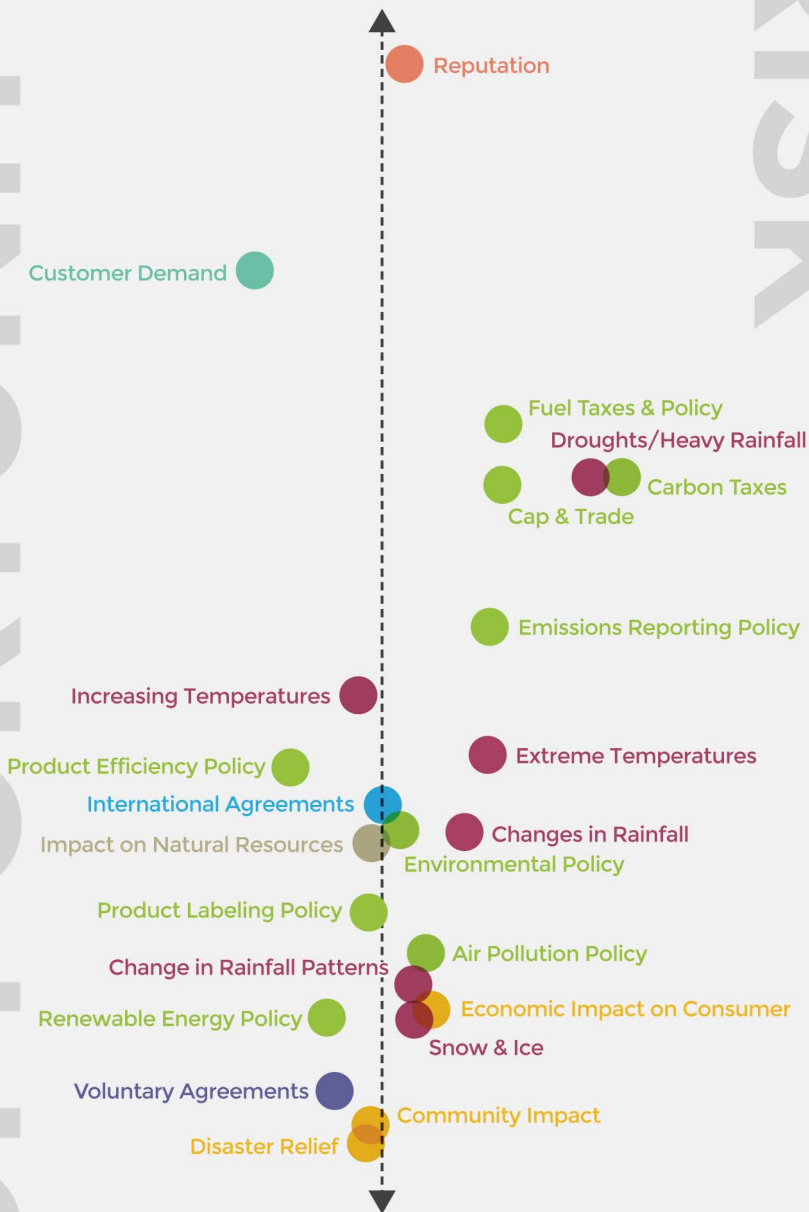


OPPORTUNITY

RISK

INCREASED #  
OF COMPANIES  
REPORTING



DECREASED #  
OF COMPANIES  
REPORTING