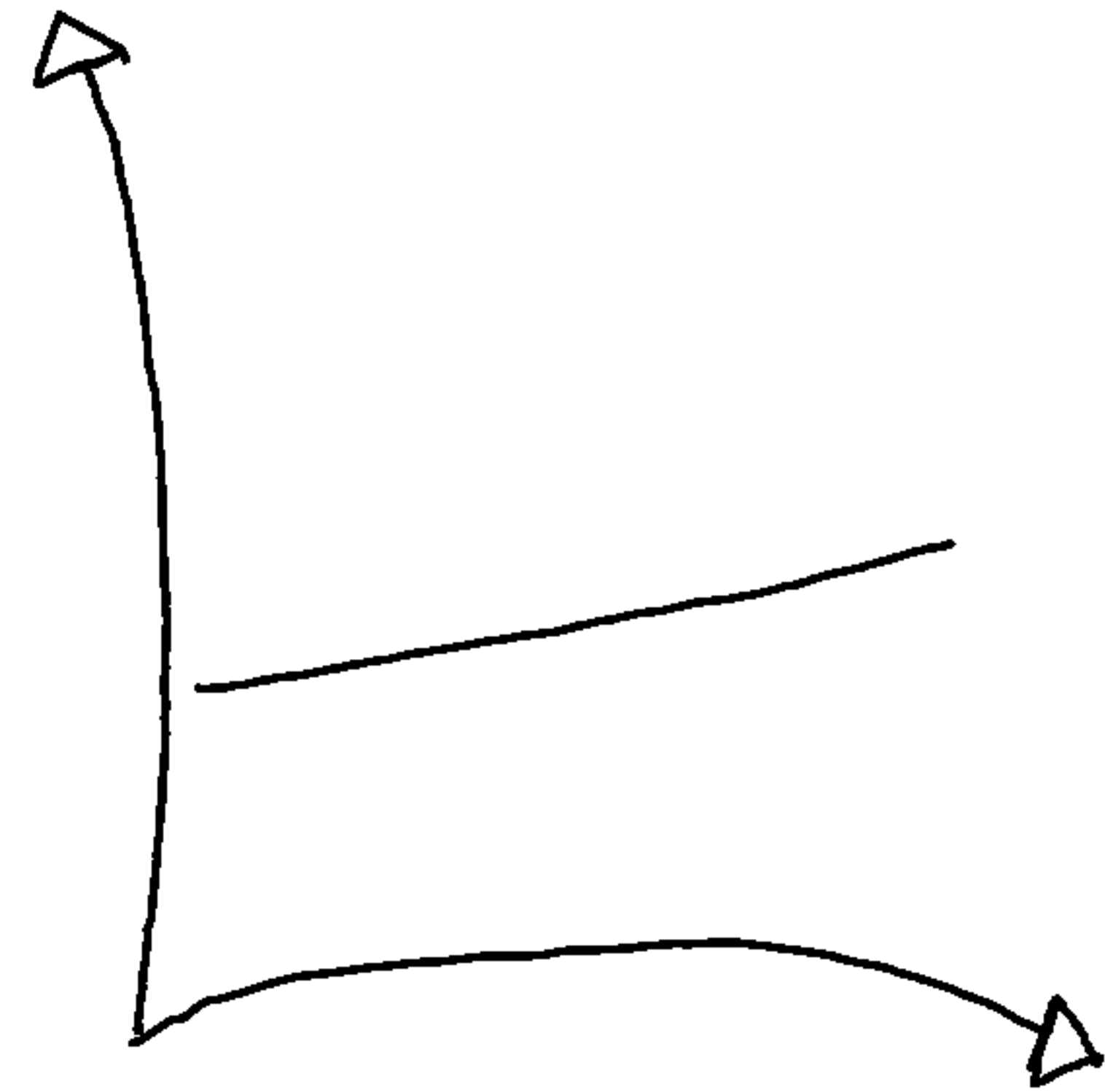
