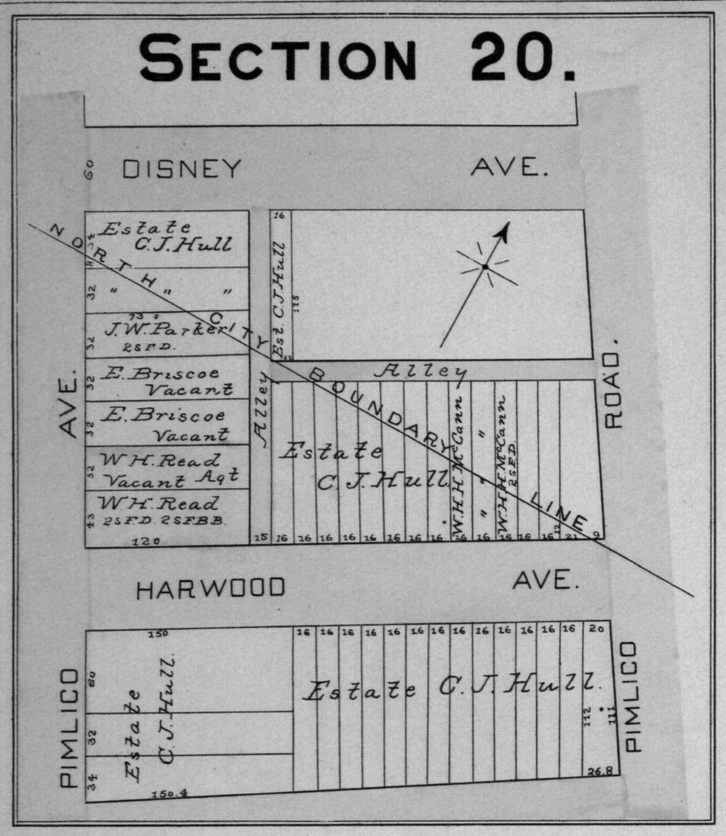
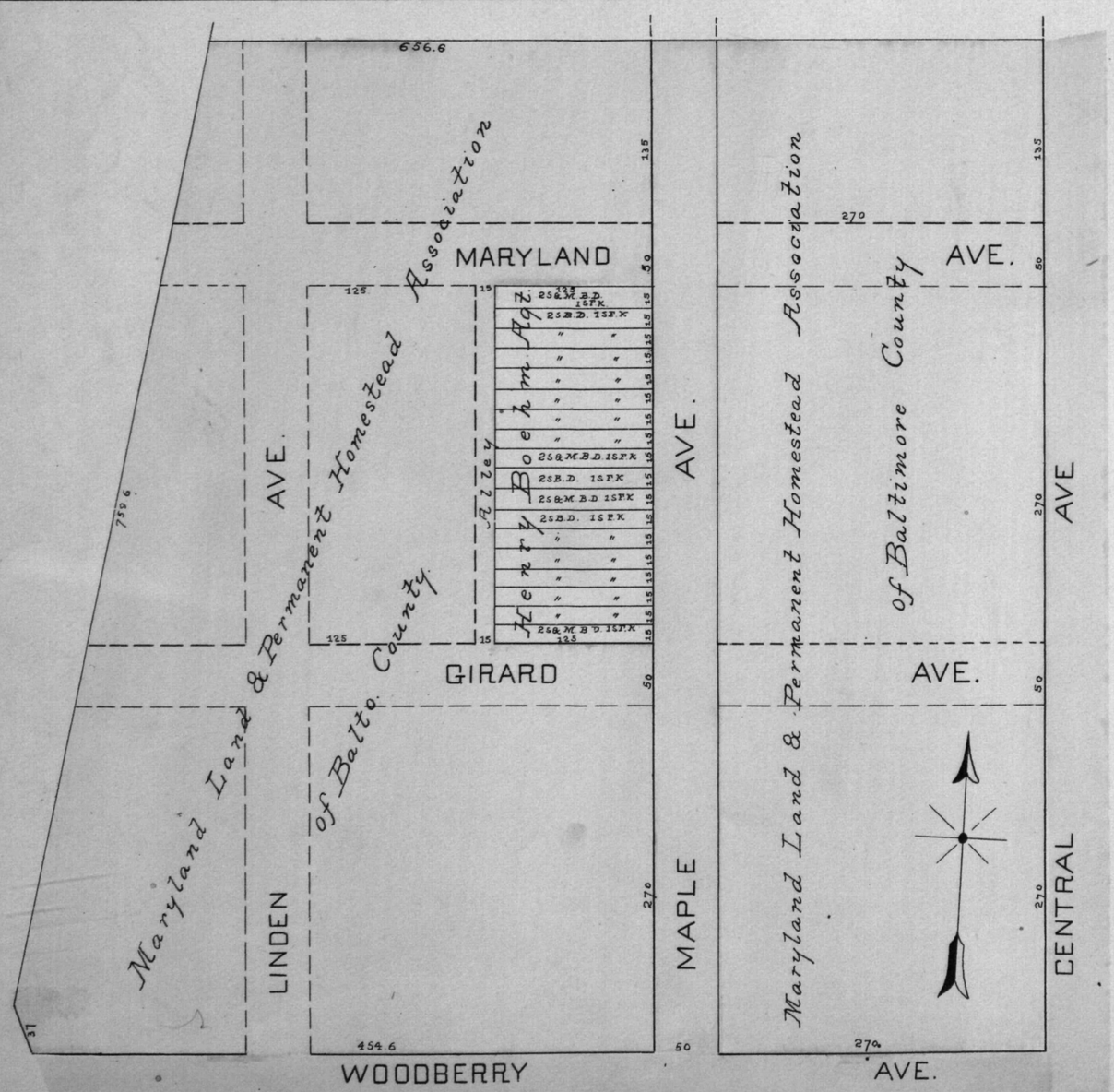
