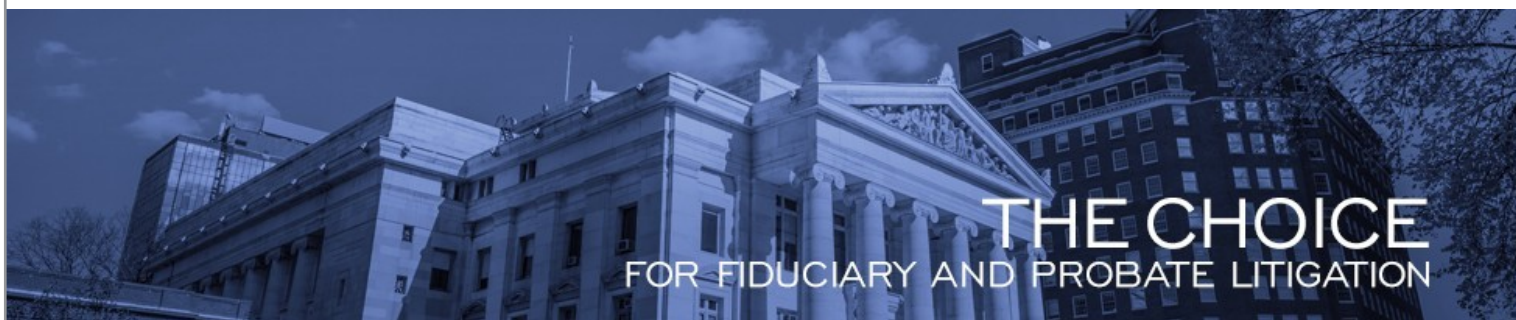


CUMMINGS & LOCKWOOD LLC



WILL CONTESTS