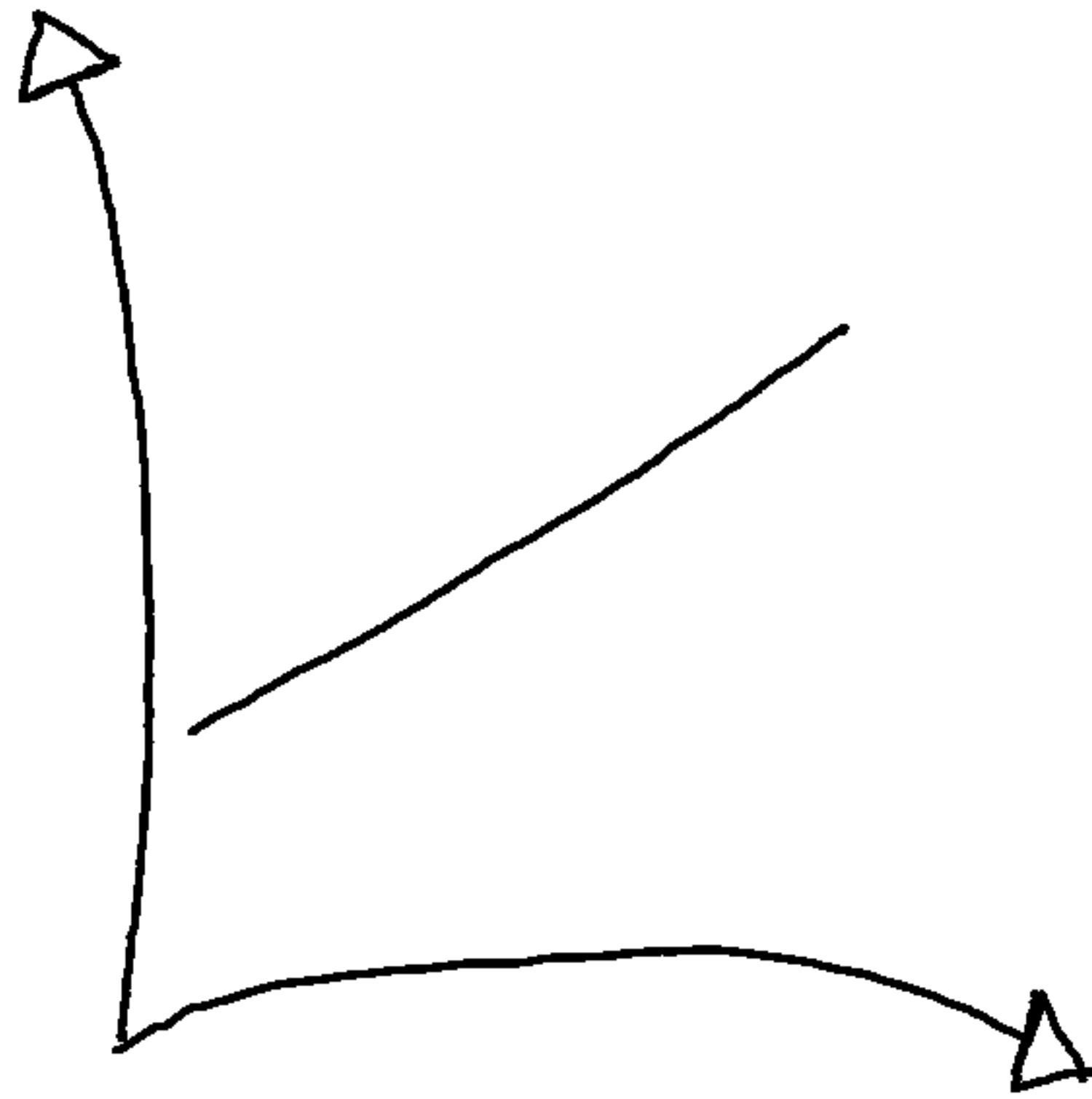


