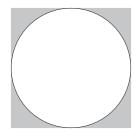




GREATER BOSTON LEGAL SERVICES

... and justice for all

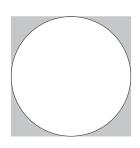




Greater Boston Legal Services (GBLS) provides free civil (noncriminal) legal assistance to low-income people in Boston and thirty-one surrounding cities and towns to help them secure the most basic necessities of life. The assistance GBLS offers ranges from legal advice to full case representation, depending on client need.

Throughout its proud history, GBLS has remained committed to its mission of providing high-quality services to as many poor people as possible. Founded in 1900, it is the oldest and largest legal services program in New England. In 2012, GBLS served over 13,000 people.

To learn more about GBLS' major areas of work, please visit our website: www.gbls.org



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Managing Editor: Linda Lank

Contributors: GBLS staff, Fellow, and AmeriCorps legal advocate; Rosie's Place legal advocate; and Linda Swardlick Smith/Year Up

Printer: Recycled Paper Printing, Inc.

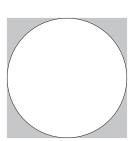
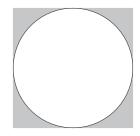


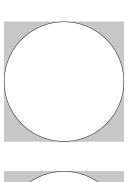
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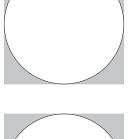


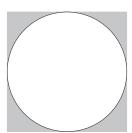
SERVICE AREA

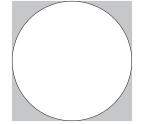
Greater Boston Legal Services serves the following cities and towns. Those towns marked with an * are served only by the Elder, Health and Disability Unit.











Arlington
Bedford*
Belmont
Boston
Boxborough*
Braintree
Brookline
Burlington*
Cambridge
Canton
Carlisle*
Chelsea
Cohasset
Concord*
Everett

Acton*

Harvard* Hingham Holbrook Hull Lexington* Lincoln* Malden Maynard* Medford Melrose Milton Newton North Reading* Norwell Quincy Randolph

Reading*
Revere
Scituate
Somerville
Stoneham
Stow*
Wakefield
Waltham
Watertown
Weymouth
Wilmington*
Winchester
Winthrop
Woburn



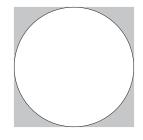
IN MEMORIAM

Catherine M. (Forgione) Texera 1946-2013

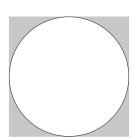
Cathy Texera, a member of the GBLS family for 23 years, passed away on February 10, 2013. Known for her quiet persistence, determination, and ability to keep her grace and sense of humor during the worst and most frustrating of times, Cathy brought her special skills, patience, and compassion to each of the positions she held at GBLS.

She began at GBLS as an administrative assistant in the former Elder and Medicare Advocacy Project (MAP) Unit. She managed the MAP dual eligibles project which served clients receiving Medicare and MassHealth benefits. Her skill and dedication enabled MAP to help countless numbers of frail and disabled elders secure medical benefits.

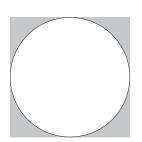
Cathy was a Senior Intake Paralegal in the Elder, Health and Disability Unit, a role which required empathy, patience, and diligent follow-through, all of which Cathy offered in abundance. Callers often have trouble navigating the telephone and intake systems, may be ill or anxious, and may have trouble hearing. Cathy invariably provided assistance with a special ability to connect with the most vulnerable. She will be greatly missed by her colleagues but, most of all, by the clients she helped.



During 2012, in partnership with GBLS' many supporters and Board and Corporation members, we worked to redress the wrongs endured by thousands of low-income members of the communities we serve.

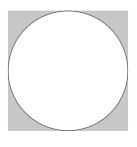


Our staff, Fellows, loaned associates, volunteers, and law student interns helped clients understand and defend their rights and brought about systemic changes that positively impact the lives of thousands of vulnerable Massachusetts residents. This report introduces you to some of those clients, describes some of our innovative partnerships and systemic advocacy successes, and acknowledges with heartfelt thanks the many generous individuals, law firms, agencies, and other partners whose support made all this possible.



