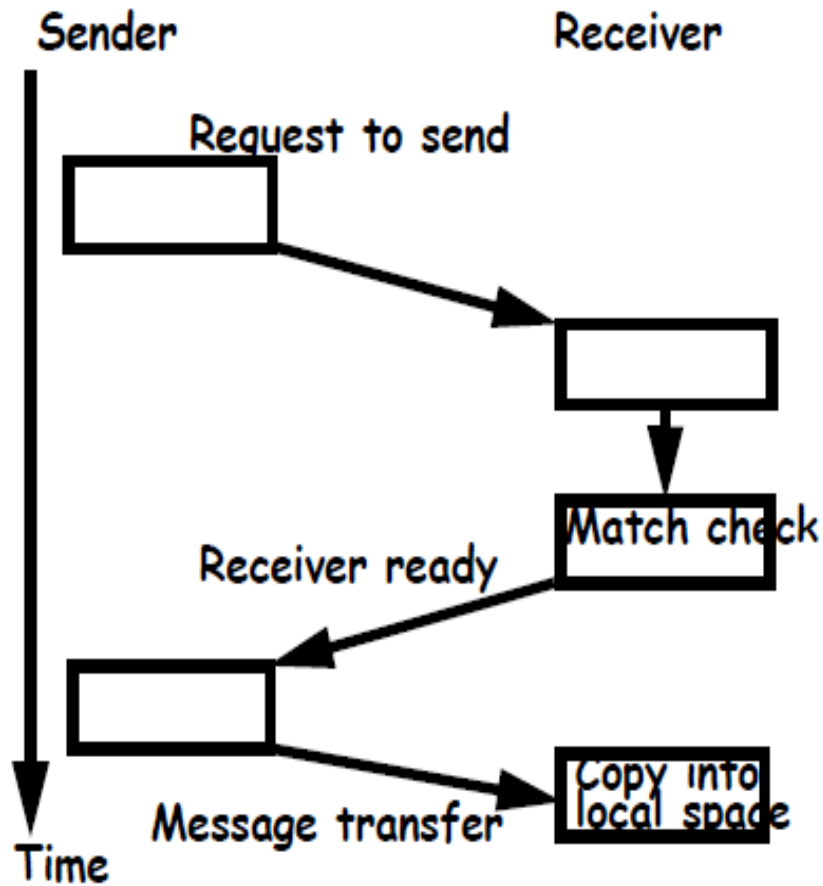


(A) SENDER INITIATED



(B) RECEIVER-INITIATED

