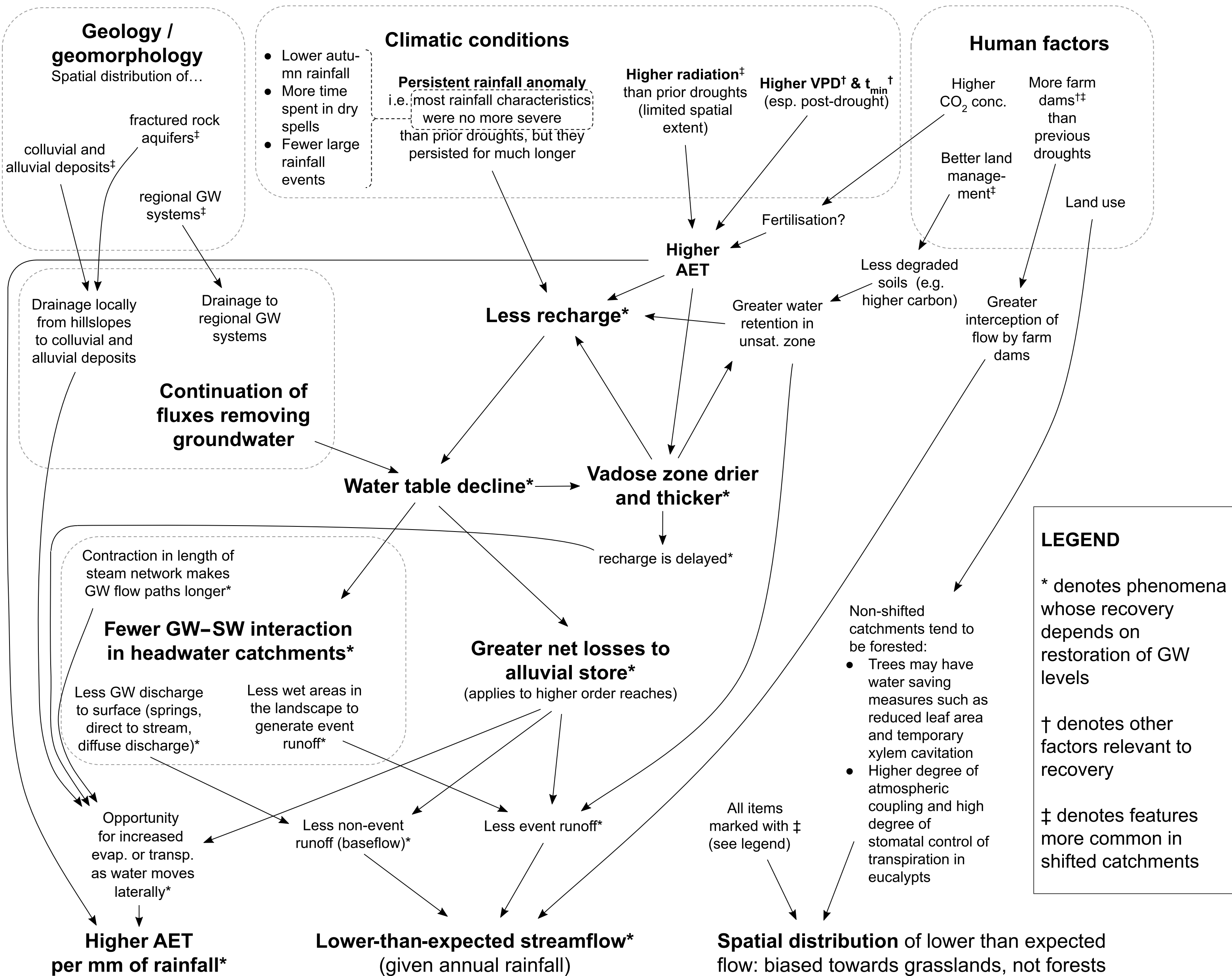


CAUSES



EFFECTS