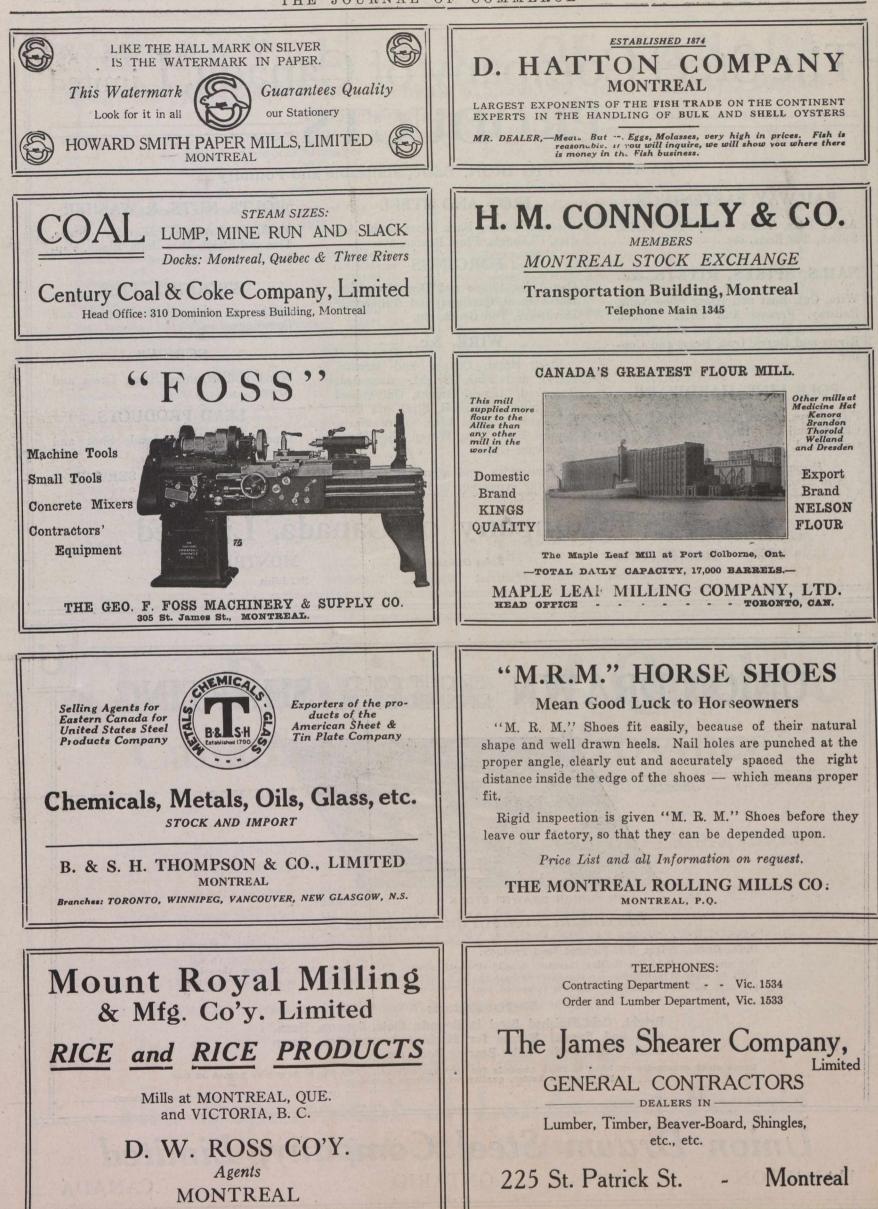
THE JOURNAL OF COMMERCE



3