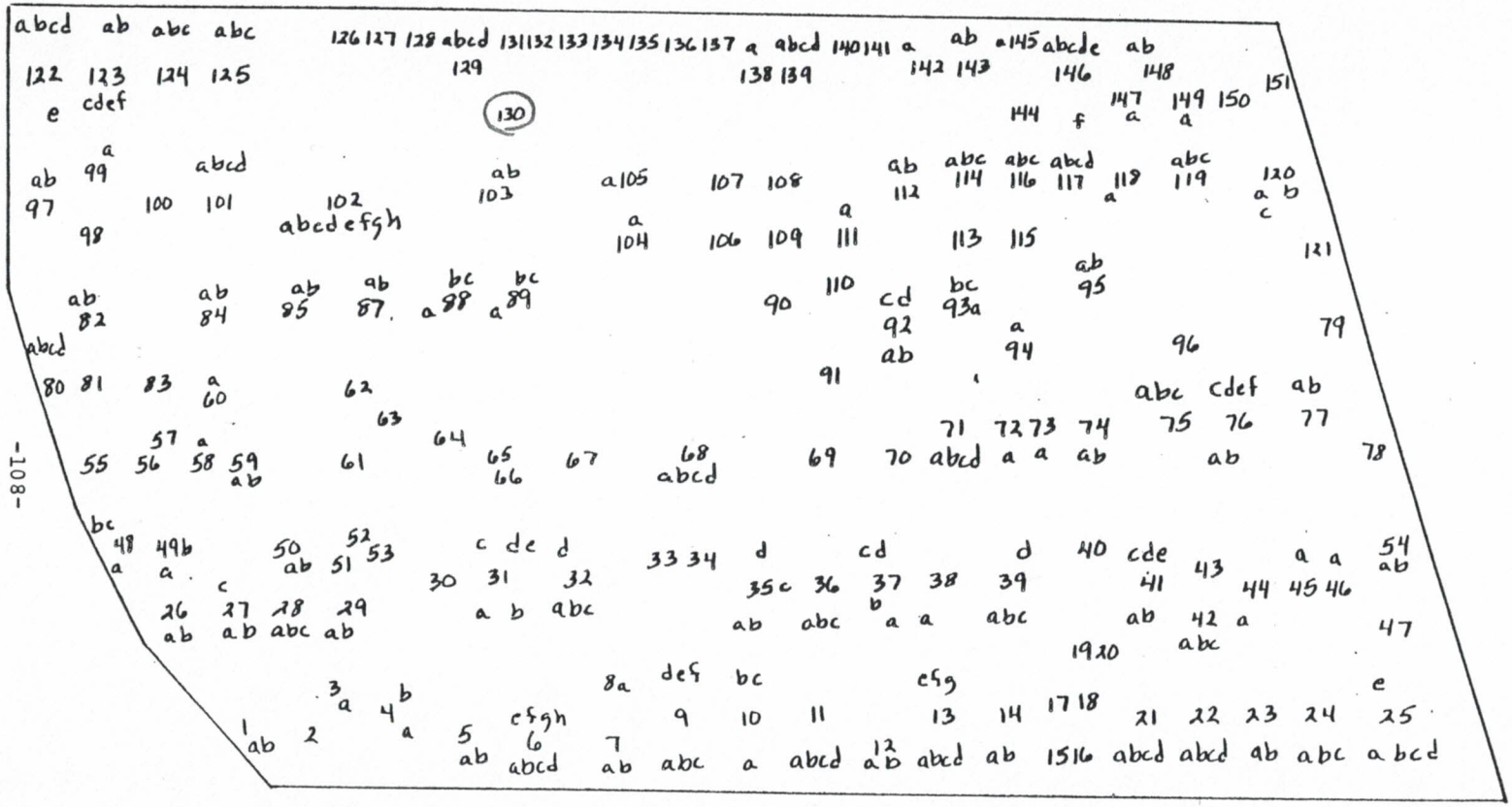NORTHUMBERLAND CEM., - sect. F (N-1F)