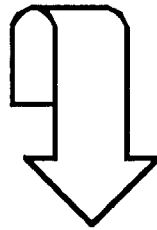
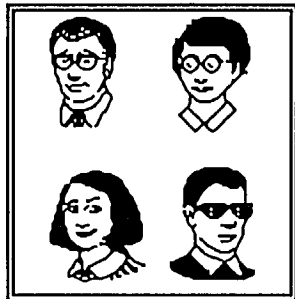


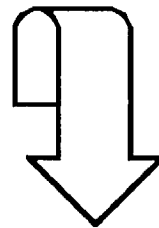
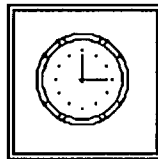


The Bottom Line



People

Time



Money

