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**From:** Richard Merkin [REDACTED]  
**Sent:** Tuesday, December 31, 2013 3:33 PM  
**To:** 'Jeffrey Epstein'

Happy New Year! = wanted to follow up on both the "coupon" and insurance possibilities in virgin islands. If you will be on the island anytime between the=22nd and 25th, I was going to fly in. Will any of th=se dates work for you? If so, I will block out any of those dates. HowR=7;s the back?

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