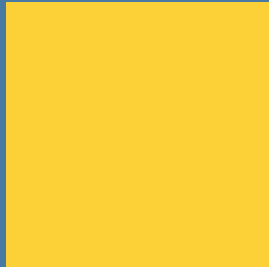
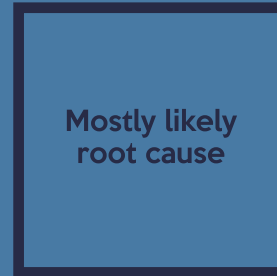


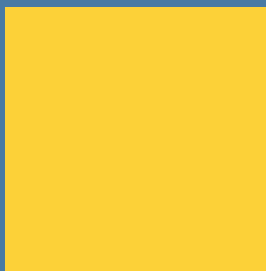
BREAK DOWN THE PROBLEM



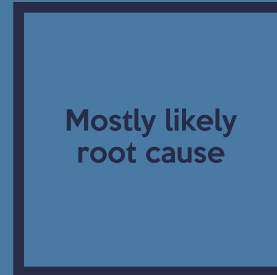
WHO/WHAT?



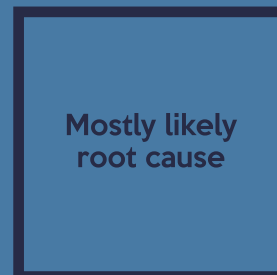
**WHERE?
WHEN?**



HOW?



**WHY IS IT A
PROBLEM?**



**WHY DOES IT
OCCUR?**



