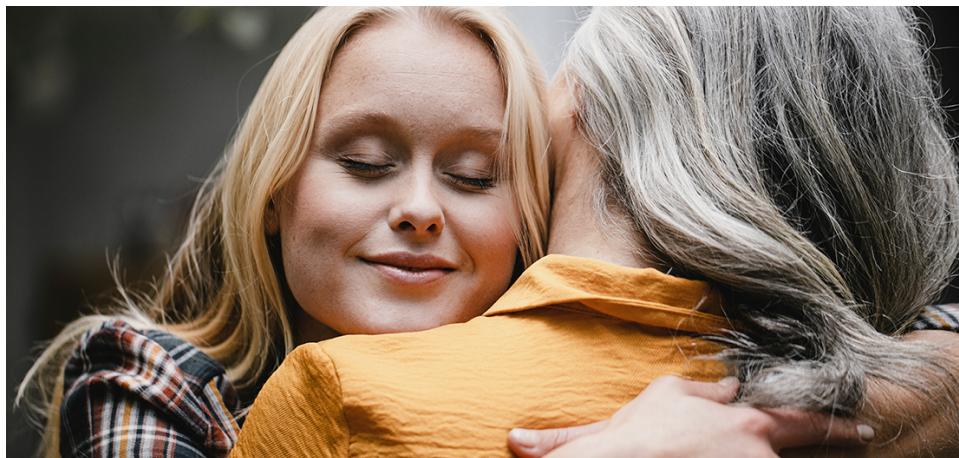


≡b`\'YfUi gZcfXYfbXYb`NY]hYb`XUb_VUf
V`Y]VYb

9g`VYghY\h`_Y]b`Nk Y]ZY`ž`XUgg`&\$&\$`Y]b`\'U\ f`j c``Yf
<YfUi gZcfXYfi b[Yb`k Uf``8]Y`7CJ=8!%-!DUbXYa]Y`\'Uh`[fc»Y
[Ygi bX\Y]h]WX Y`6YXYb_Yb`i bX`cZh`i bUb[YbY\ a Y
J YfÀbXYfi b[Yb`]b`XYf`5fh`i bX`K Y]gY`j Yfi fgUW hž`k]Y`k]f
`YVYbž`UfVY]hYbž`ni f`GWX i`Y`[Y\Yb`i bX`?cbhU_hY`_bØdZYb
/ Ua d/_ , &%%/`k Ybb`k]f`ØVYf\Ui dh`?cbhU_hY`_bØdZYb"
Ni gÀhn`]WX`ni`XYb`6YXYb_Yb`j cb`7CJ=8`k]fX`VYf]WX hYhž
XUgg`X]Y` ; YZØ\`Y`j cb` : fi ghfUh]cbž`5b[gh`i bX`K i h`b
5a Yf]_U`ni bY\ a Ybž`k Ybb`k]f`i bg`Xi fWX`i b[Yk]ggY`NY]hYb
_Àa dZYb``A Ò[`]WX Yfk Y]gY`_ÒbbYb`G]Y`\'YfUi gZcfXYfbXY
I a ghÀbXY`b]WX h`_cbhfc`]YfYbž`UVYf`G]Y`_ÒbbYb`ghYi Yfbž`k]Y
G]Y`XUfUi Z`fYU[]YfYb``9]bY`[Ygi bXY`5fh`ni`fYU[]YfYb`]ghž
XUb_VUf`ni`gY]b`ZØf`XUgž`k Ug`]b`A`fYa`@`YVYb`[i h
/ Ua dÀY`]d/



9g`VYghY\h`_Y]b`Nk Y]ZY`ž`XUgg`&\$&\$`Y]b`\'U\ f`j c``Yf
<YfUi gZcfXYfi b[Yb`k Uf``8]Y`7CJ=8!%-!DUbXYa]Y`\'Uh`[fc»Y
[Ygi bX\Y]h]WX Y`6YXYb_Yb`i bX`cZh`i bUb[YbY\ a Y
J YfÀbXYfi b[Yb`]b`XYf`5fh`i bX`K Y]gY`j Yfi fgUW hž`k]Y`k]f`YVYbž
UfVY]hYbž`ni f`GWX i`Y`[Y\Yb`i bX`?cbhU_hY`_bØdZYb`_k Ybb`k]f

