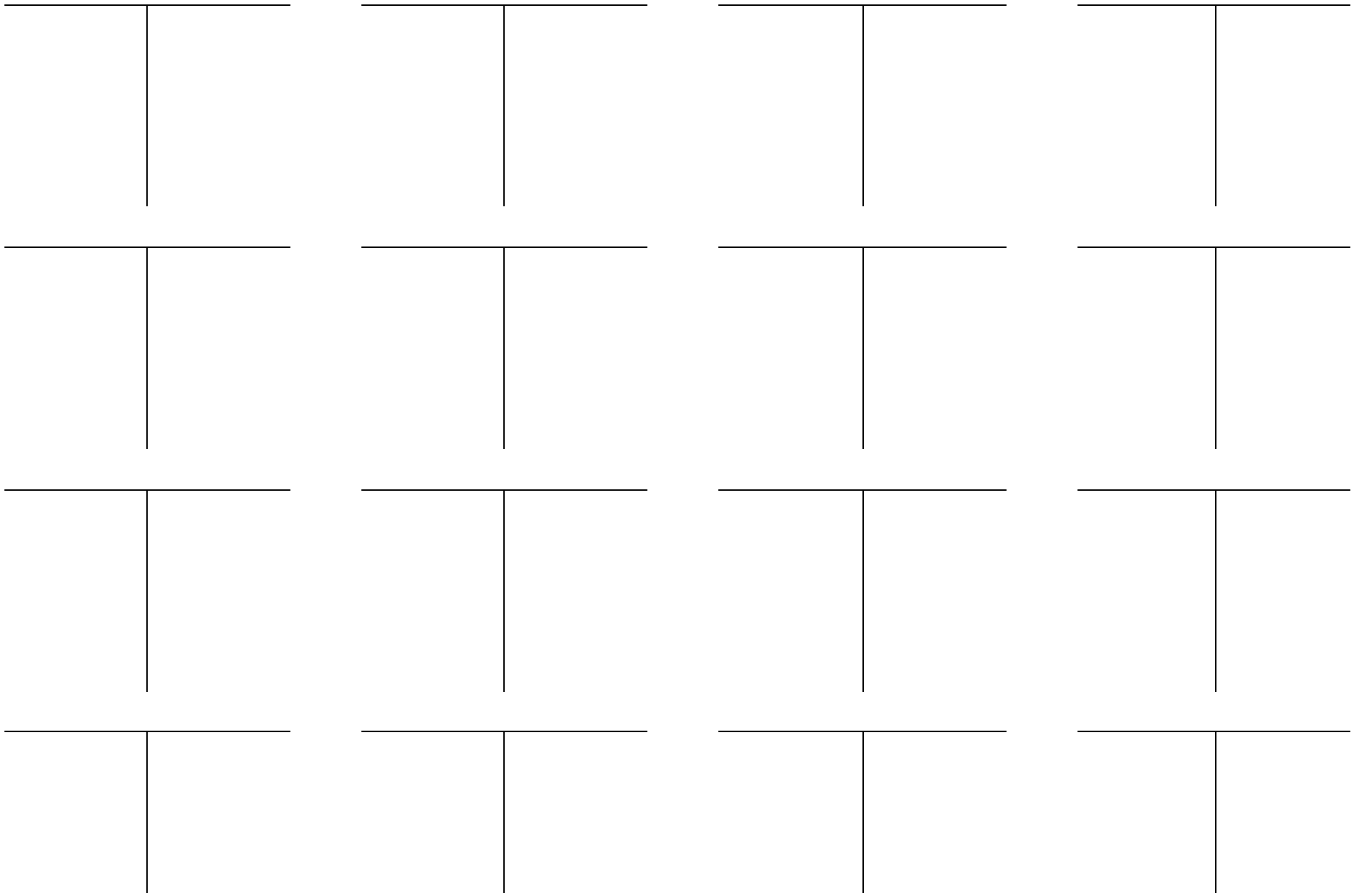T-Accounts