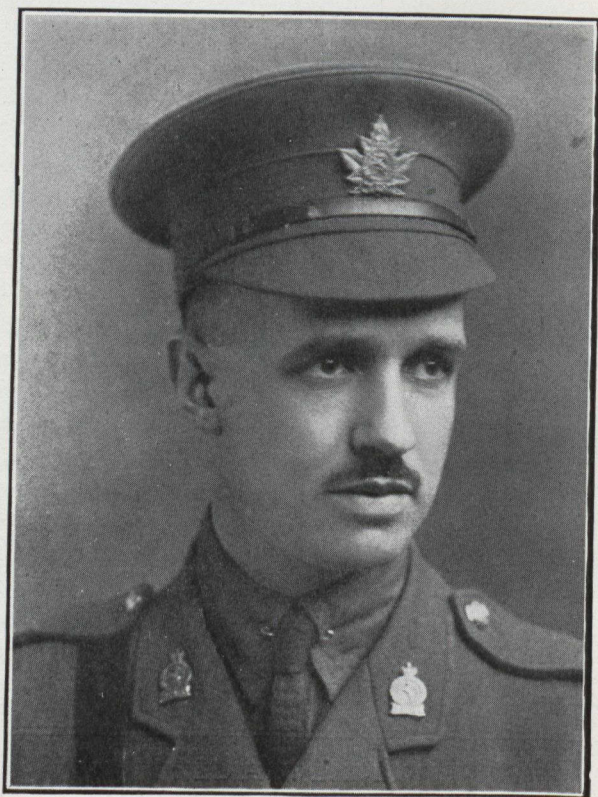




FRED A. WERDEN