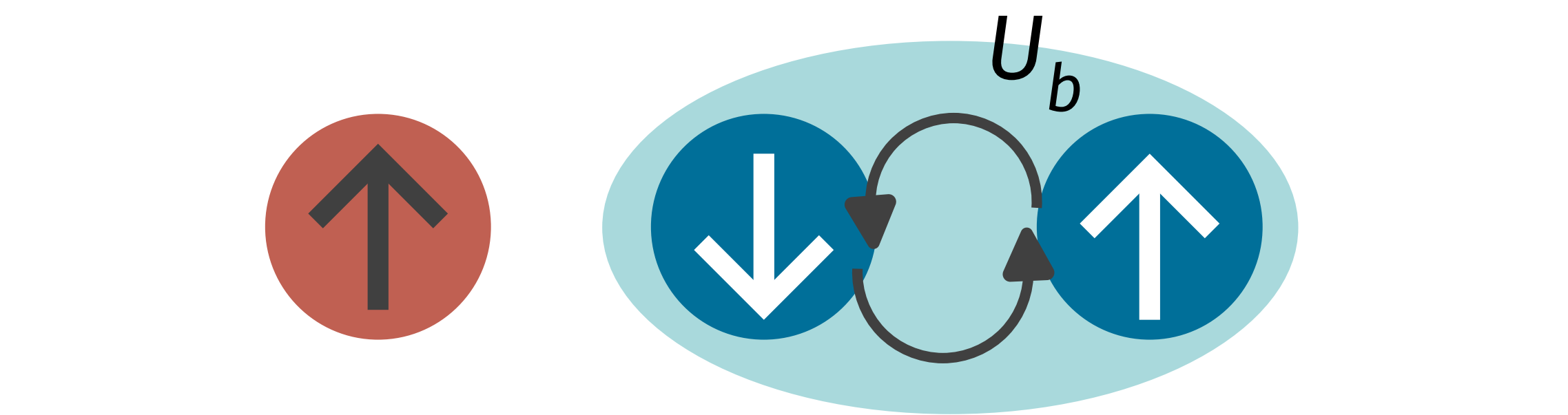singlet state (favour J)? OR decoupled local moment (favour U_b)?