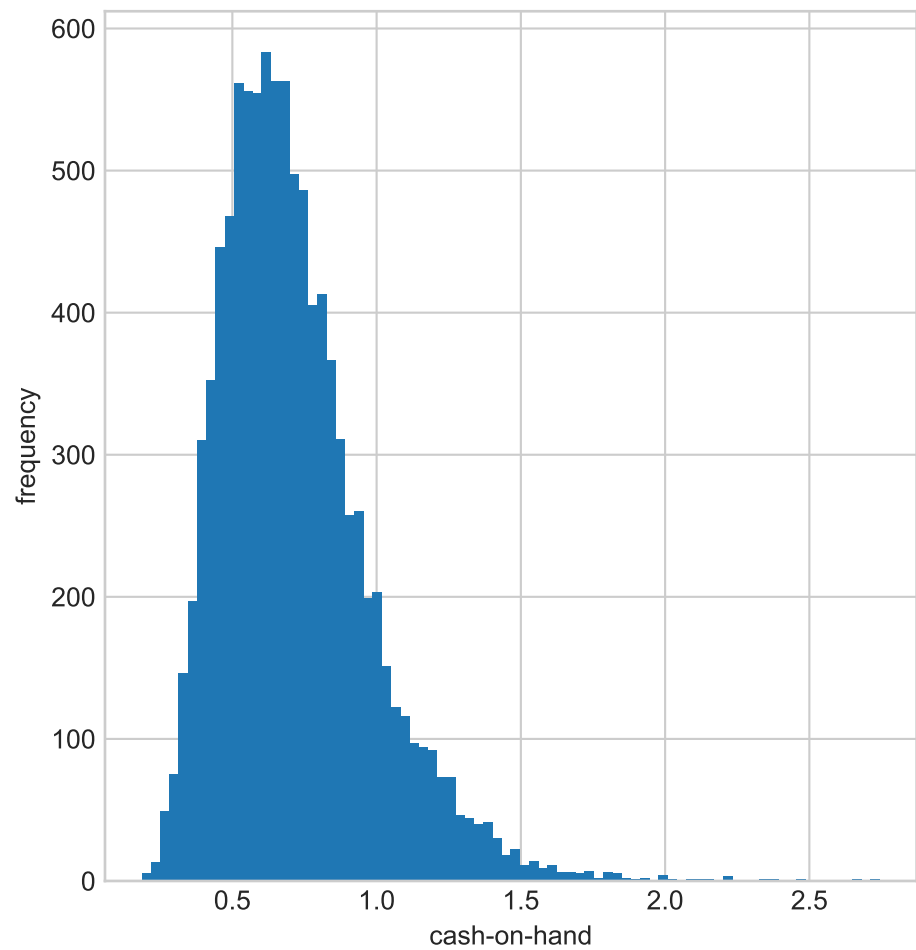


cash-on-hand distribution



optimal housing distribution

