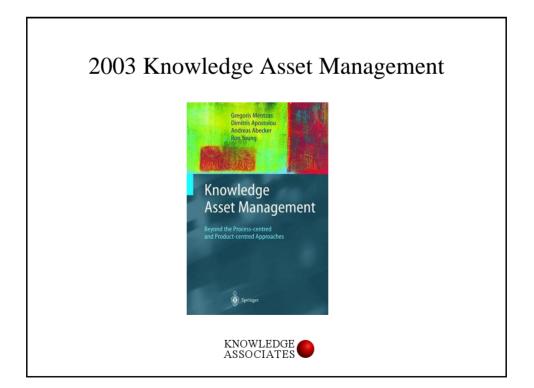
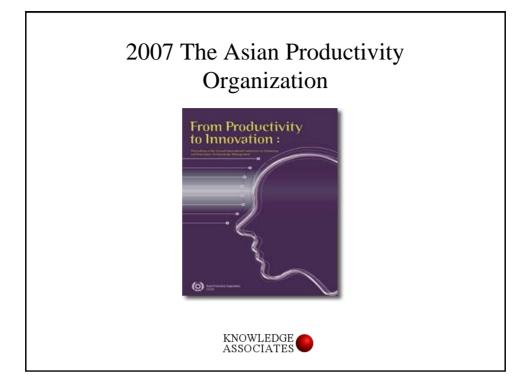


ARE WE THROWING THE BABY OUT WITH THE BATHWATER?

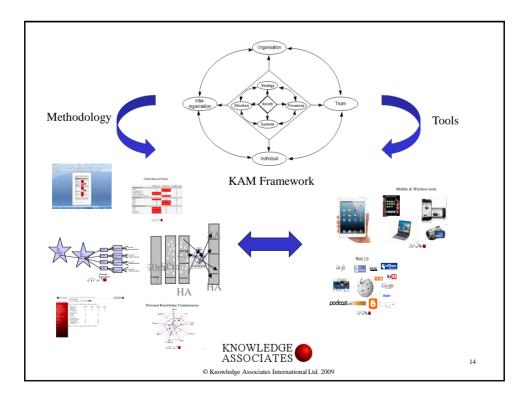








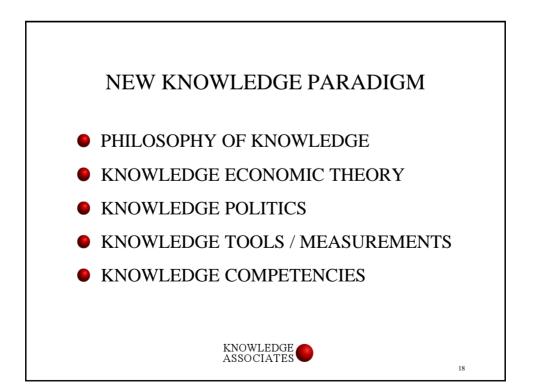


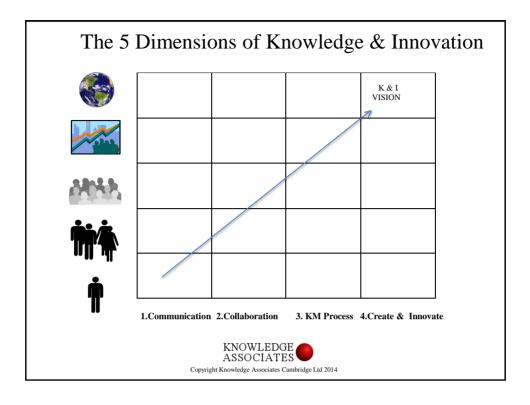


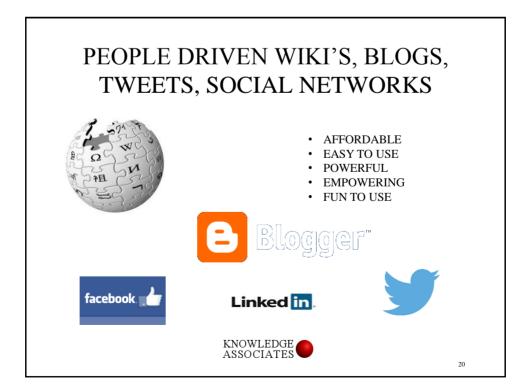


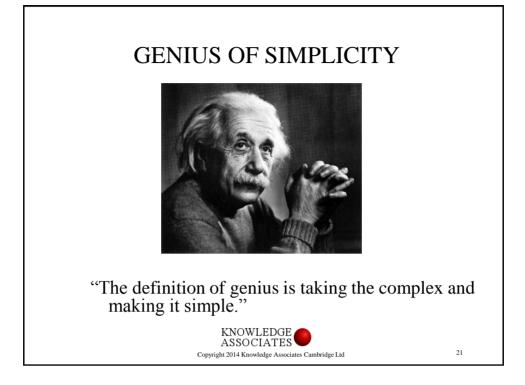












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