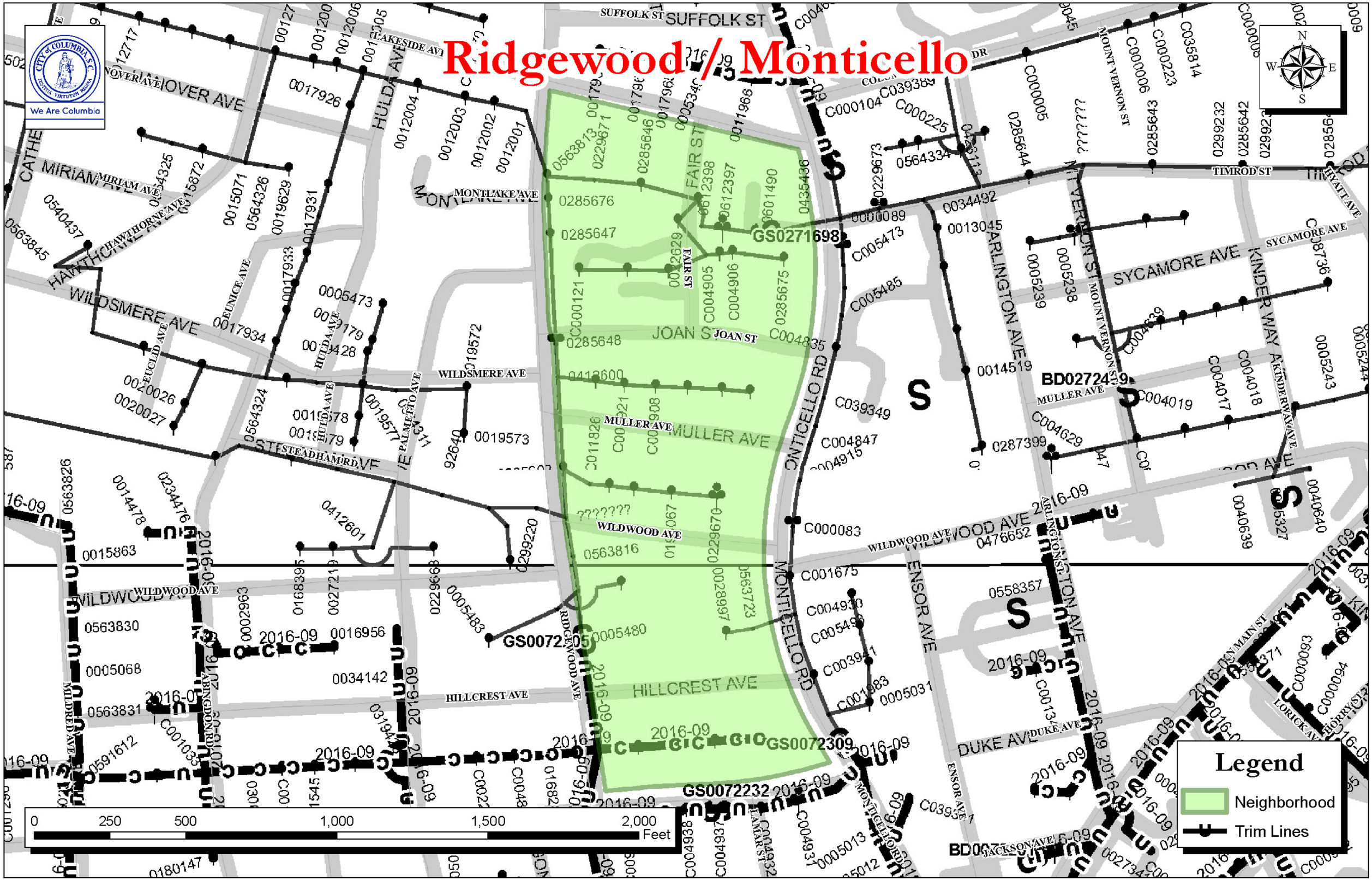Ridgewood/Monticello