



At the Crossroads of **Safety & Sustainability**



2020 IMPACT REPORT

Meadowlands Transportation Brokerage Corporation, D/B/A EZ Ride

Our Mission

Implement innovative transportation programs and services that enhance the quality of life, regional mobility, and economic opportunity for both people and businesses, while reducing traffic congestion and improving air quality.

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Letter from the Chairman

September 28, 2020

Confronting a Changing World

Dear Friends,

In our 37-year history, EZ Ride has seen the challenges posed by 9/11, significant storms like Irene, floods caused by Superstorm Sandy, and fire like the one that completely gutted the auto repair shop next door. We've seen cars damaged by flooding and record snowfall that almost buried our buses. But the invisible spread of COVID-19 is like no other challenge we've seen before. Fortunately, only a few employees have tested positive, and no lives lost so far.



As concerns about COVID-19 mounted, we suspended all shuttles that accounted for 75 percent of our revenue. We also made the painful decision to close our Eatontown office and discontinue Flex-T, our transportation program for riders with disabilities. We furloughed 75 employees that included all our drivers, reduced 13 full-time positions to part-time, and laid-off some employees who had been with us for decades. In just three months, our losses for the year soared to more than \$500,000 with more to come in the following year as projected unemployment insurance costs alone are estimated to be over \$700,000.

The COVID-19 pandemic presented us with unprecedented challenges on multiple fronts. And yet, like all challenges, it also provided an unparalleled opportunity to rethink our most basic assumptions about how we function as an organization and as individuals, and how we add real value. It's a chance to address both surface and systemic problems so we can emerge from this crisis more robust than ever.

One major accomplishment was the implementation of a good telecommute program. The Ryde4Life team provides rides using Lyft and Uber for our most vulnerable population – older adults and transit dependent commuters. Almost overnight, the team transitioned to working from home and has continued to provide rides without a hitch. As of writing this letter, ridership has reached nearly 80 percent of pre-pandemic levels, and it was the most popular program during the pandemic.

2020 also unmasked our nation's sad legacy of racial discrimination and injustice. The murder of George Floyd at the hands of a police officer in Minneapolis had ripple effects all over the country and the world. These are challenging times for our country and not doing anything is no longer an option as the status quo threatens the future of our society and our country. The stakes are high, and hopefully, it motivates our leaders to locate their spines.

Accountability rests with all of us – individuals, businesses, and non-profits to actively resist racism by speaking up against it and preventing it to the best of our ability. We, as a company and individuals, see the many differences amongst the people of our great nation that should be valued and cherished.

Community Transportation: At the Crossroads of Safety and Sustainability is the theme of this annual report, and it aptly describes our challenge. As a transportation company, it is clear that our success and, indeed, our survival will depend on making our riders and drivers comfortable with the measures that we are implementing to ensure their safety. All our shuttles are an extension of public transit, and our success also depends on transit's ability to win the trust of the riding public.

But safety comes at a price as we grapple with higher operating costs due to our inability to temporarily reduce the fleet size, make the necessary vehicle modifications to ensure the driver's safety, and pay for the ongoing cost of daily sanitization.

More than ever, we need to explore everything from the perspective of what we can do, not what we used to do. We have to seize this opportunity to hit the reset button, knowing that some programs, some jobs, and familiar ways of working that are ill-suited to the new environment will have to go.

And lastly, despite everything: We **WILL** recover from this! Of that, you can be sure.

Sincerely,

A handwritten signature in black ink, appearing to read 'Perry Frenzel'. The signature is stylized and cursive.

Perry Frenzel
Chairman



Working Hard to Earn the Trust of the Rider

To enhance our riders' safety, we have obtained the **newest breakthrough** in cleaning technology: the Electrostatic Disinfection Spray. It creates a mist with a wrapping effect, coating any surface, regardless of shape or size, which allows it to reach all the **nooks and crannies** in the bus and eliminates the need to wipe down the surfaces.



Shuttle Program

SAFETY

Our shuttle riders' safety is our priority, and due to COVID-19, we suspended all our shuttle services in mid-March. Consequently, annual ridership dropped by a third from 623,000 rides to 415,000 rides. We are taking the following steps to prevent the spread of COVID-19:

1. Requiring all drivers and riders to wear a cloth face-covering inside the shuttle
2. Suggesting only one passenger be seated in each row and none behind the driver
3. Sanitizing all shuttles after every run using an electrostatic disinfection spray
4. Introducing Plexiglas barriers between the driver and passengers
5. Providing a trash can in each shuttle for safe disposal of any facial tissue, gloves, etc.

On July 1st, EZ Ride re-launched the shuttle services for Essex County including the Essex Night Owl that picks up residents from their homes in Orange, East Orange, Irvington, and Newark to drop them off at Newark Penn Station, the Fairfield/ West Caldwell shuttle, and the Route-10 Shuttle. "We are pleased with EZ Ride's efforts to support our residents and provide safe transportation even during the pandemic. They have incorporated the best safety practices in the transportation industry, including electrostatic disinfection spray used by commercial airlines. Our daily ridership on the Essex Night Owl and the other shuttles is slowly but surely picking up," said Michael Vieira, Director of Special Transportation at Essex County.



We are pleased with EZ Ride's efforts to support our residents and provide safe transportation even during the pandemic.

- Michael Vieira, Director of Special Transportation at Essex County.

