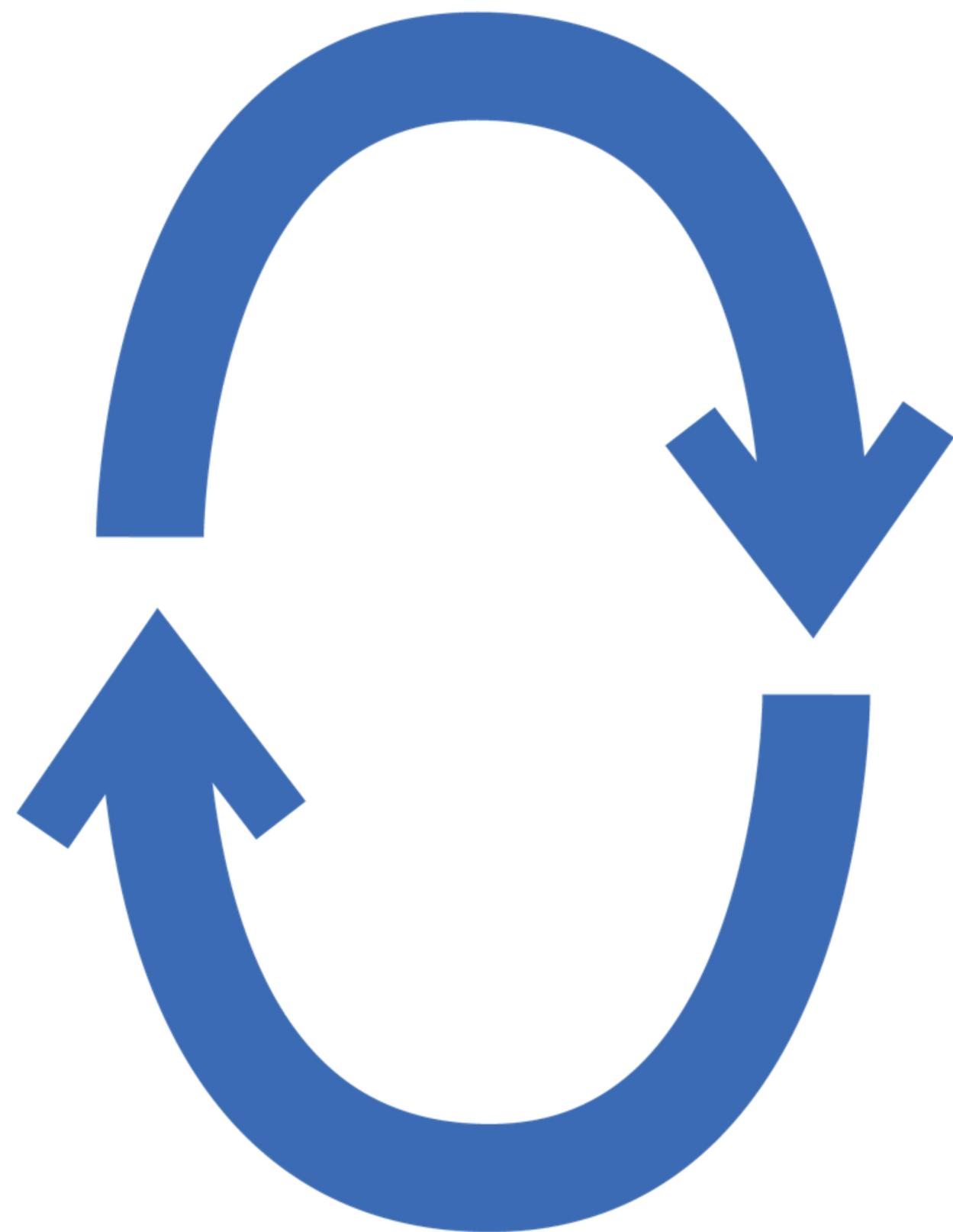
