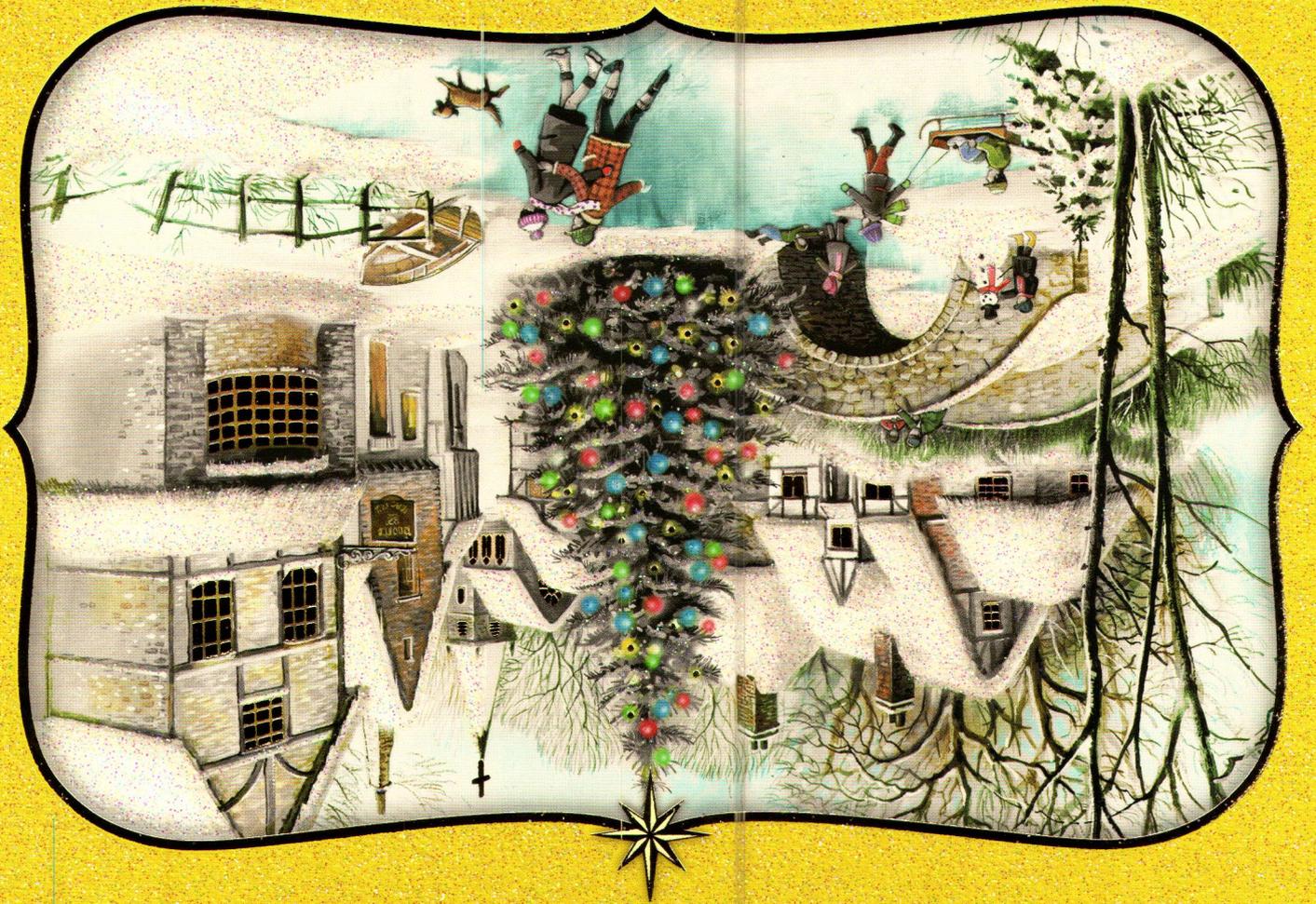


Nikki and Michael

*At the holidays, wishing you
heartwarming moments with family and friends
and plenty of laughter to welcome the new year.*

*Merry Christmas and a Happy New year
to you and your lovely family.*

Deby Schultz



expressions

from  Hallmark



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