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Bank of America
NATIONAL TRUST AND SAVINGS ASSOCIATION
SAN FRANCISCO, CALIFORNIA

NEW YORK

December 29th, 1939

Dear Larry:

Your wire of good wishes for a Merry Christmas and Happy New Year which was addressed to me at Palm Beach and forwarded to New York was very much appreciated. Mrs. Giannini and I most heartily reciprocate the same.

Had a nice chat with Marriner at the time he attended the Financial Writer's Dinner.

Cordial regards -

Sincerely,



Mr. Lawrence Clayton,
Executive Assistant to the
Chairman of the Board of Governors,
Federal Reserve System,
Washington, D. C.