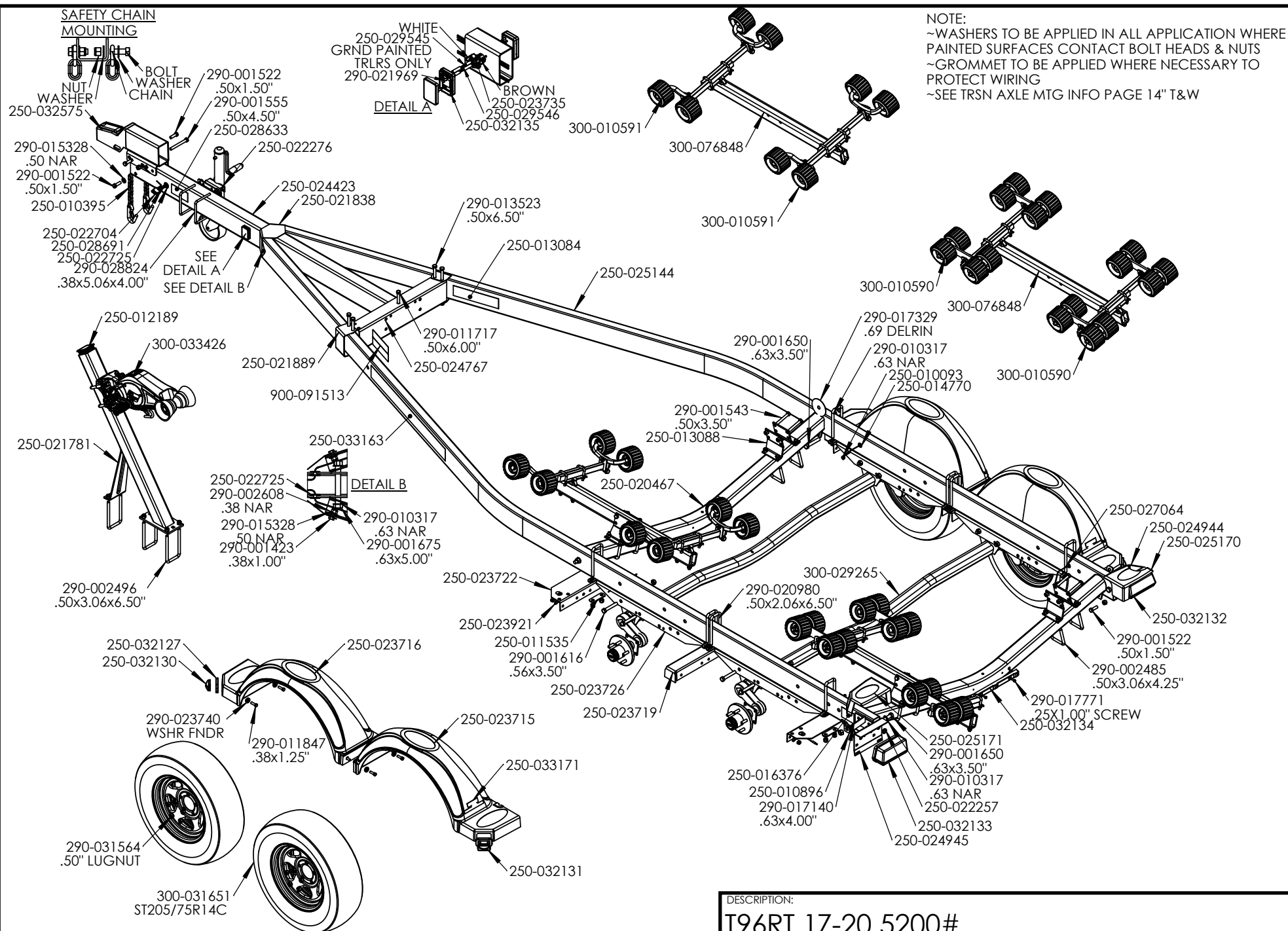




★ INDICATES CHANGE ON EFFECTIVE DATE