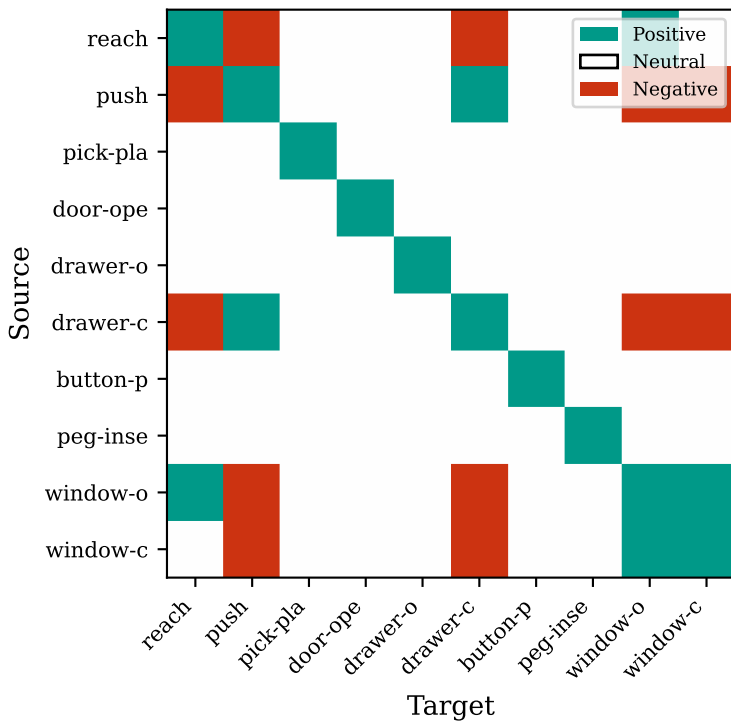
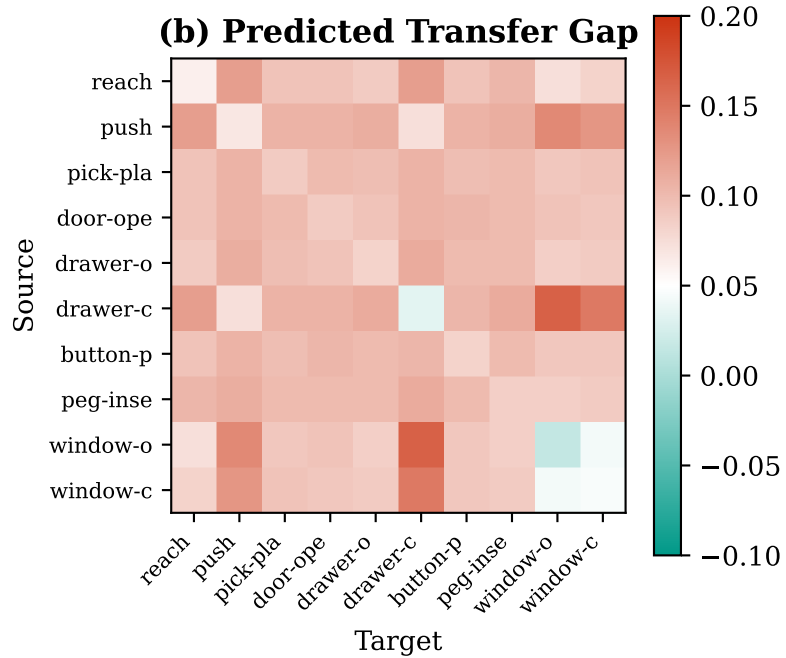


(a) Transfer Recommendations**(b) Predicted Transfer Gap****(c) Discovered Transfer Groups**