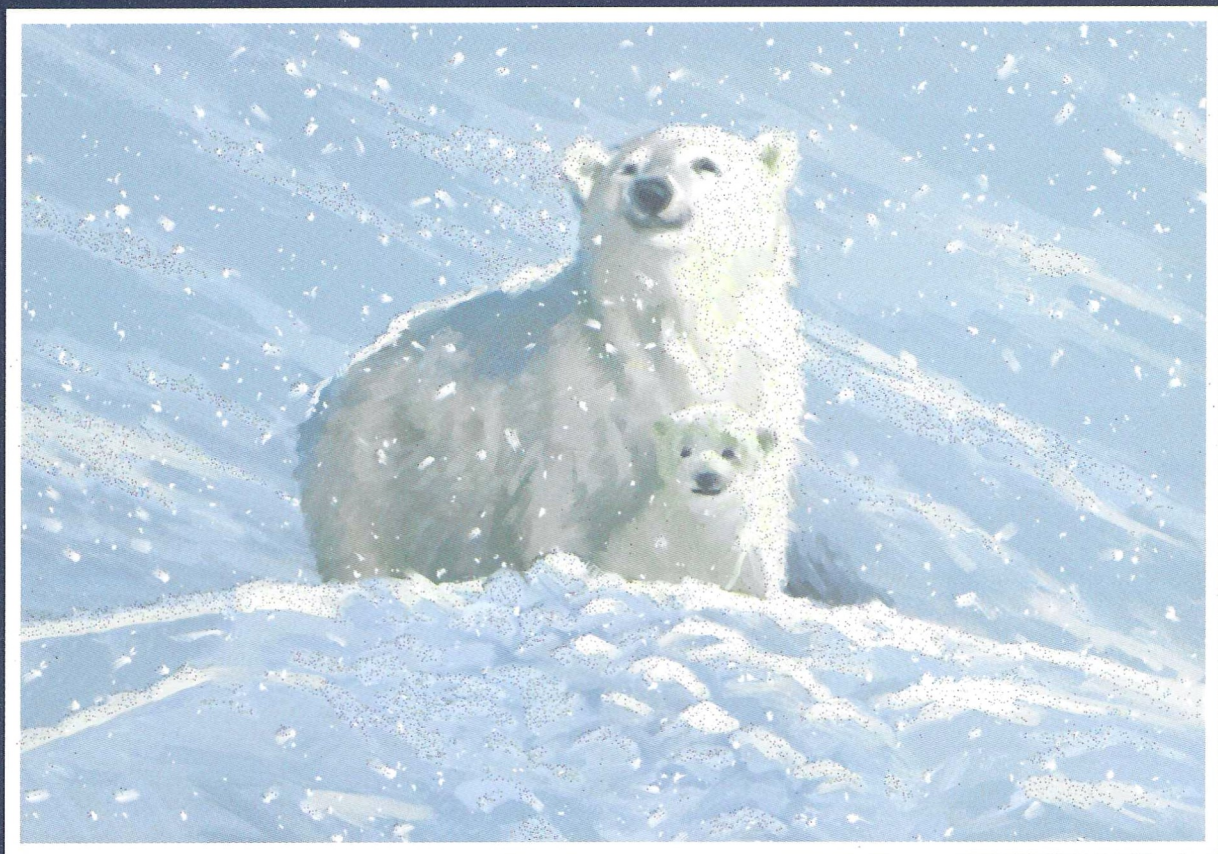




Dear Bob and Joan:

*Wishing you every happiness this
Holiday Season and
throughout the Coming Year.*

Frank & Barbara Costey
535 W Castle Pines Pkwy
Apt #358
Castle Pines, CO 80108