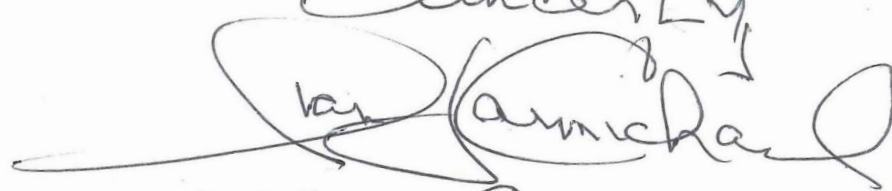


MR. TERRY McCracken  
SELY TO E.C. W. A

12/22/20

I, IVAN J. CARMICHAEL WILL BE  
RETIRING JAN. 8, 2021.

Sincerely  
  
IVAN CARMICHAEL