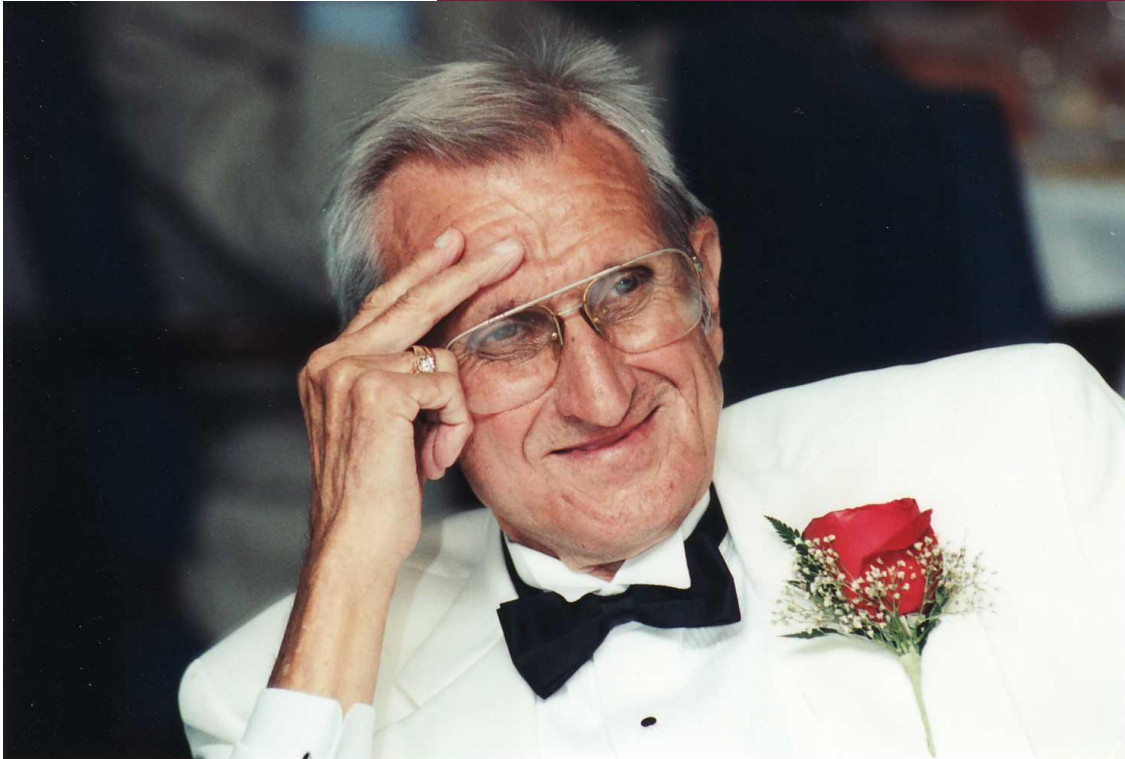


Carl Harker



Actuary **Visionary**
Family Man
Friend

By Philip Castevens