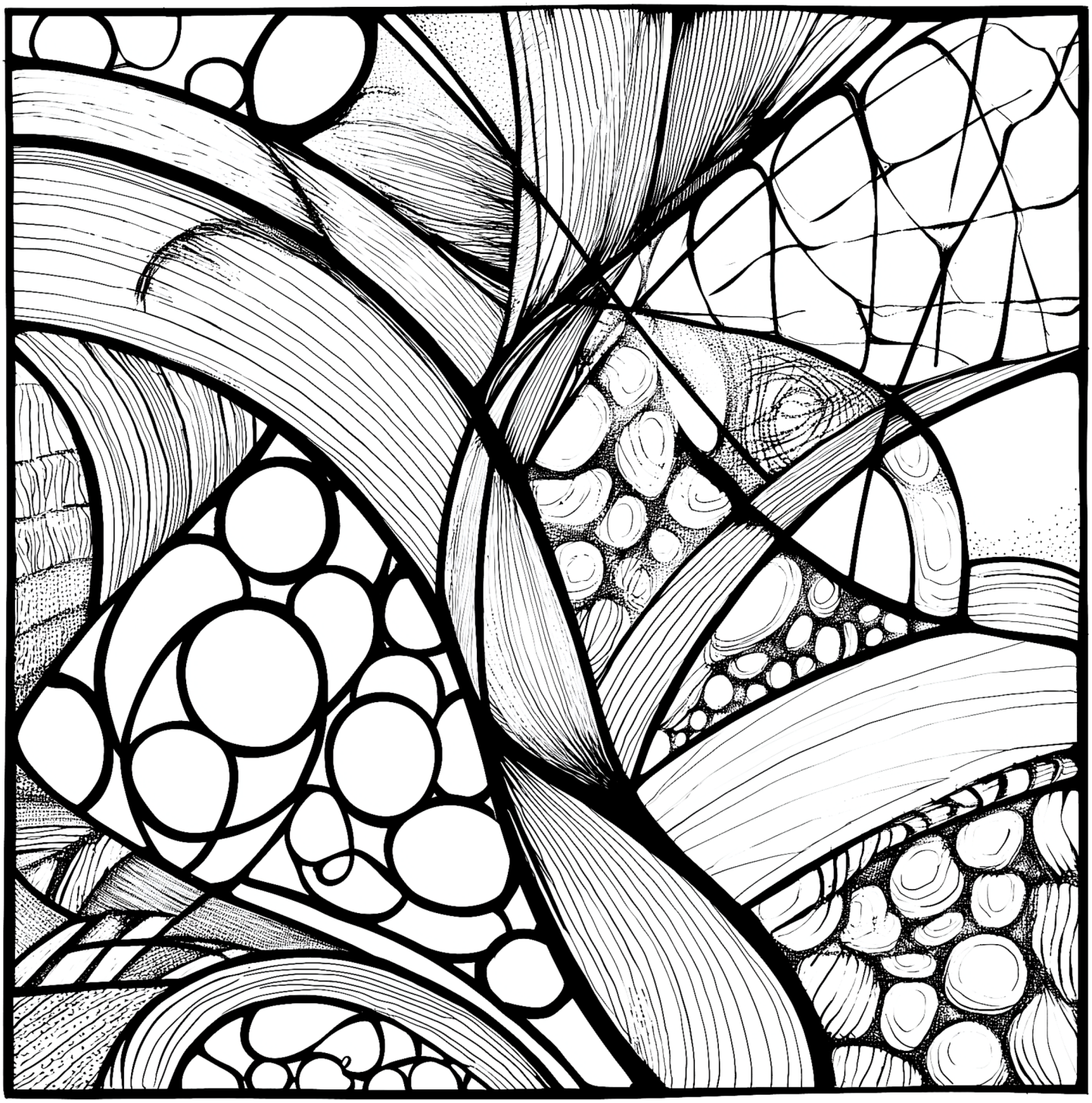

www.innovation-and-insights.com