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Subject: 转发:

Date: Wed, 03 Nov 2010 10:05:06 +0000

Attachments: Strategic_Outline_Memo_External_v1.doc

Dear Jeffrey,

Attached please find a write-up on the wealth management platform that I talked to you about last time. Please take a look and let me know what you think.

I am planning a trip to NY at the beginning of December. Hopefully, I will be able to catch you there.

On another note, Peter is now a regular in Beijing. I am seeing him for dinner on Saturday.

Hope all is well with you and best wishes.

Desmond