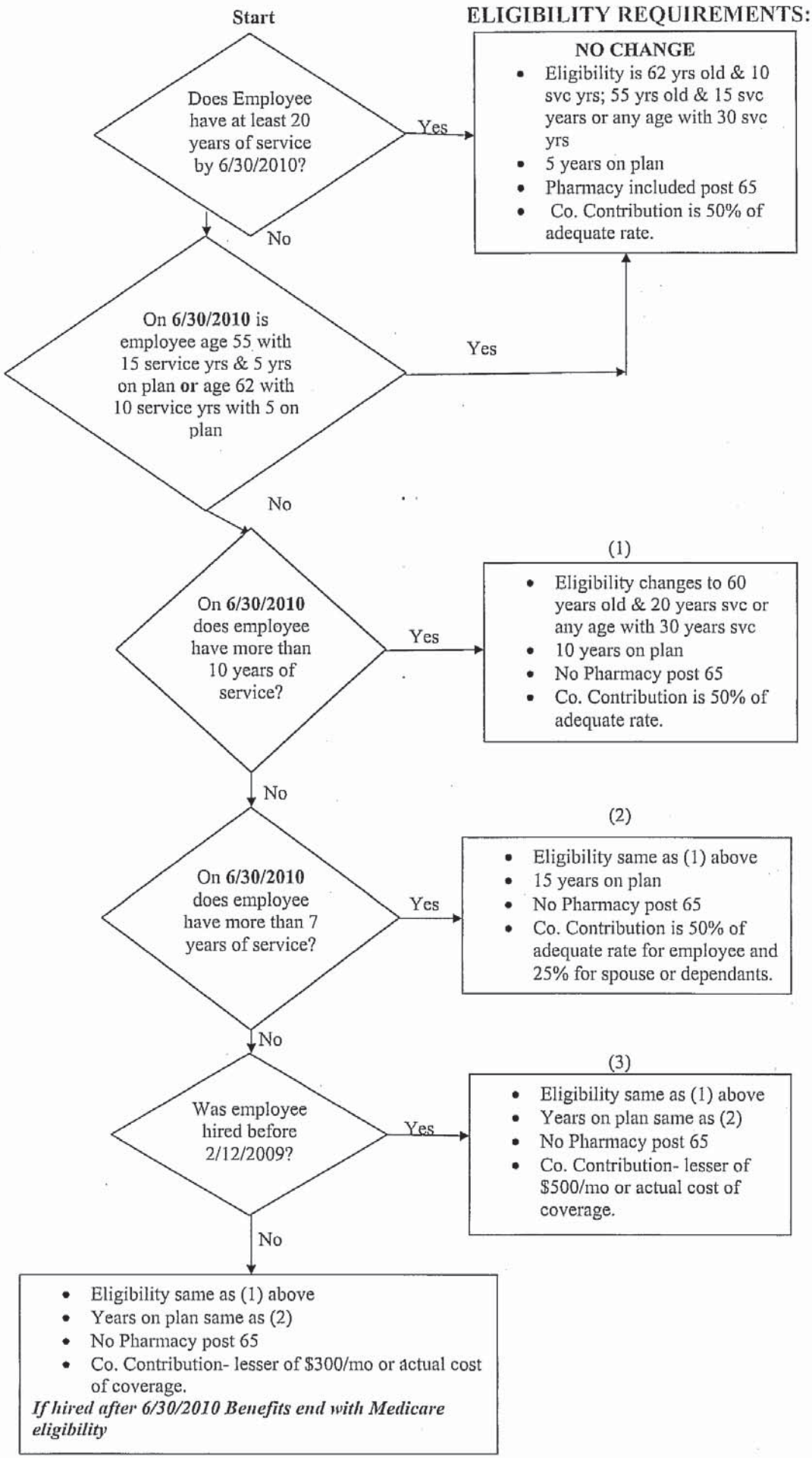GASB 43/45 DECISION TREE - OTHER POST EMPLOYMENT BENEFIT