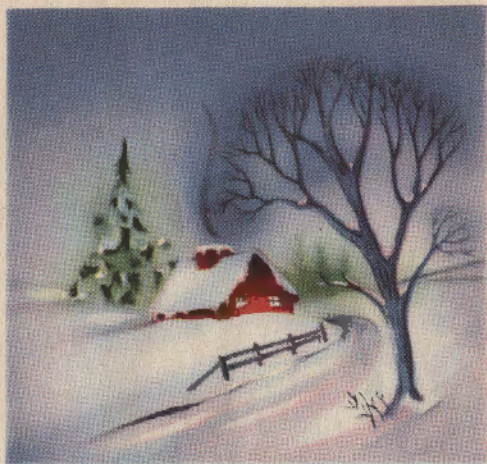




Christmas Wishes



"Everywhere, Everywhere, Christmas tonight!
Christmas in lands of the fir-tree and pine."

PHILLIPS BROOKS

May your

CHRISTMAS

BE A SEASON OF

HOPE AND JOY

WITH CHEER AND

GLADNESS THROUGH

ALL THE

coming year

Sincerely,
Kenneth Horie