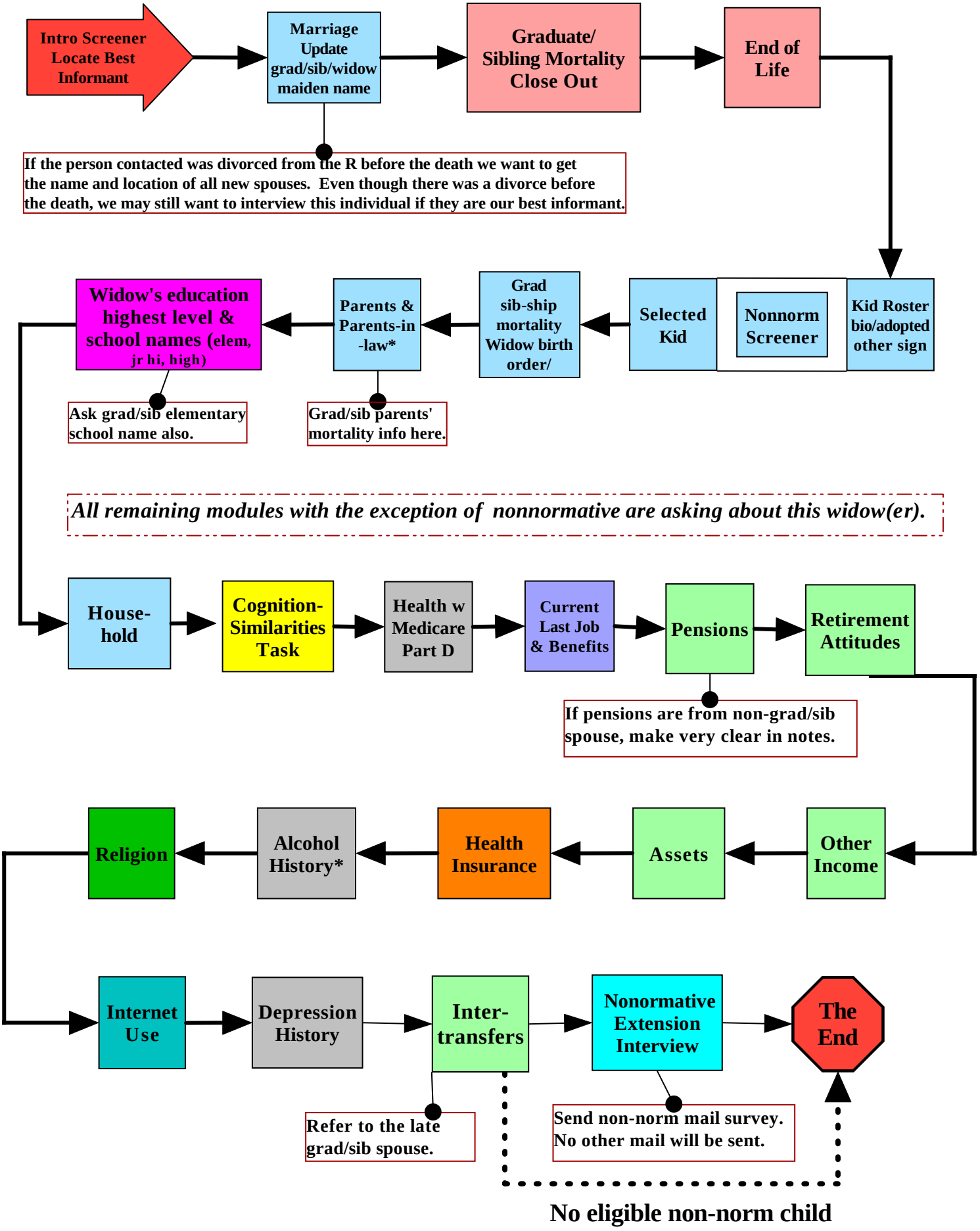Widow Overview Flow - 02-28-06