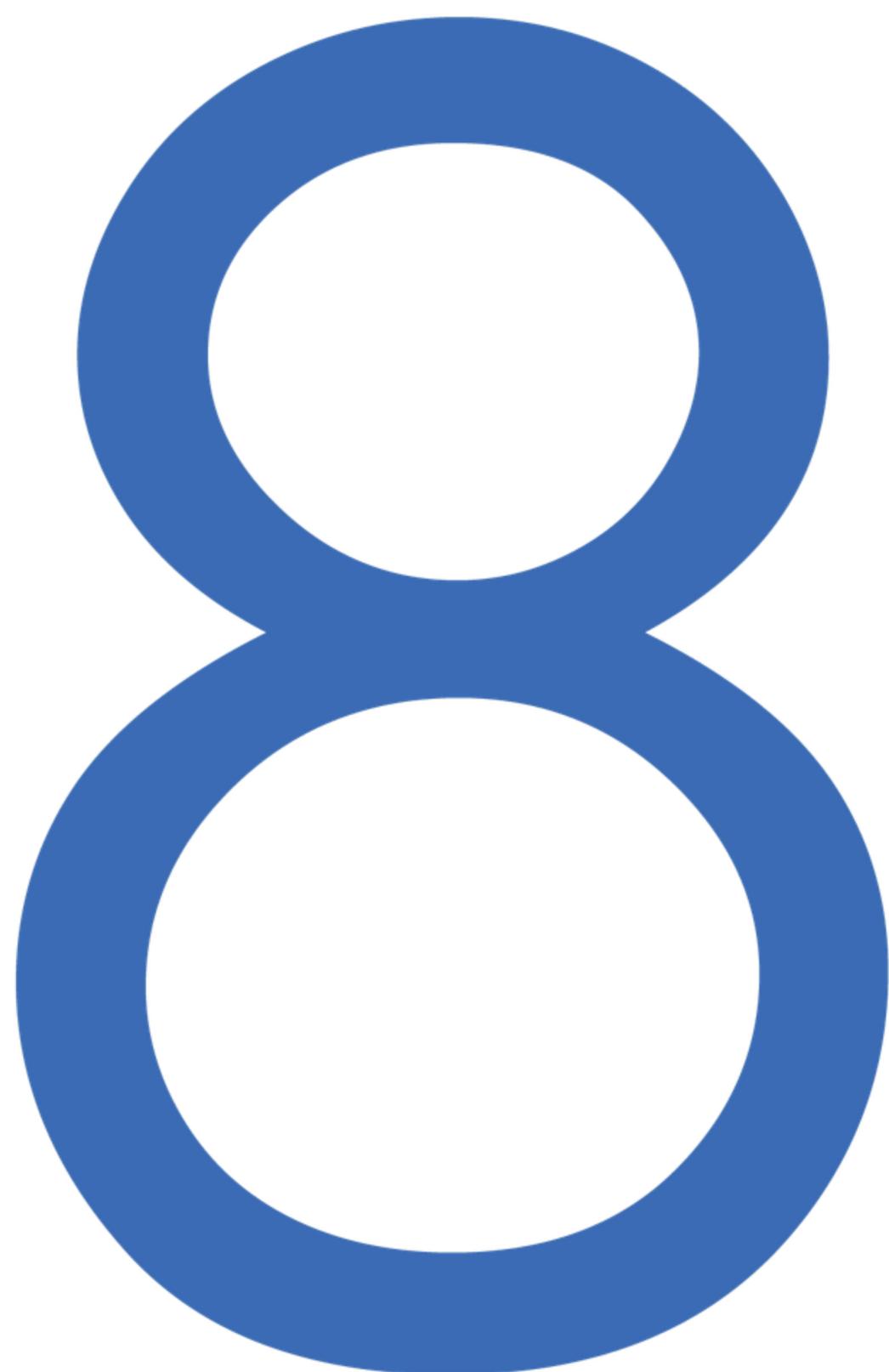


ESTIMATION



by ANDREW STADEL