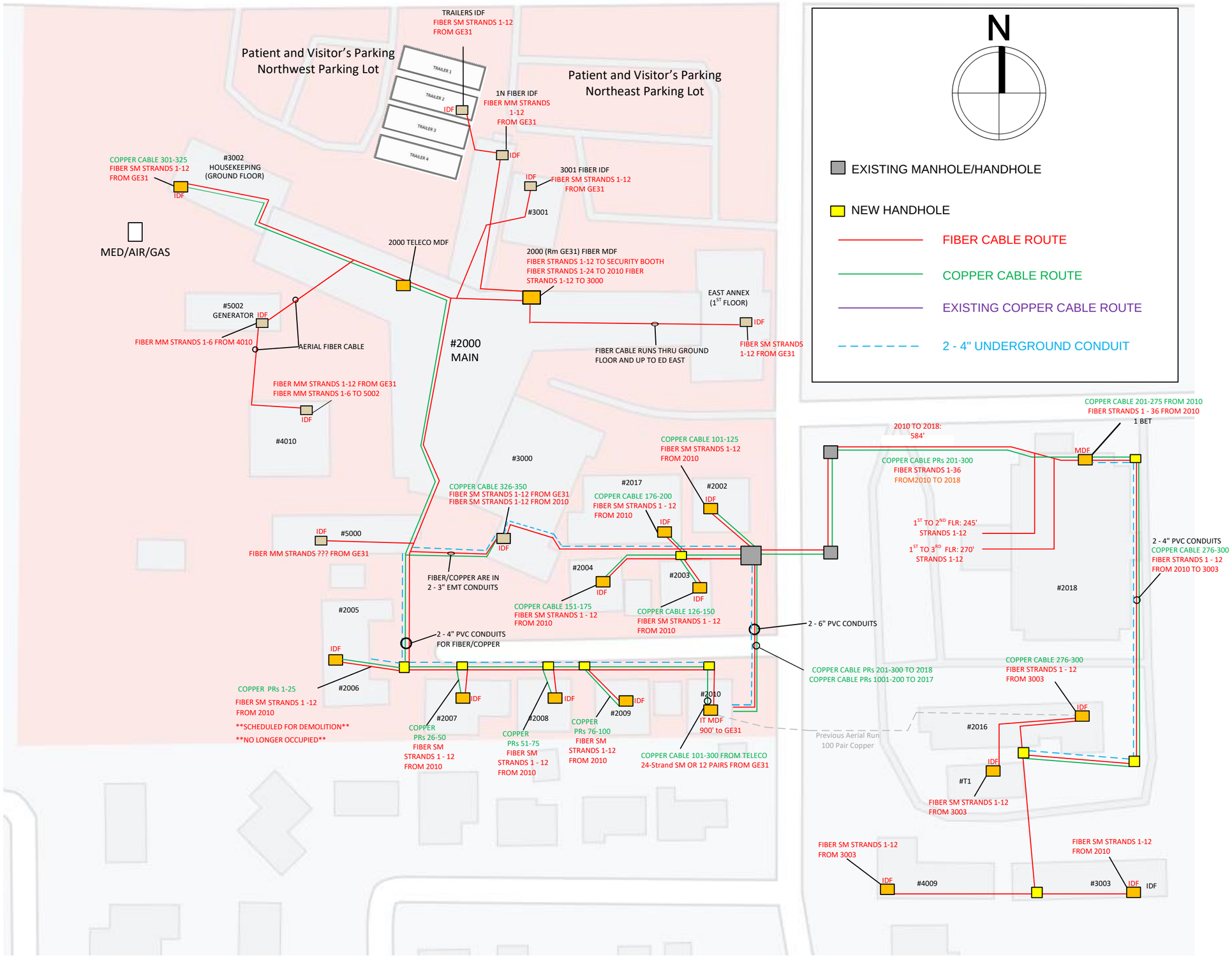FOR INFORMATIONAL PURPOSES ONLY