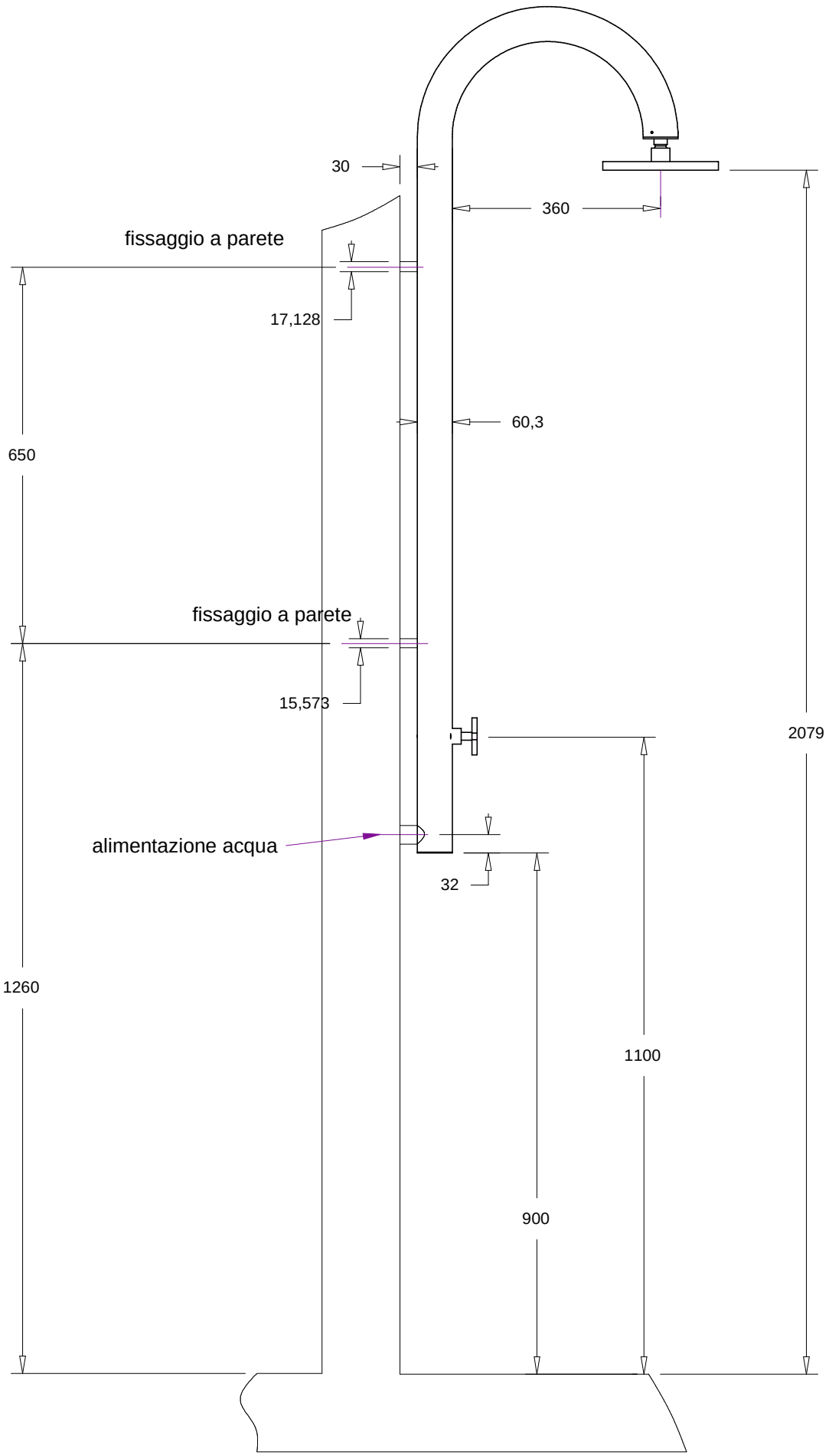© 2013 by MJ FABER - www.mjfaber.com