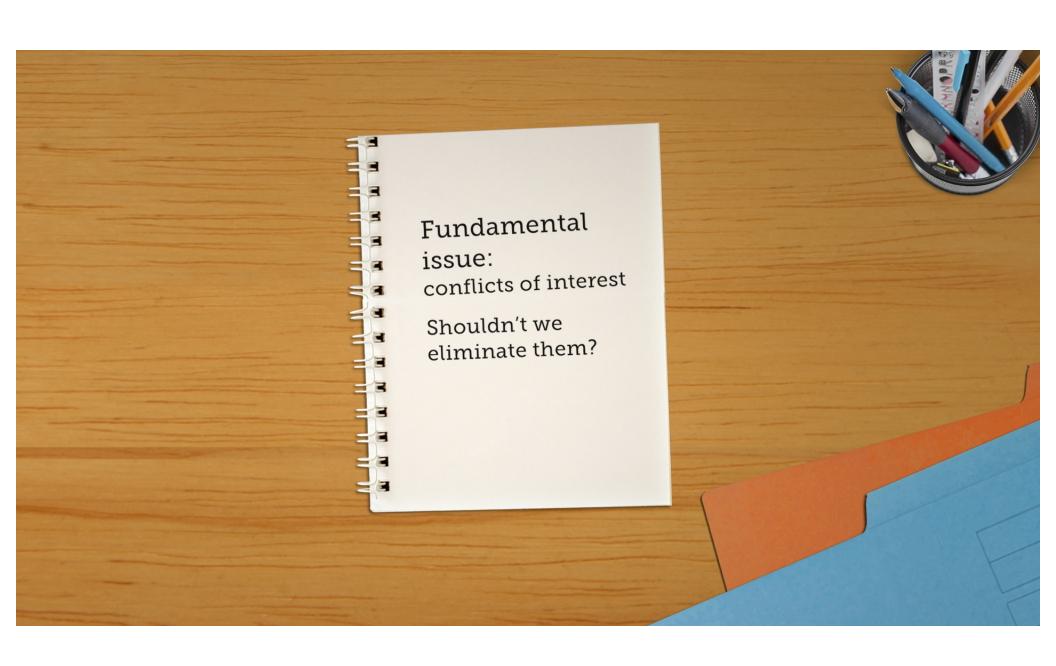
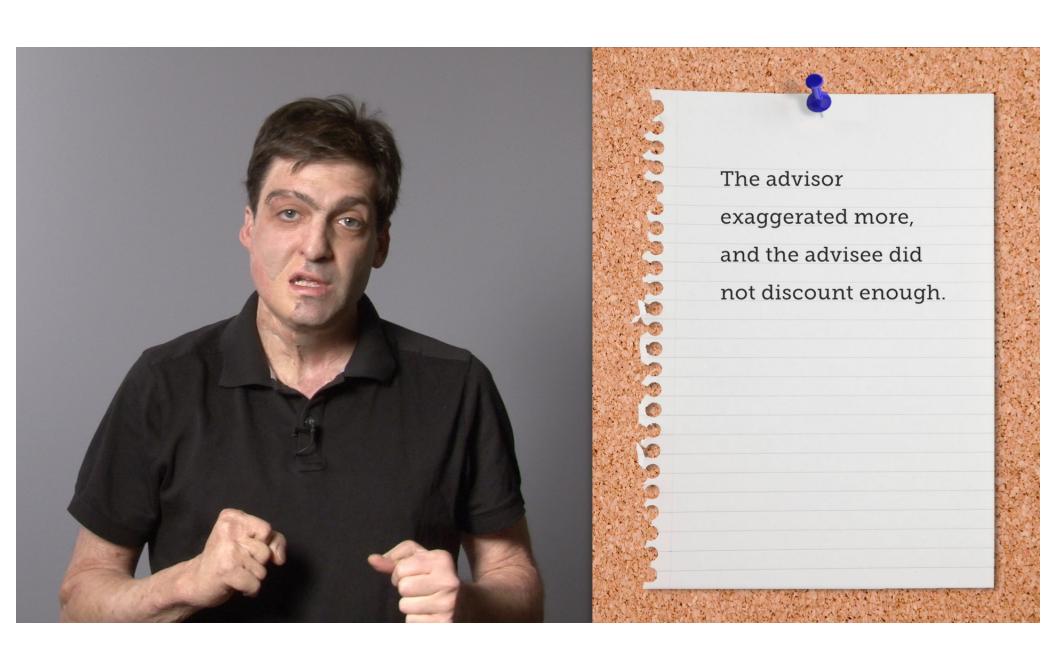
