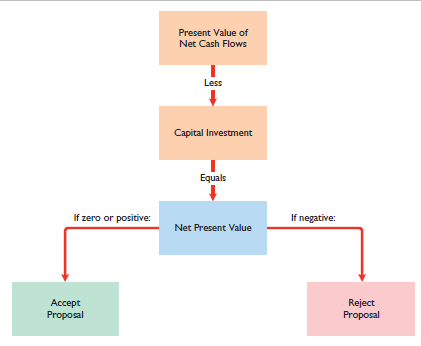
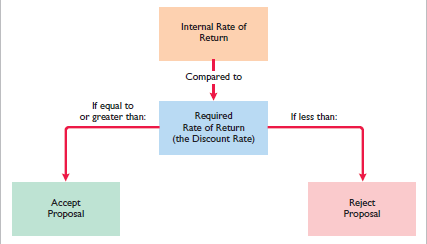
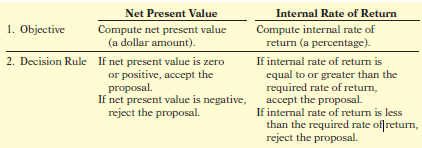
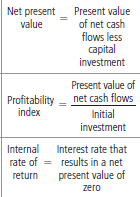
**Cost of Capital Investment / Net Annual Cash Flow = Cash Payback Period**

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**Expected Annual Net Income / Average Investment = Annual Rate of Return**

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