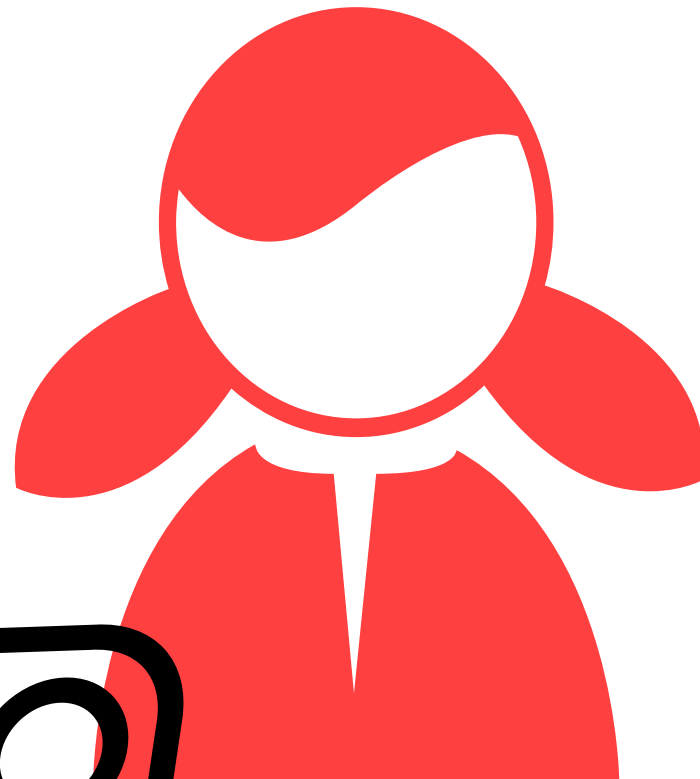


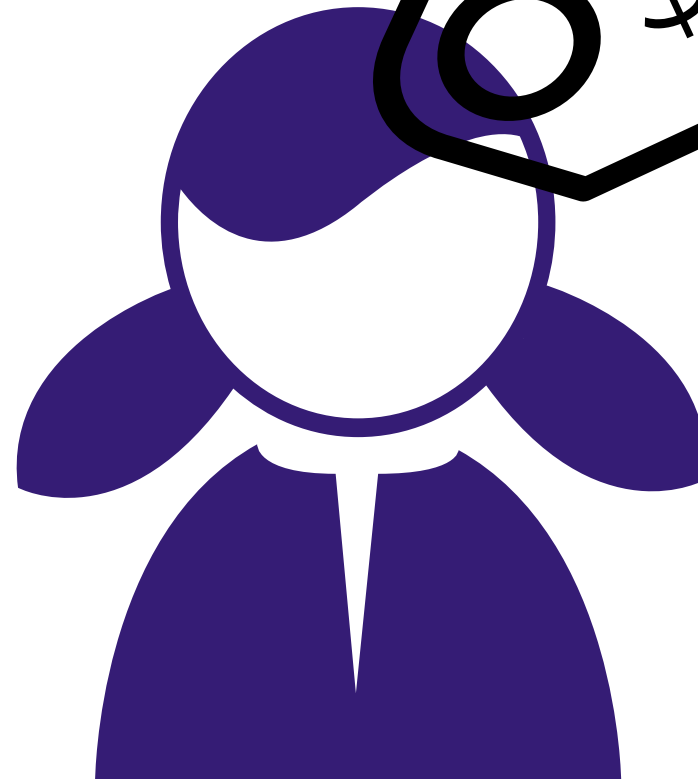


POTENTIAL FACTORS

COST OF EDUCATION



(#39)



(#9)

