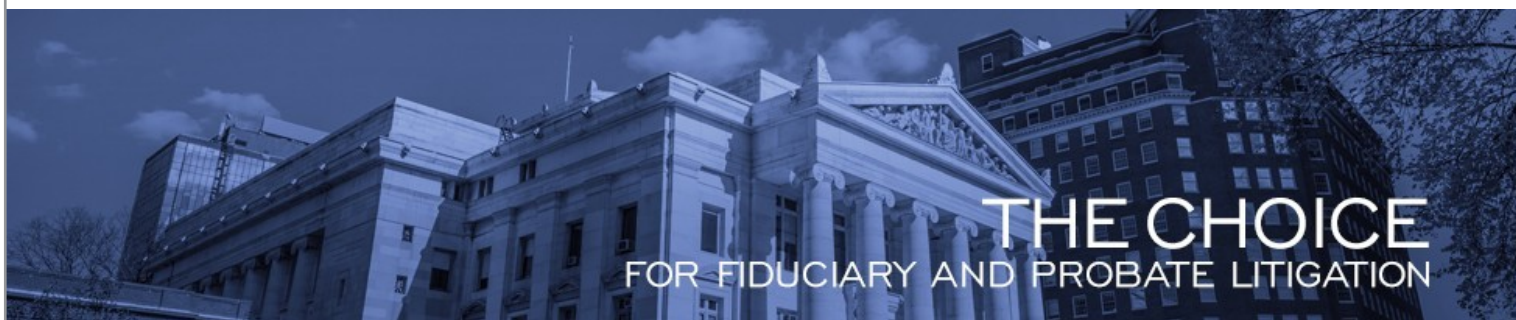


CUMMINGS & LOCKWOOD LLC



INVESTMENT DISPUTES