SUSTAINABILITY

With white-collar commuters continuing to work from home or picking up bikes or car keys, the majority of the people using our shuttles for the foreseeable future are likely to be transit-dependent or entry-level workers. They could be in for a bumpy ride as our private sector partners struggle with budget shortfalls, service cuts, and gutted ridership – a vicious cycle. If you don't have that big load of people moving at the same time, shuttles become expensive and not a very effective way to move people.

Businesses are concerned about cross-contamination and are encouraging their employees to drive to work and avoid using public transit, which directly affects our shuttle services. Some companies have chosen to reduce their shuttle services by 50 percent, and others have not yet resumed their service.

For transportation providers like EZ Ride, our operating costs have increased due to our inability to reduce our fleet for this short-term interruption as well as for making the necessary vehicle modifications to ensure the driver's safety, and pay for daily sanitization. Over the next 12-18 months, we do not anticipate any expansion in our shuttle services as we continue to battle the challenges of COVID-19.

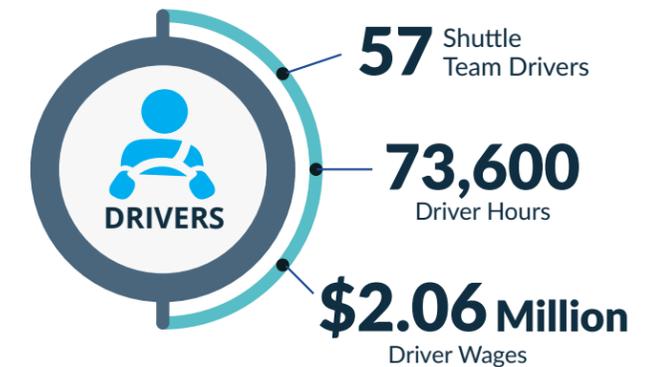
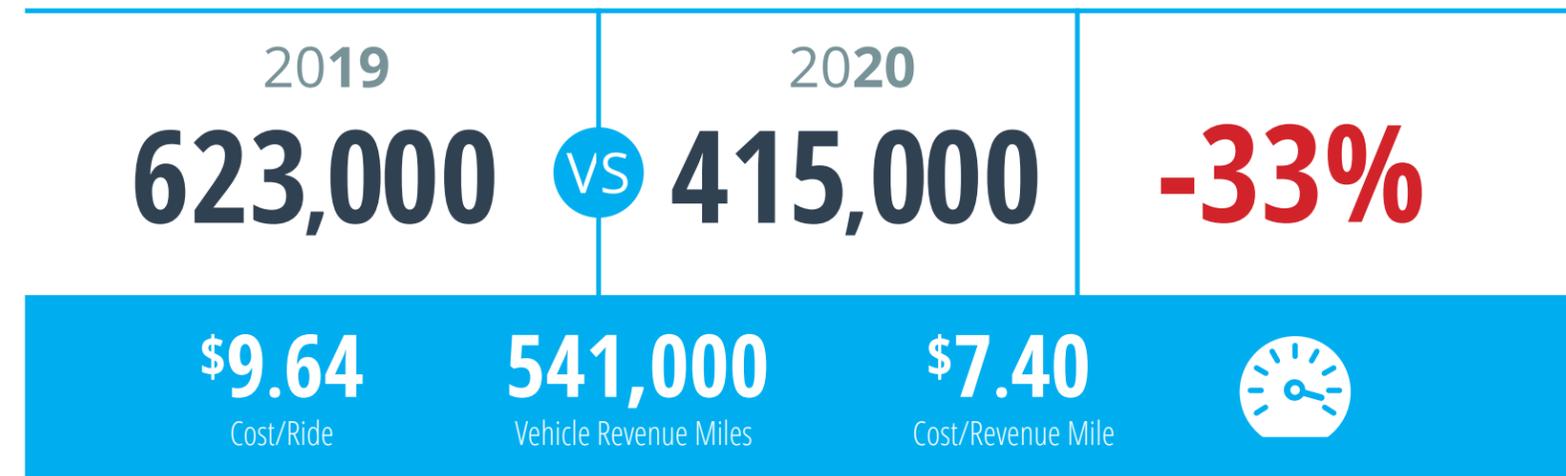


