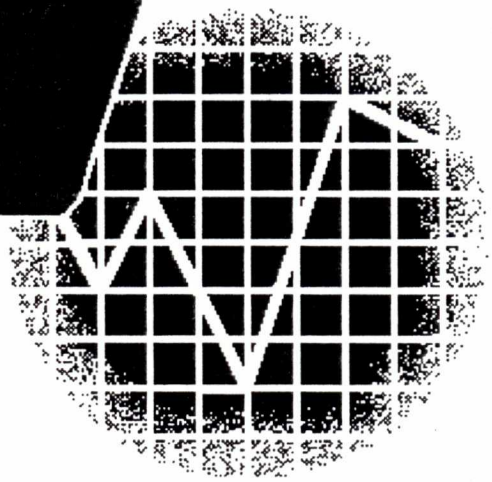Personal Wealth Studies