



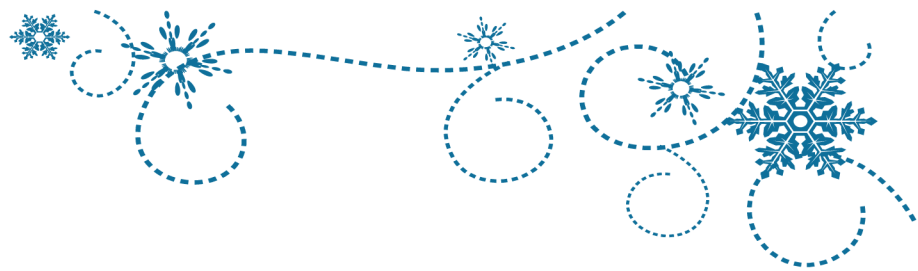
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*Because the goodwill of those we serve
is the foundation of our success
it's a real pleasure at this holiday time
to say "Thank You" as we wish you a
full year of happiness and prosperity.*

