

August 1, 2001

Ms. Billie Montgomery
561 Salmon Road
Pontotoc, Mississippi 38863

Dear Ms. Montgomery:

I was deeply saddened to hear about the loss of your mother, Ms. Ruth Floyd. The loss of a loved one can be trying to both family and friends. I can only imagine how extremely painful such a loss must be for your family.

My family and I will keep you in our thoughts and prayers during this difficult time. I know that your mother will be remembered in the tears and the laughter of those who knew her. I hope that the joy that she brought to your family will not be lost in death, but remembered by the living.

If I can be of assistance, please do not hesitate to call.

Very truly yours,

RONNIE MUSGROVE

RM/kfg