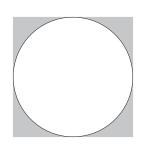
Without your help, thousands more of the poorest, most marginalized members of our communities would remain defenseless after suffering injustice.

Thank you so much.



"THANK YOU GBLS. This picture [right] says that persistence, resilience and a positive attitude get the job done.

This family has fought all obstacles: no shelter, terrible shelter, no money for laundry detergent, no money for food, no child care, partial child care ... With all of your help, she is still LOVED at her internship and can tell others to never, ever, ever give up..."



--Linda Swardlick Smith, of the Year Up program that referred "Amina" to GBLS for help

Thanks to Your Support, a Homeless Mother and Child Get Help to Obtain Shelter Close to their Internship and School

Despite the challenges of living in a homeless shelter with her young daughter Akayla, "Amina" is a star student in the Year Up program which helps high school graduates bridge the gap to college or employment. Amina successfully completed the classroom phase of the program and secured an internship as a Portfolio Accountant with a major financial services company in Boston. Amina receives Transitional Assistance benefits for herself and her daughter, and a scholarship from Year Up for expenses related to participating in their training program.

In the midst of Amina's internship, the state abruptly informed her that she was being transferred from shelter in Boston to a motel in Natick. She immediately contacted Year Up and Linda, a key official there, told her not to go to Natick, as the challenging logistics of child care and transportation would result in her losing the internship and an excellent shot at a paid job at the end. Linda encouraged Amina to beg her mother to let her and Akayla stay with her temporarily in Boston, so Amina could get to her internship. Meanwhile, Linda contacted the Department of Housing and Community Development (DHCD), the agency that oversees the homeless shelter program, thinking she'd convince them to place Amina in another

Boston shelter soon. Instead, DHCD terminated Amina and barred her from shelter benefits for 12 months for not going to the Natick motel. Year Up then referred Amina to GBLS for help in this crisis situation.

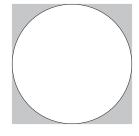
Amina's attorney Melanie Malherbe attempted to persuade agency officials to reverse the decision, but meanwhile also filed an appeal on Amina's behalf. The agency refused to reconsider, so Melanie represented Amina at the appeal hearing, that included presenting testimony by the Year Up official and Amina. The Hearing Office ruled completely in Amina's favor, rescinding the termination and quickly paving the way for a new shelter placement.

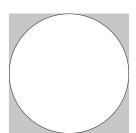
Amina and Akayla are now in a family shelter close to public transportation, for a straightforward commute to Amina's internship, in which she continues to thrive. Akayla was spared from being uprooted from her preschool, giving her some stability in the face of switching shelters.

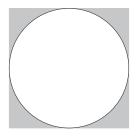
Without the support of GBLS' donors and funders, many more vulnerable women like Amina who work hard to get themselves and their children out of poverty would be living in untenable conditions, on someone's floor or on the streets.

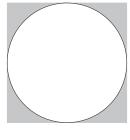


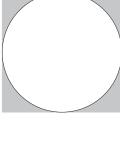
"Amina" and her daughter Akayla were placed in a family shelter in Boston after GBLS attorney Melanie Malherbe won the appeal of Amina's shelter benefits termination. The placement preserved Amina's professional internship in Boston.

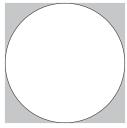












Winning Back Illegally-Denied Minimum Wage and Overtime Payments

With very limited economic opportunity at home in Central America, Pablo had immigrated to Boston to find work to support his family. Willing to work hard for long hours, he found that restaurants were eager to hire him at low wages to wash dishes, prepare meats and vegetables, and clean the kitchen.

