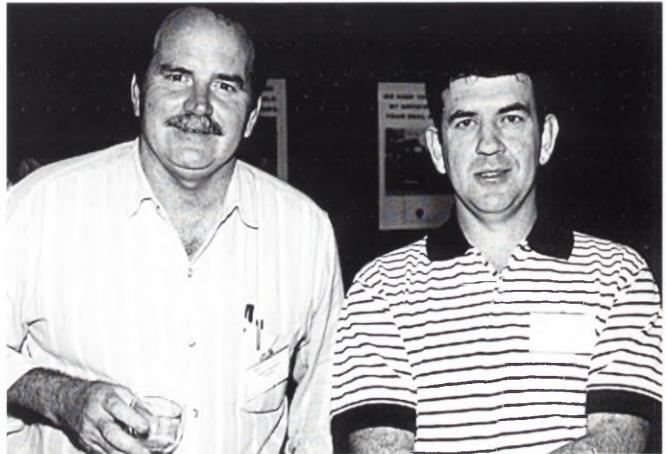
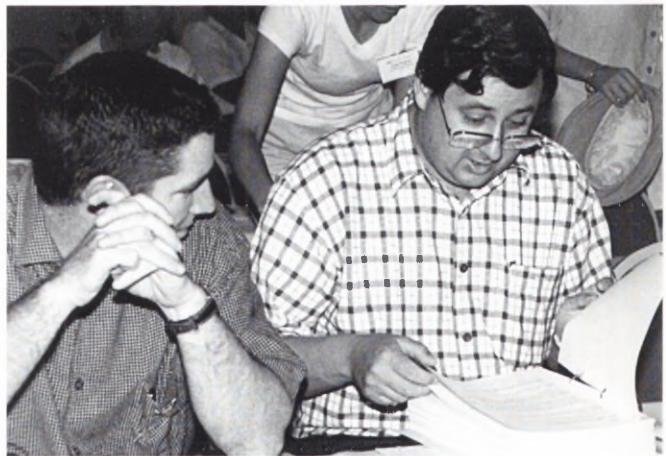


Reprinted with permission from the Financial Review

1997 APLA



National Conference

