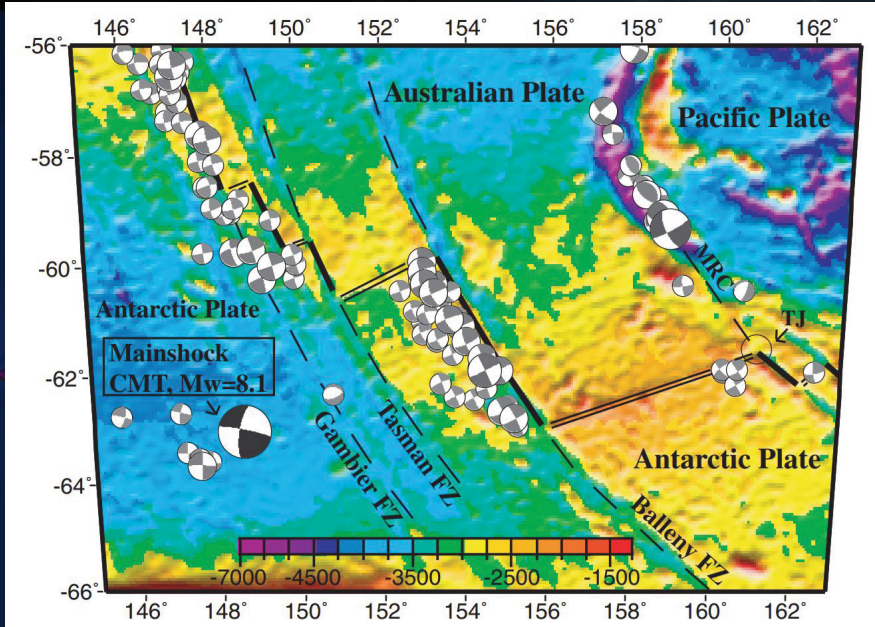
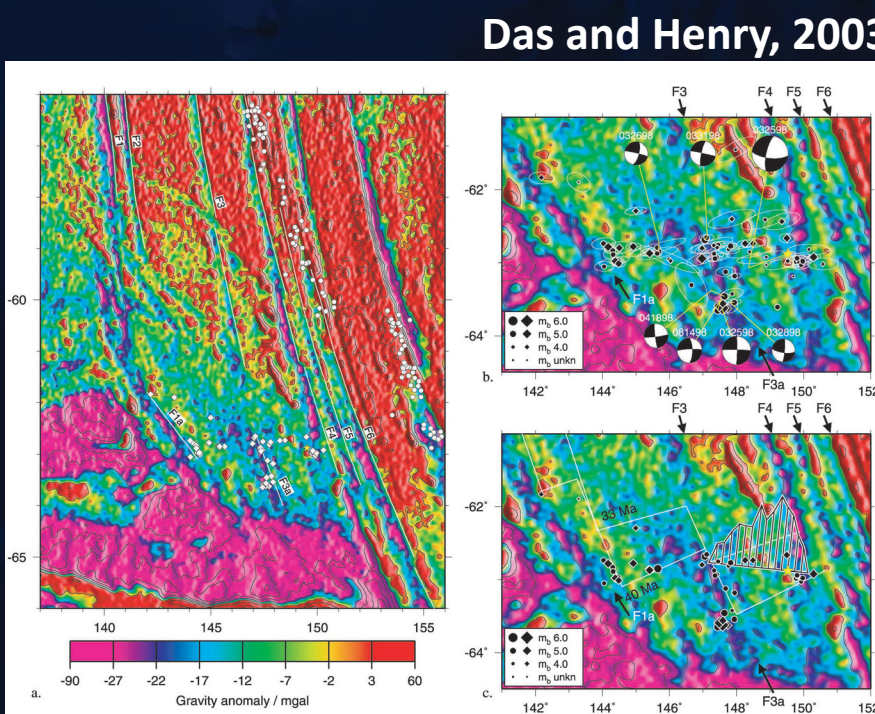
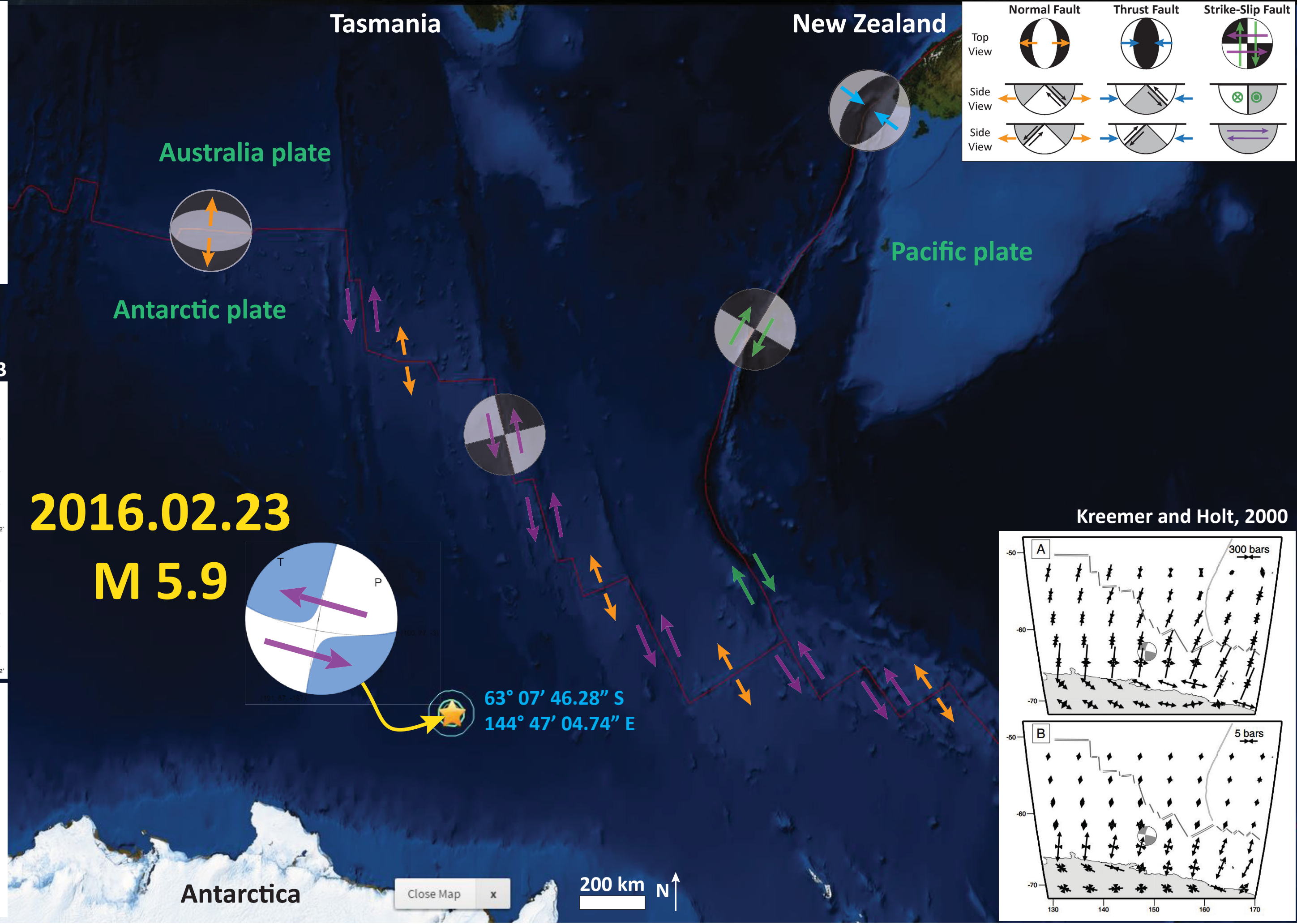
