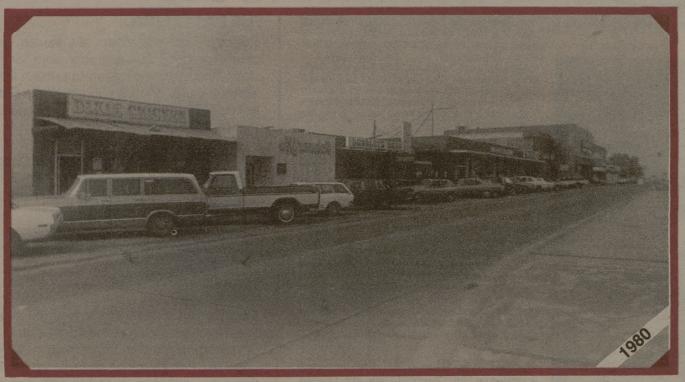


Where the action is and where the problems are





see pages 4-5