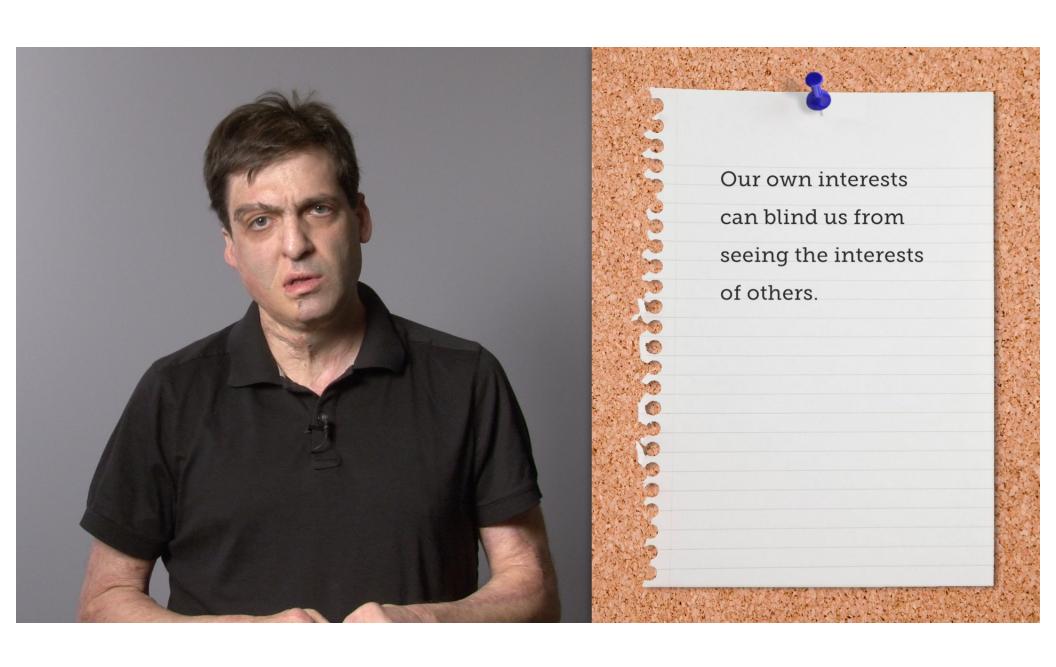
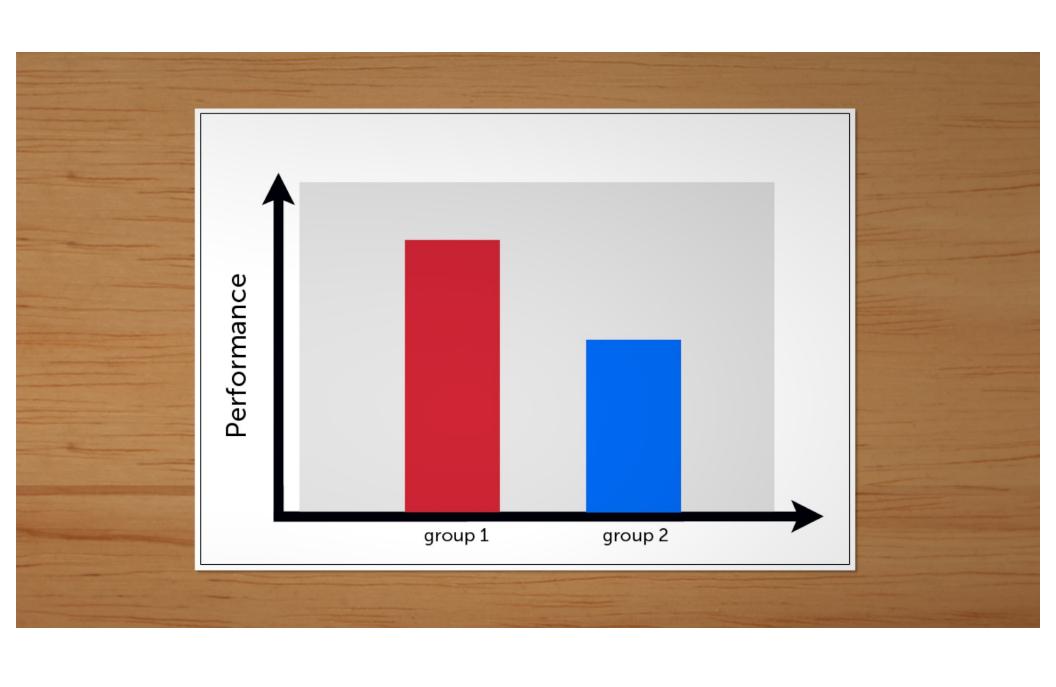
Part 3:

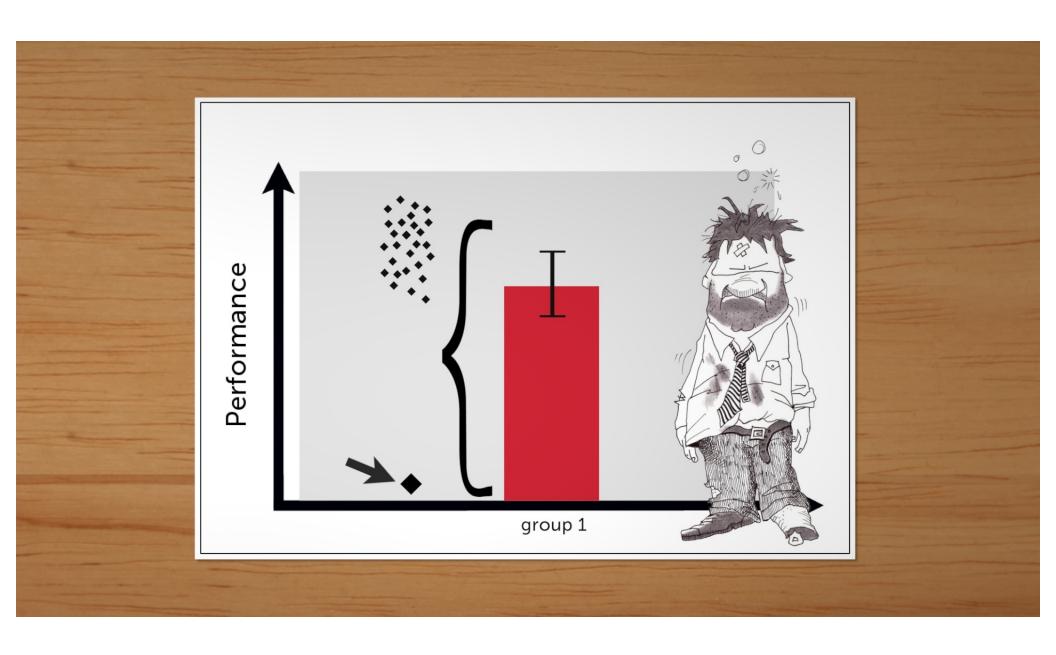
