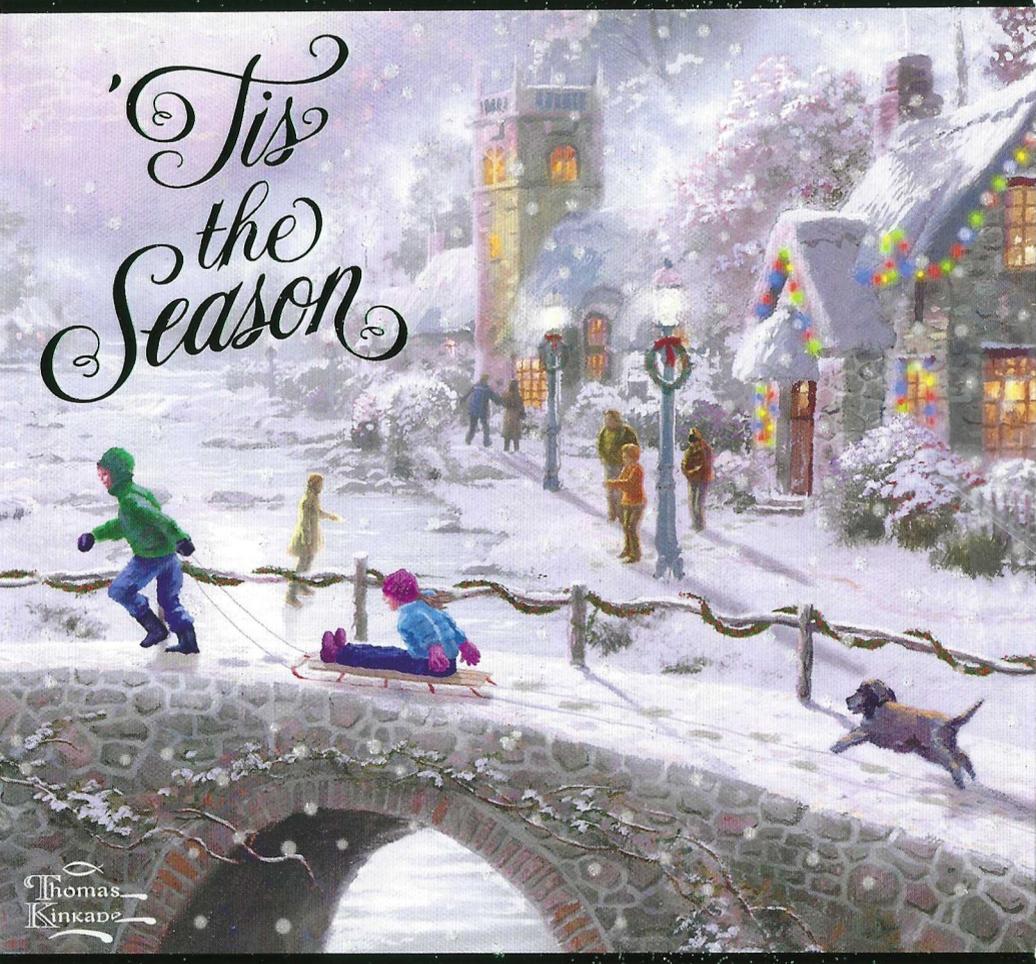


*'Tis  
the  
Season*



Thomas  
Kinkadee

*Merry Christmas!*

*The best of wishes  
to you and yours  
for a wonderful holiday season.*



*Your True Wealth Team  
Lloyd,  
Amy &  
Ruth*