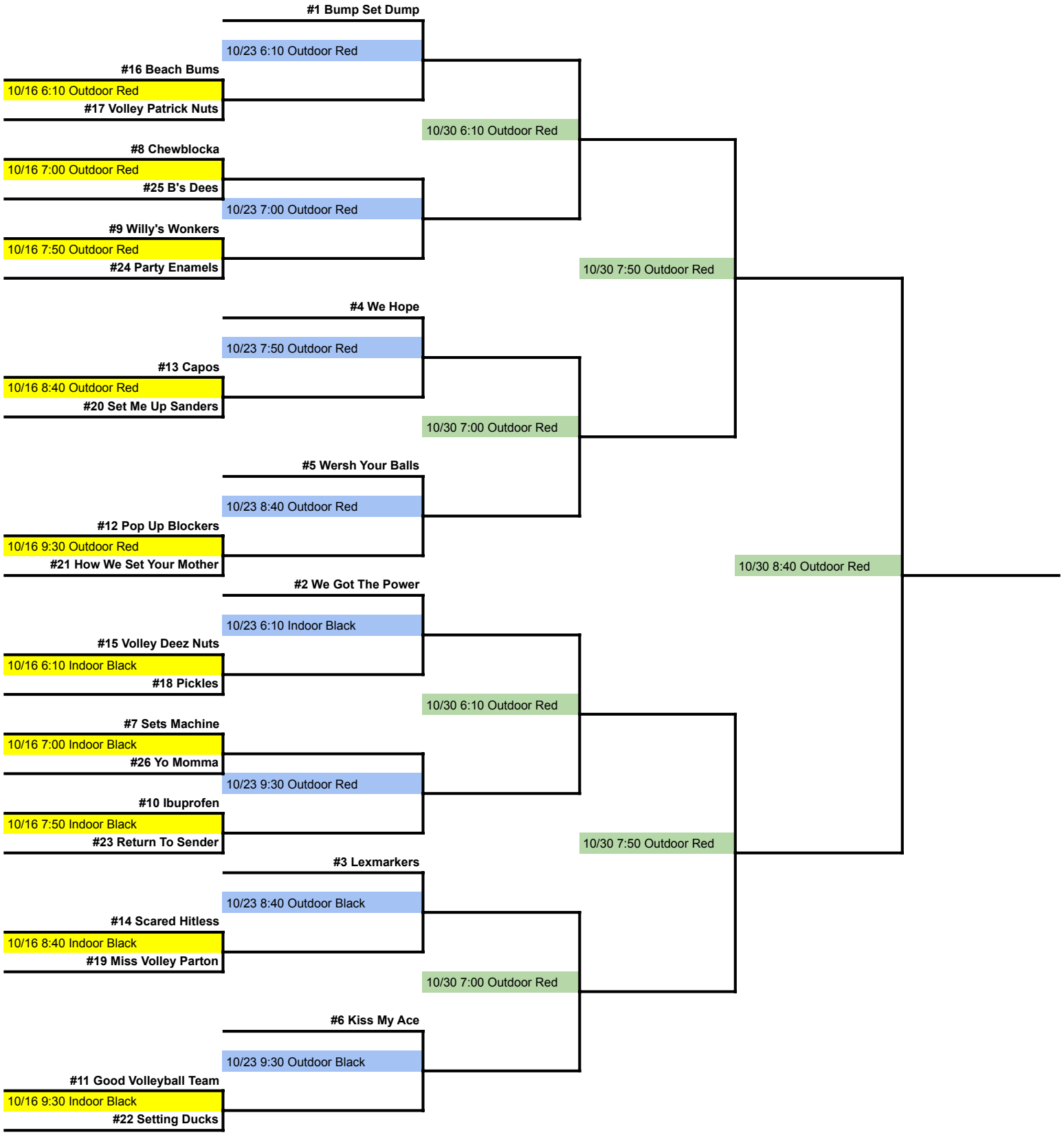WEDNESDAY EARLY D LOWER (10/16, 10/23, & 10/30)