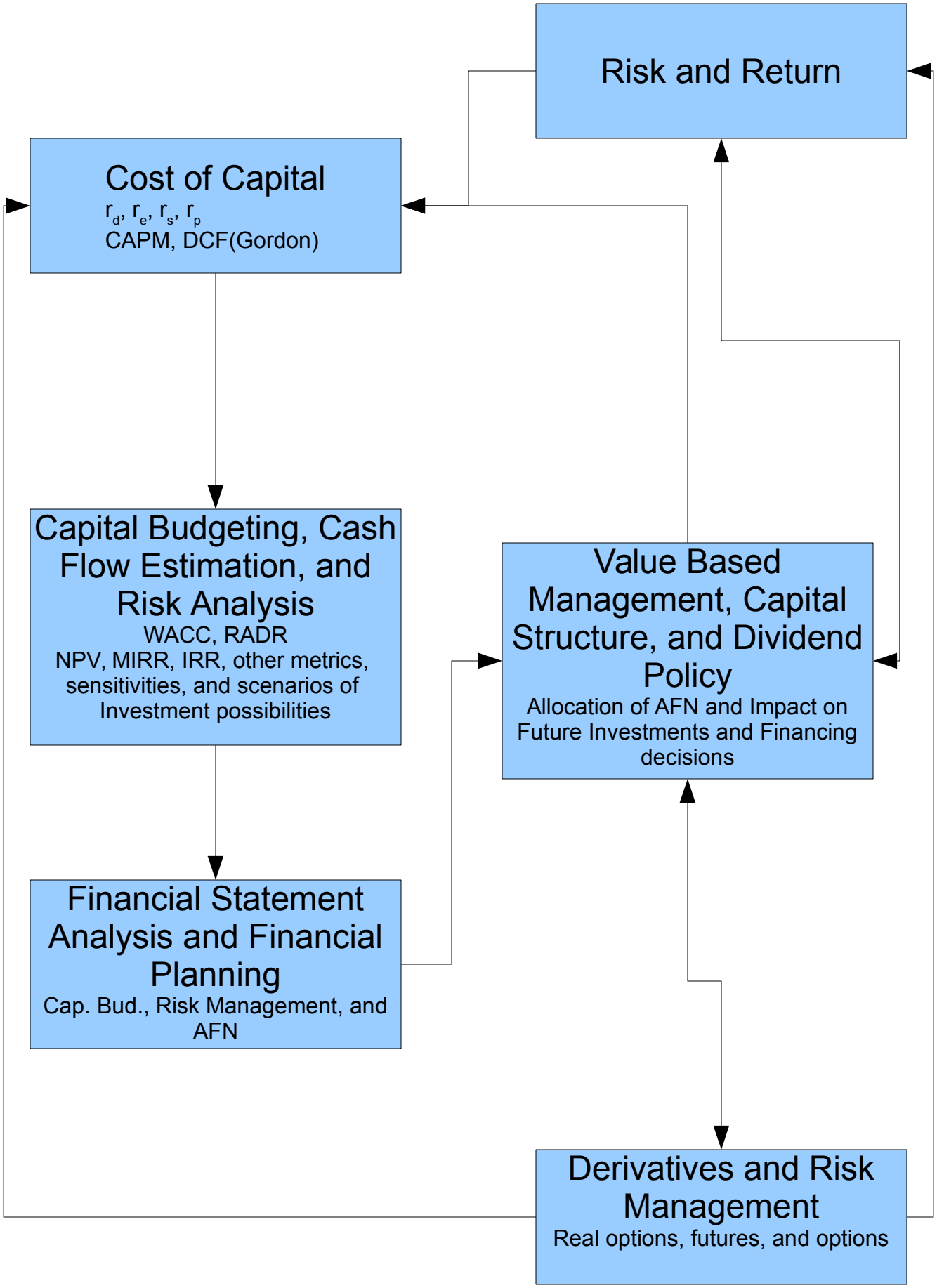Financial Management: the connected dots