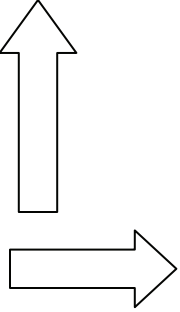




DECISION TO CHANGE

	STAYING THE SAME:	CHANGING:
BENEFITS OF:		
COSTS OF:		