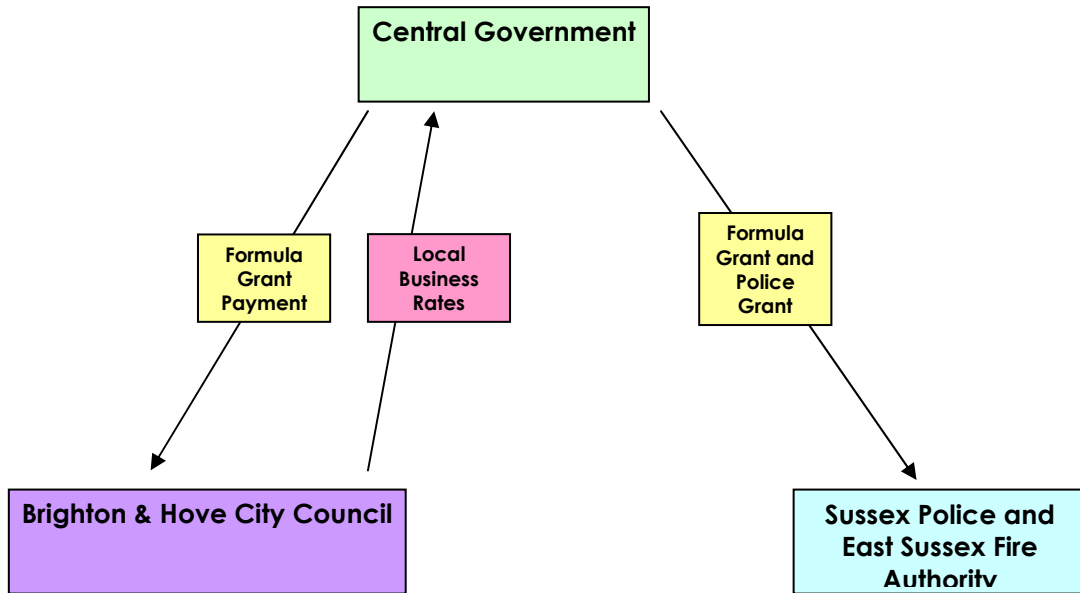


Money flows under current system



Money flows under the proposed system