For nearly two years, Pablo worked 60-70 hours per week for a restaurant outside Boston. He had accepted the employer's offer of \$8.50 per hour for all hours worked, not knowing that he was entitled to receive overtime pay when he worked more than 40 hours per week. However, after his first few months of work, Pablo found himself both being paid only sporadically and far less than the Massachusetts minimum wage of \$8.00 per hour. When Pablo complained, his employer assured him that he would get the wages promised. When Pablo realized that the employer's promises were hollow, he sought legal advice from Centro Presente, a communitybased organization in Somerville, which referred him to GBLS. GBLS attorney Audrey Richardson informed Pablo not only that he was entitled to recover his promised but unpaid wages, but that his employer was obligated under the law to pay time-and-a-half for his overtime hours.

Once he learned about his wage rights, Pablo casually mentioned to his attorney the arrangement at his prior job, where he had been working a schedule of over 63 hours per week for a flat monthly salary that came out to about \$325 per week. In this earlier job, the employer had not made even a pretense of compliance with the minimum wage and overtime laws.



Pablo's employers did not pay him the wages and overtime he had earned while working 60-70 hours per week over several years. Attorney Audrey Richardson filed court complaints on Pablo's behalf and resolved them successfully.

With little time to lose, as the statute of limitations was running, GBLS filed two separate court complaints on Pablo's behalf. The complaints alleged that Pablo's employers had blatantly violated both Massachusetts and federal wage laws, and they sought to recover Pablo's back wages plus additional damages. Attorney Richardson resolved both cases successfully, earning Pablo's substantial thanks and appreciation for GBLS' services.

Photo credit: Linda Lank

Skadden Fellow Assists Youth with Disabilities "Aging Out" of the Foster Care System

In September 2011, Attorney Margaretta Homsey Kroeger came to GBLS as a Skadden Fellow to launch the Transitioning Foster Youth SSI Assistance Project. The project provides critical legal assistance to youth with disabilities who are "aging out" of the Massachusetts foster care system and are recipients of Supplemental Security Income (SSI) disability benefits. At age 18, SSI eligibility must be re-determined and the youth risk losing the benefits if they are not able to navigate the process. Termination of SSI means losing subsistence income, as well as access to health care and to other vital programs that can help them finish their educations and transition to work. Loss of SSI puts them at much higher risk of homelessness, unemployment, and involvement with the criminal justice system. Access to legal assistance is critical for these youth.

The Skadden Fellowship Program, funded by the law firm of Skadden, Arps, Slate, Meagher & Flom LLP, awards funding for two years to graduating law students who devote their professional lives to public interest work. Now in its 25th year, it has to date awarded 677 fellowships in 43 states. Close to 90 percent of the Fellows have remained in public interest or public sector work.

Margaretta graduated from Harvard

College and worked as a tenant organizer in the Bronx, then at the New York City Bar Justice Center's Legal Clinic for the Homeless. She is a 2010 graduate of Boston College Law School, where she was a Public Service Scholar and received awards for her commitment to public interest law. Before joining GBLS, she served as a judicial clerk for the Rhode Island Supreme Court.

Through community outreach, legal education, and direct representation, Margaretta helps youth with disabilities to maintain and/or access critical supports and services, including SSI and comprehensive health care, that will enable them to transition from foster care to independent adulthood. She conducts outreach and intake at community organizations that serve transitioning foster youth as well as homeless and street-involved youth, and also gives presentations and trainings to state foster care agency staff, social service providers, and attorneys who work with foster youth.

In 2012, the project provided legal assistance to over 50 clients, ranging from advice to full representation. More than two-thirds of the clients had a diagnosed mental illness, including one-third who suffered from Post-Traumatic Stress Disorder, and one-fifth had a cognitive disability.

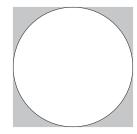
"Through the project, we have seen how easy it is for these youth to fall through the cracks between the child and adult social service systems, and also how rarely they seek legal assistance because they don't realize it's available," says Margaretta. "When the project began, GBLS didn't have any clients coming with these issues, so we realized we needed to engage in intensive outreach. It has been wonderful to see how many of these vulnerable youth are now coming to GBLS and obtaining help with accessing the supports they need to be able to live independently in the community."

