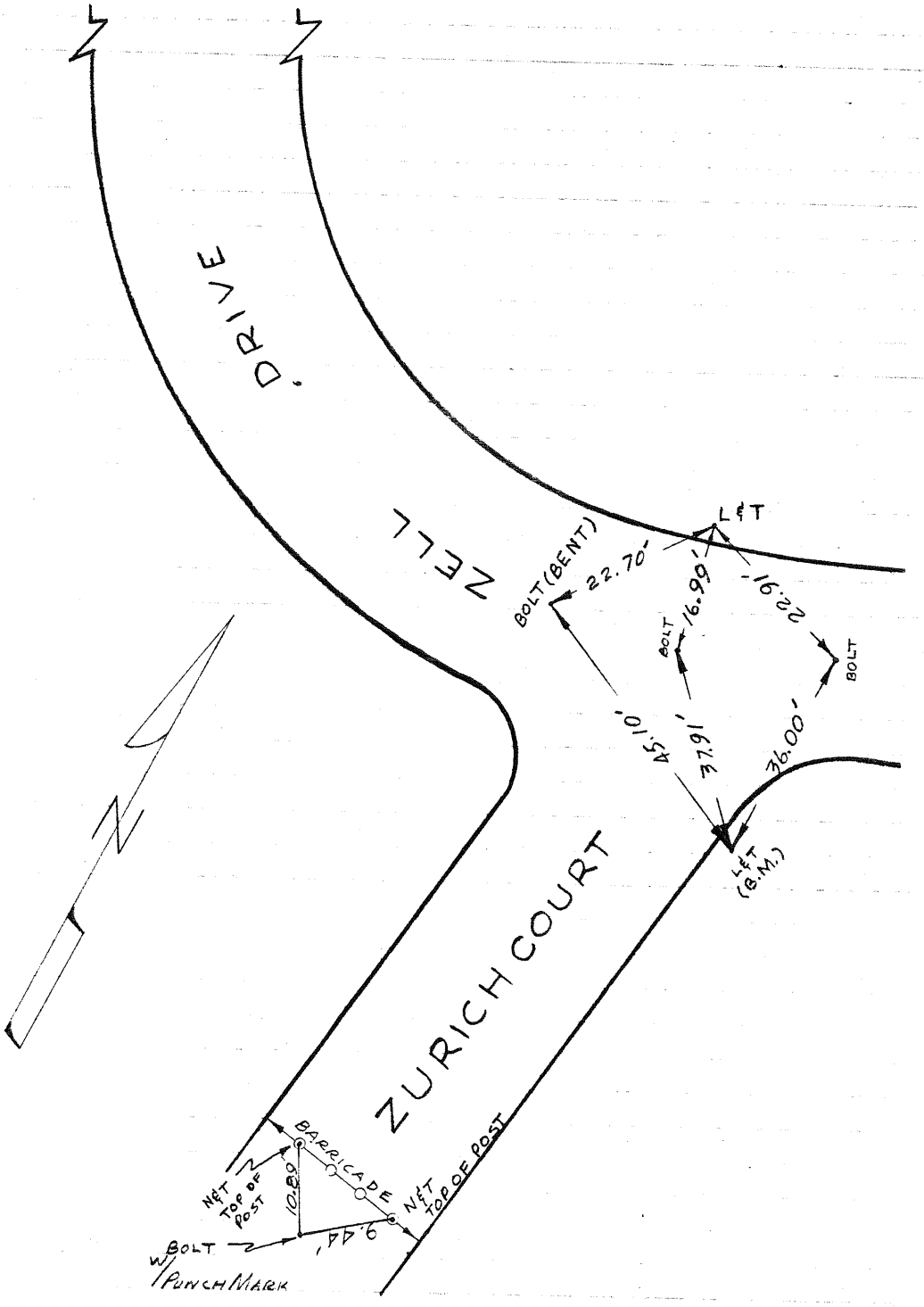℄ ZELL DR. & ZURICH CT.