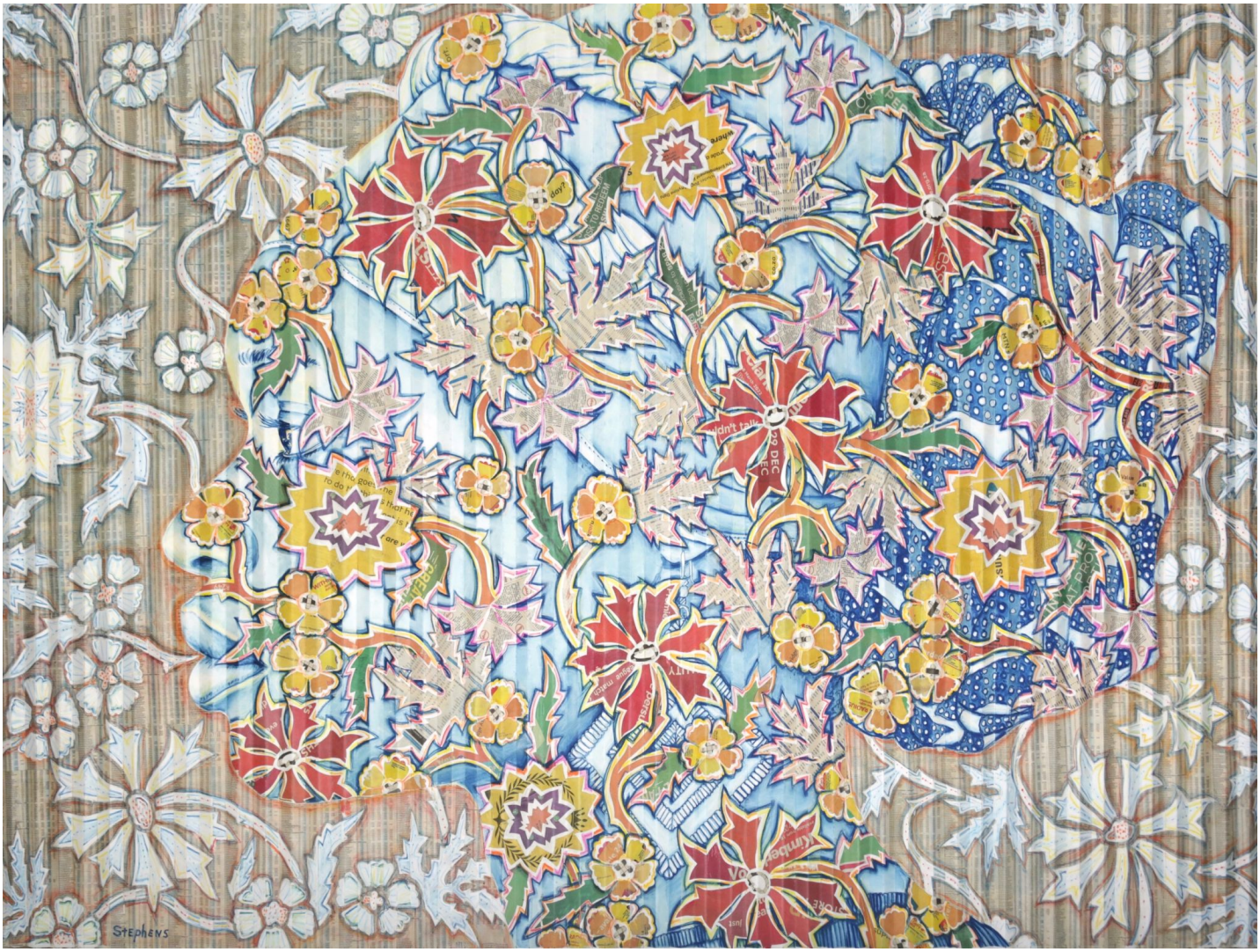
STEPHENS