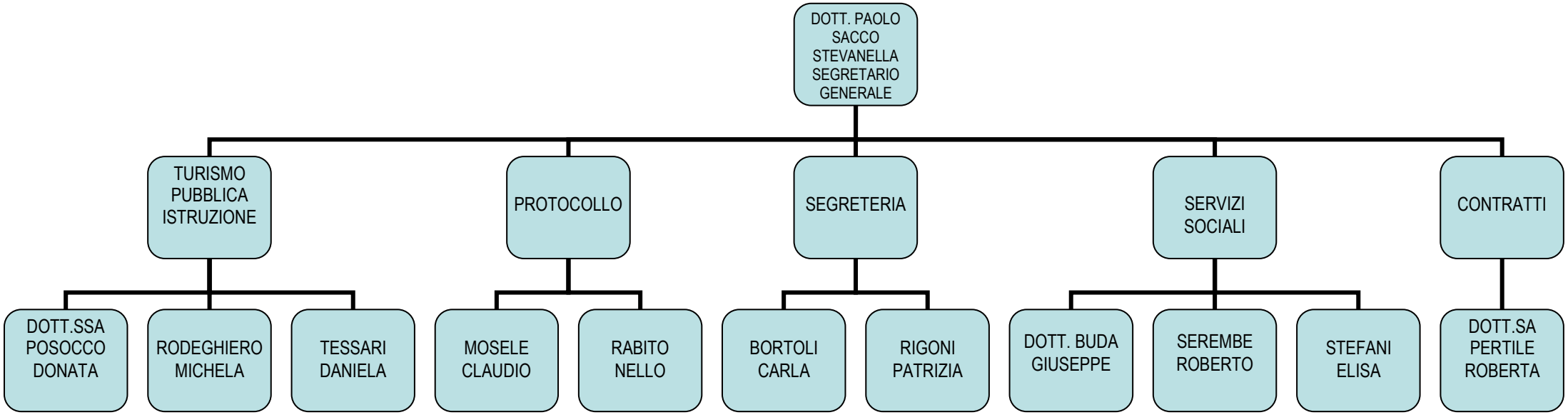AFFARI GENERALI