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SEASON'S GREETINGS TO ALL OUR FRIENDS!

At this time of the year, we would like to take this opportunity to thank all of our "old and new" friends for a wonderful year. It is your support and trust that enables us to empower you in reaching each one of your dreams and goals for the future.

We would also like to invite those of you whom we have not yet had the pleasure of meeting, to visit us early in the new year.

Let us show you how we can "grow" your future and create the reality of a secure and prosperous tomorrow.

THE VERY BEST TO YOU AND YOURS FOR 1994!!!

From Helena, Michael, Kandi & Fred.

Call today to reserve your place in our January Investment Planning Seminars! 875-1475

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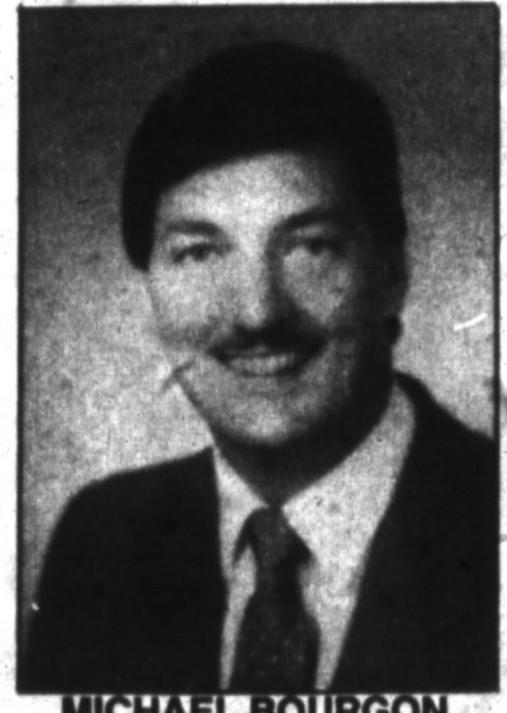


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