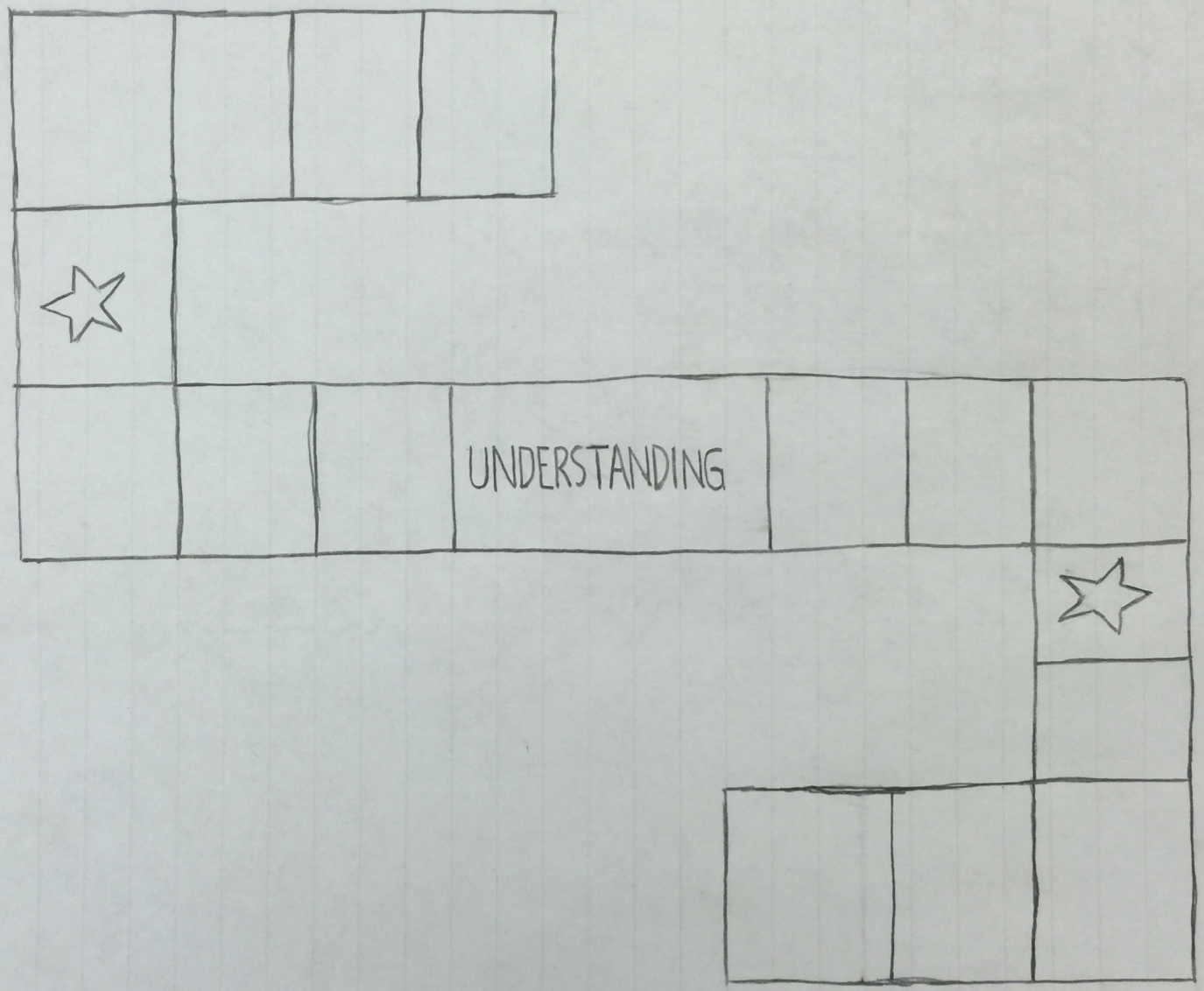
UNDERSTANDING