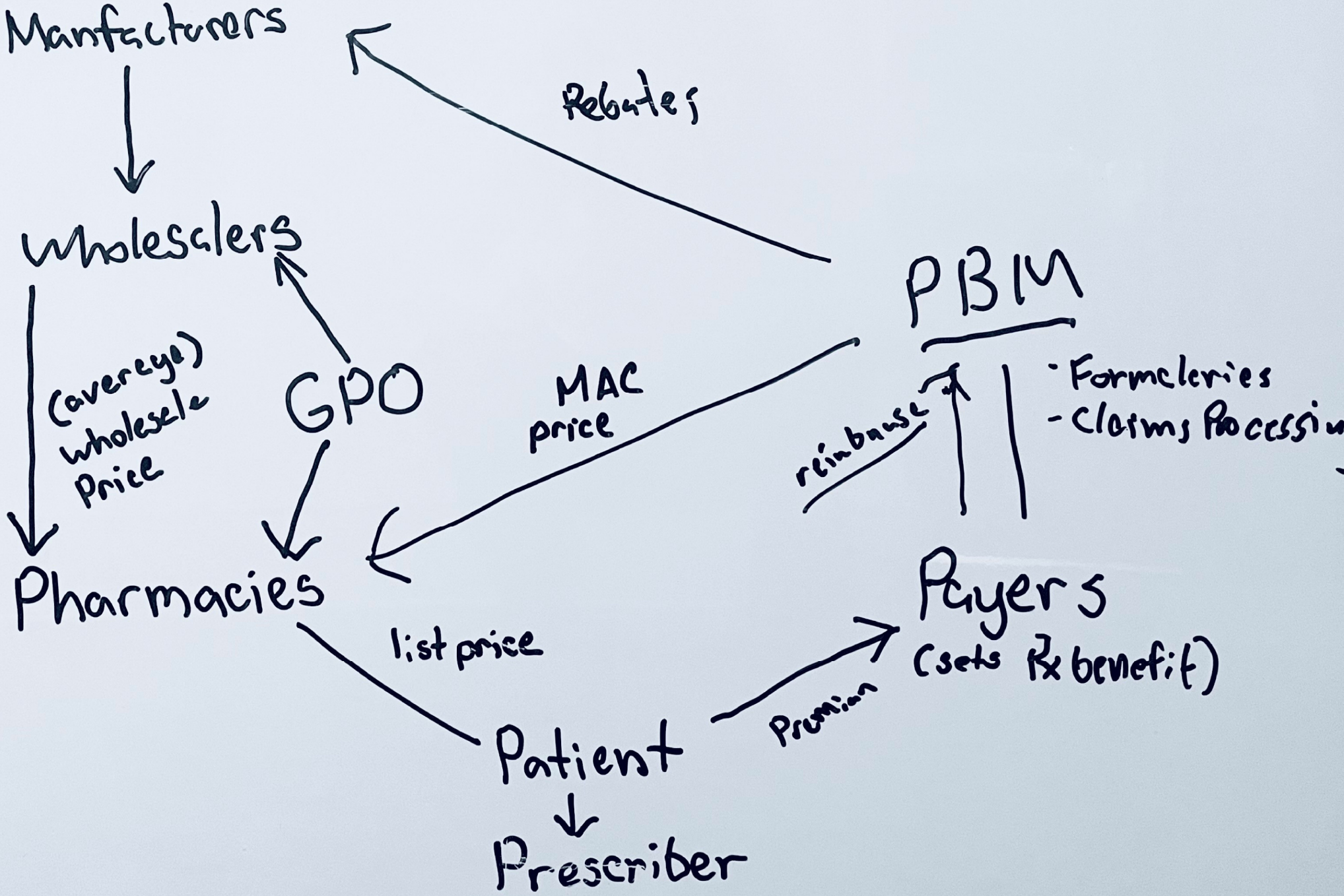
PBM 101

3/21/23