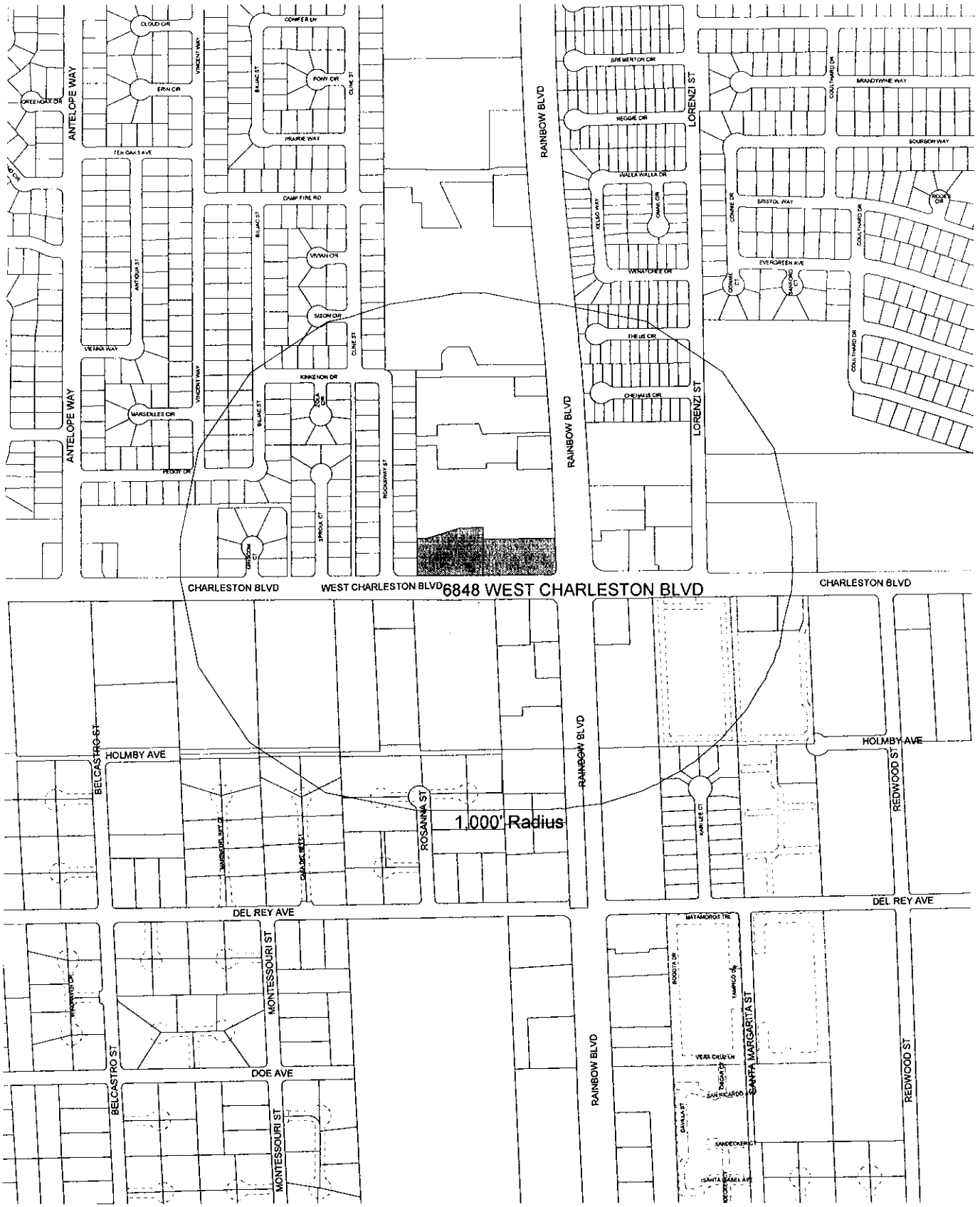TRACY TAYLOR