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130
FRANK B. KELLOGG, MINNESOTA,
CHAIRMAN.

United States Senate,
COMMITTEE ON NATIONAL BANKS.

DECEMBER 13th
1920

Hon. Edward E. Smith
New York Life Building
Minneapolis, MINN.

Dear Senator:

I should have said goodbye to you the other night, but I got out in the lobby. I was very tired and found a chance to slip away, and as I thought I "never would be missed", I did so.

I am very much obliged for your call and for all you told me. I have no doubt things will work out entirely satisfactory to all of us.

I should be glad to hear from you at any time.

I am,

Most sincerely yours,

Frank B. Kellogg

HN