Shuttles

By The Numbers



THE RIDES



THE FLEET



37 Minibuses



122,700 Gallons of Gas

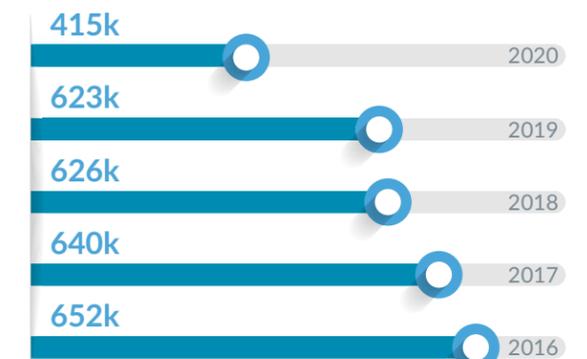


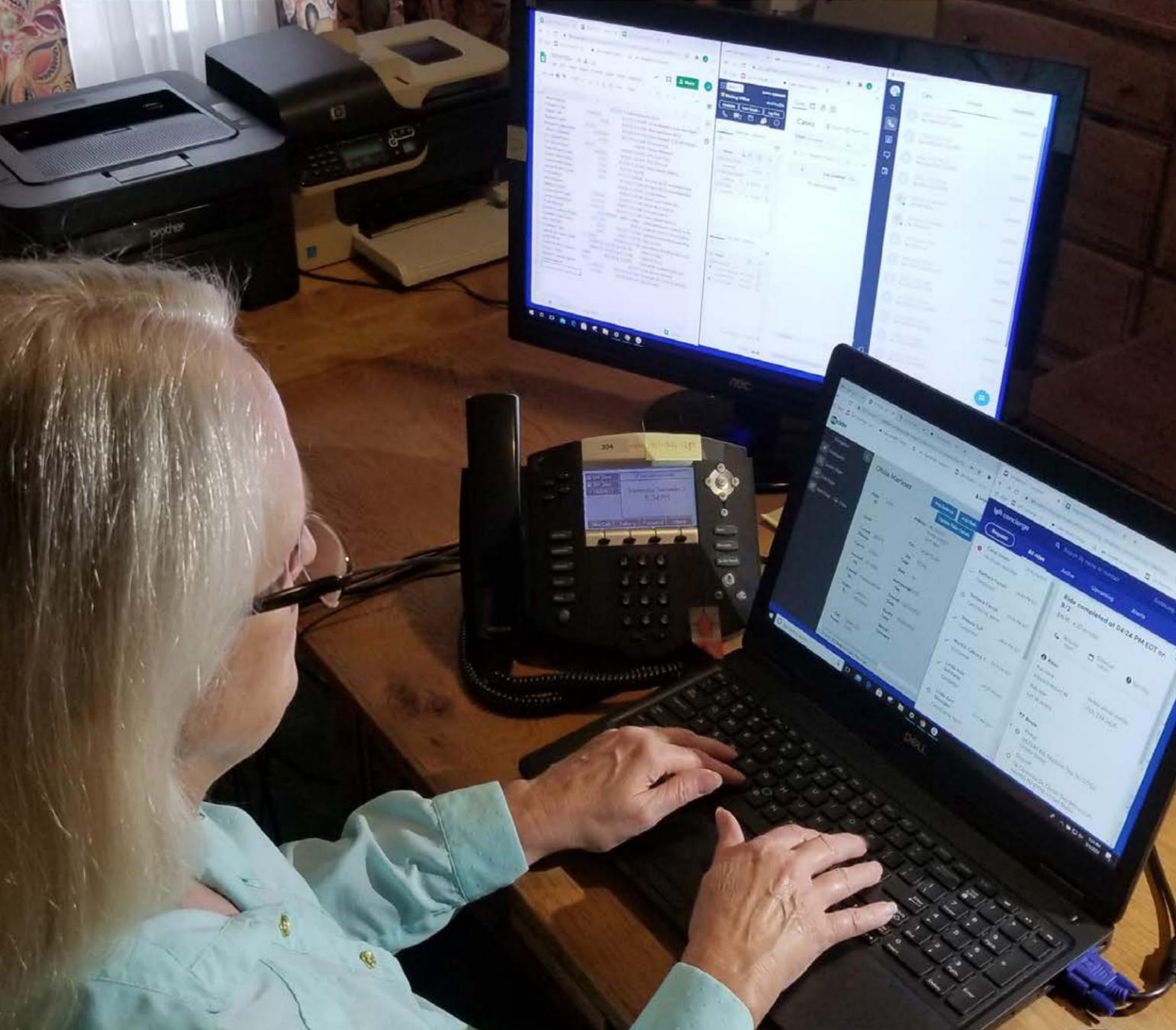
794,500 Miles Driven



\$315,700 Fuel Cost

SHUTTLE RIDERSHIP





A **Transportation** Lifeline during the **Pandemic**

On March 21, 2020, when the Governor announced the “**stay-at-home**” executive order due to COVID-19, our Ryde4Life team transitioned quickly from an office-based environment to working from home and proved that **working from home** is a viable alternative. A temporary arrangement for our staff could now end up being a permanent shift.



Ryde4Life Program

SAFETY

The Ryde4Life program helps people without a smartphone take advantage of rides provided by Uber and Lyft. While the service is open to all riders aged 18 and over, most of our clients are older adults with an average age of 78, with others in their late 90s! Their advanced years and underlying health challenges place them squarely in the high-risk category for contracting COVID-19.

During the peak pandemic period, EZ Ride contacted all the riders to check in with them and let them know that we were still operating the program. They were pleasantly surprised and pleased to learn that they still had a transportation option during these challenging times.

Maryclaire Saggio from Hasbrouck Heights recalls making a typical call to Ryde4Life for a ride in January 2020. On her way out, she fell, and, as she tells it, *"EZ Ride was the first thing on my mind to call. It wasn't the Life Alert pendant on my neck. It was EZ Ride who I knew would have a live person on the line to help me."* Our Customer Service Agent immediately called for help, and, thankfully, emergency services were already on their way. Mrs. Saggio continues to use the Ryde4Life program during the pandemic to get to doctor's appointments because she feels safe knowing that we are there. *"Everyone is nice, drivers are good. Everyone is accommodating,"* she says.



It was EZ Ride who I knew would have a live person on the line to help me. Everyone is nice, drivers are good. Everyone is accommodating,

- Maryclaire Saggio, Hasbrouck Heights

SUSTAINABILITY

The Ryde4Life program continues to be our most popular program, and annual ridership has increased by 27 percent from 15,000 in 2019 to 19,000 rides in 2020. While most counties and municipalities have their transportation system to serve older adults, the Ryde4Life program helps supplement these services – available on Saturdays, evenings, or when constrained resources prevent them from providing the ride. The Affordable Housing Alliance (AHA), SCAN, and OCEAN, Inc. were the first few organizations to take advantage of it. Others, including Essex County Division of Senior Services, Monmouth County Division of Workforce Development, Asbury Park Alliance, City of Neptune, and Township of Montclair, are now active participants.

