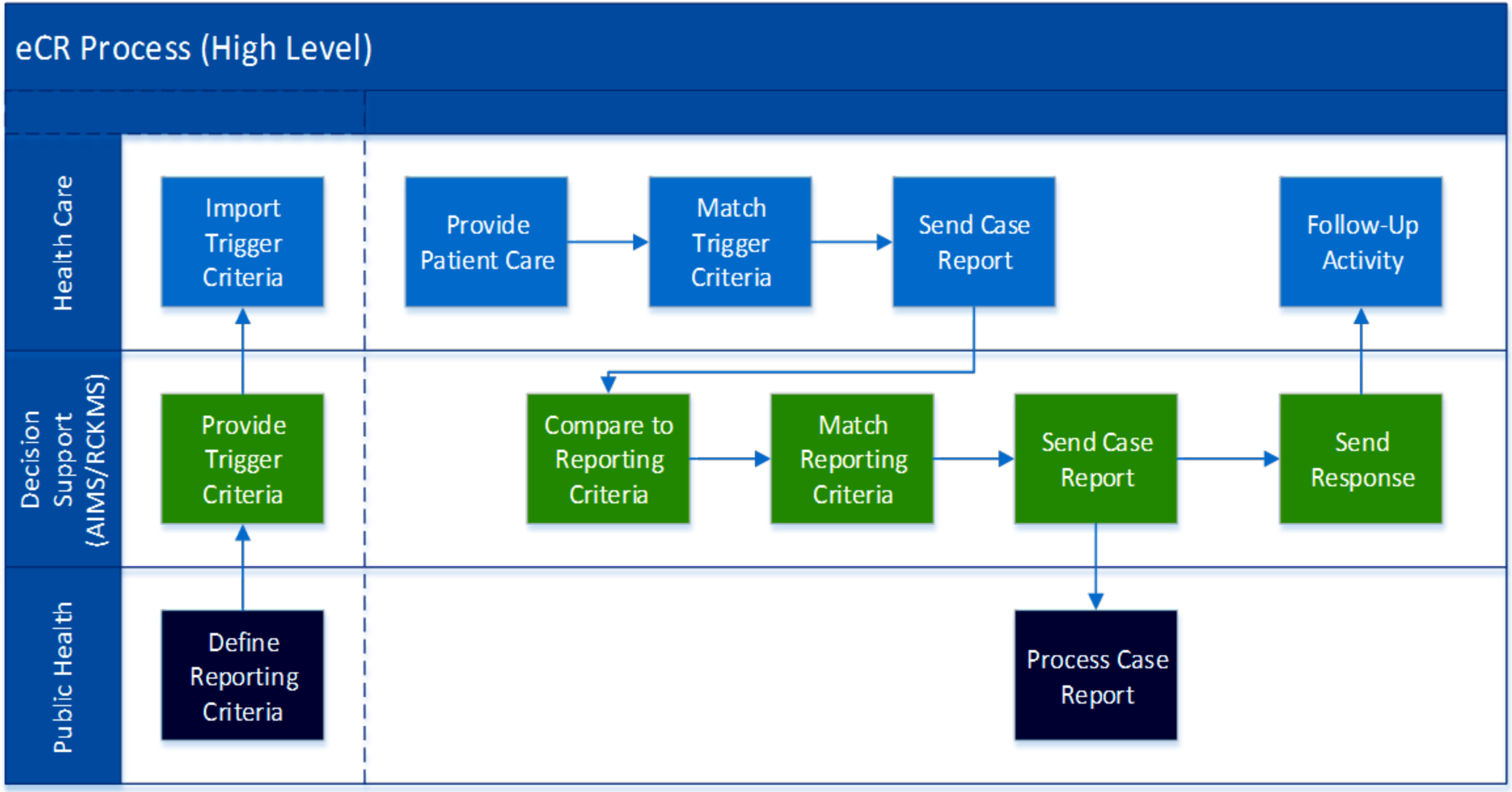

Courtesy of CalREDIE