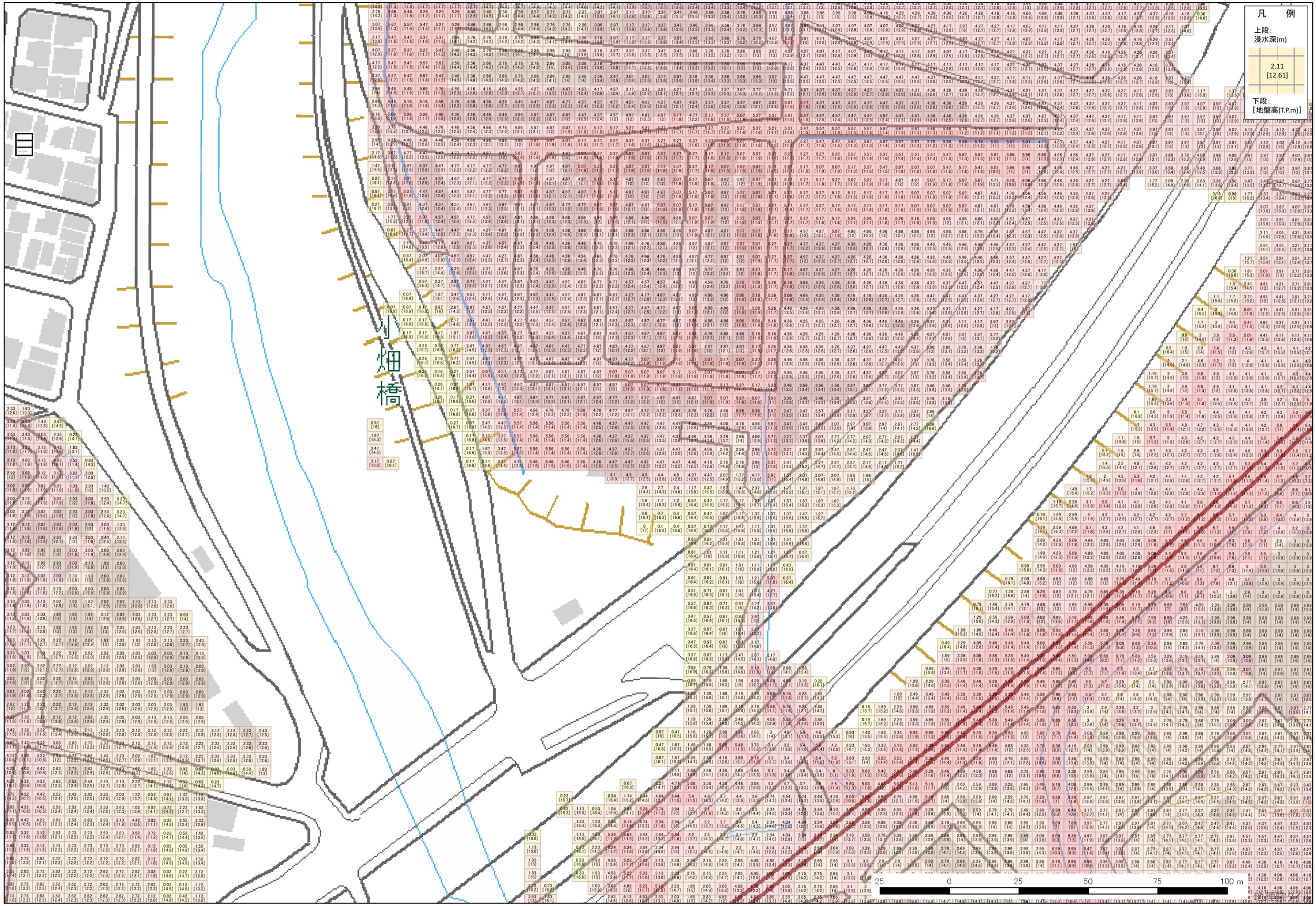40-65