

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

**SCHEDULE 13D  
Under the Securities Exchange Act of 1934  
(Amendment No.   )(1)**

**American International Group, Inc.**

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**(Name of Issuer)**

**Common Stock**

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**(Title of Class Securities)**

**026874-107**

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**(CUSIP Number)**

**Howard I. Smith  
Vice Chairman-Finance and Secretary  
Telephone: (212) 230-5050**

**(Name, Address and Telephone Number of Person  
Authorized to Receive Notices and Communication)**

**December 15, 2008**

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**(Date of Event which Requires Filing of this Statement)**

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of §§240.13d-1(e), 240.13d-1(f) or 240.13d-1(g), check the following box.

Note: Schedules filed in paper format shall include a signed original and five copies of the schedule, including all exhibits. See Rule 13d-7 for other parties to whom copies are to be sent.

(1) This Schedule 13D constitutes Amendment No. 13 to the Schedule 13D on behalf of C. V. Starr & Co., Inc. Trust, dated March 20, 2007, Amendment No. 15 to the Schedule 13D on behalf of Maurice R. and Corinne P. Greenberg Joint Tenancy Company, LLC, dated May 26, 2006, Amendment No. 17 to the Schedule 13D on behalf of Universal Foundation, Inc., dated February 21, 2006, Amendment No. 17 to the Schedule 13D on behalf of The Maurice R. and Corinne P. Greenberg Family Foundation, Inc., dated February 21, 2006, Amendment No. 19 to the Schedule 13D on behalf of Maurice R. Greenberg, dated November 23, 2005, Amendment No. 19 to the Schedule 13D on behalf of Edward E. Matthews, dated November 23, 2005, Amendment No. 21 to the Schedule 13D of Starr International Company, Inc., dated October 2, 1978, and Amendment No. 21 to the Schedule 13D for C. V. Starr & Co., Inc., dated October 2, 1978.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

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**1** NAME OF REPORTING PERSON  
I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Maurice R. Greenberg  
**2** CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions)(a) x (b) o

**3** SEC USE ONLY

**4** SOURCE OF FUNDS (See Instructions)

PF  
**5** CHECK IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(e) o

**6** CITIZENSHIP OR PLACE OF ORGANIZATION

United States of America

**7** SOLE VOTING POWER

NUMBER OF  
SHARES **8** 2,487,500  
SHARED VOTING POWER

BENEFICIALLY  
OWNED BY **9** 58,309,137  
EACH SOLE DISPOSITIVE POWER

REPORTING  
PERSON WITH **10** 2,487,500  
SHARED DISPOSITIVE POWER

58,309,137

**11** AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

60,796,637  
**12** CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS) o

**13** PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

2.26%  
**14** TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

IN

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**1** NAME OF REPORTING PERSON  
I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Edward E. Matthews  
**2** CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions)(a) x (b) o

