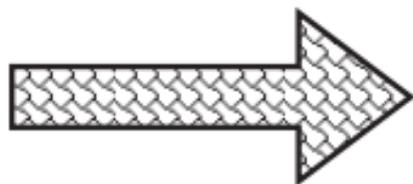
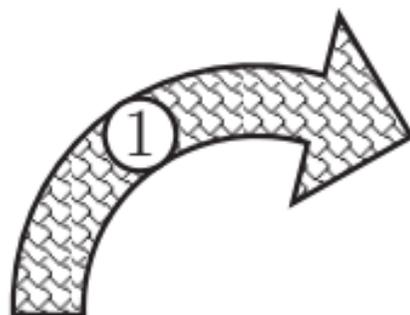


Shock



Falling
Demand



Declining
Prices



Balance Sheet
Effects

