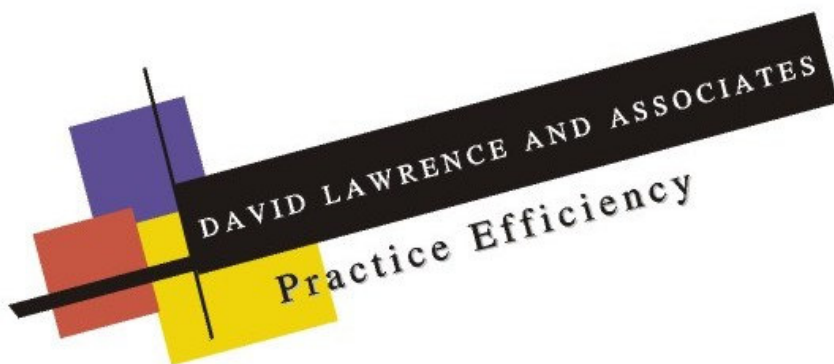


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 **Season's Greetings** 

Dear David,



David Lawrence and Associates wishes you...

every happiness this Holiday Season and prosperity in the New Year. Thank you for your support. We look forward to continuing to serve the efficiency needs of financial advisory practices in the coming year.

Sincerely,
David Lawrence, AIF President,
David Lawrence and Associates

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