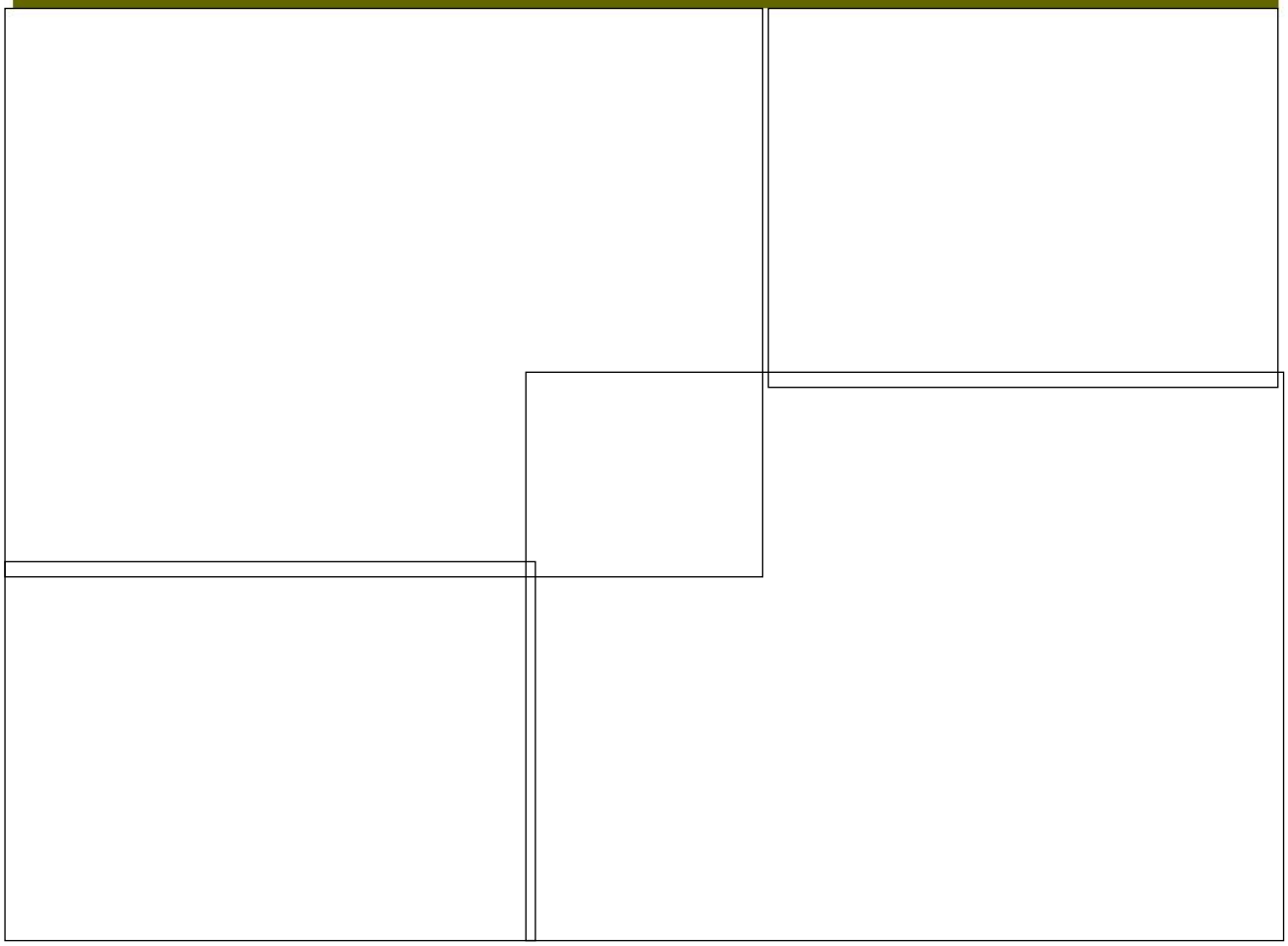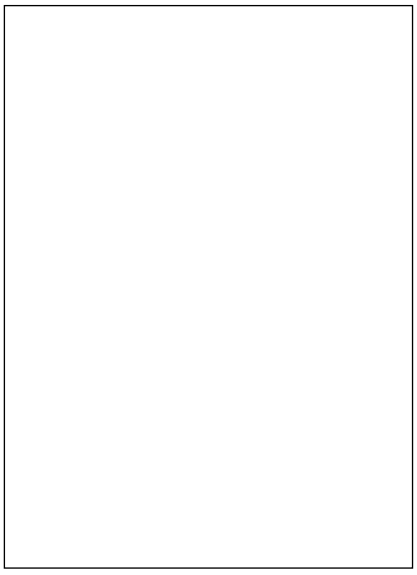INSTITUTIONAL