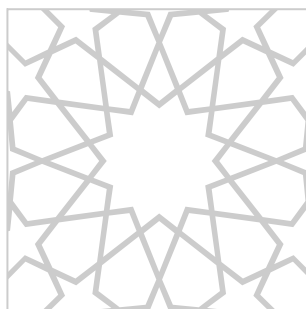


I N S I G H T S



REFLECTIONS