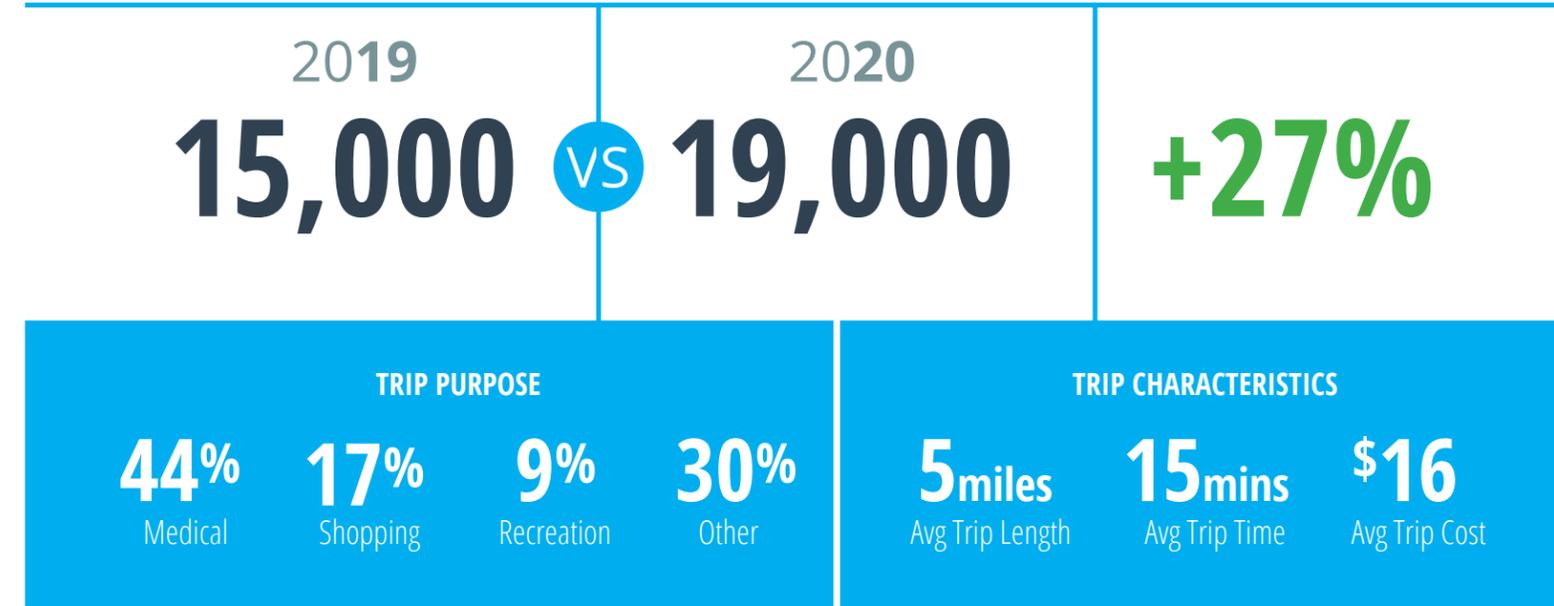


Ryde4Life

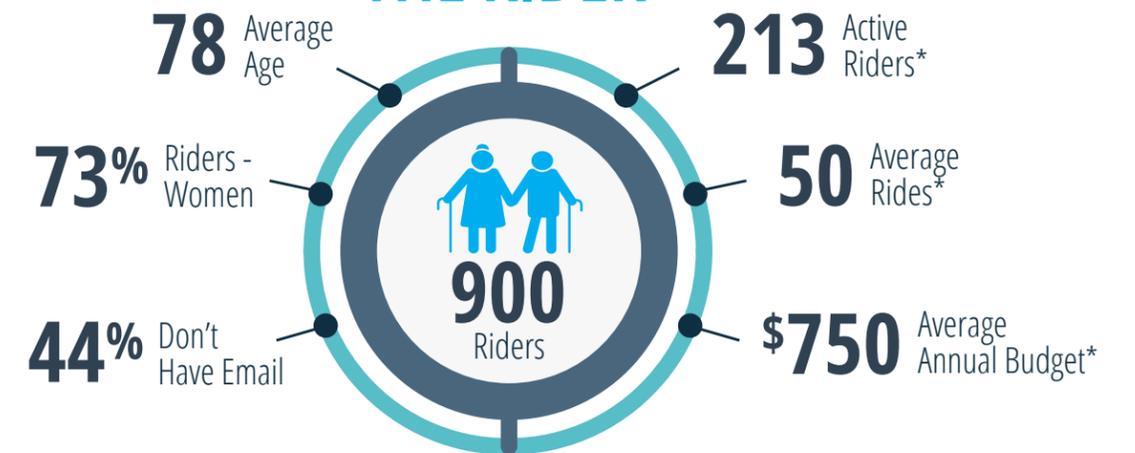
By The Numbers



THE RIDES



THE RIDER



*Active Rider - A rider who has taken 12 or more rides during the past year.