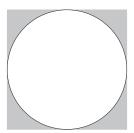
We are grateful to the Skadden Fellowship Program for funding Margaretta's work assisting this very vulnerable category of youth.

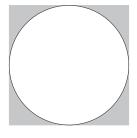


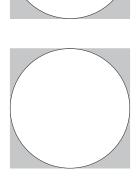
"Tania", left, was improperly terminated from her health care insurance after she aged out of foster care. Attorney Margaretta Homsey Kroeger, right, assisted Tania to obtain the comprehensive health insurance coverage she needs.

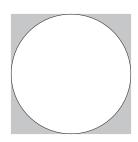
hoto credit: Linda Lan











2012 Major Systemic and Legislative Advocacy Victories

Your support made a significant difference for the lives of thousands of Massachusetts residents through GBLS' impact advocacy in 2012. Thank you.

Helping Halt the Exploitation of Temporary Workers

Thousands of day laborers in Massachusetts who work for temp agencies were sent off to work, including to dangerous jobs, without having any idea where they were going, the type of work they would do, their rate of pay — even the name of their employer, who was often referred to by a nickname. These conditions often led to abuse and exploitation including nonpayment of wages, illegal fees, and hazardous working conditions.

To end this abuse, GBLS worked with a coalition of immigrant worker centers, unions, faith-based and community groups and other legal services programs to bring about reform. GBLS attorneys drafted a bill to prevent these unethical practices and prepared clients to testify at legislative hearings and to educate their legislators. GBLS also worked with a coalition to secure the support of labor, the private bar, lawabiding staffing agencies, the Massachusetts Office of the Attorney General, the Executive Office of Labor and Workforce Development, and the Governor's office. Success was achieved in August 2012, when Governor Deval Patrick signed into law the Temporary Worker's Right to Know Act that requires temp agencies to provide written notice of key details of job assignments, disclosure to workers of how to reach the Department of Labor Standards, and the name of the workers' compensation provider, among other protections.

Removing Barriers to Emergency Shelter for Homeless Families

When the Department of Housing and Community Development (DHCD) implemented draconian new rules and regulations involving access of homeless families to emergency shelter, GBLS saw a drastic increase in the number of homeless families being denied shelter and seeking our help. On behalf of a homeless family of four, a GBLS attorney filed affirmative litigation challenging the standard being used to evaluate eligibility for emergency family shelter after an eviction. As a result of the affirmative court case, the Office of the Attorney General (on behalf of DHCD) negotiated with GBLS to issue a new policy memorandum changing the legal standard for determining when a tenant can be denied shelter due to an eviction, and to place the client family into shelter in the interim. As a result, more vulnerable homeless families are now able to access critical emergency shelter.

Access to Health Care for Unemployed Workers

The Medical Security Program (MSP) provides health coverage for individuals receiving unemployment benefits and their families. Over the past several years, the Medical Security Trust Fund has been under pressure due to a spike in MSP enrollment during the recession and the subsequent slow economic recovery, as well as due to federal unemployment insurance extensions. As a result, the MSP fund had been operating in the red. There were two possible scenarios: Serious cutbacks to the program or increased contributions to the fund by employers. GBLS worked with a coalition of groups

in defending against cuts and securing an increase in the employer contributions. This helped ensure continued coverage for over 28,000 Massachusetts unemployed workers and their families who rely on it.

Protecting Low-Income Nursing Home Residents

During 2012 GBLS won several important protections for very vulnerable nursing home residents. GBLS attorneys obtained improvements in the complaint process to the Massachusetts Department of Public Health (DPH) regarding nursing home care, ensuring nursing home residents' rights. In addition, working with a coalition of supporters, GBLS and its allies helped ensure that during the state FY13 budget process a Personal Needs Account of \$72.80 and the right to a bed hold were not cut.

