December 15, 1944.

Miss Bertha Joseph, Secretary to Senator Radcliffe, United States Senate, Washington 25, D. C.

Dear Miss Joseph:

In accordance with my promise to you over the telephone, I am enclosing a pamphlet containing excerpts from the 1938 Annual Report of the Board of Governors with reference to the problems of banking and bank supervision.

I hope that you will find this of interest and an aid in your desire to become more thoroughly informed on the problems confronting the banking system of the country today. Needless to add, if there is any further material you would like to have. I shall be glad to send it to you.

Sincerely yours,

M. S. Eccles, Chairman.

Enclosure