



UCOBANK RETIREES' ASSOCIATION KARNATAKA (Regd)

(Regd as S.No: 699/97-98 Dated 20/01/1998 with the
Registrar of Societies, Karnataka)



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To all members of our unit.

Dear Comrades,

Sub: NEW YEAR GREETINGS.

Ring in the New Year is cause for celebration, for spending time with friends and family, and for looking back. A lot can happen in a year and between the good, the bad, and the ugly, this may seem like an understatement for most. As glasses are raised and fireworks explode into the sky, it's important to recognize the special symbolism this holiday brings with it. A time of new beginnings and fresh starts also comes with a time of reflection. Whether your resolutions consist of keeping your hands out of the cookie jar or giving your heartfelt word to work on relationships with loved ones, it can take work. And it can make all the difference to put these hopes into words and warm wishes.

As the New Year dawns, I hope it is filled with the promises of a brighter tomorrow. Every end marks a new beginning. Keep your spirits and determination unshaken, and you shall always walk the glory road. With courage, faith and great effort, you shall achieve everything you desire. On the road to success, the rule is always to look ahead.

You're supposed to let go of the past and start off new. You're supposed to forgive all those who have hurt you and be open to new relationships, with open arms. That is why it is called the 'New' Year.

The New Year has brought another chance for us to set things right and to open up a new chapter in our lives. Unlike what most people think it is never too late to be what you wish to be.

At precisely the moment you feel like giving up, victory is always within reach. We will open the book. Its pages are blank. We are going to put words on them ourselves. The book is called Opportunity and its first chapter is New Year's Day. **ON BEHALF OF ALL THE ECAND TRUSTEES AND ON MY PERSONAL BEHALFI WISH YOU AND YOUR FAMILY MEMBERS A HAPPY AND PROSPROURS NEW YEAY 2020.**

B.Lakshminarayana
Hon.Secretary.

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