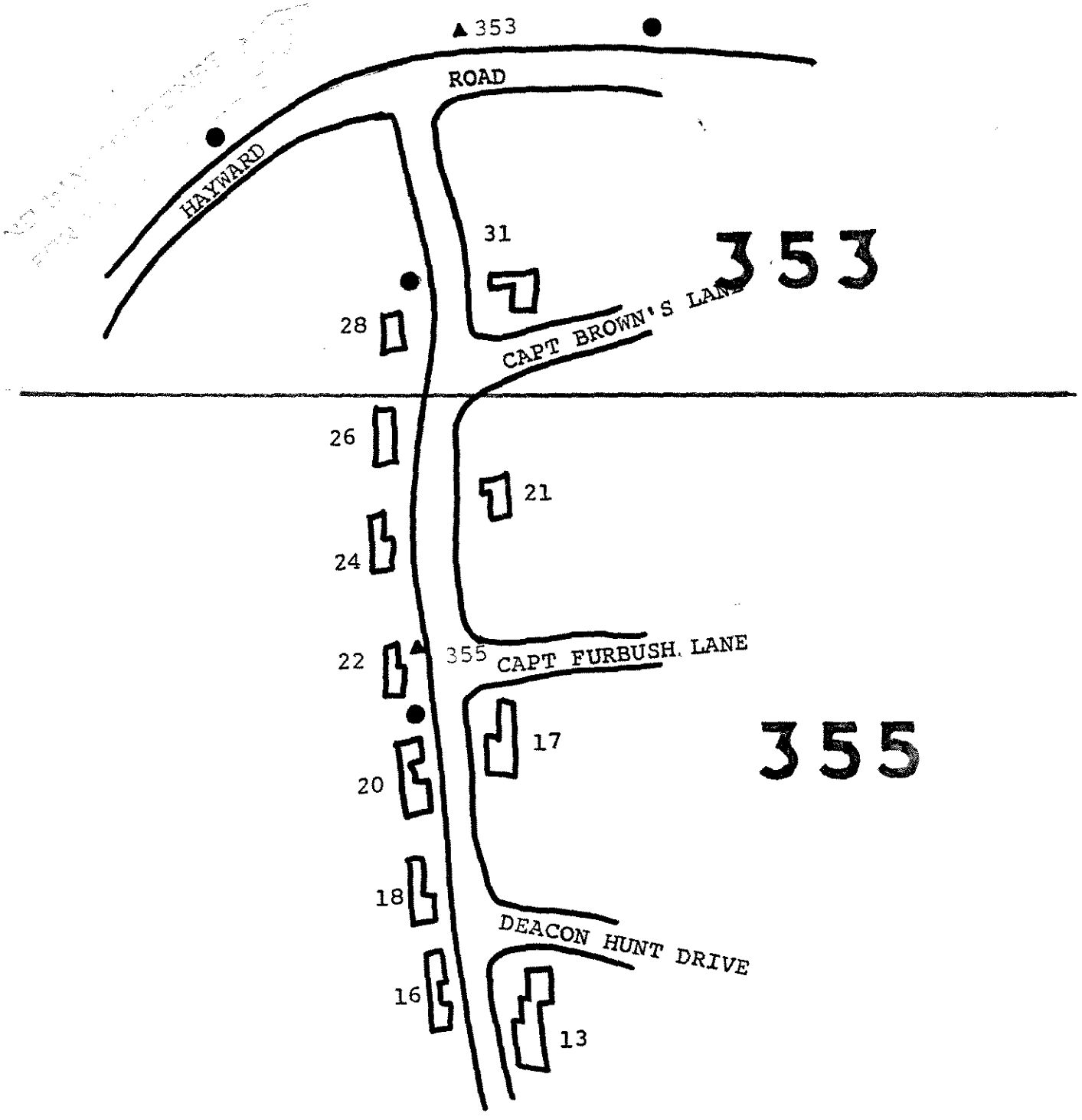JOSEPH REED LANE - (b)