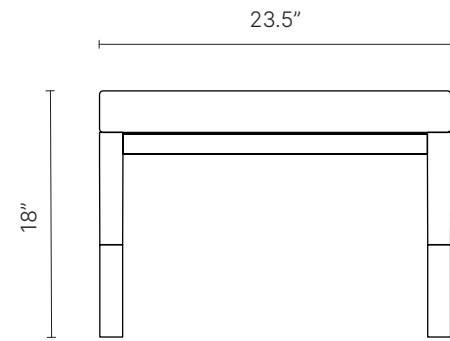
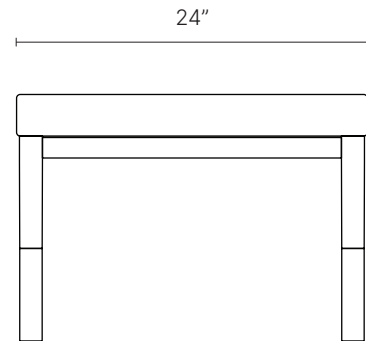




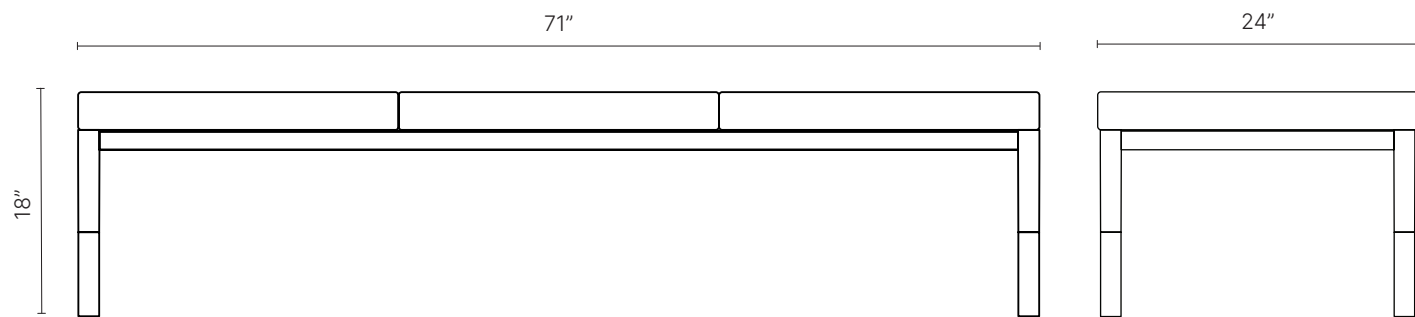
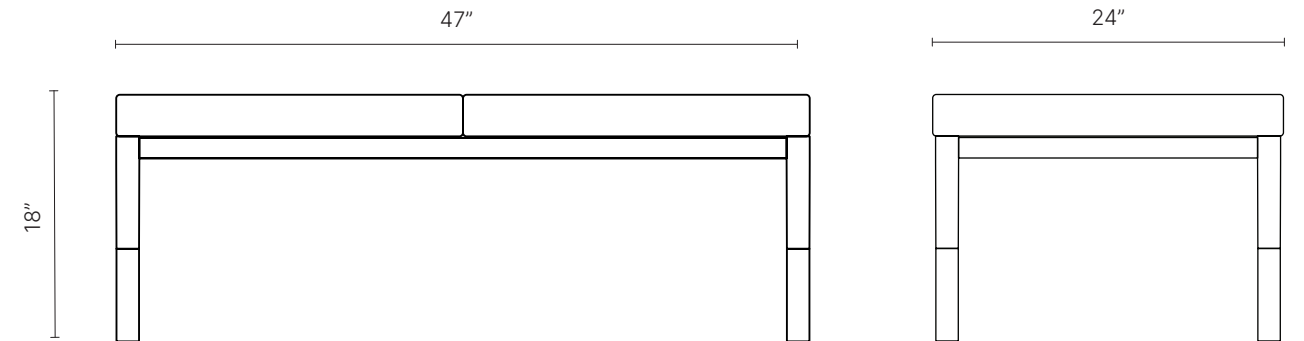
REFORM



