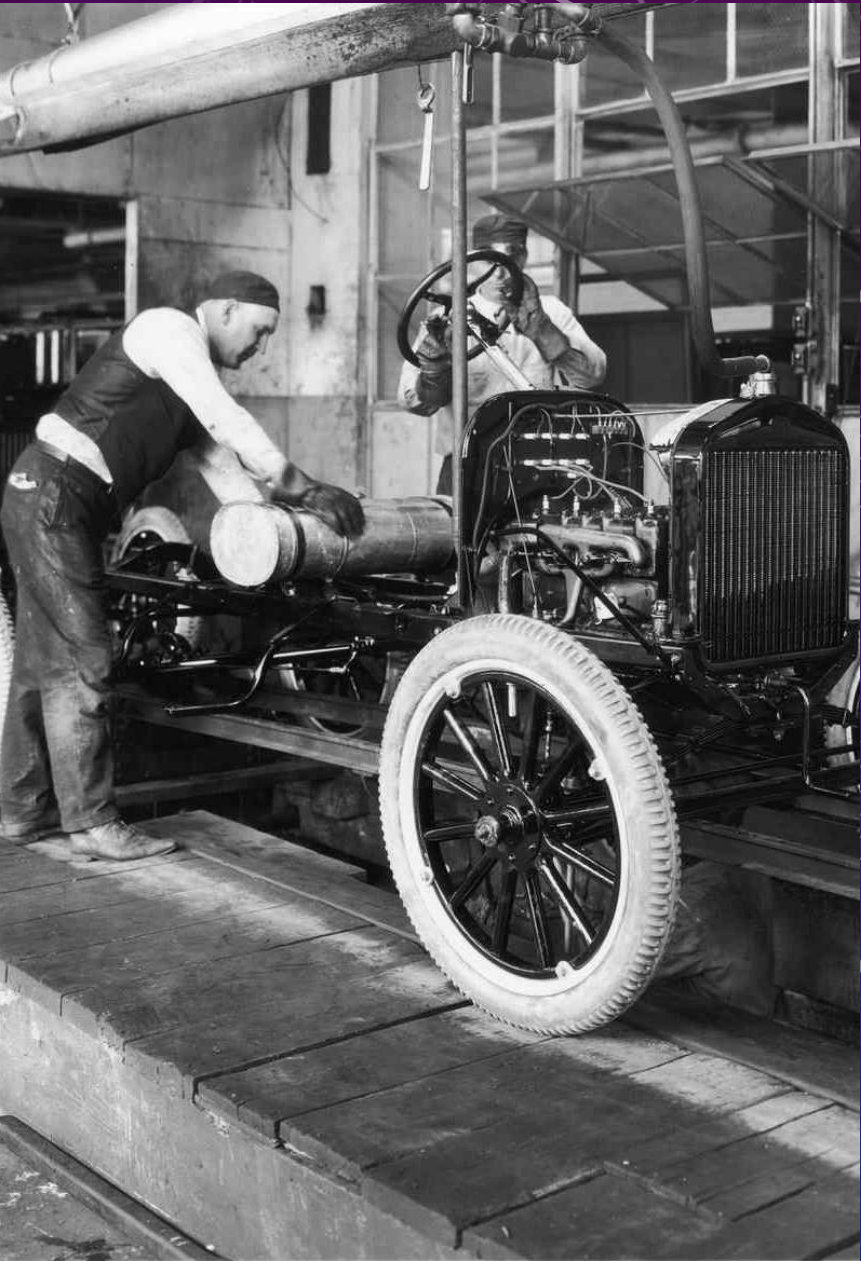
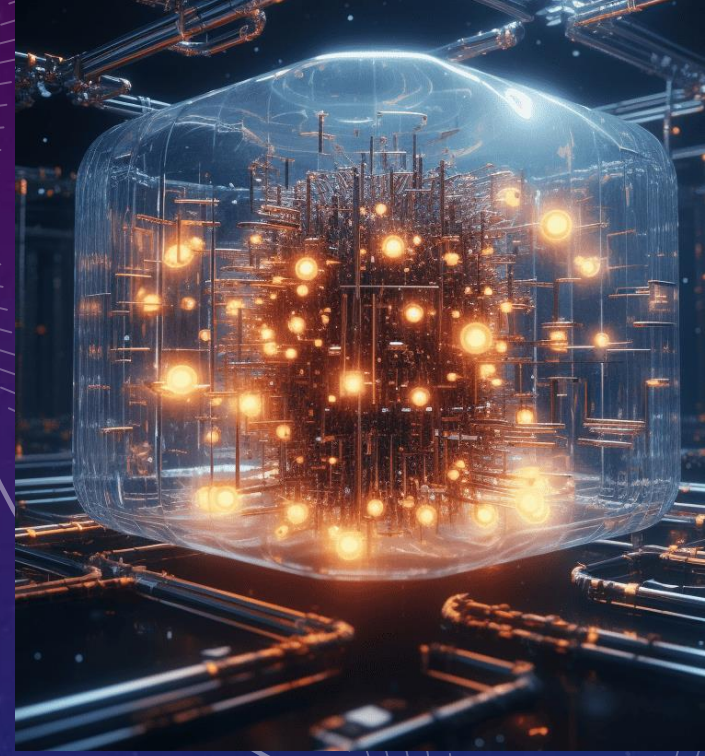
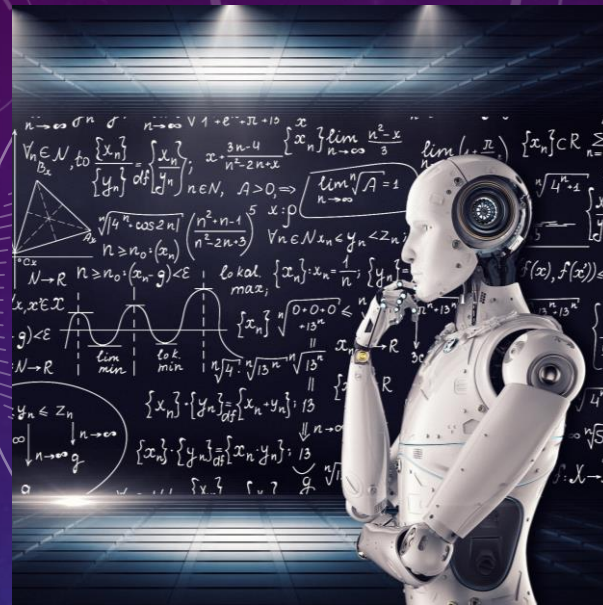


TECHNOLOGY AND OPPORTUNITY  
DRIVING CHANGE



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WHILE TECHNOLOGIES AND TRENDS COME AND GO...  
WHAT REMAINS CONSTANT....