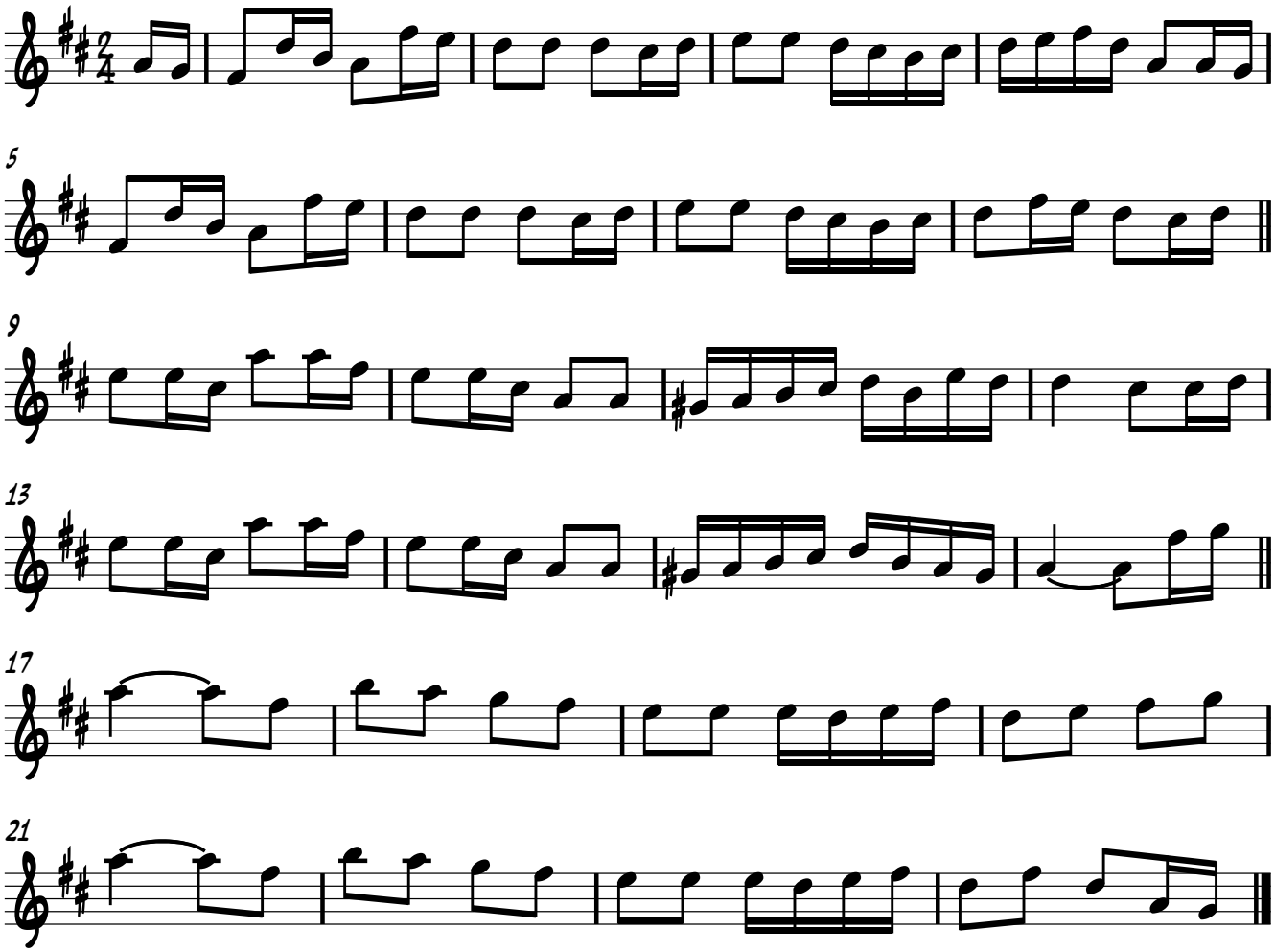Waterloo