# Susan Knox

# July Financial guide for high school and college students, self-help 160 pp. 6x9 15 illus. \$14.95 paper 0-8 | 42-5 | 30-7 \$39.95s cloth 0-8 | 42-0978-5

When Jason arrived on campus with five credit cards in his pocket, he felt so grown up. He thought he was being responsible by making the minimum payment every month, but by the end of his first year of college, he had maxed out all his cards. He thought about getting another card, but he was scared and he wasn't sure how to control his spending.



#### Financial Basics

# A Money Management Guide for Students Susan Knox

"Susan Knox's Financial Basics is essential reading for any student attending college. Along with a good hug, parents should give this book to their sons or daughters when they begin college. It does not matter whether it is a residential experience or they are living at home and commuting. Every college student will benefit. In addition to providing practical and valuable advice, presented in a very readable format, Financial Basics is a seatbelt against financial problems."

—Myles Brand, President, NCAA, former President, Indiana University and University of Oregon

"Students have a great deal to manage in their lives away from home—from their coursework to relationships to personal decisions, one of which is how to manage their finances. This book provides credible examples to head off problems and engages both students and their families in pre-emptive planning not only for college but also for life. A must for parents and students."—Karen A. Holbrook, President, The Ohio State University

Jason is typical of today's college students, who are assuming unprecedented debt burdens because of relaxed limits on student loans and easily obtained credit cards. Many on college campuses are calling it a fiscal crisis. Financial Basics tackles the gaps in the personal financial knowledge of college students. Beginning with debit-credit card issues, student loan decisions, and the challenge of managing and reducing debt, Knox walks readers through money management. She skillfully addresses the how to's of checking accounts, spending plans, emergency funds, and credit histories. She discusses financial personalities and the emotions of money, as well as practical record-keeping and simple filling techniques.

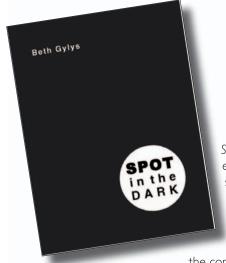
In Financial Basics, Knox blends her extensive money-management experience with her desire to inform and help students master their finances: she shares experiences about money lessons learned in college, and offers sound solutions and advice for students and their families. Since everyone does not handle money in the same way, Knox gives money-management options for readers to find their best way.

The book includes helpful worksheets and is written in an easy-to-read style, using testimonials and examples that will ring true to students.

**Susan Knox** is a CPA, financial planner, and former university administrator and teacher.

The Ohio State University Press/The Journal Award in Poetry

# Spot in the Dark Beth Gylys



November Poetry 72 pp. 6x9 \$24.95 cloth 0-8142-0981-4 \$9.95s CD 0-8142-9057-4 The Ohio State University Press/The Journal Award in Poetry "These poems leap out at me for their rhythmic authority, a sense of a firm and purposeful line. This is a sexy book, it seems to me, but the sex isn't lurid or juvenile. Instead, it examines with a mature, intellectual and emotional intelligence that is very appealing. And with that it remains sexy."—Andrew Hudgins

Spot in the Dark is a collection of poetry exploring the nuances of human relationships. From new love to extramarital affairs to dating to solitude, the book's four sections read as a journey by a series of narrators who wrestle through the beginning and middle stages of love,

the complications of an affair, and the challenges of single life, and finally come to focus on the external world: the beauty and starkness of a winter landscape, the ebullience of spring, the breathtaking loveliness of a sunset. The book's arc moves from examining the human wish and will to connect to another to presenting the self as part of a larger, richer, and more complicated set of external relationships. Written predominantly in free verse, these sometimes meditative, sometimes cynical, sometimes playful poems sift through the difficulties and pleasures of living in the world.

**Beth Gylys** is assistant professor of creative writing at Georgia State University.

#### Winter, Erie, PA

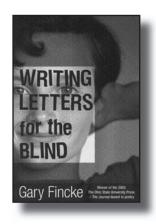
Once I knelt beside the barn mid-January. My fingers were shaking and white as bleached bone. I was trying to catch hold

of something. I couldn't see what it was. I must have wanted it bad though. I kept putting them back into the snow, pulling them out.

