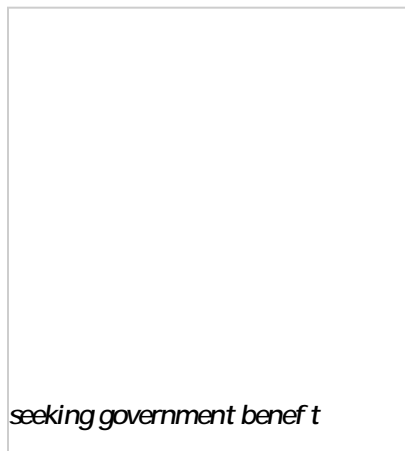


THE CHALLENGE



benefits they may be eligible