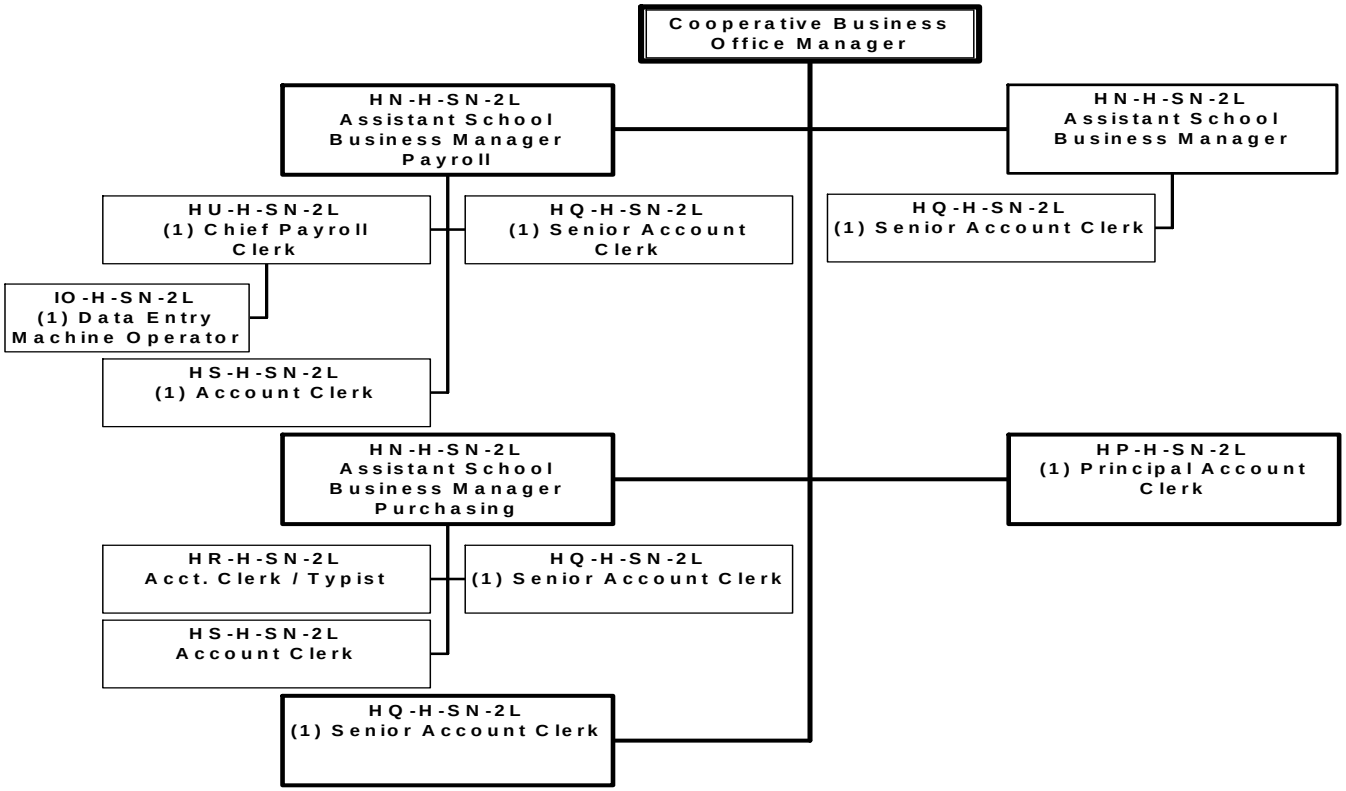Financial Affairs - 3