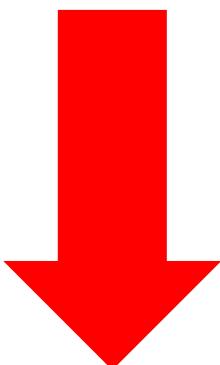
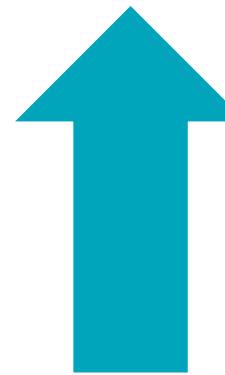


# Above or Below the Line

Ownership  
Accountability  
Responsibility



Blame  
Excuses  
Denial