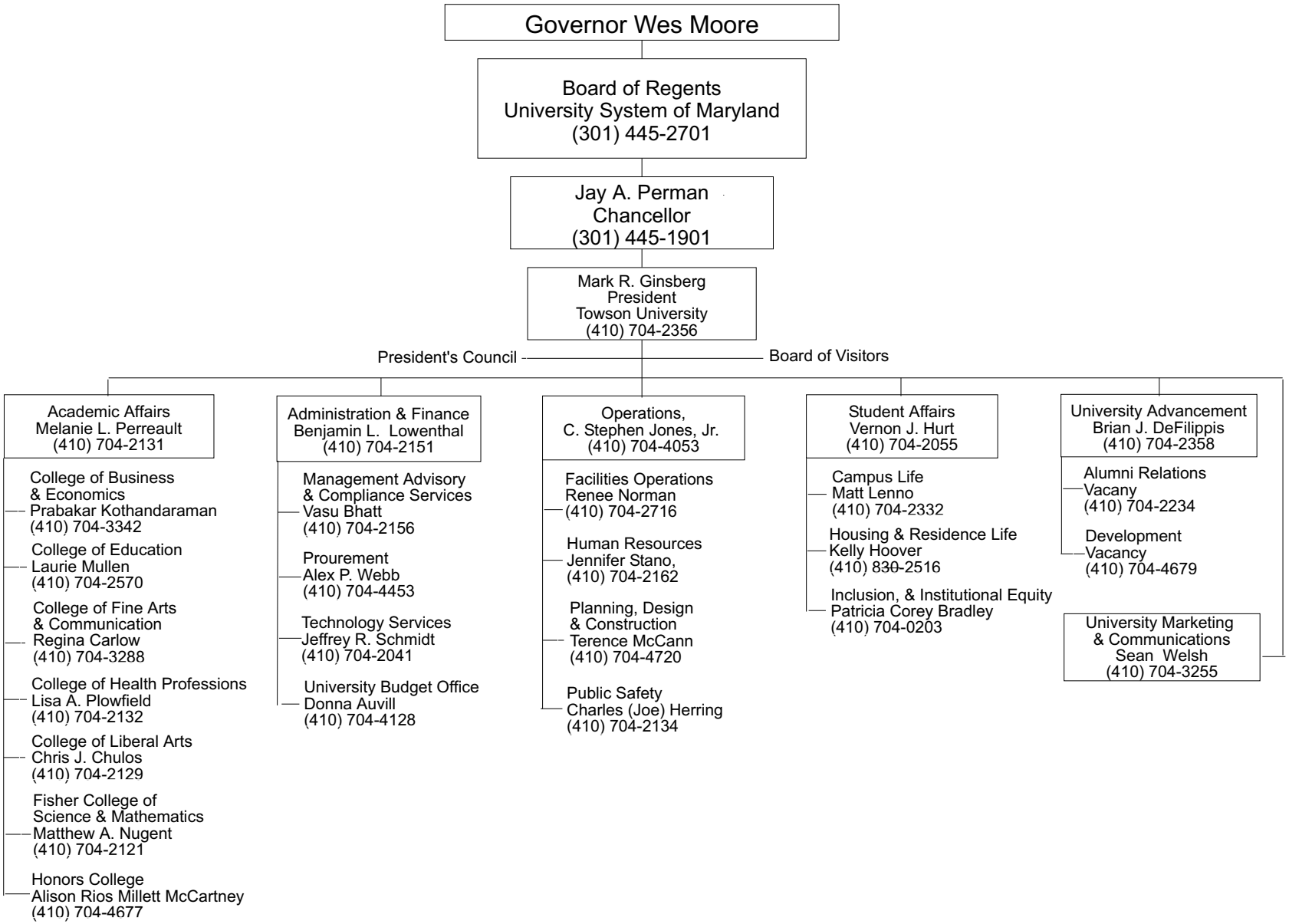TOWSON UNIVERSITY