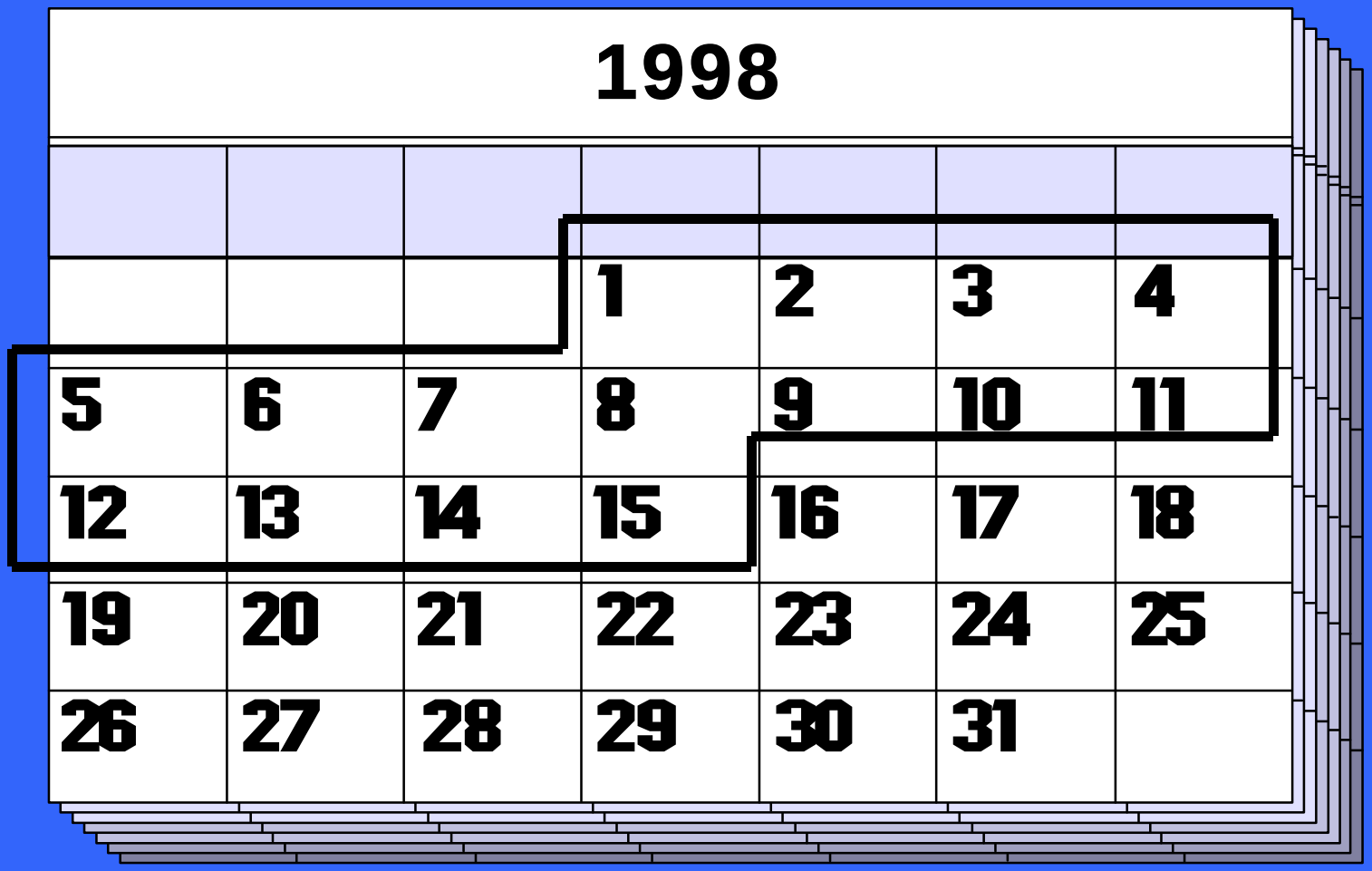SEMI-MONTHLY PAY PERIOD INCLUDING THE MONTH'S 12TH DAY