Moving From On-The-Ground to On-line Services

In response to the pandemic, the bike and pedestrian team updated the contact list of the **1,200 schools** in our area and built a robust online library with safety and bike maintenance information, educational videos, and worksheets for all ages. It helped **16,000 students** to continue learning about safe walking and biking from their homes.



Bike & Pedestrian Program

SAFETY

When the pandemic forced New Jersey to close all schools in March, the team adapted quickly and moved a lot of safety information online and translated some of the information in multiple languages. Our safety presentations and worksheets to test your knowledge of bike and pedestrian safety are now available not only in English but also in Spanish, Arabic, and Hindi. The team curated an Online Library of Bike and Pedestrian resources that is updated regularly. We also launched a dedicated YouTube channel, increased Facebook posts, and opened an Instagram account to provide information to a broader audience about safe walking and biking.

"Safety is an important concern for our students. Our six elementary and two middle schools worked with EZ Ride's Bike and Pedestrian Program team to help students learn to walk and bicycle safely as they travel to and from school. The team, along with the Fair Lawn Police Department and Fair Lawn Mayor Kurt Peluso, brought safety tips and enthusiasm to motivate and show our children how to be safe as they travel to school. After COVID-19 closed our schools, more than 2,500 students from all six of our elementary schools used EZ Ride's online Bike Safety Presentation and resources to help students and families learn how to safely bicycle in the streets and get outdoor exercise. We plan to work with the town to apply for the Safe Routes to School infrastructure grant to promote a healthier lifestyle and make Fair Lawn safer for students and residents to get home to work, school, and downtown." - Nick Norcia, Superintendent of Fair Lawn School District



After Covid-19 closed our schools, all six of our elementary schools used EZ Ride's online Bike Safety Presentation and resources to help students and families learn how to safely bicycle in the streets and get outdoor exercise.

- Nick Norcia, Superintendent of Fair Lawn School District

SUSTAINABILITY

Before the COVID-19 pandemic struck in mid-March, EZ Ride's Bike and Pedestrian team worked with more than 44,000 students in 200 communities to promote safe walking and biking and assisted seven communities in winning SRTS infrastructure grants worth \$4.2 million. The number of Bike & Pedestrian program customers continues to grow despite the pandemic.

The team also helped an all-time high number of 116 schools and municipalities to be recognized for their efforts to promote safe walking and biking as part of the Safe Routes to School Program. This included 51 Gold level awardees.

To ensure sustainability, we intend to introduce our online resources to all our stakeholders to ensure continued learning during this challenging time.

Next, subject to approval of our proposal by NJTPA, the team plans to present Bike to Work seminars for large businesses and their employees who want to ride to work, maintain proper social distancing from others, get exercise, save money, and reduce air pollution.



Bike & Pedestrian

By The Numbers

PROGRAM PARTICIPANTS FROM 200 COMMUNITIES



SAFE ROUTES TO SCHOOL (SRTS)



BICYCLING



Bike Lockers at Train Stations



Raritan Valley Line



Morristown & Gladstone Line



North East Corridor





Serving a **Shrinking Niche Market**

The pandemic has decimated the Vanpool program and reduced the number of vans by **more than a third** from 26 to 16 vans. The PSEG vanpool, pictured here during happier days, was in operation for **30 years** and service was suspended on August 6, 2020.



Rideshare Program

SAFETY

For the van poolers, commuting with the same small group of people provided a greater sense of safety and security than using public transit. They adopted a new slogan, "Our Van, Our Rules," as members took complete and total responsibility to ensure the safety of all fellow riders. The vans were equipped with medical safety kits and Plexiglas barriers between the driver and the passengers. They also practiced social distancing, reducing the number of van poolers by 50 percent or more.



Vanpooling is comfortable, safe, affordable, fun, and a great way to make friends on our way to work.

- Larry Williams, PSEG

SUSTAINABILITY

During the pandemic, while NJ Transit continued to provide the same subsidy of \$175 per month per vanpool, Enterprise, the vanpool provider, played an extremely supportive role and chipped in by paying for all empty seats in the van. This subsidy helped the riders to keep costs at the same level as during the pre-pandemic days. In some cases, the entire vanpool group was quarantined and forced to work from home. However, Enterprise has allowed them to keep their van and forgave all lease payments.

Our largest vanpool groups are from Merck and PSEG. While the number of Merck vanpools dropped by half from 12 to 6, at PSEG all the six vanpools ceased operations. Larry Williams, fondly recalls the history of vanpooling at PSEG. He says, "My first day riding the commuter van from central New Jersey to Newark was August 6, 1990. It was also my first day at PSEG. The vanpool was established ten years earlier to respond to a country-wide energy crisis. When the unexpected pandemic became our new reality, it wasn't cost-justified to keep our van lease. Everyone was working from home. I returned the van to Enterprise on August 6, 2020. Exactly 30 years to the day when I started riding it. It's sad to note that one of the longest-running vans in New Jersey is no more - marking the end of a 30-year run. However, I see it as temporary with a promise from most of our 12 riders to reconvene once a proven vaccine is available. I wouldn't have commuted any other way. Vanpooling is comfortable, safe, affordable, fun, and a great way to make friends on our way to work."

Our Vanpool program serves a niche market of long-distance commuters and one vanpool traverses more than 130-miles a day from Toms River to Newark. Together, they help reduce three million vehicle miles and save more than 127,000 gallons of fuel a year. Carpools and vanpools have seen a steady decline over the years due to low fuel prices and free employee parking.