I thought: something important is happening here. But it was cold, and no one came to touch me on the shoulder. Standing, my horse

dozed in his stall. I was twelve. I was hungry. I believed what I felt. But that was a long time ago. Maybe it means nothing to you.

Still, when you ask me how I am, I think of the fingers reaching out, reaching out, then coming back, empty and still so very cold.



Another winner WRITING LETTERS FOR THE BLIND Gary Fincke 2003 83 pp. \$24.95 cloth 0-8142-0950-5 \$9.95s CD 0-8142-9016-7

## Kotex, Kleenex, Huggies

Kimberly-Clark and the Consumer

Revolution in American

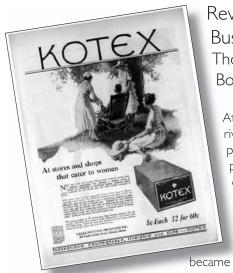
Business
Thomas Heinrich and
Bob Batchelor

At the core of Kotex, Kleenex, Huggies is the riveting story of Kimberly-Clark, a Wisconsin paper company that became a pioneer of personal hygiene products in the twentieth century. Its first big commercial success was Kotex, which came from sanitary wound bandages developed in World War I. Similarly, Kleenex evolved from Army gas mask filters into disposable handkerchiefs and

became the company's most reliable profit maker. Finally, Huggies turned Kimberly-Clark into a leading player in the highly competitive diaper market of the 1970s and 1980s.

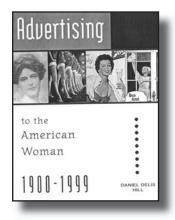
In addition to tracing Kimberly-Clark's fascinating history of technology development and product diversification, Heinrich and Batchelor explore momentous changes in consumer behavior and marketing. When Kotex first arrived on the scene in the 1920s, menstrual hygiene was burdened with cultural taboos that made it impossible for many women to ask the (inevitably male) pharmacist for a sanitary napkin. To solve such vexing marketing problems, Kimberly-Clark invented the artificial word "Kotex" and inserted it into consumer vocabulary through massive advertising campaigns. Making it easier for women to shop for the new product, Kimberly-Clark also recommended that stores place boxes of Kotex on the counter where women could help themselves without embarrassing conversation, thus pioneering the concept of self-service.

**Thomas Heinrich** is the Robert F. Friedman Professor of American History, Baruch College. **Bob Batchelor** is a business writer and historian.

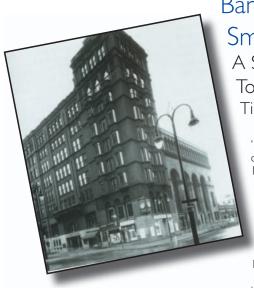


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# Banksters, Bosses, and Smart Money

A Social History of the Great Toledo Bank Crash of 1931 Timothy Messer-Kruse

"This book deals with a largely unexplored domain—local banking panics during the Great Depression—through the lens of one Ohio city. In a highly original contribution to the literature on banking panics during the time, which have heretofore concentrated solely on Chicago and New York, Messer-Kruse provides an exhaustive narrative of the events in Toledo in summer 1931 to the final liquidation of the closed banks in 1940."—Elmus Wicker, Indiana University

"Banksters, Bosses, and Smart Money will take a place beside a select set of other works in the field, which describe regional idiosyncrasies before and during the Great Depression. Messer-Kruse adds to a growing body of microeconomic and historical literature suggesting that many bank failures of the period were justified, running counter to widely held notions of contagions of fear that felled numerous sound banks, resulting in significant losses of worth-while lending information and economic capital."

—Joseph R. Mason, Drexel University

In the 1920s, Toledo, Ohio, led the nation in manufacturing job growth. In the summer of 1931, Toledo suffered the worst banking crash of the Great Depression. Soon afterward, a greater percentage of the people in Toledo survived on federal relief than in any other American city. What caused one of America's most dynamic industrial cities to fall so far, so fast?

