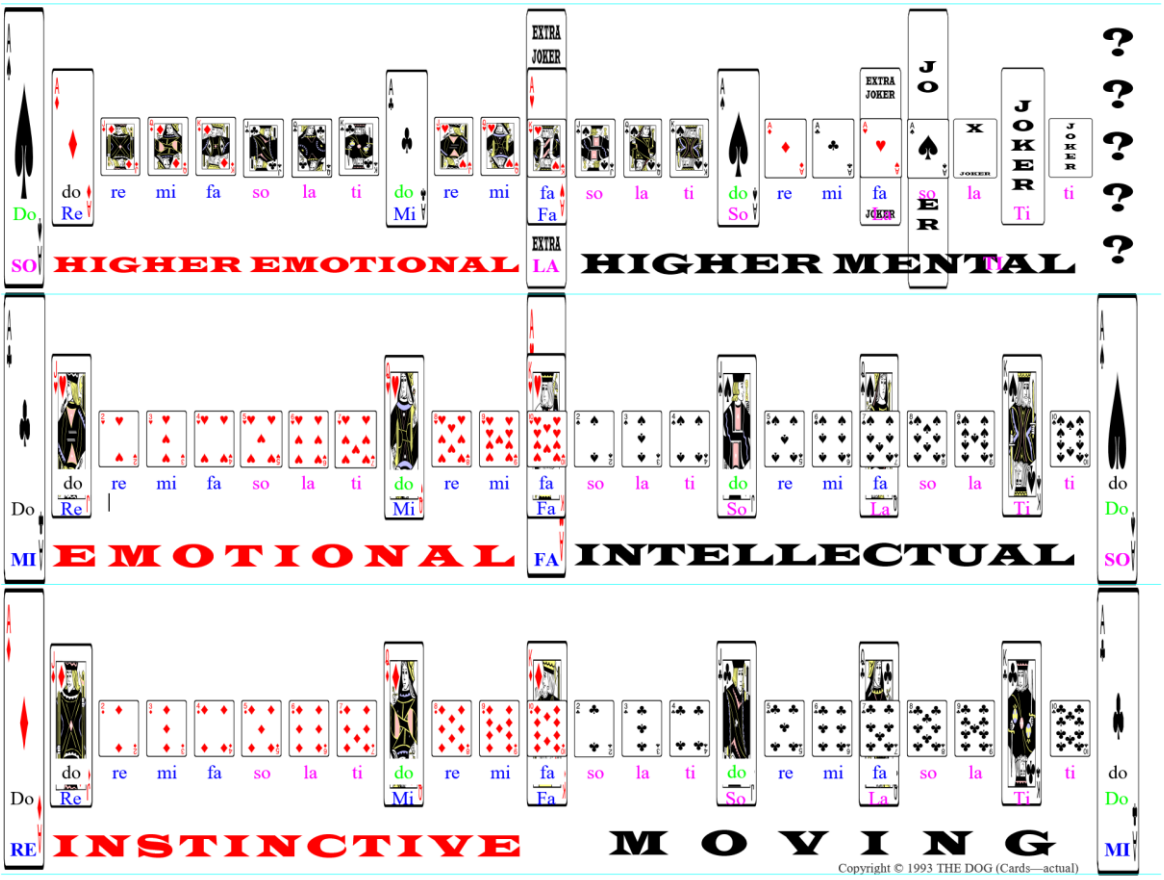Chapter 3 - Cards—actual