

20000	Nos. 20770 to 20804 inc. = 35 @ 20 M =	700.000	
5000	Nos. 47 to 56 " = 10 @ 5 M =	50.000	750.000

Chase National Bank.

20000	Nos. 20805 to 20809 inc. = 5 @ 20 M =	100.000	
5000	Nos. 57 to 73 " = 17 @ 5 M =	85.000	185.000

Fourth National Bank.

20000	Nos. 20810 to 20814 inc. = 5 @ 20 M =	100.000	
5.000	Nos. 74 " 90 " = 17 @ 5 M =	85.000	185.000
	Total issue this day		1.570.000
	Previously issued		17.230.000
	Aggregate "		18.800.000

Secretary

New York Clearing House,
Monday, July 3rd 1893.

Messrs. F.H. Perkins Jr and W.A. Nash of the Loan Committee met at the Clearing House to day and issued certificates as follows:-

Germania Bank.

5000	Nos. 91 to 100 inc. - 10 @ 5 M =	50.000	
10000	Nos. 2215 to 2224 inc. = 10 @ 10 M =	100.000	150.000

Central National Bank

20000	Nos. 20815 to 20849 inc = 35 @ 20 M =	700.000	
5000	Nos. 101 to 110 " = 10 @ 5 M =	50.000	750.000

National Park Bank.

20000	Nos. 20850 to 20894 inc. = 45 @ 20 M =	900.000	
10000	Nos. 2225 to 2234 " = 10 @ 10 M =	100.000	1.000.000

Mechanics National Bank.

20000	Nos. 20895 to 20919 inc. = 25 @ 20 M	500.000	
5000	Nos. 111 to 130 " = 20 @ 5 M	100.000	600.000

Chase National Bank

20000	Nos. 20920 to 20929 inc: 10 @ 20 M:	200.000	
10000	Nos 2235 to 2239 " = 5 @ 10 M =	50.000	
5000	Nos. 131 to 153 " = 23 @ 5 M =	115.000	365.000
	Total issue this day		2.865.000
	Previously issued		18.800.000
	Aggregate "		21.665.000

W.A. Shaw Secretary

New York Clearing House
Wednesday, July 5th 1893.

Messrs. Tappen and Nast of the Loan Committee met at the Clearing House to-day and issued certificates as follows:-

Mercantile National Bank.

10000 Nos. 2240 to 2289 inc. = 50 @ 10 M = 500.000

Total issue this day 500.000
Previously issued 21.665.000
Aggregate issue 22,165.000

Wm Sloan Secretary

New York Clearing House,
Thursday, July 6th 1893.

Messrs Tappen, Cannon, Nash and Williams of the Loan committee met at the Clearing House to day and cancelled the following certificates

Total issued
22.165.000

Bank of New York N.B.A.

10000 No 2093 = 1 @ 10 M = 10.000

10.000 No. 2188 to 2196 inc. = 9 @ 10 M = 90.000 100.000

100.000

Cancelled this day

22.065.000

Outstanding

J. M. Shaw Secretary

New York Clearing House
Friday, July 7th 1893.

Messrs. Tappen, Cannon, Nash and Williams of the Loan Committee met at the Clearing House to day, and issued certificates as follows:-

United States Nat. Bank

200.000	Nos. 20930 to 20939 inc.	= 10 @ 20 M	= 200.000	
10000	Nos. 2290 to 2294 "	= 5 " 10 M	= 50.000	250.000

German American Bank

200000	Nos. 20940 to 20949 inc.	= 10 @ 20 M	= 200.000	
5000	Nos 154 to 163 "	= 5 @ 10 M	= 50.000	250.000
		Total issue this day		500.000
		Previously issued		22.165.000
		Aggregate "		22.665.000
		Cancelled previously		100.000
		Outstanding		22.565.000

Wm Sherer
Secretary

New York, ... 1893.

STATEMENT OF THE

..... Bank,

for the week ending ..... day of ..... 1893.

Average amounts of Loans and Discounts, . $.....

Deduct Average Amount of Loan Certificates issued to us by Loan Committee not cancelled, . $.....

$.....

Add average of all Loan Certificates on hand for the week, $.....

$.....

Average Amount of Specie, . . . $.....

" " Legal Tender Notes, . $.....

" " Deposits, . . . $.....

" " Circulation, . . $.....

Please use this form instead of that heretofore issued, and send to the Clearing House on ***Saturdays, before eleven o'clock A. M.***

F. D. TAPPEN, Chairman,

Clearing House Loan Committee.

New York Clearing House.
Saturday, July 8th 1893.

There was no session of the Loan Committee this day. The weekly statements were rendered on the new forms presibed by the Loan Committee, a copy of which is herewith inserted.

Wm Sherer
Secretary

New York Clearing House
Monday, July 10th 1893.

Messrs. Simmons, Cannon and Nash of the Loan Committee met at the Clearing House to day, and issued certificates as follows

United States Nat Bank

$10000	No. 2295 to 2319 inc. = 25 @ 10 M =	250.000
	Total issue this day	250.000
	Previously issued	22.665.000
	Aggregate "	22.915.000
	Cancelled previously	100.000
	Outstanding	22.815.000

Wm Sherer
Secretary

New York Clearing House
Tuesday, July 11 1893

Messrs. Tappen Simmons, Cannon, Nash and Williams of the Loan Committee were present at the Clearing House to day.

No issue of certificates and no cancellations.

Total issue to date	22.915.000
Cancelled to date	100.000
Outstanding	22.815.000

W. Sherer Secretary

New York Clearing House
Tuesday, July 11 1893

Messrs. Tappen Simmons, Cannon, Nash and Williams of the Loan Committee were present at the Clearing House to day.

No issue of certificates and no cancellations.

Total issue to date	22.915.000
Cancelled to date	100.000
Outstanding	22.815.000

W. Sherer Secretary

New York Clearing House,
Wednesday, July 12th 1893.

Messrs. Tappen, Simmons, Cannon and Nash of the Loan Committee, met at the Clearing House to day and issued & cancelled certificates as follows:

Issued

Mechanics & Traders Bank,

10000 No. 2320 to 2344 inc. = 25 @ 10 M = 250.000

Germania Bank

10000 No. 2345 to 2354 inc. = 10 @ 10 M = 100.000

Total issue this day 350.000
Previously issued 22.915.000
Aggregate " 23.265.000

Cancelled

Mercantile Nat. Bank

10000 No. 2240 to 2289 inc. = 50 @ 10 M = 500.000
Previously cancelled 100.000
600.000
Aggregate " 22.665.000

Outstanding

Wm Sheffield Secretary

New York Clearing House
Thursday, July 13th 1893

Messrs. Tappen, Cannon, Nash and Williams of the Loan Committee met at the Clearing House to day and cancelled the following certificates:-

Total issue
23.765.000

Fourth National Bank

20000	Nos. 20617 - 20622	=	2 @ 20 = 40.000	
20000	" 20625-20626-20644	=	3 @ 20 = 60.000	
20000	" 20648-20649	=	2 @ 20 = 40.000	
5000	" 85 =		1 @ 5 = 5.000	145.000
	Total cancelled to day			145.000
	Previously cancelled			600.000
	Aggregate "			745.000
	Outstanding			22.520.000

Wm Shew
Secretary

New York Clearing House.
Friday, July 14th 1893.

Messrs. Tappen, Simmons, Cannon, Nash and Williams of the Loan Committee met at the Clearing House this day, and issued and cancelled the following certificates.

				Total issue
	Issued			23.265.000
	Bank of the Metropolis.			
10000	Nos. 2355 to 2381 = 27 @ 10M =		270.000	
	Saint Nicholas Bank			
20000	Nos. 20950 to 20959 inc. = 10 @ 20M =	200.000		
5000	" 1624 to 183 " = 20 " 5M =	100.000	300.000	570.000
	Aggregate issue			23.835000
	Cancelled			
	Corn Exchange Bank			
20000	Nos. 204624 to 204723 inc. = 10 @ 20M =		200.000	
	Fourth Nat. Bank			
20000	Nos. 20609-12-15 = 3 @ 20M =	60.000		
20000	" 20623-24 = 2 " 20M =	40.000		
10000	" 2181-82-83 = 3 " 10M =	30.000		
5000	" 75-79-83-90 = 4 " 5M =	20.000	150.000	
	Total cancelled to day		350.000	
	Previously cancelled		745.000	
	Aggregate "		1.095.000	1.095.000
	Outstanding			22.740000

Secretary

New York Clearing House
Monday July 17th 1893.

Messrs Cannon and Nash of the Loan Committee met at the Clearing House to day, and cancelled the following certificates.

Total issue
23.835.000

Bank of New York N.B.A.

5000	Nos. 2 4 4 =	2 @ 5 M =	10.000
10000	" 2023-2043-2098 =	3 @ 10 M =	30.000
20000	" 20186-20190-20191 =	3 " 20 " =	60.000
	" 20197-20203-20392 =	3 " 20 " =	60.000
	" 20397 to 20399 inc. =	3 " 20 " =	60.000
	" 20678-20681-82-83 =	4 " 20 " =	80.000
	" 20687 & 20689 =	2 " 20 " =	40.000
	" 20693 to 20695 inc. =	3 " 20 " =	60.000
	Total cancelled to day		400.000
	Previously cancelled		1.095.000
	Aggregate "		1.495.000
	Outstanding		22.340.000

Wm Sheer Secretary

New York Clearing House
Tuesday, July 18th 1893

Messrs Tappen, Cannon and Nash of the Loan Committee met at the Clearing House to day, issued and cancelled the following certificates.

Issued to date
23.835.000

Issued

National Park Bank

20000 Nos. 20960 to 20979 inc. = 20 @ 20 M = 400.000
10000 " 2382 to 2391 " = 10 " 10 " = 100.000 500.000 500.000

24.335.000

Cancelled

Gallatin Nat. Bank

20000 Nos 20428 to 20431 inc. = 4 @ 20 M = 80.000
" 20436 " 20440 " = 5 @ 20 " = 100.000
" 20445 " 20450 " = 6 @ 20 " = 120.000 300.000

Fourth National Bank

20000 No. 20614 & 20620 = 2 @ 20 M = 40.000
20630 to 20632 = 3 " 20 " = 60.000
20641 to 20643 = 3 " 20 " = 60.000
20647 & 20812 = 2 " 20 " = 40.000 200.000

Corn Exchange Bank

20000 No. 20051 & 20053 = 2 @ 20 M = 40.000
20456 to 20460 inc = 6 " 20 " = 120.000

Forward 24.335.000

	Forward			Total issue
			500.000	24.335.000
	Corn Exchange Bank	160.000		
20000	No. 20462 & 20463 = 2020 M =	40.000	200.000	
	Total cancelled this day		700.000	
	Previously cancelled		1.495.000	
	Total cancelled to date			2.195.000
	Outstanding			22.140.000

Wm Shurer
Secretary

New York Clearing House
Wednesday, July 19th 1893

Messrs. Tappen, Simmons, Cannon and Nash of the Loan Committee were present at the Clearing House to day.

No certificates were issued or cancelled

Total issue to date	24.335.000
" cancelled " "	2.195.000
" Outstanding	22.140.000

W. Sherman
Secretary

New York Clearing House
Thursday, July 20th 1893.

Messrs Tappen, Simmons, Cannon Nash and Williams of the Loan Committee met at the Clearing House to day, issued and cancelled the following certificates.

			Total issue
	Seventh Nat. Bank		24.335.000
5000	Nos. 184 to 193 inc = 10 @ 5 M =	50.000	50.000
	Aggregate issue		24.385.000

Cancelled

Fourth Nat. Bank

10000	Nos. 2184 = 1 @ 10 M =	10.000	
20000	" 20618-27-35-45=4 @ 20 M =	80.000	90.000
	Cancelled this day		90.000
	" Previously		21.95.000
	" to date		2285.000
	Outstanding		22.100.000

Wm Steen
Secretary

New York Clearing House
Friday, July 21st 1893

Messrs. Tappen, Simmons, Cannon Nast and Williams of the Loan committee were present at the Clearing House to day.

No certificates were issued or Cancelled

Total issue to date	24.385.000
" Cancelled " "	2.285.000
" Outstanding	22.100.000

Wm Sherer
Secretary

New York Clearing House
Monday, July 24th 1893.

Messrs. Simmons, Cannon, Nash and Williams of the Loan Committee met at the Clearing House to day and cancelled the following certificates.

Total issue to date
24.385.000

German American Bank.

10000 Nos. 2052 to 2066 inc. = 15 @ 10 M = 150.000
Previously cancelled 2.285.000
Total " 2.435.000

Outstanding 21.950.000

Wm Shuer
Secretary

New York Clearing House
Tuesday, July 25th 1893

Messrs Simmons, Cannon and Nash of the Loan Committee met at the Clearing House to day and issued the following certificates

		Issued to date
		24.385.000
	N.Y. National Exchange Bank	
5000	No. 194 to 203 inc. = 10 @ 5 M =	50.000
	Total issue this day	50.000
	" . to date	24.435.000
	Previously cancelled	2.435.000
	Outstanding	22.000.000

Wm Sherman
Secretary

New York Clearing House,
Wednesday, July 26th 1893.

Messrs. Tappen, Simmons, Cannon Nash and Williams of the Loan Committee met at the Clearing House, issued and cancelled the following certificates.

Issued

Tradesmens Nat. Bank

5000	Nos. 2024 to 223 inc. = 200 @ 5 -	100.000	
	Previously issued	24435.000	
	Aggregate "		24.535.000

Cancelled

Bank of New York NBA.

10000	Nos. 2047 2049, 2139-2141 = 4 @ 10 M	40.000	
	" 20212 & 20391 = 2 " 20 "	40000	
	" 20395 & 20396 = 2 " 20 "	40.000	
	" 20676 & 20677 = 2 " 20 "	40000	
	" 20679 & 20685 = 2 " 20 "	40.000	
	Cancelled this day	200.000	
	" Previously	2435.000	
	Aggregate cancelled		2.635.000
	Outstanding		21.900.000

Wm Sheldon
Secretary

New York Clearing House
Thursday, July 27th 1893.

Messrs. Tappen, Simmons, Cannon, Nash and Williams of the Loan Committee met at the Clearing House to day and issued certificates as follows.-

Third National Bank.

10000	No. 2392 to 2426 inc. = 35 @ 10 M =		$350.000

American Exchange Nat. Bk

20000	No. 20980 to 20999 inc. = 20 @ 20 M = 400.000		
	" 21000 " 21029 " = 30 @ 20 " = 600.000		1.000.000
	Total issue this day		1.350.000
	Previously issued		24.535.000
	Aggregate "		25.885.000
	" Cancelled		2.635000
	Outstanding		23.250.000

Wm Sherman Secretary

New York Clearing House
Friday, July 28th 1893

A meeting of the Loan Committee was held this day at eleven o'clock A.M. at the Clearing House.

