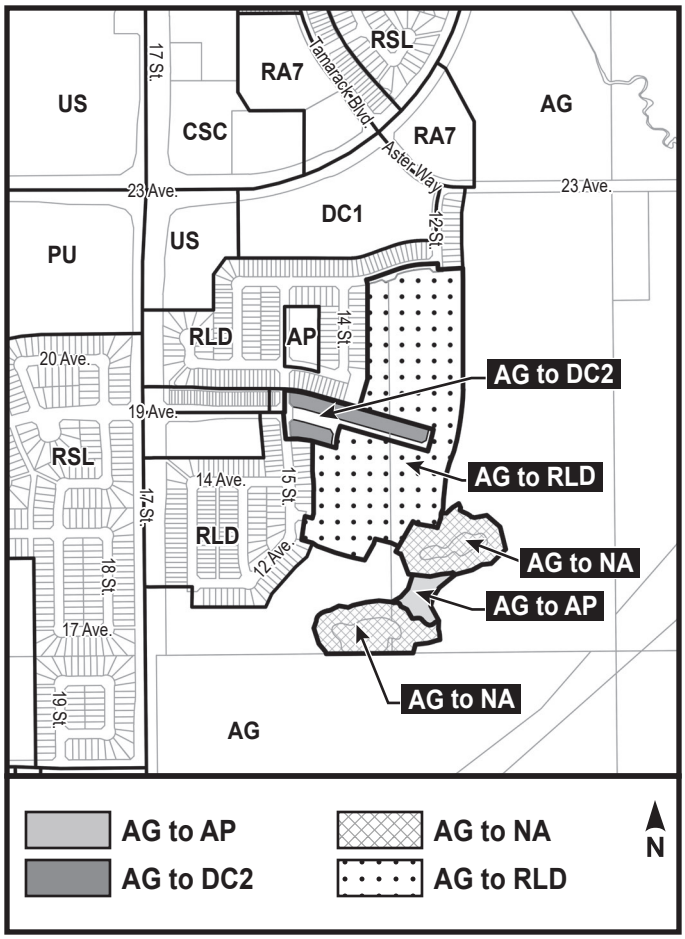CHARTER BYLAW 20122