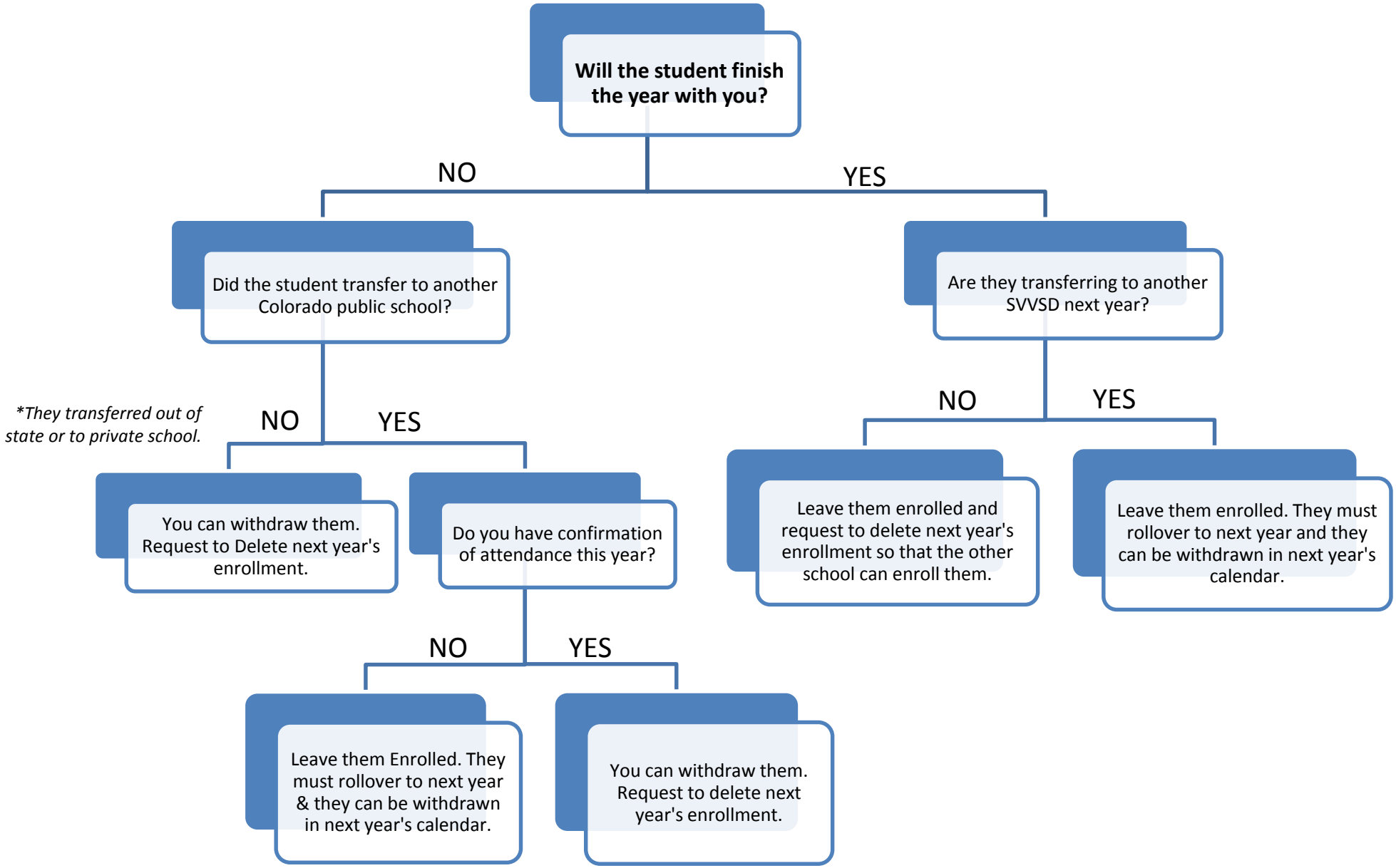End of Year
Do I withdraw them?
Cheat Sheet