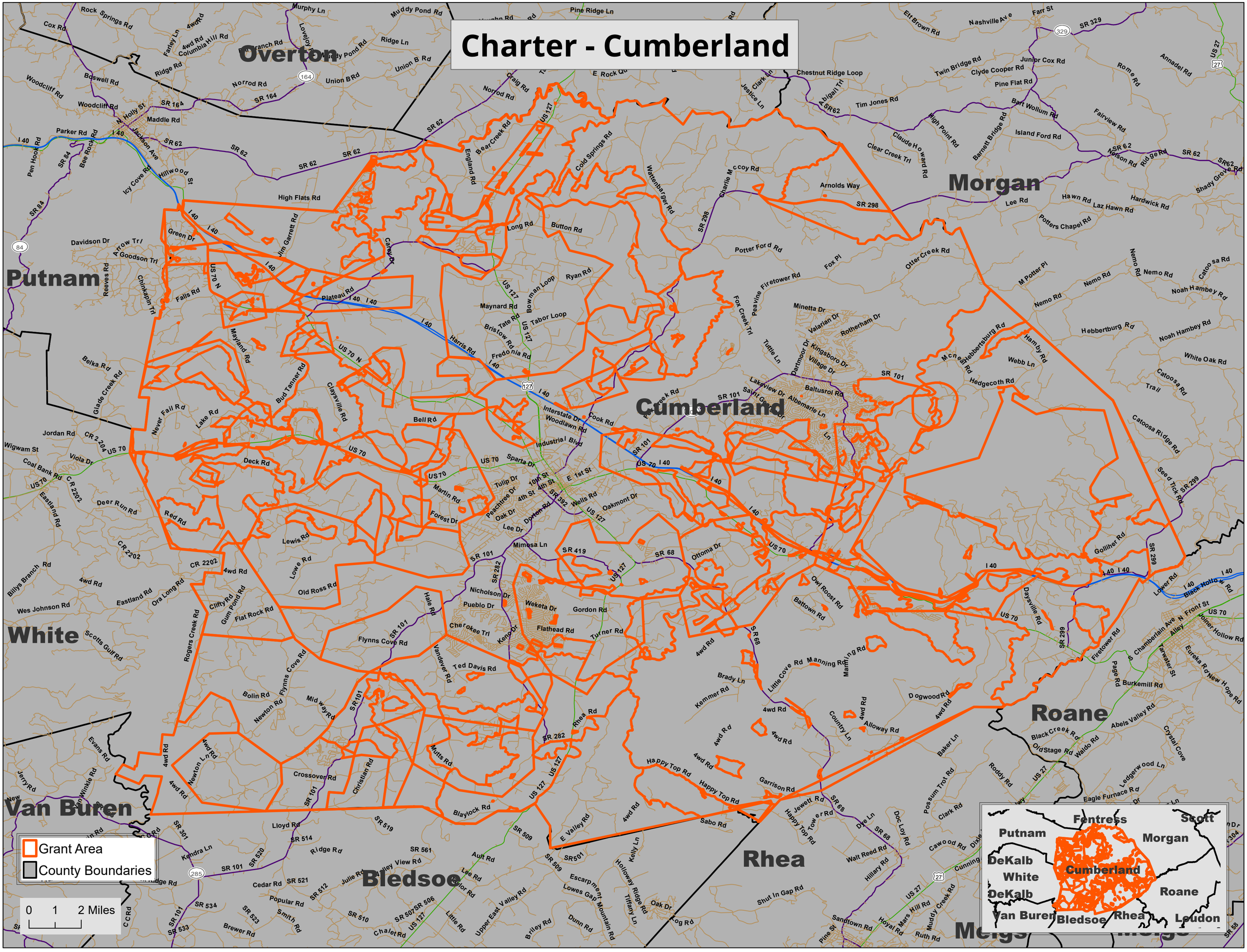Charter - Cumberland