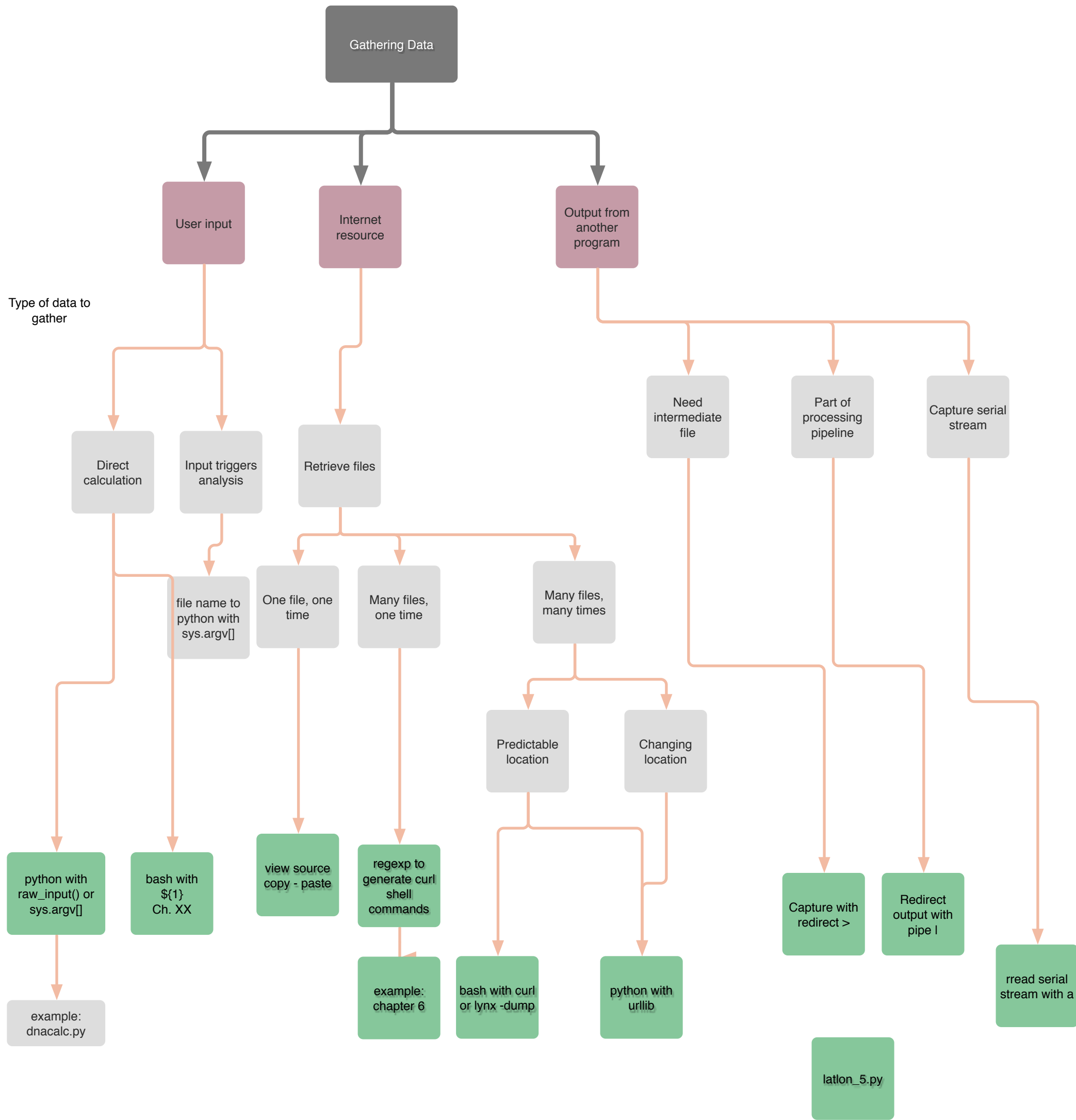


DATA GATHERING FLOWCHART



DATA PROCESSING FLOWCHART

