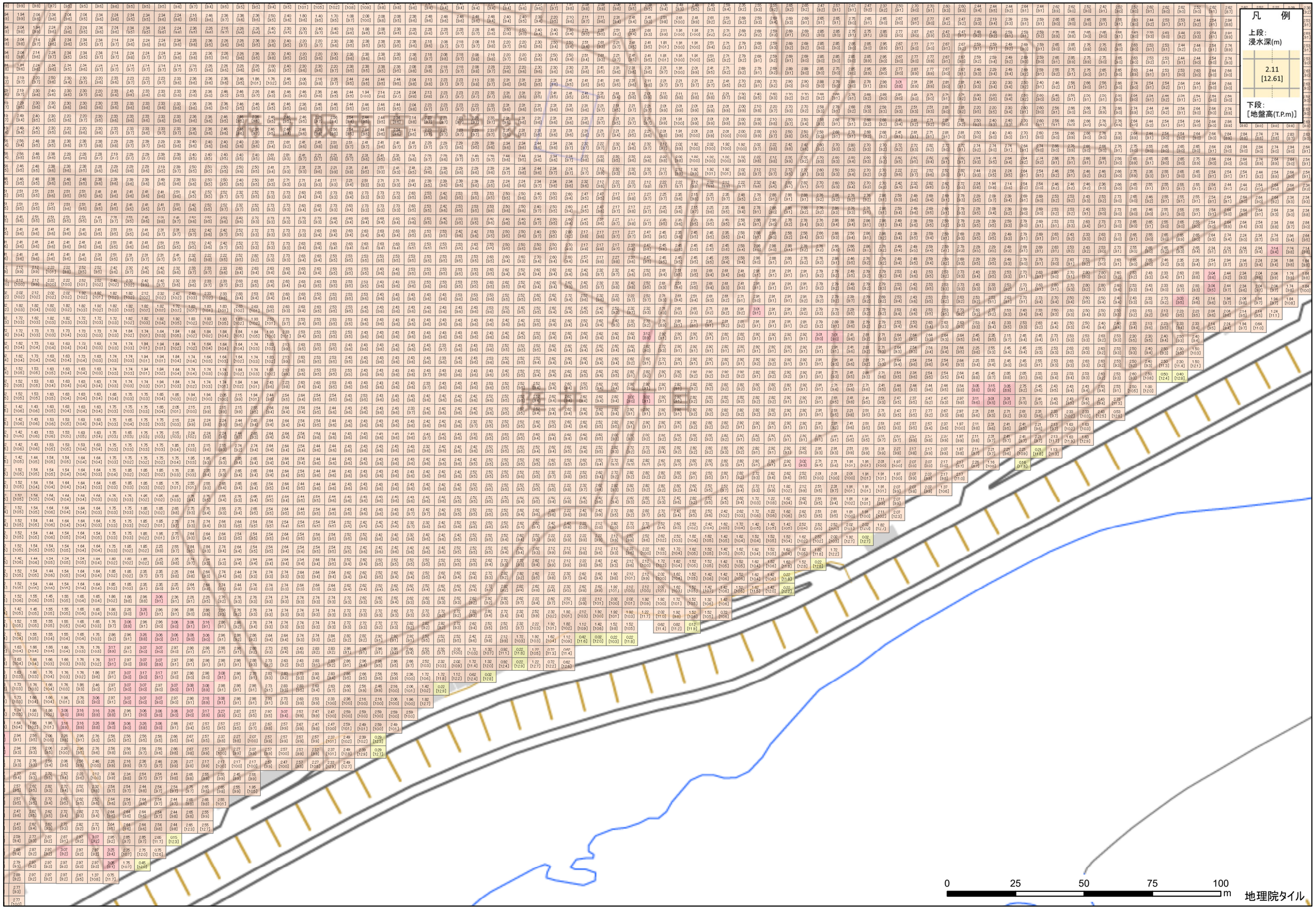40-20