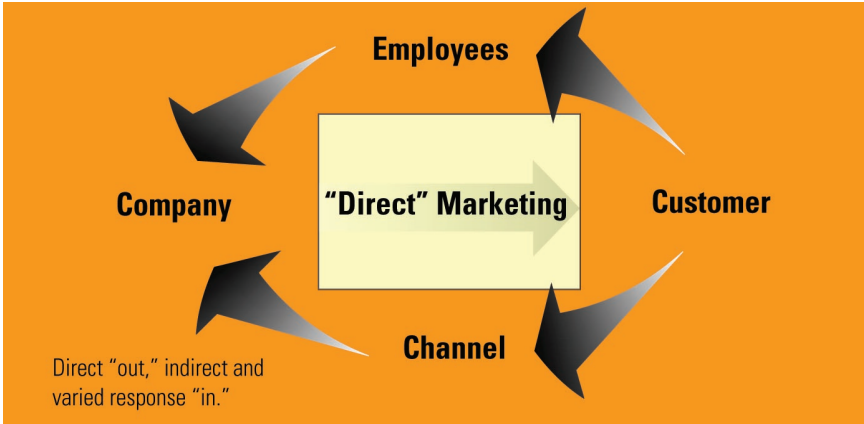
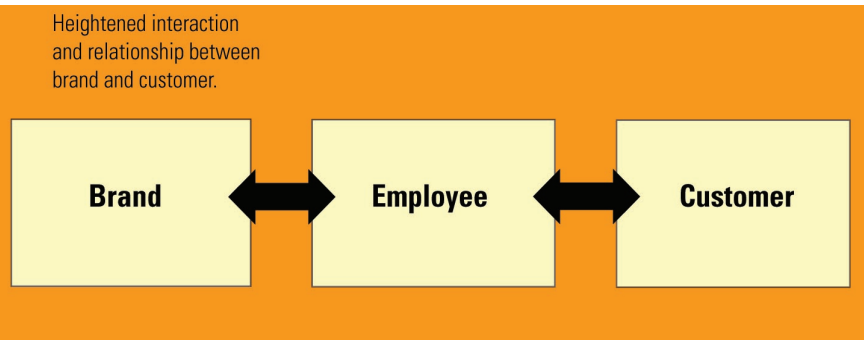


THE TRADITIONAL D-TO-C MODEL:



IS REPLACED BY:



TO BECOME:

