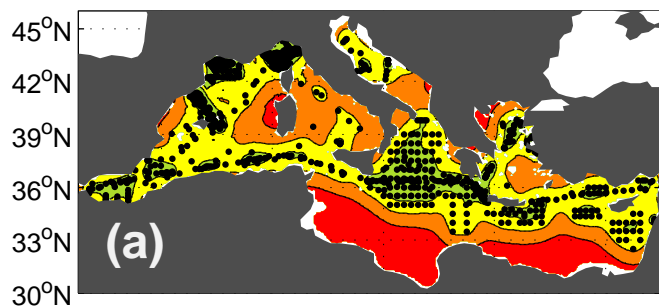
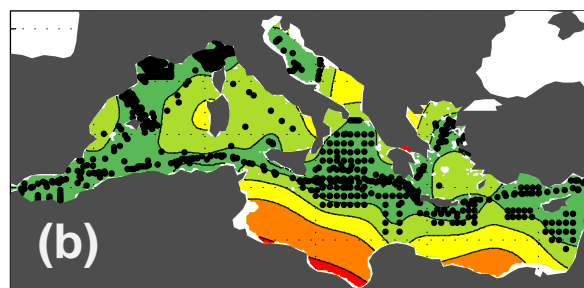


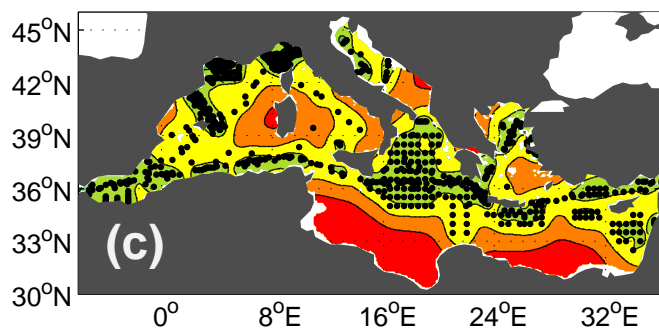
OI



Poor man



Hybrid



Real covariance

