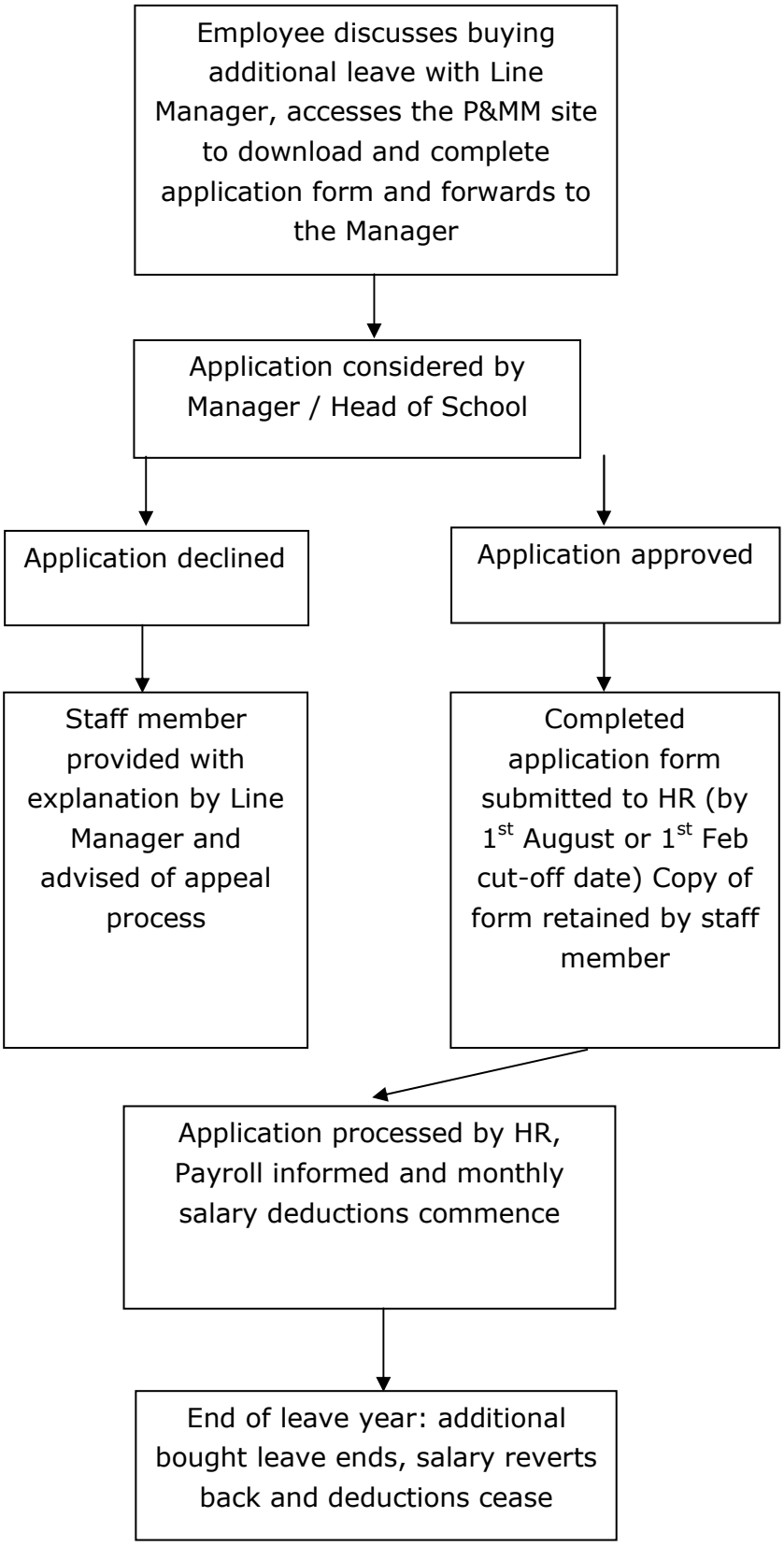
APPENDIX A

PROCESS FLOW-CHART