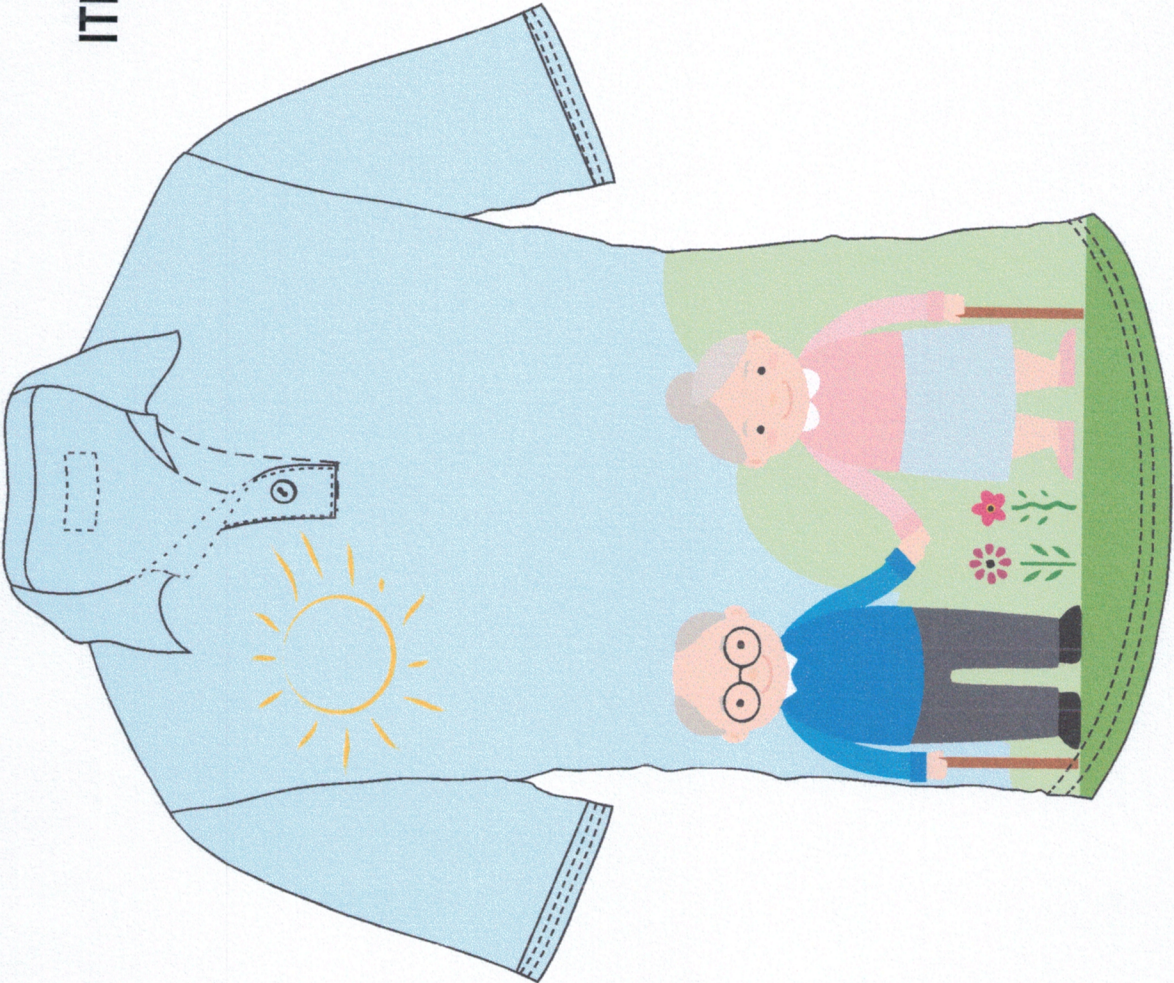


ITEM 03



MS