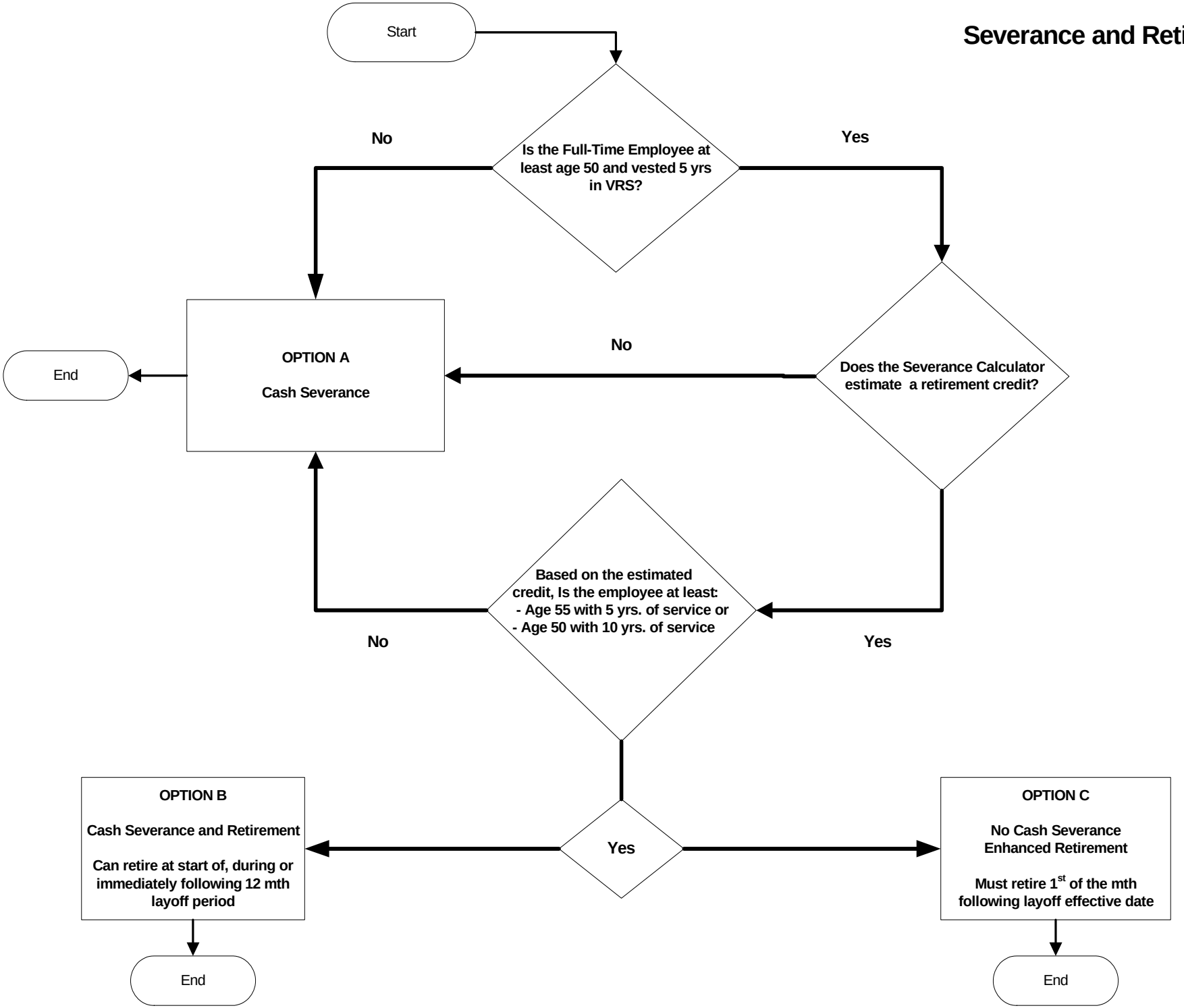Severance and Retirement