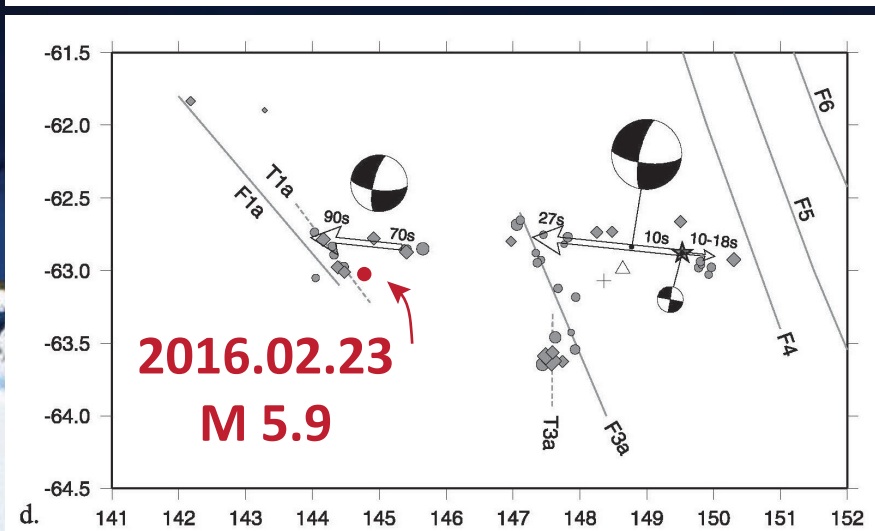




Kreemer and Holt, 2000



Das and Henry, 2003



Kreemer and Holt, 2000

