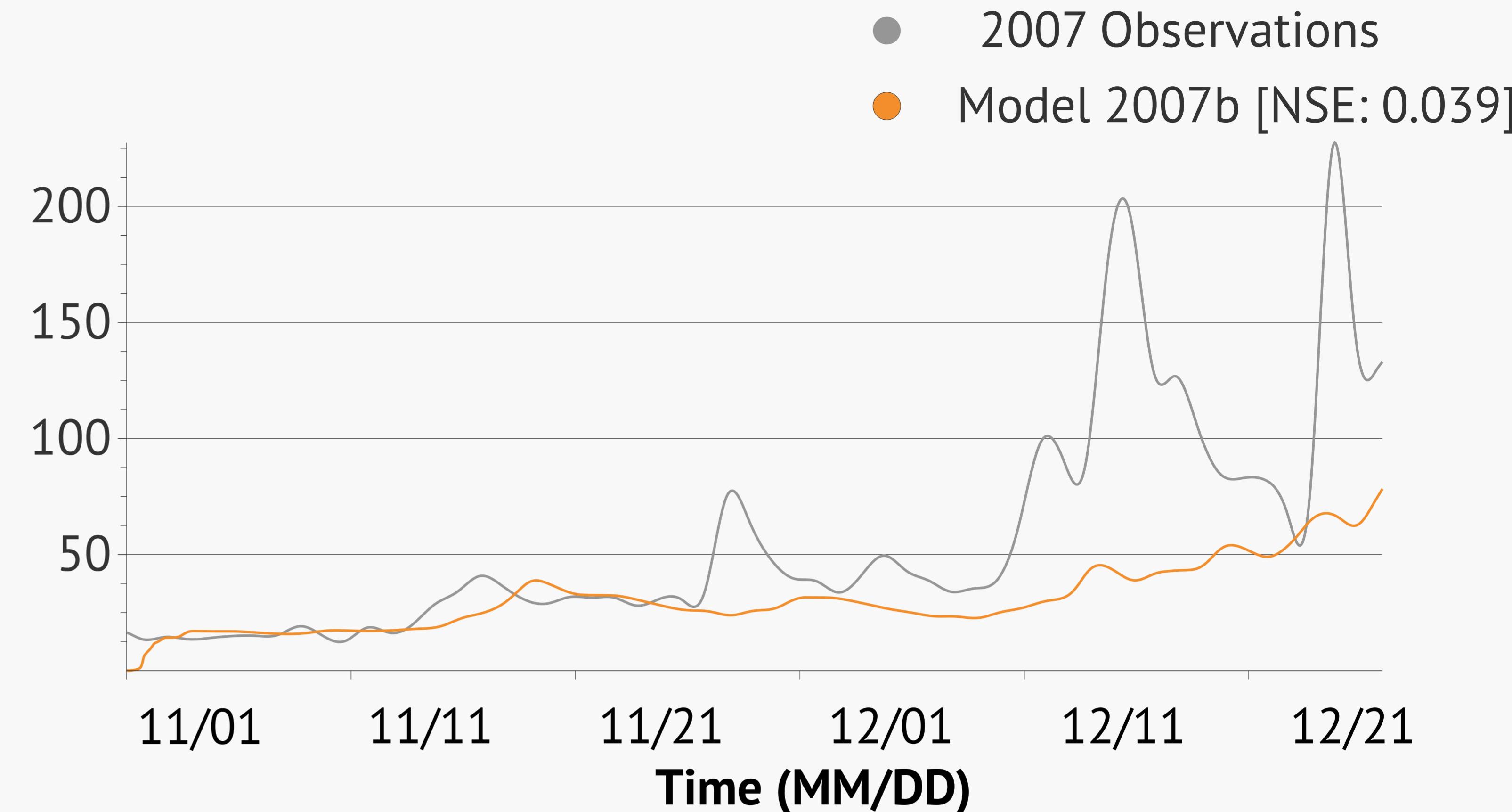
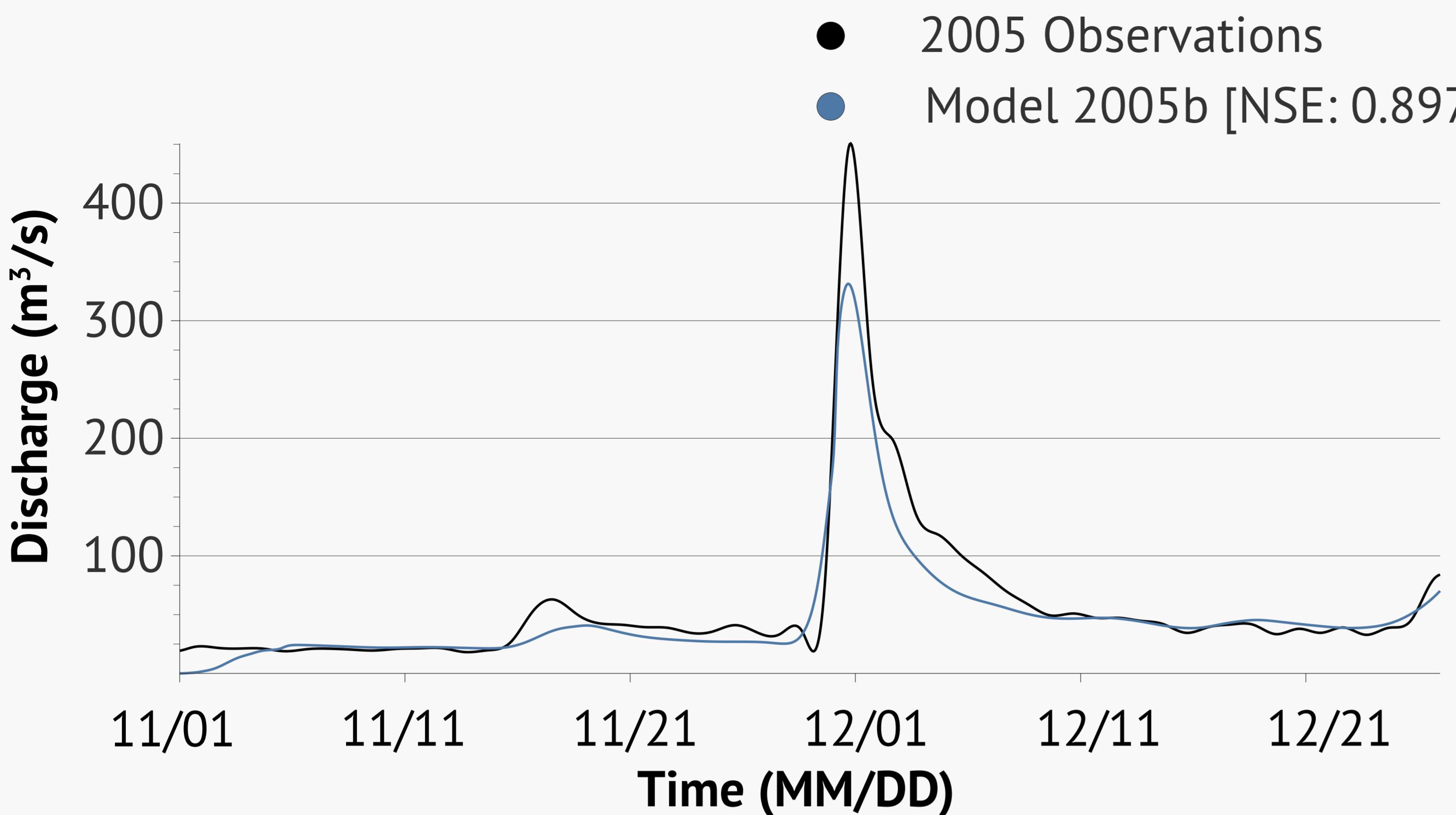
