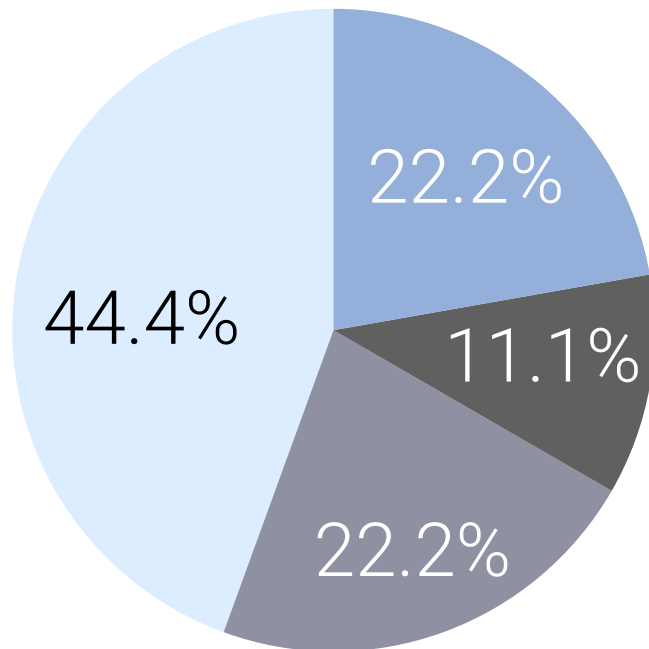
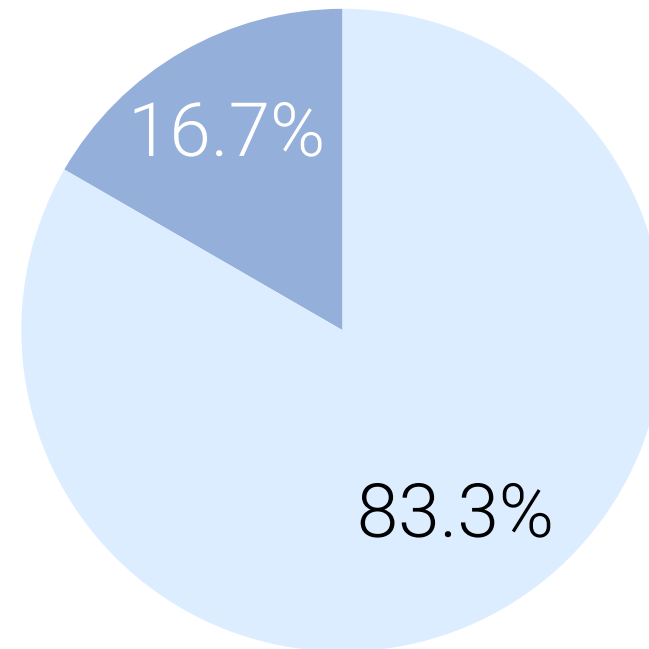


(a) Novice or Beginner



(b) Competent



(c) Proficient and Expert