**3** SEC USE ONLY

**4** SOURCE OF FUNDS (See Instructions)

PF  
**5** CHECK IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(e) o

**6** CITIZENSHIP OR PLACE OF ORGANIZATION

United States of America

**7** SOLE VOTING POWER

NUMBER OF  
SHARES **8** 281,875  
SHARED VOTING POWER

BENEFICIALLY  
OWNED BY **9** 8,580,850  
EACH SOLE DISPOSITIVE POWER

REPORTING  
PERSON WITH **10** 281,875  
SHARED DISPOSITIVE POWER

8,580,850  
**11** AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

8,862,725  
**12** CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS) o

**13** PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

0.33%  
**14** TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

IN

1 NAME OF REPORTING PERSON  
I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

2 Starr International Company, Inc.  
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions)(a) x (b) o

3 SEC USE ONLY

4 SOURCE OF FUNDS (See Instructions)

5 WC  
CHECK IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(e) o

6 CITIZENSHIP OR PLACE OF ORGANIZATION

Panama

7 SOLE VOTING POWER

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH

207,899,272

8 SHARED VOTING POWER

0

9 SOLE DISPOSITIVE POWER

207,899,272

10 SHARED DISPOSITIVE POWER

2,112,119

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
210,011,391

12 CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS) o

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

7.81%

14 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

CO

1 NAME OF REPORTING PERSON  
I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

C. V. Starr & Co., Inc.  
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions)(a) x (b) o

3 SEC USE ONLY

4 SOURCE OF FUNDS (See Instructions)

WC  
5 CHECK IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(e) o

6 CITIZENSHIP OR PLACE OF ORGANIZATION

Delaware

7 SOLE VOTING POWER

NUMBER OF  
SHARES 8 SHARED VOTING POWER

BENEFICIALLY  
OWNED BY 19,088,682  
EACH 9 SOLE DISPOSITIVE POWER

REPORTING  
PERSON WITH 0  
10 SHARED DISPOSITIVE POWER

19,088,682

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

19,088,682  
12 CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS) o

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

0.71%  
14 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

CO

**1** NAME OF REPORTING PERSON  
I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Universal Foundation, Inc.  
**2** CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions)(a) x (b) o

**3** SEC USE ONLY

**4** SOURCE OF FUNDS (See Instructions)

WC  
**5** CHECK IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(e) o

**6** CITIZENSHIP OR PLACE OF ORGANIZATION

Panama

**7** SOLE VOTING POWER

NUMBER OF  
SHARES **8** 2,112,119  
SHARED VOTING POWER

BENEFICIALLY  
OWNED BY  
EACH **9** 0  
SOLE DISPOSITIVE POWER

REPORTING  
PERSON WITH **10** 0  
SHARED DISPOSITIVE POWER

2,112,119  
**11** AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

2,112,119  
**12** CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS) o

**13** PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

0.08%  
**14** TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

CO

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**1** NAME OF REPORTING PERSON  
I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

**2** The Maurice R. and Corinne P. Greenberg Family Foundation, Inc.  
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions) (a)  (b)

**3** SEC USE ONLY

**4** SOURCE OF FUNDS (See Instructions)

**5** WC  
CHECK IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(e)

**6** CITIZENSHIP OR PLACE OF ORGANIZATION

New York

**7** SOLE VOTING POWER

NUMBER OF  
SHARES **8** 0  
SHARED VOTING POWER

BENEFICIALLY  
OWNED BY **9** 989,308  
EACH SOLE DISPOSITIVE POWER

REPORTING  
PERSON WITH **10** 0  
SHARED DISPOSITIVE POWER

989,308

**11** AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

989,308

**12** CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)

**13** PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

0.04%

**14** TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

CO

**1** NAME OF REPORTING PERSON  
I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

**2** Maurice R. and Corinne P. Greenberg Joint Tenancy Company, LLC  
CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions) (a)  (b)

**3** SEC USE ONLY

**4** SOURCE OF FUNDS (See Instructions)

**5** OO  
CHECK IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(e)

**6** CITIZENSHIP OR PLACE OF ORGANIZATION

Florida

**7** SOLE VOTING POWER

NUMBER OF  
SHARES **8** 0  
SHARED VOTING POWER

BENEFICIALLY  
OWNED BY **9** 25,269,689  
EACH  
SOLE DISPOSITIVE POWER

REPORTING  
PERSON WITH **10** 0  
SHARED DISPOSITIVE POWER

**11** 25,269,689  
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

**12** 25,269,689  
CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)

**13** PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

**14** 0.94%  
TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

OO

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**1** NAME OF REPORTING PERSON  
I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

C. V. Starr & Co., Inc. Trust  
**2** CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See Instructions) (a)  (b)

**3** SEC USE ONLY

**4** SOURCE OF FUNDS (See Instructions)

OO  
**5** CHECK IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(e)

**6** CITIZENSHIP OR PLACE OF ORGANIZATION

New York

**7** SOLE VOTING POWER

NUMBER OF  
SHARES **8** 0  
SHARED VOTING POWER

BENEFICIALLY  
OWNED BY **9** 8,580,850  
EACH SOLE DISPOSITIVE POWER  
REPORTING

PERSON WITH **10** 0  
SHARED DISPOSITIVE POWER

**11** 8,580,850  
AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

8,580,850  
**12** CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)

**13** PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

0.32%  
**14** TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

OO

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**Item 4. Purpose of Transaction**

Item 4 is amended and supplemented to add the following information for updating as of the date hereof:

Mr. Maurice R. Greenberg, one of the Reporting Persons, has sent a letter to Mr. Edward Liddy, Chairman and CEO of the Issuer, with certain questions regarding the funding provided to the Issuer by the Federal Government. A copy of the letter is attached as Exhibit 2 to this Schedule 13D/A.

