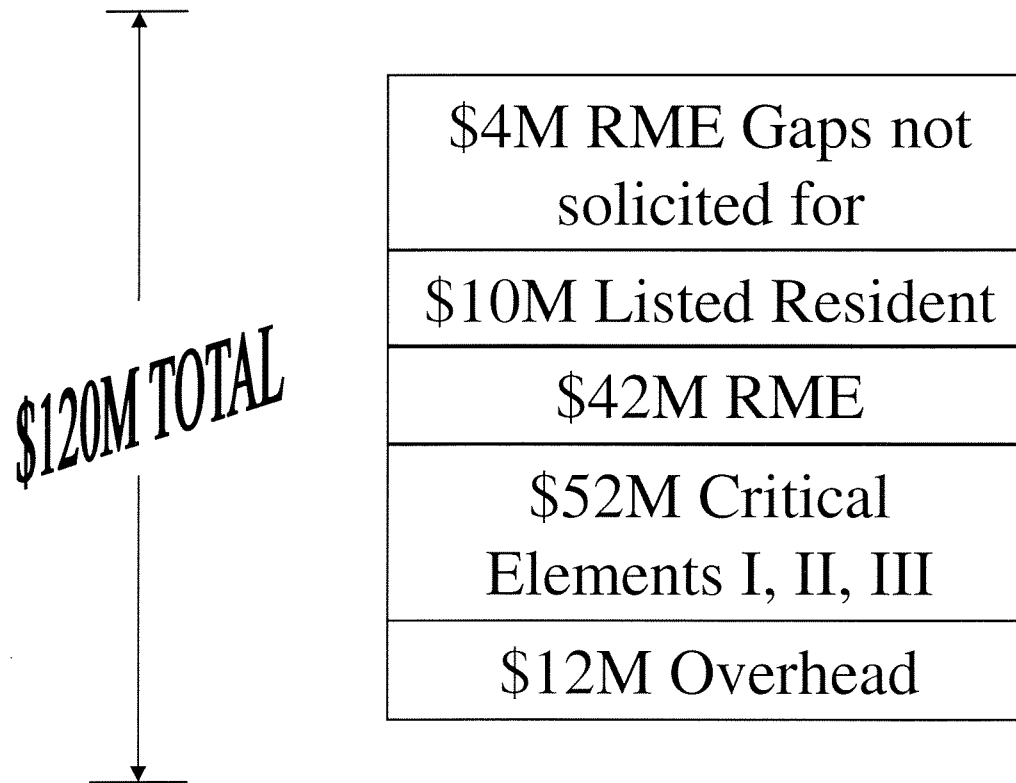


Critical Elements For BiOps 2003 Accrual Estimates



14