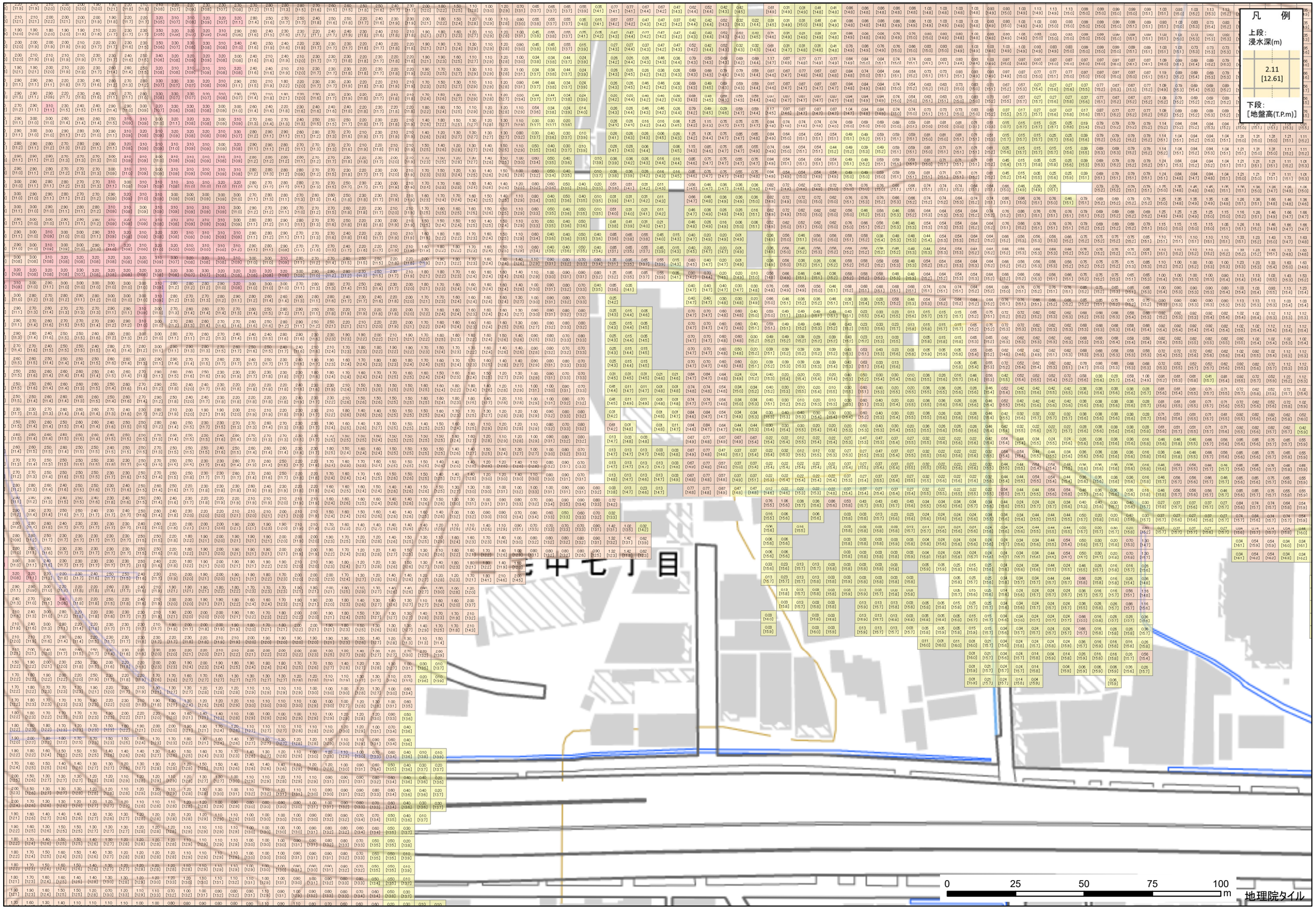40−28