Banksters, Bosses, and Smart Money uncovers the causes of one city's economic collapse by tracing the interlocking directorships, political machines, and insider deals that made quick fortunes for the well-connected while jeopardizing the savings of tens of thousands of depositors. It documents how the power of the city's financial elites continued even after the calamitous bank crash of 1931, skewing the liquidation of insolvent banks in their favor and shielding those responsible from criminal prosecution.

By examining the social and political roots of the banking crisis in one community, Messer-Kruse demonstrates that the Great Depression cannot be understood only as an external force that crashed over communities, but also as a consequence of local power relations and financial decisions. Toledo's example suggests that the Great Depression was made locally and spread globally, not the other way around.

**Timothy Messer-Kruse** is associate professor of labor history and chair of the department of history, University of Toledo.

## Policing the City

Crime and Legal Authority in London, 1780–1840
Andrew T. Harris

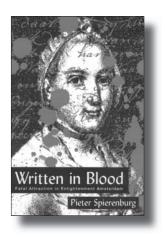
"This book is a significant addition to the knowledge and understanding not only of the policing of London but also of shifts in policing strategies and personnel in the late eighteenth and early nineteenth centuries more generally. Harris exhaustively mines the City of London archives, using previously ignored sources to marshal his fresh argument about the London police."—Clive Emsley, Open University

"Known by its first address, Scotland Yard had been portrayed as London's first real police force but never included the City of London proper. Harris updates this argument, covering the growth and development of the institutions in the City of London from the 1780s to 1838, a crucial period for the development of both the concept and practice of police."—Elaine Reynolds, William Jewell College

In Policing the City, Harris seeks to explain the transformation of criminal justice, particularly the transformation of policing, between the 1780s and 1830s in the City of London. As utilitarian legal reformers argued that criminal deterrence ought to be based on certain and rational punishment rather than random execution, they also had to control the discretionary authority of enforcement. This meant in theory and practice the centralization of policing in the 1830s, and the end of local policing, which was seen as corrupt, inefficient, and unsuitable for rational criminal justice. Revolutionary changes in policing began locally, however, in the 1780s. Such local changes preceded and inspired national reforms, and local policing up to the centralizing measures of the 1830s remained dynamic, responsive, and locally accountable right until its demise. Anxiety about policing had as much to do with the social origins of the police as it did about the origins of criminality, and control over the discretionary authority of watchmen and constables played a larger role in criminal justice reform than the nature of crime. The national, metropolitan, and City police reforms of the late 1830s were thus the culmination of a contentious argument over the meanings of justice, efficiency, and order, rather than its beginning. Harris's evidence reveals how what we've come to think of as "modern" policing evolved out of local practice and reflects shifts in wider debates about crime, justice, and discretionary authority.

**Andrew T. Harris** is associate professor of history and director of the honors program at Bridgewater State College.

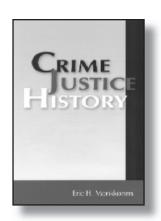
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### Social Control in Europe

Volume 1, 1500–1800 Herman Roodenburg and Pieter Spierenburg Volume 2, 1800–2000 Clive Emsley, Eric Johnson, and Pieter Spierenburg

This two-volume collection of essays provides a comprehensive examination of the idea of social control in the history of Europe. The uniqueness of these volumes lies in two main areas. First, the contributors compare methods of social control on many levels, from police to shaming, church to guilds. Second, they look at these formal and informal institutions as two-way processes. Unlike many studies of social control in the past, the scholars here examine how individuals and groups that are being controlled necessarily participate in and shape the manner in which they are regulated. Hardly passive victims of discipline and control, these folks instead claimed agency in that process, accepting and resisting—and thus molding—the controls under which they functioned.

