It is not related to the way the information is being stored on the hard drive. Rather, it is the method the data is being read from the hard drive, or windows interfering with specific functions needed by the game in order to sreamline the loading process into main memory.

However, I appreciate the feedback.

For those of you who would suggest reinstalling XP; this is not an option for me as I do not have a Floppy Disk Drive to use with my system to load third-party SCSI drivers for my SATA hard drive upon installation.   Failutre to provide the drivers results in a system reboot just after the option for installing third party SCSI or RAID drivers. (My motherboard supports only laptop style floppy drives. In this respect, the interface hardware is completely different in physical design. Windows XP only allows you to install third-party drivers from floppy disk, so im out of luck there.)

Ive tried using the option "ConservativeSwap File Usage" for Windows XP. It has no effect.