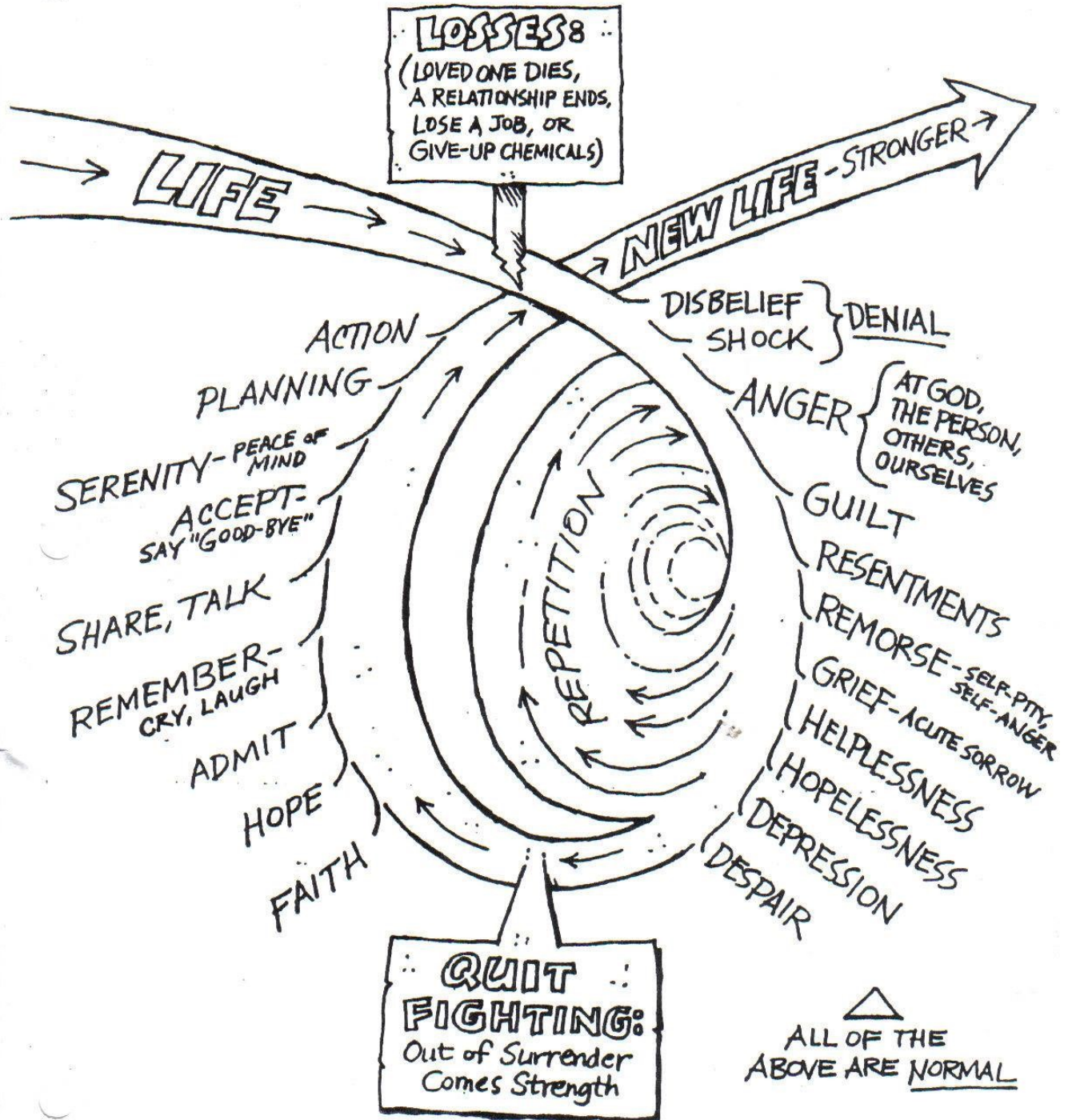


The Loss Cycle

The Normal Cycle for All Losses...



DENIAL - ANGER - DEPRESSION - ACCEPTANCE - RECONSTRUCTION
(BARGAINING TAKES PLACE ALL ALONG)