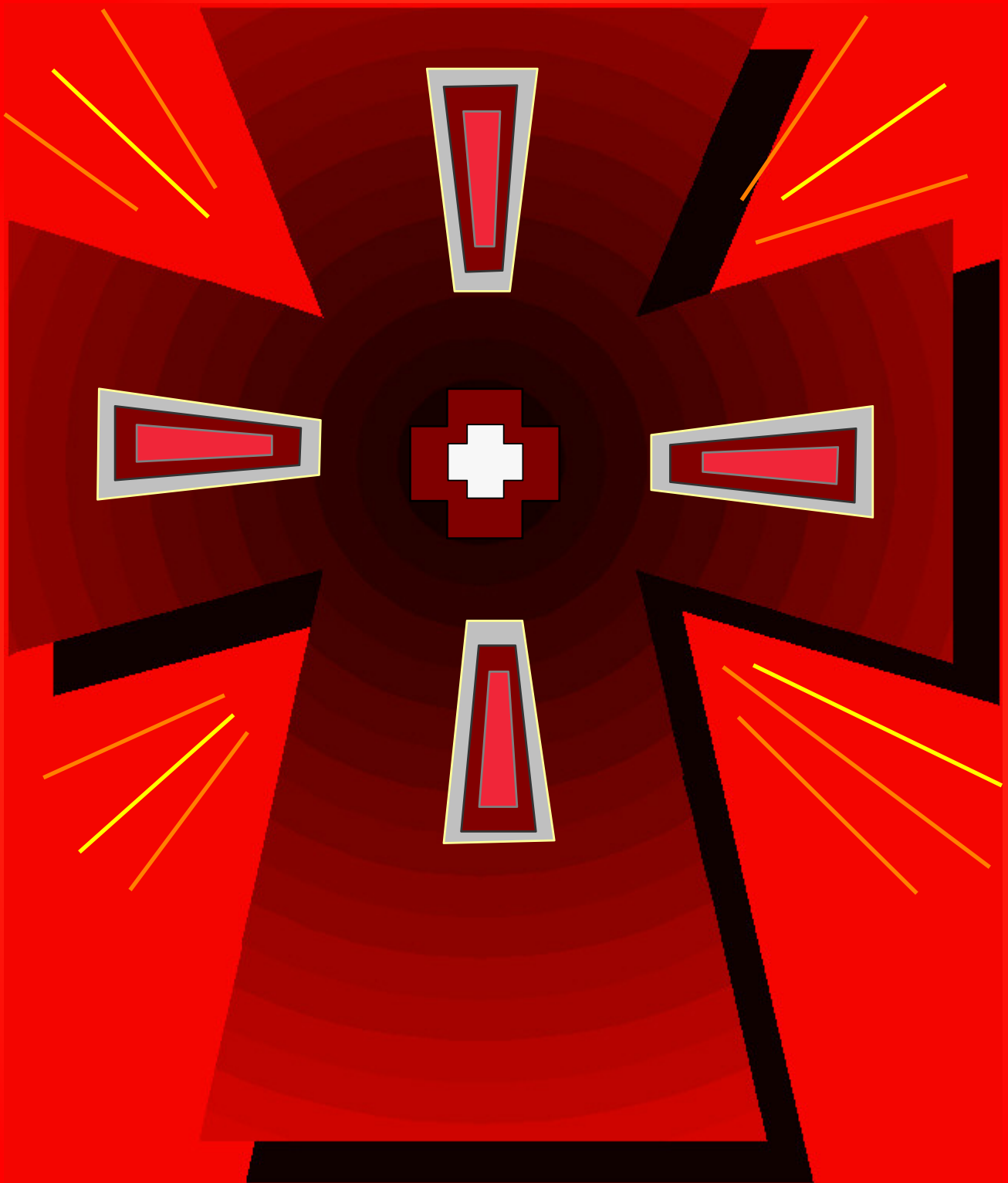


THE CROSS FACTOR



**WHERE THERE IS A
"YES" FOR EVERYONE**