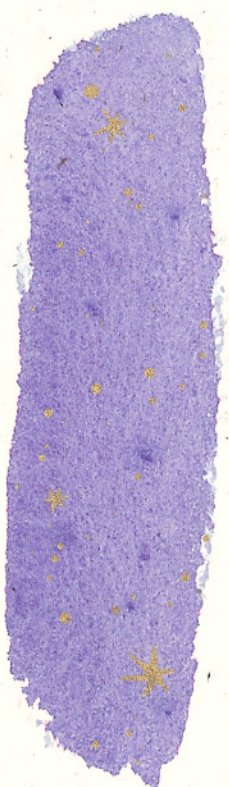




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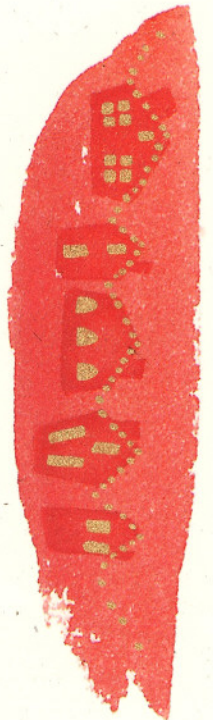
Wishing you....



peace as the old year ends,



hope as a brand-new one begins,



and the love of family and friends.