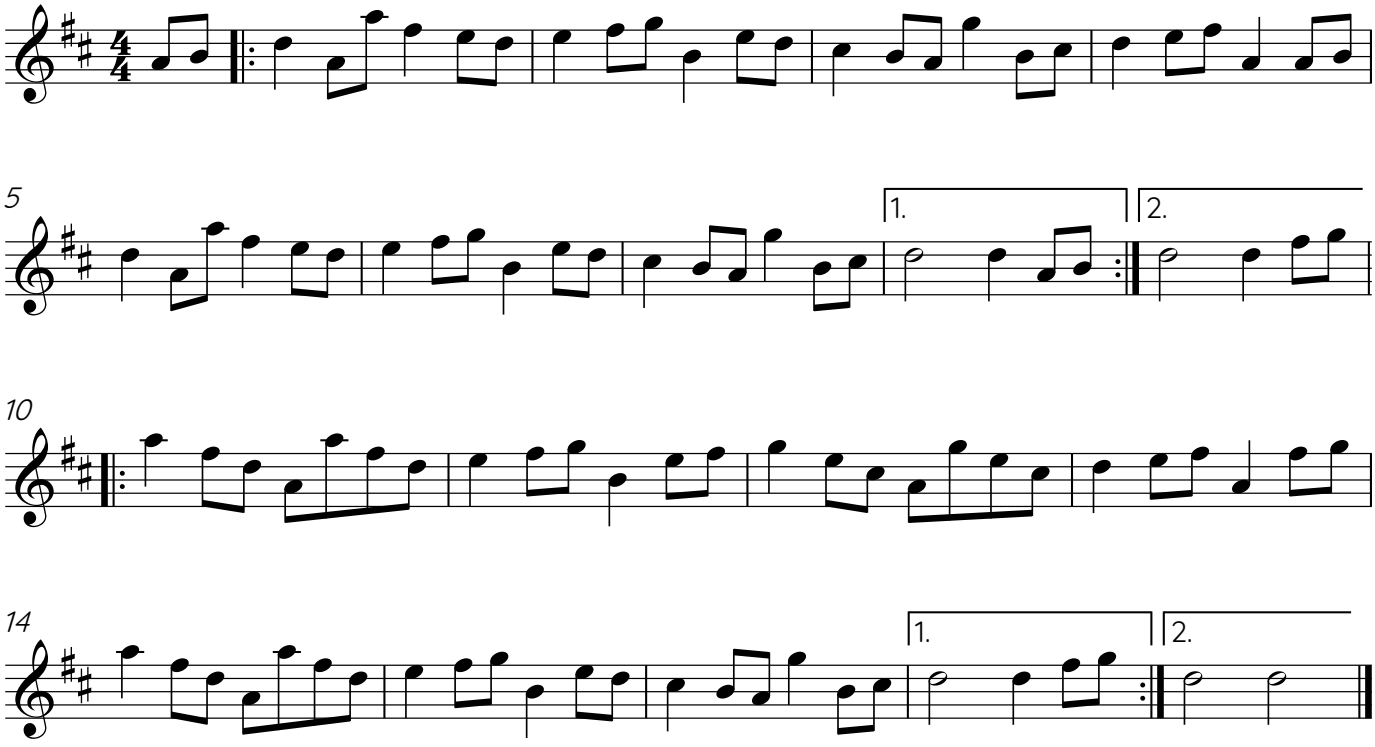Loch Ruan