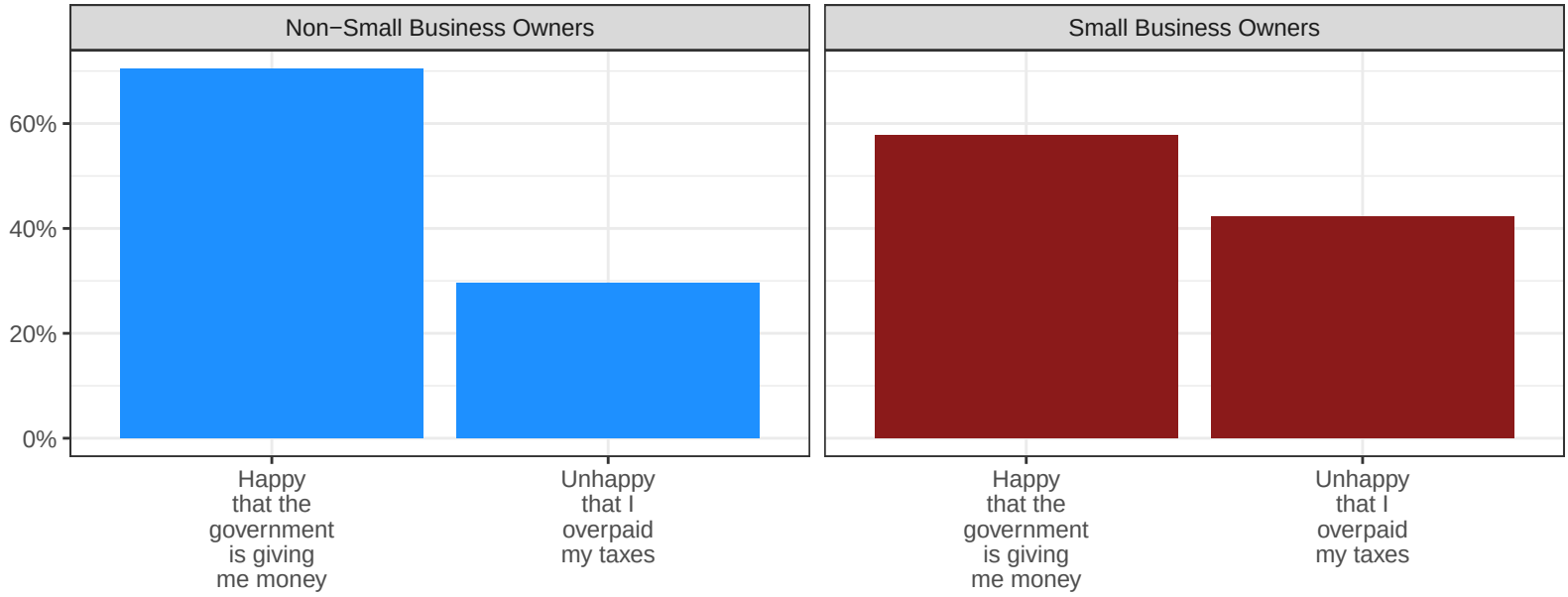Feeling About Tax Refunds