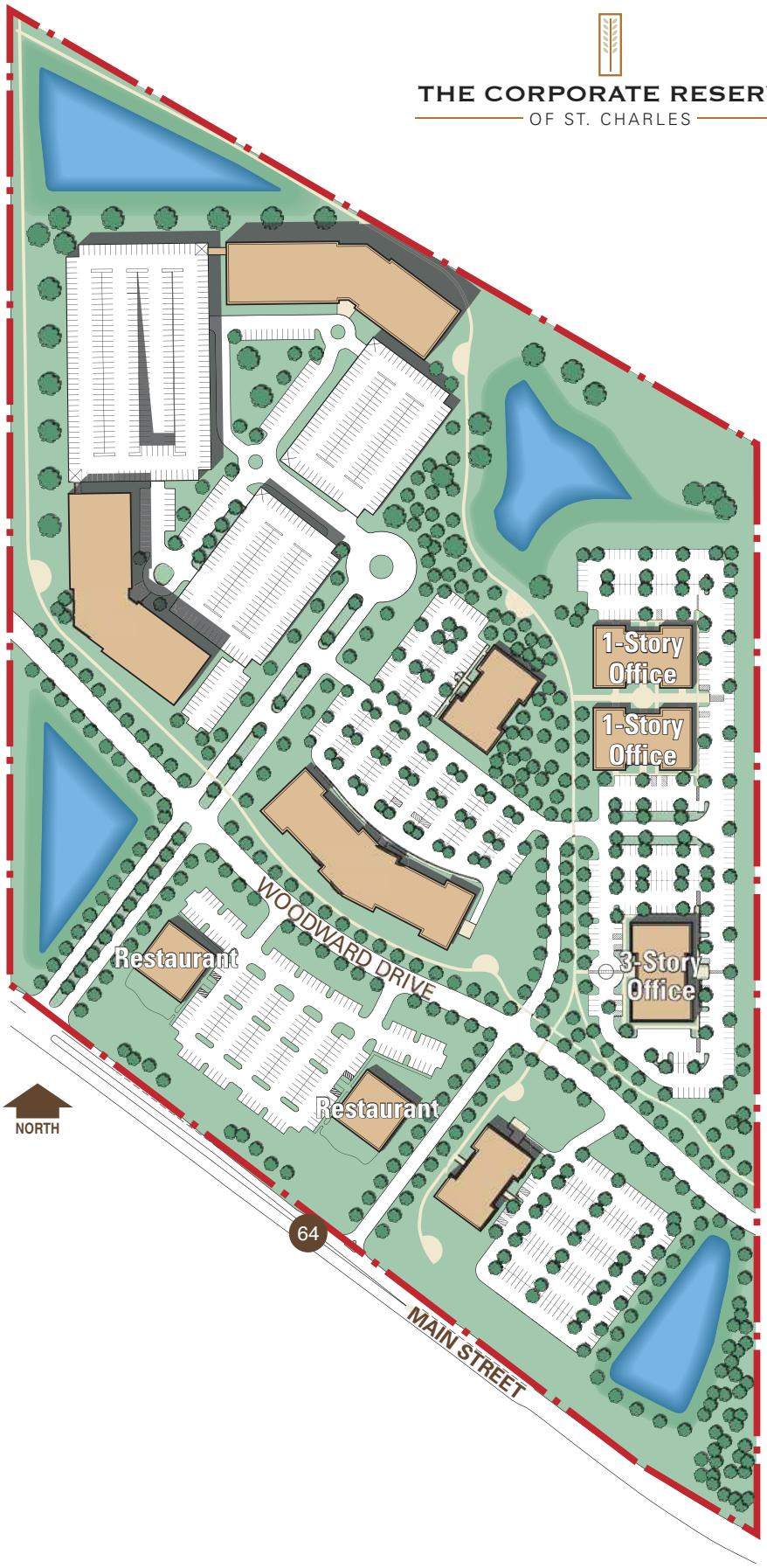THE CORPORATE RESERVE
OF ST. CHARLES