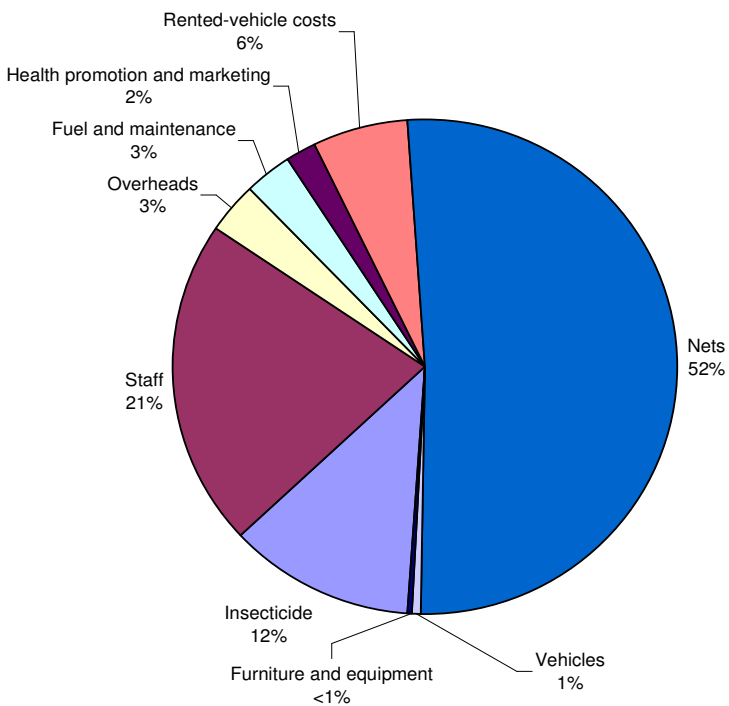


Economic Costs



Financial Costs

