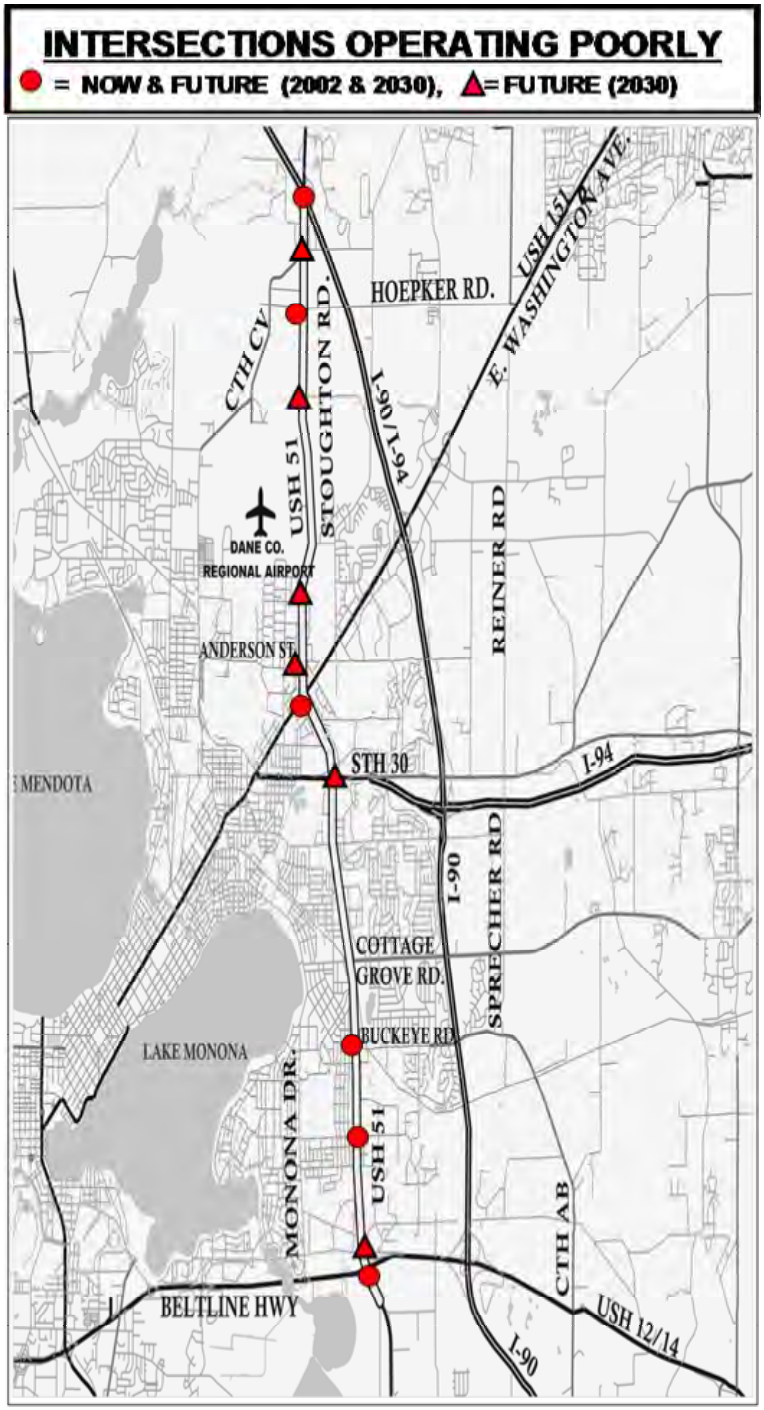EXHIBIT 20 INTERSECTIONS OPERATING POORLY