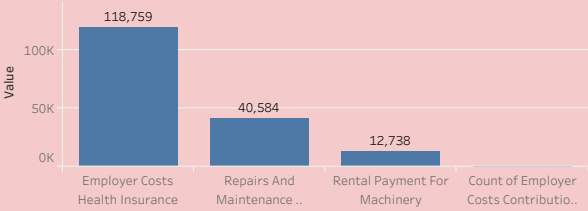


Estimation Of Business

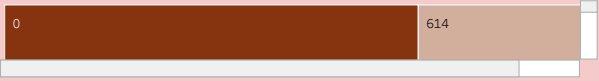
Insurance vs pension



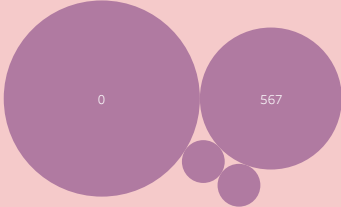
Annual Payroll



Contract



Employee Costs



Employee promotion

