

HOME & GARDEN

MARCH 2020

PASADENA VOICE



HIMMEL'S LANDSCAPE & GARDEN CENTER Page 8

Owner Elizabeth Elliott wants Himmel's to have a strong presence in the community, partnering with environmental groups and helping homeowners beautify their yards.

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LOCAL
POSTAL
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LAWN CARE Page 7

This lawn care checklist will set a foundation of health that can last throughout the year.

ROOFING Page 15

If you've noticed storm damage or water spots, your insurance may cover your roofing costs.

How To Keep Ticks At Bay In Your Own Yard

Kendra Burnett
Owner
Mosquito Squad of Annapolis



While warmer weather and increased outdoor activities find more Marylanders outside, they also put people at greater risk for encountering ticks and contracting Lyme disease and other tick-borne diseases.

In addition to performing a tick check, homeowners can take other actions to reduce the tick population in their yards, thus reducing exposure for themselves,

guests and their pets.

1. Clear out

Reduce your tick exposure by clearing out areas where lawn and tree debris gathers. Ticks thrive in moist, shady areas and tend to die in sunny, dry areas. Locate compost piles away from play areas or high traffic. Separate them with wood chips or gravel.

2. Clean

Eliminate leaf litter and brush around the house and lawn edges. Mow tall grasses and keep your lawn short.

3. Choose plants

Select plants and shrubs that are not attractive to deer or install physical barriers to keep deer out of your yard.

4. Check hiding places

Know tick hiding places and check them frequently. Fences, brick walls and patio retaining walls are popular hiding places.

5. Care for family pets

Family pets can suffer from tick-borne disease and also carry infected ticks into the home. Talk to your veterinarian about using tick collars and sprays.

6. Call the pros

Professionals use barrier sprays that can kill live ticks on the spot, as well as “tick tubes.” Strategically placed, tick tubes prompt field mice to incorporate tick-killing material in their bedding, effectively eliminating hundreds of tick nymphs found in each mouse nest.

When people are outdoors away from home, the CDC recommends wearing long-sleeved, long-legged, light-colored clothing. Tuck pant legs into socks to refuse ticks an entry point. In addition, be sure to spray clothing and any exposed skin with a product containing 20% diethyltoluamide — DEET — the most common active ingredient in insect repellents. Clothing and other gear, but not skin, can be treated with Permethrin, a chemical that will kill ticks and mosquitoes on contact and should last through several washings.

Finally, check carefully for ticks after being outdoors.

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Three Home Remodeling Ideas You Need To Know

Sarah Ditto
Marketing
Manager
*Fence
& Deck
Connection*



When you think about home remodeling ideas to bolster the value of your home, it's tempting to think first of interiors. Sure, a clean and contemporary bathroom or pristine kitchen backsplash goes a long way toward keeping your house market-ready, but to really see return on investment, you'll want to focus on what visitors — and buyers — see first: your home's exterior.

Below, we've put together



er three home remodeling ideas that deliver serious curb appeal.

1. Add a Capped Composite or Capped Polymer Deck

One of the best ways transform your space from mere backyard to outdoor oasis is to opt for composite decking from leaders in the industry, like TimberTech. They offer

capped polymer decking through their TimberTech AZEK line, as well as capped composite deck boards through their TimberTech PRO and TimberTech EDGE lines. Both product types are part of the decking market's fast-growing segment: composite decking.

There are tons of benefits

to composite decking, from enduring beauty to premium performance to sustainability. But when it comes to returns on your renovation investment, one of the most important factors will be cost. That's where composite decking shines.

The total cost of installing and maintaining your deck over 25 years is up to 40% less when you choose composite decking. You will spend more money on wood and its costly upkeep compared to your initial investment in composites. Studies show that wood decks need to be replaced every 10 to 15 years — and with today's rising lumber prices, there's

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Natural Beauty Comes In Many Forms

Glenn Lowe
Hardscape Specialist
The Stone Store



When it comes to outdoor hardscape projects, nothing comes close to the look and feel of real, natural stone that is quarried from the earth. From patio floors to walls, natural stone is unmatched in its authentic, timeless look.

FLAGSTONE

For patio projects, some people might first begin their search for a product that appeals to them among concrete paver options, believing the widest selection of styles and colors lies

only in man-made products. In fact, every year there are new quarries, importers, and new color veins discovered in existing quarries. Natural flagstone options such as limestone, sandstone, marble and travertine all fluctuate in color, texture and properties as quarries progress through a stone deposit, so your patio may be completely unique!

