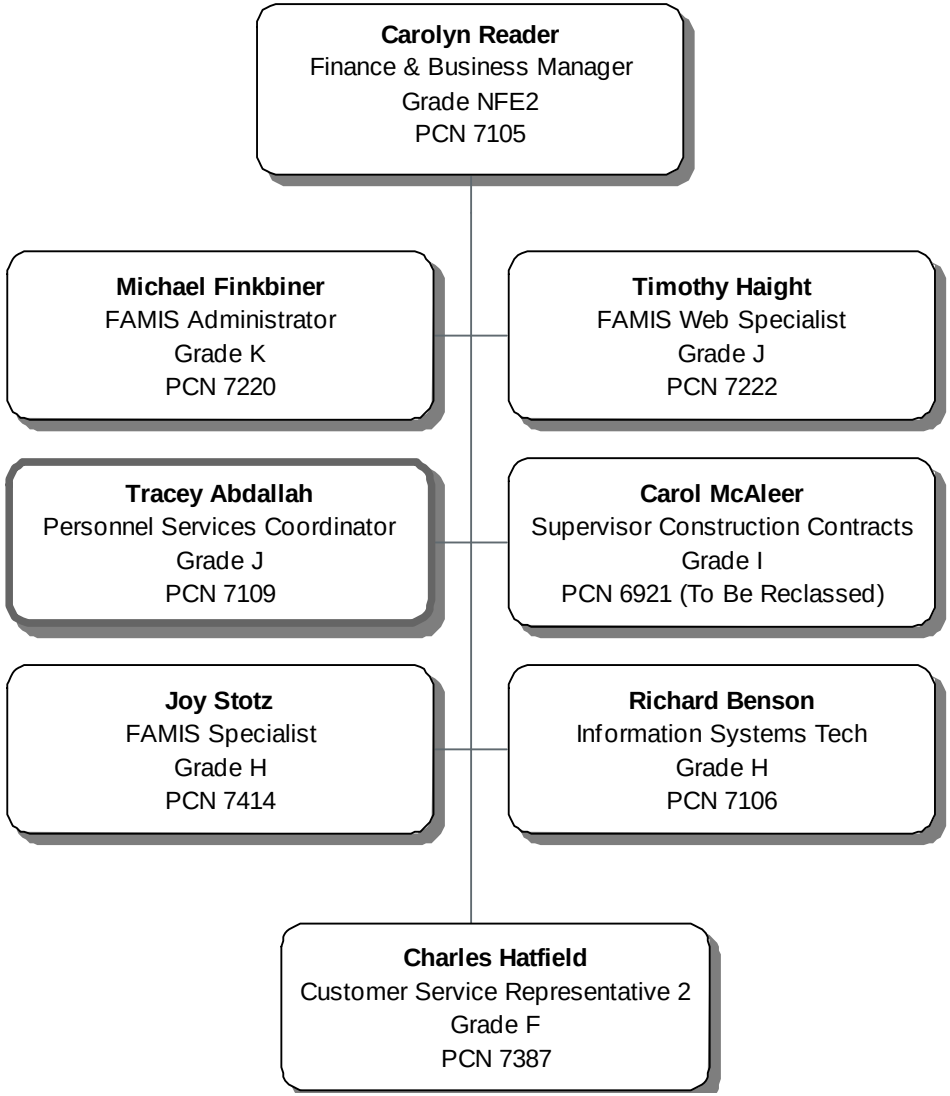Finance and Business