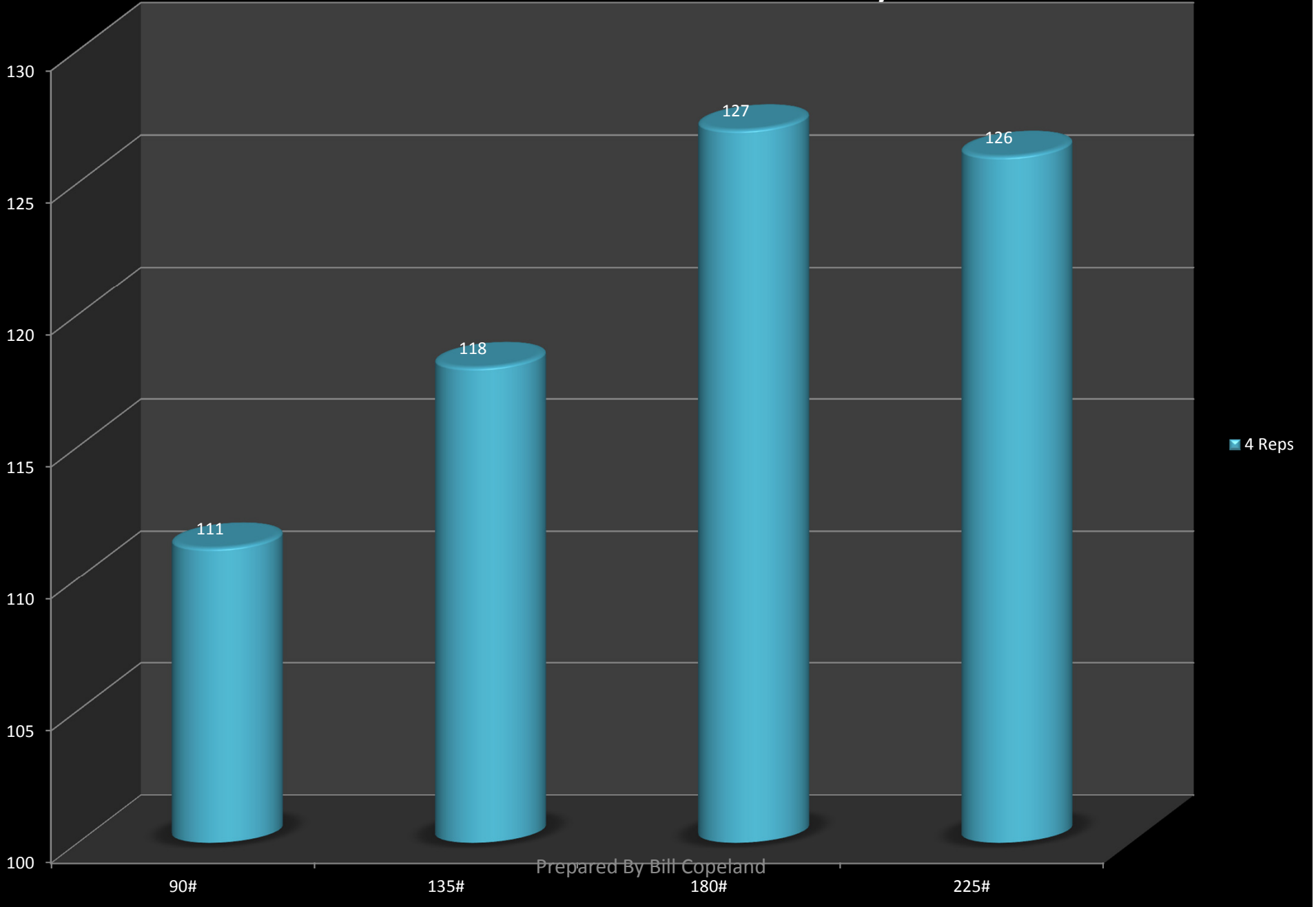


Scott Conrad Rate Study



Scott Conrad Rate Study