STONE VENEER

When many people think of stone veneer, some believe they are limited to a concrete replica of the real deal. Natural stone veneer walls were covered with stone called full bed depth, averaging 4 to 8 inches thick from face to back, requiring footers and a great amount of masonry skill. In recent years, sawn-thin natural

stone veneer has become a great option, giving the sparkle, immense variation and texture that artificial options aren't able to perfectly imitate. The best face of stone block is selected, and a 1- to 2-inch-thick piece of the stone is sliced off this face. This thin stone is applied directly to a properly prepared wall with a mortar product. With styles including ledge stone for a dry-stacked look, or irregular for a mosaic look, natural stone veneer offers the authentic, built look of traditional masonry without the weight and complex construction techniques of full bed depth stone.

WALL STONE

For the DIY'ers, natural thin-split wall stone is one of the most versatile stone building materials avail-

able. This stone is great for small, dry-stack garden wall projects and is easily able to be scaled up in complexity to full-blown masonry walls involving mortar.

Although man-made options have come a long way in giving the appearance of a real stone hardscape, Mother Nature is often imitated, never duplicated. So when you think natural, think The Stone Store. Products and materials featured in this article will be showcased in the store's new natural stone outdoor interactive display coming this spring. Stop by the facility, located at 7535 Railroad Avenue in Hanover, Maryland, to see the beauty in natural stone for yourself. For additional information, visit www.thestonestore.com or call 1-888-766-4242. ■



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Susan Polm
Homestead
Gardens



ed plant spacing.

So I got out paper and a pencil, and we started deciding how many of each of the larger plants (tomatoes, peppers, blueberries, blackberries) we wanted to plant.

I Googled plant spacing and found a helpful resource at www.gardeningknowhow.com.

Using a ruler, I drew an X for each large plant with their recommended spacing in the drawn-to-scale garden. I had two long rows and then left a little extra space on one long side for the snap peas that will be climbing that fence. Toward the end of the garden, I placed three rows for the smaller items like

Continued on page 12

Our new garden area is marked with stakes, the tractor and tiller is ready for pickup, and the excitement is palpable. What is it about a garden that engenders so much hope each spring? Especially a new garden!

The marked area looked huge to me, but when Rick and I started talking about what we wanted to plant, I started to worry that it wasn't big enough to accommodate all that we wanted to plant with using recommend-

The Birth Of A New Garden



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Is A Home Construction Project On Your Horizon?

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If you are planning to build a new home or to make major improvements to where you live now, it is important that you find the right builder or home improvement contractor to work with on your project. Get referrals from satisfied friends or neighbors and make sure they are licensed contractors. Meet with several candidates before you decide who would be the best fit.

If you are planning on building in the near future,

it is never too early to start researching Anne Arundel County requirements. If the lot is in a water-privileged area, early planning is even more important. Your experienced builder or a specialist in the field should be able to assist in this process and give you the necessary guidance.

If you prefer to research on your own, the Anne Arundel County website (www.aacounty.org/eannearundel/index.cfm) has a wealth of information regarding the permit process, planning, zoning and other pertinent resources. Navigating the permit process in Anne Arundel County can be a challenge, so many people find the assistance of a professional to be helpful.

There are two types of loans

that can be utilized to complete the construction of your new home. With both loan types, you would typically make interest-only payments during construction.

A construction loan will finance only the construction of the home and is typically used by builders who will sell the property upon completion. This type of loan usually has a one-year term, and once the construction is complete, the property would need to be sold or refinanced to obtain permanent financing.

A construction/permanent loan can offer the convenience of one settlement, which reduces settlement costs. Homeowners can expect to pay interest only on the funds as drawn during

construction, and when construction is complete, your loan will convert to the permanent financing phase and your interest rate does not change.

During the loan process, your bank will require that an appraisal be done to determine the fair market value of the home after construction is complete. The appraiser will need to be provided with building plans, a spec sheet, and a cost breakdown to complete the appraisal. These items will present the layout and design for the home, the exact materials to be used, and an analysis of the total expenses to be incurred.

Whether you are a builder with a lot or two to develop

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The Lawn Care Checklist

Geoffrey Golhke
On The
Green Inc.



