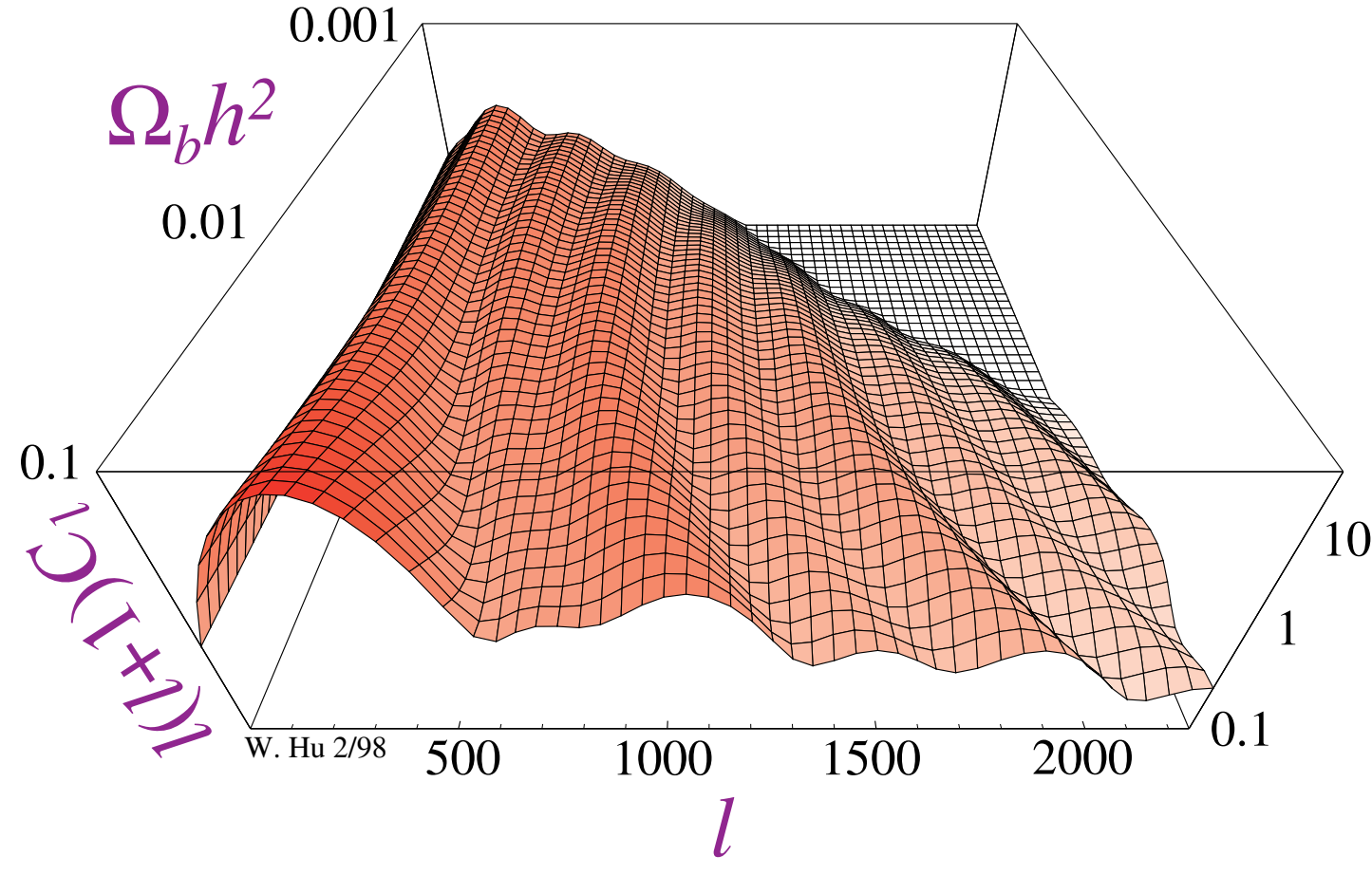Baryon–Photon Ratio in the CMB