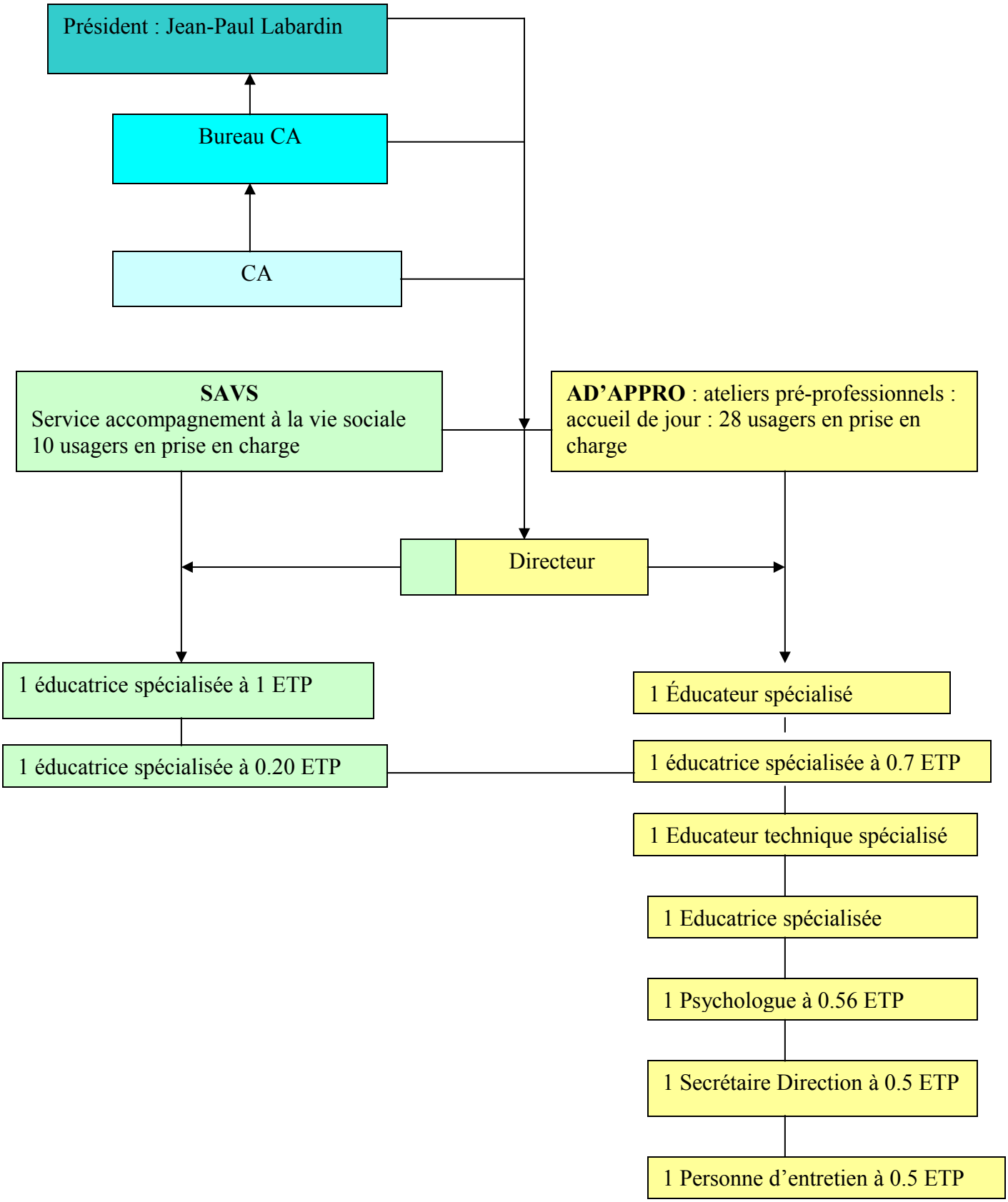ASSOCIATION INNOVATION