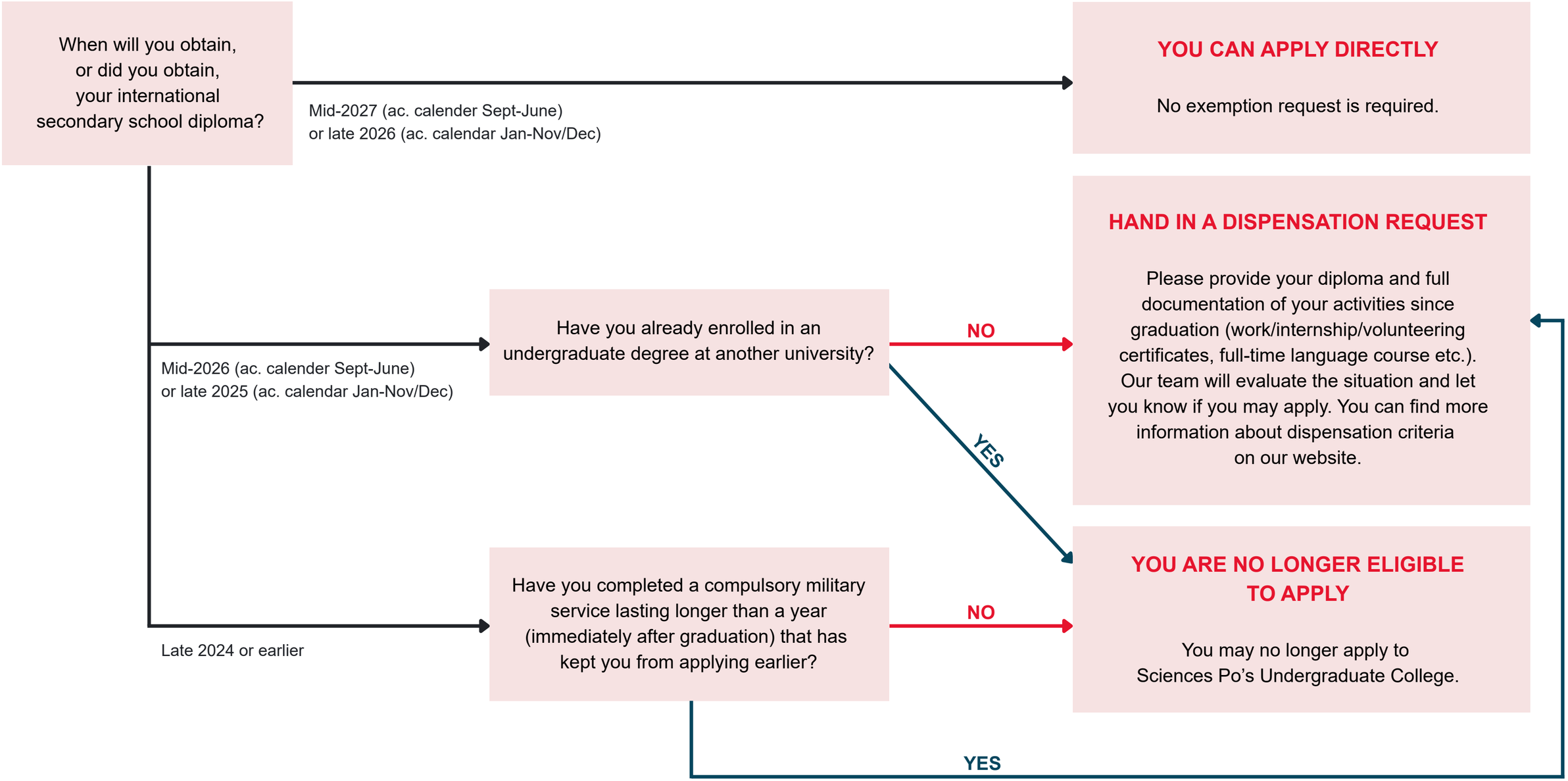DO I NEED A DISPENSATION?