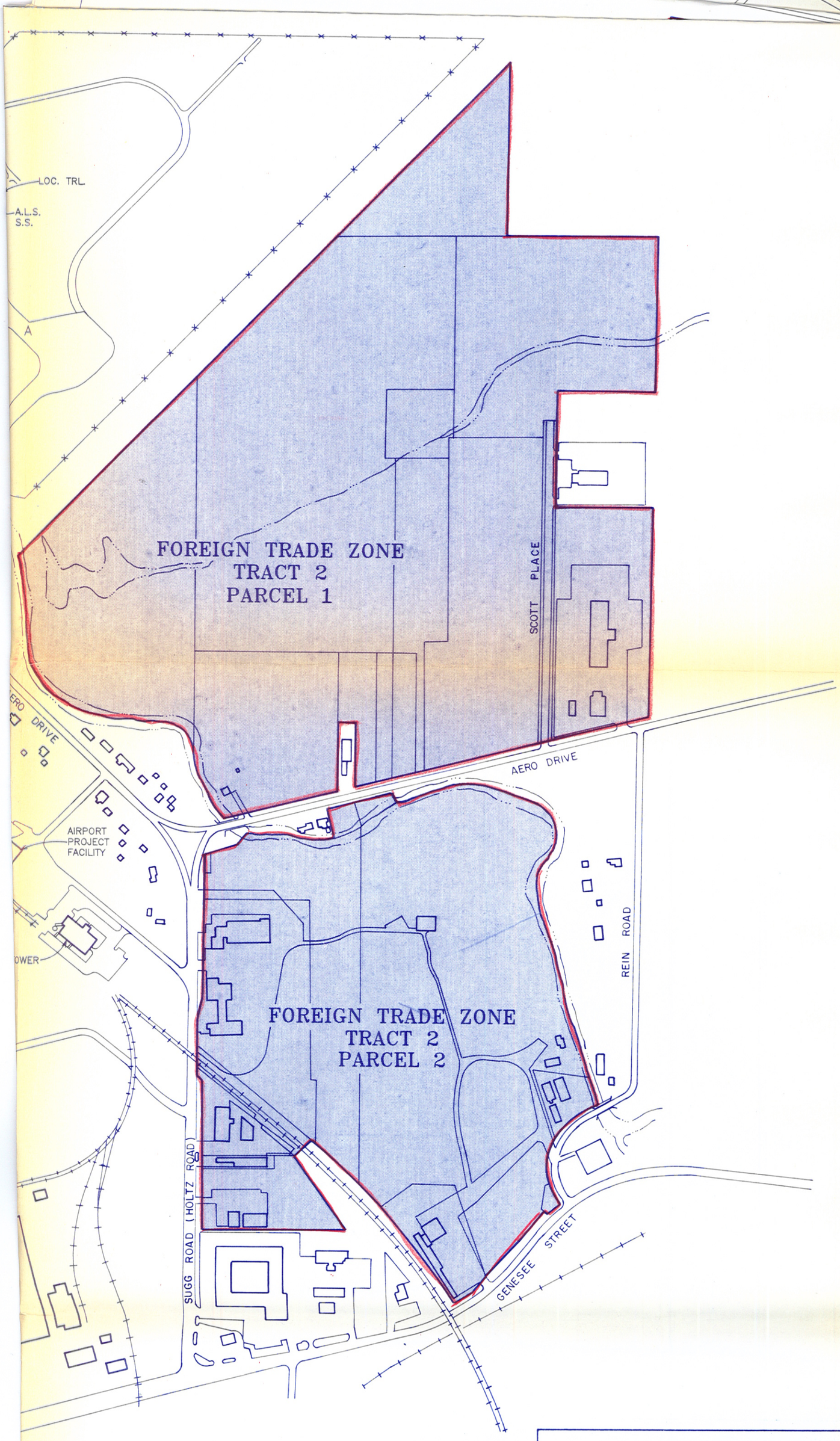

UTILITY NOTE: