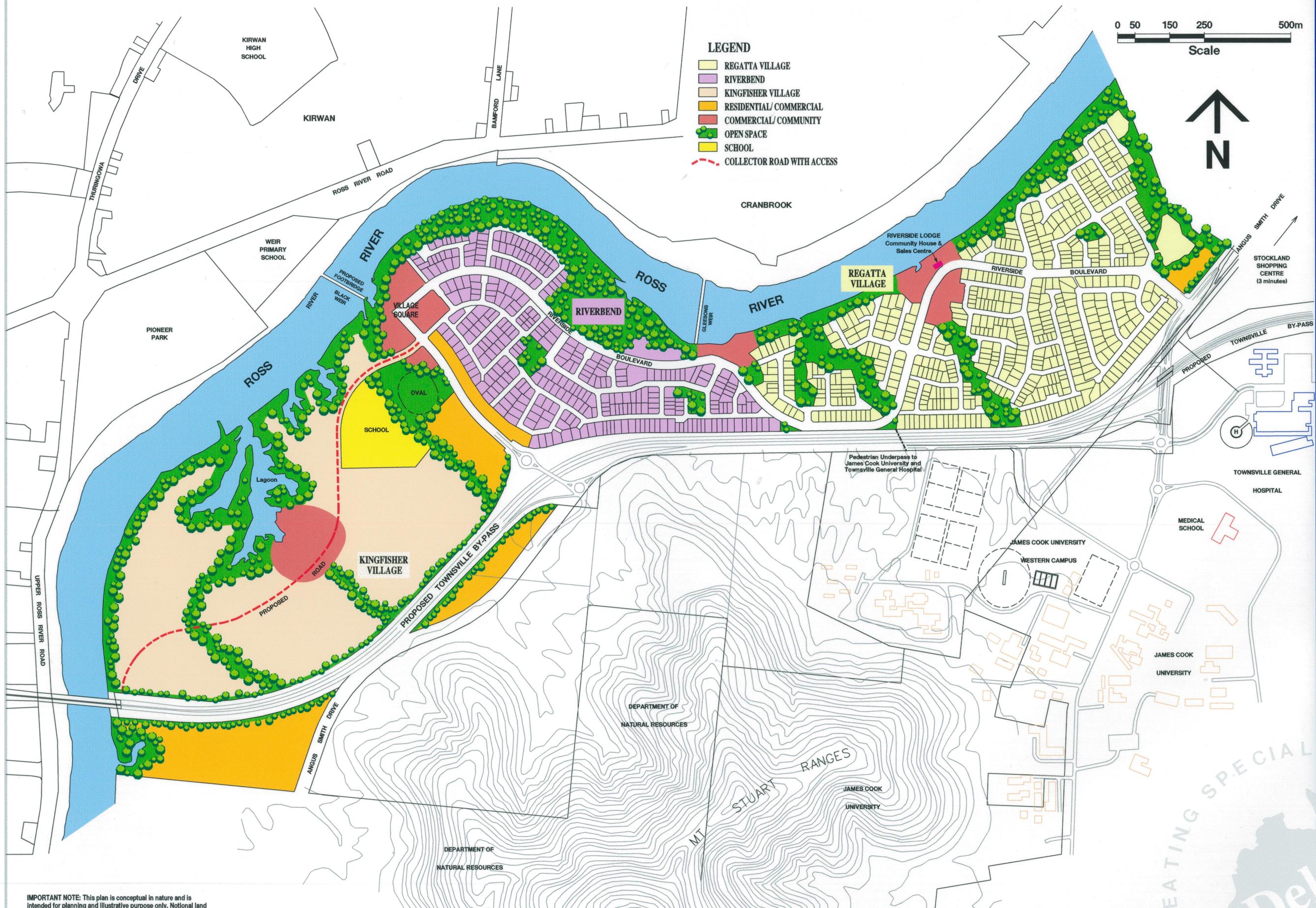


CONCEPT PLAN



MARCH 2000