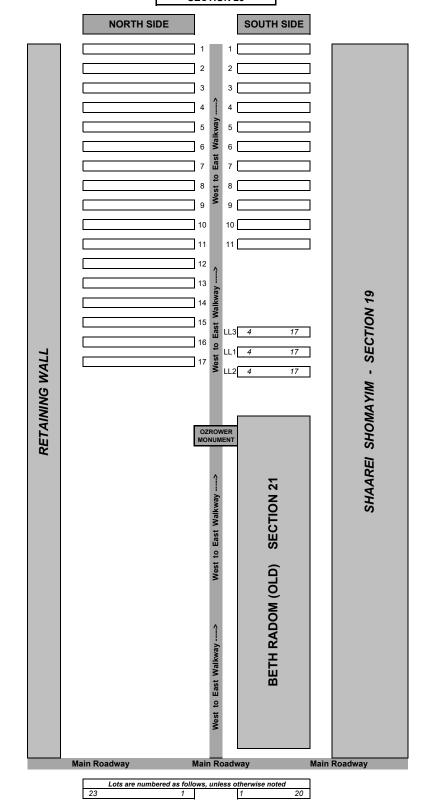
OZROWER MUTUAL BENEFIT SOCIETY SECTION 23



OZROWER MUTUAL BENEFIT SOCIETY SECTION 23