.... Explanatory

IN closing, may we direct your thoughtful attention to the professional and business cards found on each opposite page.

It is through the kind assistance of those whose names are found there that we have been able to present to you this little volume, and we look upon each one as a personal friend.

We hope, if they are pleased with our enterprise, and this little venture brings them any return, they will reserve for us the right to similar aid each succeeding year, as we endeavor to present to you our annual report.

HEAL & RLEMING

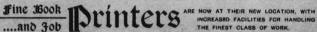
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