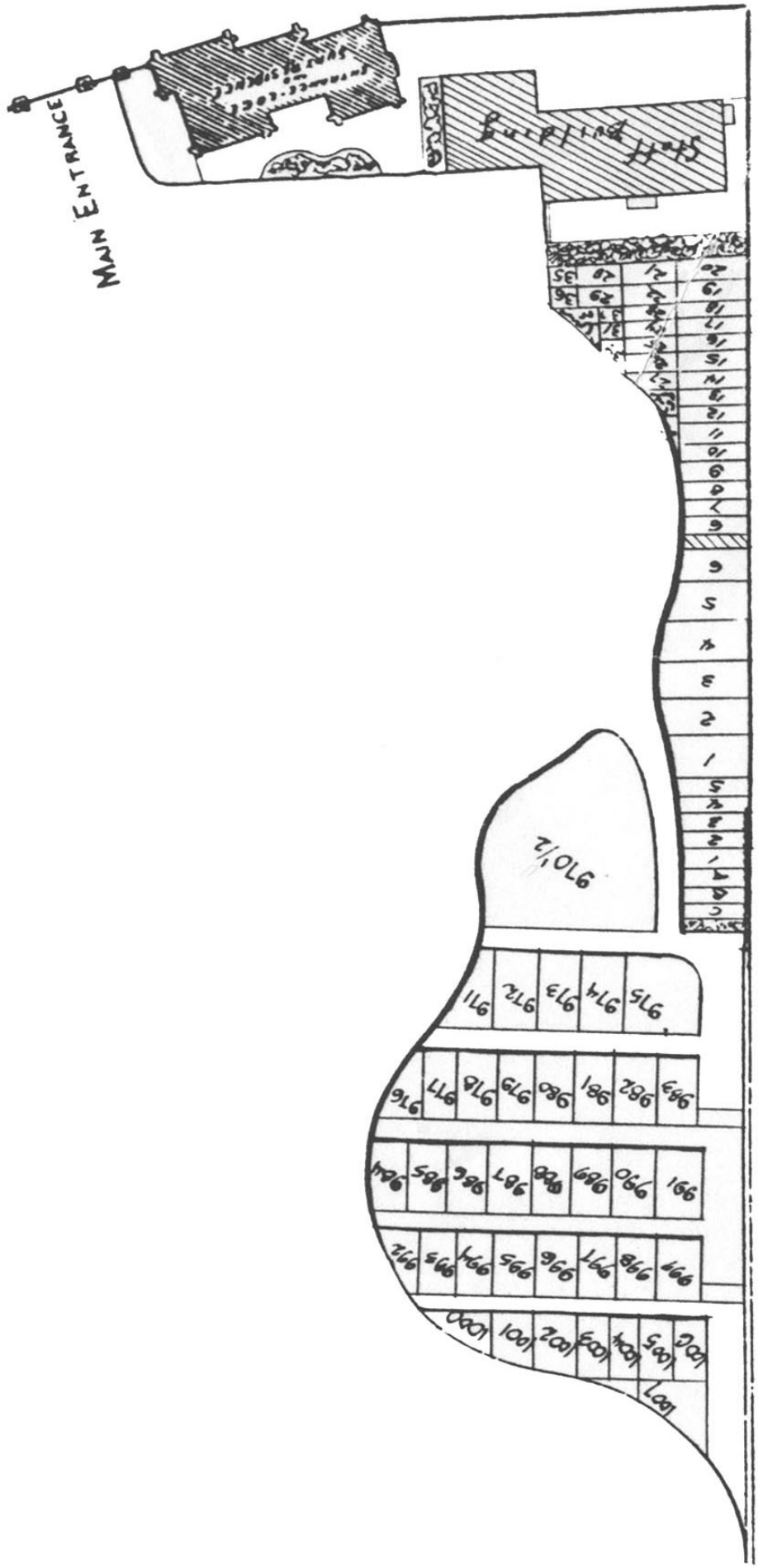MONTROSE PLAN