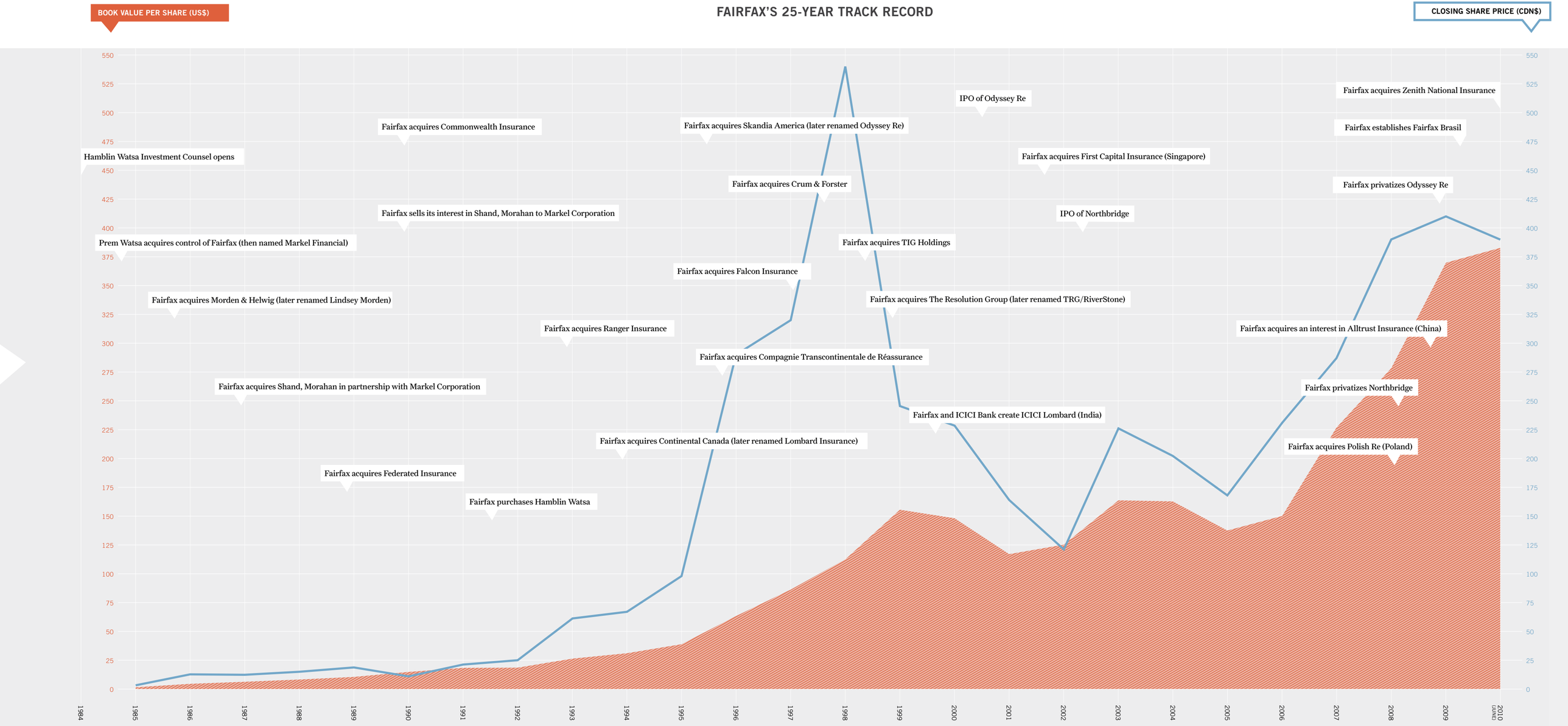FAIRFAX'S 25-YEAR TRACK RECORD