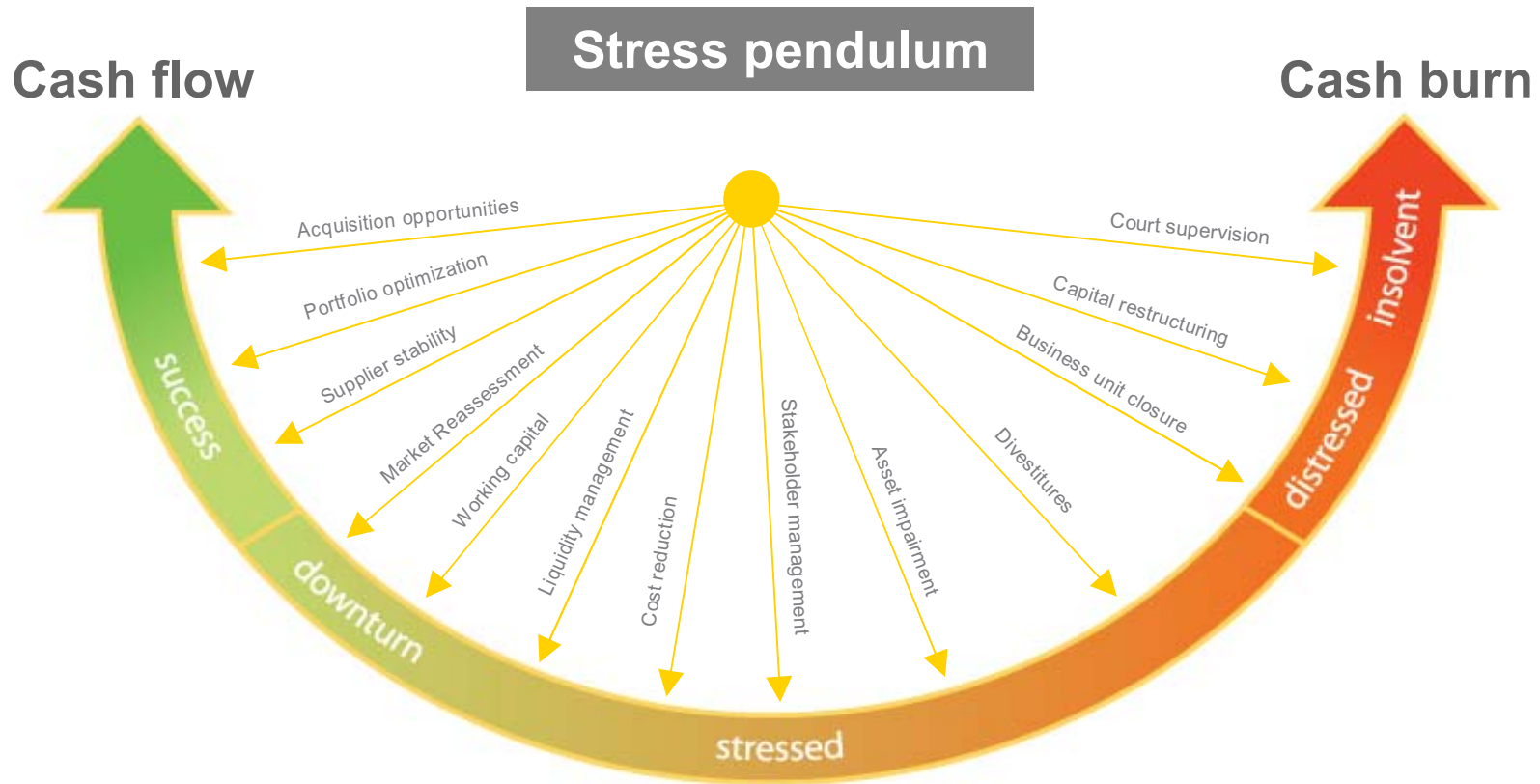


Proactive advice for turbulent times

Turning adversity into opportunity: Things to consider



Depending on your company's financial strength, the current environment presents both opportunities and risk.