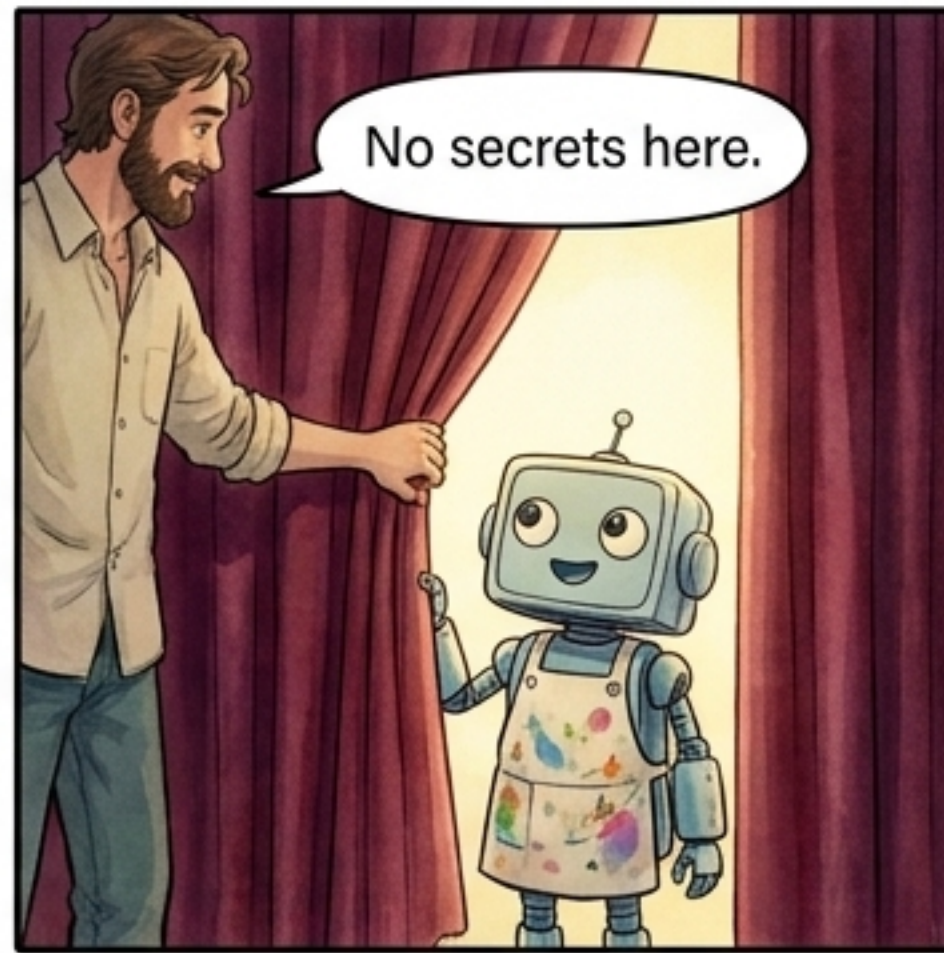
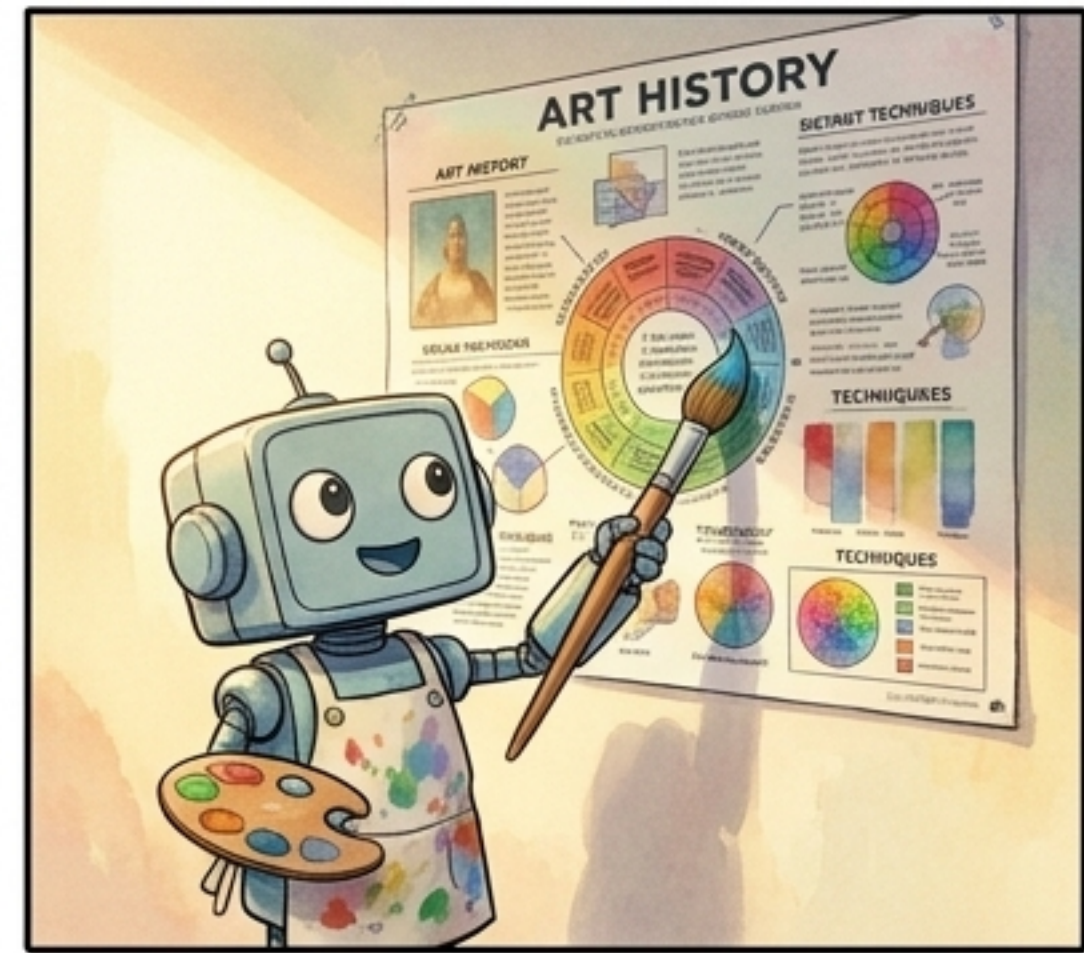
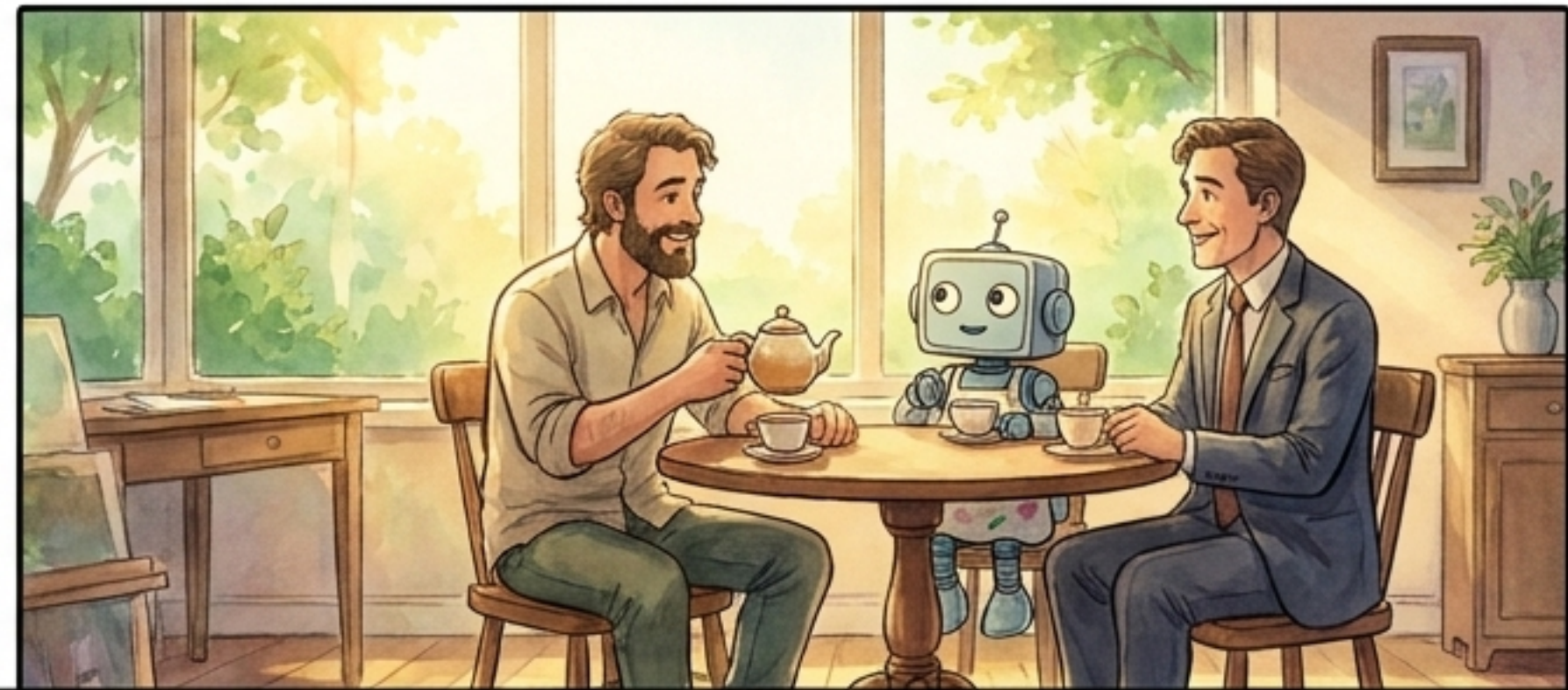




Clients today are informed and feel honesty.

Radical transparency requires considerable daily maintenance.