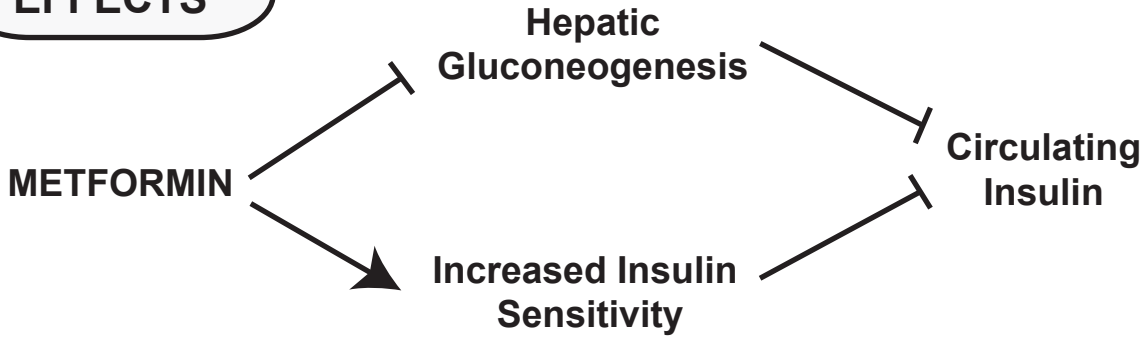


INDIRECT EFFECTS



DIRECT EFFECTS

