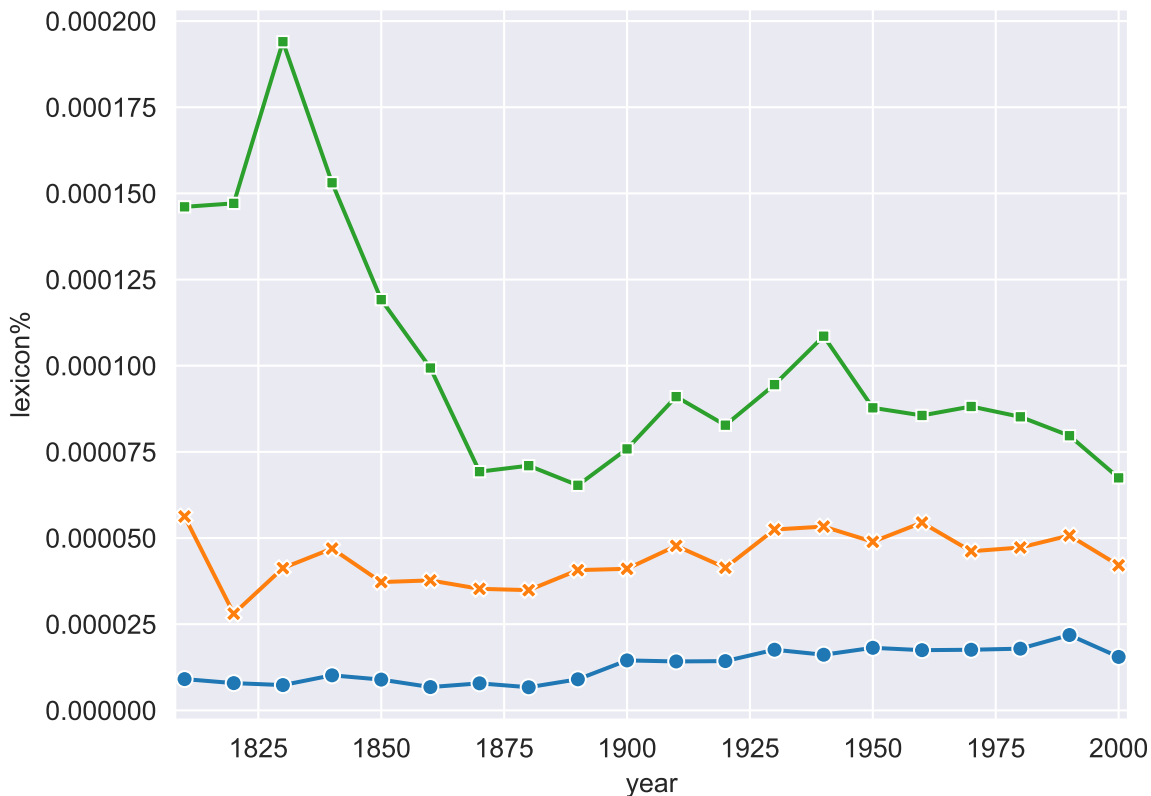individual