

Dear Captain. Pratt,

Please find enclosed
two checks of fifteen dollars
each. They are a further
instalment of the sum due
from Frances Johnson - I am
sorry it goes to you so
slowly - Please remember
me to Mrs Pratt and your
daughters.

With cordial wishes for a
happy new year I am,

Yours sincerely
H. F. Johnson
110 Columbia Street
Brooklyn
January 3: 1896.