Rideshare By The Numbers

	2019	2020	
VANPOOLS	26	16	-38%
VANPOOLERS	200	143	-29%

LENGTH OF VANPOOL ROUNDTRIP (MILES)

42 Minimum 134 Maximum 81 Average



CORPORATE VANPOOLS

6 Merck 2 L3 Harris 2 Koppers Chocolate 6 Others

CARPOOLS

21,000 Carpoolers 10,000 Carpools

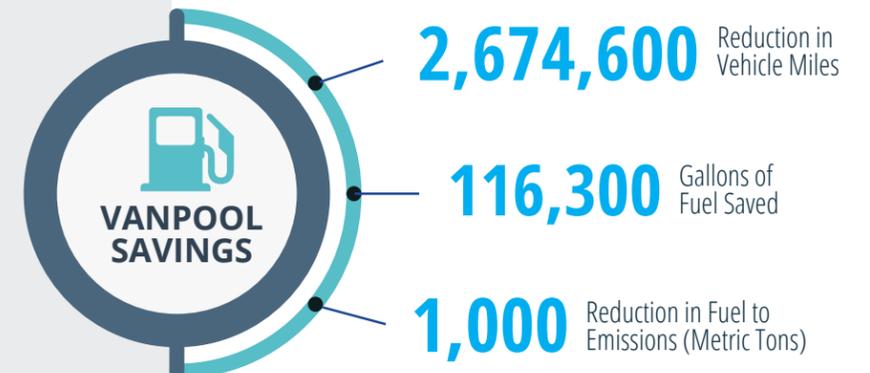
27 Miles
Daily Average Round Trip

Employer with the Most Carpools

1,600 United Airlines 500 OTG Management 400 Rutgers University

NJ TRANSIT VANPOOL SUBSIDIES

\$175 NJ TRANSIT Subsidies Each Vanpool \$150 NJ TRANSIT Subsidies Each Vanpool using HOV Lane





Leveraging **Technology** to **Enhance** Safety

Technology has been a key part of EZ Ride vehicles and has contributed to the **efficiency and safety** that are a hallmark of our service. All our vehicles are equipped with tablet computers to keep track of reservations, GPS units to pinpoint their location and Drive Cams to document any driving-related incidents.



Flex-T Program

SAFETY

As we are dealing with a vulnerable group, providing transportation services requires diligence from everybody involved – driver, dispatcher, and coordinator. It is a demanding and intense labor of love. The economy of scale is limited as the riders travel together in smaller vehicles, usually minivans, to carefully optimize the time that they spend on the ride.

Here is what one of the parents of a rider had to say, *“I know this program is not an easy one to provide in the best of times. However, it is invaluable to those who use it. No other service offers clean, reliable, and, most of all, safe transportation to this very vulnerable population. There are a few other services in the area. But they are nowhere near the caliber of EZ Ride’s Flex-T. I have witnessed other services’ drivers smoke, speed, not pick up clients from lessons for hours after they were supposed to be there, and I know of one young lady who was severely injured due to a driver-caused accident. Once your service became available in our area, most people in my son’s programs using another service switched to Flex-T. Others like me would not let any other service transport their family members than EZ Ride’s Flex-T.”*



No other service offers clean, reliable, and, most of all, safe transportation to this very vulnerable population.

- Meredith Dvoichenko-Markov, Flex-T program parent

SUSTAINABILITY

Many of the trips our clients take are long and are spread out over the county. The driver often spends about half his time driving an empty vehicle to/from the destination to our office, time that is not billable to a funding agency. The lack of dedicated and adequate funding, coupled with the labor-intensive and cumbersome documentation requirements for seeking reimbursements attracts few transportation providers to serve this demographic.

In the last few years, nearly all of our clients have received support from the New Jersey Division of Developmental Disabilities (NJ DDD). Due to COVID-19, NJ DDD suspended all of their programs in mid-March. As these programs are the primary destinations for our clients, the Flex-T program stopped operating.

While we were waiting for NJ DDD to resume their programs, it became clear to us that the need for social distancing will likely continue for the foreseeable future. With our small fleet and wide-spread destinations we would be unable to offer transportation services in a financially sustainable and safe manner. Regretfully, the program will not resume from its suspension in March 2020.

It has truly been a pleasure and a privilege to serve our riders and we hope that they will be able to find an alternate transportation provider to meet their needs.



Flex-T

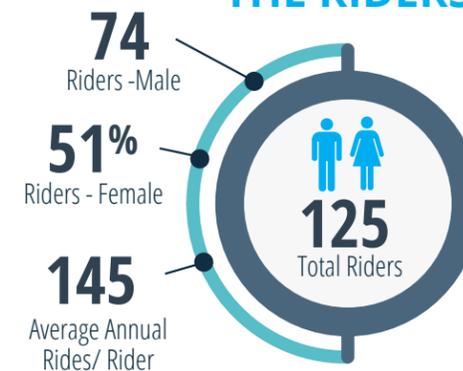
By The Numbers



THE RIDES



THE RIDERS



TRIP PURPOSE:



THE DRIVERS



THE VEHICLES

22
Vehicles

\$39,000
Gallons of Gas

15,600
Fuel Cost

Board of Trustees

Thank You To Our Funders & Partners

Officers



Perry E. Frenzel, P.E., P.P.
Chairman
Principal Associate,
PNJ/Franzel Assoc., LLC