Creating a New Model of Tenant Involvement in Affordable Housing Preservation Efforts

Following up on GBLS' successful work in getting enacted Chapter 40T of the Massachusetts General Law, which provides a new vehicle for the state to help preserve affordable housing units for low-income renters when affordability protections are about to expire, the Massachusetts Department of Housing and Community Development (DHCD) turned to GBLS for help when DHCD exercised for the first time its option

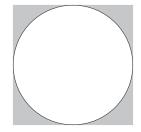
to name a new owner to purchase two threatened developments. DHCD and the new owner asked GBLS, along with an attorney from MetroWest Legal Services, to represent the tenants during this purchase so that the tenants' interests were protected and that the arrangement could become a model for other such purchases. GBLS' work with the tenants, the owner, and DHCD led to the longterm preservation of 171 units of affordable housing that otherwise might have been lost to market rate rents, and put a model in place for future purchases.

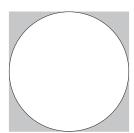
Advocating Successfully for Passage of the Community Preservation Act in Somerville

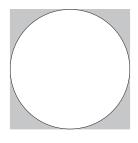
GBLS staff worked with the Committee for a Stronger Somerville to obtain passage, by a ballot question at the general election in November 2012, of the Community Preservation Act (CPA) in the City of Somerville. The CPA imposes a 1.5% surcharge on property taxes, with exemptions for vulnerable homeowners. This surcharge is matched with state funds and together the money can only be used for affordable housing, open space, and historic preservation. The question passed by the widest margin of any such local CPA campaign in the state.

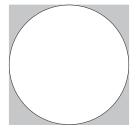
Establishing a Strong Precedent in Children's Asylum Cases

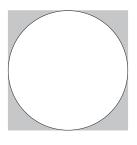
Celvyn Mejilla-Romero was 13 when he applied for asylum in the U.S. His family had suffered severe persecution in Honduras. After the Board of Immigration Appeals (BIA) denied his asylum claim because they did not consider his testimony sufficiently detailed, GBLS submitted a Petition for Review raising crucial issues regarding treatment of children's asylum claims. This led the U. S. Court of Appeals for the First Circuit Court of Appeals to send the case back to the BIA because it had not followed international and national standards regarding children's asylum cases. Removal proceedings were thus terminated and the BIA will now have to use child-sensitive procedures. This decision establishes a strong precedent for children's asylum cases and will influence hearings before immigration judges throughout the country.

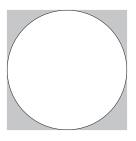












GBLS Family Members Honored for Achievements

A selection of 2012 Awards and Honors

2012 Top Women of Law Awards: Housing Law Unit Senior Attorney **Stefanie Balandis** and Executive Director **Jacquelynne Bowman** were honored by Massachusetts Lawyers Weekly in October 2012. The award honors "the women making a difference in the legal community".

Community Change, Inc. Leadership Award: Consumer Rights Unit Managing Attorney Nadine Cohen, a "longtime activist for racial justice", was honored with a Drylongso Award in November 2012. The Drylongso Award honors "ordinary people doing extraordinary work" in challenging structural racism.

City Life/Vida Urbana Community
Leaders Award: Housing Law Unit
Attorney Zoe Cronin was honored for her
commitment to building the movement for
social justice through her work for people
facing foreclosure and eviction, in
December 2012.

Up and Coming Award: Employment Law Unit Attorney Sherley Cruz was honored by Massachusetts Lawyers Weekly (MLW) and the Massachusetts Bar Association (MBA), at the Excellence in the Law event in May 2012. This is an annual celebration co-hosted by MLW and the MBA that honors outstanding individuals and their contributions to the legal profession.

Access to Justice Commission, Administrative Justice Working Group:

Welfare Law Unit Senior Attorney **Naomi Meyer** was appointed to serve on the working group's Steering Committee. The working group's efforts involve working cooperatively with state agencies to make systemic changes in the ways in which state agencies make decisions that affect public benefits for poor people.

Chief Justice Margaret H. Marshall Award:

Marc Gary and Bob Sable were honored by the Boston Lawyer Chapter of the American Constitution Society in September 2012 for their efforts to improve access to justice. Marc served on the GBLS Board of Directors and co-chaired the Marshall Plan, a major fundraising campaign on behalf of GBLS. Bob is the former Executive Director of GBLS.

