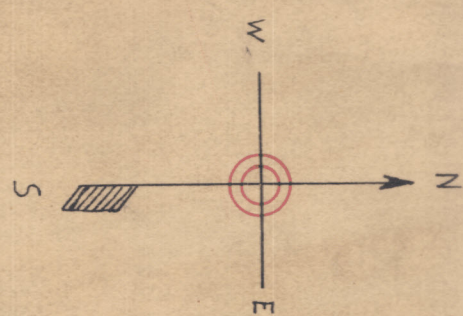


OVERPECK



Sec. 10

Sec. 11.

