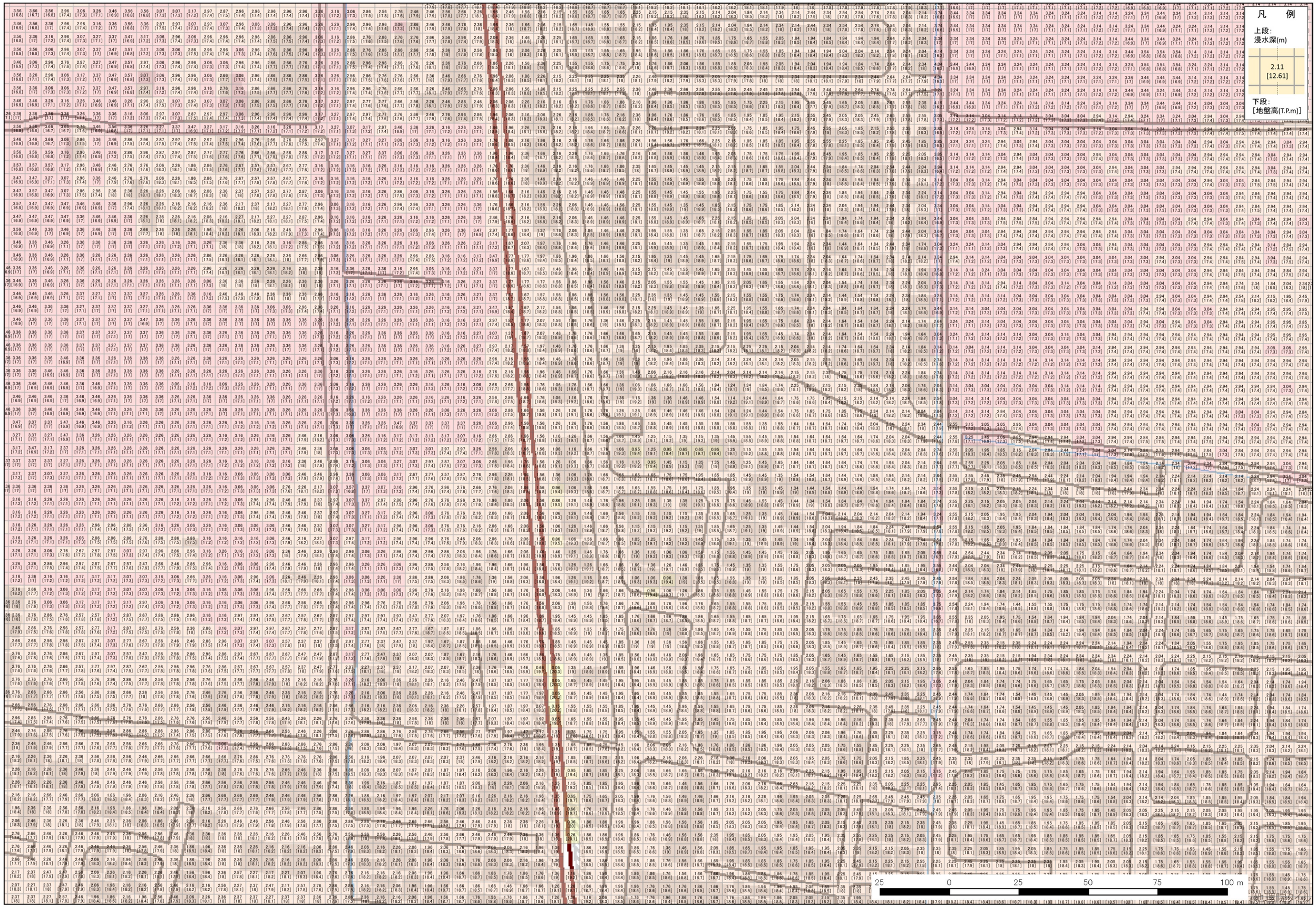65-81