Massachusetts Access to Justice Commission *Pro Bono* Fellows Program:

Bob Sable was selected by the Commission to participate in this new statewide pilot project in which senior lawyers will partner with non-profit and legal service organizations to provide critical legal assistance to underserved populations.

Since March 2012 Bob has been a volunteer attorney in GBLS' Consumer Rights Unit, helping staff with bankruptcy matters for clients who need this assistance.

GBLS and Rosie's Place: A Collaboration to Assist Homeless Women

In July 2012, GBLS launched an exciting new partnership with Rosie's Place, a shelter and services organization in Roxbury that provides both emergency and longterm assistance to poor and homeless women. To further our shared goal to end homelessness, our two organizations developed a new model to provide legal services to Rosie's Place clients and guests. GBLS Family Law Unit Attorney Carolina Africano and Housing Law Unit Attorney Alex Mitchell-Munevar manage the project. Carolina has been assisting GBLS' Family Law Unit clients since 2008, and Alex joined GBLS in 2002, assisting clients with housing, family, and employment law matters.

The project conducts on-site intake weekly at Rosie's Place in Roxbury, and clients are also referred directly to GBLS by Rosie's Place advocates. Guests receive assistance for all types of legal issues that GBLS handles, the majority pertaining to housing, family, and immigration law, and the remainder pertaining to consumer, health and disability, criminal records (CORI), Social Security/SSI, and welfare benefits.

GBLS' project attorneys also provide supervision for a Rosie's Place AmeriCorps attorney, and in addition are available to Rosie's Place staff who have legal questions about guests they are assisting. Carolina and Alex also worked with the

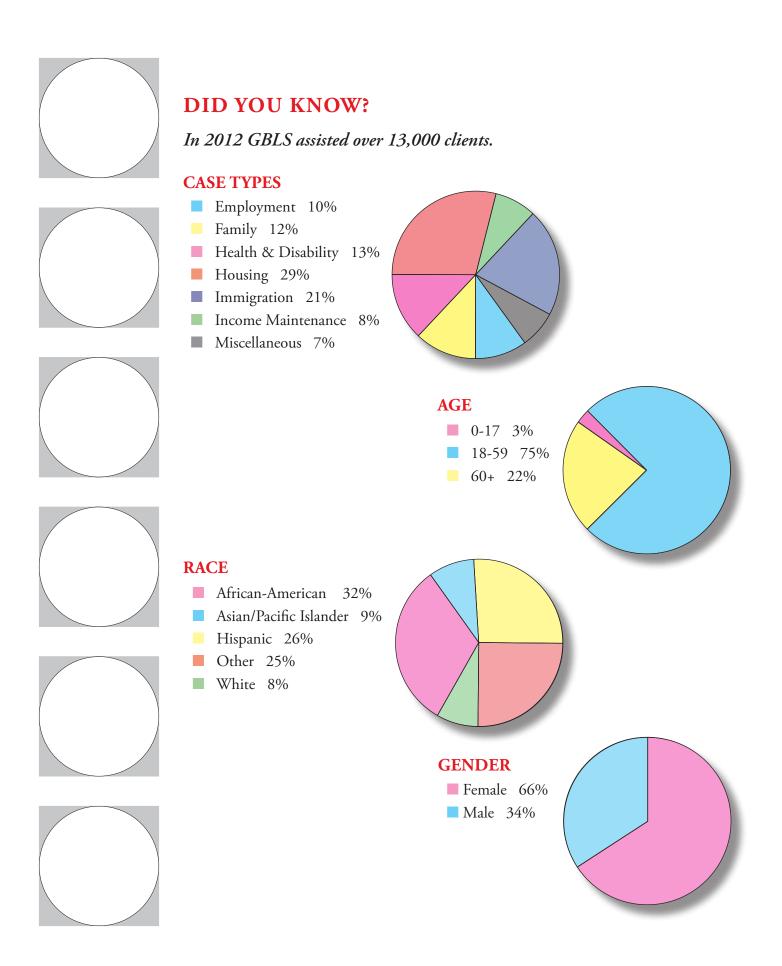


Rosie's Place Project GBLS attorneys Carolina Africano (far left) and Alex Mitchell-Munevar are pictured with Rosie's Place Director of Advocacy and Residential Services Sandy Mariano.

