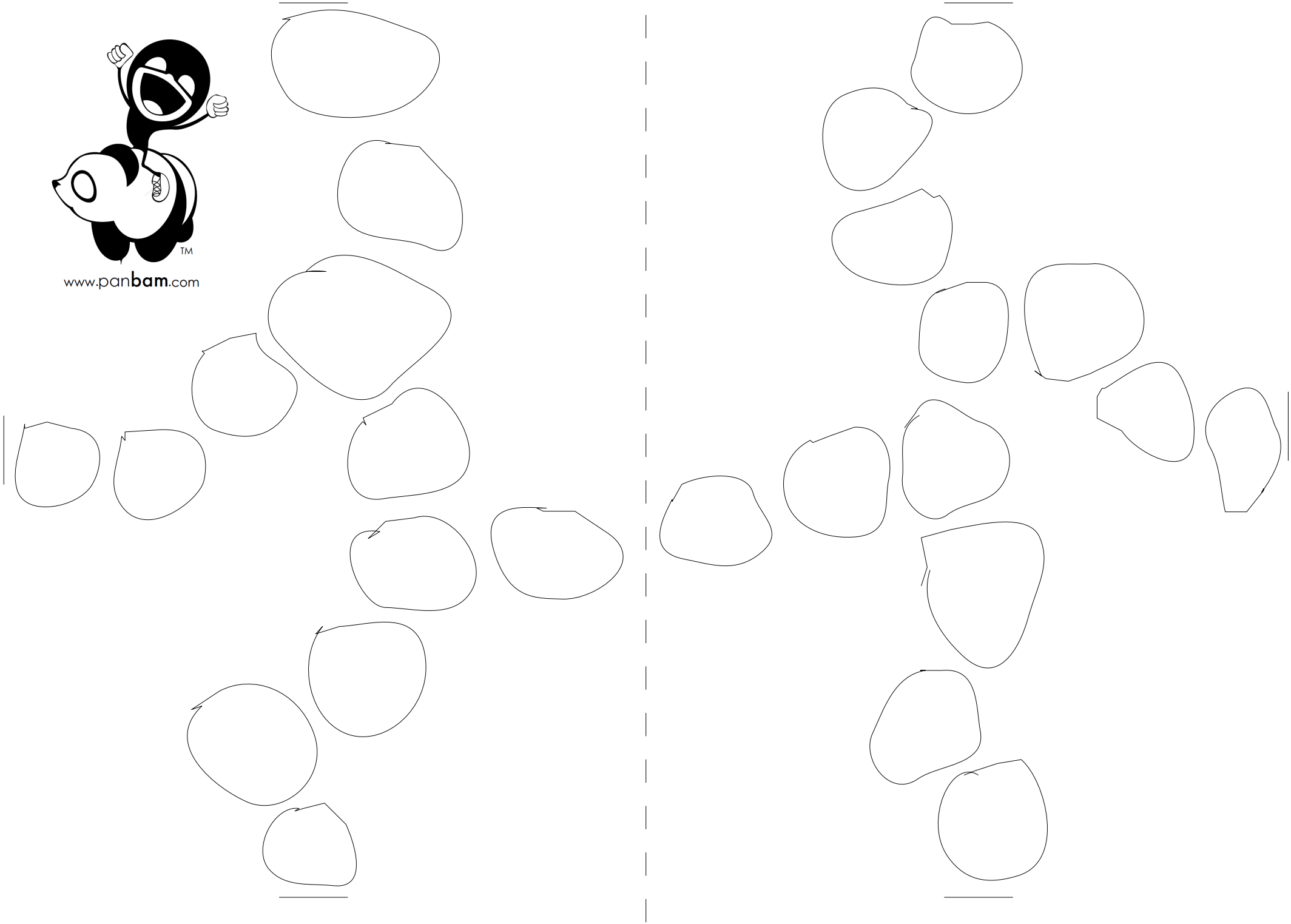www.panbam.com