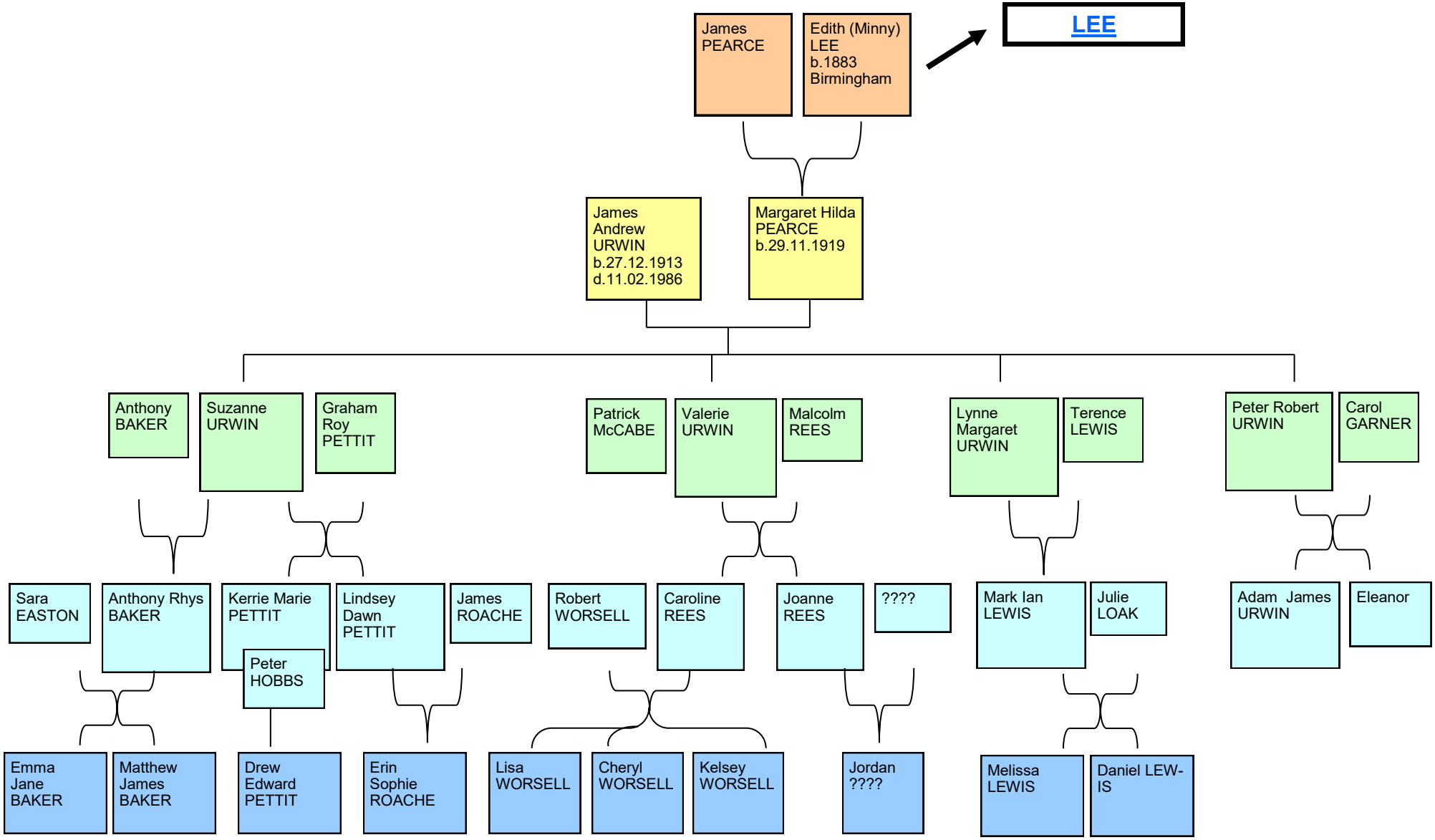PEARCE & URWIN