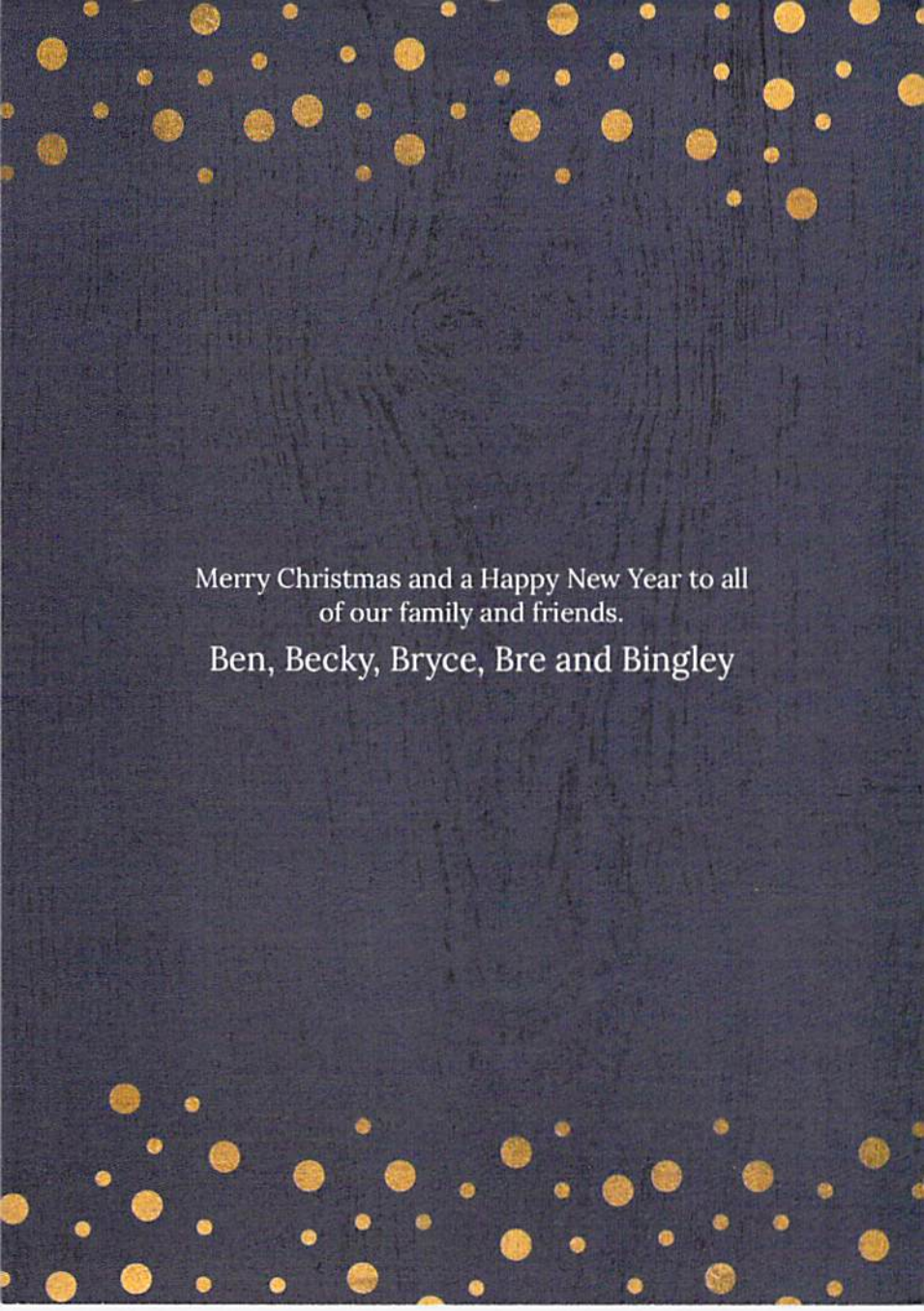


MERRY  
CHRISTMAS

The background is a dark navy blue with a fine, vertical wood-grain texture. Scattered throughout are numerous gold-colored circles of varying diameters, resembling stars or confetti. The circles are more densely packed at the top and bottom edges of the page.

Merry Christmas and a Happy New Year to all  
of our family and friends.

Ben, Becky, Bryce, Bre and Bingley