ØVYf\Ui dh?cbhU_hY_bØdZYb"Ni gÀhn]W\ ni XYb'6YXYb_Yb;j cb
7CJ=8'k]fX'VYf]W\ hYhž'XUgg'X]Y; YZØ\`Y;j cb: fi ghfUh]cbž'5b[gh
i bX'K i h]b'5a Yf]U'ni bY\ a Ybž'k Ybb'k]f'i bg'Xi fW\ i b[Yk]ggY
NY]hYb'_Àa dZYb"

A Ò[`]W\ Yfk Y]gY'_ÒbbYb'G]Y'YfUi gZcfXYfbXY'l a ghÀbXY'b]W\ h
_cbhfc`]YfYbž'UVYf'G]Y'_ÒbbYb'ghYi Yfbž'k]Y'G]Y'XUfUi ZfYU[]YfYb"
9]bY[Ygi bXY'5fh'ni fYU[]YfYb'ghž'XUb_VUf'ni gY]b'ZØf'XUgž'k Ug
]b'ÀfYa '@VYVYb'[i h]gh'8Ub_VUf_Y]h'VYXYi hYh'ni gW\ÀhnYbž'k Ug
ZØf'G]Y'k Yfj c'`i bX'VYXYi hi b[gj c'`]ghž'i bX'Y]bY'J YfV]bXi b[
nk]gW\Yb'8Ub_VUf_Y]h'i bX'Y]bYa'j YfVYggYfhYb'K c\`VYZ]bXYb"
8Ub_VUf_Y]h'k]f_h'g]W\ bUW\ k Y]g]W\ dcg]hj'Ui Z'9a ch]cbYbž
6Y'UghVUf_Y]h'i bX'6Yn]Y\i b[Yb'Ui g'8UfØVYf'\]bUi g'VYf]W\ hYb
A YbgW\Ybž'X]Y'Yg'ØVYbž'XUb_VUf'ni gY]bž'ØVYf'k Yb][Yf
[Ygi bX\Y]h]W\ Y'DfcV'Ya Y'k]Y'?cdZgW\ a YfnYbž'GW\ UZghÒfi b[Yb
i bX'bhZY_h]cbYb'XYf'5hYa k Y[Y"

K À\ fYbX'H\Ub_g[]j]b['Y]b'Y]bn][Yf'HU[`]ghž'Ub'XYa'a Ub
XUb_VUf'gY]b'_Ubbž'_Ubb'XUg'9f'YfbYb'XYf'hÀ[`]W\Yb'8Ub_VUf_Y]h
'Àb[Yf'Ub\U'hYbXY'JcfhY]Y'UVYb"GY'Vgh'k Ybb'G]Y'XUg'; YZØ\`
\UVYbž'XUgg'Yg'b]W\hj'Y'[]Vhž'ZØf'XUg'G]Y'XUb_VUf'gY]b'_ÒbbYbž
_Ubb'XUg'fY[Y'a À»][Y'9f'VYVYb'_Y]bYf'8Ub_VUf_Y]hgU_hY'Yhk Ug
j cb'XYa'GhfYgg'UVVUi Ybž'XYb'G]Y'a Ò[`]W\Yfk Y]gY'Ya dZ]bXYb"

<]Yf'g]bX'Y]b][Y'Y]bZUW\Y'A Ò[`]W\ _Y]hYbž'i a'8Ub_VUf_Y]h'j b'ÀfYb
5`hU['ni ']b hY[f]YfYb"

