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J. C. SMITH
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MILFORD

March 4, 1948

Hon. Marriner S. Eccles
Chairman, Federal Reserve Board
Washington, D. C.

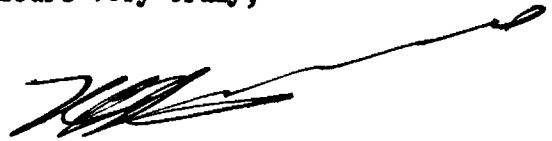
Dear Mr. Eccles:

For the past several years you have been the first person we have asked to address our Annual Convention. We would greatly appreciate it if you would accept our invitation this year.

The convention will be held in Salt Lake City June 28-29. This is later in the year than usual, and we sincerely hope that you will accept this invitation. May I hear from you at your earliest convenience.

Kindest personal regards.

Yours very truly,



Executive Manager

March 9, 1948.

Dear Mr. Crandall:

One of these days I hope to be able to take advantage of your unfailing courtesy in inviting me to address the Annual Convention of the Utah Bankers Association.

Unfortunately from my standpoint, the Convention seems invariably to come at a time when my program does not permit me to be in our part of the country. And the meeting at Salt Lake City on June 28 and 29 comes at a time when I cannot see my way clear to make the long trek West for this occasion, much as I should like to join with my old friends.

Please accept my regrets,

Sincerely yours,

Mr. H. B. Crandall,
Executive Manager,
Utah Bankers Association,
First State Bank of Salina,
Salina, Utah.

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MARRINER S ECCLES, CHAIRMAN

FEDERAL RESERVE BOARD

OREGON BANKERS ASSN INFORMED ME THAT YOU WOULD NOW ACCEPT
AN INVITATION TO ADDRESS OUR ANNUAL CONVENTION JUNE 28-29
AT SALT LAKE CITY WE WOULD LOVE TO HAVE YOU PLEASE WIRE
REPLY IMMEDIATELY AS I AM LEAVING FOR FRENCH LICK INDIANA
15TH REGARDS

H B CRANDALL EXEC MGR UTAH BANKERS ASSN

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April 19, 1948.

Mr. H. B. Crandall, Executive Manager,
Utah Bankers Association,
Salina, Utah.

Dear Mr. Crandall:

I was unable to respond more promptly to your wire of April 13, as I could not give you a definite reply.

The Oregon Bankers Association seem to be extremely anxious for me to address their Convention at my old home-town, Baker, on June 14 and 15. I told them that June was a very bad time for me to go west as I expect to be in the west the first part of May and, too, it would be very difficult for me to accept their invitation when I had declined invitations to speak to both the Utah and Idaho Associations on several occasions, including this year. I did say that if I could make all three Conventions with one trip over a period of a week or ten days, I would be willing to make a real effort to do so. But I find that is quite impossible as the dates have been arranged, with Idaho on the 7 and 8, Oregon on the 14 and 15, and yours on the 20 and 21 of June.

If I find later on that I can attend the Utah Convention I will let you know. If you may still desire me to attend.

With kind regards,

Sincerely yours,

TELEGRAM
LEASED WIRE SERVICE
RECEIVED AT WASHINGTON
MAY 14 1948

May 21, 1948.

Mr. H. B. Crandall, Executive Manager,
Utah Bankers Association,
First State Bank of Salina,
Salina, Utah.

Dear Mr. Crandall:

In my letter of April 19th, in response to your wire of April 13th, I advised you that "If I find later on that I can attend the Utah Convention I will let you know in case you may still desire me to attend."

I am now planning to be in Utah the last part of June and would be glad to address your Association on either the 28th or 29th, if you desire me to do so.

I am sorry it has been impossible for me to let you know sooner of my plans.

I will appreciate hearing from you at your early convenience.

With kindest regards,

Sincerely yours,

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LOGAN

J. C. SMITH
CASHIER, MILFORD STATE BANK,
MILFORD

May 28, 1948

Hon. Marriner S. Eccles
Federal Reserve Board
Washington, D. C.

Dear Mr. Eccles:

We are all very happy that you will meet with
us and address our annual convention.

We have given you the honor place on our program,
Tuesday, June 29.

Best wishes to you.

Yours very truly,



Executive Manager

June 3, 1948.

Mr. H. B. Crandall, Executive-Manager,
Utah Bankers Association,
Office of the Secretary,
Salina, Utah.

Dear Mr. Crandall:

Your letter of May 28 was received by Mr. Marriner S. Eccles just as he was leaving Washington. He asked me to acknowledge receipt of it, advising you that he will be glad to appear on your program on Tuesday, June 29.

