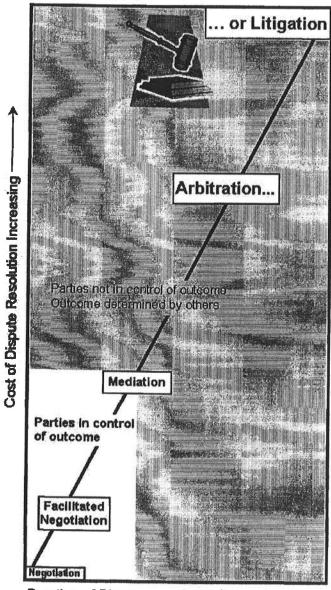
Figure XIII-1 DISPUTE RESOLUTION LADDER



Duration of Dispute Resolution Increasing -----

DISPUTE RESOLUTION LADDER