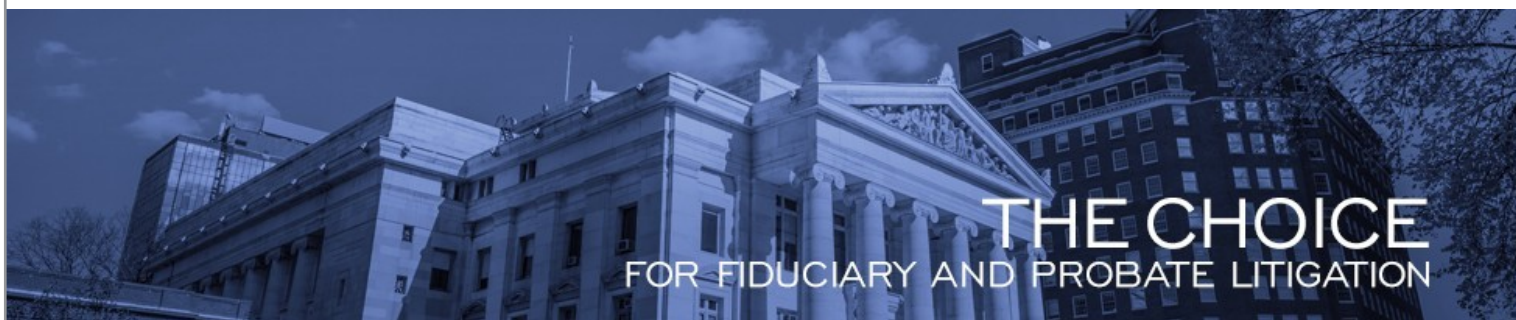


CUMMINGS & LOCKWOOD LLC



REFORMATION ACTIONS