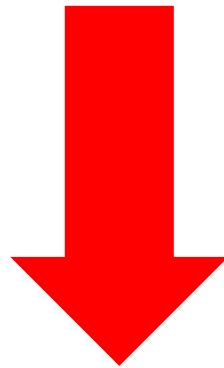


Above or Below the Line

Ownership
Accountability
Responsibility



Blame
Excuses
Denial