



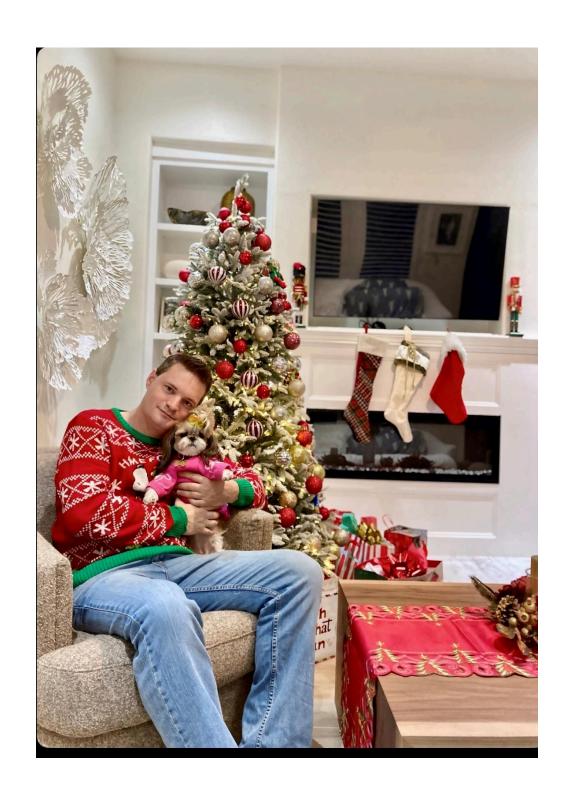
Merry Christmas

There's no market update this week as I celebrate the Christmas holiday. I wish you all that observe the holiday a very Merry Christmas!

And for those that don't...

Wishing you the spirit of Christmas—the goodwill, generosity, peace, and kindness it represents. May this season be a reminder of our shared humanity and the joy that comes from caring for one

another, whatever traditions you observe.



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