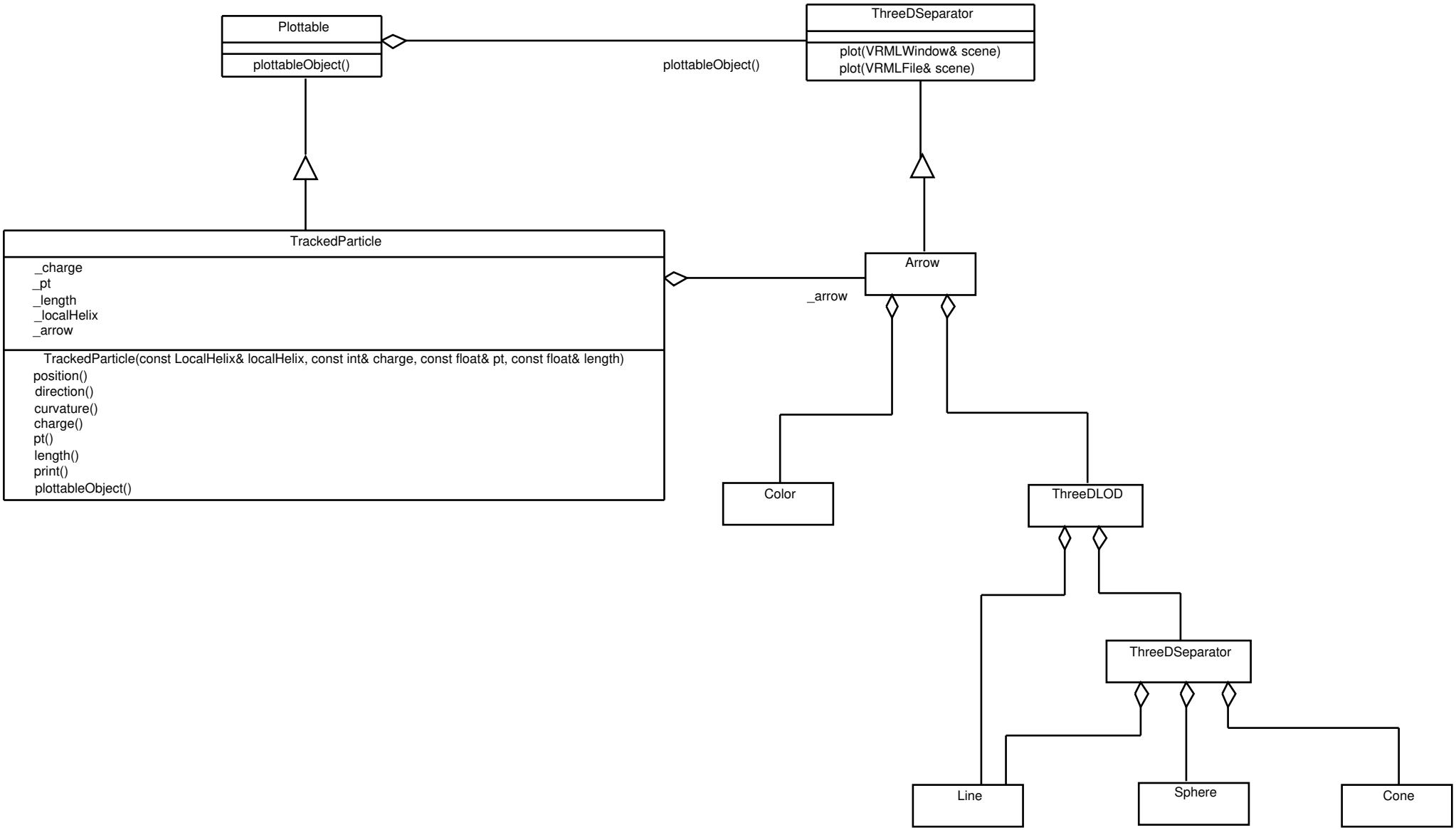Example on 6/27/1996