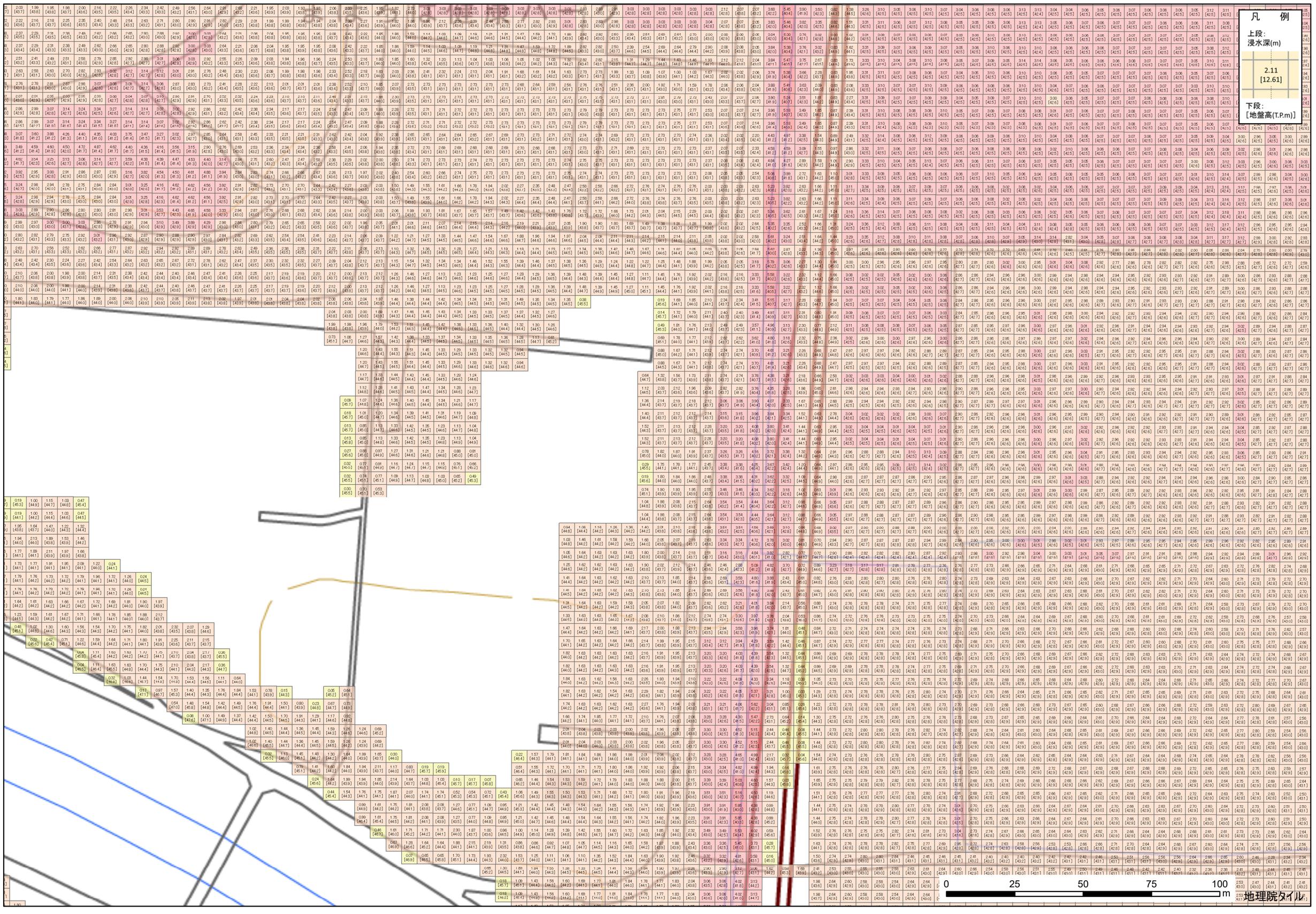40-81