

Dear Mrs. Gwen Jefferson,
from the bottom of my
heart and 65 year old
Monica's heart: THANK YOU.
The faith and belief you
have put in me to continue
to water this seed is inspiring.
I will forever be grateful to you
for fostering such positive growth
for my future.

I promise to continue
to grow your seed
monthly so when

I am 65, I'll have
my ROTH and think
of the small spark
you provided to start
it all ♡

Thank you
times a MILLION!

♡ Monica
Montoya