Present, F. D. Tappen, Chairman
E. H. Perkins Jr
J. Edward Simmons
H. W. Cannon
W. A. Nash and
G. G. Williams.

Loan certificates were issued to the following banks upon application.

Third National Bank.

20000	Nos. 21030 to 21049 =	20 @ 20 M =	400.000

National Park Bank.

20000	Nos 21050 to 21099 =	50 @ 20 M =	1.000.000

National Bank of North America

20000	Nos. 21100 to 21124 =	25 @ 20 M =	500.000

Third National Bank

10000	Nos. 2427 to 2451 =	25 @ 10 M =	250.000
	Total issue this day		2.150.000
	Previously issued		23.885.000
	Aggregate "		28.035.000
	" Cancelled		2.635.000
	Outstanding		25.400.000

Wm Sherer Secretary

New York Clearing House
Saturday July 29th 93

Messrs Tappen, Simmons, Cannon Nast and Williams of the Loan Committee met at the Clearing House today & issued the following certificates.

New York Nat Exchange Bank

5000 Nos 224 to 233 = 10 @ 5 M = 50.000.
Previously issued 28.035.000
Aggregate " 28.085.000
" Cancelled 2.635.000
Outstanding 25.450.000

Wm Sherer
Secretary

New York, July 31st 1893.

A meeting of the Loan Committee was held at the Clearing House, this day, at 11 o'clock A.M.

Present Messrs. W.A. Nash, acting Chairman
E.H. Perkins Jr.
J. Edward Simmons
H.W. Cannon, and
G.G. Williams

Numerous substitutions were made in the collateral in the possession of the Committee and upon application, certificates were issued to the following banks:

Issued previously:— 28.085.000

Tradesmens

20.000	Nos. 21140 to 21149 inc.	= 10 @ 20m.	200.000

Mercantile

20.000	Nos. 21180 to 21204 inc.	= 25 @ 20m =	500.000

Republic

20.000	Nos. 21175 to 21149 inc.	= 25 @ 20m =	500.000

Saint Nicholas

20.000	Nos. 21105 to 21114 inc.	= 10 @ 20m =	200.000

Fourth National)

20.000	Nos. 21150 to 21169 inc.	= 20 @ 20m =	400.000

Central)

20.000	Nos. 21115 to 21139 inc.	= 25 @ 20m =	500.000

Irving Exchange)

5.000	Nos. 234 to 238 inc.	= 5 @ 5m =	25.000

Southern)

20.000	Nos. 21170 to 21179 inc.	= 10 @ 20m =	200.000

	2.525.000
Aggregate Issued	30.610.000
" Cancelled	2.635.000
Outstanding	27.975.000

Wm Sherer Asst

New York Augt 1st 1893.

The Loan Committee met this day at 11.
Present Messrs. F. D. Tappen, Chairman
J. Edward Simmons
A. W. Cannon
W. A. Nash and
G. G. Williams

Certificates were issued to the following banks.

America

XX Nos. 21284 to 21311 inc. = 28 @ 20.000 = $560.000

Mechanics & Traders

XX Nos. 21312 to 21321 inc) = 10 @ 20.000 = 200.000

Central)

X No. 21452 = 1 @ 10.000 = 10.000

XX Nos. 21260 to 21261 inc) = 12 @ 20.000 = 240.000 250.000

United States

X No. 21453 = 1 @ 10.000 = 10.000

XX Nos. 21262 to 21273 inc) = 12 @ 20.000 = 240.000. 250.000

Seaboard

X Nos. 239 to 241 inc) = 3 @ 5 = 15.000

XX Nos. 21274 to 21286 " = 13 @ 20 = 260.000 = 275.000

Total issued this day 1.475.000
Previously issued 30.610.000
Aggregate " 32.085.000
Cancelled 2.635.000
Outstanding 29.450.000

W. A. Nash
Secretary

New York Clearing House
Wednesday, Aug 2nd 1893

A Meeting of the Loan Committee was held this day at 11 o'clock A.M. at the Clearing House

Present Messrs. F. D. Tappen Chairman
J. Edward Simmons
H. W. Cannon
W. A. Nash and
G. G. Williams

Loan certificates were issued to the following banks.

				Issued previously	
				32.085.000	
National Bank of the Republic					
10000	Nos. 24754 to 24773 inc.	= 20 @ 10m	= 200.000		
20000	" 21322 " 21336 "	= 15 " 20m	= 300.000	500.000	
Garfield Nat. Bank					
10000	Nos 24774 to 24783 inc	= 10 @ 10m	= 200.000		
20000	" 21337 " 21346 "	10 " 20m	= 200.000	300000	800.000
			Total issue to date		32.885.000
			Previously cancelled		2.635.000
			Outstanding		30.250.000

Wm Sherer
Secretary

New York Clearing House
Thursday, Aug 3rd 1893.

A meeting of the Loan Committee was held this day at 11 o'clock A.M. at the Clearing House.

Present, Messrs. F.D. Tappen, Chairman
E.H. Perkins Jr.
J. Edward Simmons
H.W. Cannon
W.A. Nash and
G.G. Williams

Certificates were issued to the following banks upon application.

			Issued previously
	National Bank of Commerce		32.885.000
20000	Nos 21347 to 21391 inc. = 20 @ 20m =	900.000	
10000	" 2484 " 2493 " = 10 " 10m =	100000	1.000.000
	Corn Exchange Bank		
20000	Nos 21392 to 21403 inc. = 12 @ 20m =	240.000	
10000	" 2494 " 2499 " = 6 " 10m =	60.000	300.000
	Lincoln Nat. Bank		
20000	Nos 21404 to 21413 inc. = 10 @ 20m =	200.000	
10000	" 2500 " 2509 " = 10 " 10m =	100.000	300.000
	First Nat Bank of N.Y. City		
20000	Nos 21414 to 21453 inc = 40 @ 20m =	800.000	
10000	" 2510 " 2529 " = 20 " 10m =	200.000	1.000.000
	Forward		2.600.000

Brought Forward 2.600.000

Issued previously
32.885.000

Leather Manfrs Nat Bank

10000. Nos 25301 to 25499 = 200 @ 10M = 200.000

Total issue this day 2.800.000

Aggregate issue 35.685.000

" cancelled 2.635.000

Outstanding 33.050.000

M B Shaw Secretary

N.Y. Clearing House
Friday, Aug 4th 1893.

Messrs. Tappen, Simmons, Cannon Nash and Williams of the Loan Committee met at the Clearing House to day and issued certificates to the following banks.

Chase National Bank

20000	Nos 21454 to 21473 inc. = 20 @ 20m =	400.000	
10000	" 2550 " 2554 " = 5 " 10 =	50.000	450.000

Bank of the Metropolis

10000	Nos 2555 to 2584 inc = 30 @ 10m =		300.000

Chatham Nat. Bank

10000	Nos 2585 to 2614 inc = 30 @ 10m =		300.000

Citizens Nat. Bank

5000	Nos 242 to 245 inc. = 4 @ 5m =	20.000	
10000	" 2615 " 2657 " = 43 " 10m =	430.000	450.000
	Total issue this day		1.500.000
	Previously issued		35.685.000
	Aggregate "		37185.000
	Cancelled		2.635.000
	Outstanding		34.550.000

Wm Sherman
Secretary

N.Y. Clearing House.
Saturday Aug 5 1893

The Loan Committee met this day at 11 o'clock.

Present. W A. Nash Actg Chairman
E.H. Perkins Jr.
J. Edward Simmons
H.W. Cannon and
G.G. Williams

Certificates were issued to the following bank

		Issued previously	
	Blind National Bank	37105.000	
20000	Nos 21474 to 21485 inc. = 15 @ 2m.	30.0.000	
10000	" 2658 " 2677 " = 20 @ 1m.	20.0.000	500.000
	aggregate issue		37.605.000.
	Cancelled		2635.000
	Outstanding		35.050.000

Wm Sherer
Secretary

New York Clearing House
Monday Aug 7th 1893

Messrs. Tapper, Simmons, Cannon Nash and Williams of the Loan Committee met at the Clearing House to day and issued certificates to the following banks.

Mercantile Nat Bank

20000	Nos 21489 to 21498 = 10 @ 20m =		200.000	
10000	" 2678 " 2703 = 26 " 10 =		260.000	
5000	" 246	1 " 5 =	5.000	465.000

Leather Manfrs Nat. Bank.

20000	Nos 21499 to 21505 = 7 @ 20m =		140.000	
10000	" 2704 " 2714 = 11 " 10 =		110.000	250.000

First Nat Bank of Bklyn.

20000	Nos 21506 to 21515 = 10 @ 20m =		200.000	
10000	" 2715 " 2724 = 10 " 10 =		100.000	300.000
	Total issue this day			1.015.000
	Previously issued			37.685.000
	Aggregate "			38.700.000
	Cancelled			2.635.000
	Outstanding			36.065.000

See Page 82.

Wm Sherer
Secretary

N.Y. Clearing House
Monday, Aug 7th 1893.

Hon. C.N. Jordan, Assistant Treasurer U.S. at New York, visited the Committee to day, and conferred with the members upon the possibility of the Treasury, being so large a creditor at the Clearing House, that sufficient cash might not be obtained with which to pay the balances, - about nine tenths of all the balances being now settled in loan certificates.

After consideration the Committee unanimously adopted the following resolution:

Resolved: that this Committee, acting in behalf of the Association, guarantees until further notice, to the Sub-Treasurer, the payment of his credit balances in cash, provided the amount sent by him daily to the Clearing House shall not exceed $150.000.

[signature]
Secretary

New York Clearing House
Tuesday, Aug 8th 1893.

A meeting of the Loan Committee was held at the Clearing House at 11 o'clock this day.

Present, F. D. Tappen Chairman
J. Edward Simmons
H. W. Cannon
W. A. Nash and
G. G. Williams

Certificates were issued to the following banks

Irving Nat. Bank

20000 Nos 21516 to 21525 inc. = 10 @ 20m = 200.000
10000 " 2725 " 2729 " = 5 " 10 = 150.000 250.000

Mercantile Nat. Bank

20000 Nos 21526 to 21537 inc. = 12 @ 20m = 240.000
10000 " 2730 = 1 " 10m = 10.000 250.000

Total issue this day	500.000
Previously issued	38700.000
Aggregate "	39200.000
Cancelled	2635000
Outstanding	36565000

Wm Sherer
Secretary

New York Clearing House
Wednesday, Aug 9th 93

Messrs Tappen Simmons, Cannon Nash and Williams of the Loan Committee met at the Clearing House to day and issued certificates to the following bank.

St. Nicholas Bank

20000	Nos 21538 to 21547 inc. = 10 @ 20m =		200.000
	Previously issued		39200.000
	Aggregate "		39.400.000
	Cancelled		2.635.000
	Outstanding		36.765 000

Wm Sherer
Secretary

New York Clearing House
Thursday Aug 10th 1893.

Messrs. Tappen, Simmons, Cannon Nash and Williams of the Loan Committee met at the Clearing House to day

No certificates were issued or cancelled. Numerous substitutions of collateral were made.

Total issue to date		39.400.000
" Cancelled	"	2.635.000
Outstanding		36.765.000

Wm Sherry
Secretary

New York Clearing House
Friday, Aug 11th 1893.

Messrs. Tappen Simmons, Cannon Nast and Williams of the Loan Committee met at the Clearing House to day and issued certificates to the following bank.

Garfield Nat. Bank

20000	Nos 21548 to 21549 inc = 2 @ 20"	=	40.000
5000	" 251 " 292 " = 42 " 5	=	210.000
	Total issue this day		250.000
	Previously issued		39400.000
	Aggregate "		39650.000
	Cancelled		2635.000
	Outstanding		37.015.000

Wm Shenn
Secretary

New York Clearing House
Monday Aug. 14th 1893.

Messrs. F. D. Tappen & W. A. Nash of the Loan Committee met at the Clearing House to day at 11 o'Clock.

No certificates were issued or cancelled.

Total issue to date	39 650.000
cancelled " "	2.635.000
Outstanding	37.015.000

Wm Sherer
Secretary

New York Clearing House
Tuesday, Aug 15th 1893

Messrs. Tapper, Perkins, Simmons and Nast of the Loan Committee met at the Clearing House to day.

No certificates issued or cancelled

Total issued to date	39.650.000
" cancelled " "	2.635.000
Outstanding	37.015.000

W. Sherer
Secretary

New York Clearing House
Thursday Aug 17 1893

Messrs. Tappen, Cannon Nash and Williams of the Loan Committee met at the Clearing House to day and issued certificates to the following bank

Mercantile National Bank.

10000	Nos 2731 to 2740 = 10 @ 10m =		100.000
20000	" 21550 " 21559 = 10 " 20m =		200.000
5000	" 247 " 250 = 4 " 5m =		20.000
	" 293 " 301 = 9 " 5m =		45.000
	Total issue this day		365.000
	Previously issued		39.650.000
	Aggregate "		40.015.000
	Cancelled		2.635.000
	Outstanding		37.380000

Wm Sheen
Secretary

New York Clearing House
Friday, Aug 18th 1893.

A meeting of the Loan Committee was held this day at the Clearing House at 11 o'clock A. M.

Present. F. D. Tappen, Chairman
J. Edward Simmons
H. W. Cannon
W. A. Nash and
G. G. Williams

Loan certificates were issued to the following bank.

Ninth National Bank.

20000	Nos 21560 to 21579 inc.	= 20 @ 20M	=	400.000
5 " "	" 302 " 321 "	= 20 " 5M	=	100.000
	Total issue this day			500.000
	Previously issued			40.015.000
	Aggregate "			40.515.000
	Cancelled			2635.000
	Outstanding			37.880.000

W. S. Shaw
Secretary

New York Clearing House
Tuesday, Aug 22nd 1893.

Messrs. Tapper, Simmons, Cannon, Nash and Williams of the Loan Committee met at the Clearing House to day at 11 o'clock.

Certificates were issued and cancelled as follows:

			Issued previously
	Issued		40.515.000
	National Shoe & Leather Bank		
5000	Nos 3222 to 3241 inc. = 20 @ 5m =	100.000	100.000
	Aggregate issue		40.615.000

Cancelled

	Gallatin National Bank		
20000	Nos 20432 to 20435 inc = 4 @ 20m =	80.000	
20000	Nos 20427 = 1 " 20m =	20.000	
	Total cancelled to day	100.000	
	Previously cancelled	2.635.000	
	Aggregate "		2.735.000
	Outstanding		37.880.000

W. H. Sherman
Secretary

New York Clearing House
Wednesday Aug 23rd 1893.

Messrs. Tappen, Simmons, Cannon, Nash and Williams of the Loan Committee met at the Clearing House to day at 11 o'clock.

