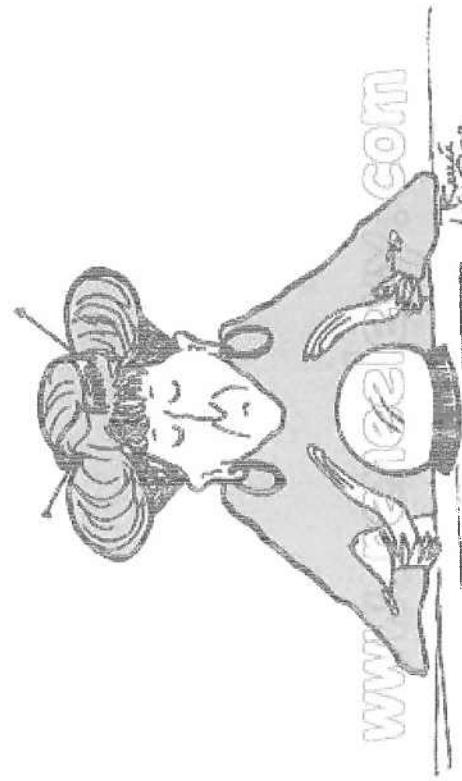


How Have I Done in 2004?

- Right 2% of the time

- What I did forecast:
 - Fluid consumption decline in summer
 - Plenty of cheese available
- What I missed:
 - Spring cheese price spike
 - Late fall rally

YOU'LL CELEBRATE YOUR
BIRTHDAY SOMETIMES DURING
THE NEXT 12 MONTHS...



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