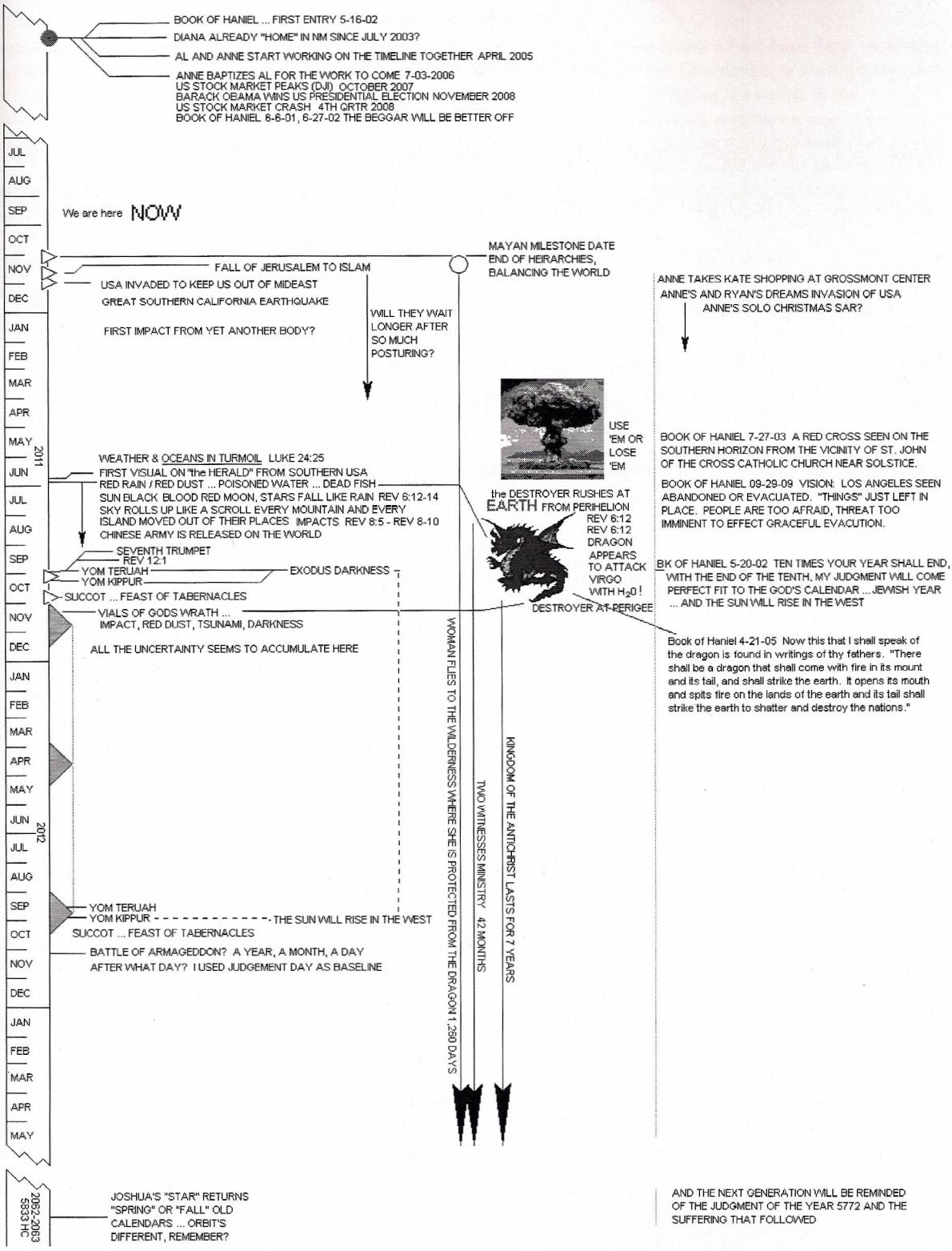FIGURE 9 … TIMELINE FROM NOW THROUGH 2013 (MODEL TIME)