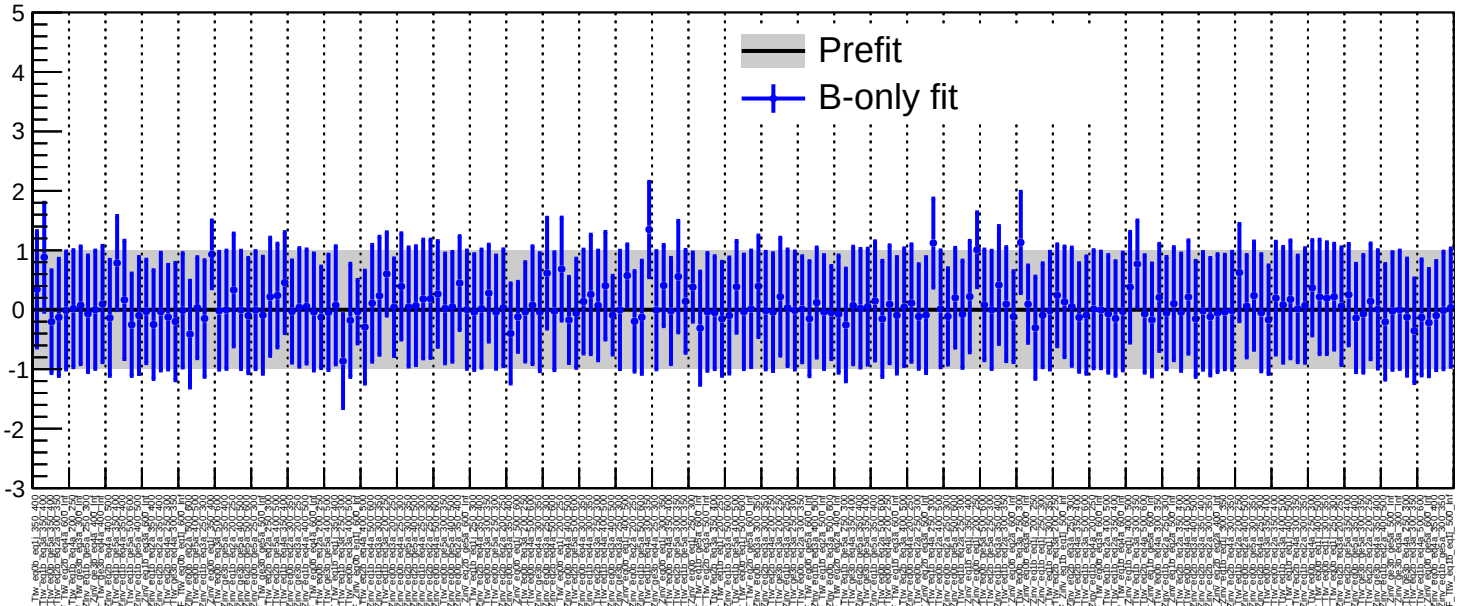Transfer factor systematics