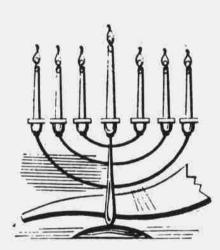
HAPPY NEW YEAR



MAY THE NEW-YEAR BRING YOU LOVE, CONTENTMENT, AND THE JOY OF LAUGHTER



BEST WISHES FOR A GRAND



NEW YEAR

MGMGRAND