**Conflicts of Interest** 

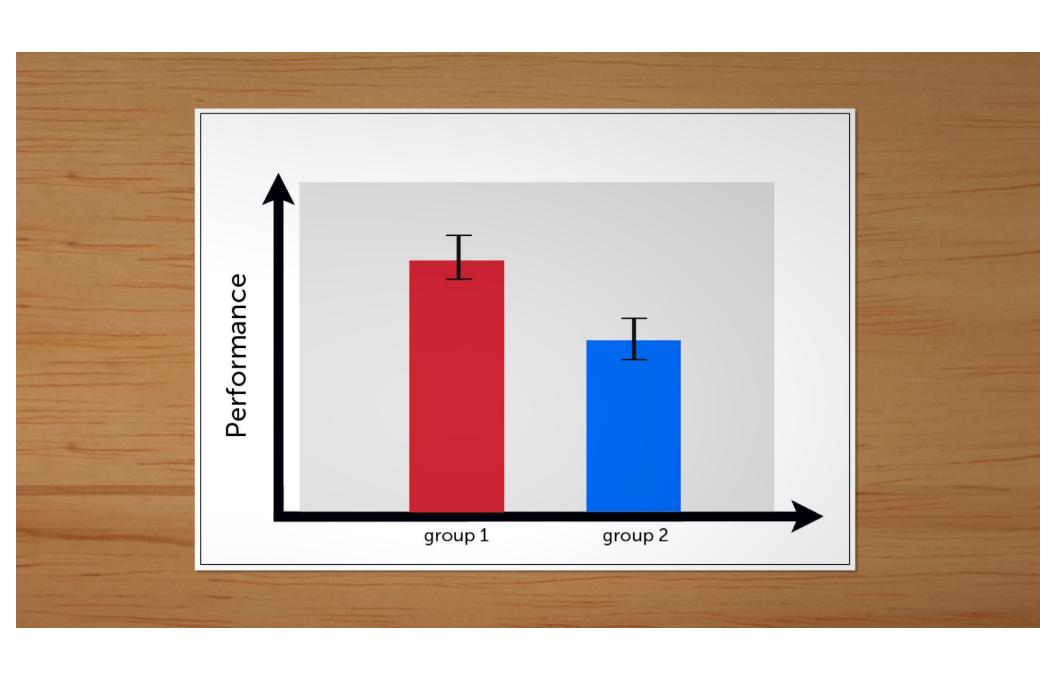


