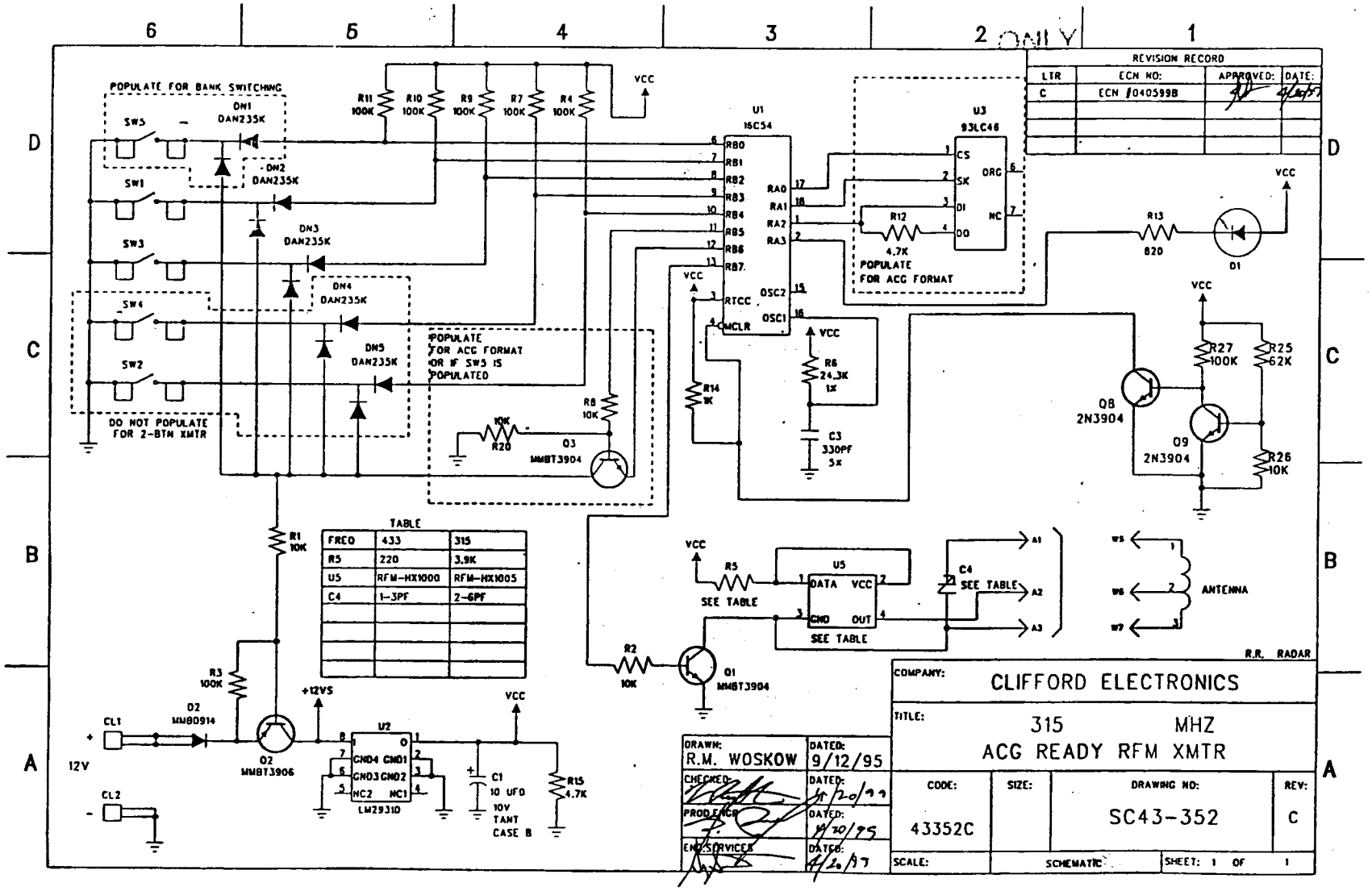
REFERENCE

MAY 10 1999