

Christmas Is a Time for Giving

Words and Music by

Ruth B. Gatrell

Gatrell Publishing Co. 40 North 100 West, Box 586 Farmington, Utah 84025 **Christmas Is a Time for Giving**

PIANO ACCOMPANIMENT









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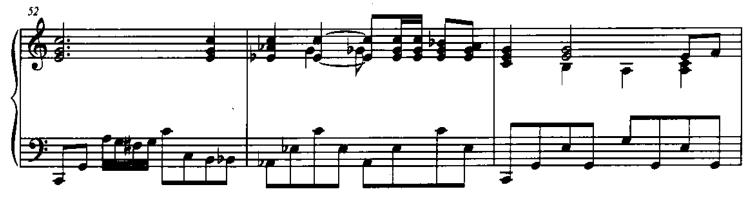




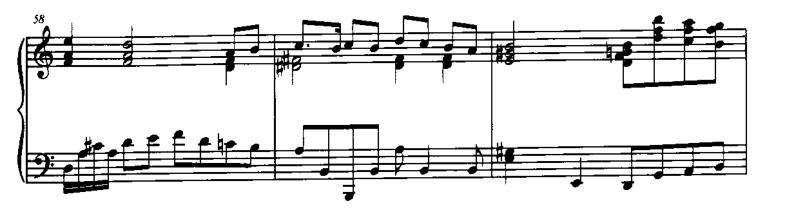


















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