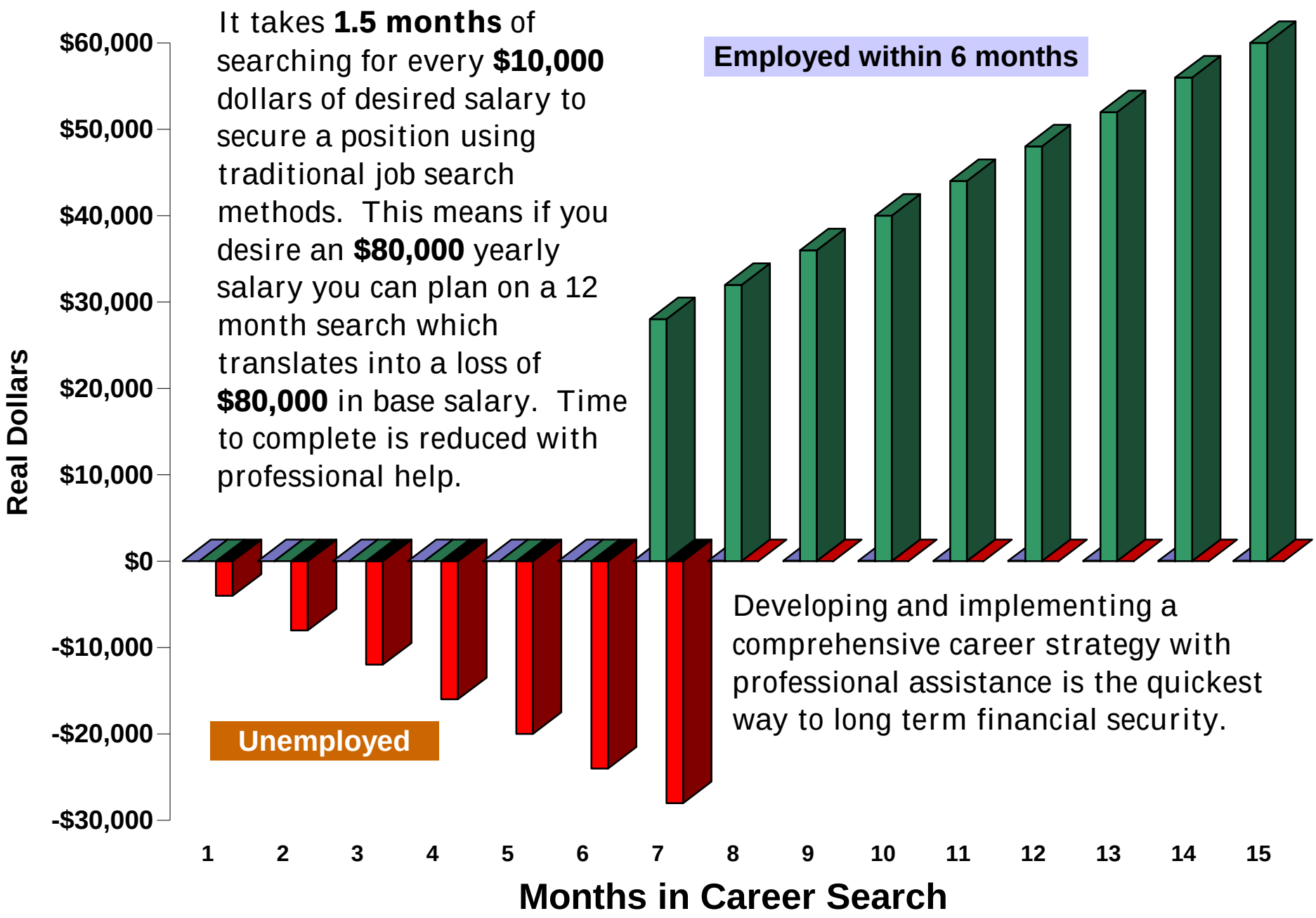Income Loss/Gain Comparison Moving Forward