In both volumes, an introduction outlines the origins and the continuing value of the concept of social control. The introductions are followed by two substantive sections. The essays in part one of volume I focus on the interplay of ecclesiastical institutions and the emerging states; those in part two of volume I look more explicitly at discipline from a bottom-up perspective. The essays in part one of volume 2 explore the various means by which communities—generally working-class communities—in nineteenth- and twentieth-century Europe were subjected to forms of discipline in the workplace, by the church, and by philanthropic housing organizations. It notes also how the communities themselves generated their own forms of internal control. Part two of volume 2 focuses on various policing institutions, exploring in particular the question of how liberal and totalitarian regimes differed in their styles of control, repression, and surveillance.

**Pieter Spierenburg** is professor of history at Erasmus University, The Netherlands. **Herman Roodenburg** is a senior researcher at the Meertens Institute, The Netherlands, and professor of cultural history at the Catholic University of Leuven, Belgium. **Clive Emsley** is professor of history at the Open University, England. **Eric Johnson** is professor of history at Central Michigan University.

# Educating the Proper Woman Reader

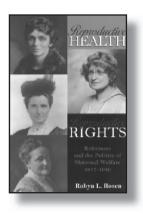
Victorian Family Literary Magazines and the Cultural Health of the Nation Jennifer Phegley

Jennifer Phegley presents an examination of four mid-Victorian magazines that middle-class women read widely. Educating the Proper Woman Reader reevaluates prevailing assumptions about the vexed relationship between nineteenth-century women readers and literary critics. While many scholars have explored the ways nineteenth-century critics expressed their anxiety about the dangers of women's unregulated and implicitly uncritical reading practices, which were believed to threaten the sanctity of the home and the cultural status of the nation, Phegley argues that family literary magazines revolutionized the position of women as consumers of print by characterizing them as educated readers and able critics. Her analysis of images of influential women readers (in Harper's), intellectual women readers (in The Cornhill), independent women readers (in Belgravia), and proto-feminist women readers/critics (in Victoria) indicates that women played a significant role in determining the boundaries of literary culture within these magazines. She argues that these publications supported women's reading choices, inviting them to define literary culture rather than to consume it passively.

Not only does this book revise our understanding of nineteenth-century attitudes toward women readers but it also takes a fresh look at the transatlantic context of literary production. Further, Phegley demonstrates the role these publications played in improving cultural literacy among women of the middle classes as well as the interplay between fiction and essays of the time by writers such as Mary Braddon, Charles Dickens, George Eliot, Elizabeth Gaskell, G. H. Lewes, Harriet Martineau, Margaret Oliphant, George Sala, William Thackeray, and Anthony Trollope.

**Jennifer Phegley** is assistant professor of English at the University of Missouri, Kansas City.

October Victorian Studies, women's studies 256 pp. 6x9 12 illus. \$39.95s cloth 0-8142-0967-X \$9.95s CD 0-8142-9055-8



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# The Pre-Raphaelite Art of the Victorian Novel Narrative Challenges to Visual

Narrative Challenges to Visual Gendered Boundaries Sophia Andres

"Pre-Raphaelite Art of the Victorian Novel is a provocative study of the Victorian novel and Victorian painting that uses not only the novels and paintings themselves but a wealth of related letters, reviews, and memoirs, to reinforce the interconnectedness of the two genres."—Joseph Kestner, University of Tulsa

"This book is the product of a seasoned scholar with a first-class reputation in Victorian Studies. This book reveals the hallmarks of experience and careful reading, and contains throughout the distillation of Andres's absorption in the Victorian novel and artistic endeavor." — William Baker, Northern Illinois University

A provocative interdisciplinary study of the Victorian novel and Pre-Raphaelite art, this book offers a new understanding of Victorian novels through Pre-Raphaelite paintings. Concentrating on Elizabeth Gaskell, Wilkie Collins, George Eliot, and Thomas Hardy and aligning each novelist with specific painters, this work interprets narrative redrawings of Pre-Raphaelite paintings within a range of cultural contexts as well as alongside recent theoretical work on gender. Letters, reviews, and journals convincingly reinforce the contentions about the novels and their connection with paintings. Featuring color reproductions of Pre-Raphaelite paintings, this book reveals the great achievement of Pre-Raphaelite art and its impact on the Victorian novel.

