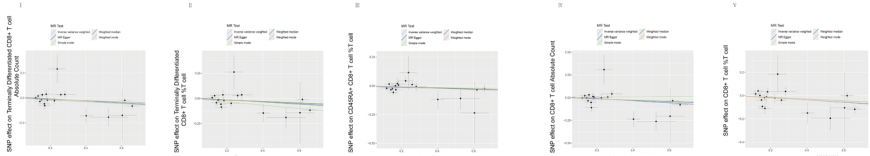
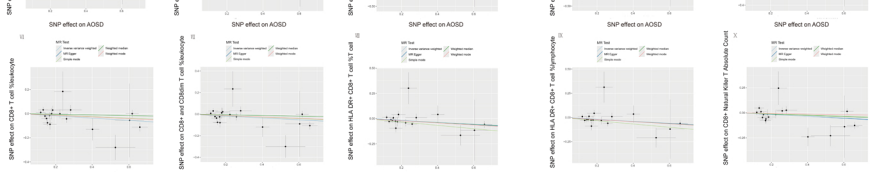
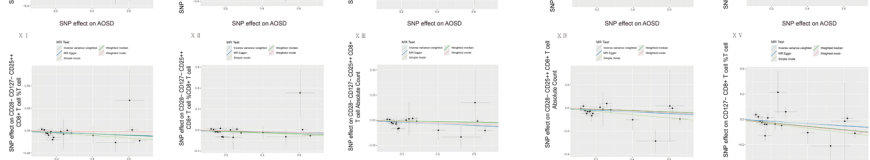
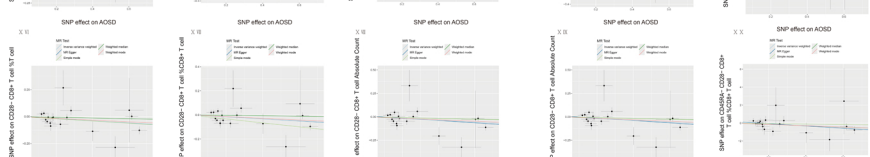
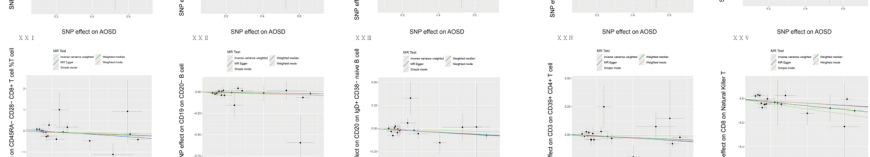
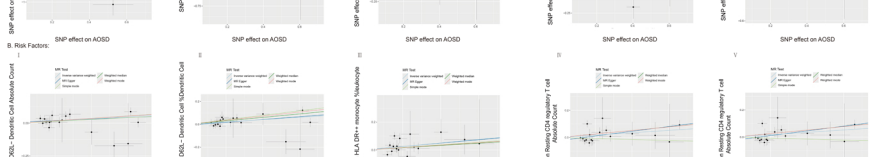
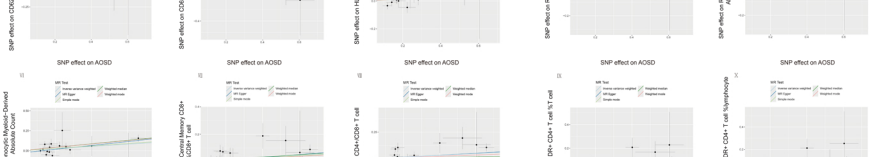
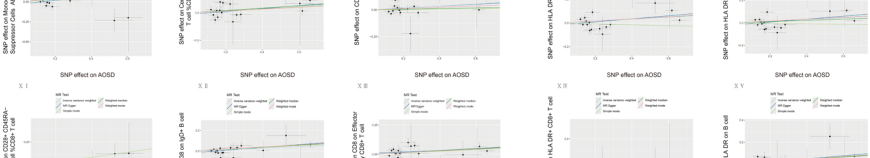
A. Protective Factors:











B. Risk Factors: