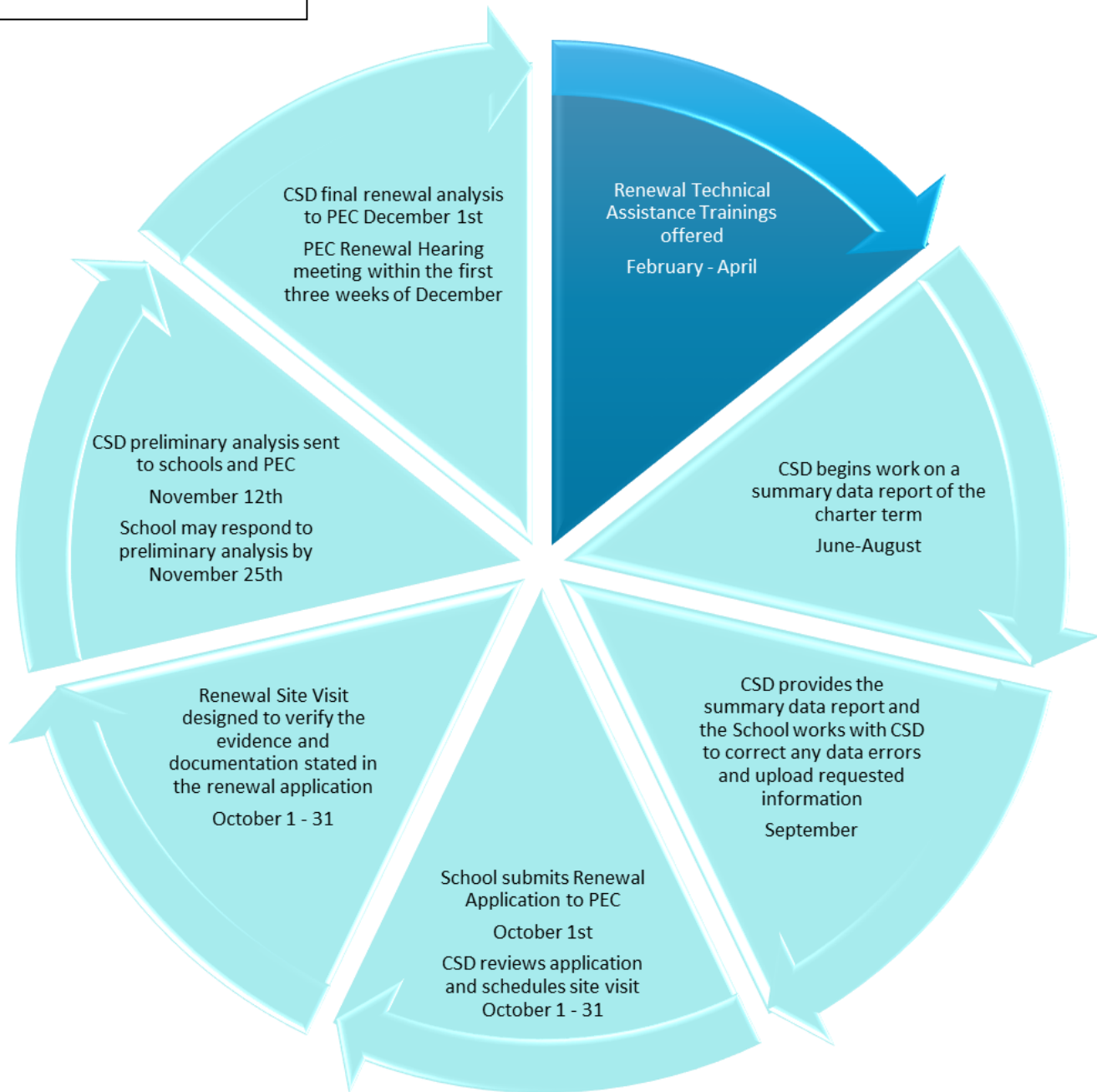


Renewal Cycle



The Charter Cycle

