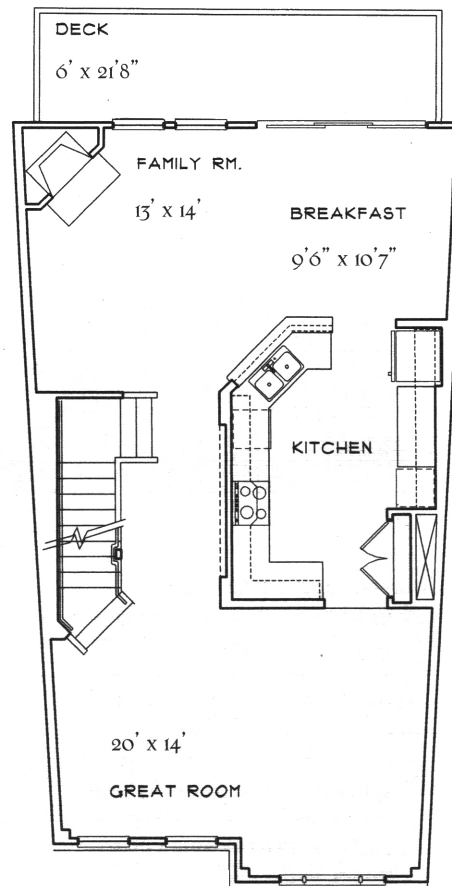
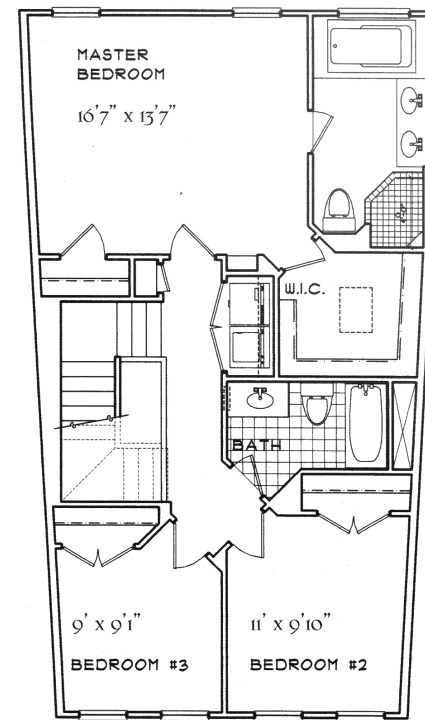


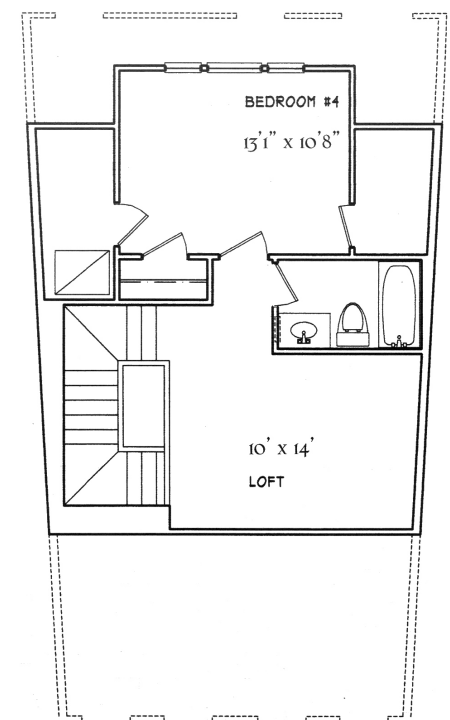
FIRST LEVEL



MAIN LEVEL



THIRD LEVEL



FOURTH LEVEL

The Somerset Model