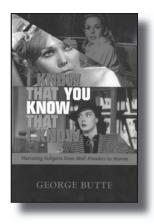
Arguing for the direct relationship between Pre-Raphaelite painting and the Victorian novel, this book fills a gap in the currently available literature devoted to the Victorian novel, the Pre-Raphaelites, and the connection of Pre-Raphaelite art to Victorian poetry. Visual readings of the Victorian novel channel the twenty-first-century reader's desire for the visual into the exploration of Pre-Raphaelite art in the Victorian novel, in the process offering fresh insights into the representation of gender in Victorian culture. Through a textual and a visual journey, this work reveals a new

approach to the Victorian novel and Pre-Raphaelite art with profound implications for the study of both.

**Sophia Andres** is associate professor of English, University of Texas of the Permian Basin.



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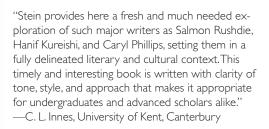


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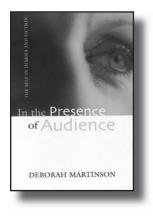
#### Black British Literature

#### Novels of Transformation Mark Stein



"This comprehensive book exhaustively articulates a critical apparatus for reading black British literature. Stein writes unpretentiously, making his complex ideas accessible to both novices and experts in the field"—Timothy Brennan, University of Minnesota

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Also of interest IN THE PRESENCE OF AUDIENCE The Self in Diaries and Fiction Deborah Martinson 2003 192 pp. \$39.95s cloth 0-8142-0952-1 \$9.95s CD 0-8142-9022-1

In this fascinating book, Mark Stein examines "black British literature," centering on a body of work created by British-based writers with African, South Asian, or Caribbean cultural backgrounds. Linking black British literature to the bildungsroman genre, this study examines the transformative potential inscribed in and induced by a heterogeneous body of texts. Capitalizing on their plural cultural attachments, these texts portray and purvey the transformation of post-imperial Britain. Stein locates his wide-ranging analysis in both a historical and a literary context. He argues that a cross-cultural and interdisciplinary approach is essential to understanding post-colonial culture and society. The book relates black British literature to ongoing debates about cultural diversity, and thereby offers a way of reading a highly popular but as yet relatively uncharted field of cultural production.

With the collapse of its empire, with large-scale immigration from former colonies, and with ever-increasing cultural diversity, Britain underwent a fundamental makeover in the second half of the twentieth century. This volume cogently argues that black British literature is not only a commentator on and a reflector of this makeover, but that it is simultaneously an agent that is integral to the processes of cultural and social change. Conceptualizing the novel of transformation, this comprehensive study of British black literature provides a

compelling analytic framework for charting these processes.

Mark Stein is junior professor of theories of non-European literatures and cultures, University of Potsdam, Germany.



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# In C.

## Detecting the Nation

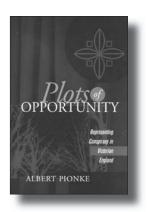
Fictions of Detection and the Imperial Venture Caroline Reitz

In Detecting the Nation Reitz argues that detective fiction was essential both to public acceptance of the newly organized police force in early Victorian Britain and to acclimating the population to the larger venture of the British Empire. In doing so, Reitz challenges literary-historical assumptions that detective fiction is a minor domestic genre that reinforces a distinction between metropolitan center and imperial periphery. Rather, Reitz argues, nineteenth-century detective fiction helped transform the concept of an island kingdom to that of a sprawling empire; detec-

tive fiction placed imperialism at the center of English identity by recasting what had been the suspiciously un-English figure of the turn-of-the-century detective as the very embodiment of both English principles and imperial authority. She supports this claim through reading such masters of the genre as Godwin, Dickens, Collins, and Doyle in relation to narratives of crime and empire such as James Mill's *History of British India*, narratives about Thuggee, and selected writings of Kipling and Buchan. Detective fiction and writings more specifically related to the imperial project, such as political tracts and adventure stories, were inextricably interrelated during this time.

