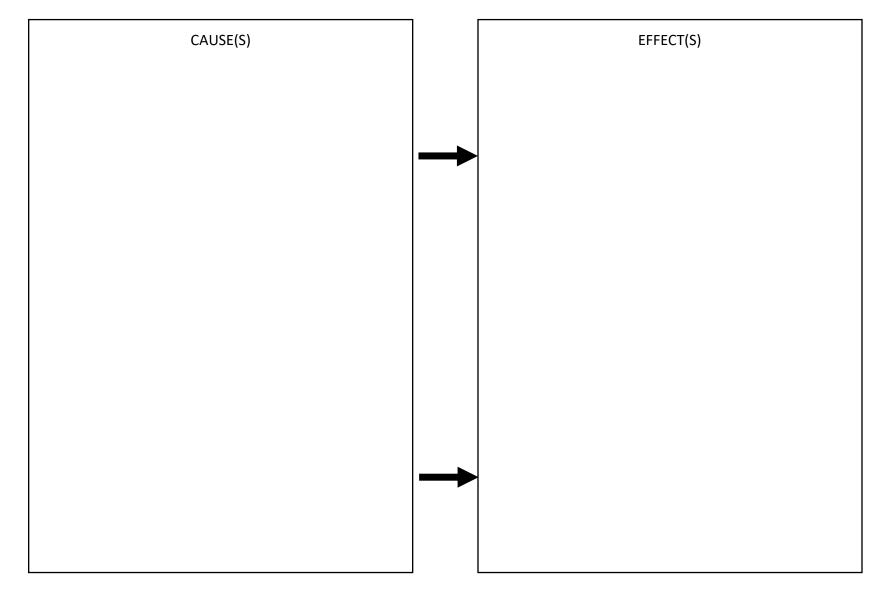


CAUSE AND EFFECT



PROBLEM AND SOLUTION

