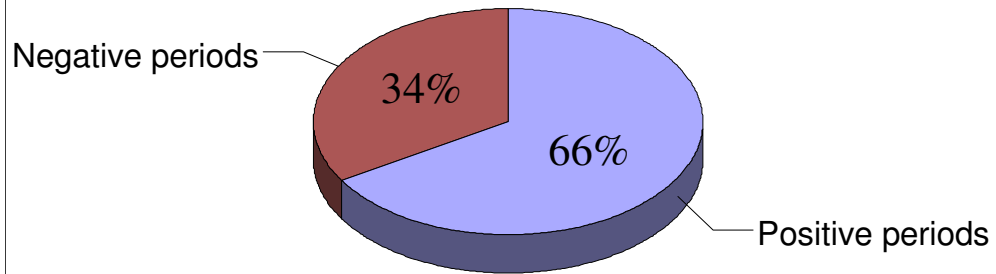
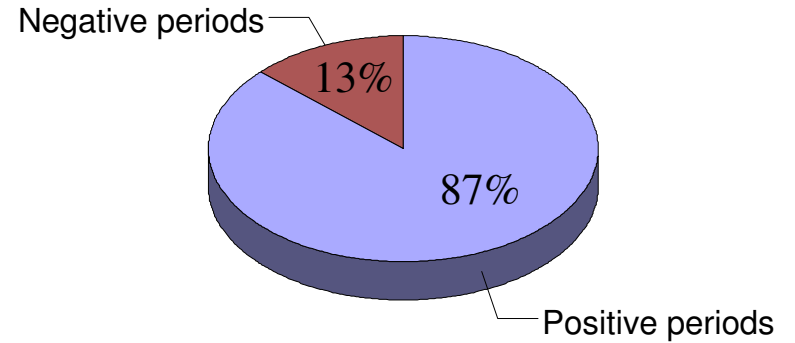


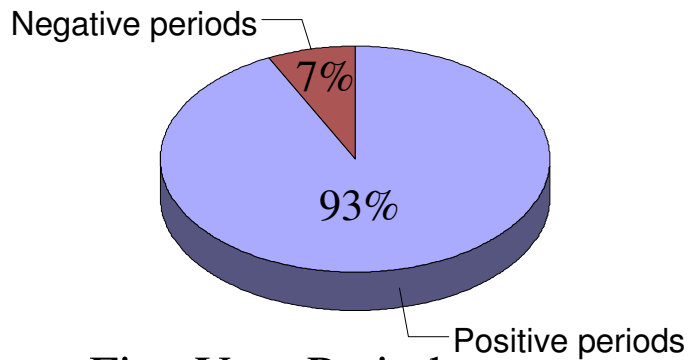
The Benefit of Time



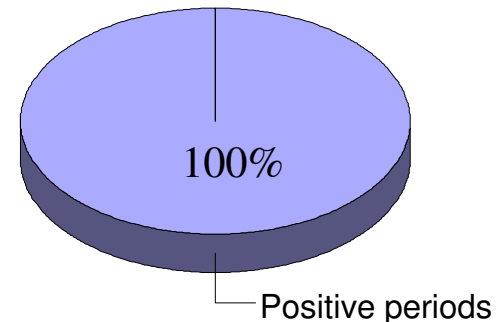
One Year Periods (1 in 3)



Three Year Periods (1 in 7½)



Five Year Periods (1 in 14)



Ten Year Periods