AmeriCorps volunteer and the New England School of Law Student CORI Project to develop a project that provides an on-site legal clinic for guests seeking help with sealing a CORI, and to offer law students reallife, hands-on experience.

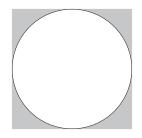
GBLS project staff also provide informational clinics to Rosie's Place guests on various legal issues. They provide periodic training and support for the organization's homelessness prevention staff at Housing Court, to help clients avoid eviction, and to other Rosie's Place staff on topics including spotting legal issues their clients may be grappling with and lawyer/client confidentiality.

Attorneys Africano and Mitchell-Munevar say, "The collaboration between GBLS and Rosie's Place has proven to be a unique opportunity to combine the passion, resources, and services of our two amazing organizations and leverage it to enhance the quality of holistic assistance the women of Rosie's Place receive during what are some of the most challenging times in their lives."



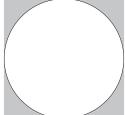
FINANCIAL STATEMENTS

INCOME	2012	2011
Massachusetts Legal Assistance Corporation	3,873,060	3,512,327
Law Firms and Attorneys	3,622,787	3,430,432
Cy Pres Awards	104,016	505,742
Foundations/Corporations	1,397,896	1,611,098
Government Grants	1,486,991	1,556,295
Individual Contributions	1,463,585	1,335,643
United Way of Massachusetts Bay and Merrimack Valley	477,034	457,449
Miscellaneous	793,223	1,077,340
TOTAL INCOME BEFORE DONATED SERVICES	13,243,592	13,486,326
Volunteer Services	5,779,456	6,828,844
TOTAL INCOME	19,023,048	20,315,170
EXPENSES	2012	2011
Salary and Benefits Subtotal	10,943,275	10,747,327
Non-Personnel:		
Occupancy	418,894	454,485
Equipment and Supplies	512,981	196,351
Contract Services	635,037	647,743
Library and Litigation Expenses	292,313	275,985
Transfer to Capital	35,000	295,000
Miscellaneous	271,837	397,475
Non-Personnel Subtotal	2,166,152	2,267,039
TOTAL EXPENSES BEFORE DONATED SERVICES	13,109,427	13,014,366
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CUMULATIVE OPERATING NET ASSETS	5,021,842	4,887,677



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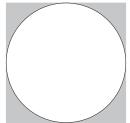
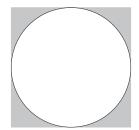
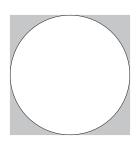




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The 2012 GBLS Associates Drive captains who won awards are pictured at the Awards Ceremony, along with Ropes & Gray Partner Diane Patrick (6th from left); GBLS Family Law Unit Senior Attorney Mithra Merryman; and Executive Director Jacquelynne Bowman (4th and 5th from left, respectively).



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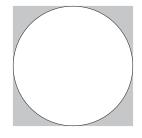
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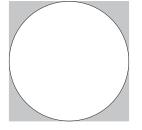


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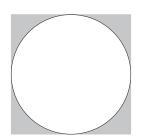
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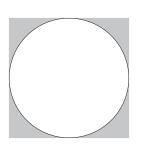
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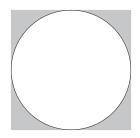