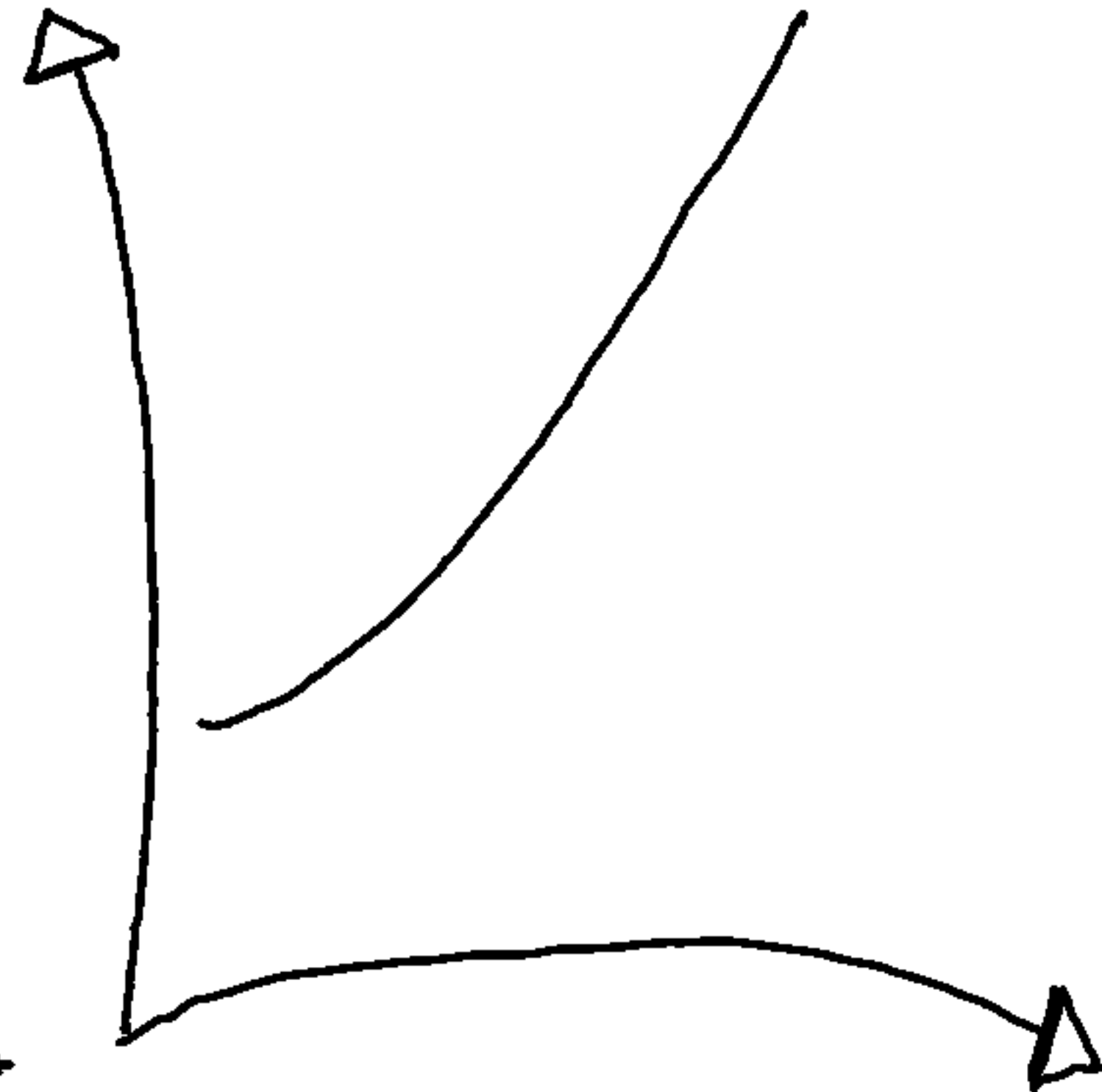
SOME 'RETURNS' ARE MORE IMPORTANT THAN OTHERS...



RETURN ON INVESTMENTS



RETURN ON TIME



RETURN ON LIFE

— DAN MAXLETT