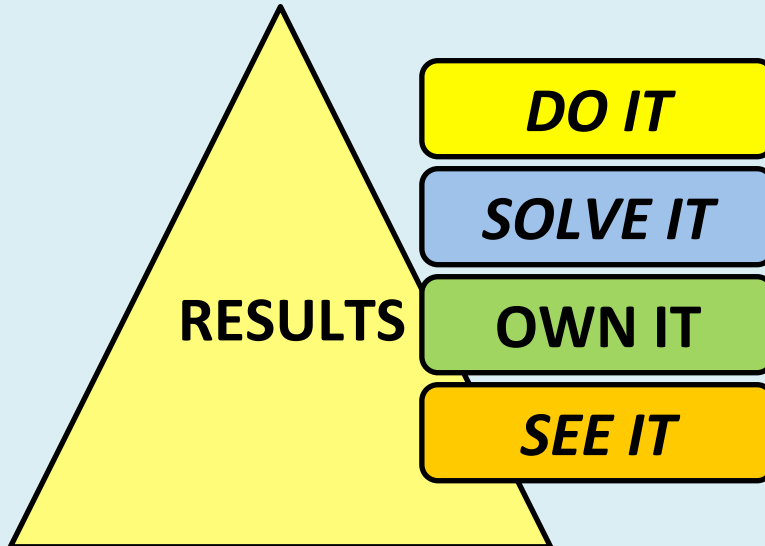
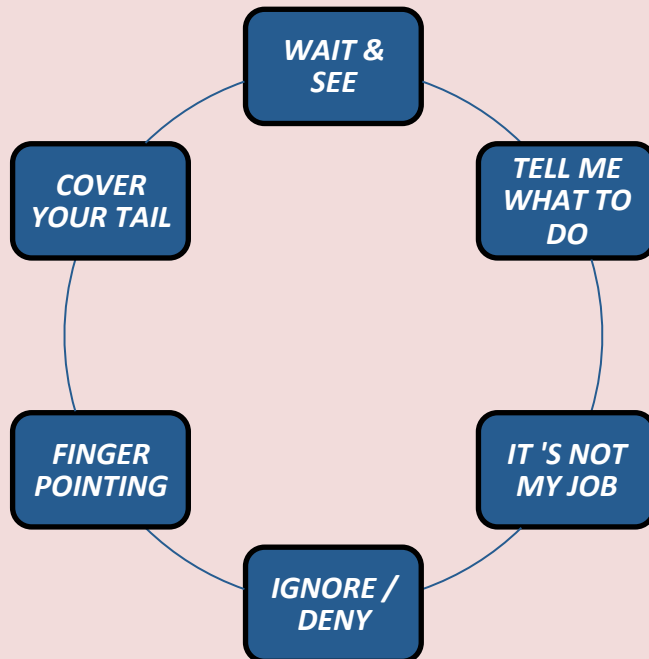


ABOVE THE LINE

STEPS TO ACCOUNTABILITY



THE LINE



THE BLAME GAME - BELOW THE LINE