Certificates were issued and cancelled as follows:

Issued

Mercantile National Bank

20000	Nos 21580 to 21584 = 5 @ 20m =	100.000	
5000	" 342 " 366 = 25 " 5m =	125.000	225.000

Corn Exchange Bank

5000	Nos 367 to 369 = 3 @ 5m =	15.000	
	Total issue this day	240.000	
	Previously issued	40.615.000	
	Aggregate "		40.855.000

Cancelled

Corn Exchange Bank

20000	Nos 20050, 20052 & 20058 = 3 @ 20m	60.000	
	20454 & 20455 = 2 " 20	40.00	
	20461, 20462 & 20464 = 3 " 20	60.000	
	20474 & 20475 = 2 " 20	40.00	
	21400 & 21401 = 2 " 20	40.00	
	Total cancelled this day	240.000	
	Previously cancelled	2,735.000	
	Aggregate "		2.975.000
	Outstanding		37.880.000

Wm Sherer Secretary

New York Clearing House
Thursday, Aug 24th 1893.

Messrs. Tappen, Simmons, Cannon, Nash and Williams of the Loan Committee met at the Clearing House to day at 11 o'clock.

Certificates were issued to the following bank.

Garfield National Bank.

20000	Nos 21585 to 21594 inc. = 10 @ 20m =	200.000
5000	" 370 " 389 " = 20 " 5m =	100.000
	Total issue this day	300.000
	Previously issued	40.855.000
	Total " to date	41.155.000
	Previously cancelled	2.975.000
	Outstanding	38.180.000

Wm Sheffy
Secretary

New York Clearing House
Tuesday Aug 29th 1893

A meeting of the Loan Committee was held this day at the Clearing House at 11 o'clock A.M.

Present, F.D. Tappen, Chairman
H.W. Cannon,
W.A. Nash and
G.G. Williams

Loan certificates were issued to the following bank.

Mechanics & Traders Bank

5000 Nos 390 To 409 inc. = 20 @ 5m =		100.000
Previously issued		41.155.000
Aggregate "		41.255.000
Previously cancelled		2.975.000
Outstanding		38.280000

Wm Sherer
Secretary

New York Clearing House
Wednesday Sept 6th 1893.

A meeting of the Loan Committee was held this day at the Clearing House at 11 o'clock A.M.

Present. F.D. Tappen, Chairman
J. Edward Simmons
W.A. Nash and
G.G. Williams

Certificates were issued and cancelled as follows:

Issued.

Mechanics & Traders Bank.

20000 Nos 21610 to 21615 inc. = 6 @ 20" = 120.000
10000 " 2741 " 2750 " = 10 . 10" = 100.000
5000 " 410 " 412 " 3 " 5" = 15.000

Total issue this day 235.000.
Previously issued 41.255.000 "
Aggregate " 41.490.000.

Cancelled

Bank of America

20000 Nos 20214 to 20238 inc.: 25 @ 20": 500.000
Previously cancelled 2975.000
Aggregate " 3.475.000
Outstanding 38.015.000

W.T. Sherman
Secretary

New York Clearing House
Thursday, Sept 7 1893.

The Loan Committee met this day at 11 o'clock

Present. W. E. Nash Acting Chairman,
G. G. Williams,

Certificates were cancelled as follows:

	Cancelled		Issued to date
	Third National Bank		41.490.000
20000	Nos 21042 & 21048 = 2 @ 20m =	40.000	
	21479-82 & 83 = 3 " 20m =	60.000	
10000	2403-5; 23-27 = 4 " 10m =	40.000	
	2660-69-71 = 3 " 10m =	30.000	
	Total cancelled this day	170.000	
	Previously cancelled	3.475.000	
	Aggregate "		3.645.000
	Outstanding		37.845.000

W. E. Nash
Secretary

New York Clearing House,
Friday Sept 8th 1893.

A meeting of the Loan Committee was held this day at the Clearing House at 11 oclock A.M.

Present, F.D. Tappen, Chairman
J. Edward Simmons
W.A. Nash and
G.G. Williams

Certificates were cancelled as follows:

			Issued to date
	National Shoe & Leather Bank		41.490.000
5000	Nos 322 to 341 inc = 20 @ 5m =	100.000	
	Bank of New York N.B.A.		
5000	Nos 11 = 1 @ 5m = 5.000		
10000	" 2138 = 1 " 10m = 10.000		
20.000	" 20185-20189 & 20213 = 3 " 20m = 60.000	75.000	
	Third National Bank		
10.000	Nos. 2392 to 2396 inc. = 5 @ 10m = 50.000		
	" 2399-2401 & 2402 = 3 " 10m = 30.000		
	" 2414 = 1 " 10m = 10.000		
20000	" 21030 to 21034 = 5 " 20m 100.000		
	" 21037 & 21038 = 2 " 20m 40.000	230.000	
	Total cancelled this day	405.000	
	Previously "	3645.000	
	Aggregate " to date		4.050.000
	Outstanding		37.440.000

Wm Sherer Secretary

New York Clearing House
Monday Jan 11th 1893

Messrs Nash and Simmons of the Loan Committee met at the Clearing House to day.

Certificates were cancelled as follows;

	Mercantile Nat Bank.			Issued to date
20000	Nos 20343 & 20347 =	2 @ 20m =	40.000	41.490.000
	21185-21195-196 & 199 =	4 " 20 =	80.000	
	21200 & 21203 =	2 " 20 =	40.000	
	21532-34-58-59-84 =	5 " 20 =	100.000	
10000	2679 & 2687 =	2 " 10 =	20.000	
	2739 & 2740 =	2 " 10 =	20.000	
5000	361 =	1 " 5 =	5.000	
	Total cancelled this day		305.000	
	Previously cancelled		4.050.000	
	Aggregate "			4.355.000
	Outstanding			37.135.000

Wm Sherer
Secretary

N.Y. Clearing House
Tuesday Sept 12th 1893

Messrs. Tappen, Nash and Simmons of the Loan Committee met at the Clearing House this day at 11 o'clock A.M. and cancelled certificates as follows;

			Issued to date
Bank of New York N.B.A.			41.490.000
20000	Nos 20187 & 20188 =	2 @ 20m = 40.000	
	20198-20199 & 20205 =	3 " 20m = 60.000	100.000
Germania Bank			
10000	Nos 2217 to 2224 inc. =	8 @ 10m = 80.000	
	2351 & 2353 =	2 " 10m = 20.000	100.000
	Total cancelled this day		200.000
	Previously cancelled		4355.000
	Aggregate "		4.555.000
	Outstanding		36.935.000

Wm Shaw
Secretary

New York Clearing House
Wednesday Sept 13 1893.

Messrs. Tapper, Perkins Simmons Nash and Williams of the Loan Committee met at the Clearing House to day.

No certificates were issued or cancelled and numerous substitutions of collateral were made.

Total ctfs issued to date	41.490.000.
" " cancelled " "	4.555.000
Outstanding	36.935.000

Wm Sherman
Secretary

New York Clearing House
Thursday Feb 14 1893.

A meeting of the Loan Committee was held this day at the Clearing House at 11 o'clock a.m.

Present; F. D. Tappen, Chairman
J. Edward Simmons
W. A. Nash and
G. G. Williams

Certificate were cancelled as follows;

		Issued to date
National Bank of Commerce,		41.490.000
20000	No's 20000 to 20010 inc. = 11 @ 20 =	220.000
	21347 " 20359 " = 13 " 20 =	260.000
10000	2484 & 2485 = 2 " 10 =	20.000
	Total cancelled this day	500.000
	Previously cancelled	4555.000
	Aggregate "	5.055.000
	Outstanding	36.435000

Secretary

New York Clearing House
Friday September 15th 1893

A meeting of the Loan Committee was held at the Clearing House this day, at 11 o'clock a.m.

Present. F. D. Tappen, Chairman
W. A. Nash and
G. G. Williams
J Edward Simmons

Certificates now cancelled as follows:

Lincoln Nat'l Bank

XX	Nos. 21404 to 21413 inc.	10@20 = 200.000.	
X	" 2500 " 2509 "	10 " 10 = 100.000	300,000.

Third Nat'l Bank

X	Nos. 2425 — 2431 32-2670	= 4@10 = 40.000	
XX	" 21039-21046-21049	3 " 20 = 60.000	100.000.

Nat'l Bank of Commerce

XX	Nos 20013 to 20022 inc	10@20 = 200.000	
XX	20024 " 20035 "	12 " 20 = 240.000	
XX	21360 " 21362 "	3 " 20 = 60.000	500.000.

Mercantile Nat'l Bank

XX	Nos. 20339 to 20347 inc	4@20 = 80000	
XX	20344 20346 "	3 " 20 = 60000	
XX	20348	1 " 20 = 20000	
XX	20350 20363 inc	14 " 20 = 280000	
XX	21180-21181-21191	3 " 20 = 60000	500000

Carried forward 1400000

Amt. brought forward 1400000

Mechanics Nat'l Bank

V	Nos 1127 1113	205 =	10000	
V	1115 to 1130	16 " 5 =	80000	
XX	20895 & 20896	2 " 20	40000	
XX	20898 to 20907	5 " 20	100000	
XX	20904 & 20905	2 " 20	40000	
XX	20907 to 20913	7 " 20	140000	
XX	20915 16 18 & 19	4 " 20	80000	490000
	Total Cancelled this day			1890000
	Previously Cancelled			5055000
	Aggregate "			6.945.000
	Issued to date			41.490.000
	Outstanding			34.545.000

Wm S Lee
Secretary

New York Clearing House.
Saturday, Sept 16 1893.

Mr Simmons cancelled the following certificates for the committee, this day.

			Issued to date
			111. 490.000

Mechanics Nat. Bank.

20000	Nos 20877-20903-14-17 =	11 @ 20" =	80.000
5000	" 111 THIN =	2 " 5 =	10.000
	Total cancelled this day		90.000
	Previously cancelled		6.945.000
	Aggregate "		7.035.000
	Outstanding		34.455 000

Wm Sharp
Secretary

New York Clearing House
Monday Sept. 18th 1893.

A Meeting of the Loan Committee was held at the Clearing House this day
Present W. W. Cannon and
Wm A. Nash
Certificates were Cancelled as follows:

Bank of New York. N.B.A.

X	No 2095	1 @ 10M	10.000.	
XX	Nos 20184, 20200, 20319	= 3 " 20 "	60.000.	
XX	" 20400 & 20680	2 " 20 "	40.000.	
XX	" 20684 & 20688	2 " 20 "	40.000	150.000.

Chase Nat'l Bank

X	Nos 2159-2169-2174	= 3 @ 10M	30.000	
XX	" 20476'74'78	= 3 " 20 "	60.000	
XX	" 20486'489'98'99	= 4 " 20"	80.000.	
XX	" 20500'504'8'10	= 4 " 20"	80.000.	
XX	" 20511'514-9xx-24	= 4 " 20"	80.000.	
XX	" 20926'927'929	= 3 " 20"	60.000.	
XX	" 21457'456'469	3 " 20"	60.000.	
XX	" 21470 & 21477	2 " 20"	40.000.	
✓	" 71 & 131	2 " 5"	10.000.	500.000
	Total Cancelled this day			650.000.
	Previously "			7035.000
	Aggregate "			7.685.000
	Issued to date			41.490.000
	Outstanding			33805.000

Wm Sherer
Secretary

New York Clearing House
Tuesday, September 19th 1893

A meeting of the Loan Committee was held at the Clearing House, this day.
Present: A.W. Cannon
Wm. A. Nash and
G.G. Williams

Certificates were cancelled as follows:

	Mechanics' Nat'l Bank			
XX	No. 20906	1 @ 20 =	20.000.	20.000.
	Central Nat'l Bank			
XX	Nos. 20815 & 20836 inc	2 @ 20 =	40.000.	
XX	" 21219 to 21222 inc	3 " 20 =	60.000.	
XX	" 21228 " 21230 "	3 " 20 =	60.000.	
XX	" 21250 " 21261 "	12 " 20 =	240.000.	400.000.
	First Nat'l Bank			
XX	Nos. 21531 to 21580 inc	50 @ 20 =	1.000.000	1.000.000.
	Total Cancelled this day			1.420.000.
	Previously "			7.685.000.
	Aggregate "			9.105.000.
	Issued to date			41.490.000
	Outstanding			32.385.000

A.W. Cannon
Secretary

New York Clearing House
Wednesday September 20th 1893

A meeting of the Loan Committee was held at the Clearing House this day

Present Wm A Nash, acting Chairman
N. W. Cannon and
G. G. Williams

Certificates were cancelled as follows:

Third Nat'l Bank

X	No 23987 & 24000	20 @ 10M =	20.000.		
XX	" 21474 to 21478 inc	5 " 20" =	100.000.		
XX	" 21481-84-85-87	4 " 20" =	80.000.	200.000.	
	St. Nicholas Bank				
✓	No 171 to 173 inc	3 @ 5M	15000		
XX	" 20954 - 20954	2 " 20	40.000	55000	
	Total Cancelled this day			255.000	
	Previously "			9105.000	
	Aggregate "				9.360.000.
	Issued to date				41.490.000.
	Outstanding				32.130.000

Wm A Nash
Secretary

New York Clearing House
Thursday September 21st 1893

A Meeting of the Loan Committee was held at the Clearing House this day.

Present Wm A. Nash Actg Chairman
E.K. Perkins
Edward Simmons
N.W. Cannon and
G.G. Williams

Certificates were Cancelled as follows:

Fourth Nat'l Bank

XX	No. 20606 to 20608 inc	3 @ 20M =	60.000.	
XX	20610 & 20611	2 " 20" =	40.000.	
XX	20613-16-19-21-28-29	6 " 20" =	120.000.	
XX	20633-34-36-37-38-39-40	7 " 20" =	140.000.	
XX	20646-650-810-811-813-814	6 " 20" =	120.000.	
XX	21150	1 " 20" =	20.000.	500.000.

Third Nat'l Bank

X	No. 2397-2404-7-8-9-10-12	7 @ 10M =	70.000.	
X	2434	1 " 10" =	10.000.	80.000.

Nat'l Bank of Commerce

X	No 2486	1 @ 10M =	10.000	
XX	20036 to 20038 inc	3 " 20 =	60.000.	
XX	20040 " 20045 "	6 " 20 =	120.000.	
XX	20047 " 20049 "	3 " 20 =	60.000	
XX	20111-12-23	3 " 20 =	60.000	310.000.

Chase Nat'l Bank

X	No 2158	1 @ 10M =	10.000	
XX	20480-81-83-84-85-87-88	7 " 20	140.000	
XX	20490-91-92	3 " 20.	60.000	210.000
		Carried forward		1.100.000

	Amount brought forward			1.100.000
	Nat'l Bank of North America			
XX	No 21114-124-177-173-174	50 @ 20 =		100.000.
	United States Nat'l Bank			
X	No 2290-91-97	3 @ 10 =	30.000.	
XX	" 20930-31-32-33-35	5 " 20 =	100.000.	
XX	" 21771	1 " 20 =	20.000.	150.000.
	German American Nat'l Bank			
Y	No 154 to 161 inc	8 @ 5	40.000	
XX	" 20940 " 20947 "	3 " 20	60.000	100.000.
	Total Cancelled this day			1450.000.
	Previously "			9360.000
	Aggregate "			10.810.000.
	Issued to date			41.490.000
	Outstanding			30.680.000

Wm Shum
Secretary

New York Clearing House
Friday September 22/93

A meeting of the Loan Committee was held at the Clearing House this day.

