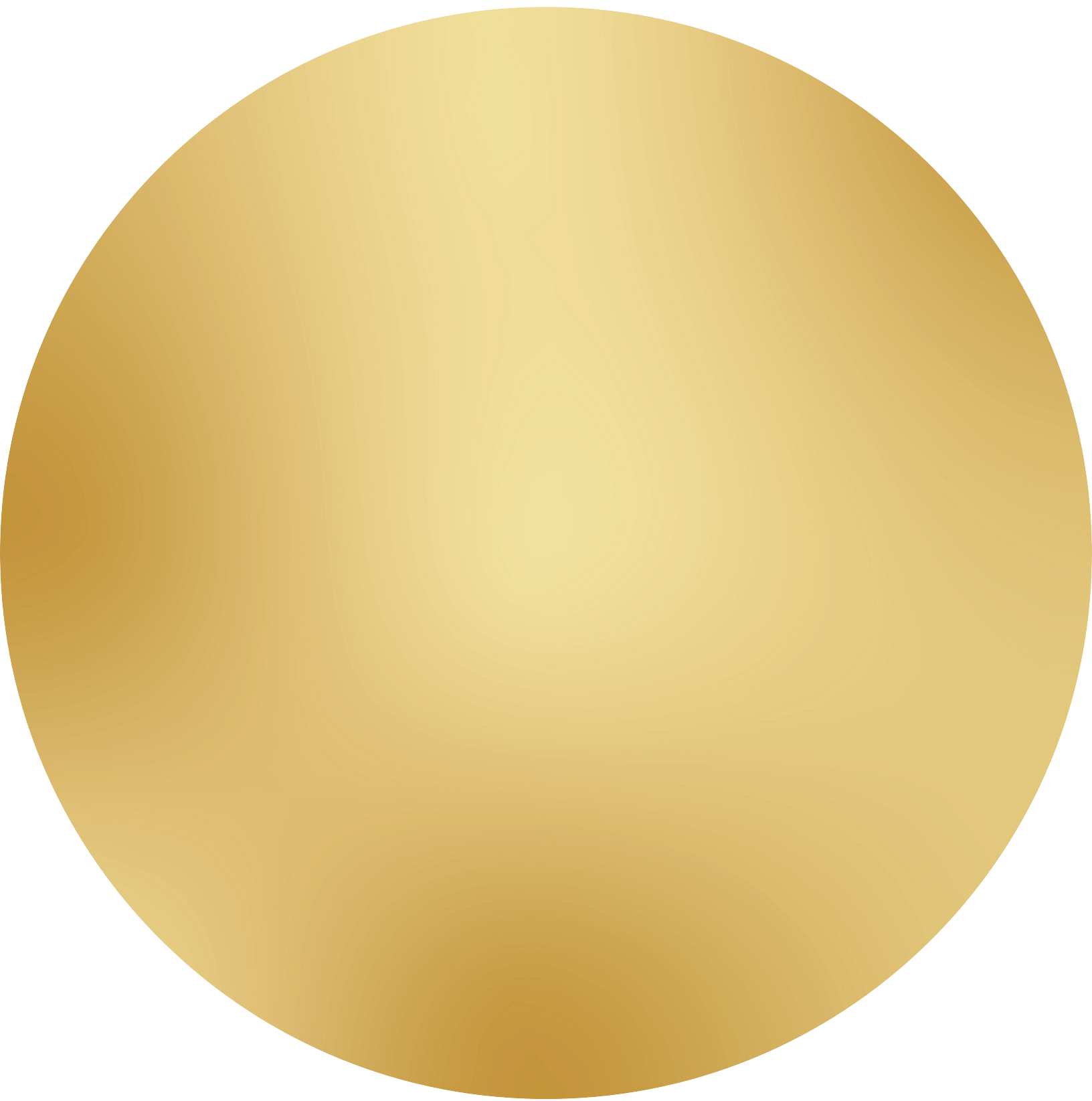
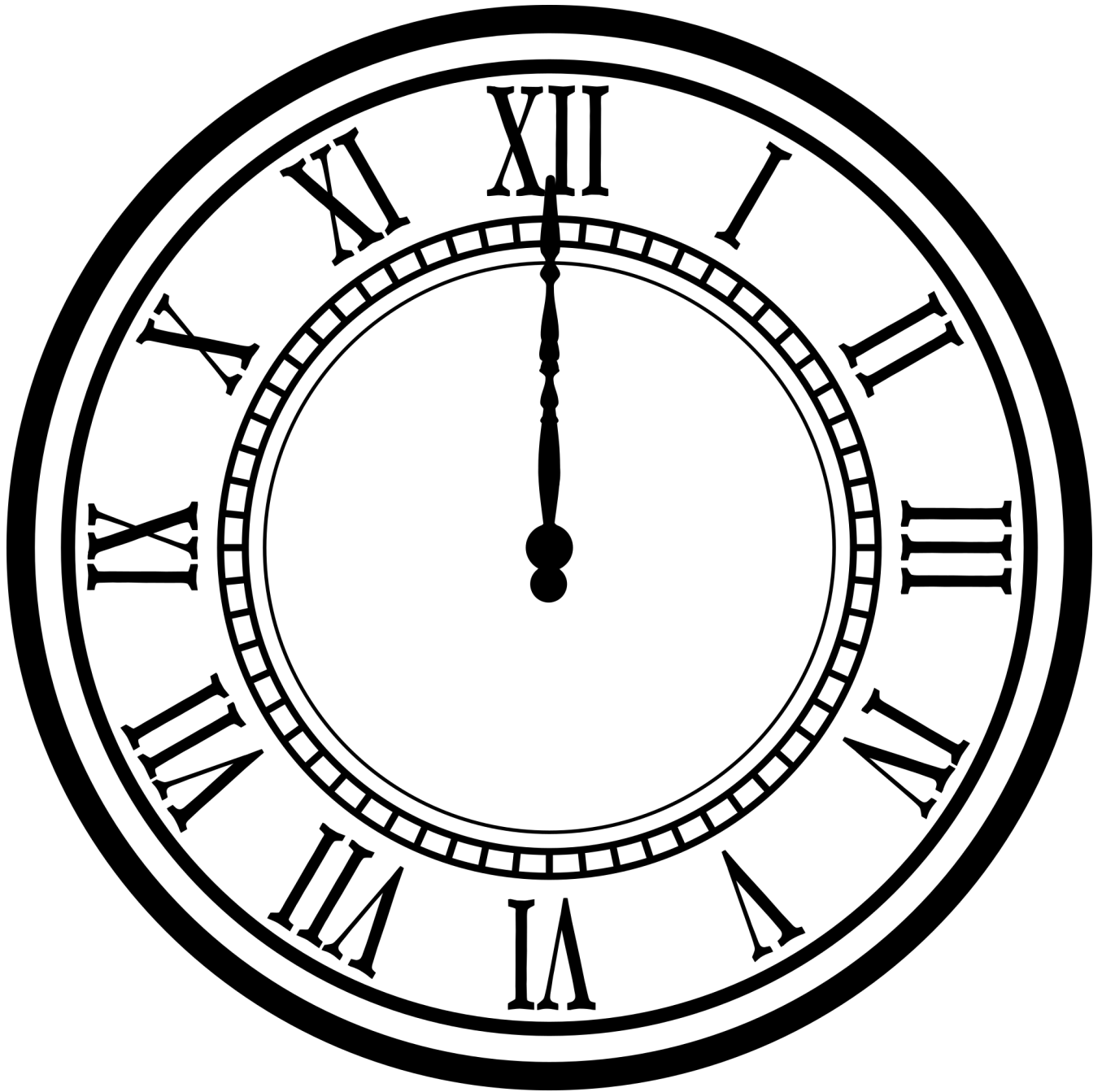




GOLD BACKGROUND - COLOR VERSION
PRINT ON WHITE PAPER OR CARDSTOCK
PRUDENTPENNYPINCHER.COM



Happy New Year

CLOCK - COLOR VERSION
PRINT ON WHITE PAPER OR CARDSTOCK
PRUDENTPENNYPINCHER.COM