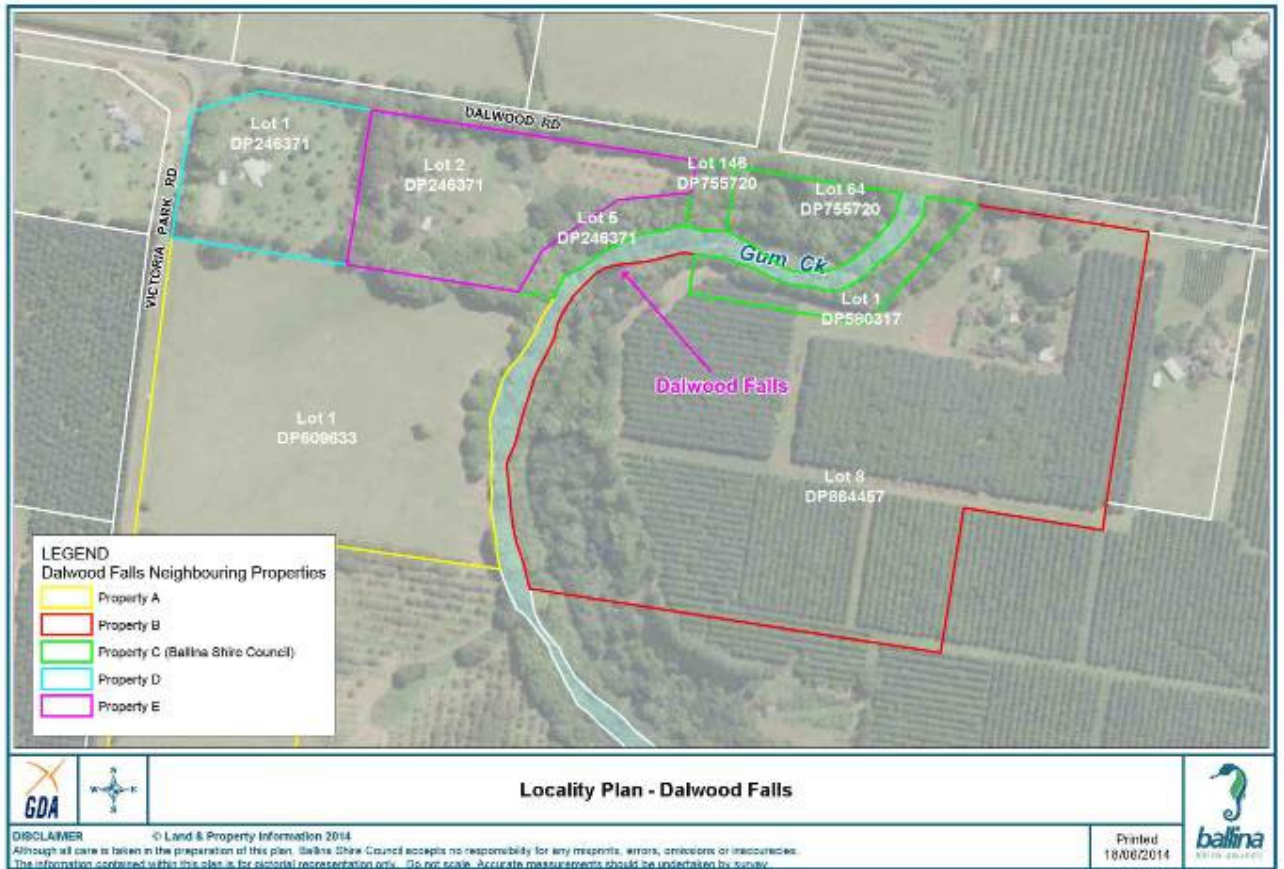
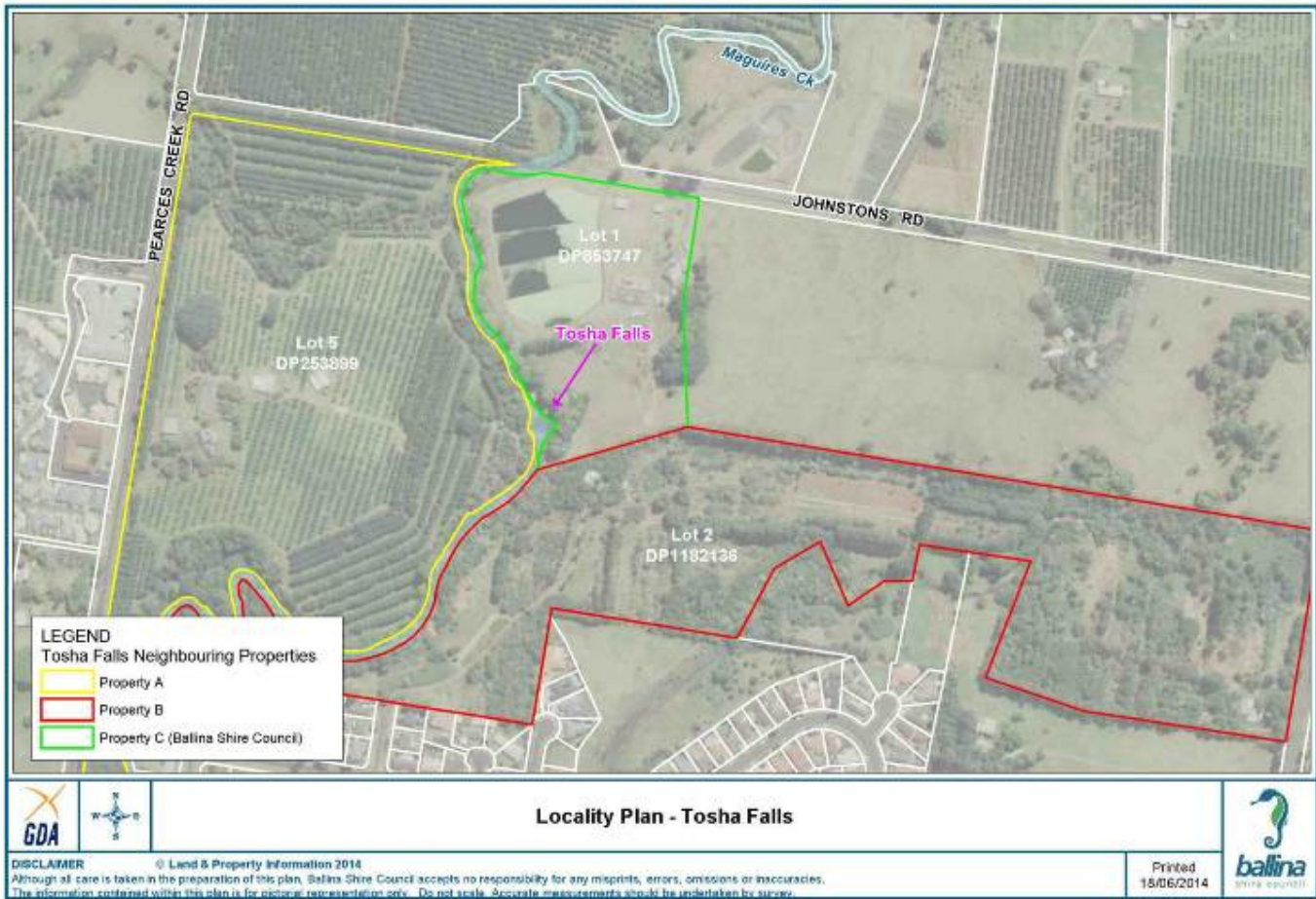


10.6 Risk Management - Dalwood, Tosha and Killen Falls.DOC





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