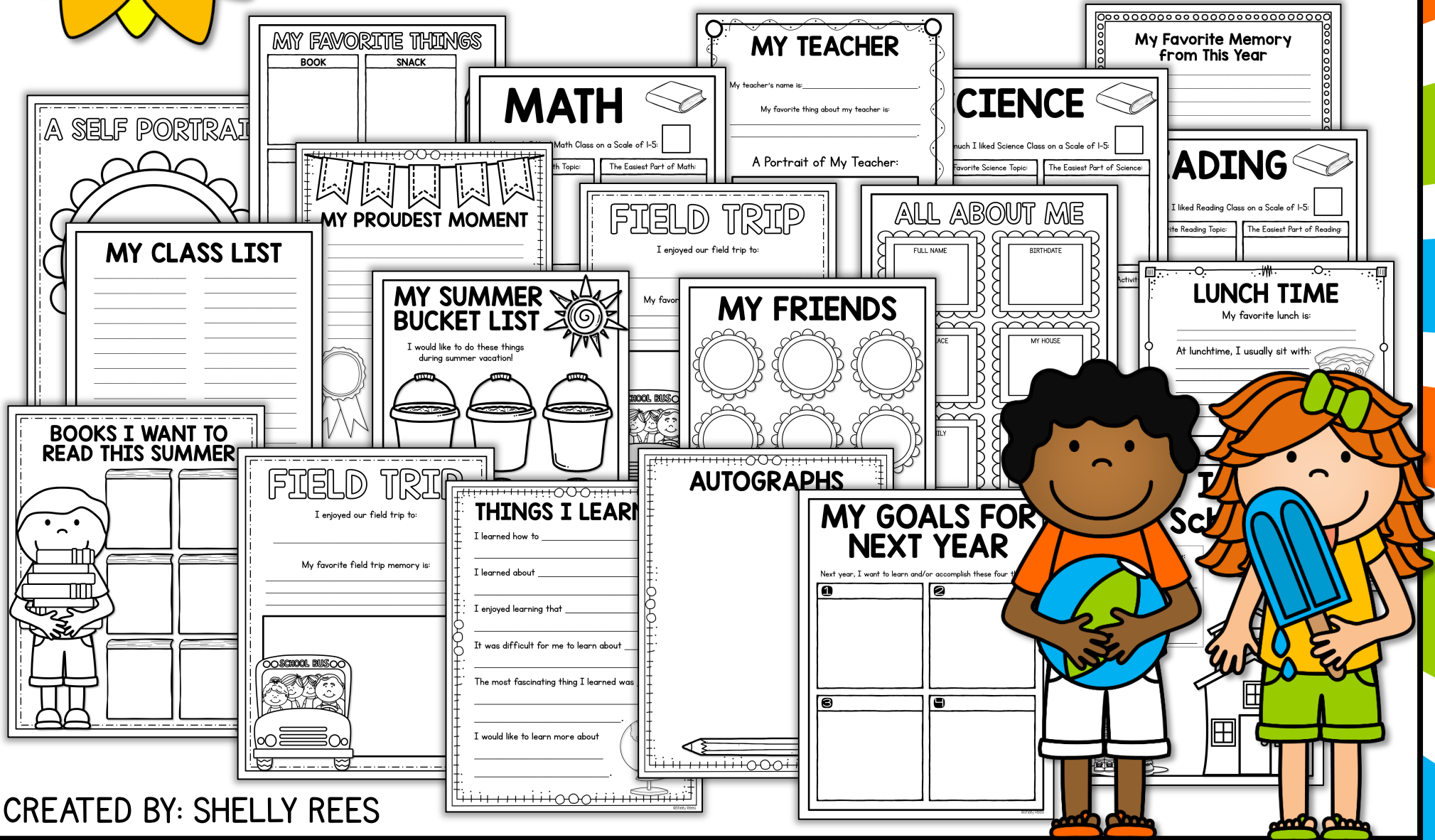


MEMORY BOOK

END OF YEAR



CREATED BY: SHELLY REES