

CABLE ADDRESS

"KENNEDY," NEW YORK.

J. KENNEDY TOD & CO.

BANKERS.

45 WALL STREET,
NEW YORK.

15th February, 1893.

Dear Sirs:

We beg to inform you that the
Hon^{ble} H. C. Northcote has retired
from our firm.

Yours very truly,

J. Kennedy Tod & Co.