**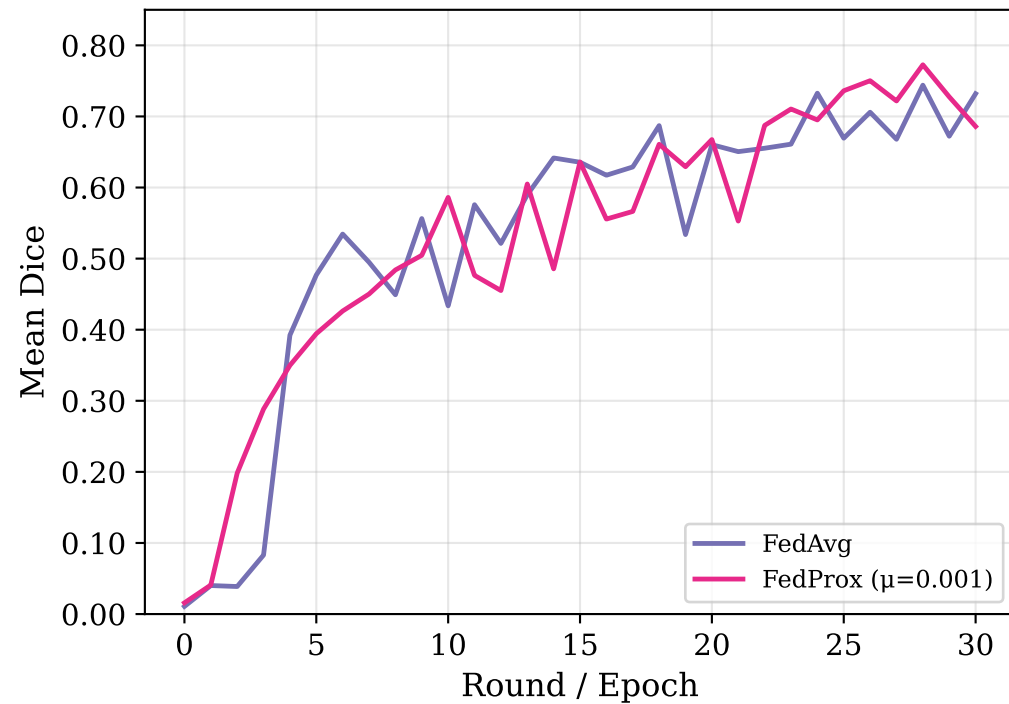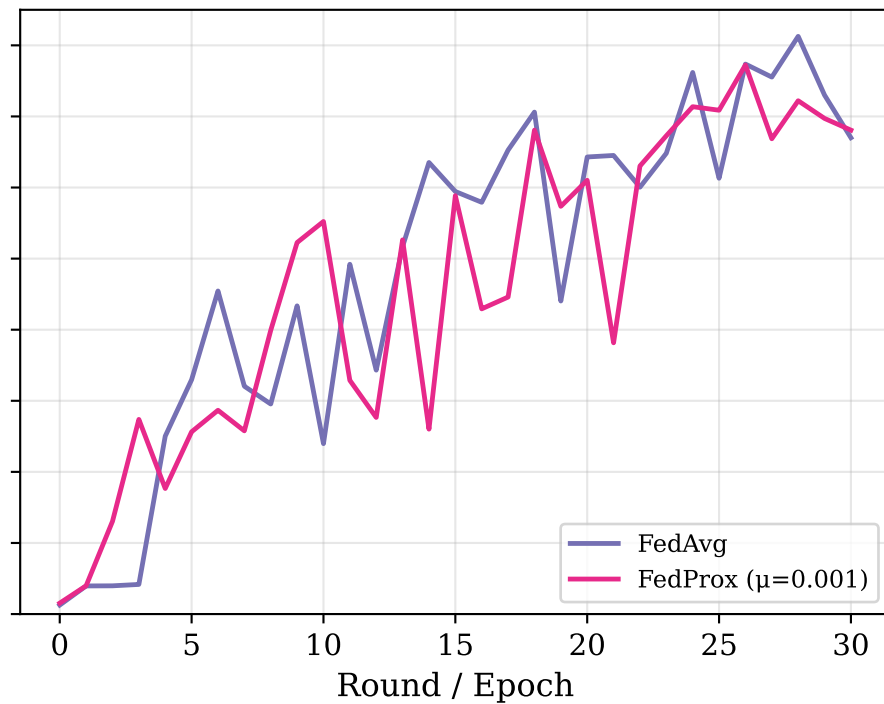Convergence: Local-Only vs Federated (70/30 Split)**