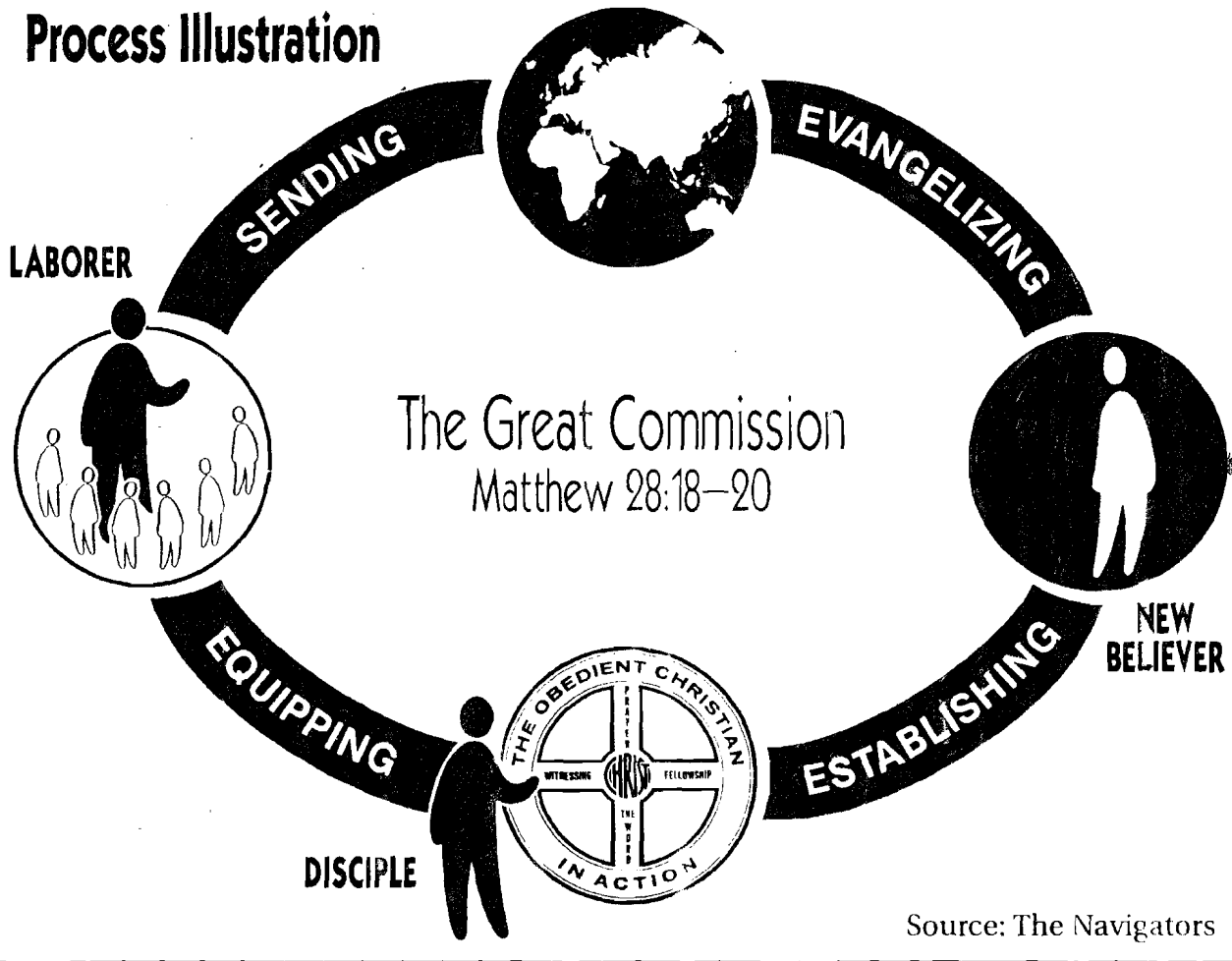


Process Illustration



Source: The Navigators