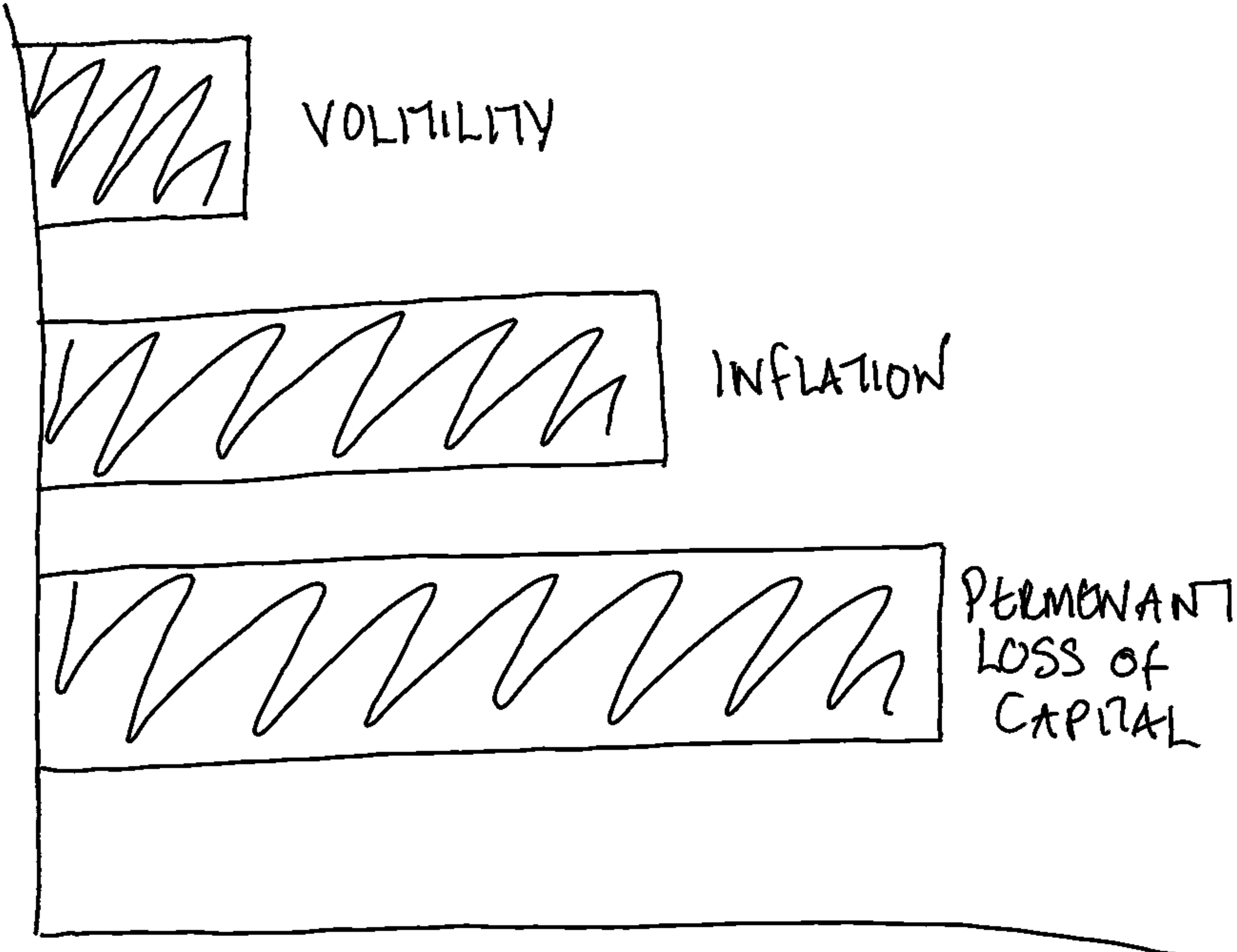


WE HAVE RISK ALL WRONG!



- DAN HAYLETT