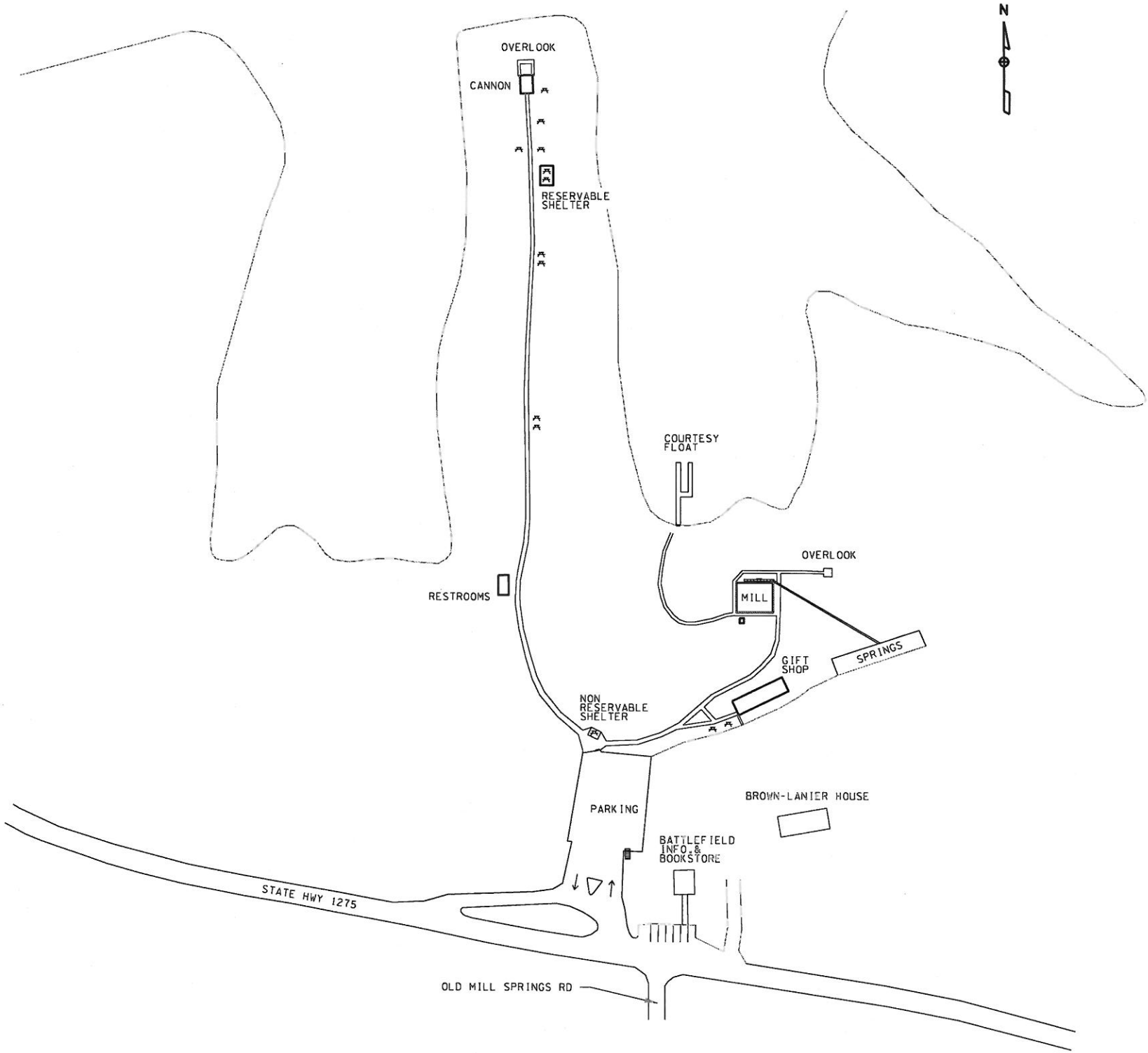LAKE CUMBERLAND