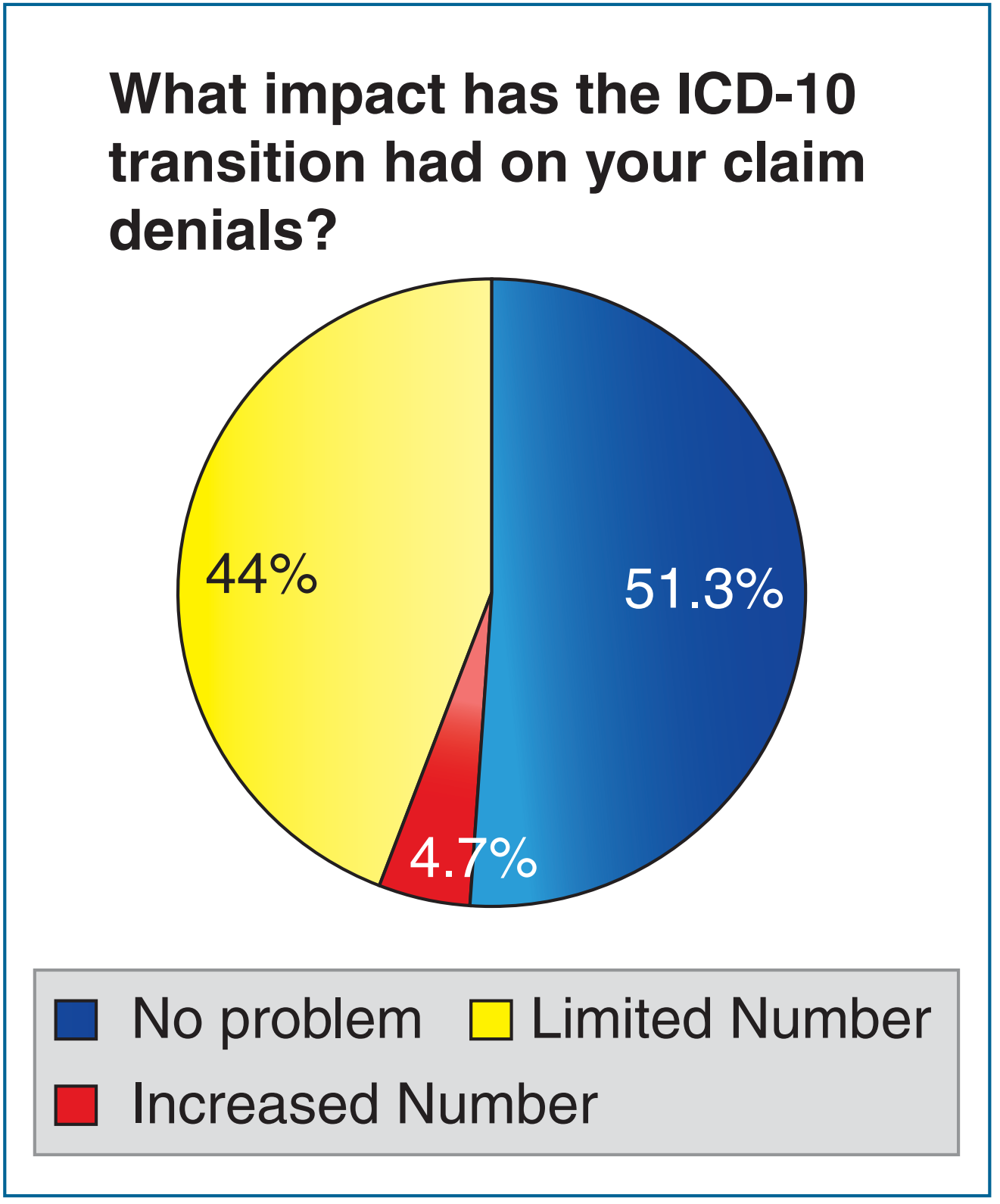

Fig. 3

COURTESY OF KARENZUPKO & ASSOCIATES, INC.