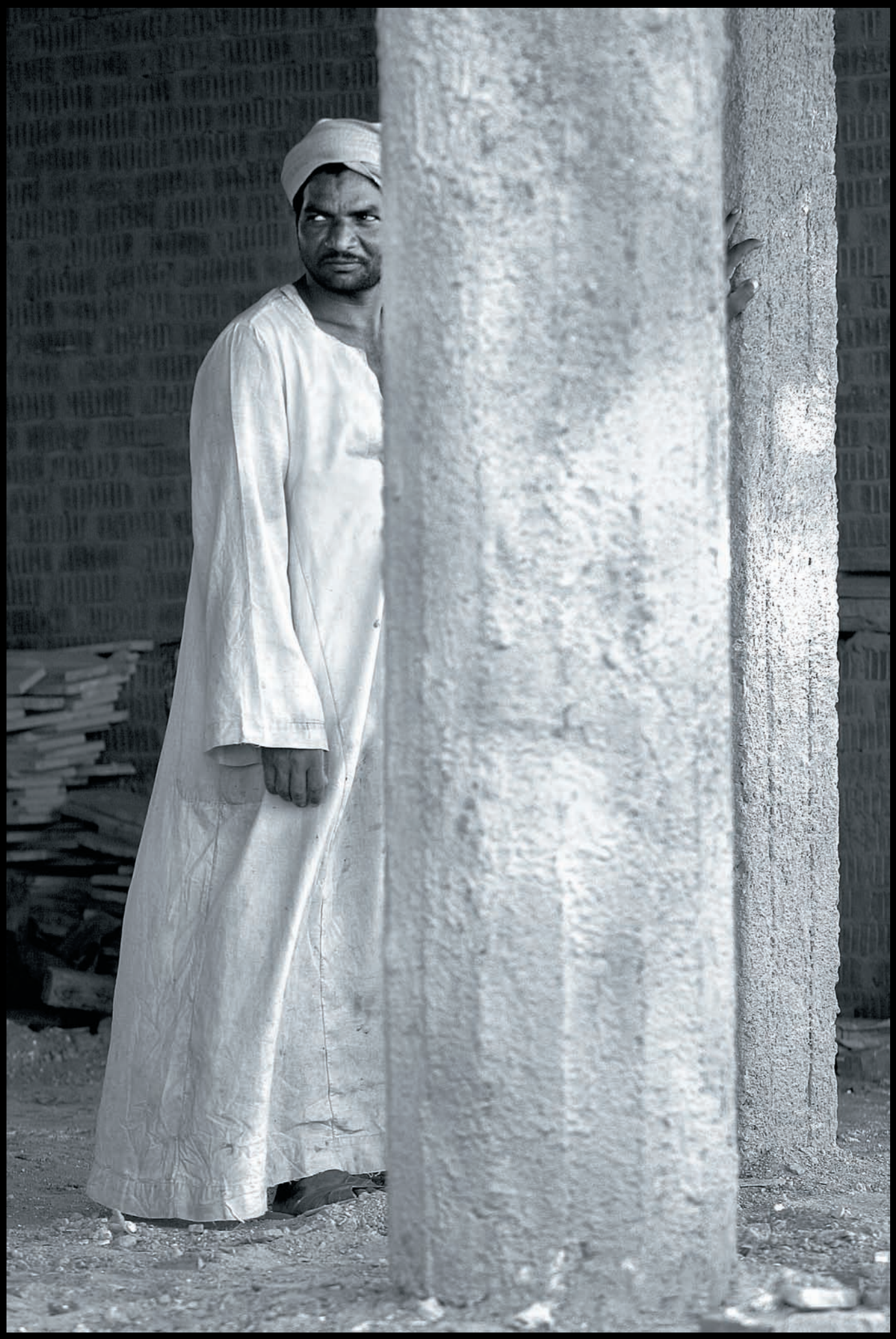#Portfolio_Kravchuk(C)(P).qxd 14.09.2006 16:46 Page 51