Chip Hallock
Secretary
President & CEO
Newark Regional Business



Patrica Ott, P.E.
Vice Chair
Managing Member,
MBO Engineering, LLC



Ronald E. Nichols
Treasurer
Chief, Light Rail & Contract Services
New Jersey Transit

Trustees

- Mary D. Ameen – Executive Director, North Jersey Transportation Planning Authority, Inc.
- Sandra Bleckman – Senior Project Mgr., Employer Outreach and Partnerships, New Jersey Council of County Colleges
- Scott Bogren – Executive Director, Community Transportation Association of America
- Steve Brown – Manager, Regional Transportation Planning, The Port Authority of NY & NJ
- Robert R. Ceberio – President, RCM Ceberio, LLC
- Angel G. Estrada – Freeholder, Union County Freeholders
- Diana E. Fainberg – President, Diana E. Fainberg Associates, LLC
- Sal Gentile – Executive Vice President, Hartz Mountain Industries, Inc.
- Kent E. Hansen – Senior Staff Attorney, Pro Bono Partnership, Inc.
- James Kirkos – President & CEO, Meadowlands Regional Chamber of Commerce
- Michael Russo – Assistant Commissioner, New Jersey Department of Transportation
- Nadereh Moini, Ph.D., P.E – Chief of Transportation, New Jersey Sports & Exposition Authority
- Anthony Scardino – President, Anthony Scardino & Associates
- Thomas Schulze, AICP – Executive Director, Center for Community Planning
- James J. Tedesco III – County Executive, Bergen County
- Michael Vieira – Director of Special Transportation Services, Essex County

Trustee Emeritus

- Richard Fritzky – Director of Public Affairs, Meadowlands Regional Chamber



Thank You To Our Customers

Thank You To Our Bicycle & Pedestrian Program Partners



Safe Routes to School (SRTS)

BERGEN COUNTY

Borough of Allendale
Brookside Elementary School
Hillside Elementary School
Borough of Cresskill
Cresskill Middle School
Edward Bryan Elementary School
Borough of Edgewater
Borough of Englewood
Borough of Fair Lawn
Radburn Elementary School
Westmoreland Elementary School
Milnes Elementary School
Lyncrest Elementary School
Warren Point Elementary School
Memorial Middle School
Forrest Elementary School
Thomas Jefferson Middle School
Borough of Fort Lee
Borough of Garfield
Garfield Middle School
Woodrow Wilson School 5
Thomas Jefferson School 9
Christopher Columbus School 8
Borough of Hasbrouck Heights
Euclid Elementary School
Lincoln Elementary School
Borough of Leonia
Leonia Middle School
Borough of Lodi
Roosevelt Elementary School
Borough of Lyndhurst
Borough of Maywood
Maywood Elementary School
Borough of North Arlington
Borough of Palisades Park
Borough of Paramus
Borough of Ramsey
Mary A. Hubbard Elementary School
Borough of Ridgewood
Ben Franklin Middle School
Somerville Elementary School
Borough of Rutherford
Borough of Tenafly
Malcolm S. Mackay Elementary School
Borough of Washington Township
Borough of Wyckoff
Calvin Coolidge Elementary School
Sicomac Elementary School

ESSEX COUNTY

Township of Bloomfield
Oak View Elementary
Borough of Caldwell
Grover Cleveland Middle School
Lincoln Elementary School
City of East Orange
Township of Irvington
Grove St. Elementary
Chancellor Ave Elementary School
Berkeley Terrace Elementary School
Florence Ave Elementary
Mount Vernon Ave Elementary
University Elementary
Madison Ave Elementary
Township of Maplewood
Township of Montclair
Hillside Elementary School
Edgemont Montessori Elementary School
City of Newark
Marion P. Thomas PAC Academy
Hawkins Street School

Elliott Elementary School
Township of Verona
FN Brown School
Township of West Orange
Washington Elementary School

MONMOUTH COUNTY

Borough of Atlantic Highlands
Borough of Eatontown
Borough of Fair Haven
Viola L. Sickles School
Borough of Farmingdale
Farmingdale Elementary School
Township of Freehold
Park Ave Elementary School
City of Long Branch
Gregory Elementary School
Township of Middletown
Thompson Middle School
Fairview Elementary School
Borough of Oceanport
Borough of Red Bank
Red Bank Charter School
Borough of Rumson
Forrestdale Elementary School
Deane Porter Elementary School
Borough of Shrewsbury
Borough of Sea Girt
Sea Girt Elementary School
Borough of West Long Branch
Betty McElmon Elementary School

PASSAIC COUNTY

City of Clifton
City of Passaic
Mario Drago School 3
Etta Gero School 9
Sonia Sotomayor School 21
City of Paterson
School 5
School 10
School 12
School 13
School 21
School 25
New Roberto Clemente
Roberto Clemente

UNION COUNTY

City of Elizabeth
Dr. Orlando Edreira Academy #26
iPrep School 8
Terence C. Reilly School 7
William Halloran School 22
Joe Battin School 4
Elmora School 12
Woodrow Wilson School 19
Juan Pablo Duarte - Jose Julian Marti School #28
Benjamin Franklin School 13
Borough of Garwood
Lincoln School
City of Linden
Linden School 4
Linden School 5
Linden School 6
Linden School 8
Deerfield School 9
City of Plainfield
Queen City Academy Charter School
City of Rahway
Township of Union
Franklin Elementary School
Township of Westfield
Wilson Elementary School

Highway Traffic Safety (HTS)

