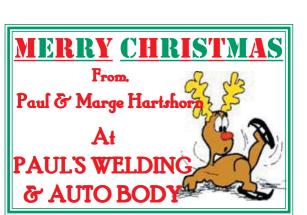
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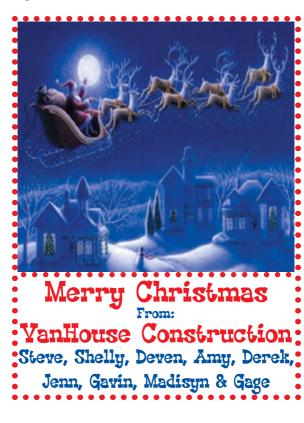
Wishing you a wonderful holiday season!



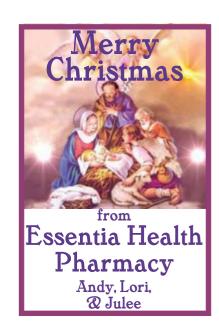
















Merry Christmas

and a

Prosperous New Year

From all of us at

H&R Block

Silver Bay