Present H A. Nash acting Chairman
J. Edward Simmons
W. Cannon and
G.G. Williams

The Committee authorized the cancellation of Certificates Nos 21595 to 21609 inc., 15 @ 20,000 = 300.000, issued to Nat'l Bank of North America, but never taken out by that bank, and ordered the collateral held by the Committee returned to the Bank.

Certificates now cancelled as follows

Chase Nat'l Bank

X	Nos 2160 to 2164 inc	5 @ 10,000 =	50.000.	
XX	" 20479 "	1 " 20 =	20.000.	
XX	" 20493 " 20497 inc	5 " 20 =	100.000	
XX	" 20501 " 20505 "	5 " 20 =	100.000	270.000.

Nat'l Bank of the Republic

X	Nos. 2067-69-70-71	4 @ 10,000 =	40.000.	
X	20747 5	2 " 10 =	20000	
X	20776 to 20803 inc	7 " 10 =	70.000.	
X	20786 " 20789 inc	4 " 10	40.000	
XX	20839-40-42-43	4 " 20	80.000	
XX	20946 to 20949 inc	4 " 20	80.000	330.000

Garfield Nat'l Bank

X	Nos 2474	1 @ 10	10.000	
X	24776 to 24783 inc	8 " 10	80.000	90.000

Carried forward 690.000

	Amt. brought forward			690.000
	Bank of New York			
X	No 2000	1 @ 10 M =	10.000	
X	2005 to 2032 inc	8 " 10" =	80.000.	
XX	2001 - 2002 - 2004	3 " 20 =	60.000.	
XX	2006 to 2021 inc	6 " 20 =	120.000.	270.000
	Third Nat'l Bank			
	No 2006 - 2011	2 @ 10		20.000
	Cancelled this day			980.000
	Previously Cancelled			10810.000
	Aggregate "			11790.000
	Issued to date			41.490.000
				29.700.000

Wm Shurtz
Secretary

New York Clearing House
Saturday September 23 1893

A meeting of the Loan Committee was held at the Clearing House this day.

Present: W. A. Nash acting Chairman
J. Edward Simmons
W. W. Cannon and
G. G. Williams

Certificates now Cancelled as follows:

Leather Manufacturers Nat'l Bank

X	Nos 2530 to 2538 inc	9@10m=	90.000	
	Garfield Nat'l Bank			
X	No 2445	1@10m=	10.000	
	Third Nat'l Bank			
X	Nos 2413-15-17	3@10m=	30.000	
XX	" 21480	1@20m=	20.000	50.000
	Total Cancelled this day		150.000	
	Previously "		11.790.000	
	Aggregate "			11.940.000
	Issued to date			41.490.000
	Outstanding			29.550000

Wm Sherer
Secretary

New York Clearing House.
Monday, Sept 25th 1893.

A meeting of the Loan Committee was held at the Clearing House this day.
Present, W. A. Nash, Actg Chairman,
H. W. Cannon,

Certificates were cancelled as follows;

			Issued to date
	Bank of New York N.B.A.		41.490.000
X	No. 2024 = 1 @ 10m =	10.000	
	2033 to 2037 inc. = 5 " 10m =	50.000	
	2096 & 2111 = 2 " 10m =	20.000	80.000
	Leather Manfrs Nat. Bank		
X	No. 2539 = 1 @ 10m =		10.000
	Seventh Nat. Bank		
X X	Nos 20299 & 20300 = 2 @ 20m =		40.000
	Nat'l Bank of the Republic		
X X	No 20244 = 1 @ 20m =	20.000	
X	2068 = 1 " 10m =	10.000	
	2072-73-76 = 3 " 10m =	30.000	
	2084 & 2085 = 2 " 10m =	20.000	80.000
	Corn Exchange Bank		
X X	Nos 20054-56-57-59 = 4 @ 20m =	80.000	
	20060 & 20061 = 2 " 20m =	40.000	
V	367, 368 & 369 = 3 " 5m =	15.000	135.000
	Carried forward		345.000

	Brought Forward	345.000	
	Seaboard Natl Bank		
X X	Nos 20750 to 20754 inc = 5 @ 20"	100.000	
	Total cancelled to day	445.000	
	Previously "	11.940.000	
	Aggregate "		12.385.000
	Issued to date		41.490.000
	Outstanding		29.105.000

Wm Sheer
Secretary

New York Clearing House

Tuesday September 26 1893

A meeting of the Loan Committee was held at the Clearing House this day

Present: F. D. Tappen Chairman
W. A. Nash
H. W. Cannon
G. G. Williams

Certificates were Cancelled as follows

American Ex. Nat. Bank

XX Nos 20085 to 20096 inc. 12 @ 20m = 240.000.

X " 2001 1 " 10" 10.000. 250.000.

Nat. Bank of the Republic

XX Nos 20314 to 20320 inc 7 @ 20m 140.000.

X " 2115 1 " 10" 10.000. 150.000.

Chase Nat. Bank

XX No 20482 1 @ 20" 20.000.

Germania Bank

✓ Nos 91 to 100 inc 10 @ 5m 50.000.

First Nat. Bank, Brooklyn

Nos 20159 to 20168 inc 10 @ 60m 200000

20170 " 20173 " 4 " 20" 80000 280.000.

Total Cancelled this day 750.000.

Previously " 12.385.000

Aggregate " 13,135.000

Issued to date 41.490.000

28355.000

Wm Sheen
Secretary

New York Clearing House
Wednesday Sept 7 92

A meeting of the Loan Committee was held at the Clearing House this day.

Present J D Jaffray Chairman
W A Nash
E V Perkins Esq
N W Cannon

Certificates now Cancelled as follows:

Leather Manufacturers Nat'l Bank

X	No 2824 to 2845 inc	6 @ 10M =	60000	
X	2848 & 2849	2 " 10 =	20.000	80.000.

Nat'l Bank of the Republic

XX	Nos 20321/22/24/25/26/27	6 @ 20M =	120.000	
	20341 & 20345	2 " 20	40.000.	160.000

Third Nat'l Bank

	Nos 2415 to 2421 inc	4 " 10M =	40.000.	
	2416	1 " 10 =	10.000.	50.000

NY Nat'l Exchange

	Nos 2120 to 2123 inc	4 @ 10M =	40.000

German Ex. Bank

	5012	1 @ 5	5000.	
	14 to 18 inc	5 " 5	25.000.	
	20 " 26 "	7 " 5	35.000.	
	234. 235. 237. 238	4 " 5	20.000	85.000.

Garfield Nat'l Bank

	Nos 253 to 263 inc	11 @ 5	55000.	
	265 " 267 "	2 " 5	10.000	
	269 " 270 "	12 " 5	60.000	125.000

Carried forward 540.000

	Amt. brought forward		540,000.
	Southern Nat'l Bank		
++	No. 20065-66-67-69 & 70	5 @ 20.M	100.000.
	Seventh Nat'l Bank		
	No 20301	10 x 20 M =	20.000
	Nat't Bank of Commerce		
	No 20039 & 20046	2 @ 20 =	40.000
	Total Cancelled this day		700.000
	Previously		13.135.000
	Aggregate		13.835.000
	Issued to date		41.490.000
			27.655 000

Wm Shinn
Secretary

New York Clearing House
Thursday September 28/93

A meeting of the Loan Committee was held at the Clearing House this day
Present: F D Tappan, Chairman
E K Perkins Jr.
W W Cannon
A A Nash Asst
G G Williams

Certificates were cancelled as follows:

Traders Nat'l Bank

X	No 2002 to 2011 inc	9 @ 10*	90000	
X	2011	1 " 10	10.000	100.000

Lea Mfrs Nat'l Bk

X	No 2546 & 2547	2 @ 10*		20.000

Am Ex. Nat'l Bank

XX	No 20097 to 20101 inc	5 @ 20*	100.000	
XX	20103 " 20108 "	6 " 20	120.000	
X	20110	1 " 10	10.000	230.000

Nat'l Bank of the Republic

XX	No 2033	1 @ 20*	20.000	
X	2456 to 2468 inc	15 @ 10	150.000	
X	2116	1 @ 10	10.000	180.000

National Park

XX	No 20850 to 20853 inc	4 @ 20*	80.000	
XX	20855-5657-59	4 " 20	80.000	
XX	20860-61-62-64-65-69	6 " 20	120.000	
XX	20871 to 20874 inc	4 " 20	80.000	
XX	20888-89. 20962, 20971, 20983-85	5 @ 20	100.000	460.000

German Ex. Chung Nat'l Bk

V	No 13. 19+236	3 @ 5		15000
		Carried fwd		1005.000

Amt. brought forward 1,005,000.

Chase Nat'l Bank

XX No. 20506-9-12-13 & 15 5 @ 20* 100.000

XX 20805 to 20809 inc 5 " 20 100.000.

V 57 " 66 " 10 " 5 50000 250.000.

Garfield Nat'l Bank

V No. 251-252-264-266 & 268 5 @ 5* 25.000.

Bank of the Metropolis

X No 2573 to 2584 inc 12 @ 10 120.000.

Total Cancelled this day 1,400.000.

Previously " 13835.000

Aggregate 15235.000

Issued to date 41.490.000

Outstanding 26,255.000

Wm Shearman
Secretary

New York Clearing House
Friday September 29th 1893

A meeting of the Loan Committee was held at the Clearing House this day

Present: F D Tappan Chairman
A W Cannon Esq
W A Nash

Certificates were cancelled as follows:

Bank of New York N.B.A.

XX	No. 20310 to 20319 inc	10 20th	60.000.	
XX	20690 " 20694 "	5 " 20	100.000	
XX	20686	1 " 20	20.000	
X	20438 to 20442 "	5 " 10	50.0000	
X	20444-5 & 20468	4 " 10	40.0000	
X	20450-51 & 99	3 " 10	30.000	300.000.

Lea. & Mfr's Nat'l Bank

X	No. 27015 to 27114 inc	11 @ 10		110.000.

Nat. Ex. Nat'l. Bank

XX	No 20109 & 20109	20 20th	40.000	
XX	20111 & 20117 inc	7 " 20	140.000.	
XX	20120 " 20123 "	4 " 20	80.000.	260.000.

National Bank of the Republic

XX	No. 21125 to 21129 inc	5 20		100.000

National Bank of No America

XX	No. 21100 to 21103 inc	4 20th		80.000.

National Park Bank

XX	No. 20852 & 20858	2 20th	40.0000	
XX	20863-66-67-68	4 " 20	80.000	
XX	20870 & 20875	2 " 20	40.0000	160.000

Carried forward 1010.000

Amt brought forward,		1.010.000	
Third National Bank			
× No. 3422-26-28	3@10	30.000.	
Total Cancelled this day		1040.000	
Previously "		15235.000	
Aggregate "			16.275.000
	Issued to date		41.490.000
Outstanding			25.215.000

Wm Shaw
Secretary

New York Clearing House
Saturday September 30th 1893

A meeting of the Loan Committee was held at the Clearing House this day
Present: W. A. Nash Acty Chairman
A. H. Cannon
Certificates were Cancelled as follows:

Gallatin Nat Bank

XX	No 20441 to 20444 inc	4@20th	80.000	
	20426	1 " 20	20.000	100.000

Nat Bank of No America

XX	No 21104			20.000.

Third National Bank

++	No 21035-36-40-41-43	5@20th	100.000	
+	21424-429	2 " 10	20.000.	120.000.

Chase National Bank

++	Nos 21457 to 21462 inc	6@20	120.000	
XX	21457	1 " 20	20.000	
XX	20920-21-23-25	4 " 20	80.000	
+	2165	1 " 10	10.000	230.000

Total Cancelled this day		470.000
Previously "		16275.000
Aggregate "		16745.000
Issued to date		41490.000
Outstanding		24745.000

W. Sherry
Secretary

New York Clearing House
Monday October 2/93

A Meeting of the Loans Committee was held at the Clearing House this day

Present: W. A. Nash acting Chairman
H. W. Cannon and
E. H. Perkins Jr.

Certificates were Cancelled as follows:

American Ex. Nat'l Bank

xx	No. 20110, 20118 & 20119 =	3 @ 20 =	60.000.	
xx	20124 to 20143 inc	20 " 20 =	400.000	460.000

Saint Nicholas Bank

xx	No. 20950-52 & 53	3 @ 20 =	60.000	
r	174	1 " 5	5000	65.000

Chase National Bank

xx	No 20928	1 @ 20	20.000	20.000

Germania Bank

x	No. 2215 & 2216	2 @ 10	20.000	
x	2345 to 2350	6 " 10	60.000	
x	23520 23524	2 " 10	20.000	100.000
	Total Cancelled this day		645.000	
	Previously "		16745.000	
	Aggregate "			17.390.000
	Issued to date			41.490.000
				24.100.000

W. A. Nash
Secretary

New York Clearing House
Tuesday October 3 1893

A Meeting of the Loan Committee was held at the Clearing House this day:
Present: F D Tappen Chairman
S T Cannon "
W A Nash

Certificates were Canceled as follows

Phenix Nat Bank

xx	No 20516, 517 & 530	3@20	60000	60000

Am Ex Nat Bank

xx	No 20144 to 20151 inc	8@20	160.000	160.000

Fourth Nat Bank

xx	No 21151 to 21169 inc	19@20	380.000	
x	2178-9-80	3@10	30.000	
x	2185-6-87	3@10	30.000	
y	74, 76, 77 & 78	4@5	20.000	
y	80, 81, 82, 84, 86, 87, 88 & 89	8@5	40.000	500.000

Third Nat Bank

xx	No 21044 & 21488	2@20	40.000	
x	3429-3436-3439	3@10	30.000	
x	3486 to 3490 inc	3@10	30.000	100.000

Chase Nat Bank

xx	No 21463 to 21466	4@20	80.000	
x	2166, 2167, 2168 & 2170	4@10	40.000	
x	2177, 2237, 2550, 2552	4@10	40.000	
y	72, 135, 137, 145	4@5	20.000	
y	140 to 143 inc	4@5	20.000	200.000

Total Cancellations this day	1 070.000	
Previously aggregate "	17 390.000	18 460.000
	"	4 490.000
Issues to date		23 080.000
Outstanding		

W Sherer Secretary

New York Clearing House
Wednesday October 4 1893

A meeting of the Loan Committee was held at the Clearing House this day.

Present F. D. Tappen
E. H. Perkins Jr.
H. W. Cannon Esq.
W. A. Nash

Certificates were Cancelled as follows

Leather Manufacturers Nat'l Bk

XX	No. 21499 to 21505 inc	7 @ 20M		140.000.