BERGEN COUNTY

Borough of Cresskill
Cresskill High School

ESSEX COUNTY

City of Newark
Girls on Bikes
Project Use Puddle Farmers
Township of Montclair
Edgemont Park Senior Center
Township of South Orange
South Orange Traffic Safety Committee
Montrose Early Childhood Center
Township of Maplewood
Columbia High School
West Orange
Nikhil Badlani Foundation

MONMOUTH COUNTY

City of Asbury Park
Boys and Girls Club
Second Life Bikes
City of Long Branch
Complete Streets Team
Habitat for Humanity
Monmouth Family Health Center
Joseph M. Ferraina School
Lenna Conrow School
Borough of Fair Haven
Cub Scout Troop 127
Borough of Freehold
Neighborhood Connections to Health

PASSAIC COUNTY

City of Paterson
Oasis: a Haven for Women & Children
Great Falls Youth Center

UNION COUNTY

City of Plainfield
Plainfield Senior Center
Dairy Queen
City of Summit
Atlantic Health
Township of Scotch Plains
Atlantic Health
Township of Westfield
Wilson Elementary School & PTO
Atlantic Health
Township of Union
Atlantic Health
Township of Clark
Atlantic Health

Street Smart NJ

City of Elizabeth
City of Linden
Borough of North Arlington

Non-Profits

AAA Northeast
Asbury Park Mayors Wellness Commission
Catchafire
Children's Specialized Hospital - Union County Safe Kids
Community That Cares Coalition - Long Branch
Hackensack Meridian Health - Bergen County Safe Kids
Monmouth Medical Center - Monmouth County Safe Kids
United Way Union County - Healthy Plainfield coalition
United Way - Passaic County Food Policy Council
University Medical Center - Essex County Safe Kids

EZRIDE Program Contacts

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CARPOOL & VANPOOL PROGRAM

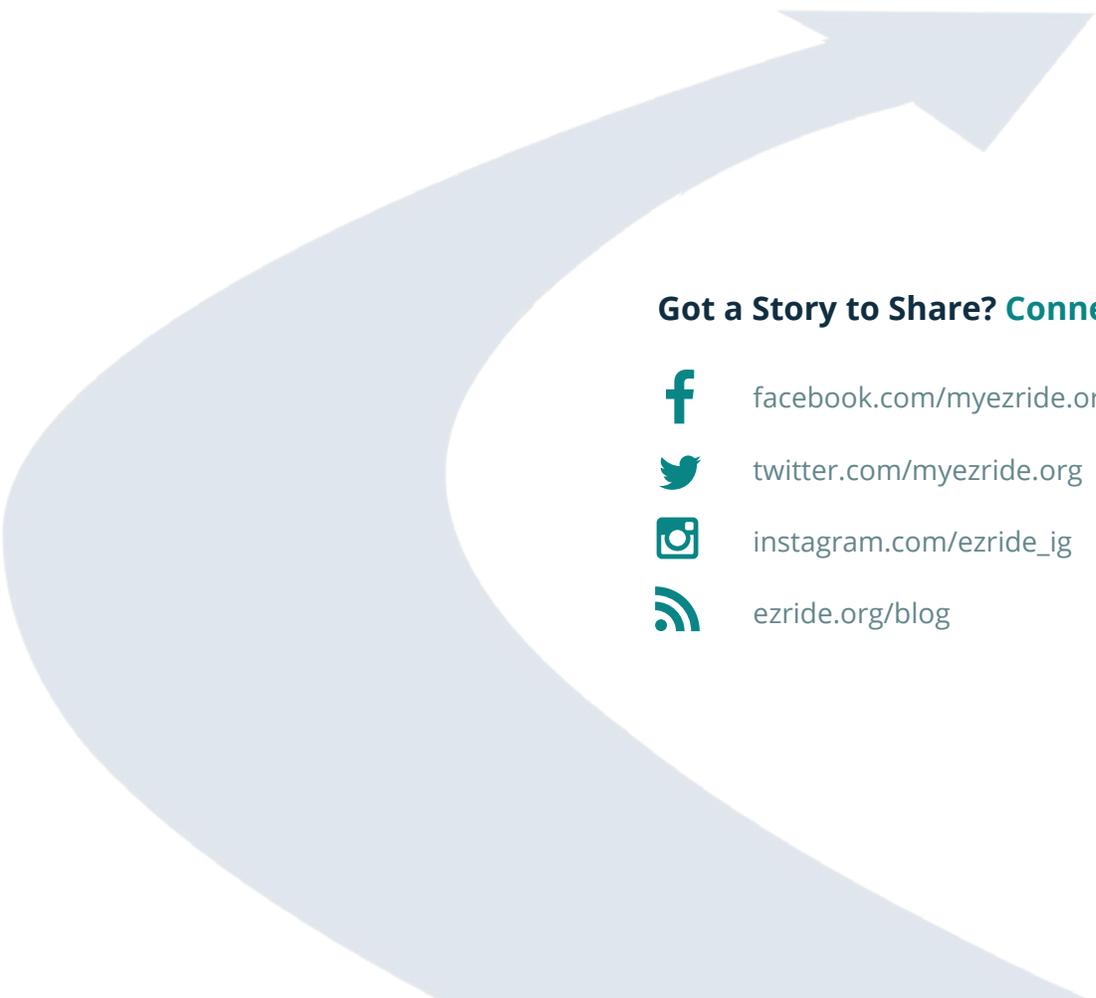
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