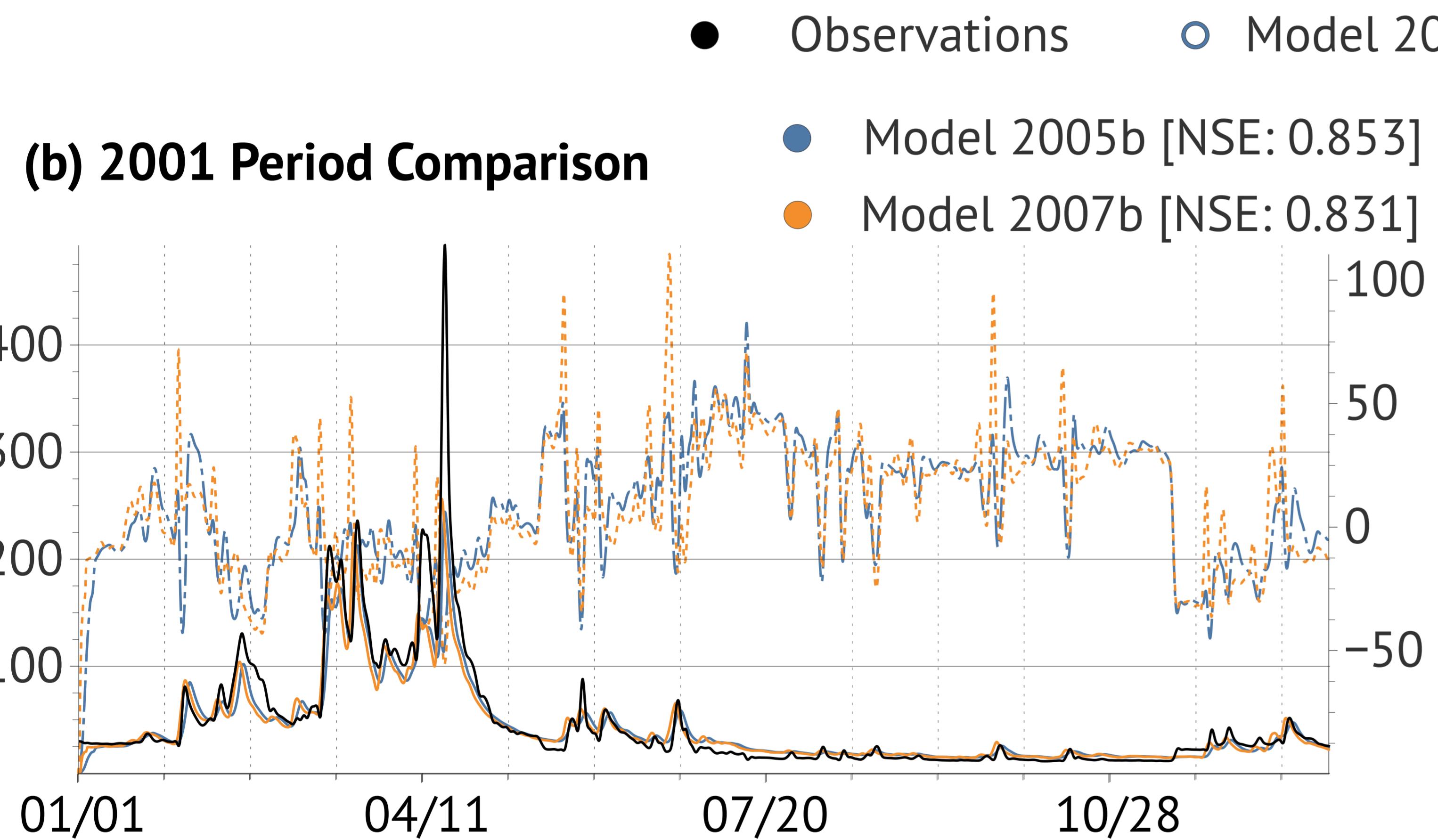


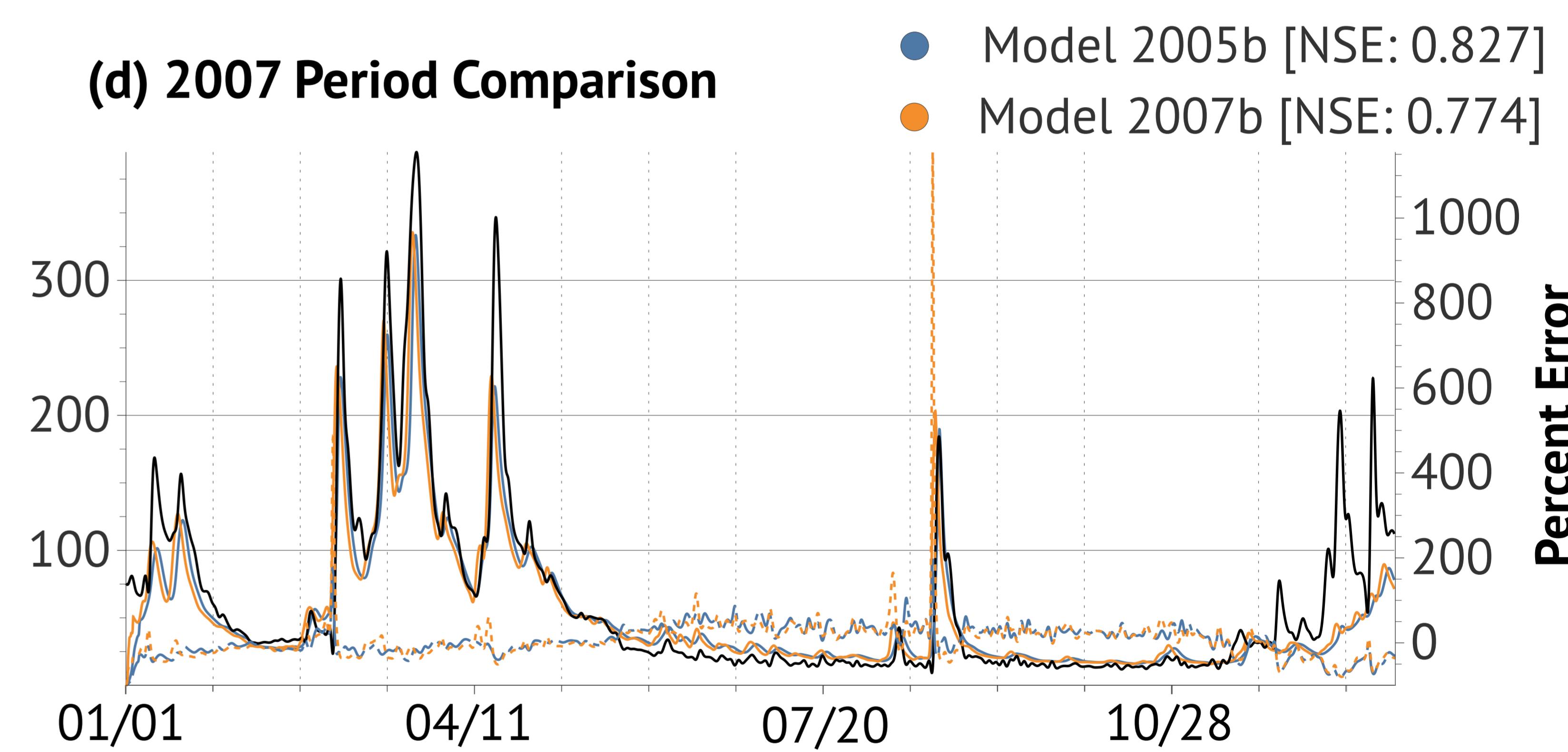
(a) 2005 and 2007 Model Training Periods



Testing Period Model Comparison



(d) 2007 Period Comparison



(e) 2008 Period Comparison

