



## SEASON'S GREETINGS

Wishing you a wonderful  
HOLIDAY season

As the holiday season is upon us, we find ourselves reflecting on the past year and those who have helped to shape our business. It's been quite a year for us all! We hope that 2018 has been just as memorable for you, your colleagues and your loved ones. We look forward to working with you in the years to come.

This year, in the spirit of giving, we will be donating to charity in lieu of corporate gifts.

*Stef Riccardi and the CKR Team*

*"We make a living by what we get. We make a life by what we give." – Winston S. Churchill*

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