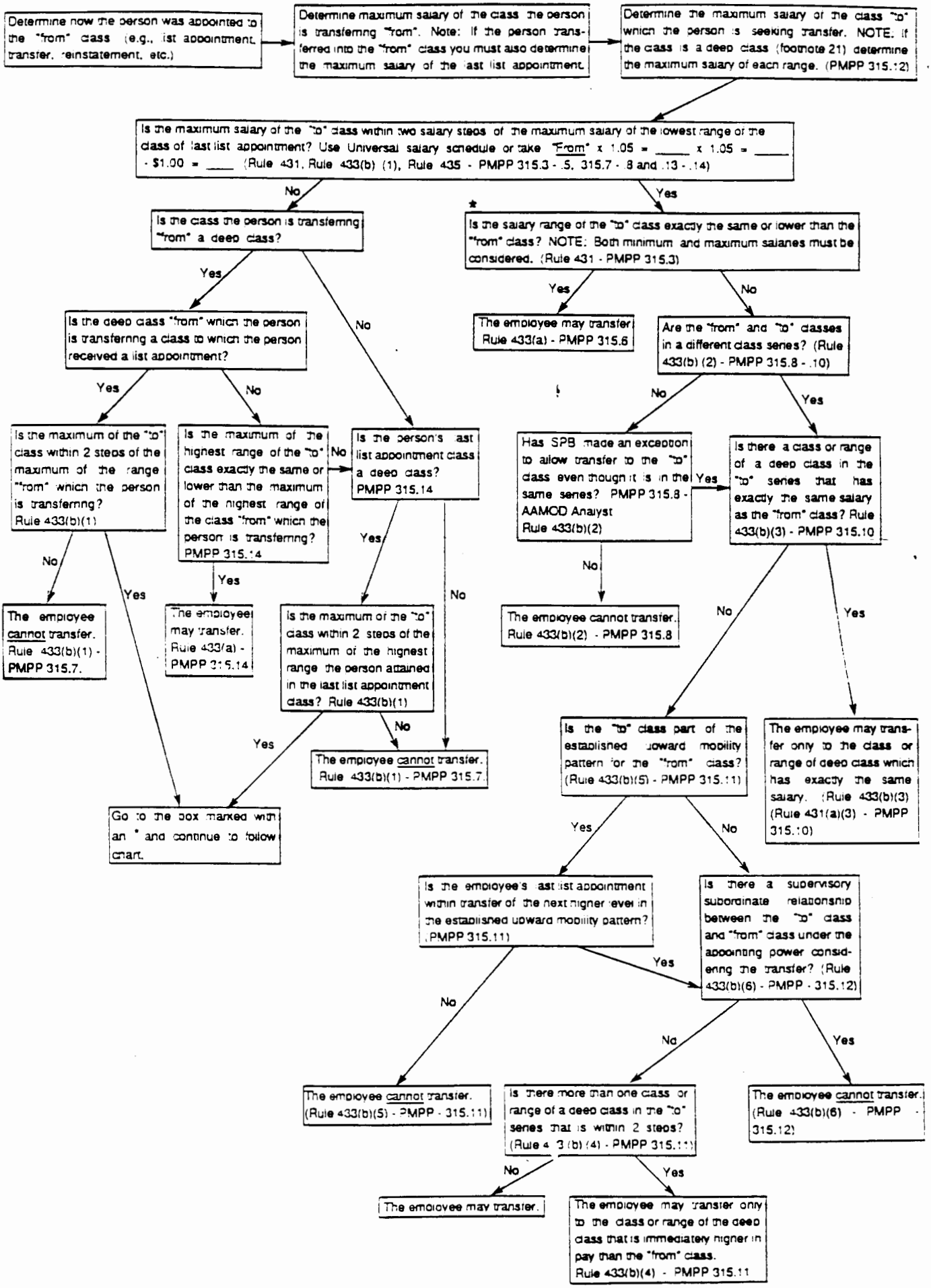# DISCRETIONARY TRANSFERS