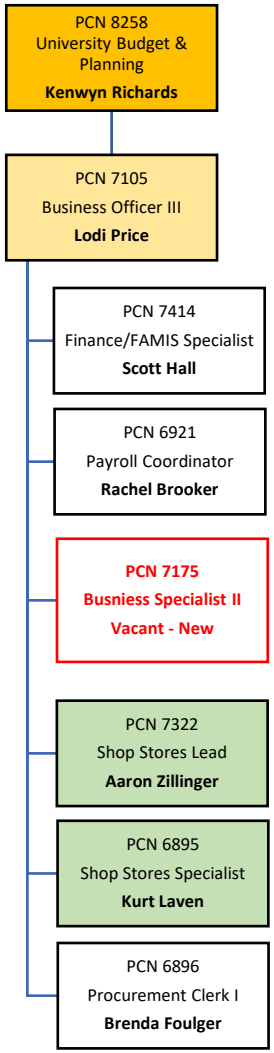Finance & Business