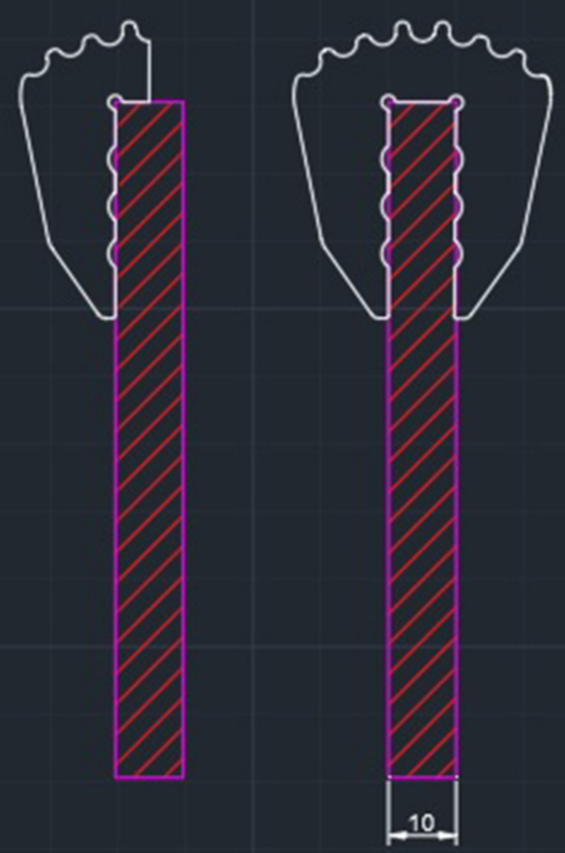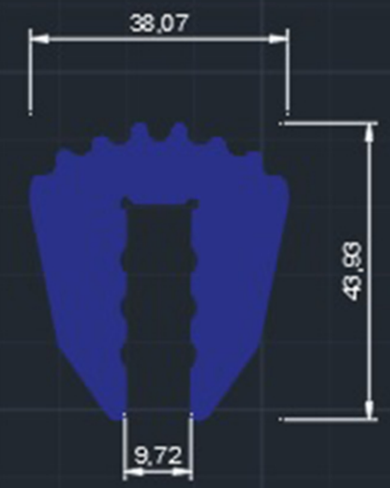# AMERICAN MICR