: Ø\ fYb'G]Y'Y]b'8Ub_VUf_Y]hg'c i'fbU`

GhUfhYb'G]Y'Y]b'gW\ f]Zh]W\Yg'cXYf'Cb']bY!HU[YVi W\ i bX'gW\ fY]VYb
G]Y'U'Y'dUUf'HU[Y'Y]b][Y'A]bi hYb'Ui Zž'ZØf'X]Y'G]Y'XUb_VUf'g]bX"
8]Yg'a U['g]W\ ni bÀW\gh'gW\ k]Yf]['UbZØ\`Yb'`K]f'g]bX'Yg
[Yk c\bhž'i bg'XUfUi Z'ni '_cbnYbhf]YfYbž'XUb_VUf'ni gY]b'ZØf'[fc» Y
8]b[Y'k]Y'Y]bY'6YZØfXYfi b['VY]XYf'5fVY]h'cXYf'a UhYf]Y'Y'8]b[Y
k]Y'Y]b'bYi Yg'5i hc"5VYf'k]Y'k ÀfY'Ygž'k Ybb'G]Y'XUb_VUf'k ÀfYbž
XUgg'G]Y'[Ygi bX'[Ybi ['g]bXž'i a'Gdcfh'ni h'fY]VYbž'cXYf'k Ybb'G]Y
bU\ f\UZhYg'9ggYb'ni f'J YfZØ[i b['\UVYbž'k Ybb'G]Y'Yg'a ÒW\ hYb3
G]Y'_ÒbbYb'XUb_VUf'gY]b'ZØf'ÀfY'?]bXYfž'ÀfY'<Ui gh]YfYž'Àf

Ni \Ui gYž'Y]bYb 'gW\ObYb 'HU['cXYf'X]Y 'HUggY ? UZZYY]b 'Δ fYb
<ÀbXYb ? 'Y]bY '8]b[Y 'g]bX 'k]W\h] [ž'i bX 'k Ybb 'G]Y 'UbZUb [Ybž
_ 'Y]bYf 'ni 'XYb _Ybž _Ubb 'X]Y '@ghY 'YbX 'cg 'YfgW\Y]bYb " J Yfgi W\Yb
G]Yž 'YYXg 'A Už'k Ybb 'G]Y 'Y]b 'HU[YVi W\ 'ZØ\ fYbž 'ZØbZ'8]b[Y
Ui Zni ']ghYb "

GU['8 Ub _Y

5bXYfYb 'ni 'XUb _Yb ']gh'b]W\h'bi f'Y]b ' [i hYg '6YbY\ a Ybž 'Yg 'gW\ UZZh
Ui Z'VY]XYb 'GY]hYb 'K c\ 'VYZ]bXYb " '6Ya Ø\Yb 'G]Y 'g]W\ž 'YW\h'ni 'gY]bž
k Ybb 'G]Y 'g]W\ 'VY] 'A YbgW\Yb ']b 'Fci h]bYg]h] Uh]cbYb 'VYXUb _Ybž 'n"
6 " 'VY]a ' ? Ugg]YfYf 'XYg '@VYbga]hhY ' [YgW\ÀZhg 'cXYf 'VY]a
Ni ghY ' 'Yfž 'XYf 'XUg '5VYbXYggYb 'a]hVf]b[h' 'G]Y '_ObbYb 'g]W\ 'Ui W\
VYXUb _Ybž 'k Ybb 'X]Yg 'b]W\h'Yfk UfhYh'k]fX " 'B Y\ a Yb 'G]Y 'g]W\ 'Y]bYb
A ca Ybh 'NY]hž'i a 'Y]bYa ' : fYi bX 'Y]bY 'GA G 'ni 'gW\ fY]VYb 'i bX ']\b
k]ggYb 'ni ' 'UggYbž 'k]Y 'gY\ f'G]Y ']\b 'gW\ÀhñYb " 'J]Y 'Yb '8 Ub _Ub
Δ fYb 'DUfhbYf 'cXYf 'Δ f' 'Ua ']]Yba]h['YXž 'XUgg 'G]Y ']b 'ghfYgg][Yb
NY]hYb 'VY] 'Δ bYb 'g]bXž 'UbghUh]XUfUi Zni 'k UfhYbž 'XUgg 'g]Y 'Yh'k Ug
6Ygh]a a hYg 'hi b "