Our lawns are waking up from winter dormancy and they are hungry. Now is the time to really get a head start on your spring lawn care to set a foundation of health that can be carried throughout the rest of the year.

If you follow the On The Green spring lawn care checklist, you'll have your lawn ready to thrive in no time!

Spring Cleaning

Lawn debris like sticks, branches, leaves, or anything else that you find lying on your lawn will set up

your lawn to fail. That's not what we want.

If left out on your lawn, this debris will create a perfect environment for:

- Lawn pests like grubs, armyworms and billbugs, which can cause significant damage to your lawn. This lawn debris is also the perfect home for fleas and ticks.
- Lawn diseases like snow mold, spring dead spot, brown spot, dollar spot, or fairy ring.

While you're cleaning, check if the exterior of your home needs any attention. Clean out the gutters, check for any cracks or gaps in the siding, and check your caulking so you can keep those outdoor pests right where they belong, outdoors. You should also empty any standing water around your property as these are mosquito breed-

ing grounds!

Dethatch

Thatch is a beneficial layer of decomposing grass clippings, dead grass roots, and yard debris that settles down at the base of your grass, right at the soil level.

Having a thin layer of thatch is great for your lawn and provides benefits like:

- Providing insulation from temperature fluctuations to your grass roots and crowns.
- Slowing the loss of water.
- Protecting your soil from overheating.
- Making your lawn more tolerant of foot traffic.

If your lawn has too much of a thatch buildup, you could run into some problems. Too much thatch means your grass isn't getting access to all of the nutrients that it needs

to grow strong and beautiful. Signs that your lawn has too much thatch include:

- Your lawn feels spongy when you walk on it.
- Measure it with a ruler. If your thatch is more than three-fourths of an inch thick, you may need to break it up a bit.
- Do a wedge test. Using a trowel or shovel, cut out a small section of your turf. Make sure you go down into the soil. Pull the wedge out and you'll have a perfect cross-section of your lawn. You'll be able to see exactly how thick your thatch is. If it's more than three-fourths of an inch, it's time to break it up.

A great way to eliminate a thatch problem in your lawn is with a thatching rake. A

Continued on page 14



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Himmel's Landscape And Garden Cent

Whether it's the dawn chorus of birds or the pungent smell of soil warming, nature seems to come alive during spring. At Himmel's Landscape and Garden Center, spring also represents a time of renewed optimism. As owner Elizabeth Elliott put it, "it's a new year, new blooms."

Elliott is preparing for her second full year in charge, and she is constantly thinking of ways to help Himmel's flourish not only as a business but also as a vital member of the community.

"Last year was my first full year, and I spent a lot of time thinking about the community and feeling grateful for loyal customers and my wonderful employees," Elliott said. "They gave me the support to grow in different areas. And with the support of the community, the employees blossomed and discovered new strengths! To demonstrate our appreciation, we're here to answer questions or provide

an ear or shoulder if needed.

"Everything at Himmel's is going to look new and fresh," Elliott added. "We also have a lot of classes on the horizon for spring and summer. We want to branch out in the community."

Last year Himmel's offered a bonsai workshop, and in addition to that this year, the center will expand with yoga classes and with events led by other groups, such as "Attracting Bluebirds To Your Backyard," led by Chesapeake Bay Environmental Center. Himmel's will also have story time in the garden in partnership with Mountain Road Library, and a gardening club geared toward middle school students.

"Gardening is good for the soul and I'm trying to convey that in a way that is fun for the middle-schoolers," Elliott said.

Middle school isn't the only age group she mentors. Elliott recently participated in the Community Fair to support Global Community Citizenship

participants at Chesapeake High School, and she looks forward to conducting mock interviews in April.

"I enjoy talking to young people about business and entrepreneurship," she said.

Those endeavors fit in with her current goal: to enhance the community and leave a positive footprint, helping her neighbors build a better, healthier and more beautiful world.

"When I was at the high school, I was asked, 'What makes a community thrive?' My response was jobs," Elliott said. "So we are providing jobs, and second, we are promoting the importance of native plants. Anyone can do it. Simply planting a vegetable garden or native trees and shrubs provides food for the world because it's helping pollinators. Everyone can participate. Even a couple flowering annuals or perennials on their front porch is helping."