Any actions taken by the Reporting Persons may be effected at any time or from time to time, subject to any applicable limitations imposed on the actions by the Securities Act of 1933, as amended, state insurance regulatory laws or other applicable laws. There can be no assurance, however, that any Reporting Person will take any of the actions described in this Item 4.

**Item 5. Interest in Securities of the Issuer**

Item 5 is amended and supplemented to add the following information for updating as of the date hereof:

As previously reported in this Item 5, CV Starr had entered into on November 21, 2005, a variable pre-paid forward sale contract (the "Citi Contract") for up to 2,917,916 shares of Common Stock (the "Citi Maximum Number") with Citibank, N.A. ("Citibank").

In accordance with the terms of the Citi Contract (previously disclosed in this Item 5), CV Starr has delivered a number of shares of Common Stock to Citibank for each of the 10 Scheduled Trading Days (as defined in the Citi Contract) prior to and including December 10, 2008 equal to, in the aggregate, the Citi Maximum Number in complete settlement of the Citi Contract.

As of the date of the filing of this statement, the Reporting Persons may be deemed to beneficially own in the aggregate 271,089,903 shares of Common Stock, representing approximately 10.08% of the Issuer's outstanding Common Stock (based on 2,689,938,313 shares of Common Stock reported by the Issuer as outstanding as of October 31, 2008, in the Issuer's Form 10-Q filed on November 10, 2008).

Mr. Greenberg has the sole power to vote and direct the disposition of 2,487,500 shares of Common Stock, which may be acquired pursuant to incentive stock options previously granted by the Issuer to Mr. Greenberg as an officer and director of the Issuer that are exercisable within 60 days of the date hereof. Mr. Greenberg has the shared power to vote and direct the disposition of 58,309,137 shares of Common Stock, 12,889,788 shares of which are held as tenant in common with Mr. Greenberg's wife, 71,670 shares of which are held in family trusts of which Mr. Greenberg is a trustee, 10,507,832 shares of which are held by CV Starr, 8,580,850 shares of which are held by the CV Starr Trust, for which CV Starr is a beneficiary and Mr. Greenberg is a trustee, 989,308 shares of which are held by the Greenberg Foundation, of which Mr. Greenberg, his wife and family members are directors, and 25,269,689 shares of which are held by the Greenberg Joint Tenancy Company, of which the Greenberg Joint Tenancy Corporation is the managing member.

Mr. Greenberg owns 24.08% of the common stock of CV Starr directly. Based on Mr. Greenberg's voting power in CV Starr, his position as a trustee of the CV Starr Trust, his position as director and Chairman of the Board of the Greenberg Foundation, his position as director and Chairman of the Board of the Greenberg Joint Tenancy Corporation, the managing member of the Greenberg Joint Tenancy Company, and the other facts and circumstances described in Items 2, 4, 5 and 6 of this Schedule 13D, Mr. Greenberg may be deemed to beneficially own the shares of Common Stock held by CV Starr, the CV Starr Trust, the Greenberg Foundation and the Greenberg Joint Tenancy Company. Mr. Greenberg disclaims beneficial ownership of the shares of Common Stock held by CV Starr, the CV Starr Trust, the Greenberg Foundation, and the family trusts described above.

CV Starr has the shared power to vote and direct the disposition of 19,088,682 shares of Common Stock held by CV Starr (8,580,850 shares of which are held by the CV Starr Trust, of which CV Starr is a beneficiary).

