

*Happy Holidays*  
*All the best in the New Year*



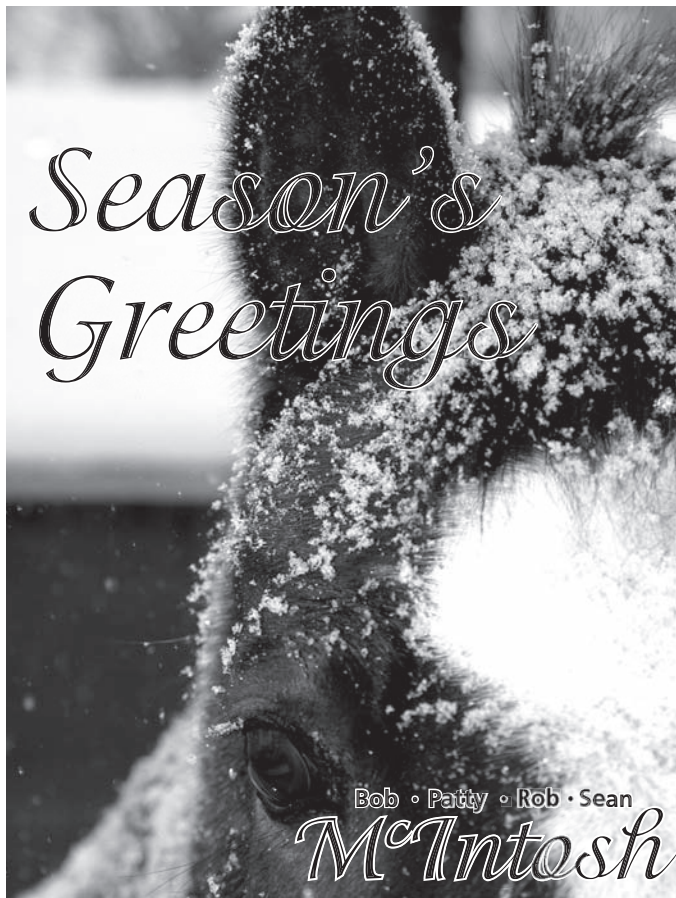
Jayne Walker & Tom Smith

Best wishes for a joyous  
holiday season and a  
wonderful New Year

Rick  
*McNeil*  
& Family



*Season's  
Greetings*



Bob • Patty • Rob • Sean  
*McIntosh*

*Best Wishes*  
for a happy & healthy New Year

**RICHARD NORMAN  
STABLES**

