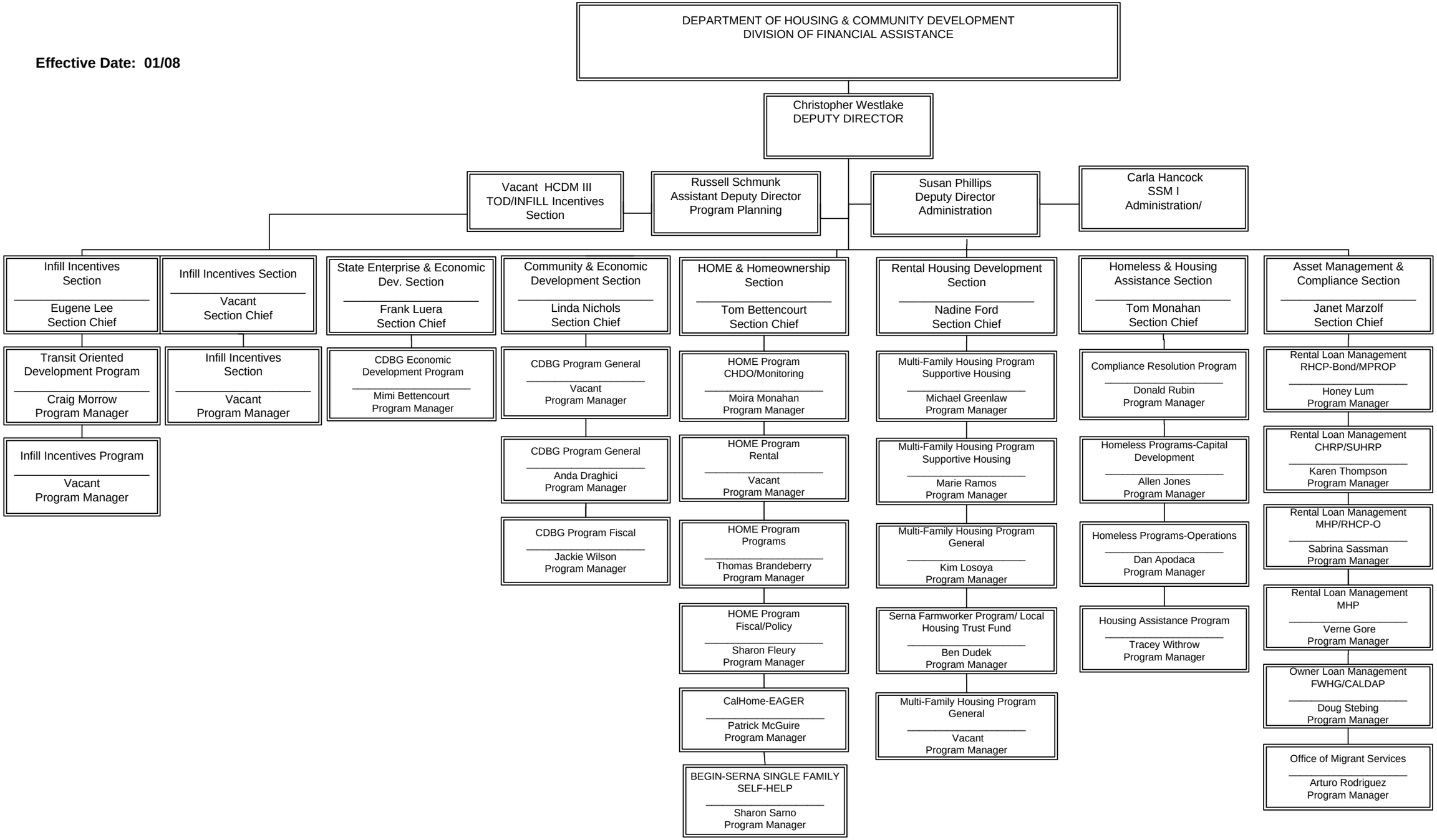Effective Date: 01/08