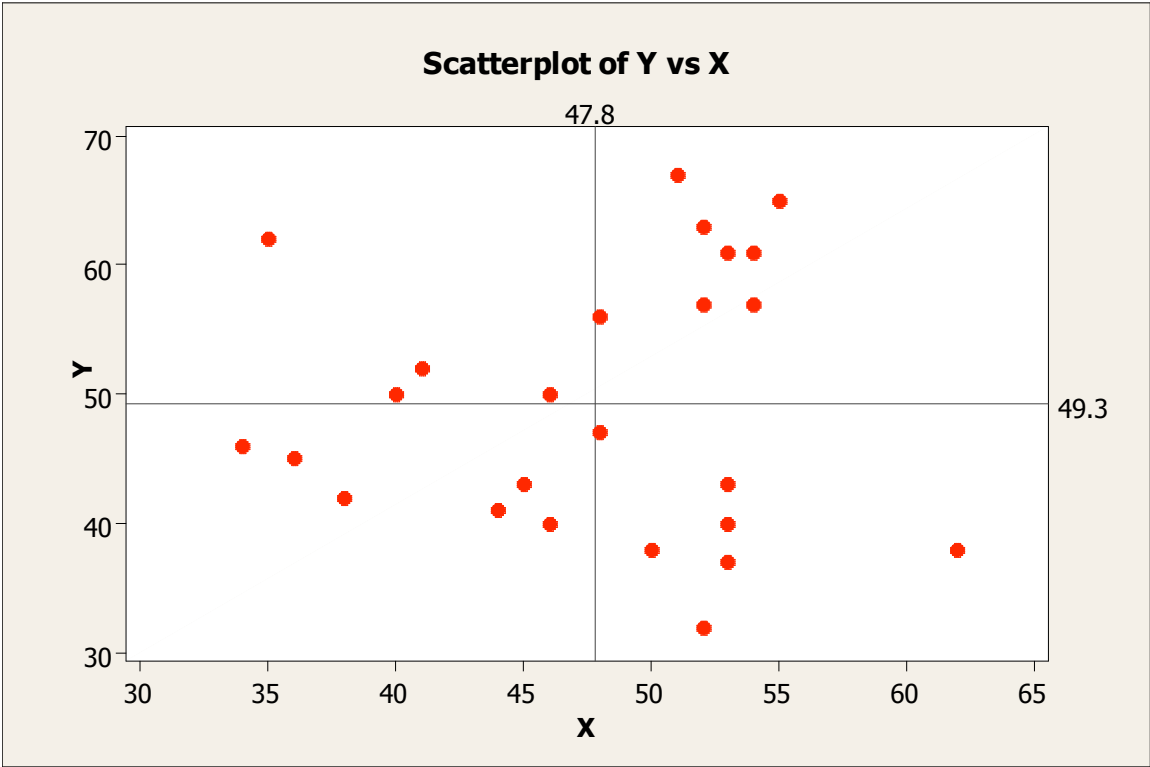


Example 3



QCR = 0.12; r = 0.05