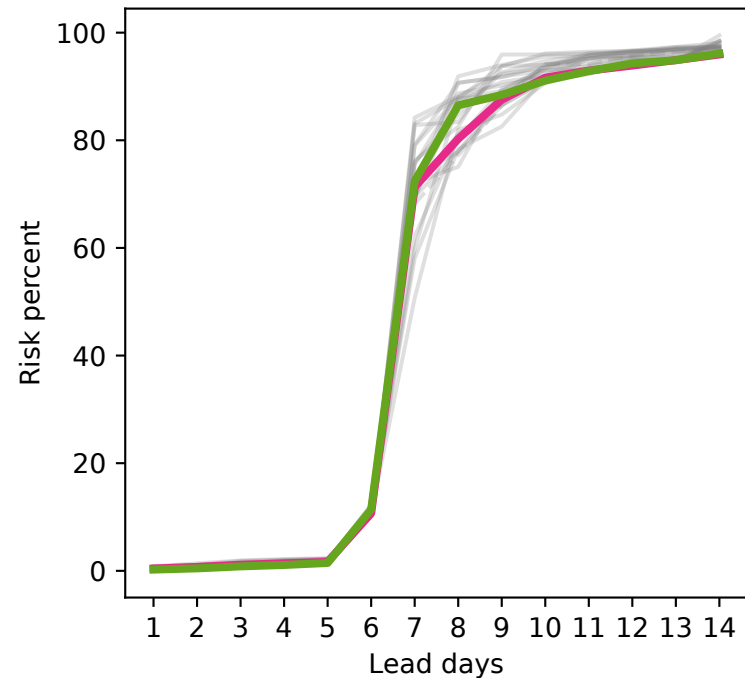
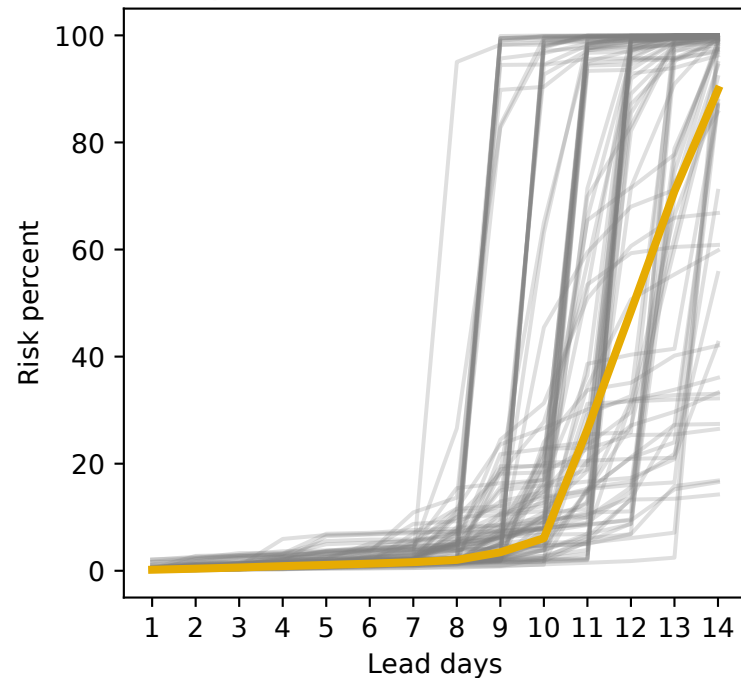


(a) HEFS Policies**(b) Synthetic Policies****(c) Synthetic Policies without 1997**