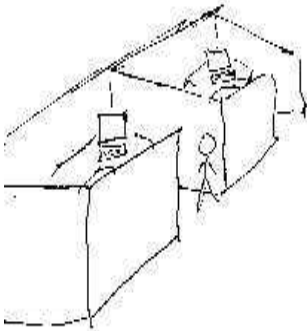
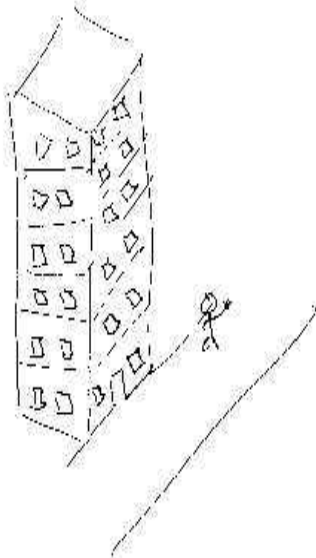


1



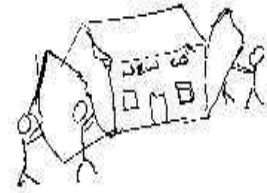
BLOCK: COMFORT FACTOR
~~FEAR OF THE UNKNOWN~~

2



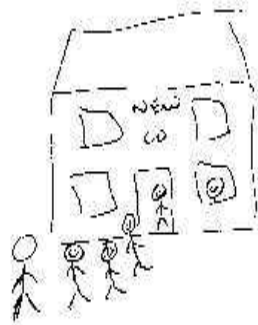
BLOCK: FEAR OF UNKNOWN

3



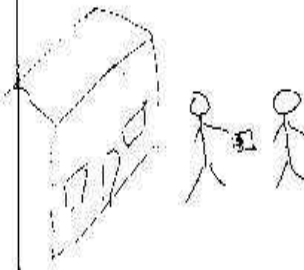
BLOCK: NO SUPPORT TO BUILD CO.

4



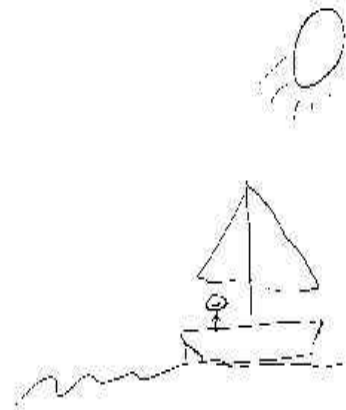
BLOCK: LACK OF CUSTOMERS

5



BLOCK: LACK OF EXIT DEAL

6



BLOCK: ILLNESS BEFORE RETIRE.