Those are the lessons she is teaching six high-school and

college-age students who are now working at Himmel's. In addition to guidance, they are learning about composting, how to start vegetables and herbs from seed, and how to nurture vegetables and fruits to harvest in the demonstration raised bed gardens at Himmel's. Maybe most importantly, they are learning that kindness goes a long way.

"It's important for us to be good neighbors and to show friendship or kindness to people," Elliott said.

As a "good neighbor," Himmel's is partnering with Downs Park on building a new pollinator garden, and with the Chesapeake Bay Environmental Center, which promotes Chesapeake Bay stewardship and reforestation.

Himmel's is growing its presence in the community and in its landscaping and hardscaping services for customers — everything from reforestation services to landscape design and installation,



er Is Branching Out In The Community

and hardscape design and installation. Himmel's also offers one-on-one consulting.

"We will come to your house and consult with you on what will grow best in your yard," Elliott said. "It's important to think ahead. The current space will change, whether the canopy of trees or the grade due to erosion. We want our customers to be successful in their planting endeavors. We will help you build a small pollinator garden, a rain garden, anything you can think of."

Elliott said Himmel's will have all the Easter favorites in stock, huge exotic palms and tropicals in time for Mother's Day, as well as ornamental evergreens and patio trees. Guests can also stop by for local honey by KV Beekeeping, or to browse local produce and zero-waste home and body care products brought by Agri-Chicks.

Lastly, Elliott welcomes anyone to contact her with ideas of how Himmel's can get involved in the community, whether it's through Boy Scouts, Girl Scouts, youth groups or other organizations.

Gardening can make a big impact in a person's life, she said. And what better time than spring to get started?

"Gardening has been shown to decrease depression and anxiety," Elliott said. "If we as a community can help people get their hands dirty and get in the garden, that can promote wellness. It's a lifelong hobby someone can turn to if they want to turn their day around."

For more information about Himmel's Landscape and Garden Center, call 410-255-7730, visit www.himmels-gardencenter.com or stop by 4374 Mountain Road in Pasadena. Hours are 8:00am-5:00pm Monday through Saturday, and 9:00am-4:00pm on Sunday.



Upcoming Classes And Events

See website or Facebook for details

March 28: Hanging Glass Terrariums

April 19: Fairy Gardening for Kids

April 4: Attracting Bluebirds to your Backyard

May 2-3: Agri-Chicks is at Himmel's

April 5: Agri-Chicks is onsite

May 9: Bonsai Workshop

April 11: Agri-Chicks is at Himmel's

May 9-10: Agri-Chicks is at Himmel's

April 18: Morning Yoga in the Garden

May 10: Mother's Day Market



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How To Keep Ticks At Bay

Continued from page 2

With more than 300 franchise locations nationwide, Mosquito Squad specializes in eliminating mosquitoes and ticks from outdoor living spaces, allowing homeowners to enjoy their yards. Kendra Burnett, local owner of Mosquito Squad of Annapolis, has been fighting the bite in Anne Arundel County for more than 10 years. For more information, visit www.mosquitosquad.com or call 410-317-8385. ■

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ing inspectors, the latest in backup sump pumps is now available. This pump does not require a battery that must be maintained and can only last for a limited amount of time when your electricity is out. Instead, it operates by using water-power supplied through your public water supply, which flows virtually without interruption even when power is out.

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The Birth Of A New Garden

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lettuce, spinach, carrots and radishes. At the very end, I drew in my zucchini plants so they can cascade as they see fit in that space. By drawing it out, I quickly realized our planned garden area wasn't big enough!

One of the great ideas that Rick had was to create two separate areas: one for seasonal items such as tomatoes and lettuce that have to be planted every year so the ground can/should be tilled each year before planting, and the other for perennial items such as the blueberries, blackberries, asparagus and rhubarb that will remain or come back each year. This area cannot be retilled

without destroying the perennial plants.

And bless his heart, Rick said he would even cover the blueberry and blackberry area with tall netting to keep out pesky berry-stealing birds!

So with our new drawn-out plans, we added another 20 feet to the garden to accommodate all of the plants we decided are must-haves. Rick went to pick up the tractor and tiller, and I repositioned the stakes 1 foot wider than the proposed garden area so it would provide the tiller clearance.

After making some lemonade to share for after the tilling — yes, I was channeling my inner Ree Drummond (the Pioneer Woman) — I

heard the tractor coming up the road.

Rick got right to tilling up the garden areas, and the soil looks great. He gave each row four good passes until the ground looked fresh and ready to plant.