Mercantile Nat'l Bank

XX	No. 21183 to 21184 inc	3 @ 20	60.000	
XX	21186 " 21190 "	5 " 20	100.000	
XX	21193 21194 "	3 " 20	60.000	
XX	21197, 198, 201, 203, 204	5 " 20	100.000	
XX	21566 21579 inc	4 " 20	80.000	
XX	20349 & 21490	2 " 20	40.000.	
X	7680 & 7686	2 " 10	20.000.	
Y	246, 299, 347, 355, 356	5 " 5	25.000.	
Y	363, 365 & 366	3 " 5	15.000.	500.000.

First Nat'l Bank

XX	No. 20717 to 20723 inc	7 @ 20	140.000	
XX	20725, 726, & 20728	3 " 20	60.000	
XX	20774 & 20775 & 20779	3 " 20	60.000	
XX	20786 20783 inc	4 " 20	80.000	
XX	20785-6 20789 "	5 " 20	100.000	
XX	20793-6 20800 "	8 " 20	160.000	
XX	20802, 20803, 20804-3 "	20	60.000	660.000

Carried forward 1300.000

October 4/93

	Amount brought forward			1300.000
	Chase Nat'l Bank			
++	No. 2468	10@20	200.000	
✓	2473	1 " 10	10.000	
✓	131, 133, 134, 136, 139, 144	6 " 5	30.000	
✓	146 to 153 inc	8 " 5	40.000	100.000
	United States Nat'l Bank			
✓	No. 2293 to 2296 inc	4@10		40.000
	Total Cancelled this day			1440.000
	Previously "			18410.000
	Aggregate "			19850.000
	Issued to date			41.490.000
				21.640.000

M B Skeen
Secretary

New York Clearing House
Thursday October 5 1893

A meeting of the Loan Committee was held in the Clearing House this day.

Present: F. D. Tappen Chairman
E. V. Perkins
H. W. Cannon Esq
W. A. Nash

Certificates were Cancelled as follows:

Bank of New York

X	No. 2100-1-2-5-9-10	6 @ 10M	60.000	
X	2090-91-92097	4 " 10	40.000	100.000

Seventh Nat'l Bank

XX	20 30 x to 20 304 inc	3020		60.000.

Am Ex. Nat'l Bank

XX	20152 & 20153	2 @ 20		40.000

Nat'l Bank of No. America

XX	21105 to 21109 inc	5 @ 20		100.000

First Nat'l Bank. N.Y.

XX	20716, 24, 27, 29 & 30	5 @ 20	100.000	
XX	20770 to 20773 inc	4 " 20	80.000	
XX	20776, 77, 78, 84	4 " 20	80.000	
XX	20790, 91, 92 & 20801	4 " 20	80.000	340.000

Garfield Nat'l Bank

Y	285 to 288 inc	8 @ 5	40.000	
Y	290 to 292 "	3 " 5	15.000	
Y	370 " 389 "	20 " 5	100.000	155.000

First Nat'l Bank Brooklyn

XX	20169	1 @ 20		20.000
	Total Cancelled this day			815.000
	Previously "			19.850.000
	Aggregate "			20.665.000
	Issued to date		Per Statement	41.490.000
	Date Founded			20.825.000

New York Clearing House
Friday October 6th 1893

A meeting of the Loan Committee was held in the Clearing House this day
Present F D Tappen, Chairman
E K Perkins Jr.
W W Cannon 2nd
W A Nash

Certificates were Cancelled as follows:

Tradesmens Nat'l Bank

XX	No 21740 to 21744 inc	5@20M		100.000

American Exchange Nat'l Bank

XX	No 20107 to 20158 inc	50@20M	100000	
XX	20401 to 20405 "	5 " 20	100.000	200.000

National Bank of the Republic

XX	20378 to 20385 inc	8@20M	160.000	
XX	21140	1 " 20	20.000	180.000

Central Nat'l Bank

XX	20816 to 20826 inc	11@20	220.000	
X	101	105	5000	225000

Chase Nat'l Bank

XX	2147 & 2473	2@20	40.000	
X	2172, 2205, 36, 38 & 39	5 " 10	50.000	
X	2851, 53 & 54	3 " 10	30.000	
X	67 to 70 inc	4 " 5	20.000	
X	73 & 138	2 " 5	10.000	150.000

Garfield Nat'l Bank

X	289	105		5000

Carried forward 860.000

	Amount brought forward				860.000
	Bank of the Metropolis				
X	Nos 2357 & 2358	2	@10	20.000	
X	2360 to 2372 inc	13	" 10	130.000	
X	2374 " 2379 "	6	" 10	60.000	
X	2381 & 2555 "	2	" 10	20.000	
X	2560 to 2570 "	11	" 10	110.000	340.000
	Glabourd Nat'l Bank				
X	20758 to 20957 inc	300	*	60.000	
Y	37, 38 & 39	300		15.000	75.000
	Total Cancelled this day				1275.000
	Previously "				20665.000
	Aggregate "				21940.000
	Issued to date				41490.000
	Outstanding				19550.000

Wm Shuey
Secretary

New York Clearing House
Saturday October 7th 1893

A meeting of the Loan Committee was held at the clearing House this day.
Present W. A. Nash Acting Chairman
A. W. Cannon

Certificates issued Cancelled as follows:

Mercantile Nat'l Bank

XX	No. 21491 to 21498 inc	8 @ 20	160000	
XX	21489, 21533, 35036	4 " 20	80.000	
X	24778	2 " 5	10.000	250.000

National Park Bank

XX	No. 20876 to 20877 inc	12 @ 20	240.000	
XX	20890 " 20894 "	5 " 20	100.000	
XX	20960, 61, 63, 64, 66 & 68	6 " 20	120.000	460.000

First Nat'l Bank

XX	No. 20581 to 20590 inc	10 to 20	200.000	
XX	20592 to 20605 "	14 " 20	280.000	480.000

Chase Nat'l Bank

XX	No. 21467	1 @ 20	20.000	
X	21771, 75 & 76	3 " 10	30000	50.000

Southern Nat'l Bank

XX	Nos. 20068 & 20071	2 @ 20	40.000	
XX	21771, 173, 174	3 " 20	60.000	100.000

Total Cancelled this day		1340.000
Previously "		21.940.000
Aggregate "		73280.000
Issued to date		41.490.000
Outstanding		18.210.000

W. A. Nash
Secretary

New York Clearing House
Monday October 9th 1893

A meeting of the Loan Committee was held at the Clearing House this day.

Present: W. A. Nash Act'g Chairman
N. N. Cannon

Certificates were Cancelled as follows

Bank of America

XX	No. 20696 to 20715 inc	20@20th	400000	
X	2198 to 2207 "	10 " 10	100.000	500.000

American Exchange N. B'k

XX	No. 20406 to 20413 inc	8@20	160.000	
XX	20417, 418 & 420	3 " 20	60.000	
XX	20422 to 20424 inc	3 " 20	60.000	280.000

Nat'l Bank of the Republic

XX	No. 20336 & 20338	2@20	40.0000	
XX	21130 to 21137 inc	3 " 20	60.000	100.000

Central Nat'l Bank

XX	No. 20828 to 20835 inc	8@20	160.000	
XX	20834 to 20840 "	4 " 20	80.000	
X	102 to 104 "	3 " 5	15.000	255.000

First Nat'l Bank, NY

XX	20591	1@20		20.000

United States Nat'l Bank

XX	No. 20934, 36, 37, 38 & 39	5@20	100.000	
XX	21262 & 21263	2 " 20	40.000	
X	2297 to 2300 inc	4 " 10	40.000	180.000

Carried forward 1335.000

Amount brought forward 1335.000.

Bank of New York

x x	Ctf. 30313	10 20* = 20.000		
x	" 2094, 2103, 4, 6, 7, 11, 13014	8 " 10 = 80.000		
x	" 3135, 36, 40, 597	4 " 10 = 40.000		
x	" 1, 3, 5, 7, 8, 9440	7 " 5 = 35.000	175.000	
	Total Cancelled this day		1510.000	
	Previously "		23280.000	
	Aggregate "			24.790,000
	Issued to date			41.490.000
				16.700.000

M W Sheen
Secretary

New York Clearing House
October 10th 1893

A meeting of the Loan Committee was held at the Clearing House this day.

Present W. A. Nash, acting Chairman
W. Cannon

Certificates Cancelled as follows:

	American Ex Nat'l Bank				
XX	No. 20414 to 20416 inc.	3 @ 20	60.000		
XX	20419, 421, 425	3 " 20	60.000	120.000	
	Nat'l Bank of No. America				
XX	No. 21110 to 21113 inc	4 @ 20	80.000		
XX	21115 " 21120 "	6 " 20	120.000	200.000	
	Citizens Nat. Bank				
X	No. 26115 to 26124 inc	10 @ 10th	100.000		
X	26147 " 26155 "	9 " 10	90.000	190.000	
	Nat Park Bank				
XX	No. 20250 to 20265 inc	16 @ 20th	320.000		
XX	20267 " 20271 "	6 " 20	120.000		
XX	20274 " 20278 "	5 " 20	100.000		
X	7735 " 7734 "	10 " 10	100.000		
X	7387 " 7388 "	7 " 10	70.000		
X	7390 & 7391 "	2 " 10	20.000	730.000	
	Central Nat'l Bank				
XX	No 20877	1 @ 20		20.000	
	Ninth Nat. Bank				
XX	No 21560 to 21564 inc	5 @ 20		100.000	

Carried forward 1360.000

Amount brought forward 1360.000

Third Bank Block

XX	Nos 21045 to 21047 inc	30	2	60.000
X	" 20, 33, 35, 38 & 39	5	10	50.000
X	" 40 to 46 inc	7	10	70.000
X	" 2658 & 2659	2	10	20.000
X	" 2661 to 2666 inc	6	10	60.000
X	" 2671 " 2677 "	6	10	60.000

320.000

Total Cancelled this day 1680.000

Previously " 24.790.000

Aggregate " 26470.000

Issued to date 41490.000

15.020.000

M. M. Shea
Secretary

New York Clearing House
Wednesday Oct. 11/93

A meeting of the Loan Committee was held at the Clearing House Wednesday October 11/93
Present F D Tappen Chairman
W A Nash and
A W. Cannon
Certificates were Cancelled as follows:

Bank of New York NBA
No. 2484 2137 2@10m 20000
No 6 1 " 5 5000 25000
Am Ex. Nat. Bank
No 2980 to 2989 inc 10@20 200.000 200.000
Citizens Nat. Bank
No. 2625 to 2646 inc 22@10 220.000
2656 & 2657 2 " 10 20.000
242 to 245 inc 4 " 5 20.000 260.000
Nat. Park Bank
No 2266 & 2293 2@20 40.000
2389 1 " 10 10.000 50.000
Central Nat. Bank
No 2215 to 2218 inc 4@20 80.000
2222 " 2227 " 6 " 20 120.000
2231 " 2239 " 9 " 20 180.000
2841 " 2849 " 9 " 20 180.000
2452 1 " 10 10.000
1105 to 1110 inc 6 " 5 30.000 600.000
Third Nat. Bank
No 2647, 2667 & 2668 3@10 30.000
NY Nat. Exchange
No 2174 1 " 10 10.000
Carried forward 1.175.000

Amount brought forward			1175.0000
Bank of the Metropolis			
No. 2355, 56, 59, 73 & 80	5@10*	50.0000	
2556 to 2561 inc	6 " 10	60.0000	110.0000
United States Nat'l Bank			
No. 21264	1@20	20.0000	
7304 to 7318 inc	18 " 10	180.0000	200.0000
Garfield Nat'l Bank			
No. 21332 to 21342 inc	6@20		120.0000
Seaboard Nat'l Bank			
No. 20758	1@20	20.0000	
No. 41, 43, 44, 45 & 46 & 239	6 " 5	30.0000	50.0000
First Nat'l Bank of Bklyn			
No. 2715 to 2724 inc	10@10		100.0000
Total Amounts this day			1.755.000
Previously "			26.470.080
Aggregate			28.225.000
	Issued to date		41.490.000
Outstanding			13.265.000

W. S. Keener
Secretary

New York Clearing House
Thursday October 12th 1893

A meeting of the Loan Committee was held at the Clearing House this day

Present F. D. Tappen, Chairman
W. A. Nash
J. W. Cannon

Certificates were Cancelled as follows:

Chatham Nat'l Bank

No. 20651 to 20655 inc	5 @ 20		100.000
New Y. Nat'l Bank			
No. 20990 to 21014 inc	25 @ 20		500.000
Tradesmens Nat'l Bank			
20117 to 20121 inc	10 @ 10		100.000
Garfield Nat'l Bank			
21343	1 @ 20		20.000
Nat'l Park Bank			
20294	1 " 20		20.000
Seaboard Nat'l Bank			
20759 & 20760	2 @ 20	40.000	
40 & 42	2 @ 5	10.000	50.000
Nat'l Bank of the Republic			
No. 21117 to 21119 inc	3 @ 10	30.000	
2469 " 2473 "	5 " 10	50.000	
20337	1 " 20	20.000	
21133 to 21139 inc	7 " 20	140.000	
21141 " 21146 "	6 " 20	120.000	360.000
Total Cancelled this day			1.150.000
Previously "			28.225.000
Aggregate "			29.375.000
Issues to date			41.490.000
Outstanding			17.115.000

New York Clearing House
Friday October 13 1893

A meeting of the Loan Committee was held at the Clearing House this day.

Present: F. D. Tappen Chairman
W. A. Nash

Certificates were Cancelled as follows:

Mechanics & Traders Nat'l Bank

XX	No. 21312 to 21316 inc	5@20	100.000	
XX	21615	1 " 20	20.000	
X	2741 to 2749 inc	9 " 10	90.000	
Y	410, 411	2 " 5	10.000	220.000.

American Exchange Nat'l Bank

XX	No. 21015 to 21029 inc	15@20		300.000.

