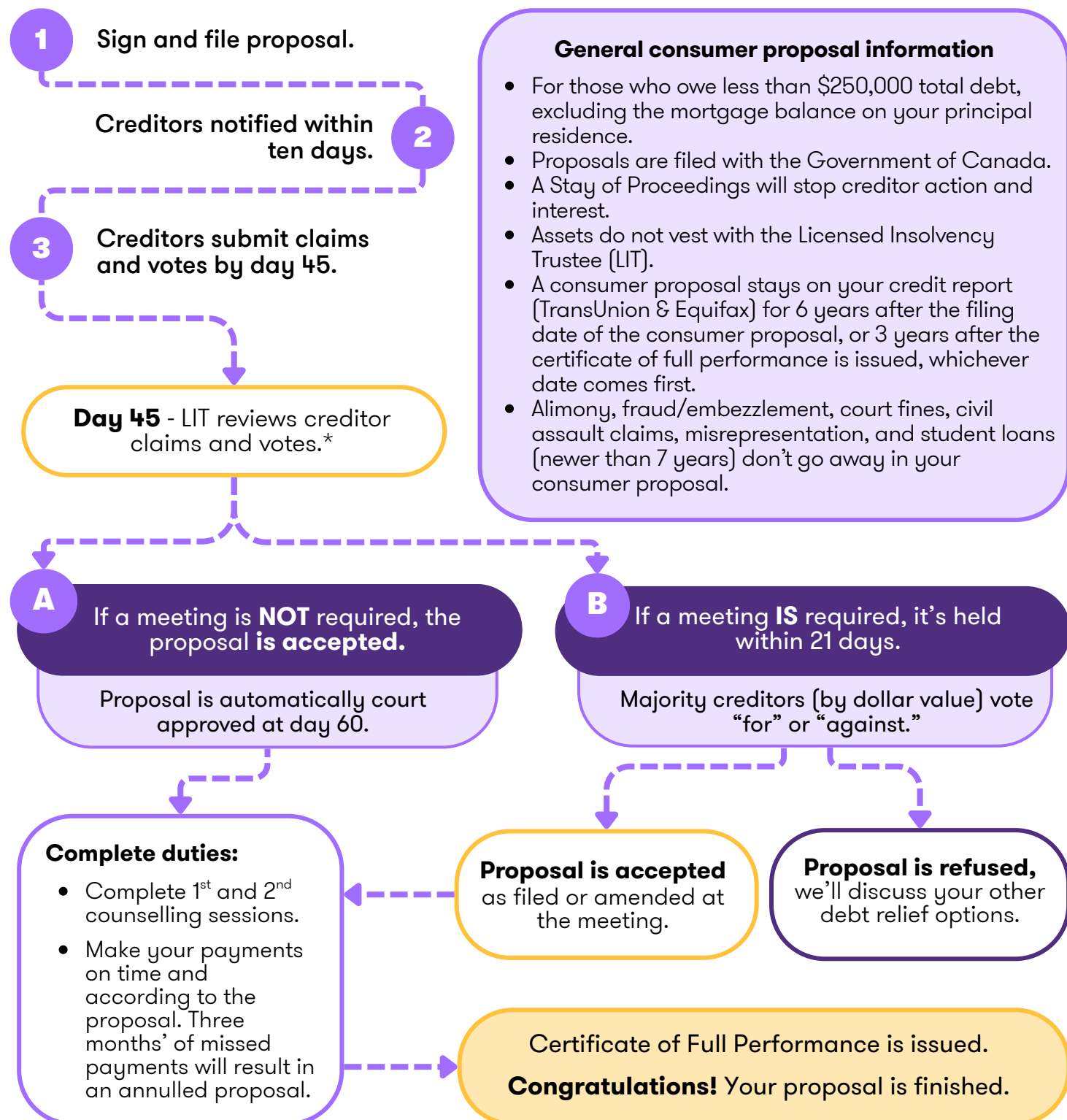


Understanding the consumer proposal process



*Possible creditor negotiations and meeting of creditors scheduled.