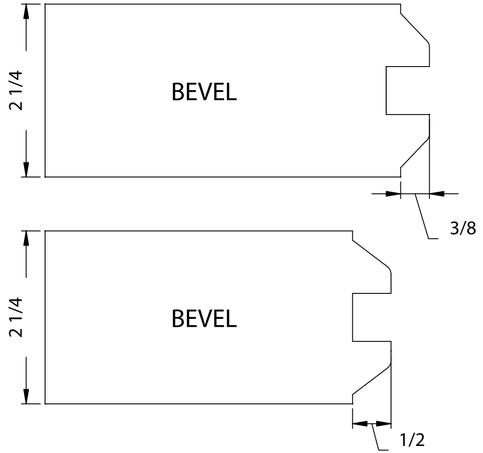2.25.pdf 9/27/2005 1:05:31 PM