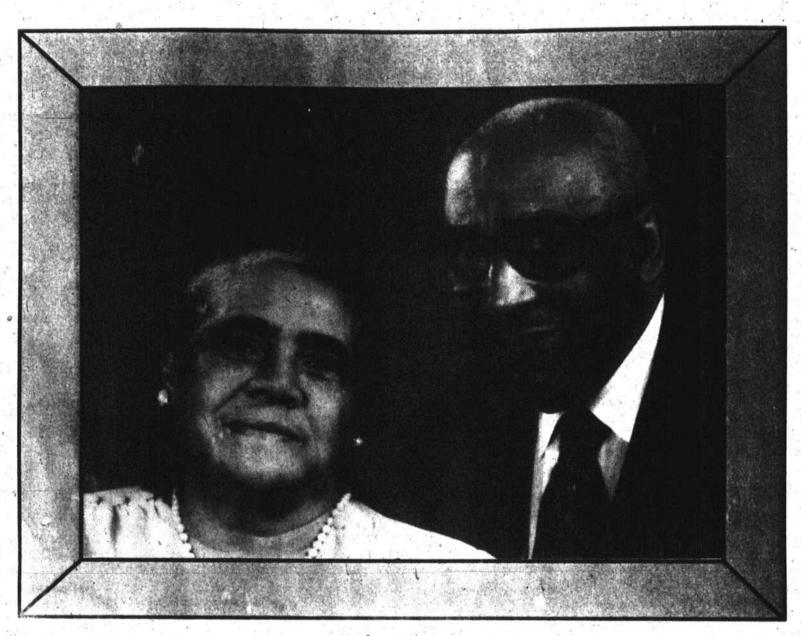
REFLECTIONS FROM OUR FAMILY

As we turn our thoughts from the old year and jocus on the new, we pause to thank "YOU" for your continued support, and patronage throughout the past 46 years. We pledge continued friendship with old friends, to cherish new friends, and for those friendships we hope to earn.

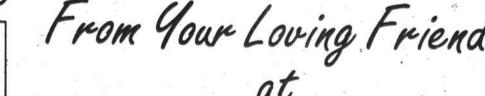


In Love & Memory Frances S. and Jerry C. Gilmore Jr.

A builder built a temple, He wrought with care & skill; Pillars & groins & arches Were fashioned to meet his will; And men said when they saw its beauty: "It shall never know decay, Great is thy skill of builders, Thy building shall endure for age."

A teacher built a temple She wrought with skill & care; Forming each pillar with patience, Laying each stone with prayer; None saw the unceasing effort, None knew of the marvelous plan; For the temple the teacher built Was unseen by the eyes of man.

Wishing You & Yours A Blessed New Year From Your Loving Friends

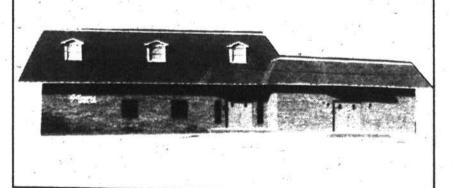




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