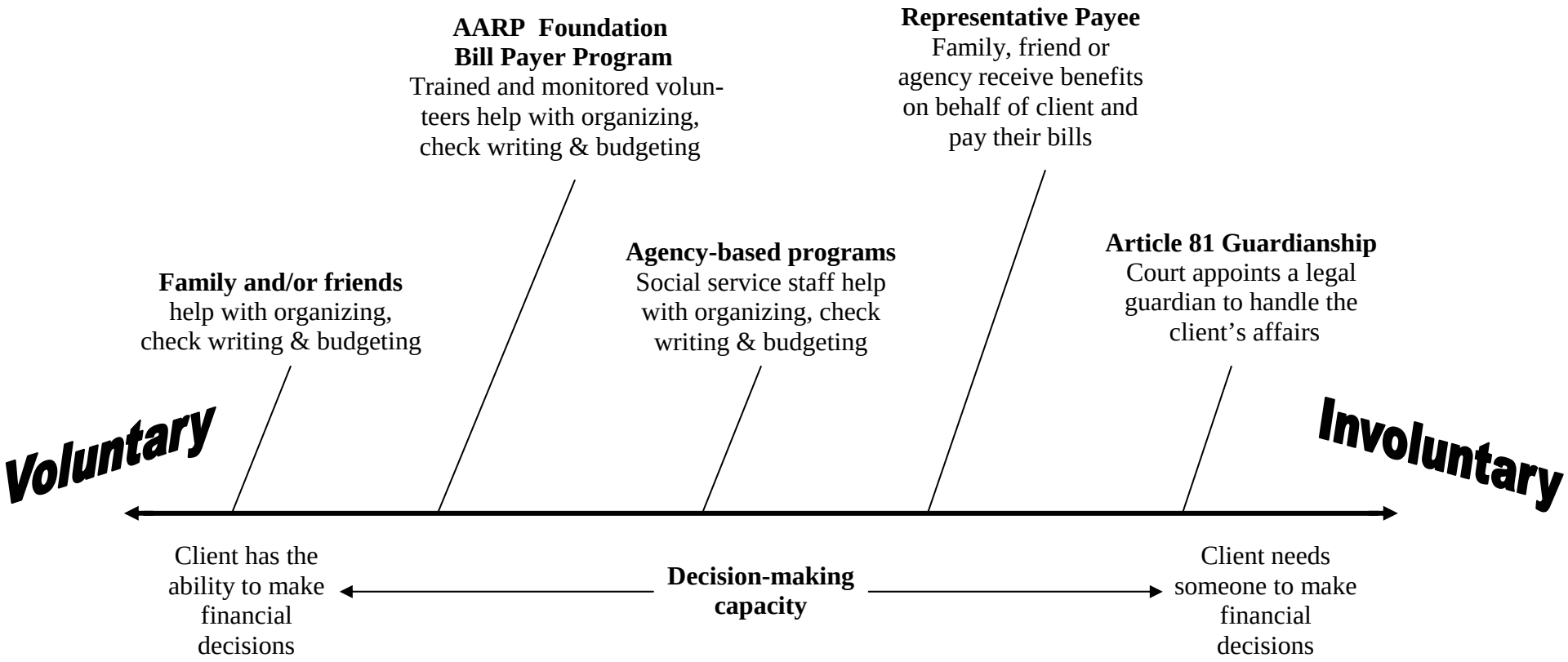Money Management Spectrum