**Caroline Reitz** is assistant professor of English at Saint Louis University.

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# The Intersecting Realities and Fictions of Virginia Woolf and Colette

Helen Southworth

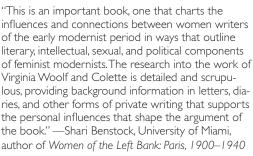
"This is an important book, one that charts the influences and connections between women writers of the early modernist period in ways that outline literary, intellectual, sexual, and political components Virginia Woolf and Colette is detailed and scruputhe personal influences that shape the argument of the book." —Shari Benstock, University of Miami, author of Women of the Left Bank: Paris, 1900-1940

What might the author of Mrs. Dalloway and A Room of One's Own have in common with the author of the Claudine series and The Pure and the Impure? Resisting long-held interpretations that Colette and Virginia Woolf had little in common, Southworth shows here the links between the two famous writers, both real and imagined. Often cast in their diametrically opposed roles of elitist bluestocking and risqué music hall performer, critics have overlooked the many ways in which the lives and works of Woolf and Colette intersect. This study provides a broad-ranging introduction to the biographical, stylistic, and thematic ties that link the lives and works of Britain's and France's first ladies of letters of the early twentieth century. Situating the two writers within an international network of artists and literati, including Jacques-Émile Blanche, Radclyffe Hall and Una Troubridge, Winnie de Polignac, Gisèle Freund, Sylvia Beach and Adrienne Monnier, Vita Sackville-West and Violet Trefusis, this study complicates conceptions of the differences—national, sexual, cultural, and intellectual—which have kept these two women apart by placing these same differences at its center.

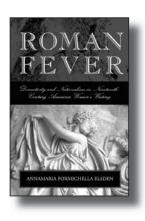
Southworth develops work already undertaken on Woolf's contacts with France and adds to the body of comparative work on Woolf and her contemporaries. This study also highlights as yet unexplored connections between Colette and her British and American peers. Southworth's book makes a significant contribution to gay and lesbian studies and the study of modernist

culture. It also demonstrates the potential of social network theory for literary studies.

Helen Southworth is visiting assistant professor of literature, Robert D. Clark Honors College, University of Oregon.



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# Authorizing Policy Thad Hall

"Hall's book has rich description and analysis about an important aspect of public policy. There is no existing book—or even a good article—that discusses why legislators might strategically vary the timing of reauthorizations. His conclusions are of great relevance to the research agendas in the Congress subfield." —David King, Kennedy School of Government, Harvard University

"This is the definitive book on congressional reauthorizations of laws, a topic that has important implications for national public policy processes. By admirably examining complex theories from two fields, Authorizing Policy advances into a new arena of congressional research: the union of theories of policy process with those of legislative behavior."

—Bryan Jones, University of Washington

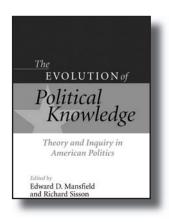
Studies of federal policy agendas seeking to explain why laws pass and why policies change typically look to the political environment, focusing on the media, congressional hearings, presidential addresses, and preferences of legislators as agents of change. However, since World War II, Congress has used simple procedure—short-term authorizations—to control the timing of policy change across the spectrum of federal policy.

This book examines how short-term authorizations create periods of policy stability, when implementation can occur, by allowing policies to be reconsidered only when an authorization expires. This simple procedural mechanism allows Congress to state when certain aspects of a law—such as authorizations of appropriations—will expire. By doing this, Congress creates a schedule for when a given policy will be considered and systematically steers the management of public programs by changing the resources and tools available to policy implementers.

Understanding short-term authorizations may force a reexamination of existing theories of the policy process and congressional activity. Reauthorization politics may well shape member activities (e.g., the timing of bill introductions) as well as interest group activities (e.g., the timing of coalition formation). Reauthorizations also affect the behavior of agencies, which must be responsive to these legislative changes.