**Item 7 Material to Be Filed as Exhibits**

Exhibit 1 Joint Filing Agreement, dated December 15, 2008, by and among Mr. Greenberg, Mr. Matthews, Starr International, CV Starr, Universal Foundation, Greenberg Foundation, Greenberg Joint Tenancy Company, and CV Starr Trust.

Exhibit 2 Letter, dated December 15, 2008, from Mr. Greenberg to Mr. Edward Liddy, Chairman & Chief Executive Officer of the Issuer.

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**SIGNATURE**

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete, and correct.

Dated: December 15, 2008

MAURICE R. GREENBERG

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

EDWARD E. MATTHEWS

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

STARR INTERNATIONAL COMPANY, INC.

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

C. V. STARR & CO., INC.

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

UNIVERSAL FOUNDATION, INC.

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

THE MAURICE R. AND CORINNE P. GREENBERG FAMILY  
FOUNDATION, INC.

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

MAURICE R. AND CORINNE P. GREENBERG JOINT TENANCY  
COMPANY, LLC

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

C. V. STARR & CO., INC. TRUST

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

JOINT FILING AGREEMENT

In accordance with Rule 13d-1(k) under the Securities Exchange Act of 1934, as amended, each of the undersigned hereby agrees to the joint filing on behalf of each of them of a statement on Schedule 13D (including amendments thereto) with respect to the Common Stock of American International Group, Inc., and that this Agreement be included as an Exhibit to such joint filing.

Each of the undersigned acknowledges that each shall be responsible for the timely filing of any statement (including amendments) on Schedule 13D, and for the completeness and accuracy of the information concerning him or it contained herein, but shall not be responsible for the completeness and accuracy of the information concerning the other persons making such filings, except to the extent that he or it knows or has reason to believe that such information is inaccurate.

Dated: December 15, 2008

MAURICE R. GREENBERG

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

EDWARD E. MATTHEWS

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

STARR INTERNATIONAL COMPANY, INC.

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

C. V. STARR & CO., INC.

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

UNIVERSAL FOUNDATION, INC.

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

THE MAURICE R. AND CORINNE P. GREENBERG FAMILY FOUNDATION, INC.

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

MAURICE R. AND CORINNE P. GREENBERG JOINT TENANCY  
COMPANY, LLC

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

C. V. STARR & CO., INC. TRUST

By: /s/Bertil P-H Lundqvist  
Name: Bertil P-H Lundqvist  
Title: Attorney-In-Fact

By: /s/George Y. Liu  
Name: George Y. Liu  
Title: Attorney-In-Fact

C.V. STARR & Co., INC.  
399 PARK AVENUE  
NEW YORK, NY 10022

MAURICE R. GREENBERG  
CHAIRMAN AND  
CHIEF EXECUTIVE OFFICER

December 15, 2008

Mr. Edward Liddy  
Chairman and CEO  
American International Group, Inc.  
70 Pine Street  
New York, NY 10270

Dear Ed:

There are any number of things that we ought to catch up on, but you are probably busy and so am I, so I'm not sure it will happen in the near term.

I am curious about the latest change in the AIG terms with the New York Fed (still far from the right mark). One of the Maiden Lane special purpose vehicles purchased approximately \$50 billion of CDOs at par, at least that is what has been reported, and obviously canceled the default swaps. It is hard to believe that the counterparties would be carrying the CDOs at par and not have marked them to market. If so, what is the rationale for buying them back at par?

The counterparties were advised to keep the approximately \$35 billion of collateral that had been transferred to them. AIG wrote down the CDOs to reflect their underlying value which was approximately 50%. I am sure I am missing something, and I would be more than interested in finding out what transpired. It certainly seems it was very good for the counterparties.

Regards.

Sincerely,

/s/ Maurice R. Greenberg

MRG/mb

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P.S. The proper structure would be not to disassemble AIG, but to rebuild it to pay back the taxpayers and that could best be done by converting the loan and the preferred stock to a 15 – 20 year loan reducing the interest and dividend to 5%, and reducing the 79.9% ownership interest to 15%. That would make it possible to attract private capital and put in a proper management team to rebuild the company. You can only rebuild by beginning to pay back out of earnings without the pressure of selling assets at the wrong time at the wrong price.

MRG