To see what kind of soil we have, I took two mason jars and got soil samples from six locations in each garden. I used one jar for each garden area since they are in different locations in the yard. Tomorrow, we are taking those to Bowen's Farm Supply to get tested locally.

And then we can see what soil amendments and conditioners we need. Homestead Gardens recommends Biochar as a great amendment prod-

uct and Bloom for soil conditioning.

We've learned that even if we spend more for great plants, they won't thrive with their full potential if you don't have great soil to grow them in. So go get your soil tested now and get your beautiful dirt all ready for spring growing!

We'll write back and keep you posted on the process and production! And yes, that lemonade tasted especially good after we were finished with the tilling. Happy spring gardening to you!

Susan Polm is the marketing manager at Homestead Gardens. She can be reached at 202-256-6121. ■

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Home Project

Continued from page 6

or a lot owner who now wants to build their dream home, there is a program for you. Residential investors can also benefit from these loans to renovate existing properties, whether you want to resell within a year or rent out the property long term.

North Arundel Savings Bank is located at 125 Mountain Road in Pasadena. For more information, contact the bank at 410-255-6700 or tgobble@northarundelsavingsbank.com. The website can be accessed at www.northarundelsavingsbank.com. ■

Sump Pump

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#1 CENTURY 21 Team in Maryland and #16 in the United States



2019 Grand Centurion Award Winner

Julie Corcoran, aka Dena Julie, is a local gal who grew up in Northern AACo and has lived in Pasadena for the past 25 years with her husband, planting deep roots throughout the community. Her husband, Scott, runs a local HVAC company and Julie works in Anne Arundel County Public Schools where she enjoys working with teachers, students, and parents. Julie joined The Matt Wyble Team in 2017 and together they have since sold over 30 Pasadena homes for more than \$9M in sales.

The Matt Wyble Team of CENTURY 21 New Millennium is a quintilingual team of licensed real estate agents who work together to help clients buy, sell, invest and rent with continued excellence in customer service in English, Spanish, Korean, French and American Sign Language. The Matt Wyble Team has experience and expertise in today's real estate market selling more than \$275M & settling over 700 transactions to date and serving 14 Maryland counties.

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f i t in y

Hablo Español • Je parle français • 유창한 한국어말로 도와드립니다

American Sign Language

THE MATT WYBLE TEAM
CENTURY 21 New Millennium

Three Home Remodeling Ideas You Need To Know

Continued from page 3

never been a smarter time to invest in composite decking.

2. Light Up Your Outdoor Living Space

Nothing cultivates an inviting atmosphere like the warm glow of outdoor lighting, and nothing ups the value of your home quite like touches that invite luxurious living experiences. Especially if you've already invested in a gorgeous composite deck, adding lighting will allow you to keep the conversation going long after the sun goes down. Your guests — and prospective buyers — will thank you.

There are a wide range of options for permanent lighting solutions, ranging from riser lights to post caps lights. In addition, there are many attractive railing op-



tions compatible with one or more lighting products, so you can establish a pristine perimeter at the same time you set the mood. When looking for home remodeling ideas to secure a return on investment, it's wise to keep lighting in mind — after all, no other feature illumi-

nates the quality and beauty of your outdoor living space quite so well.

3. Punctuate With a Pergola

With their crisp columns and stately crossbeams, pergolas make for home remodeling ideas that pack a punch. Vinyl pergolas offer a variety of benefits, including:

- Shade for sun-drenched areas like decks and porches.
- Durability thanks to their advanced polymer composition that won't split, splinter or rot.
- An open roof that can support lush greenery or attractive shade canopies. Pergolas also increase the value of your home by extending the option for outdoor activities with family and friends thanks to their sturdy, protective structures.

Fence & Deck Connection can help you reinvent any outdoor space, big or small, while extending your usable living space. The team offers several options in composite and PVC deck materials, and can provide guidance in creating an outdoor getaway for you to enjoy. ■

The Lawn Care Checklist

Continued from page 7

thatching rake has sharp tips that are used to tear out the thatch. Make sure to do this when your lawn is dry, as walking around on a wet lawn can cause even more problems for your turf. Use your thatch rake to re-rake your grass as if it were leaves. Once you've loosened up that layer of thatch, remove it and water your grass!