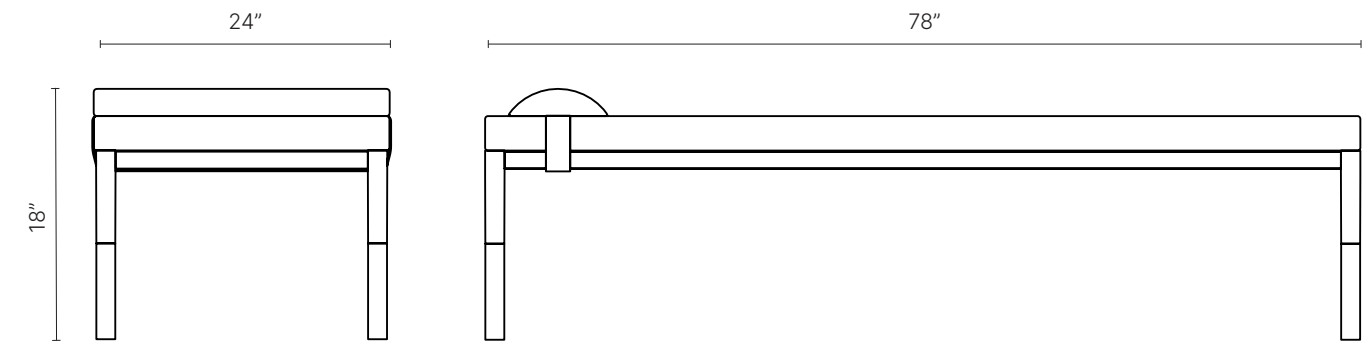
REFBENC01



REFBENC02



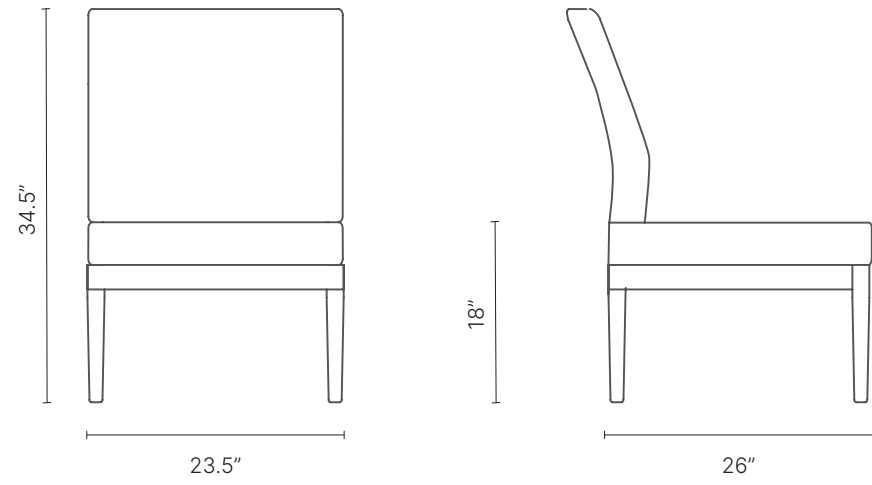
REFBENC03



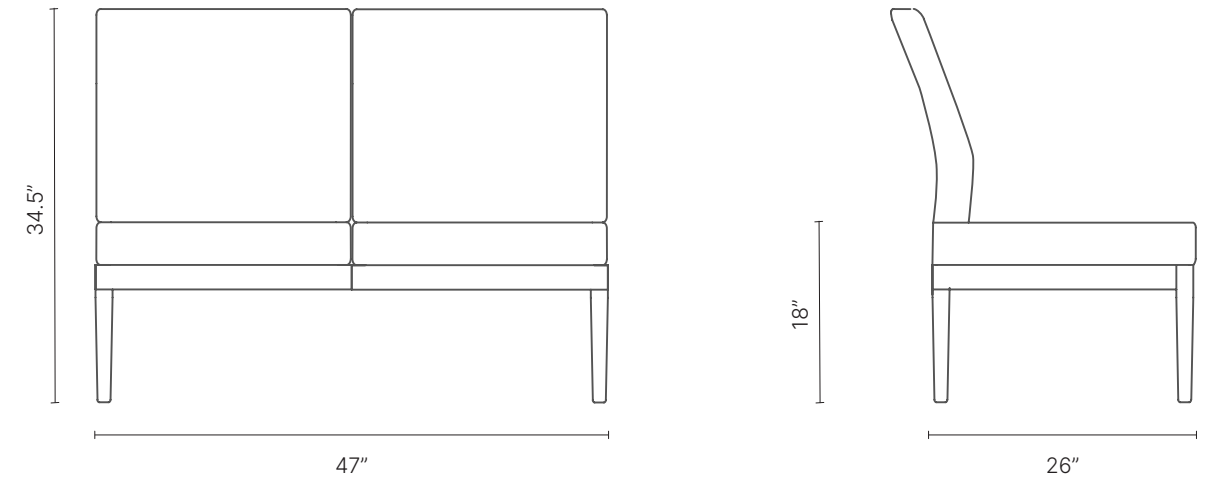
