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November 17, 2006

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Olivia J.Butler, Principal Washington Elementary 1709 W 30th Street Riviera Beach, FL 33404

Re:

Virginia & Douglas Stewart Foundation

Dear Ms. Butler:

In accordance with your letter of request and conversations you recently had with John Farrell, the enclosed check for \$12,600,00 made payable to the School District of Palm Beach County represents a grant being made from the above referenced Foundation. The intended purpose of this grant is to promote the Breakthrough to Literacy program at Washington Elementary School.

We are pleased to make this distribution in memory of Virginia and Douglas Stewart and look forward go hearing from you as to the continued success of this program and your schools achievement to an A

Sincerely

Robert Fregel, CFP®

Vice President & Trust Officer

RJP/nlr

cc:

John Famell

Gary Luing

Douglas M. Stewart