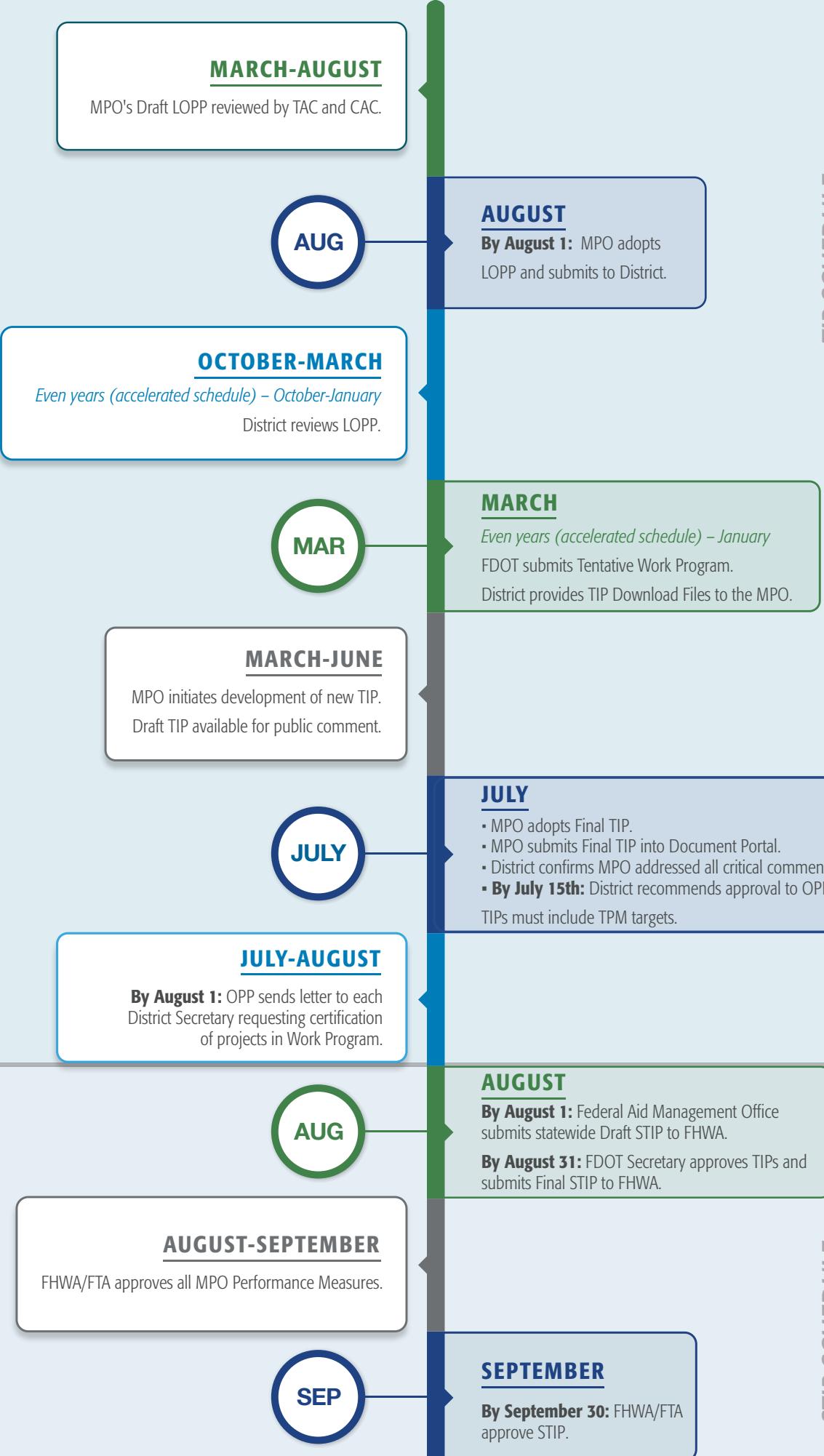


TIP & STIP SCHEDULE

TIP SCHEDULE



STIP SCHEDULE