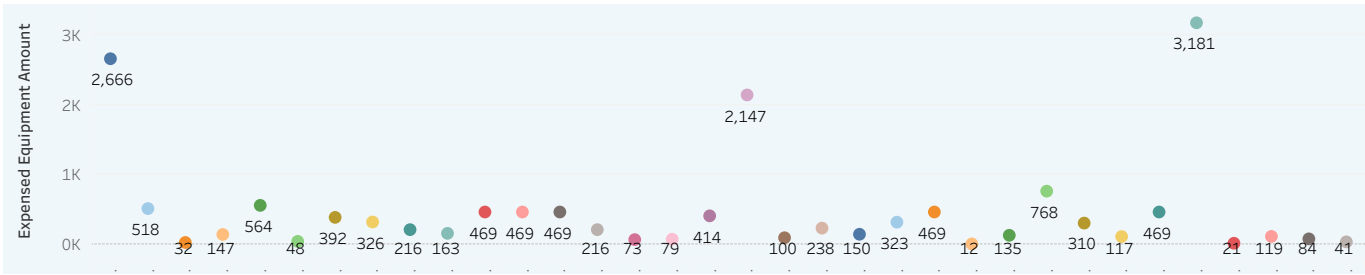


Equipment costs



Employee cost (Insurance vs PENSION)

