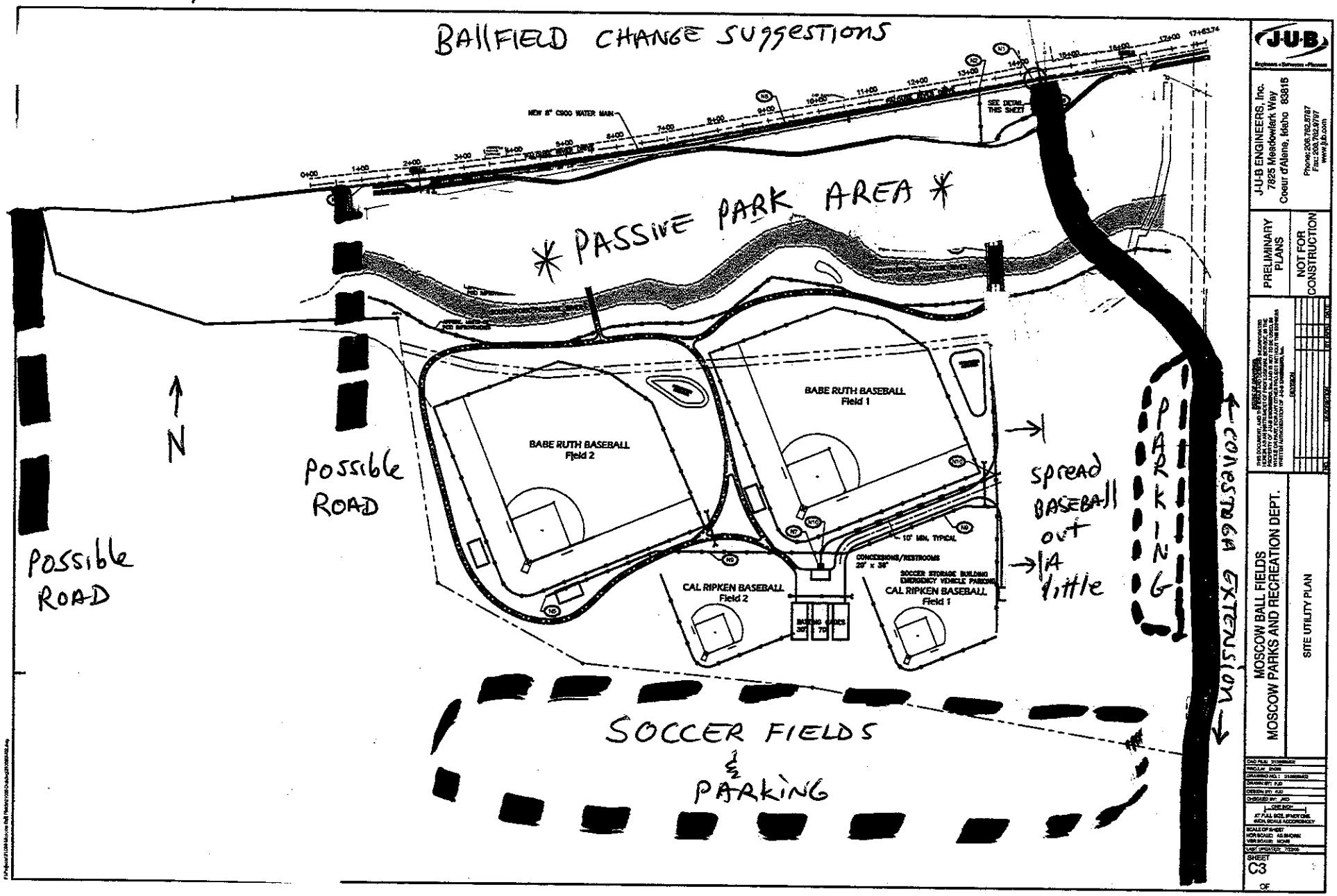
— CONCEPTUAL —

2/15/08