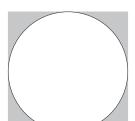


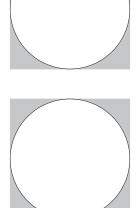


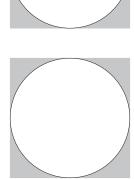


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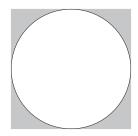
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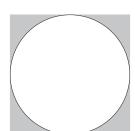
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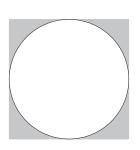
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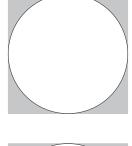
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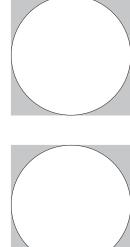
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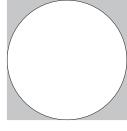
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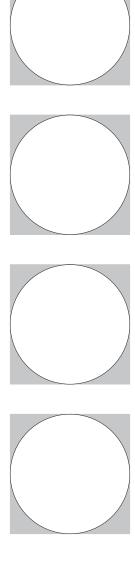
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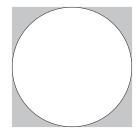
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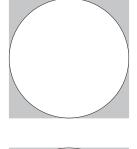
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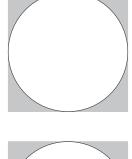
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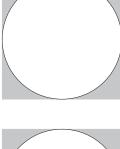
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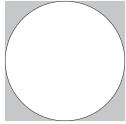
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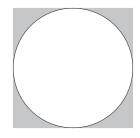
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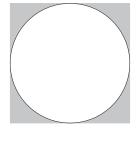
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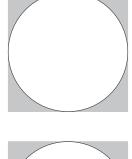
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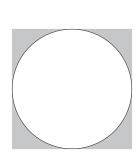
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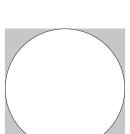
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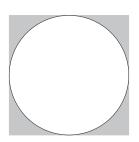
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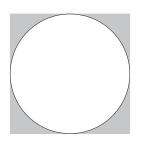
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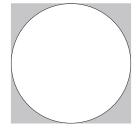




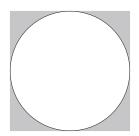
In its third year, the Corporate Counsel Drive is growing. Lawyers from 15 corporate legal departments were represented and 165 attorneys contributed over \$67,000 toward the cause of equal access to justice. Pictured are the members of the Steering Committee (names in bold) and team captains who gathered in November 2012 at the offices of Fidelity Investments to kick off the Drive. From left to right are **John J. Hitt** (Fidelity), Michael Cappucci (Harvard Management), **Anne Trinque** (Grantham Mayo), Scott Friedman (Old Mutual), Jacquelynne J. Bowman (Executive Director, GBLS), Anil S. Kumar (Wells Fargo), Robert R. Leveille (Putnam), Christopher R. Bohane (MFS), **John D. Norberg** (Wellington), **Martha A. Mazzone** (Fidelity), Peggy Ho and Sarah Gill (LPL Financial). Team captains not pictured are: Jennifer Carpenter Boylan (LPL), Gregory L. Pickard (Brown Brothers Harriman), Melissa A. Reed (EMD Serono) and Kathleen C. Henry (Plymouth Rock Assurance).



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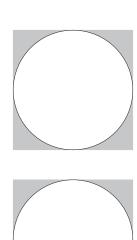
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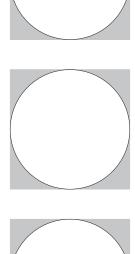
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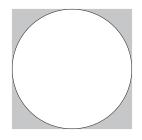
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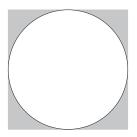
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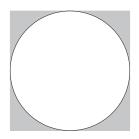
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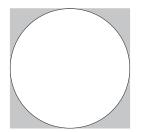
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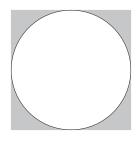
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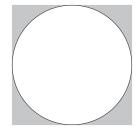
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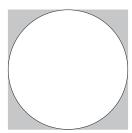
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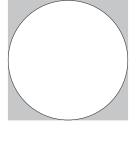
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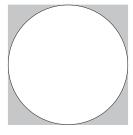
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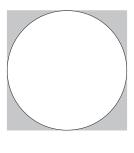
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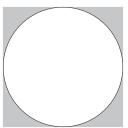
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