K À\ 'Yb 'G]Y 'Y]bY '8 Ub _VUf _Y]hgYf]b b Yfi b [

=a ' 'XYU'ZU'']gh'X]Yg 'Y]b 'C V Y _h'XUg 'G]Y 'a Y\fa U'g 'Ua 'HU['gY\Yb
i bX 'XUg 'G]Y 'XUfUb 'Yf]bbYfh'XUb _VUf 'ni 'gY]b " '9g ' _Ubb 'Y]b
\ØVgW\Yf 'GhY]b 'gY]bž 'Y]b '5bXYb _Yb 'Ui g 'XYa 'I f'Ui Vž 'Y]b
5i Z _ 'YYf 'cXYf 'k Ug 'Ui W\ 'ja a Yf 'ZØf 'G]Y 'Z b _h]cb]Yfh " '6Yk U\ fYb
G]Y 'Yg 'Xcfh 'Ui Zž 'k c 'G]Y 'Yg 'cZh'gY\Yb 'k YfXYbž 'i bX 'XYb _Yb 'G]Y 'Ub
Yh'k Ugž 'ZØf 'XUg 'G]Y 'YYXg 'A U 'XUb _VUf 'g]bXž 'k Ybb 'G]Y 'Yg
VYa Yf _Yb "

8 Ub _VUf _Y]hga 'YX]hUh]cb

G]Y 'g]bX 'k U\ fgW\Y]b ']W\ 'VYfY]hg 'a]h'XYf 'A YX]hUh]cbgd fUI]g
j YfhfUi h'VY] 'XYf 'G]Y 'a Ø[']W\Yfk Y]gY 'Y]bYb 'fi ' \][Yb 'C fh 'Z]bXYbž
Ub 'XYa 'G]Y 'VYel Ya 'g]hñYb 'cXYf 'g]W\ 'Y]b][Y 'A]bi hYb ' \]b 'Y [Ybž
X]Y '5i [Yb 'gW\ 'Y» Yb 'i bX 'g]W\ 'Ui Z 'Δ fY '5ha i b['_cbnYbhf]YfYb
_ObbYb " 'K À\ fYbX 'hfUX]h]cbY 'Y 'A YX]hUh]cbga Yh\ cXYb 'G]Y 'Y\ fYbž

Δ fYb ' ; Y]gh'ni ' _`ΔfYb ' i bX 'ΔfY ' ; YXUb_Yb ``cgni 'UggYbžYfa i h][h G]Y 'X]Y '8 Ub_VUf_Y]hga YX]hUh]cbžU_hj] 'ØVYf '8]b[Y 'b 'ΔfYa ' @VVYb bUWni XYb_YbžZØf X]Y 'G]Y 'XUb_VUf'g]bX" 'G]Y ' _ØbbYb '[fc» 'cXYf _`Y]b 'gY]bž]b 'XYf'J Yf[Ub[Yb\Y]h'cXYf' ; Y[Ybk Ufh" 'G]Y ' _ØbbYb 'ZØf A YbgW Ybž'8]b[Yž'9fZU\ fi b[Yb 'XUb_VUf'gY]b ' 'Yg'[]Vh'k]f_`]W _Y]bY ' ; fYbnYb" 'K Ybb 'Yg'ΔbYb ']b 'XYb 'G]bb ' _ca a hž'VY a Yf_Yb 'G]Y Yg 'i bX 'VYXUb_Yb 'G]Y 'g]W ' 'K Ybb 'G]Y 'ZYfh]['g]bXž'_cbnYbhf]YfYb G]Y 'g]W 'bcW 'Y]ba U'ZØf'Y]b][Y '5hY a nØ[Y 'Ui Z'ΔfY '5ha i b['i bX VYYbXYb 'G]Y 'ΔfY 'G]hni b['Ub[gUa "

8 Ub_VUf_Y]h'gh'X]Y 'K YfhgW hni b['j cb '8]b[Ybž'X]Y 'b]W h j YfX]Ybhžj YfX]Ybh'cXYf'j Yf'Ub[h'k YfXYb ' 'X]YgY 'k i bXYfVUfYb 8]b[Yž'X]Y 'k]f'ZØf'gY 'Vghj YfghAbX']W ' 'U'hYb " ' 'F YbÅY 'DUI 'Y

N]hUhY

\ hhd g.##k k k "b W]"b`a "b]\ " [cj #da W#Ufh]WYg#DA 7' \$%\$- *) #

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A decorative border at the bottom of the card features a pattern of falling autumn leaves in shades of orange, yellow, and red, set against a dark blue background.

• b g d] f] Y f h j c b ' 5 7 9

8 Y h U] ` g

6 Y g i W X Y b ' G] Y i b g ' U i Z . ' a Y] b ! Z] h b Y g g " b Y h