Weed Control

Nothing ruins the look and feel of a lawn quite like weeds. Whether it's crabgrass, dandelions or anything in between, it's best to get ahead of these weeds before they get ahead of you. A great way to control weeds in your lawn is with pre-emergent and post-emergent herbicides.

Pre-emergent herbicides are best used in the early spring when the soil temperatures are below 55 degrees and the weeds haven't started germinating. Pre-emergents form a protective barrier in your soil that will make it difficult for weeds to take root and start to grow. They are a great way to protect your lawn from weeds before they start to appear. Unfortunately, pre-emergent herbicides don't work on weeds that have already sprouted. For already established weeds, you'll need to use a post-emergent herbicide.

If weeds are popping up in your lawn, a post-emergent herbicide is the way to go. Spray these herbicides directly on the weeds in your yard. The herbicide will systematically attack the

weeds' root systems, resulting in total elimination and a weed-free yard.

Here are two post-emergent herbicides, each proving its own benefits:

Systematic herbicides — Most effective at controlling perennial weeds. The chemicals get absorbed into the weeds, destroying both the visible and invisible portions of the target weed.

Contact herbicides — Most effective at controlling annual weeds. They kill the weeds on contact, making it impossible for the plant to continue to receive essential nutrients for growth and germination.

After Weeds Arrive: Pull Them

Pulling weeds is one of the most tedious tasks of spring

lawn care, but it's effective. Walk through your lawn and landscape, and hand-pull any weeds. Keep in mind, when you hand-pull the weeds, you have to ensure the roots also get pulled or else the weed will be back in no time.

Waiting for a wet day can help, as damp soil makes the weeds and their root systems easier to pull. If you pull the weed but miss the root, use a gardening tool to dig deep and remove the entirety of the weed's roots; otherwise the weed will keep growing back.

Now You're Ready For Spring Lawn Care!

Contact On The Green online or call 410-695-0444 to hear more about lawn care services and to get your free estimate. ■

Will Insurance Pay For Your Roof Replacement?

**Rob Calhan
and Artie
Hendricks**

*Landmark
Roofing*



Roof replacement is a vital part of home maintenance. Without a solid roof, your home and your belongings could suffer serious damage. Did you know you could get your roof replaced at little to no cost to you other than your insurance deductible? If you've noticed storm damage to your roof, water spots, or shingles in your yard, your insurance may cover your roofing costs. Find out how to get started with help from Landmark Roofing.

Make a Claim

If the reason your roof needs replacing is covered by your insurance policy, you are entitled to the benefit. Not all roof damage can be covered by insurance. For example, most insurance companies will not pay for a roof that needs to be replaced because it is worn out. When it comes to older roofs, some companies may pay a prorated amount. For instance, if the estimated life of your roof is 30 years and it sustains damage after 20 years, they may only pay a third of the replacement cost to cover the 10 years of lost use.

Most companies will cover a replacement if damage was caused by a storm, fire or other natural disaster, so if you are



starting to notice warning signs of roof damage, call the professionals.

Contacting the Professionals

When damage occurs, you need to document it right away. Your insurance company will want to see proof that something outside of your control happened to your roof. Once you have documented the damage, do you call your roofer or your insurance company? Most people will call their roofer, and at Landmark, we are more than happy to come take a look. As professionals, we may notice something you might have missed

that could be invaluable for getting the insurance company to pay the claim.

If professionals come inspect your roof and notice damage that might be covered by insurance, they may recommend that you contact your insurance company. The insurance company will send an adjuster to your property to examine your roof and the related damage. A professional can even help you schedule this inspection so you don't have to worry about a thing.

Next Steps

If the insurance company decides that you qualify for a replacement, you can get started. A

professional can work with your insurance company to determine the scope of work needing to be completed. If you qualify for a full replacement, the professional will submit a supplement that the insurance company will pay, leaving the homeowner responsible for nothing but the deductible.

Do You Qualify?

Has your roof experienced storm damage? You may qualify for a full replacement at little to no cost. Contact Landmark Roofing to have us come take a look and get the process started. Call us today at 443-223-7453 to learn more. ■

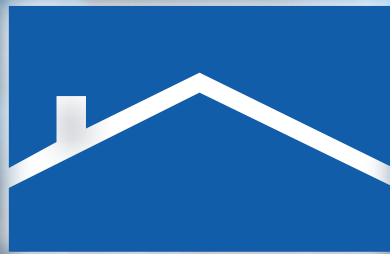


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