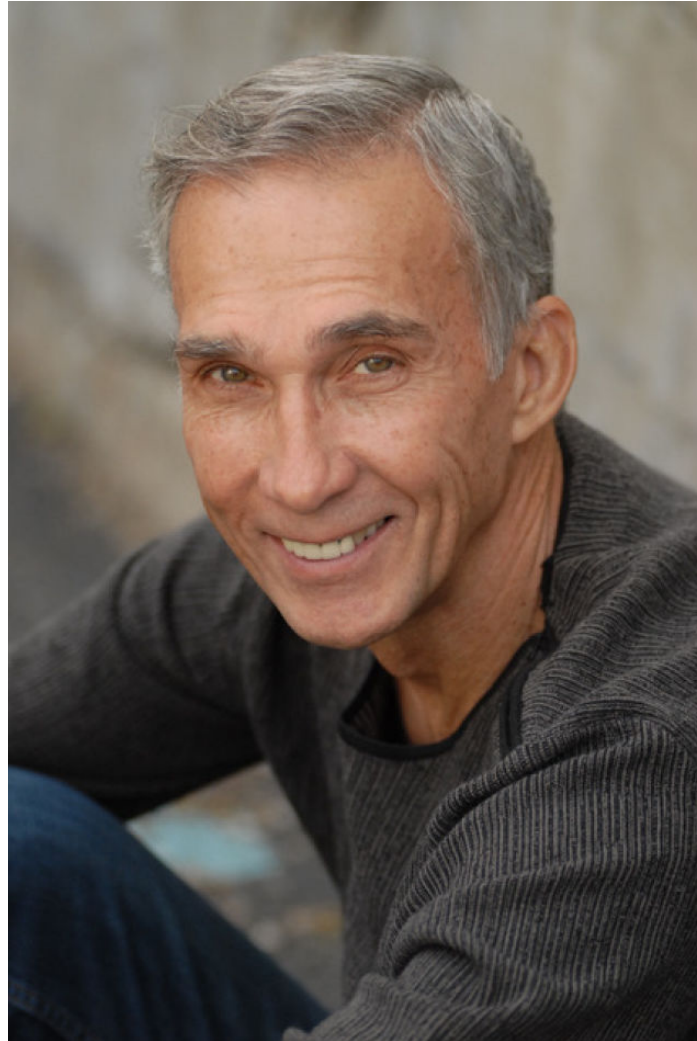
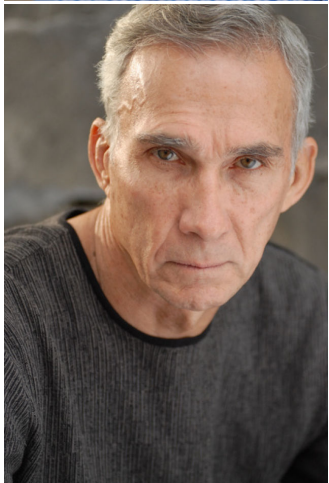
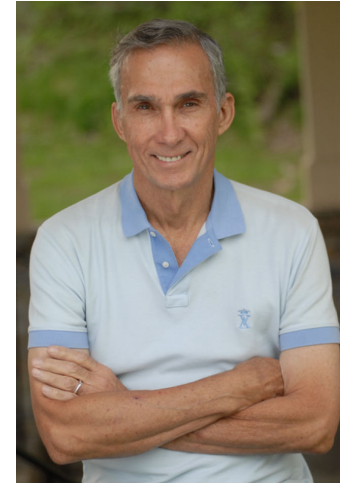
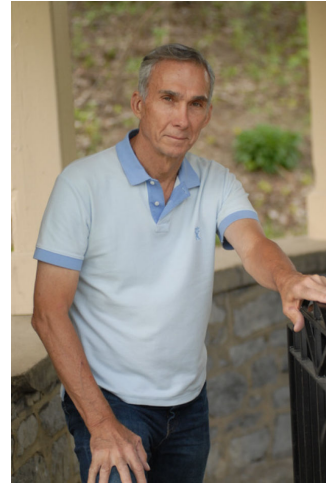
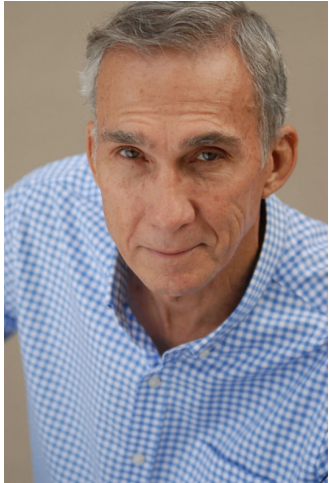


NEAL  
HAMIL  
AGENCY  
— A Sicel family company since 1993 —



Jim Krestalude



Jim Krestalude