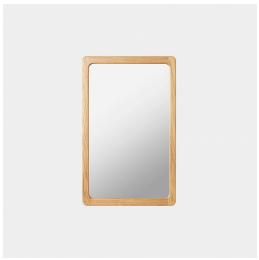KAY + STEMMER