Nat'l Bank of Commerce

XX	No. 21363 to 21391 inc	29@20	580.000	
X	2487 " 2493 "	7 " 10	70.000	650.000

Mercantile Nat'l Bank

XX	No. 21530 to 21531 inc	2@20	40.000	
XX	21537	1 " 20	20.000	
XX	21550 to 21557 inc	8 " 20	160.000	
XX	21580 " 21583 "	4 " 20	80.000	
X	2678	1 " 10	10.000	
X	2681 to 2685 inc	5 " 10	50.000	
X	2688 " 2697 "	5 " 10	50.000	
Y	2749 & 250	2 " 5	10.000	
Y	293 to 298 inc	6 " 5	30.000	
Y	300 & 301	2 " 5	10.000	
Y	343 to 350 inc	8 " 5	40.000	500.000

Carried forward 1670.000

	Amount brought forward			1670 000
	National Bank of the Republic			
xx	No. 21147, 48, 49	3 @ 20ᵐ	60.000	
xx	21377 to 21379 inc	6 × 20	120.000	180.000
	Ninth Natl Bank			
xx	No. 21565 to 21579 inc	15 @ 20	300.000	
Y	300 × 321	20@5	100.000	400.000
	German American			
xx	No. 20943 to 20949 inc	7 @ 20	140.000	
Y	162 × 163	20@5	10.000	150.000
	Cancelled this day		2.740.000	
	" Previously		29375000	
	Aggregate Cancelled			31.775.000
	Issued to date			41.490.000
				9.715.000

Secretary

New York Clearing House
Saturday Oct. 14 193

A meeting of the Loan Committee was held at the Clearing House this day
Present: J. D. Tappen Chairman
W. A. Nash

Certificates were cancelled as follows:

Nat Bank of the Republic

++	No. 21328 to 21336 inc	9 @ 20	180.000	180.000

Nat. Park Bank

++	No. 20279 to 20293 inc	15 @ 20	300.000	
++	20295 " 20298 "	4 " 20	80.000	
++	20965, 67, 69 70 "	4 " 20	80.000	
++	20977 to 20979 "	8 " 20	160.000	
++	21050 " 21048 "	9 " 20	180.000	800.000

First Nat. Bank of Brooklyn

++	No. 21506 to 21518 inc	10 @ 20	200.000	
++	20174 " 20183 "	10 " 20	200.000	400.000
	Total Cancelled this day			1380.000
	Previously "			31.775.000
	Aggregate "			33155.000
	Issued to date			41.490.000
	Outstanding			8.335.000

W. A. Nash
Secretary

New York Clearing House
Monday October 16th 1893

A meeting of the Loan Committee was held at the Clearing House this day.

Present F. D. Tappin Chairman
W. A. Nash

Certificates were Cancelled as follows

St. Nicholas Bank

V	No. 164 & 175	2 @ 5*	10.000	
XX	20955 & 20956	2 " 20	40.000	50.000

Bank of America

	Nos. 21287 to 21311 inc	25 @ 20		500.000

National Park Bank

XX	Nos. 21059 to 21063 inc	5 @ 20*	100.000	
XX	21065 & 21067	2 " 20	40.000	
XX	21067 to 21078 inc	11 " 20	220.000	
XX	21080 to 21082 "	3 " 20	60.000	
XX	21084 & 21085	2 " 20	40.000	
XX	21087 to 21097 inc	6 " 20	120.000	
XX	21094	1 @ 20	20.000	
	21096 to 21099 inc	4 " 20	80.000	680.000

Total Cancelled this day	1230.000	
Previously "	33155.000	
Aggregate Issued to date		34385.000
		41.490.000
Outstanding		7.105.000

W. A. Nash
Secretary

New York Clearing House
Tuesday October 17 1893

A meeting of the Loan Committee was held at the Clearing House this day.

Present F. D. Tappen Chairman
W. A. Nash

Certificates were Cancelled as follows:

Tradesmens Nat. Bank

××	No. 21745	1 @ 20M	20.000	
✓	" 205, 207, 210, 211, 212, 213	6 @ 5	30.000	50.000

Com Exchange

××	No. 20063	1 @ 20	20.000	
××	21397 to 21397 inc	3 @ 20	60.000	
××	20451 " 20453	3 " 20	60.000	140.000

Nat. Park Bank

××	No. 21064, 66, 79, 86, 93 & 95	6 @ 20M		120.000

United States Nat. Bank

××	No. 21265 to 21270 inc	6 @ 20M	120.000	
××	21277 & 21279	2 " 20	40.000	
✓	21319 & 21453	2 " 10	20.000	180.000

×× Lincoln Nat. Bank

××	No. 20364 to 20367 inc	4 @ 20	80.000	
××	20369 " 20376	8 " 20	160.000	
	21378 " 21390	13 " 20	260.000	500.000

Total Cancelled this day		990.000
Previously "		34385.000
Aggregate "		35375.000
Issued to date		41.490.000
Outstanding		6.115.000

W. A. Shea Secretary

New York Clearing House
Wednesday October 18th 1893

A meeting of the Loan Committee was held at the Clearing House this day.
Present F. D. Tappen Chairman
W. A. Nash

Certificates now Cancelled as follows:

	Phenix Nat'l Bank				
++	No. 20578 to 20529 inc	12	20th	240.000	240.000
	Tradesmens Nat'l Bank				
Y	No. 204, 206, 208, 209	4	5	20.000	
Y	214 to 217 inc	4	5	20.000	
Y	220, 223 "	3	5	15.000	55000
	Seventh Nat'l Bank				
Y	No. 192 & 193	2	5		10.000
	Com Exchange Bank				
XX	No. 21395 to 21399	5	20	100.000	
XX	21402 & 21403	2	20	40.000	
X	21494 to 21499 inc	6	10	60.000	200.000
	First Nat'l Bank, NY				
XX	No. 20731 to 20742 inc	12	20	240.000	
XX	20744, 45, 46, 47 & 49	5	20	100.000	
X	2208 to 22214 inc	7	10	70.000	
Y	47 " 56 "	10	5	50.000	460.000
	Elaboard Nat'l Bank				
XX	No. 20761 to 20763 inc	3	20	60.000	
Y	240 & 241	2	5	10 000	70.000
	Lincoln Nat'l Bank				
XX	No. 20377 & 20368	2	20		40.000
	Total Cancelled this day			1075.000	
	Previously "			35375.000	
	Aggregate "				36450.000
	outstanding	Issued to date			41.490.000
					5.040.000

W. A. Nash
Secretary

New York Clearing House
Thursday October 19 1893

A meeting of the Loan Committee was held at the Clearing House this day

Present F D Tappen Chairman
W. A. Nash

Certificates were Cancelled as follows:

Tradesmens Nat'l Bank

Y	No's 218, 219 & 223	3 @ 5m		15.000

Mechanics & Traders Nat. Bank

XX	No's 21317 to 21321 inc	5 @ 20m	100000	
Y	390 & 391	2 " 5	10.000	110.000

First Nat'l Bank of New York

XX	No's 20743 & 20748	2 @ 20m	40.000	
XX	21414 to 21453 inc	40, 20	800.000	
X	2510 to 2529 "	20 " 10	200.000	1040.000

Garfield Nat'l Bank

XX	No's 21344, 45 & 46 inc	3 @ 20	60.000	
XX	21549 -	1 " 20	20.000	
XX	21585 to 21594 inc	10 " 20	200.000	280.000

Total Cancelled this day		1.445.000
Previously "		36450.0000
Aggregate "		37.895.000
Issued to date		41.490.000
Outstanding		3.595.000

W. Shera
Secretary

New York Clearing House
Friday October 20/93

A meeting of the Loan Committee was held at the Clearing House this day.

Present. G. D. Jackson Chairman
W. A. Nash "
J. N. Cannon "

Certificates were Cancelled as follows:

Mechanics & Traders Nat'l. Bank

✓	No 3917	105		5000.

Chatham Nat'l. Bank

✓✓	No. 20656 to 20660 inc	5@20		100.000.

Ny Nat. Ex. Bank

✓	No. 27 to 36 inc	10@5m		50.000.

Lincoln Nat. Bank

✓	No. 21452 to 21597 inc	160 10		160.000

Garfield Nat. Bank

✓✓	*21548	10@20		20.000

Seaboard Nat. Bank

✓✓	No. 20764 to 20769 inc	6@20m	120000	
✓✓	21274 to 21286 "	13. 20	260.000	380.000

Southern Nat. Bank

✓✓	No. 20072, 73, 74078	4@20	80.000	
✓✓	21170	1, 20	20.000	100.0000
	Total Cancelled this day.			815.000
	Previously "			37895.000
	Aggregate "			38.710.000
	Issued to date			41.490.000
	Outstanding			2.780.000

A. M. Stevens
Secretary

New York Clearing House
Saturday Oct. 22/93

A meeting of the Loan Committee was held at the Clearing House this day.

Present F. D. Tappin Chairman
W. A. Nash

Certificates were Cancelled as follows

Tradesmen Nat'l Bank

XX	No 21746 to 21749 inc	4@20		80.000.
	Mercantile Nat. Bank			
X	No. 2693 to 2703 inc	11@10m	110000	
X	2730 " 2738 "	9 " 10	90.000	
V	3501 " 3524 "	4 " 5	20.000	
V	3557 " 3560 "	4 " 5	20.000	
V	3621 & 3624 "	2 " 5	10.000	250.000
	Irving Nat'l Bank			
XX	No 21520	1@20	20.000	
XX	21522 to 21525	4 " 20	80.000	100.000
	Total Cancelled this day			430.000
	Previously "			38710.000
	Aggregate "			39.140.000
	Issued to date			41.490.000
				2.350.000

W. A. Nash
Secretary

New York Clearing House
Monday October 23rd 1893

A meeting of the Loan Committee was held at the Clearing House this day

Present F. D. Tappen Chairman
W. A. Nash

Certificates were Cancelled as follows:

St. Nicholas Bank

No. 20957 & 59 & 21208	3000	60000	
16746, 170 inc	4 " 5	20.000	
178 " 183 "	6 " 5	30.000	
Total Cancelled this day		110.000	
Previously "		39140.000	
Aggregate "			39.250.000
	Issued to date		41.490.000
Outstanding			2.240 000

W. Sherman
Secretary

New York Clearing House
Thursday Oct. 26 1893

A meeting of the Loan Committee was held at the Clearing House this day.

Present F.D. Tappen Chairman
W.A. Nash

Certificates were Cancelled as follows:

Mechanics & Traders Bank

✓	No. 23206 to 23333	20@10	200.00	
✓	393 to 409 inc	17@5	85.000	
✓	412	1@5	5000	170.000.
	Seventh Nat'l Bank			
	No. 20305 to 20307 inc	3@20		60.000
	Saint Nicholas Bank			
✓✓	No. 21209 to 21213 inc	5@20	100000	
✓	166	1@5	5000	105.000
	Total Cancelled this day			275.000
	Previously "			39250.000
	Aggregate "			39525.000
	Issued to date			41.490.000
	Outstanding			1.965.000

W.A. Nash
Secretary

New York Clearing House
Wednesday October 25/93

A meeting of the Loan Committee was held at the Clearing House this day

Present F. D. Tappen
W. A. Nash
H. W. Cannon

Certificates were Cancelled as follows:

New York Nat. Ex. Bank

No. 194 to 2031 inc.	10 @ 5M	50,000
Total Cancelled this day		50,000
Previously "		39,525,000
Aggregate "		39,575,000
Issued to date		41,490,000
Outstanding		1,915,000

W. A. Nash
Secretary

New York Clearing House
Thursday October 26 1893

A meeting of the Loan Committee was held at the Clearing House this day

Present: F D Tappan Chairman
J Edward Simmons
W A Nash and
G G Williams

Certificates were Cancelled as follows

Mechanics & Traders Bank

X No 2321 to 2330 inc 10@10M 100000 100000

Seventh Nat'l Bank

XX No 20308 — 1@20M 20.000

Y 184 to 191 inc 8@5M 40.000 60.000

Southern Nat'l Bank

XX No 20075, 76, 77 & 80 = 4@20 80.000

XX 2117 Y 1@20 20.000 100.000

Total Cancelled this day 260.000

Previously " 39575.000

Aggregate " Issued to date 39.835.000

Outstanding " 41.490.000

1.655.000

W A Nash
Secretary

New York Clearing House
Friday October 27 1893

A meeting of the Loans Committee was held at the Clearing House this day

Present: F D Tappen
W A Nash

Certificates were Cancelled as follows:

Mechanics & Traders Bank

X No. 2331, 32, 34 & 35 4 @ 10 40.000.

Southern Nat'l Bank

XX No. 21175 to 21178 inc 4 @ 20 80000
21079 1 @ 20 20.000 100.000

Total Cancelled this day 140.000
Previously " 39 835.000
Aggregate " 39.975.000
Issued to date 41.490.000
Outstanding 1,515,000

Wm Sherman
Secretary

New York Clearing House
Saturday October 28th 1893

A meeting of the Loan Committee was held at the Clearing House this day
M. Cannon (the only member of the com present) Cancelled Certificates for the com as follows:

Mechanics & Traders Bank

X	No. 73366 73340 inc	5@10	50000	50000
	Irving Nat'l Bank			
XX	No. 24576, 17, 18, 19721	5@20	100.000	
X	27725 to 27729 inc	5 " 10	50000	150000
	New York Nat'l Ex. Bank			
X	No. 2125 to 2129 inc	5@10	50.000	
V	224 " 233 "	10 " 5	50.000	100.000
	Southern Nat. Bank			
XX	No. 20082 & 21179	2@20	40000	
	Total Cancelled this day		340.000	
	Previously "		39 975.000	
	Aggregate "			40.315000
	Issued to date			41 490.000
	Outstanding			1.175 000

M. Cannon
Secretary

New York Clearing House

Monday October 30th 1893

A meeting of the Loan Committee was held at the Clearing House this day.

Mr. F. D. Tappen Chairman, the only member of the Committee present, Cancelled Certificates as follows:

Mechanics & Traders Nat. Bank

X	No 23411 to 23444 inc	40 @ 1000	40.000	
	2780	10 @ 1000	10.000	50,000
	Chatham Nat. Bank			
XX	#20665 to 20668 inc	500 @ 1		100.000
	NY Nat. Exchange Bank			
X	21321 to 21324 inc	50 @ 1000		50.000
	Southern Nat. Bank			
XX	No 20081		20.000	
	Total Cancelled this day		220.000	
	Previously "		40.315.000	
	Aggregate "			40.535.000
	Issued to date			41.490.000
	Outstanding			955.000

W. Sheen
Secretary

New York Clearing House
Tuesday October 31st 1893

A meeting of the Loan Committee was held at the Clearing House this day.

Present S D Tappan Chairman
E V Perkins Jr.
J Edward Simmons
W W. Cannon
W A Nash 2nd
G G. Williams

It was ordered that the publication of the Weekly Bank settlements be resumed on Saturday November 4th 1893

Loan Certificates were Canceled as follows:

Mechanics & Traders Nat'l Bank

XX	No 21610 to 21614 inc 5@20th		100.000
	Chatham Nat'l Bank		
XX	No 20666 to 20670 inc 5@20		100.000
	Saint Nicholas Bank		
XX	No 20958 to 21214 inc 2@20	40.000	
XX	21205 to 21207 " 3.20	60.000	
XX	21538 " 21547 " 10.20	200.000	
V	165, 176 & 177 3 " 5	15.000	315.000
	Southern Nat'l Bank		
XX	No 20080 & 20084 2@20	40.000	
	Total Canceled this day	555.000	
	Previously "	40530.000	
	Aggregate "		41.090.000
	Issued to date		41.490.000
	Outstanding		400.000

Wm Sheen Secretary

New York Clearing House
Wednesday November 1st 1893

A meeting of the Loan Committee was held this day at the Clearing House

Mr. Tappin, Chairman, the only member of the Committee present, Cancelled Certificates as follows:

Chatham Nat'l Bank

XX	No. 20671 to 20675 inc	5 @ 20^{m}	100.000	
X	" 2585 " 2614 "	30 " 10	300.000	400 000
	Total Cancelled this day			400.000
	Previously "			41090.000
	Aggregate " Issued to date			41.490.000
				41.490.000
				.0.

