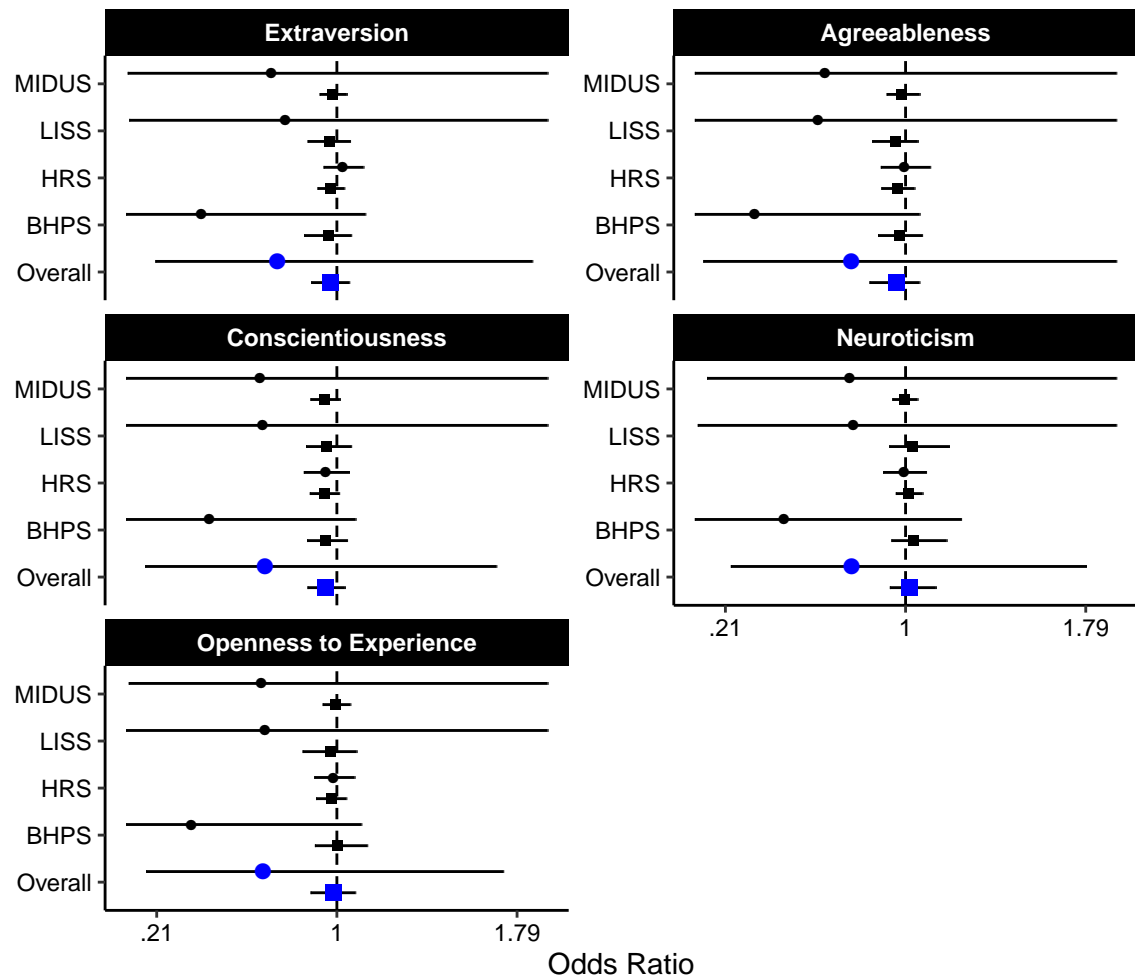Retirement: Personality x Race