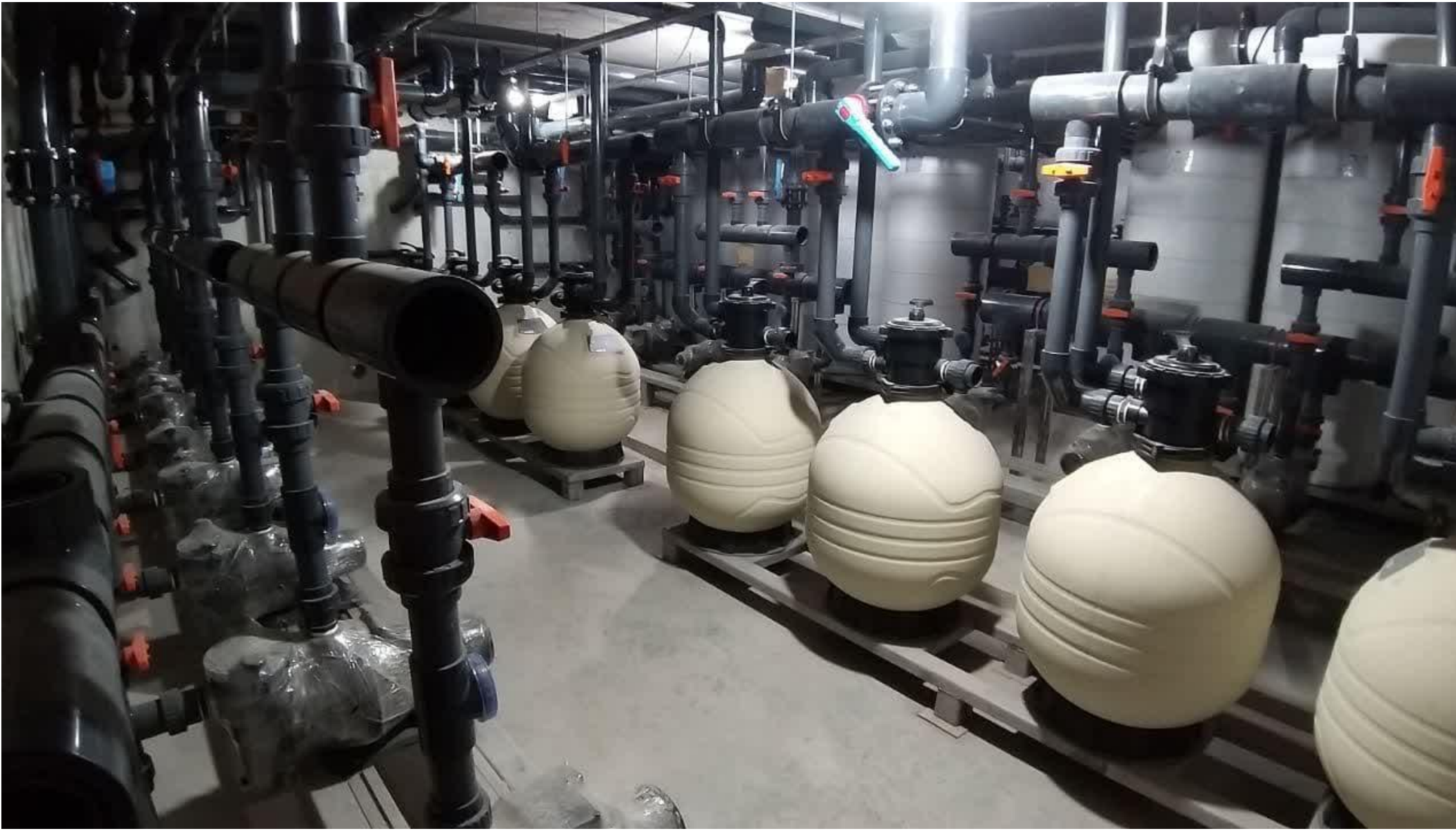
HAYWARD



ACKMAN