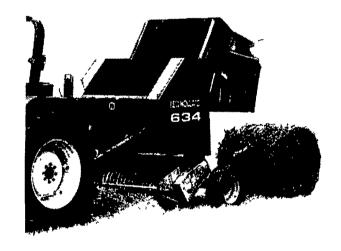


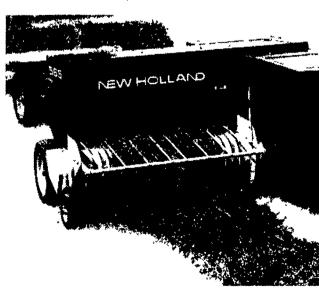
Retail Financing as Low as 0% APR!

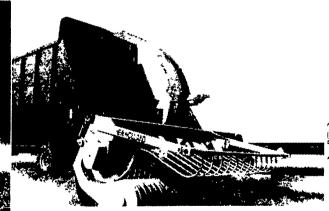
That's right—just make a deal on a new baler, mower-conditioner, forage harvester, other eligible hay tools or selected under 100 PTO horsepower tractors from New Holland and take advantage of special retail financing programs.

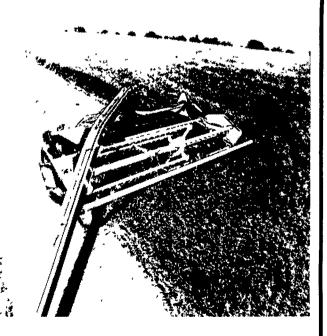
Make the only choice that makes sense...New Holland. See your New Holland dealer for biggest savings before **January 31, 2000!**













Financing available to qualified buyers through New Holland Credit Company, LLC Customer will be required to provide a down payment which will vary with the list price of the unit and taxes. Based on a retail date of December 31, 1999 with a suggested list price on a Model NH 648 (RAW100) round baler of \$19,174.00, buyer provides a \$3949.80 down payment and finances the balance of \$15,799.20 at 0.00% APR for 12 months. There will be 12 equal monthly payments of \$1,316.60 with payments beginning January 31, 2000. The total amount paid is \$19,749.00 which includes finance charges of \$0.00

