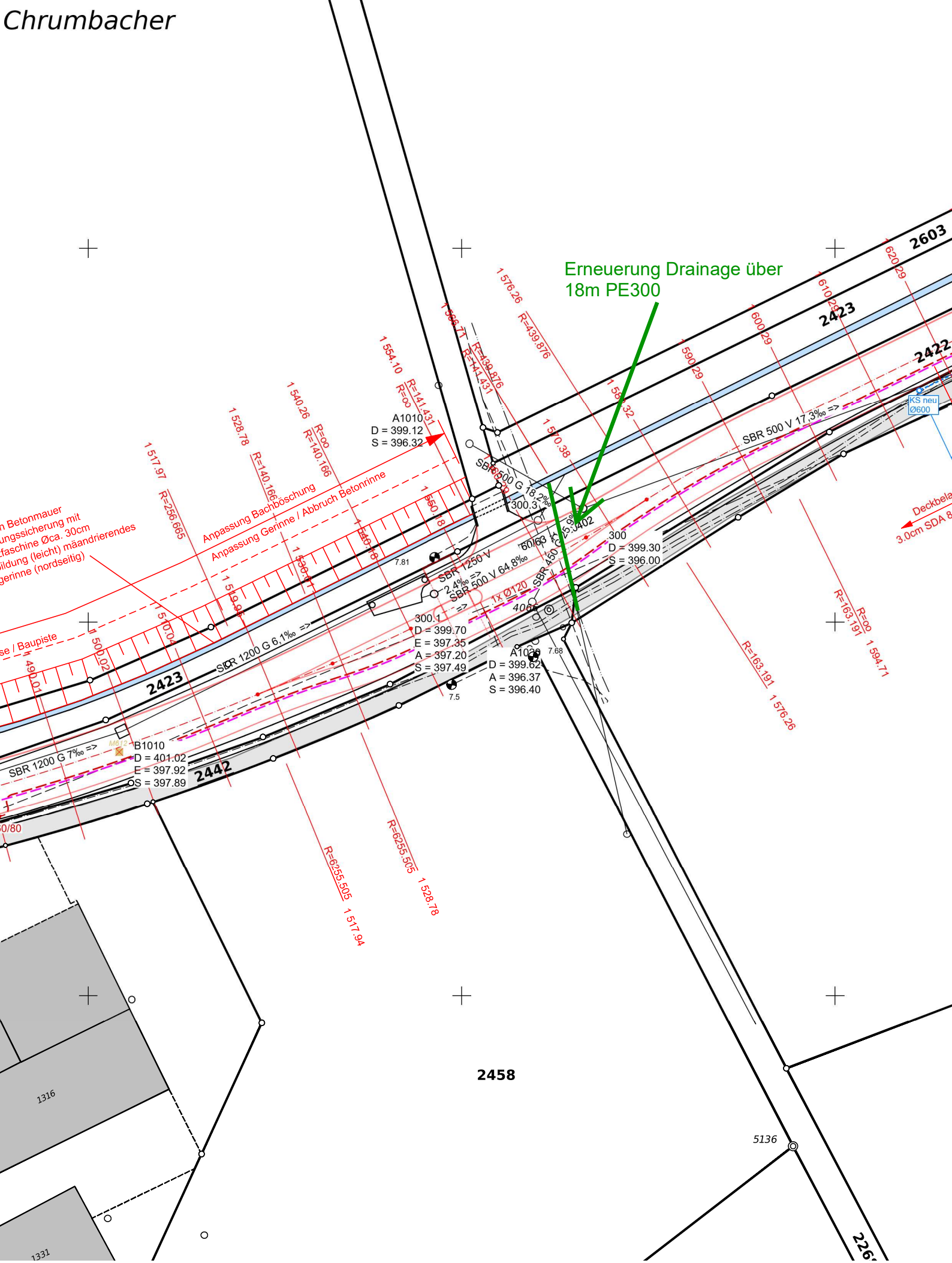Chrumbacher