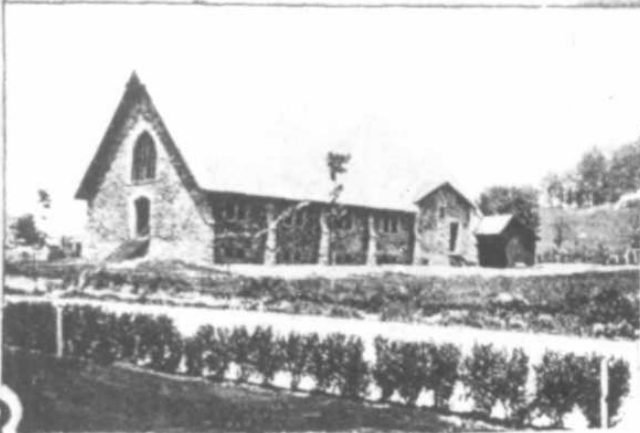




*Greetings from
Peapack & Gladstone,
N. J.*