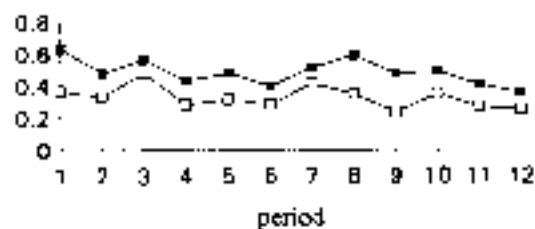
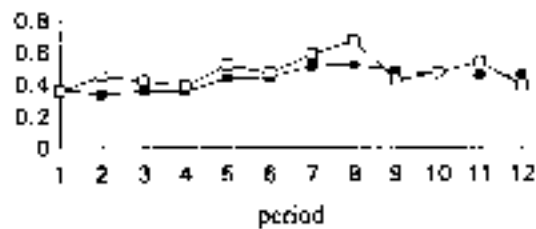


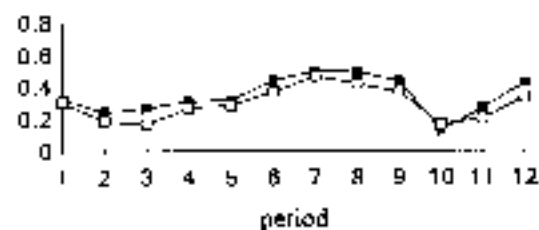
Session 1



Session 2



Session 3



Session 4

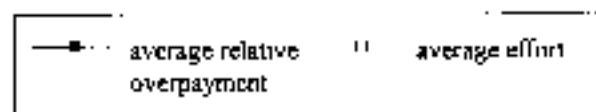
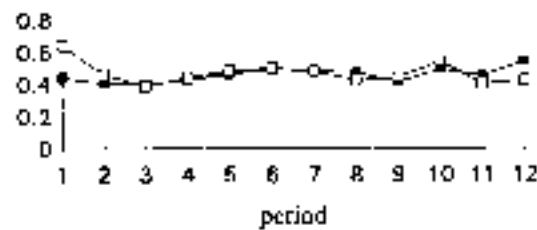


FIGURE II

Average Relative Overpayment and Average Effort per Period