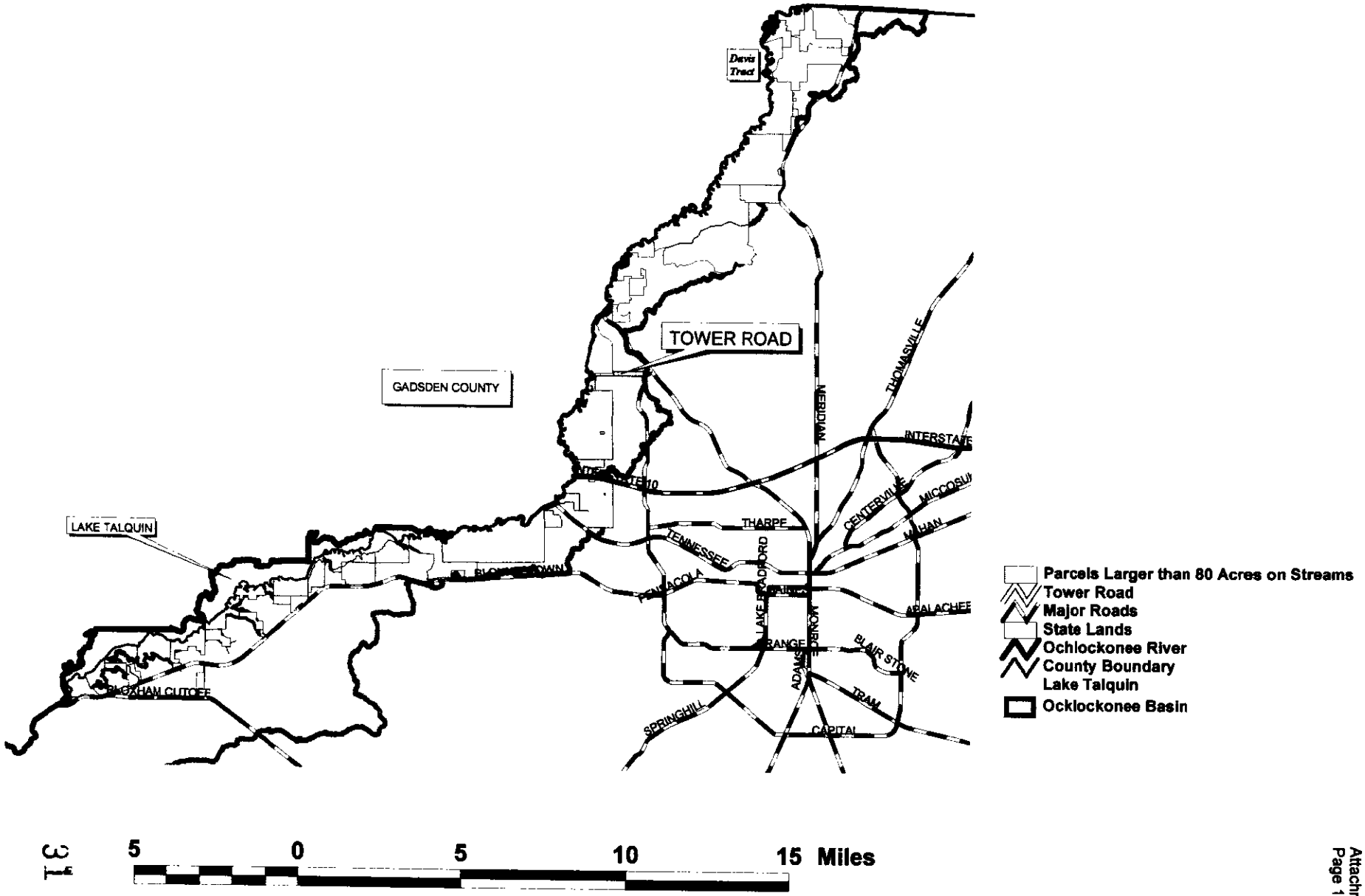OCHLOCKONEE RIVER -- LARGER HOLDINGS