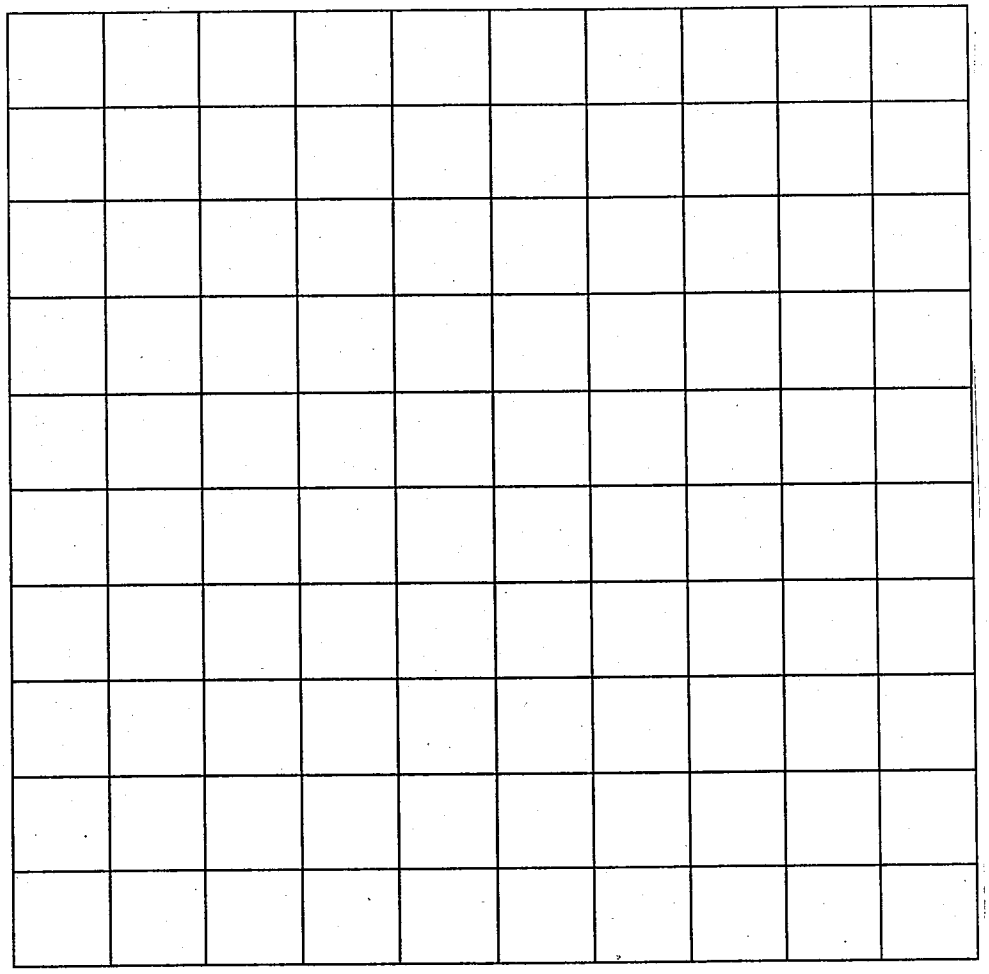PERCENTS - WHAT DO THEY MEAN???