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WORDS OF TO THE
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GENTLEMEN:

With sincerest respect I beg to tender to you my warmest New Year's greetings and best wishes that the young year may bring to each and all of you increased business prosperity with much home and personal happiness. It has been my good fortune for many years to be in closest touch with very many of you, watching with deep interest your varying triumphs, glad when prosperous, and sympathising inyour occasional reverses and perplexities.