

UNITED
MERCHANTS

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GEORGE L. STAFF
PRESIDENT

December 16, 1976

Mr. Covington Hardee
President and Chairman
The Lincoln Savings Bank
Broadway and Boerum Street
Brooklyn, New York 11206

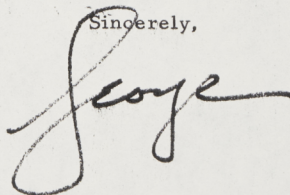
Dear Cuz:

What a wonderful surprise to receive that magnificent book. It is really a masterpiece and brought back to Gwen and me so vividly, what a remarkable and magnificent woman was Joan. She certainly enriched the lives of everyone with whom she came into contact.

We were sorry you were unable to make our little get-together and I am delighted to hear that you are again a happily married man. We hope that we can soon find another suitable date so that we can have the pleasure of meeting your new bride.

Want to take this occasion to congratulate you and wish you and your entire assembly of families a merry, merry Christmas and a most healthy and happy New Year.

Sincerely,



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