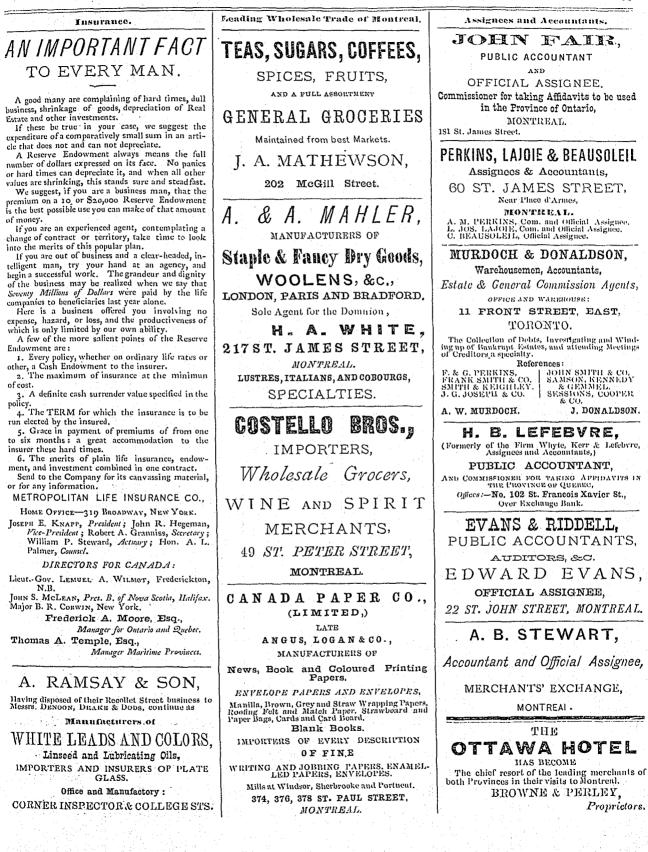
THE JOURNAL OF COMMERCE-FINANCE AND INSURANCE REVIEW.



195