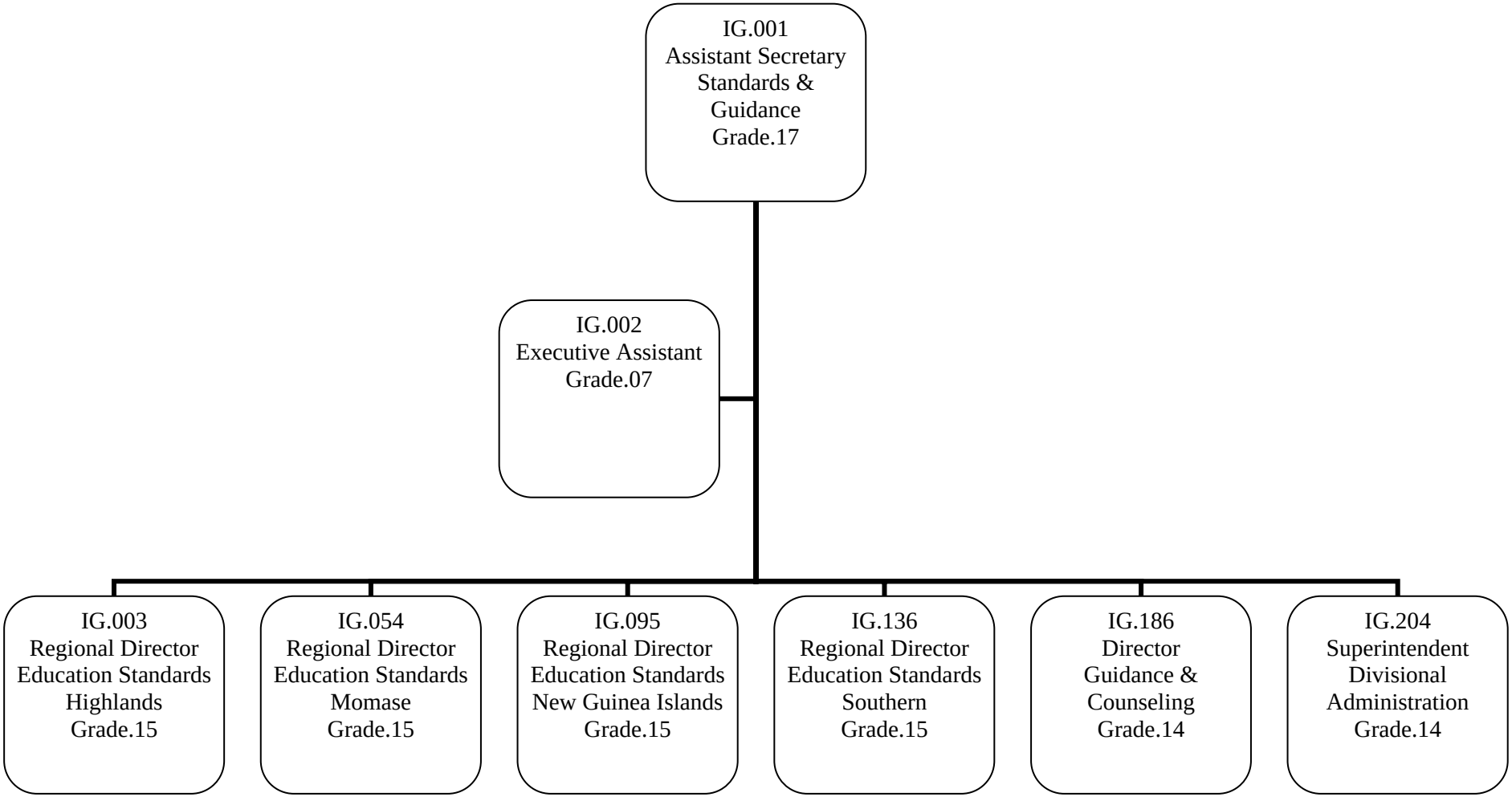STANDARDS & GUIDANCE DIVISION