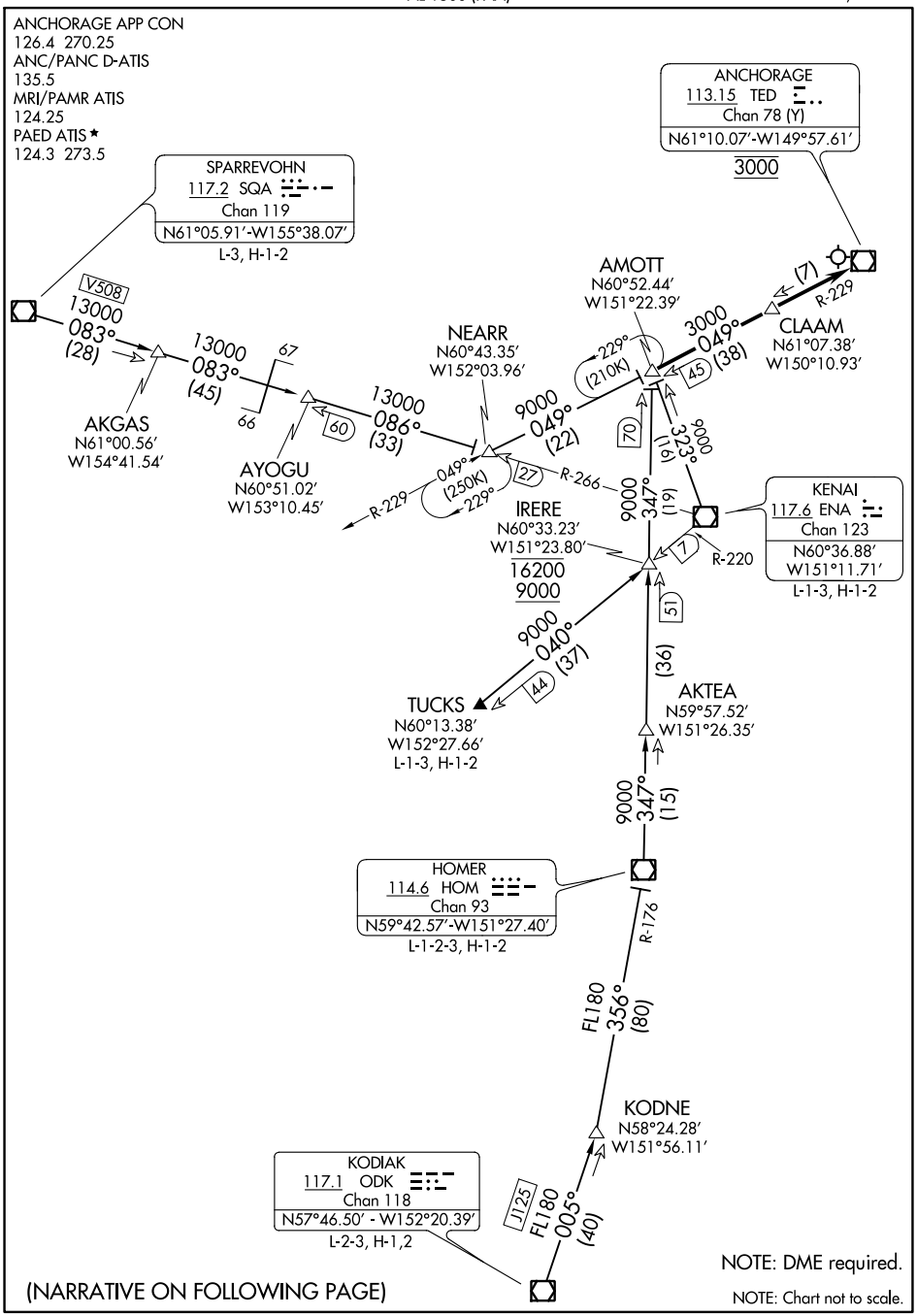

(NARRATIVE ON FOLLOWING PAGE)