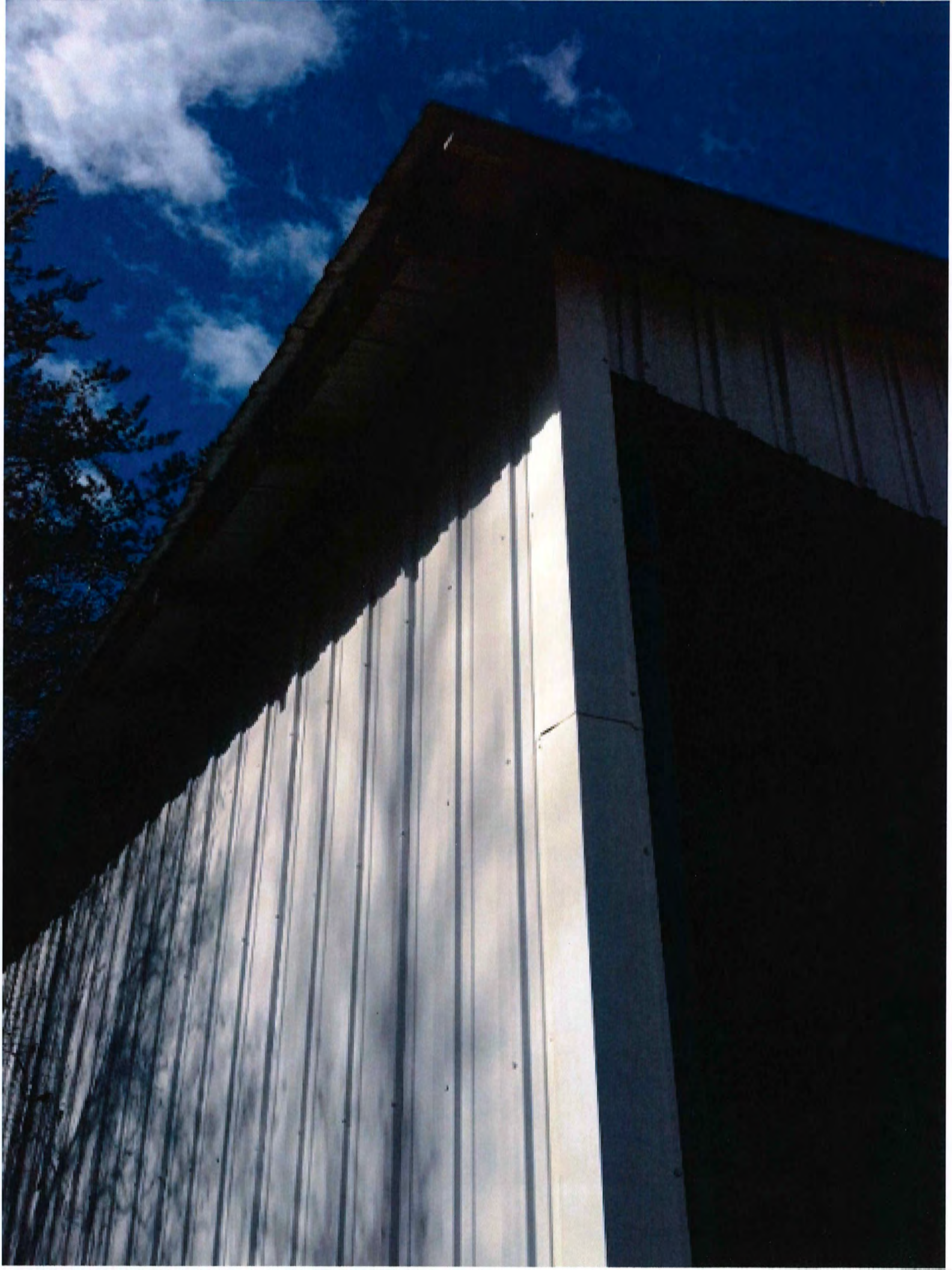