**Thad Hall** is assistant professor of Political Science at the University of Utah.

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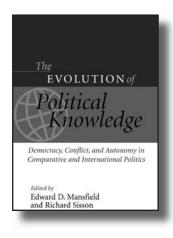
The advantage incumbent members of Congress hold over their opponents in campaigns for office has steadily grown over the past five decades. While students of congressional politics have analyzed the effect of this advantage on members' behavior in office, little is known of its effect on their opponents. Sitting members of the House frequently face underfinanced and obscure challengers. Conventional theories of electoral competition assume that the only hope these candidates have of even coming close to making such an election competitive is to align their policy positions as closely as possible to those of the median voter. Yet challengers to incumbents often run on quite extreme position platforms. In the majority of these uncompetitive races, Robert G. Boatright explains, a new type of politics is emerging—a politics of expressive campaigning, where challengers seek to use their campaigns as a platform for their own views and as a means for helping their party achieve goals other than winning the election at hand.

This research makes two types of contributions to existing political science literature. On a theoretical level, it argues for a reconceptualization of the motives of candidates and parties in rational choice analysis. On a practical level, it seeks to enrich our understanding of the role that challengers play in American elections and of the reason why different types of challengers emerge in different types of elections. Boatright argues that the role of challengers in the American electoral process can be understood only if we broaden our theories about rational candidate be-

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**Robert G. Boatright** is assistant professor of government, Clark University.

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## Expression vs. Equality

The Politics of Campaign Finance Reform J. Tobin Grant and Thomas J. Rudolph

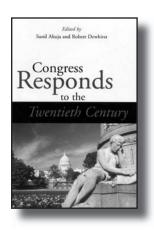
"Expression vs. Equality will be extremely valuable to those who study the effect of public opinion on public policy as well as those who attempt to reform the campaign finance system. The argument that group affect can play a decisive role in helping citizens resolve conflicts between the democratic values of group rights and group influence is well crafted and compelling."—Sarah Morehouse, University of Connecticut NOT APPROVED

In Expression vs. Equality, J. Tobin Grant and Thomas J. Rudolph argue that although public opinion plays a vital role in judicial rulings on the legalities of various finance reform options, political scientists have yet to realize fully the complexities and nuances of public attitudes toward campaign financing. The issue of campaign finance reform exposes a real conflict between the core democratic values of equality and expression. Economic inequalities, reformers argue, allow certain groups and individuals to exert undue influence in the political process, thereby threatening the democratic value of political equality. Opponents tend to frame the issue as a question of free speech: restrictions on campaign contributions are viewed as a threat to the democratic value of political expression. In the context of campaign finance, how do committed Americans rank the importance of equality and expression? How do they resolve the conflict between these competing democratic values?

The answers to these questions, say the authors, depend heavily on whose influence and whose rights are perceived to be at stake. Using a series of unique experiments embedded in a national survey of the American electorate, they find that citizens' commitment to the values of expression and equality in the campaign finance system is strongly influenced by their feelings or affect toward those whose rights and influence are perceived to be at stake. Freedom of speech is more highly valued in contexts where the respondent agrees with the issue in question; equity, on the other hand, is more highly valued when the respondent disagrees with the issue. These findings have implications not only for the continuing public debate over campaign finance reform, but also for our understanding of how citizens make tradeoffs between competing democratic values.

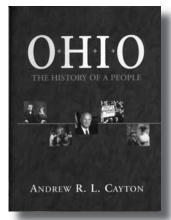
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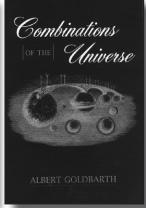
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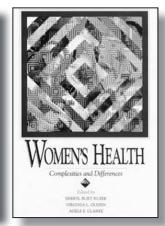


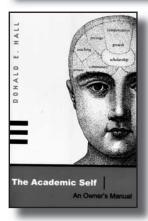
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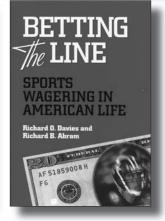
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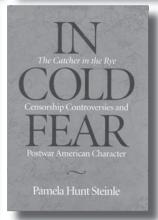












