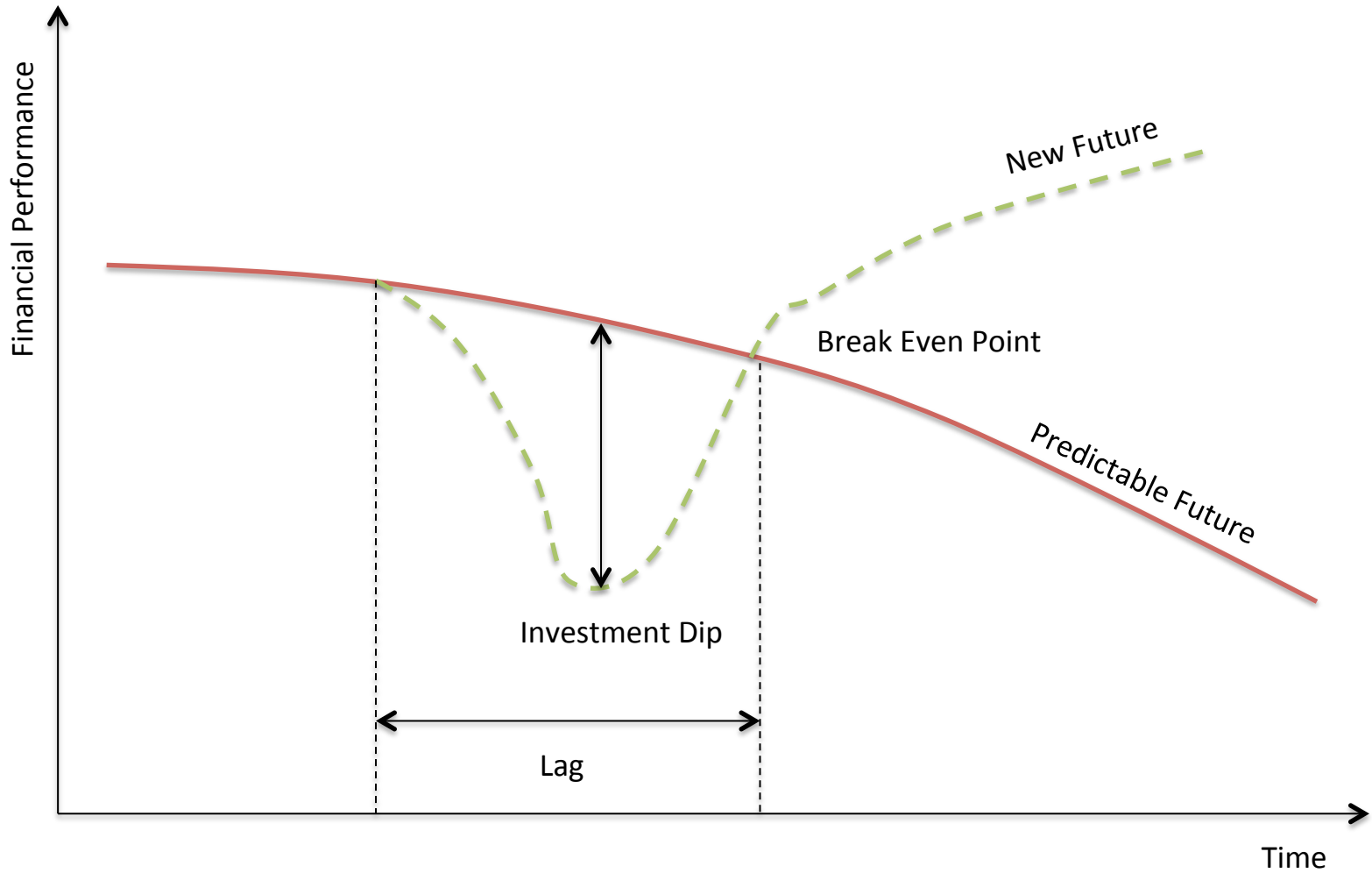




Return on Investment





Tips

- Everything deteriorates unless acted upon by an external force
- Changing organizational direction takes years of active management participation
- Long term direction must trump short term gains