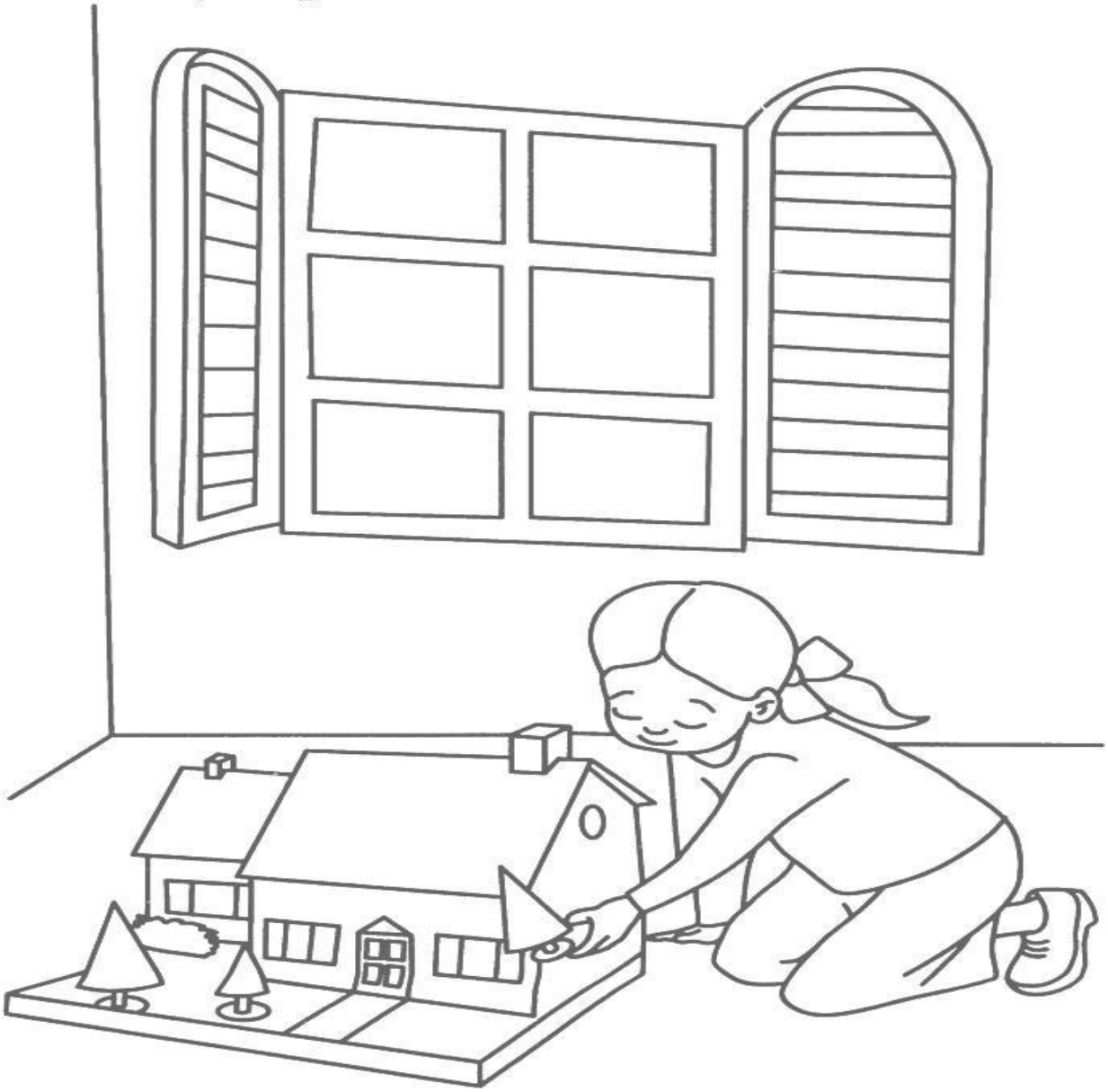www.studyvillage.com