

STATE OF MINNESOTA

DEPARTMENT OF COMMERCE

BANKING DIVISION

.....

IN THE MATTER OF THE  
Liquidation of the Farmers &  
Merchants State Bank, Hutchinson,  
McLeod County, Minnesota

STATE OF MINNESOTA )  
COUNTY OF RAMSEY ) SS

I, Robt. D. Beery, Commissioner of Banks  
of the State of Minnesota, do hereby appoint

J. W. Canton

Special Deputy Examiner, as my agent to assist me in the  
duty of the liquidation and distribution of the assets of  
the Farmers & Merchants State Bank, Hutchinson, Minnesota

His duties will be such as are usually per-  
formed by the persons in charge of the winding up of the  
affairs of an insolvent bank, and also such duties as may  
be assigned to him from time to time by the Commissioner  
of Banks, and his general duties also may be defined and  
limited from time to time by the Commissioner of Banks.

WITNESS My Hand and Seal this  
11th day of January, A. D. 1937,  
at my Office in the City of  
Saint Paul, Minnesota.

Robt. D. Beery  
Commissioner of Banks of  
the State of Minnesota

By G. S. Bacon  
Examiner in Charge of Liquidation

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I hereby certify that the within instrument has been compared by me with the original instrument and is a true and correct copy of the original document which was filed in this office on the 25<sup>th</sup> day of January, A. D. 1937 at 5.00 o'clock A. M.

H. L. Bacon  
Examiner in Charge of U.  
Inspection

**CONCLUSIONS**

[illegible]

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THE UNIVERSITY OF CHICAGO

STATE OF MINNESOTA  
DEPARTMENT OF MINES

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CONFIDENTIAL - SECURITY INFORMATION

1. The first step in the process of creating a new product is to identify a market need. This involves conducting market research to determine what consumers want and what problems they are facing.

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To what are we entitled on the  
ground of the law?

To assist in conducting  
investigation in state and

SECRET

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