

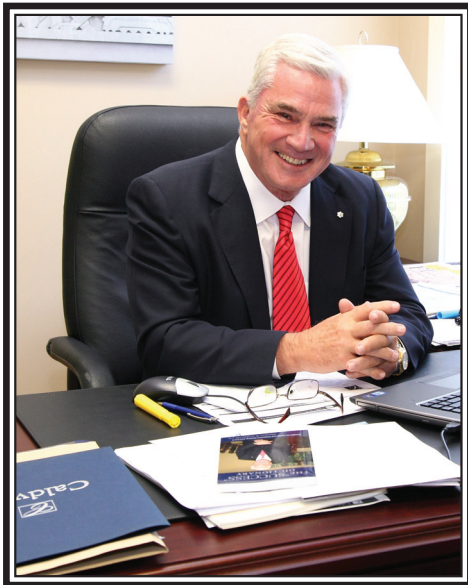
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**The Directors and staff of Caldwell Financial Ltd.
would like to congratulate our Founder and Chairman,
Thomas S. Caldwell, C.M., on his induction into the
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**Mr. Caldwell has been the independent voice for entrepreneurs,
the investment industry and the individual investor for 50 years.**



Thomas S. Caldwell, C.M.



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