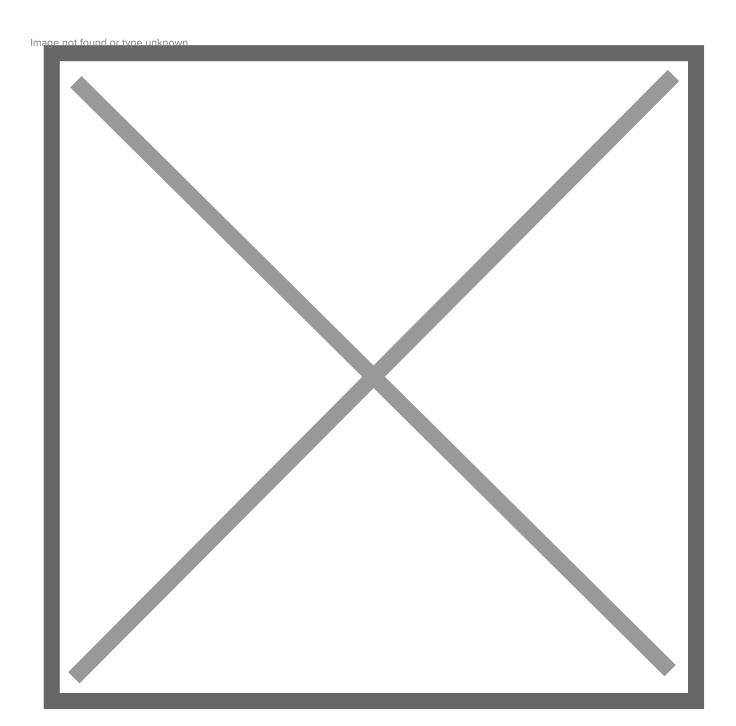


Happy Holidays!

THOMAS F. O'MARA December 23, 2015



My very best wishes to all of you across the Southern Tier and Finger Lakes regions for a safe, a meaningful and a memorable Holiday Season.