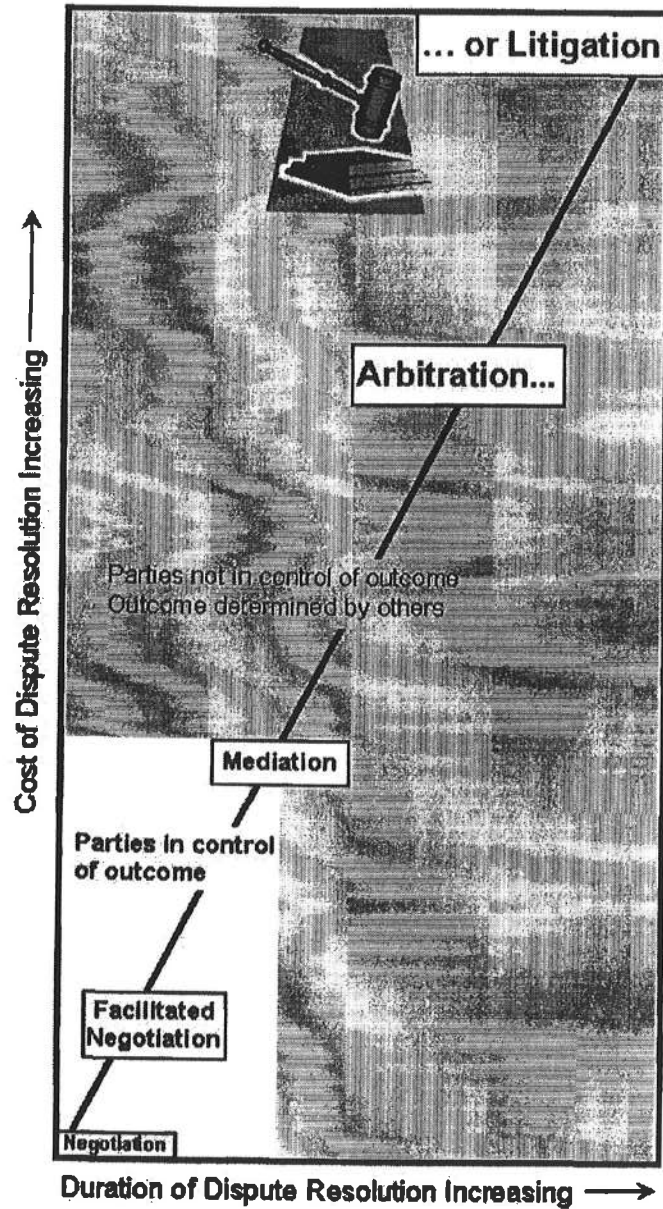


Figure XIII-1

DISPUTE RESOLUTION LADDER



DISPUTE RESOLUTION LADDER