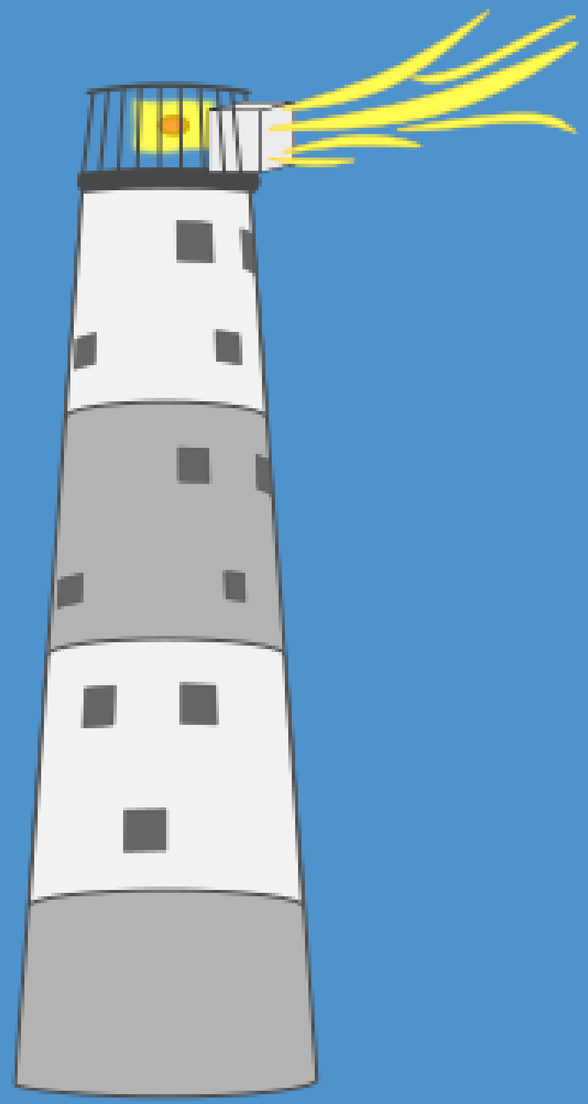


B. M. A