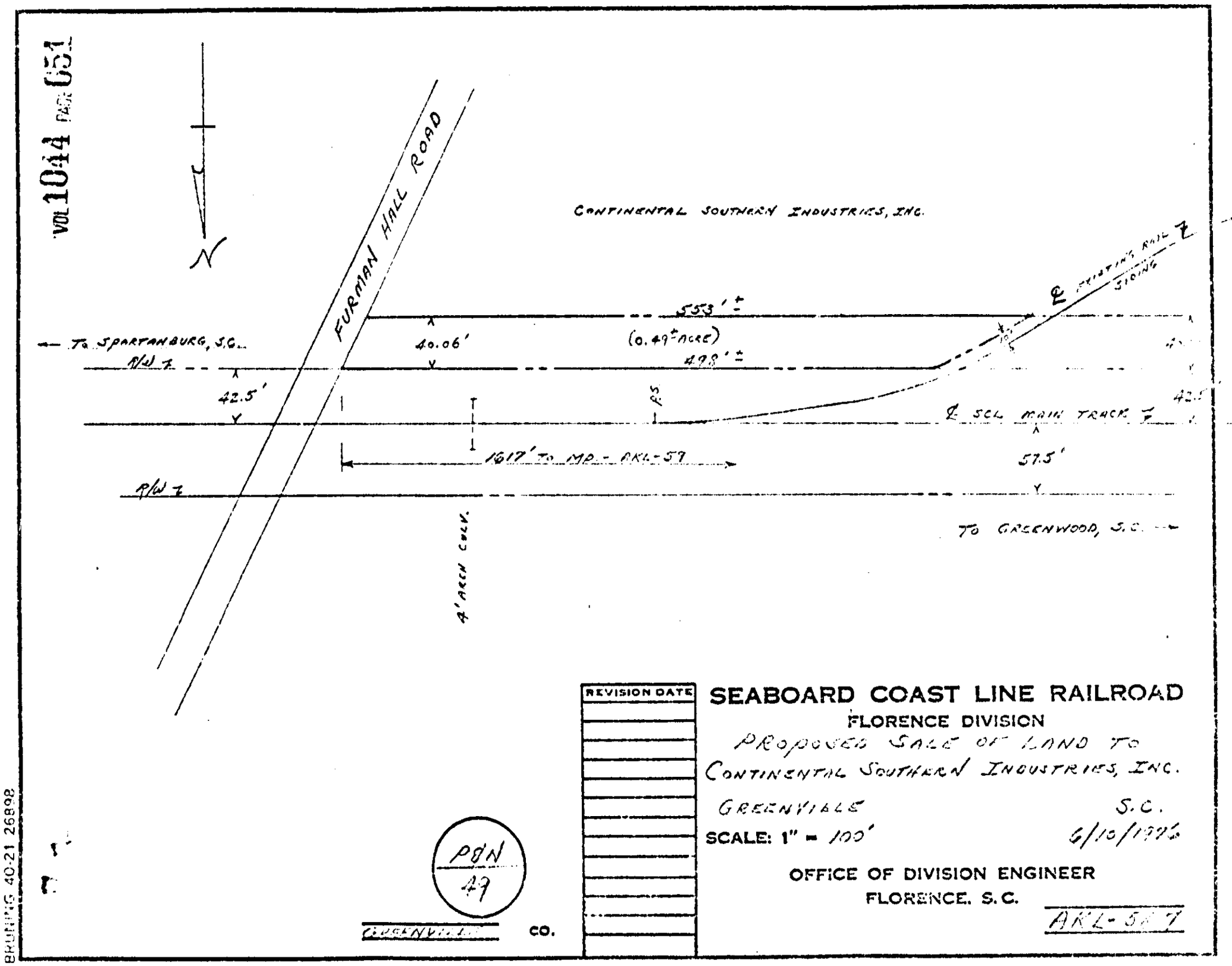VOL 1044 PAGE 651