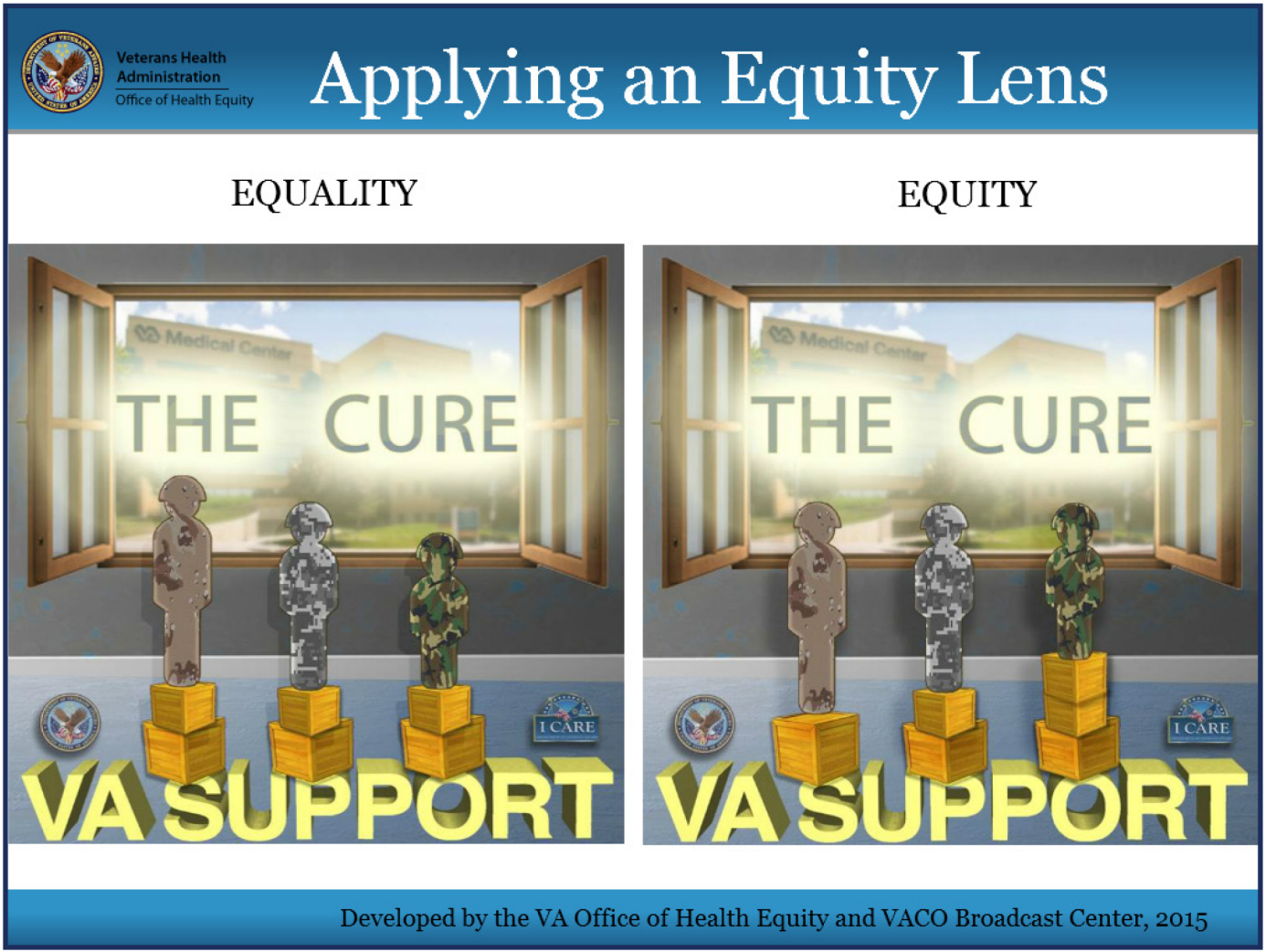
EXHIBIT 2-1

APPLYING AN EQUITY LENS