

Linda M. Morad Councillor at Large

City of New Bedford

Office of City Council

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November 15, 2016

Luso-American Financial Anthony Pio, Assistant Secretary and Director of Fraternal Services 128 Union Street New Bedford, MA 02740

Dear Mr. Pio:

Please extend my sincere thanks to the Board of Directors and Officers of Luso-American Financial for your invitation to participate in the grand opening and holiday party to be held on the evening of December 3, 2016 at the new downtown New Bedford location. I am so honored that you included me as an invited guest.

Unfortunately I will be unable to attend the celebration event in that I have a previous business commitment which just so happens to be on the same evening as the grand opening and holiday party. Please extend my best wishes to all for a wonderful evening celebration with family and friends.

Again my thanks for your very kind invitation to join the Luso-American Financial celebration festivities. My sincere wishes to the organization for continued success at the new office location.

Sincerely,

Linda M. Morad Councillor At Large

xc: Dana Rebeiro - Councillor Ward 4