M. Shuer
Secretary

(For minutes of meetings of Loan Committee of 1895-6 see page #231)

(14 Pine Street)

New York Clearing House
Monday November 11th 1895

{The various resolutions read at this meeting are on file in the Clearing House.}

A meeting of the Special Committee, to which was referred the matter of Endorsements, was held this day at 2 o'clock P.M.

Present Messrs Tappen,
Simmons,
Cannon,
Sherman and
Mason.

The resolutions as offered by the Clearing House Committee at the annual meeting of the association, October 3d; Communication and resolutions of Mr. S.G. Nelson, of the Seaboard Nat'l Bank, and resolutions of Mr. St. John, of the Mercantile Nat'l Bank, were read.

After considerable discussion of the subject, in which all the members participated, it was suggested by the Chairman that the Manager prepare and submit to him for approval resolutions, embodying the views expressed at this meeting, for reference by this Committee to the Clearing House Association.

The suggestion was also made that letters be sent to Clearing Houses in the larger cities, informing them of the decision of the "Court of Appeals" of this State in the matter of "Endorsements for Collection", and the contemplated action of this Association in reference to restrictive endorsements.

On motion adjourned.

J.H. Chase
Secretary

Special Committee.
Endorsements.

(77-83 Cedar Street)

New York Clearing House
Thursday May 28th 1896

A meeting of the Special Committee on Endorsements, appointed at the annual meeting, October 1st 1895, met at the Clearing House this day, at 2 o'clock P.M.

Present: Mr. F. D. Tappen, Chairman
" W. H. Sherman,
" H. W. Cannon and
" E. D. Mason.

The following named members of the Clearing House Committee were also present by invitation:
Messrs. Perkins, Woodward, Hepburn & Williams.
Mr. Nelson, of the Seaboard Bank, was also present.

The Chairman stated that the object of the meeting was to take action on the resolutions of the Clearing House Committee, which resolutions were referred to this special Committee by the Clearing House Association

The Resolutions were read and after some debate and comparison of views on the subject, the following resolutions were unanimously adopted:

Resolved: that on and after ..... date, members of this Association shall not send through the Exchanges any checks, sight drafts, notes, bills of Exchange or other items having thereon any qualified or restrictive endorsement, such as "for collection" or "for account of," unless all endorsements thereon are guaranteed by the Bank, member of the Association, sending such checks, sight drafts, notes, bills of Exchange or other item.

LOAN COMMITTEE OF 1890

Any such items sent in violation of the above requirement shall be returned directly to the member from whom they were received and shall in all respects be subject to the regulations contained in Section 15 of the Constitution of the N.Y. Clearing House Association

The Chairman of the Committee was requested to cause this Resolution to be prepared for circulation among the members of the Association, and to request the Chairman of the Clearing House Committee to call a meeting of the Association at an Early date.

No further business appearing the meeting adjourned

Wm Sherer
Secretary

Special Committee.
In re Amendment to Constitution

New York Clearing House,
Friday June 11th 1897

A meeting of the Special Committee appointed May 20th 1897, to consider the proposed amendment to the Constitution covering the liability of members clearing for outside banks, was held at the Clearing House, this day.

Present: Messrs W. A. Nash, Chairman,
F. D. Tappen,
Geo. G. Williams &
Geo. F. Baker.

Mr. E. Townsend, Cashier of the Importers and Traders Nat'l Bank, was accepted as representing Mr. E. H. Perkins Jr.

The amendment as considered had been slightly changed from its original form, and reads as follows:

Whenever exchanges shall have been made at the Clearing House by previous arrangement between members of the Association through one of their own number and Banks in the city and vicinity who are not members, the Redeeming Bank at the Clearing House shall in no case discontinue the arrangement without giving notice — which notice shall take effect after the completion of the exchanges of the morning of the day on which such notice shall be given to the members of the Association at their respective offices.

(= New matter)
(— ")

After discussion of the terms and effect of the amendment, the suggested codification of the various provisions of the Constitution covering the relations of outside Banks, and of a proposed substitute

read and explained by Mr. Townsend, the meeting adjourned subject to the call of the Chair.

W. J. Griffin

Secretary.

New York Clearing House
Monday November 15th 1897

A meeting of the Special Committee, appointed May 20th 1897, to consider the proposed amendment to the Constitution covering the liability of members clearing for outside banks, was held at the Clearing House this day at 2 o'clock P.M.

Present: Messrs W.A. Nash, Chairman
F.D. Tappen
G.G. Williams
E.H. Perkins Jr.
J. Edward Simmons, President of the association. Mr. Geo. F. Baker, of the Committee, appeared before the meeting closed.

Reading of the minutes of previous meeting was dispensed with.

The proposed amendment to the Constitution was discussed and the following substitute was considered very fully, but definite action thereon was postponed until a subsequent meeting:—

Suggested Substitute.

Eliminate from proposed amendment the words "By previous arrangement" in first line.

Add in proposed amendment, after word "Banks," the words "Companies and others," line second.

Also add in proposed amendment, after the words "of the Exchanges of," the words The morning of, line four.

And add at the bottom of the proposed amendment the following:- "Excepting only as to certified items; and such other items as any member may have received on deposit or otherwise before the receipt of such notice, and

LOAN COMMITTEE OF 1896

in which it has a direct interest itself by reason of having accepted such item or items in payment itself, or because of having paid against such. All such items shall be paid by the redeeming bank if good according to the books of the bank, company or other on whom drawn"

With the changes above suggested the amendment would read as follows:

Whenever Exchanges shall have been made at the Clearing House between members of the Association through one of their own number and banks, companies and others in the City and vicinity who are not members, the Receiving Bank at the Clearing House shall in no case discontinue the arrangement without giving notice - which notice shall take effect after the completion of the Exchanges of the morning of the day on which such notice shall be given to the members of the association at their respective offices - Excepting only as to certified items; and such other items as any member may have received on deposit or otherwise before the receipt of such notice, and in which it has a direct interest itself by reason of having accepted such item or items in payment itself, or because of having paid against such. All such items shall be paid by the redeeming bank if good according to the books of the Bank, Company or other on whom drawn.

Adjourned.

Wm Sherer

Secretary

Sub. Committee on Clearing House Examinations. 1st Meeting.

New York Clearing House
March 31 1911

Pursuant to a call issued by Francis L. Wine, Chairman, the Sub-Committee appointed by the Clearing House Committee to take up the question of examinations by the Clearing House of its own members, met at the Clearing House Friday, March 31, 1911, with all the members present, as follows:

Francis L. Wine, Chairman,
J. J. Talbert,
James N. Donald,
Stephen Baker,
Gilbert G. Thorne.

The Chairman stated the purpose of the appointment of the Sub-Committee, and read the following letter:

"Com Exchange Bank
New York, March 29th, 1911

My dear Mr. Wine:

I do not think it is fair for me to be absent when your Committee meets without an enlargement of my views in appointing it.

First, I am in favor of instituting an inspection of Clearing House Banks by an Examiner appointed by the Clearing House, with such assistants as he may need.

Second, I think such an examiner should be paid so well as to make him independent and fair.

Third, The examination should be conducted so as to get an idea of the solvency of the Bank or Trust Company and the character of its management. A skillful inspector could ascertain this without such

a thorough examination as is made by the Department or your own directors under the law.

Fourth, Inquisitorial and annoying inspections, the taking off of lists of paper, the listing of loans and other facts are unnecessary except where the indications point to maladministration.

Fifth, The examinations should be absolutely secret and confidential. Primarily the examiner should have all the records under his control; secondarily they should come to the Chairman of the Clearing House Committee; thirdly, to the Committee itself, and no further and to no other persons, and should not be accessible for information to anyone except through these channels.

Sixth, Briefly, an effective system of supervision, not irritating to the banks, and hostile only when unsoundness is suspected; and I believe a capable examiner would be able to detect symptoms of weakness by a merely superficial examination before he goes deeper, and in the great majority of cases such deep examinations would not be necessary.

A system should be devised that will be effective, yet at the same time agreeable to the banks. I advised Mr. Talbot that he might give you the points of the Chicago system with which he is familiar.

Yours very truly

(Signed) H. P. Nash

Mr. J. L. Noble,
Financial Secretary.

On motion of Mr. Donald, seconded by Mr Thorne, Mr. Talbert was appointed Secretary.

Mr. Talbert was called upon to explain what his experience had been of the operation of the plan of Clearing House Examinations as conducted by the Chicago Clearing House, whereupon he presented and read the following letter from Examiner James B. McDougal, in charge of the examinations of the Chicago Clearing House:

Chicago Clearing House Association
Department of Examinations

James B. McDougal
Examiner

Chicago Ill
March 29 1911

Mr. Joseph P. Talbert, Vice President
The National City Bank
New York N.Y.

Dear Mr. Talbert:

I am in receipt of your night letter of the twenty Eighth instant, requesting a full statement of the organization and details of operation of the Chicago system of Clearing House Examinations, to which I take pleasure in replying.

Organization. Following the failure of the Chicago National Bank and its two associates late in 1905, the Chicago Clearing House Association at its annual meeting in January, 1906, considered the matter of establishing its own department of Examination. The matter was then referred to the Clearing House Committee with power to act, and at a special meeting of the association held on May 11, 1906, the Committee reported having employed a head for the department and the office became

operative on June 1. 1906.

Details of operation. You will please find hereto appended a copy of the writers remarks bearing upon this subject and from which I hope you will obtain readily full information as to detail. Since this article was written my force has been somewhat enlarged and strengthened but there has been no important change in the methods pursued.

As you are fully aware, when an examination confirms the correctness of a bank's published statements and its reports made to the Clearing House five times a year, and if there are no dangerous tendencies apparent on the part of the management, the Examiner's reports are accepted and passed without comment. The Committee has insisted in every case that assets be shown at a fair valuation. In other words, known losses or depreciation must be promptly provided for.

This letter will go forward on our noon mail and should reach you Thursday morning. If what I have reported does not fully meet the purpose of your inquiry, if you will telegraph me in the morning I will gladly furnish any additional information which you may desire.

With kindest regards, believe me

Sincerely Yours

(signed) J. B. McDougal

The Chicago plan, which it is understood has been in operation successfully and satisfactorily for nearly ten years, was discussed at length, and it became the consensus of

opinion of the Committee in a general way that it probably would be advisable in view of the experience in other cities to recommend some system of self inspection by the members of the Clearing House, and that it would be best to make a thorough investigation of several systems which have been put into operation in other cities, both by correspondence and by personal visits to those cities.

It was moved, seconded, and unanimously adopted that a committee of two be appointed for this purpose The Chair appointed Messrs Donald & Baker as such Committee, it being understood that they have power to conduct the investigation as they may see fit

On Motion, Adjourned subject to the call of the Chair

(Signed) F. L. Wine, Chairman

(Signed) Jos. I. Talbert
Secretary

2d meeting.

New York Clearing House

Friday April 21 1911

Pursuant to a call issued by Chairman Francis L. Wine, the sub Committee appointed to consider the question of examinations by the Clearing House of its own members met at the Clearing House Friday, April 21, 1911, all members of the sub-Committee being present.

The minutes of the last meeting were read amended and approved.

The Chairman stated that the purpose of the meeting was to hear the report of the Special committee, consisting of Messrs Donald and Baker, who acting under the authority conferred upon them by resolution adopted by the sub Committee March 31. 1911. had visited St. Louis & Chicago for the purpose of making investigations on the ground of the systems of Examination in use in those cities.

Messrs Donald and Baker made verbal reports thorough and complete in detail fully explaining the two systems. They were convinced of the efficiency of the systems in use in both St. Louis & Chicago. They found in both cities unanimous endorsement and approval by the individual members not only of the principle of inspection under authority of the Clearing House, but strong belief in its value and usefulness in actual practice. In Chicago, at a meeting to which the Chairman of the Chicago Clearing House Committee had invited a representative of Every member of that association to meet Messrs Donald and Baker it was found that the sentiment in favor of the plan in use in that city not only was unanimous but that no member would be willing to see the system abandoned.

The special committee further reported in a general way that they endorsed strongly the thoroughness, efficiency and scope of the examinations as conducted in Chicago but that in all probability certain details of the methods of making reports by the Examiner to the Clearing House Committee which are followed in St. Louis might be better suited for use in New York than the more elaborate plan followed by the Chicago Examiner. This related particularly to the character of reports to be made in the cases of all banks where no condition existed which requires action on the part of the Clearing House Committee. It was distinctly the sense of all members of the sub-committee that in such cases a brief report in the form of a letter to the Chairman of the Committee signed by the Examiner calling attention to the fact that an examination had been made and the condition of the bank found to be satisfactory, should be sufficient for the Committee's purposes; and further that in such cases it is unnecessary and undesirable that the Examiner's reports should disclose any details of the bank's affairs.

After thoroughly discussing, in all their details the two systems mentioned, including the manner of making examinations, the forms of reports used, the character of the information required by the Clearing House Committee and of the procedure of the banks under examination, on motion of Mr. Shorne, which was duly seconded, the following resolution was unanimously adopted:

"Resolved, That it is the sense of this Committee that a system of Examination of the members of the New York Clearing House should be instituted

under the authority of the Clearing House Committee"

On motion the sub-Committee adjourned to next Monday, April 24, 1911, at 3 P.M., it being understood that the Chairman of the Committee would invite the Chairman of the Clearing House Committee to be present at the meeting.

(Signed) F. L. Keire Chairman

(Signed) Jos. I. Talbert, Secretary.

3rd Meeting.

New York Clearing House
April 24, 1911.

Pursuant to adjournment the sub-committee on Clearing House Examinations met at the Clearing House Monday April 24, 1911, at 3 o'clock P.M. All members of the Committee were present and in addition Mr. William A. Nash, Chairman of the Clearing House Committee, was present by invitation. Chairman Keire presided.

Minutes of previous meeting were read and approved.

For the information of Mr. Nash, special committees Donald and Baker reviewed their work at St Louis and Chicago substantially as reported by them to this Committee and as embodied in the minutes of the meeting held April 24, 1911, repeating and confirming their conclusions and stating their reasons therefor

Whereupon the following resolution was proposed seconded and unanimously adopted:

"Resolved, that the Secretary be directed to prepare the report of this Committee to the

Chairman of the Clearing House Committee and to incorporate therein its findings and conclusions in the form of a resolution to be suggested for the consideration of the Clearing House Committee, coupled with a recommendation that the same be approved and adopted"

There being no further business, the meeting adjourned, subject to the call of the Chairman

(Signed) P. L. Wine, Chairman

(Signed) Jos T. Talbert, Secretary

(For minutes of previous Loan Committee meetings see page 155)

New York Clearing House
Tuesday December 24th 1895

A meeting of the Loan Committee of 1895, appointed in accordance with a resolution adopted at a meeting of the Association held December 23d, was held this day at the Clearing House at 11 o'clock A.M.

