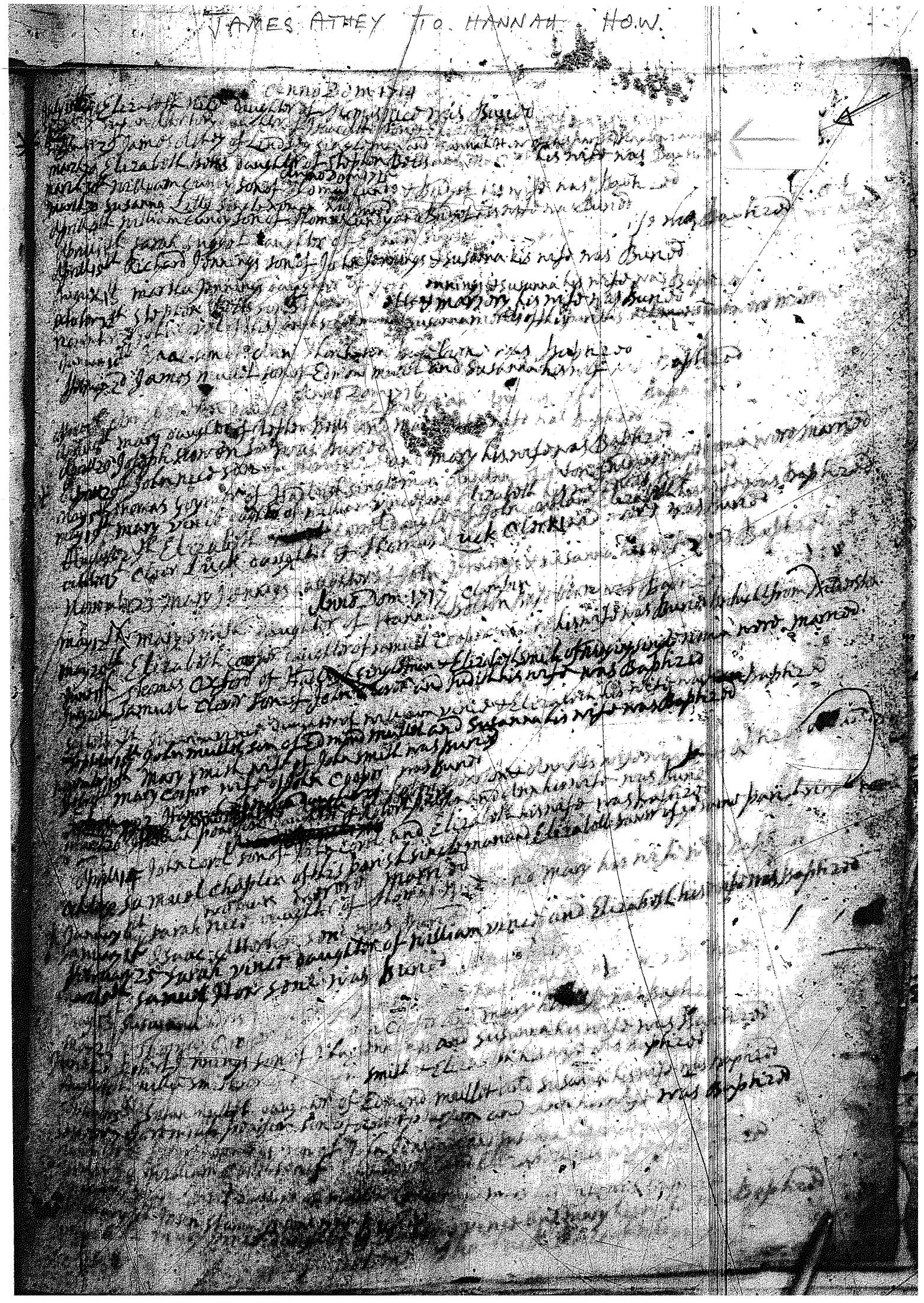JAMES ATHEY TO HANNAH HOW.