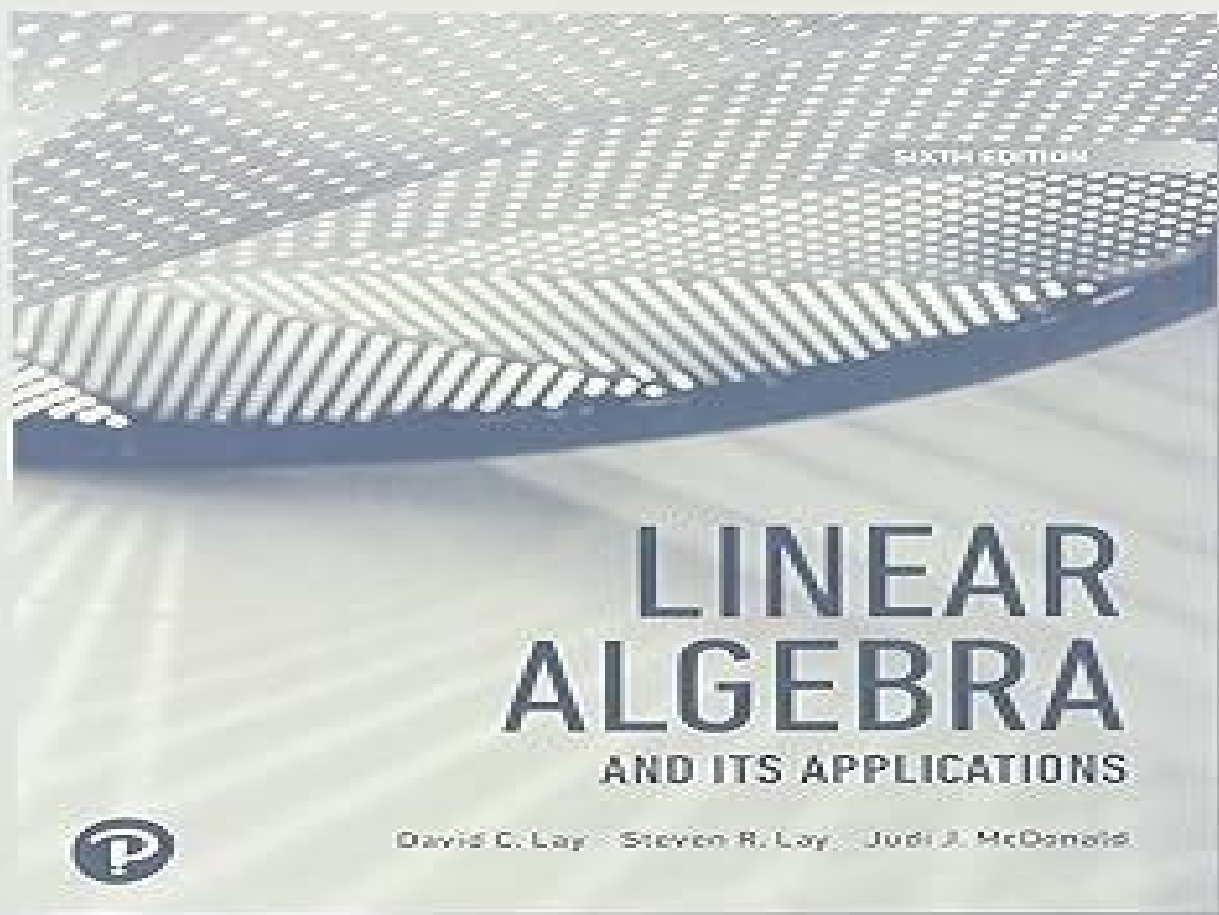


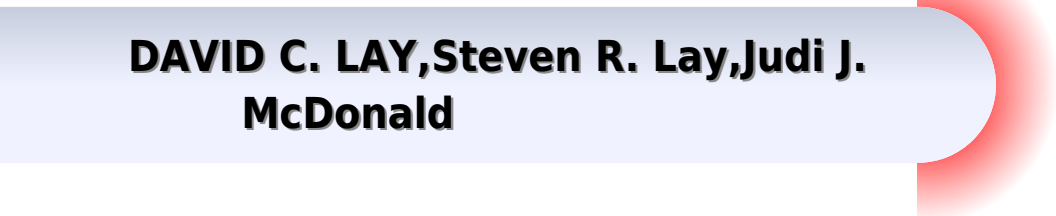
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**DAVID C. LAY, Steven R. Lay, Judi J.
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