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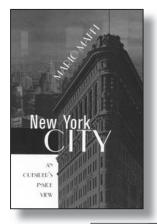
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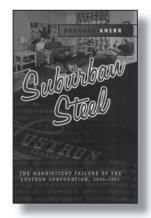
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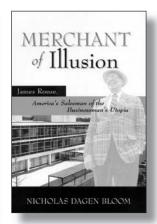




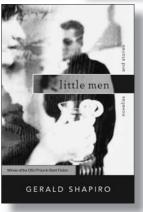
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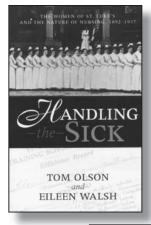
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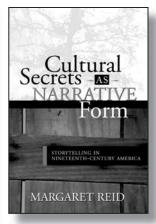
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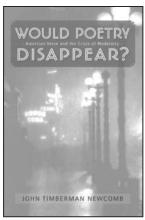
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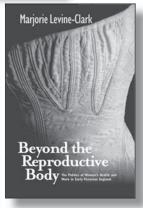
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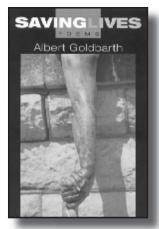
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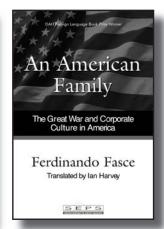
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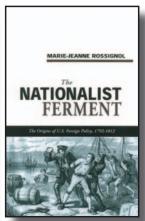
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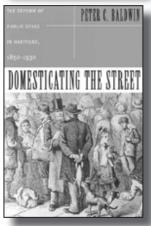
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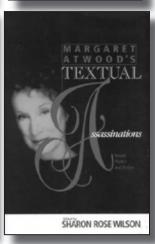












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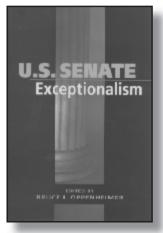
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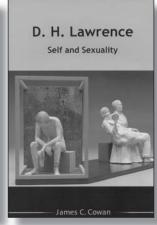
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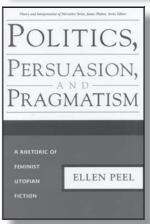
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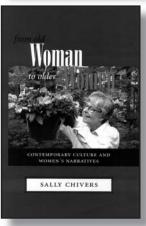
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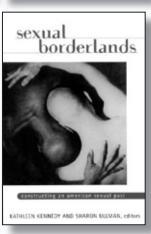












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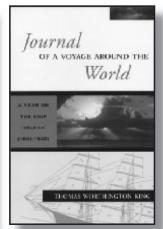
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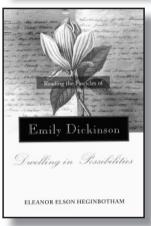
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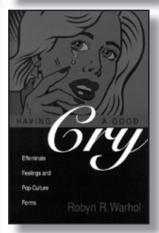
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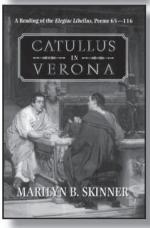












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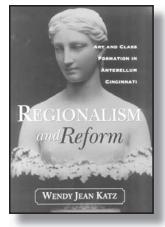
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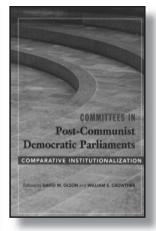
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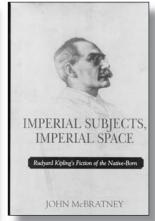
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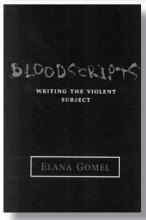
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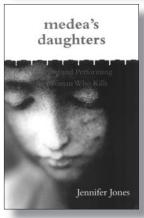
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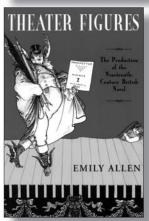












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