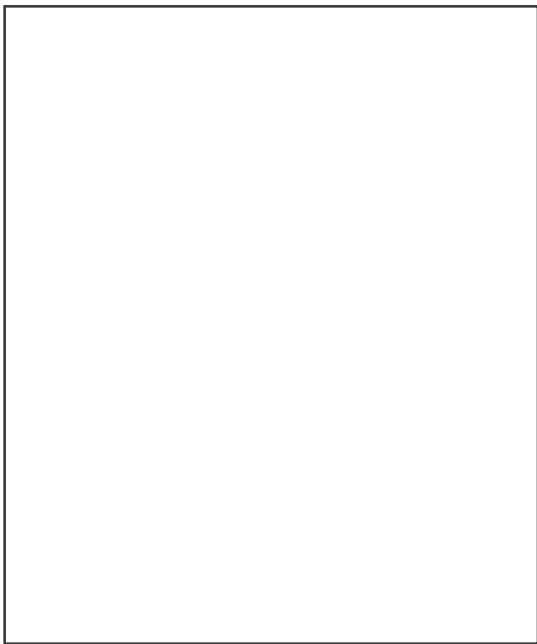


Date: _____

Dear end-of-the-year _____,
(Name)



Sincerely, beginning-of-the-year

(Name)