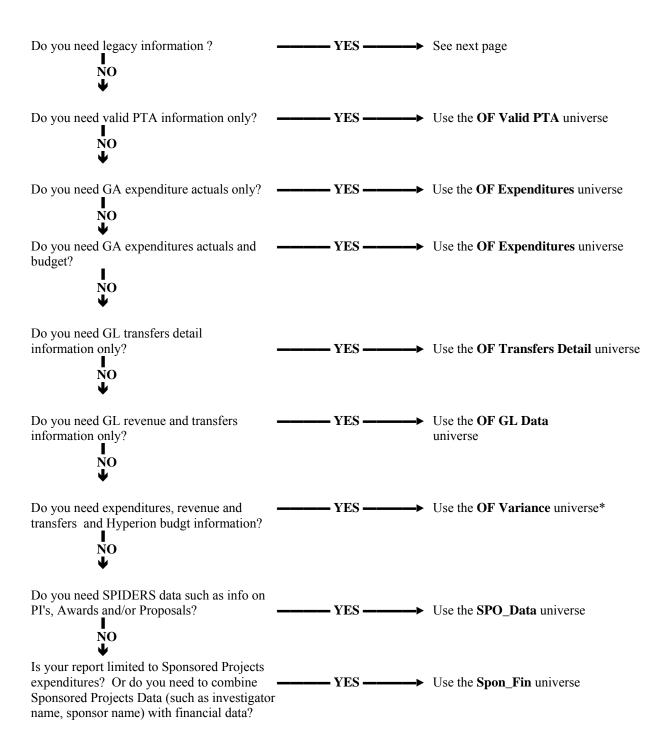
A QUICK GUIDE TO CHOOSING A UNIVERSE



^{*}This universe is available only to Budget Officers and their designees