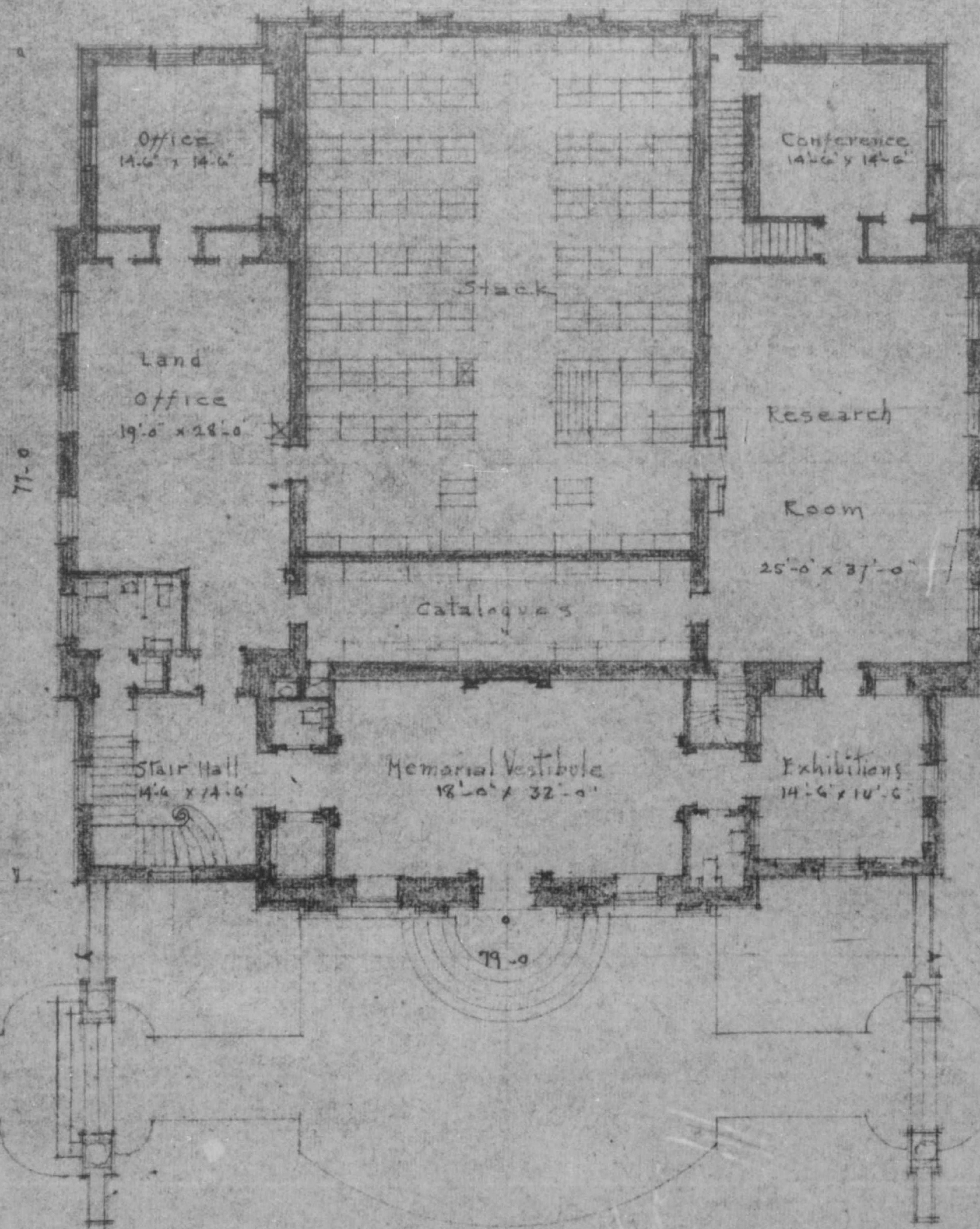




SECOND PERSPECTIVE PLAN