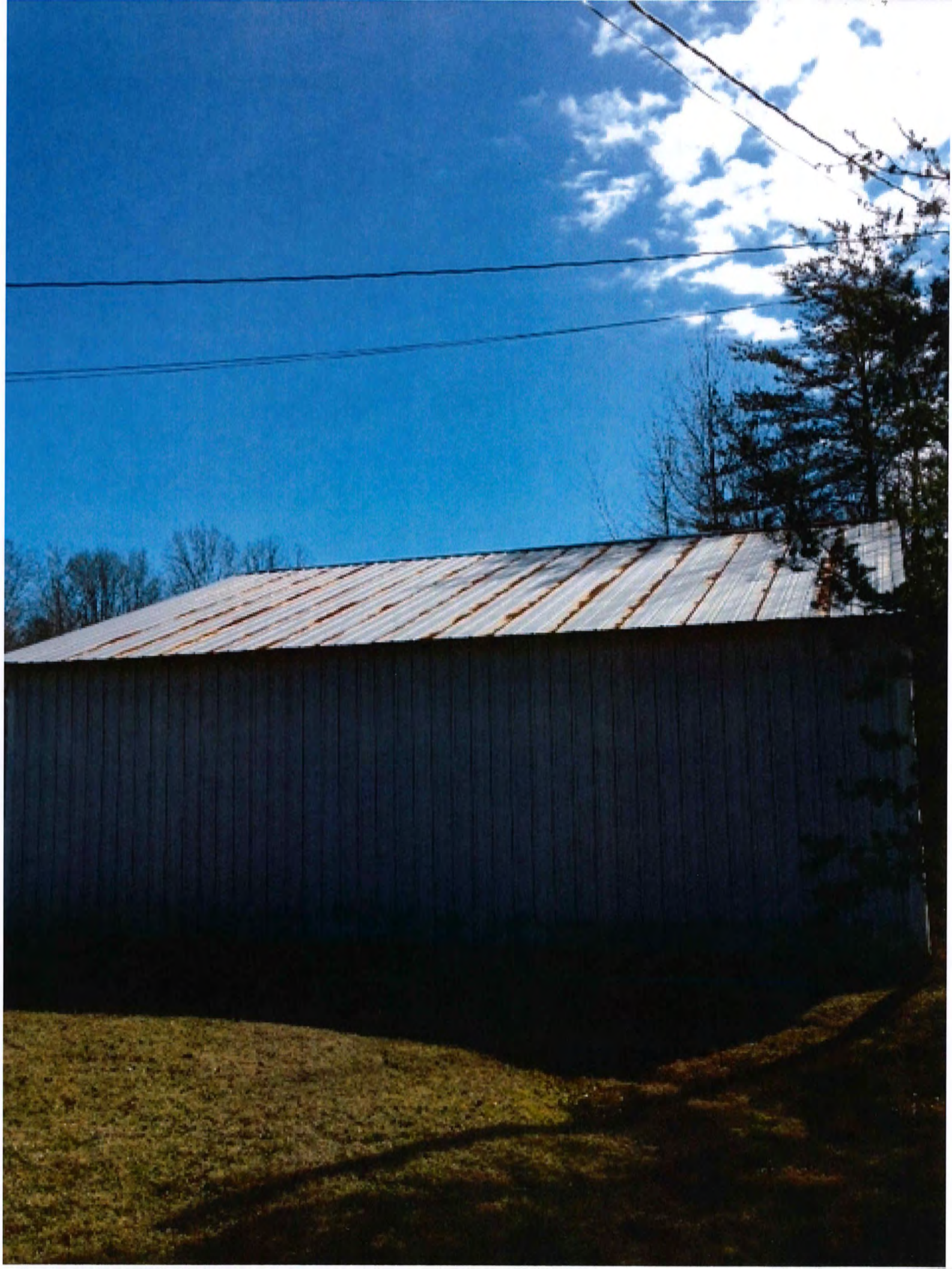

