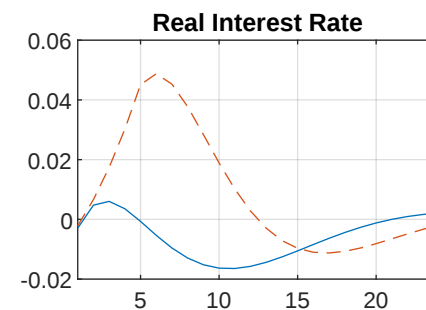
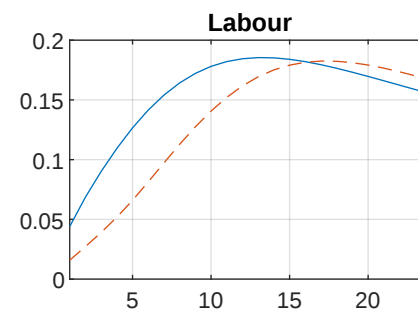
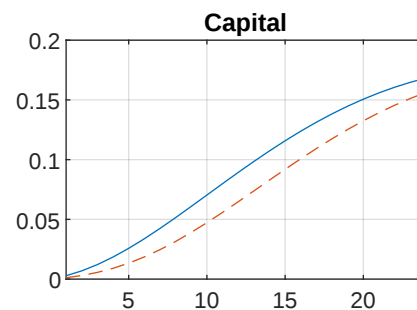
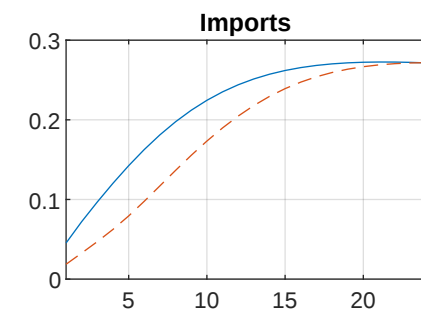
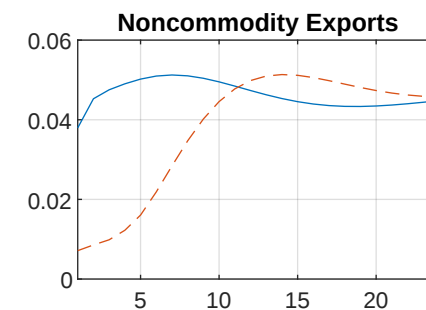
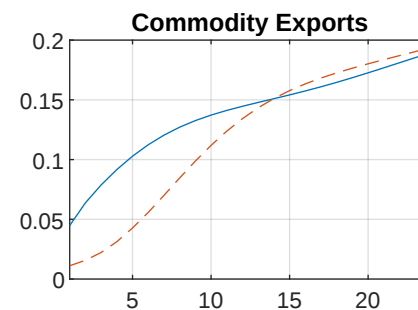
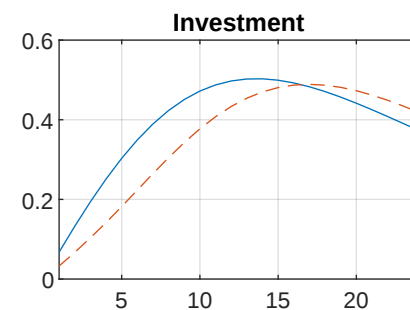
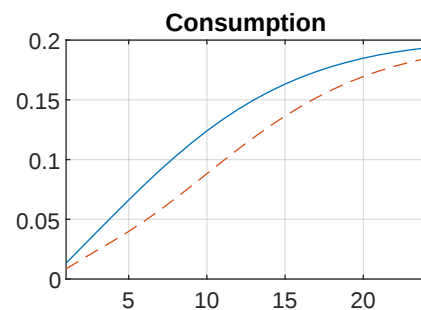
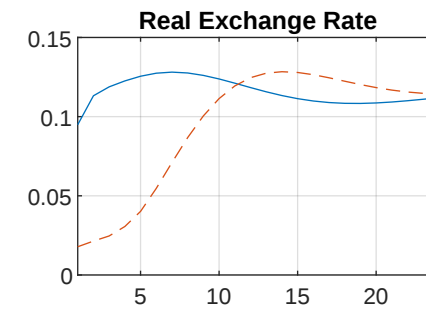
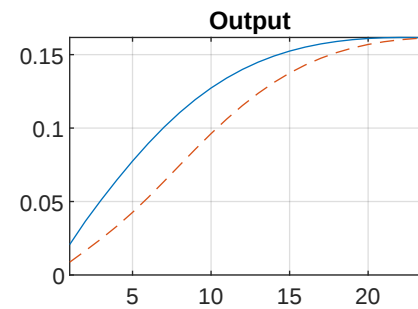
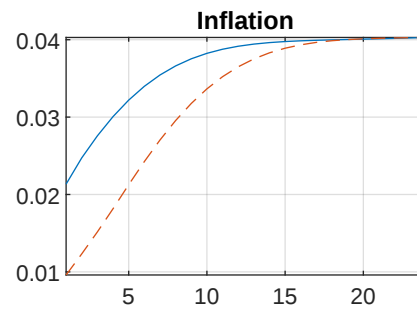
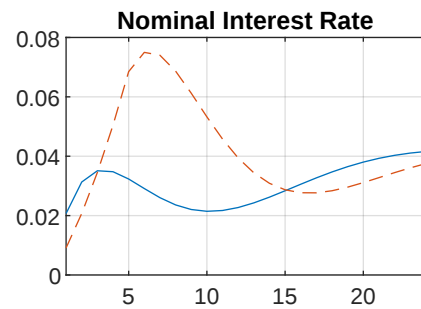




— effective immediately    - - - announced one year in advance