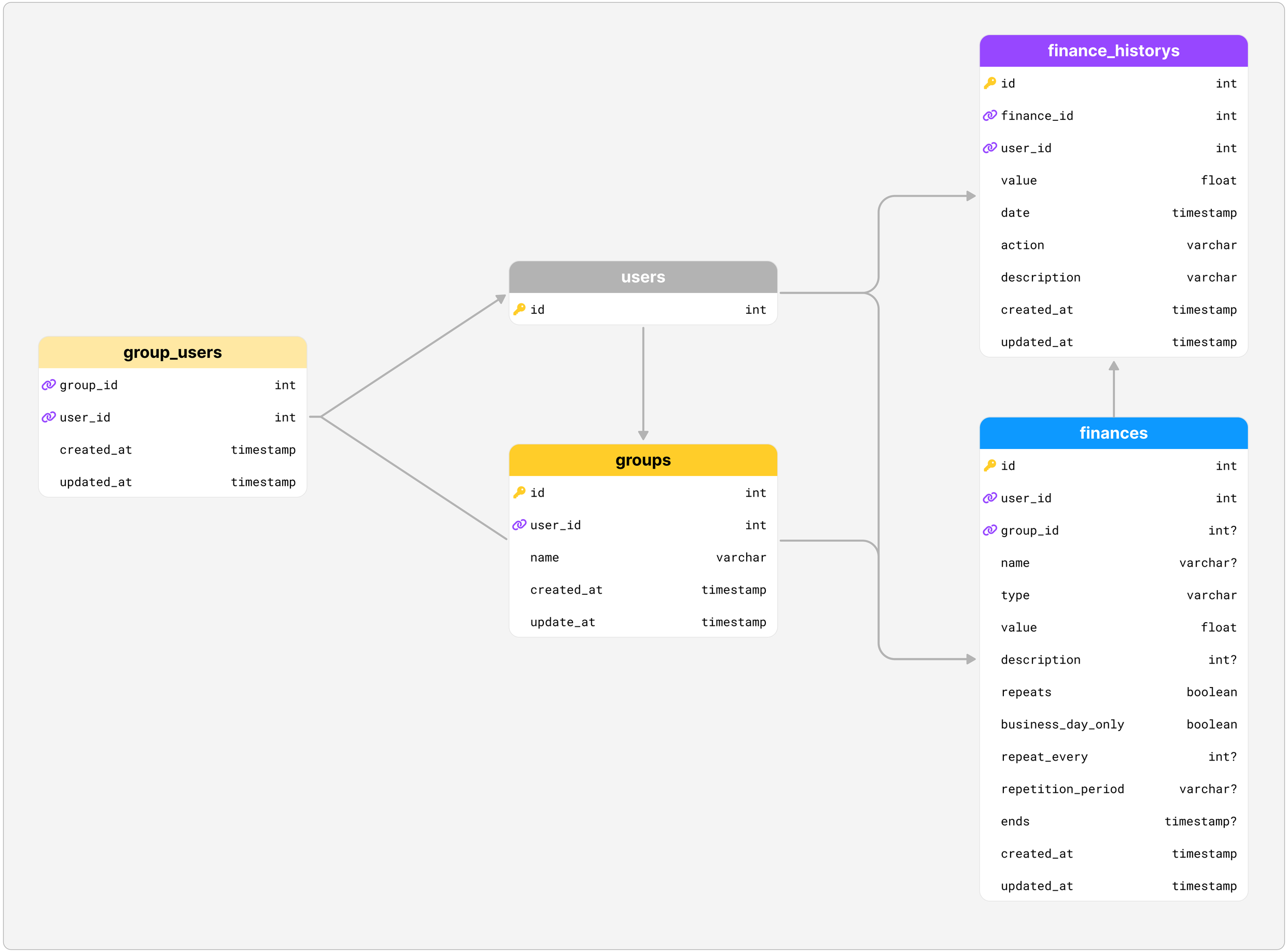Personal Financial Manager - 3