NEW YEAR GREETINGS

-- From --

THE FRONTIER



SEGERWOOD CAFE

Bob and Myrtle Young O'Neill, Nebraska

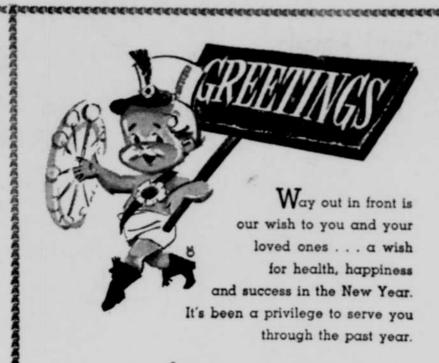


SCOVIE'S WESTERN AUTO

O'Neill, Nebraska



APPAREL SHOP O'Neill, Nebraska



O'NEILL LOCKERS

O'Neill, Nebraska



BAKER'S ALINEMENT SHOP

O'Neill, Nebraska



VAN VLECK MOTORS, INC.

"Your Cadillac Dealer" O'Neill, Nebraska



Little Mr. New Year may be small . . . but our wishes for your happiness and success are big . . . so are our thanks!

Harry R. Smith Implements

Herb Underwood — Thomas Knoell Albert Dennis - Charley Carr - Ward Smith Ronnie Smith — Marie McDonald

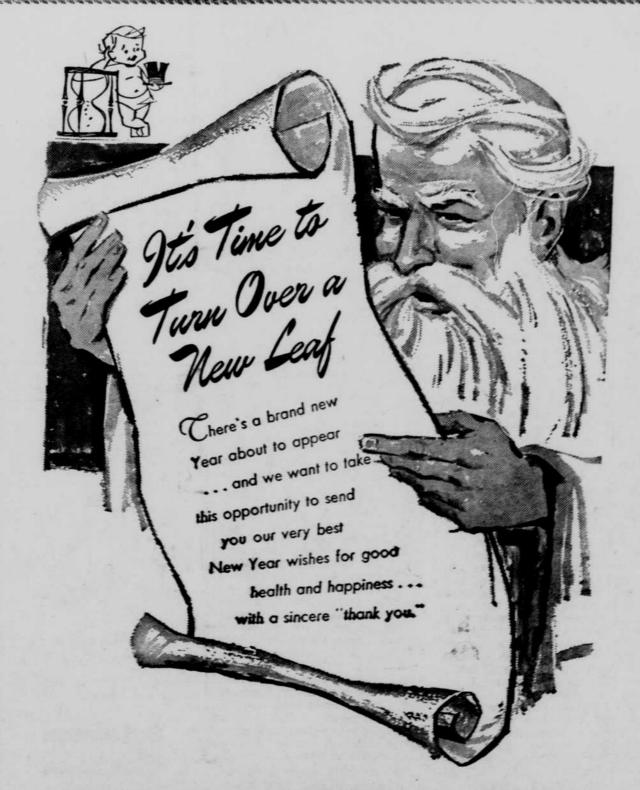


O'Neill Production Credit Ass'n.

O'Neill, Nebraska



NIOBKAKA VALLEY ELECTRIC MEMBERSHIP CORPORATION



O'NEILL NATIONAL BANK



Way the New Year hold for you all . . . good health, good times and good fortune. We look forward to serving you next year!

MOORE-NOBLE LUMBER CO.

O'Neill, Nebraska

SUCCESS FORMULA



FOREE TIRE & SUPPLY

O'Neill, Nebraska

