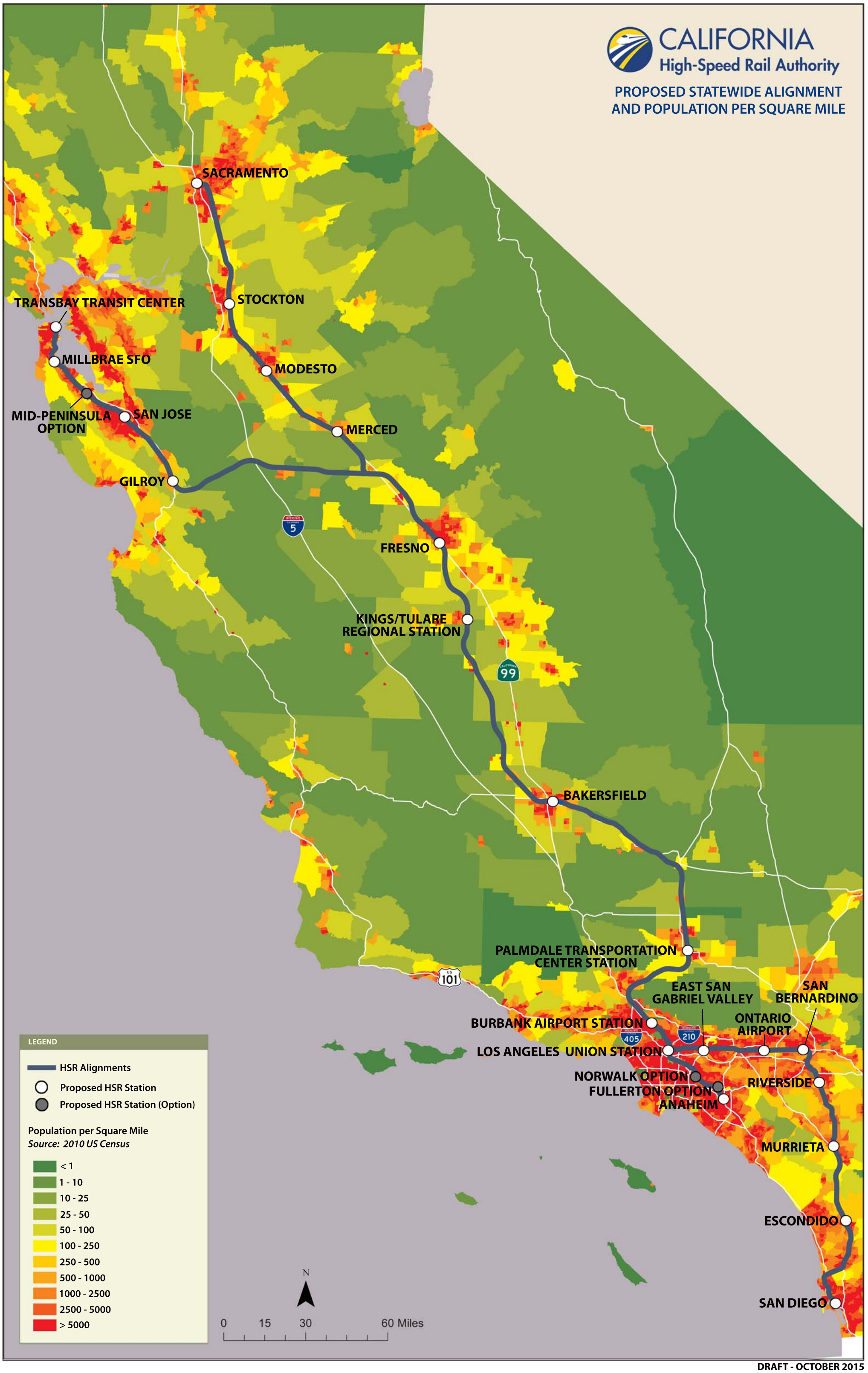

DRAFT - OCTOBER 2015