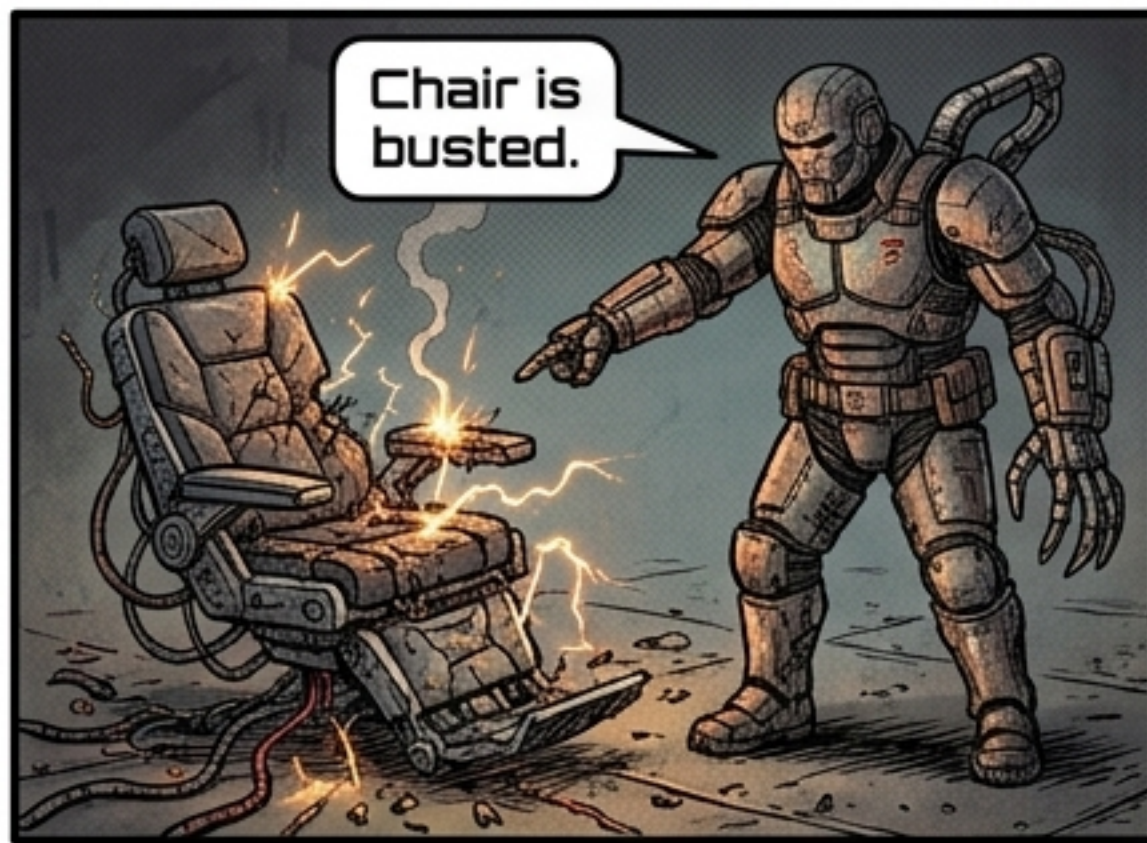
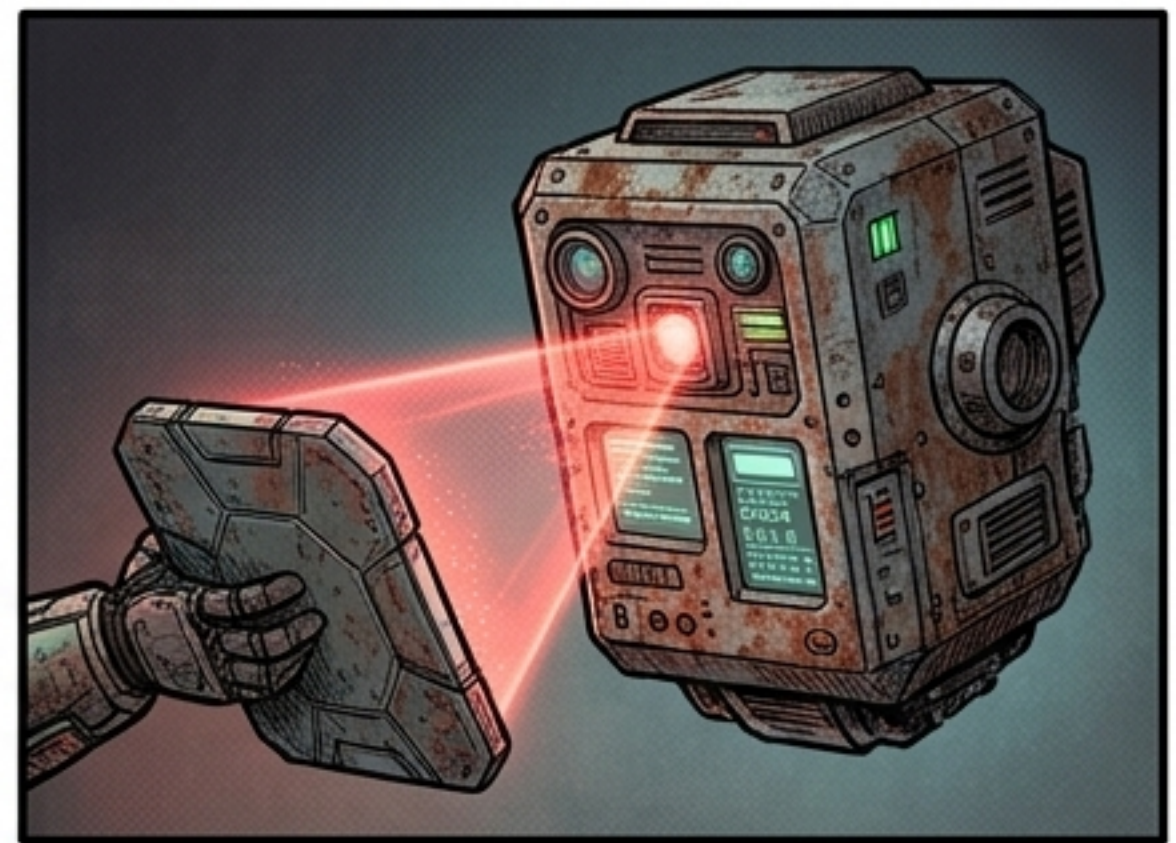
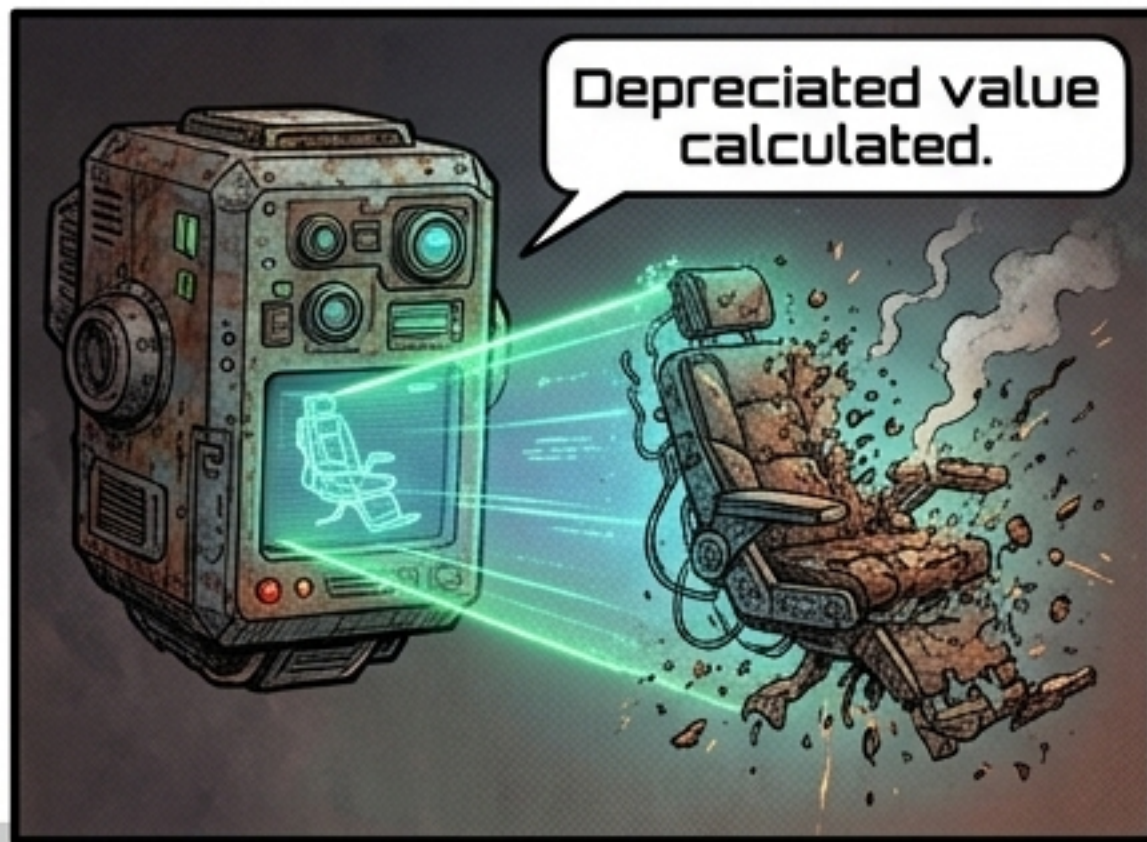