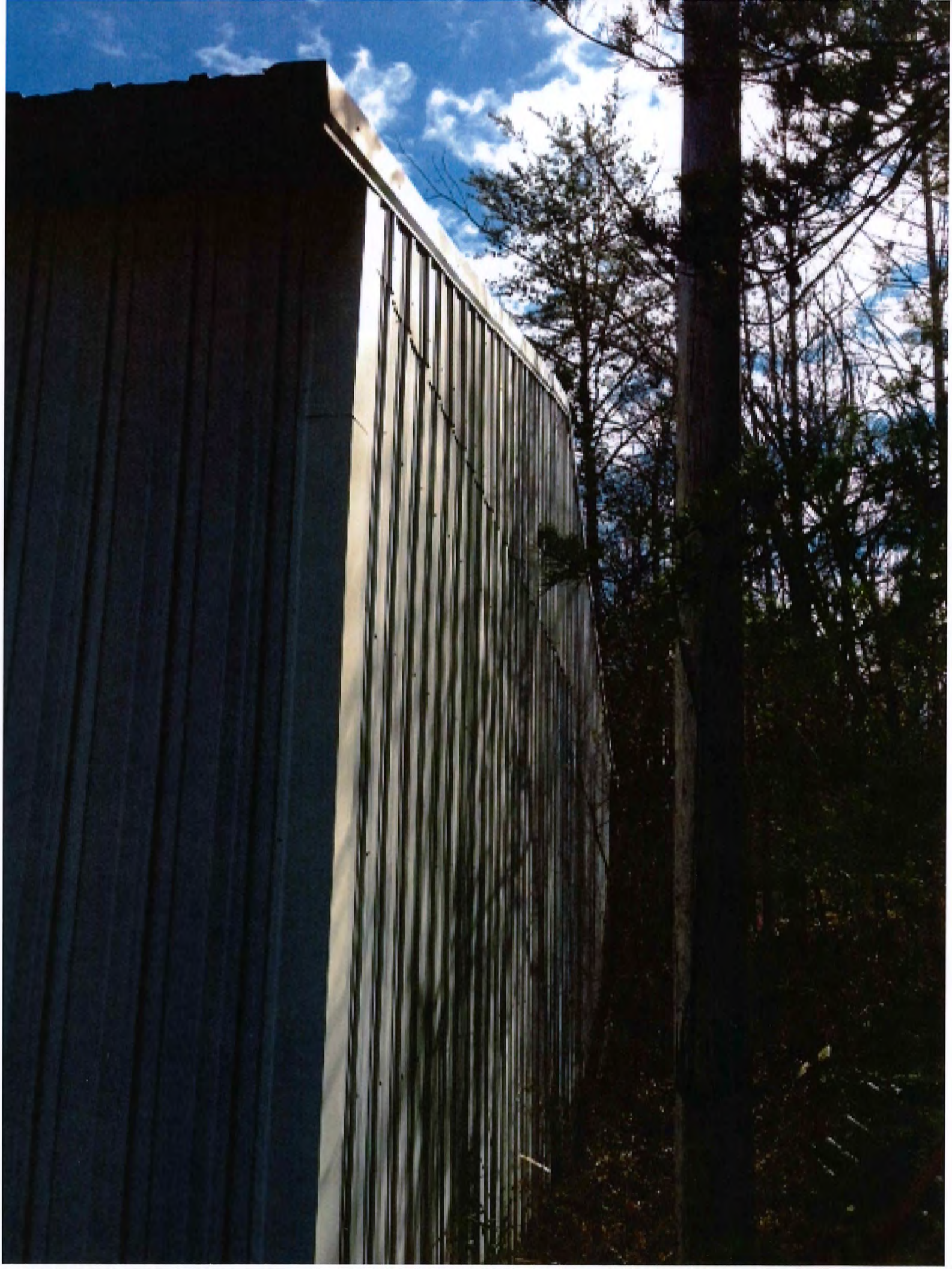