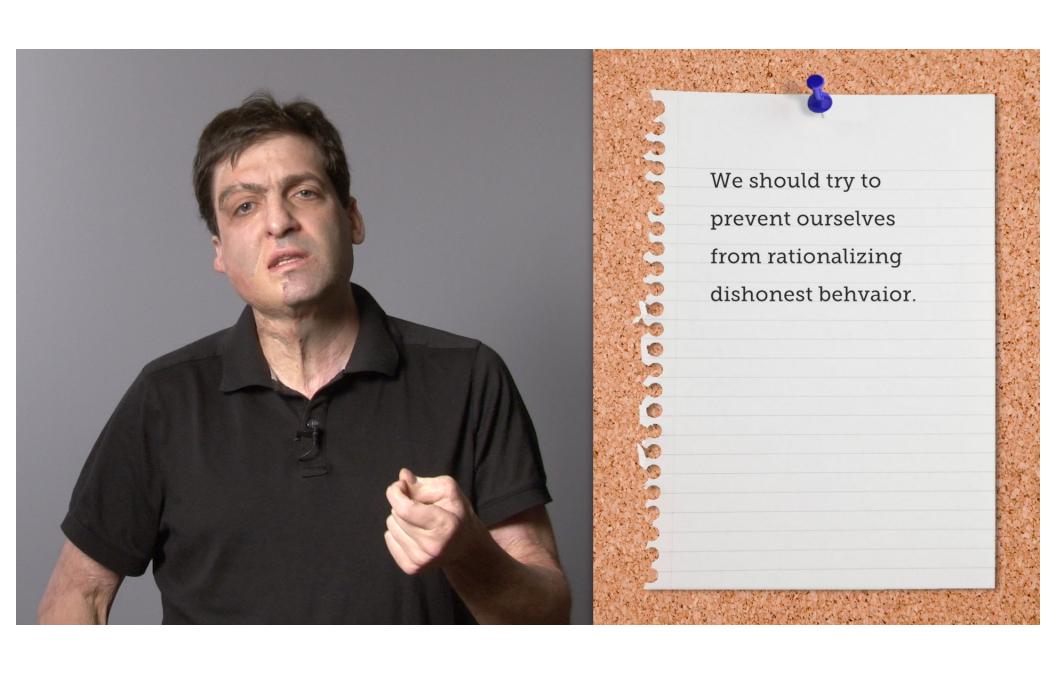














conflicts of interest operate within the "fudge factor"

EDW.

