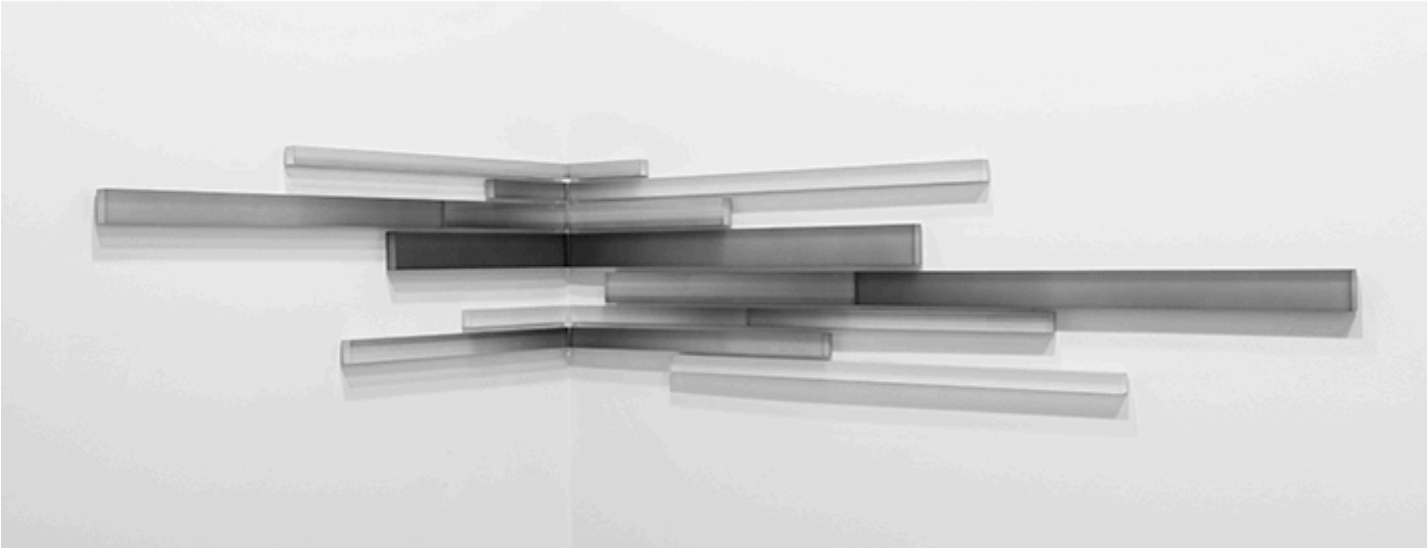MARGARET