

CABLE ADDRESS

"KENNEDY," NEW YORK.

J. KENNEDY TOD & Co.
BANKERS.

45 WALL STREET,
NEW YORK.

10th. January, 1893.

W. A. Stephens Esq.,

St. Paul.

Dear Sir:-

You will recall that you were good enough to report to us concerning the standing of Mr. C. B. Palmer of St. Paul. The parties for whom he acted are friends of ours in Edinburgh, and they appear to be anxious to secure a new agent to look after their real estate in Nobles County, Minn. Can you give us the name of anyone whom you think would make a good agent, or do you believe that Mr Palmer should be continued in this agency. We will be much obliged to you if you will give this matter your attention.

Yours very truly,

J. Kennedy Tod & Co.