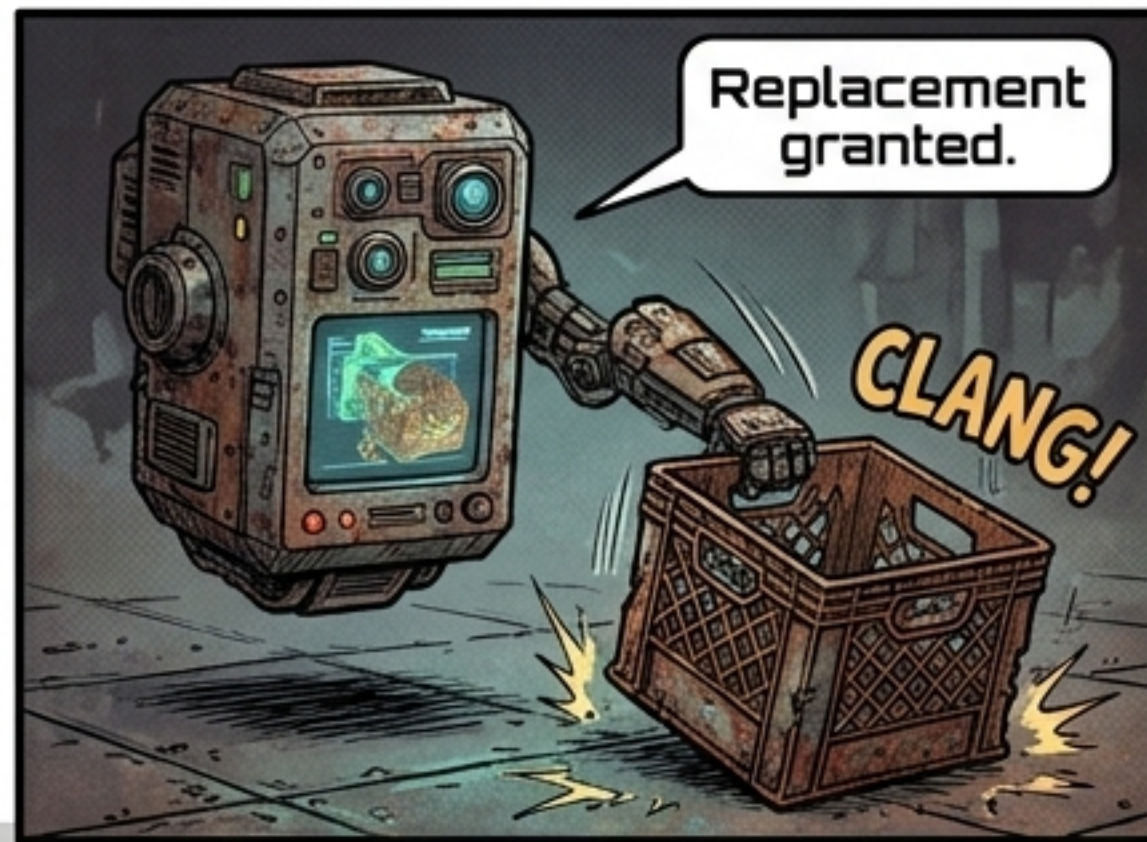




Indemnity policies pay the depreciated value of aging equipment rather than the cost of a replacement.
Time turns all shiny chairs into tragic footstools.