REFCHAI06



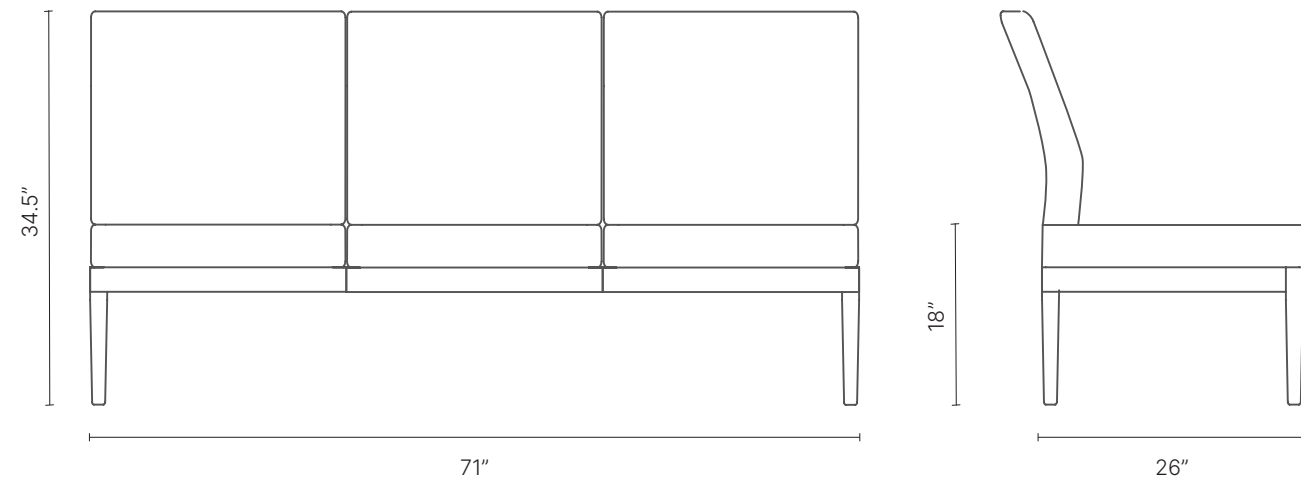
REFORM



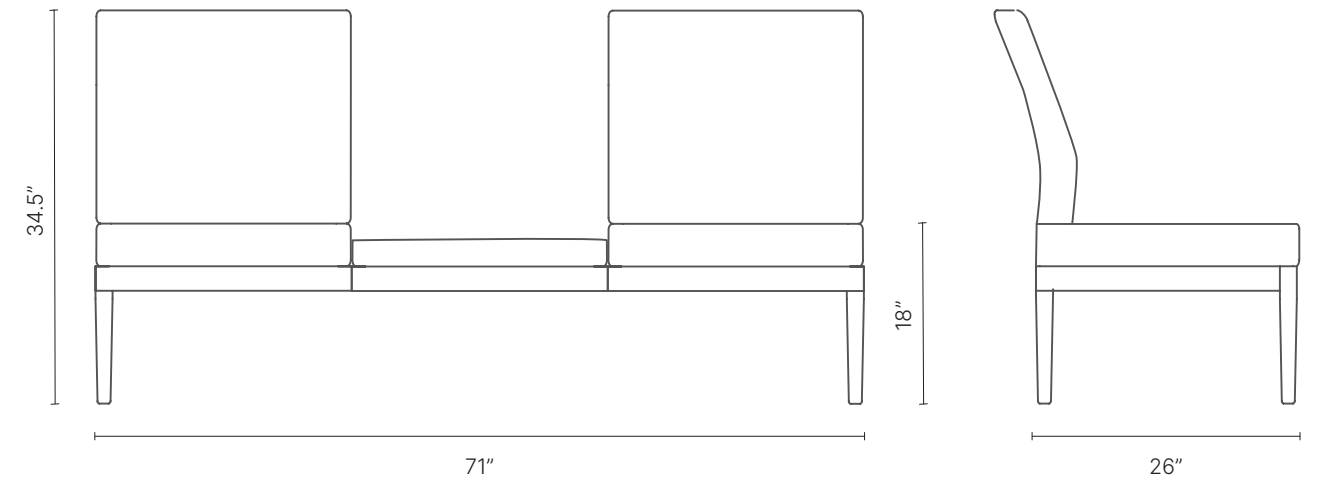
REFL01



REFL02



REFL03



REFL02T