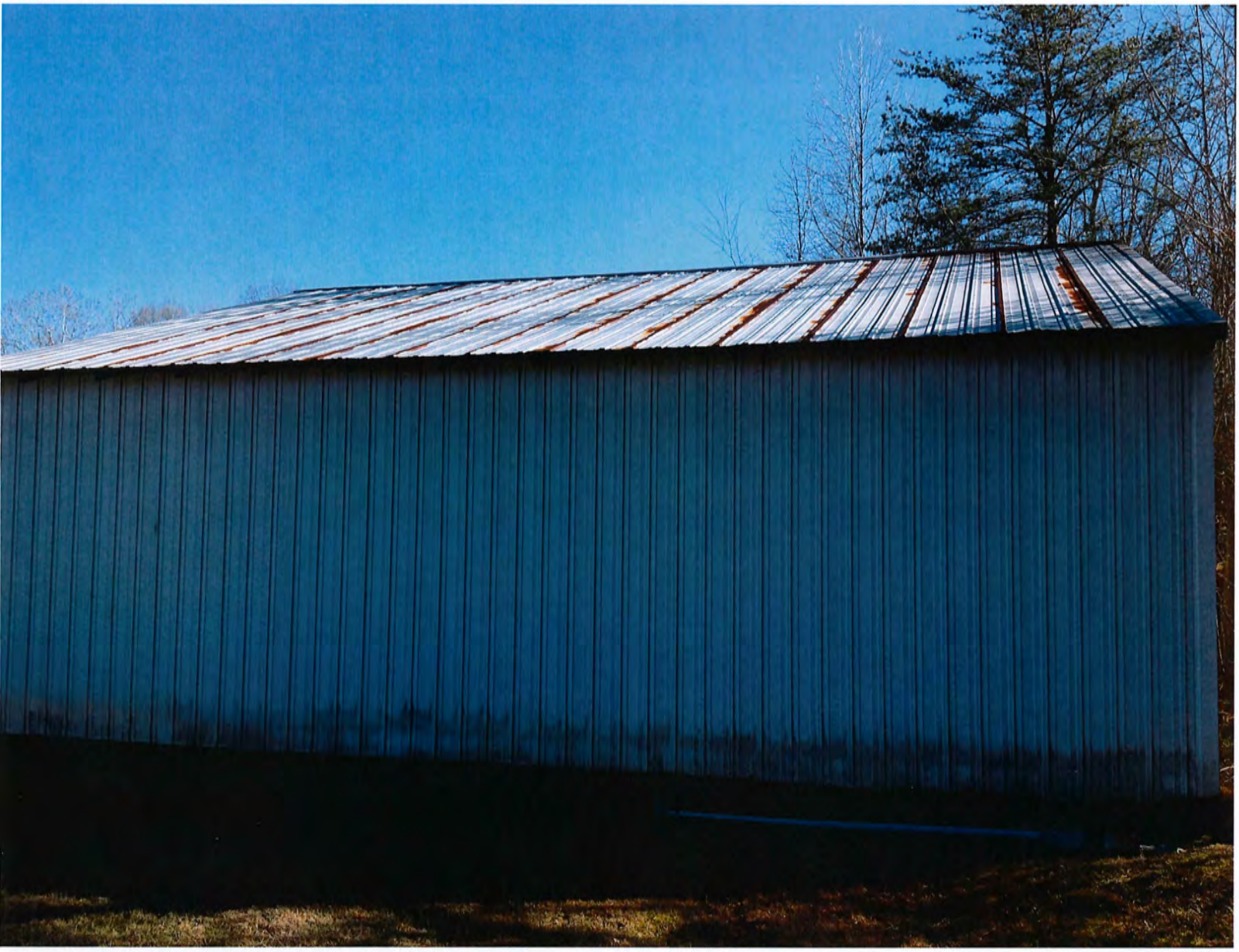
PLANNING