Present: F. D. Tappen,
E. R. Perkins Jr.,
W. W. Cannon,
J. Edward Simmons &
Wm. A. Nash, President of the Association

The Secretary reported that copies of resolution, and necessary blanks, had been sent to each of the banks, members of the association.

No applications for loan certificates being made the meeting adjourned at 1.20 o'clock P.M.

Wm. Sherer
Secretary

New York Clearing House
Thursday December 26th 1895

A meeting of the Loan Committee was held this day at 11 A.M.

Present: F. D. Tappan,
E. H. Perkins Jr.,
G. G. Williams,
J. Edmund Simmons,
W. W. Cannon, and
W. A. Nash.

On motion of Mr. Cannon it was, Resolved, that the signatures of any three (3) of the members of the Committee shall be sufficient on the certificates.

No applications for Loan Certificates being received the meeting adjourned at 12 o'clock M.

Wm. Sherer
Secretary

New York Clearing House
Friday December 27 1895

A meeting of the Loan Committee was held this day, at 11 o'clock a.m..

Present: Messrs Tappin,
Perkins,
Williams,
Cannon,
Simmons
Nash.

No Certificates issued.
Adjourned at 12 o'clock M.

Wm Sheer
Secretary

Saturday December 28 1895

A meeting of the Loan Committee was held this day at 11 o'clock a.m.

Present: Messrs Tappin,
Perkins,
Williams,
Cannon,
Simmons
Nash.

No Certificates issued
Adjourned at 12 o'clock M.

Wm Sheer
Secretary

New York Clearing House
Monday December 30th 1895

A meting of the Loan Committee was held at the Clearing House this day at 11 o'clock A.M.

Present: Messrs. Tappen.

Simmons,
Cannon
Nash.

No Certificate issued
Adjourned at 12 o'clock M

W. Sherer
Secretary

Tuesday December 31st 1895

A meting of the Loan Committee was held at the Clearing House this day, at 11 o'clock A.M.

Present: Messrs Tappen,

Simmons,
Cannon
Nash.

No Certificate issued
Adjourned at 12 o'clock M.

W. Sherer
Secretary.

New York Clearing House
Thursday January 2 1896

A meeting of the Loan Committee was held at the Clearing House this day at 11 o'clock A.M.

Present: Messrs Tappan,
Simmons,
Cannon &
Nash.

No Certificates issued
Adjourned at 12 o'clock M.

Wm Sherer
Secretary

Friday January 3 1896

A meeting of the Loan Committee was held at the Clearing House this day at 11 o'clock A.M.

Present: Messrs Tappan
Williams
Simmons
Cannon &
Nash

No Certificates issued.
Adjourned at 12 o'clock M

Wm Sherer
Secretary

New York Clearing House
Saturday January 4th 1896

A meeting of the Loan Committee was held at the Clearing House this day at 11 o'clock A.M.

Present: Messrs Tappen,
Williams,
Perkins,
Simmons,
Cannon
Nash.

No Certificates issued.
Adjourned at 12 o'clock M.

W. Sherer
Secretary

Monday January 6th 1896

A meeting of the Loan Committee was held at the Clearing House this day at 11 o'clock A.M.

Present: Messrs Tappen,
Simmons,
Cannon
Nash.

No Certificates issued
Adjourned at 12 o'clock M

W. Sherer
Secretary

New York Clearing House
Tuesday January 7th 1896

A meting of the Loan Committee was held at the Clearing House this day at 11 o'clock A.M.

Present: Messrs Tappin,
Simmons,
Cannon &
Nash.

No Certificates issued
Adjourned at 12 o'clock M.

Wm Sherer
Secretary

Wednesday January 8th 1896

A meting of the Loan Committee was held at the Clearing House this day at 11 o'clock A.M.

Present: Messrs. Tappin,
Simmons,
Cannon &
Nash.

No Certificates issued
Adjourned at 12 o'clock M.

Wm Sherer
Secretary

New York Clearing House
Thursday January 9 1896
Friday January 10 1896

Meetings of the Loan Committee were held on above days, at the Clearing House, at 11 o'clock A.M.

Present: Messrs Tappin,
Cannon &
Nash.

No Certificates issued
Adjourned

Wm Sherer
Secretary

Saturday January 11th 1896

A meeting of the Loan Committee was held this day, at the Clearing House, at 11 o'clock A.M.

Present: Messrs Tappin
Cannon

No Certificates issued

Wm Sherer
Secretary

The Loan Committee held no meetings between January 11th 1896 and August 22nd 1896

New York Clearing House
Monday August 22nd 1896

A meeting of the Loan Committee of 1895-6 was held at the Clearing House on Monday August 22nd at 11 o'clock A.M.

Present: Mr. F. D. Tappen Chairman
Edt. Perkins Jr.
J. Edward Simmons &
H.W. Cannon.

Reading of minutes dispensed with.

A letter from Mr. W.W. Sherman, President Bank of Commerce, was read and ordered on file.

The following notice of the meeting of the Loan Committee, which was sent to the members of the Association by order of the Chairman, was ordered placed on the minutes:

New York Clearing House
77 Cedar St.

August 22d 1896

Dear Sir:

The Loan Committee of the New York Clearing House Association beg to say, that, pursuant to a resolution adopted by the association

December 23, 1895., they are now prepared to issue Loan Certificates.

Application must be accompanied by a check to the order of F. D. Tappen, Chairman, for one sixteenth of one per cent. on the amount of Certificates applied for.

All collateral must be listed on specially prepared forms, which may be obtained at the Clearing House.

Respectfully
(Signed) F. D. Tappen
Chairman Loan Committee

Wm Shaw
Secretary

No applications for Certificates being received the Committee adjourned at 12 o'clock M

Wm Shaw
Secretary

New York Clearing House
Tuesday August 25 1896

A meeting of the Loan Committee was held this day at the Clearing House at 11 o'clock A.M.

Present: Messrs Tappin,
Williams,
Perkins,
Simmons &
Cannon.

Reading of minutes of previous meeting dispensed with.

On motion of Mr. Cannon, the hour for meetings of the Committee was fixed at 11 o'clock a.m. daily, except Saturday, on which day no meetings are to be held.

The Secretary was requested to notify all banks, members of the Association, to file with this Committee the resolutions authorizing the pledging or hypothecating of securities as collateral, and agreeing to bear their pro rata share of loss, if any, resulting from the issuance of Loan Certificates.

No application for Certificates being received, the Committee adjourned at 12 o'clock M.

Wm Sherer
Secretary

New York clearing House
Wednesday August 26th 1896

A meeting of the Loan Committee was held this day at the clearing House at 11 o'clock A.M.

Present: Messrs. Dappen, Williams, Perkins, Simmons & Cannon.

Reading of minutes dispensed with.
No applications for Certificates being made the Committee adjourned.

W. Sheyer
Secretary

Loan Committee
1907

This Committee, composed of the Clearing House Committee, i.e. Messrs James T. Woodward, Chairman, N.A. Nash, Dumont Clarke, A.B. Hepburn Edwin Townsend, and, associates with them, Messrs James G. Cannon, W.E. Dodge, H.P. Davison Gabriel McGarrah and A.H. Wiggin, met daily from Oct 16 until nearly all CPs were retired in Jany 1908 – the last being retired in March 1908.

For minutes of these meetings, see Clearing House Committee, minute book No 6.

C.E. Bacon
for Secretary

Thursday February 23rd 1899

A meeting of Bank officers conversant with the subject of Exchange on out of town items was held in response to an invitation from Mr. W. A. Nash, Chairman Clearing House Committee, at the Clearing House this day at 3 o'clock P.M.

The following gentlemen were present:

Wm. A. Nash, President. Com Exchange Bank.
E. Townsend, Cashier. Importers & Traders Nat Bank
G. S. Hickok, Cashier. Nat Park Bank
J. G. Cannon, Vice Prest. Fourth Nat Bank
F. E. Vine, Vice Prest. First Nat Bank
W. W. Jaffon, Asst Cashier. Nat City Bank
Glaacke, Asst Cashier, Chemical Nat Bank

Mr. Ironbridge, Vice Prest. of Nat Bank of North America, and Mr. Donald, Vice Prest. of Hanover Nat Bank, sent word through the manager of the Clearing House, Mr. Shever, that owing to the pressure of business they would be unable to be present.

Mr. Nash stated that the object of the meeting was to devise a schedule of rates, to be charged by Banks and Trust Co's connected with the Clearing House, on out of town items.

Very complete schedules and maps were presented by Mr. Cannon for consideration by the meeting. After comparison with schedules presented by Mr. Vine and by Mr. Townsend, the opinion of the meeting as expressed was in favor of that presented by Mr. Cannon.

After a free discussion in which all present participated, the meeting adjourned with the thanks of Mr. Nash for their attendance

Secretary

Special meeting
in re Collection charges

New York Clearing House
Wednesday March 8 1899

On invitation of Mr. Nash, Chairman of the Clearing House Committee, the following named gentlemen were present at a meeting held this day at 2.30 o'clock P.M.

Mr.	F.D. Tappen,	President of	Gallatin Nat'l Bank
"	C.H. Fancher,	" "	Irving Nat'l Bank
"	J.J. Snyder,	" "	Western Nat'l Bank
"	G.F. Baker,	" "	First " "
"	D. Clarke,	" "	American Exchange Nat'l Bank
"	W.H. Perkins,	" "	Bank of America
"	Stephen Baker,	" "	Manhattan Co.
"	J. Edward Simmons,	" "	Fourth Nat'l Bank
"	Warner Van Norden,	" "	Nat'l Bank No. America
"	A.B. Hepburn,	Vice Pres't "	Chase Nat'l Bank
"	S.G. Bayne,	President "	Seaboard Nat'l Bank
"	E.S. Mason,	" "	Bank of the New York N.B.A.
"	Edwin Langdon,	" "	Central Nat'l Bank
"	William A. Nash,	" "	Corn Exchange Bank

Mr. Nash stated that the object of the meeting was to consider proposed Amendment and Rules and Regulations adopted by the Clearing House Committee and to be presented to the association on Thursday the 9th inst., affecting the collection of out of town items.

The Amendment and Rules and Regulations following these minutes were read and, after full discussion, on motion of Mr. Baker, President Manhattan Co., were unanimously approved. Adjourned

Secretary

AMENDMENT TO THE CONSTITUTION.

Add to Section Eight as follows:

The Clearing House Committee shall have power to establish rules and regulations regarding collections outside of the City of New York, by members of the Association or banks or trust companies or others clearing through such members, and the rates to be charged for such collections, and also providing for enforcement of the same. The Committee may from time to time make any additions to, or changes in, such rules and regulations as it deems judicious. After any rule or regulation upon the subject has been once established, it shall not, however, be altered or rescinded until it has been in force at least three months, except by majority vote of the Clearing House Association.

RULES AND REGULATIONS,

REGARDING COLLECTIONS OUTSIDE OF THE CITY OF NEW YORK.

Pursuant to authority conferred upon it by the Constitution of the New York Clearing House Association, the Clearing House Committee of said Association establishes the following rules and regulations regarding collections outside of the City of New York, by members of the Association, or banks, trust companies, or others clearing through such members, and the rates to be charged for such collections, and also regarding enforcement of the provisions hereof.

SECTION 1. These rules and regulations shall apply to all members of the Association, and to all banks, trust companies or others clearing through such members. The parties to which the same so apply are hereinafter described as collecting banks.

SECTION 2. For items collected in the accounts, or in dealings with the Governments of the United States, the State of New York, or the City of New York, and for items collected in the cities of Boston, Mass., Providence, R. I., Albany, N. Y., Troy, N. Y., Jersey City, N. J., Newark, N. J., Philadelphia, Penn., Baltimore, Md., the charge shall in all cases be discretionary with the collecting bank and the same shall not be governed by the provisions of these rules and regulations.

SECTION 3. For all items from whomsoever received (except on those points declared discretionary in Section 2), payable at points in Connecticut, Delaware, Indiana, Illinois, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, District of Columbia, Vermont, Virginia, West Virginia and Wisconsin, the collecting banks shall charge not less than one-tenth of one per cent. ($\frac{1}{10}\%$) of the amount of the items respectively.

SECTION 4. For all items from whomsoever received payable at points in Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Idaho, Indian Territory, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming and Canada, the collecting banks shall charge not less than one-quarter of one per cent. ($\frac{1}{4}\%$) of the amount of the items respectively.

SECTION 5. In case the charge upon any item at the rates above specified does not equal ten cents (10c.), the collecting bank shall charge not less than that sum; but all items received from any one person at the same time and payable at the same place may be added together and treated as one item for the purpose of fixing the amount chargeable.

SECTION 6. The charges herein specified shall in all cases be collected at the time of deposit or not later than the tenth day of the following calendar month. No collecting bank shall directly, or indirectly, allow any abatement, rebate, or return for or on account of such charges or make any compensation therefor.

SECTION 7. Every collecting bank, trust company or other corporation not a member of the Association, but clearing through a member thereof, shall forthwith adopt by its Board of Directors a resolution in the following terms, and file a certified copy thereof with the Association as evidence as therein specified:

Whereas, This corporation has acquired the privilege of clearing and making exchange of its checks through the New York Clearing House Association, and is subject to its rules and regulations, Now, therefore, *Be it Resolved* that this corporation hereby in all respects assents to and agrees to be bound by and to comply with all rules and regulations regarding collections outside of the City of New York, which may be established pursuant to the Constitution of said Association, and that the President of this corporation is hereby instructed to file a certified copy of this resolution with the Clearing House Association as evidence of such assent and agreement on the part of this corporation.

SECTION 8. In case any member of the Association shall learn that these rules and regulations have been violated by any of the collecting banks, it shall immediately report the facts to the Chairman of the Clearing House Committee, or in his absence, to the Manager of the Association. Upon receiving information from any source that there has been a violation of the same, said Chairman, or in his absence said Manager, shall call a meeting of the Committee. The Committee shall investigate the facts and determine whether a formal hearing is necessary. In case the Committee so concludes, it shall instruct the Manager to formulate charges and present them to the Committee. A copy of the charges, together with written notice of the time and place fixed for hearing regarding the same, shall be served upon the collecting bank charged with such violation, which shall have the right at the hearing to introduce such relevant evidence and submit such argument as it may desire. The Committee shall hear whatever relevant evidence may be offered by any person and whatever arguments may be submitted and shall determine whether the charges are sustained. In case it reaches the conclusion that they are, the Committee shall call a special meeting of the Association and report thereto the facts with its conclusions. If the report of the Committee is approved by the Association, the collecting bank charged with such violation shall pay to the Association the sum of five thousand dollars, and in case of a second violation of these rules and regulations, any collecting bank may also in the discretion of the Association be excluded from using its privileges directly or indirectly, and, if it is a member, expelled from the Association.

Resolved, that the foregoing rules and regulations are hereby established and adopted and shall take effect upon , 1899.