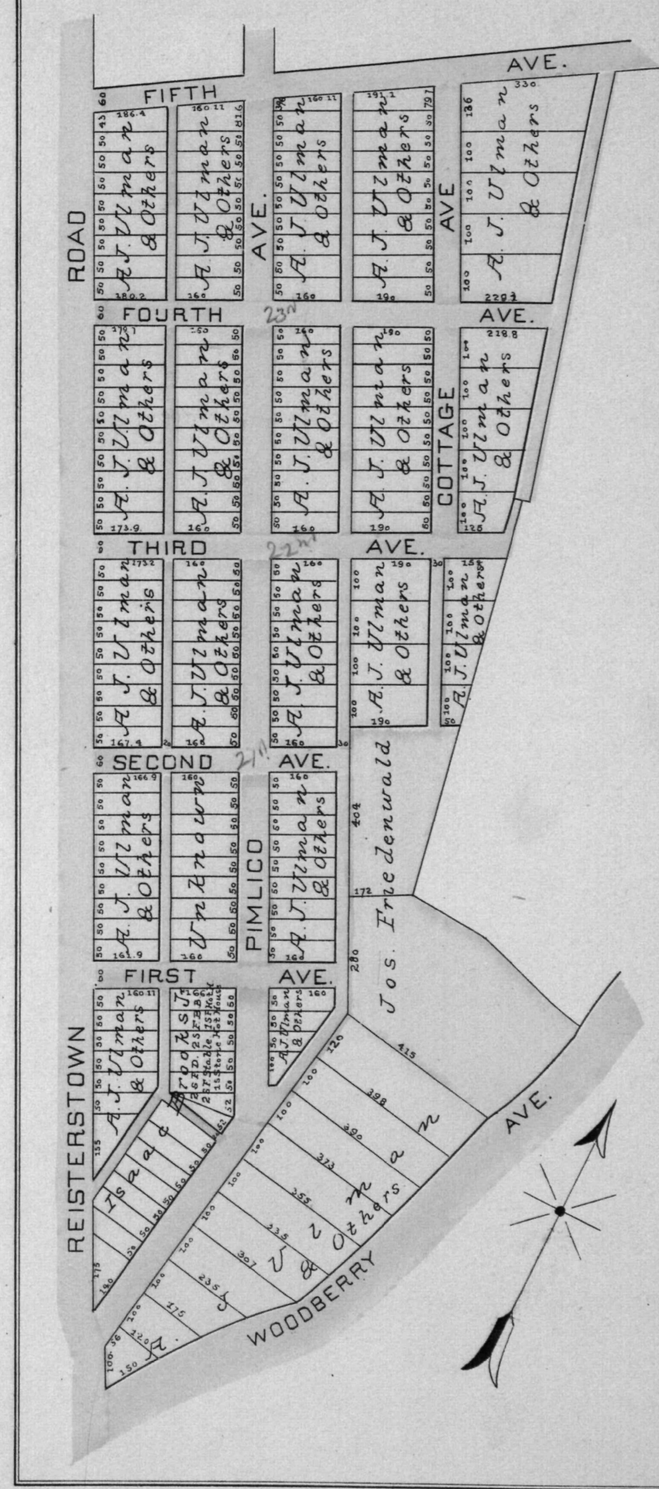
3rd PREC'T.

SECTION 20.



SECTION 18.



SECTION 19.