Mr. Eccles will appreciate your advising him at your earliest convenience whether he is to speak at a morning or afternoon session, the time the meeting begins, and the approximate length of time you are allowing for his address. If you have a printed program of the entire convention proceedings it will be appreciated if you will forward a copy of it.

Very truly yours,

Secretary to Mr. M. S. Eccles.

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June 7, 1948

Miss Valois Egbert
Secretary to M. S. Eccles
c/o Federal Reserve Board
Washington, D. C.

My dear Miss Egbert:

We have Mr. Eccles slated to appear on our program
Tuesday forenoon, June 29.

He is the last speaker on our program and he will be
called upon at about 10:00 a.m. We have given Mr. Eccles the
honor position on the program, and he can take whatever time
he desires.

Yours very truly,


Executive Manager

August 20, 1948.

Mrs. Emma A. Nash,
1007 South 3rd East,
Salt Lake City 4, Utah.

Dear Mrs. Nash:

I am sorry I have been so long delayed in replying to your letter of July 2 sent to me at Ogden, Utah enclosing a rough draft of my extemporaneous address before the Utah Bankers Convention. I had expected to find time to correct this draft long before now, but on account of the pressure of other matters I have been unable to do so.

I am sure you understand that my statement was off the record and therefore not for publication. As I understand it, you merely wish to keep a corrected copy in the files of the Association for reference in which case there is no urgency for me to make corrections and edit my statement. I am leaving Washington tomorrow to be away several weeks. I will try to send you a corrected draft as soon as I can after my return.

Kindly advise my office if my assumptions are not correct.

Very truly yours,

M. S. Eccles.

1007 South 3d East
Salt Lake City 4, Utah
August 27, 1948

Mr. Marriner S. Eccles
Board of Governors of the
Federal Reserve System
Washington, D. C.

Dear Mr. Eccles:

Please accept my thanks for your letter of August 20
regarding your address before the Utah Bankers Association.

Not having heard from you for several weeks after submitting
the rough draft, I felt that I must complete the Convention report
and hand it in. This I did, after making a few minor corrections
of the manuscript of your address, especially with respect to punc-
tuation. It will therefore not be necessary for you to do any
work on the draft I submitted.

The report clearly stated that your address was off the
record. This was understood by the officers of the Association,
and you may be assured they will not disregard your wishes by
using it in any way.

Very truly yours,


(Mrs.) Emma A. Nash

September 24, 1948.

Mr. H. B. Crandall, Executive Manager,
Utah Bankers Association,
First State Bank of Salina,
Salina, Utah.

Dear Mr. Crandall:

While I was in Utah last June-July, Mrs. Emma A. Nash of Salt Lake sent to me at Ogden a transcript of the speech I made before the Utah Bankers' Association on June 29, requesting me to edit it, making any corrections and/or clarifications I might desire. As the speech was made off the record and, therefore, was not for publication, and the copy Mrs. Nash sent me was merely for the files of the Association, I assumed there was no urgency for me to get over this draft and return it.

The day before I left for the West on August 21, I wrote Mrs. Nash advising her that I would send her a corrected copy as soon as I returned about the middle of September. She replied on August 27, stating: "Not having heard from you for several weeks after submitting the rough draft, I felt that I must complete the Convention report and hand it in. This I did, after making a few minor corrections of the manuscript of your address, especially with respect to punctuation. It will therefore not be necessary for you to do any work on the draft I submitted."

However, I have had the speech edited and rewritten, and I am enclosing herewith a copy of the corrected speech and request that you substitute it for the one which Mrs. Nash filed with you.

With kindest regards.

Sincerely yours,

Enclosure.

M. S. Eccles.

VLE:ra

*Mrs. Nash's original copy
of speech*

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MANTI

S. L. BILLINGS
PRESIDENT, UNION TRUST COMPANY
SALT LAKE CITY

W. W. STEED, JR.
PRESIDENT, CLEARFIELD STATE BANK
CLEARFIELD

CHAS. H. DIXON
CASHIER, COMMERCIAL BANK OF UTAH
SPANISH FORK

October 1, 1948

Mr. M. S. Eccles
Federal Reserve Board
Washington, D. C.

Dear Mr. Eccles:

I have received the rewritten speech and have placed it in our files. This is one of the finest speeches I have ever heard, and it was just what was needed by the bankers of Utah. I know that they left the convention with a firm resolution in their minds that they were going to cut down on loans and increase their reserves. That is the way it affected me.

We appreciate your being with us and appreciate this fine talk. The convention next year will be held in Sun Valley. I hope you can be with us.

Best wishes.

Yours sincerely,

Executive Manager