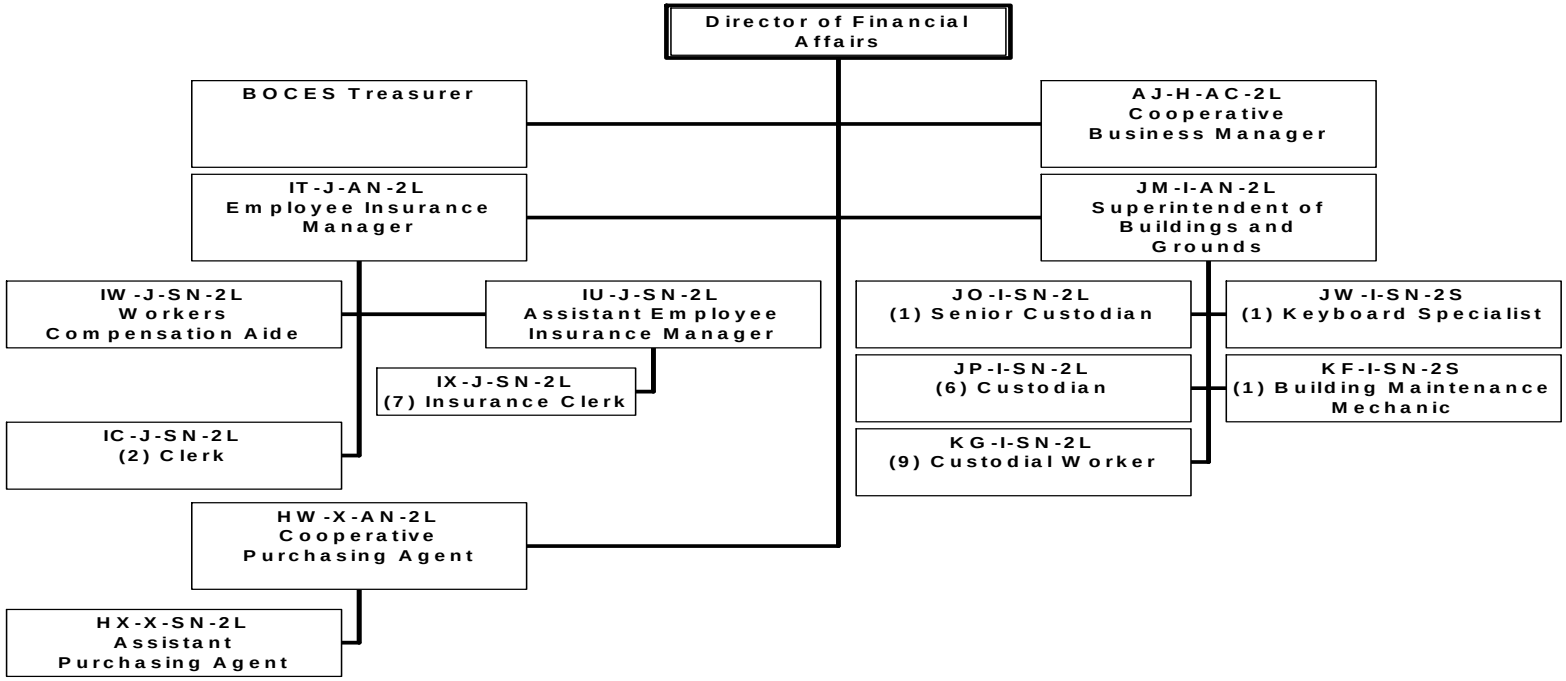Financial Affairs -1