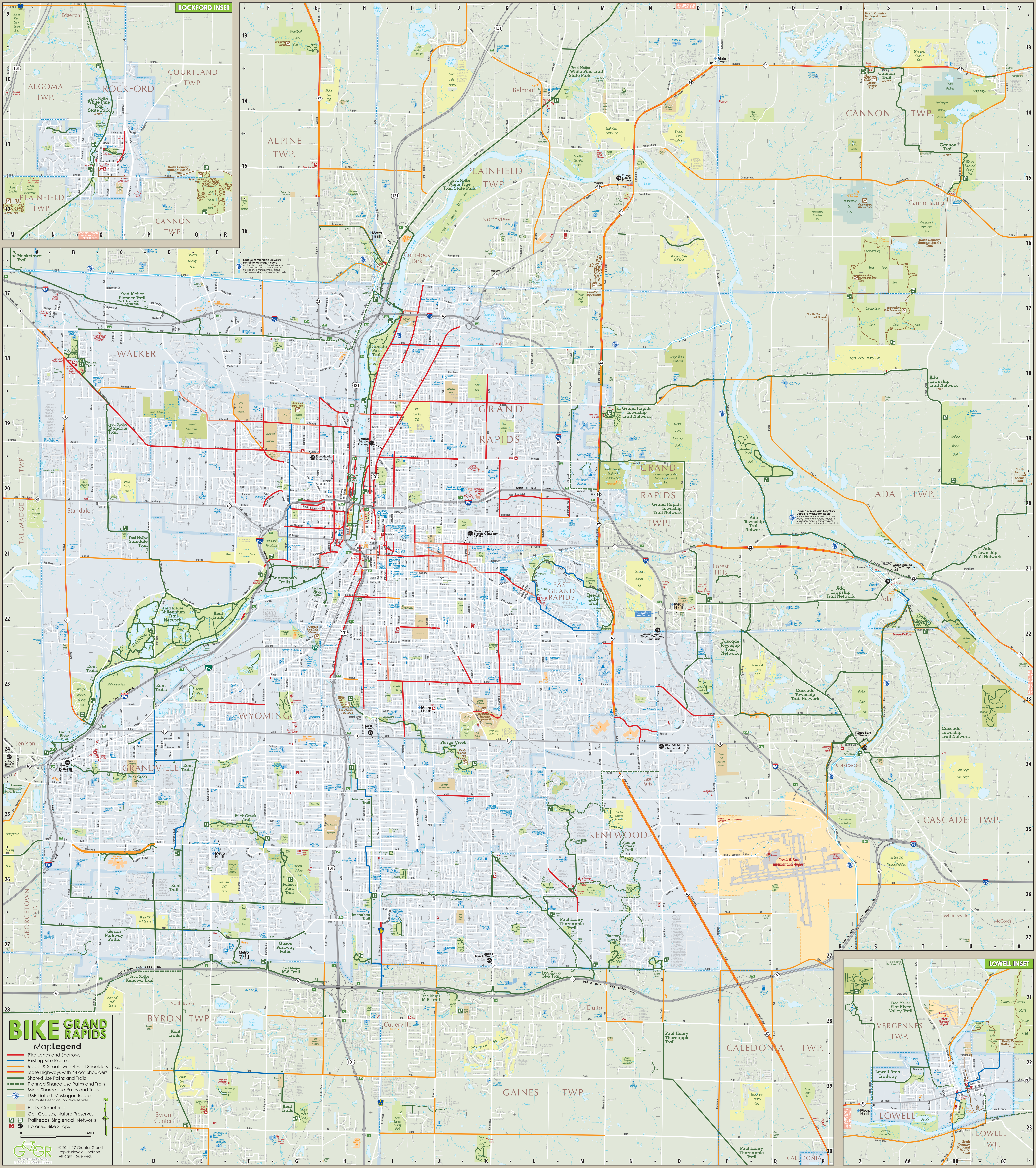BGRM_2017Final_FrontDraft2.pdf 1 5/11/17 5:21 PM