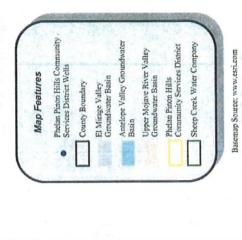
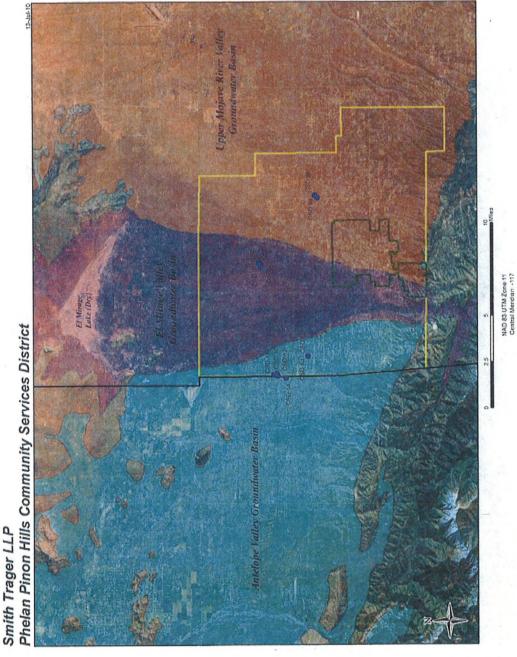
Exhibit 15





Thomas Harder & Co.