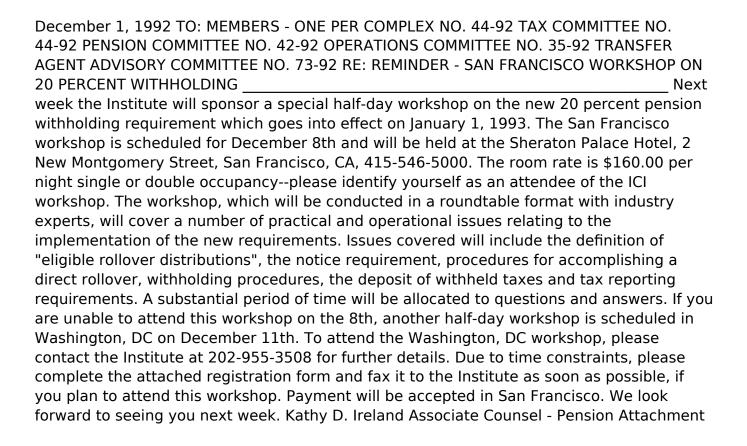


MEMO# 4292

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## REMINDER - SAN FRANCISCO WORKSHOP ON 20 PERCENT WITHHOLDING



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