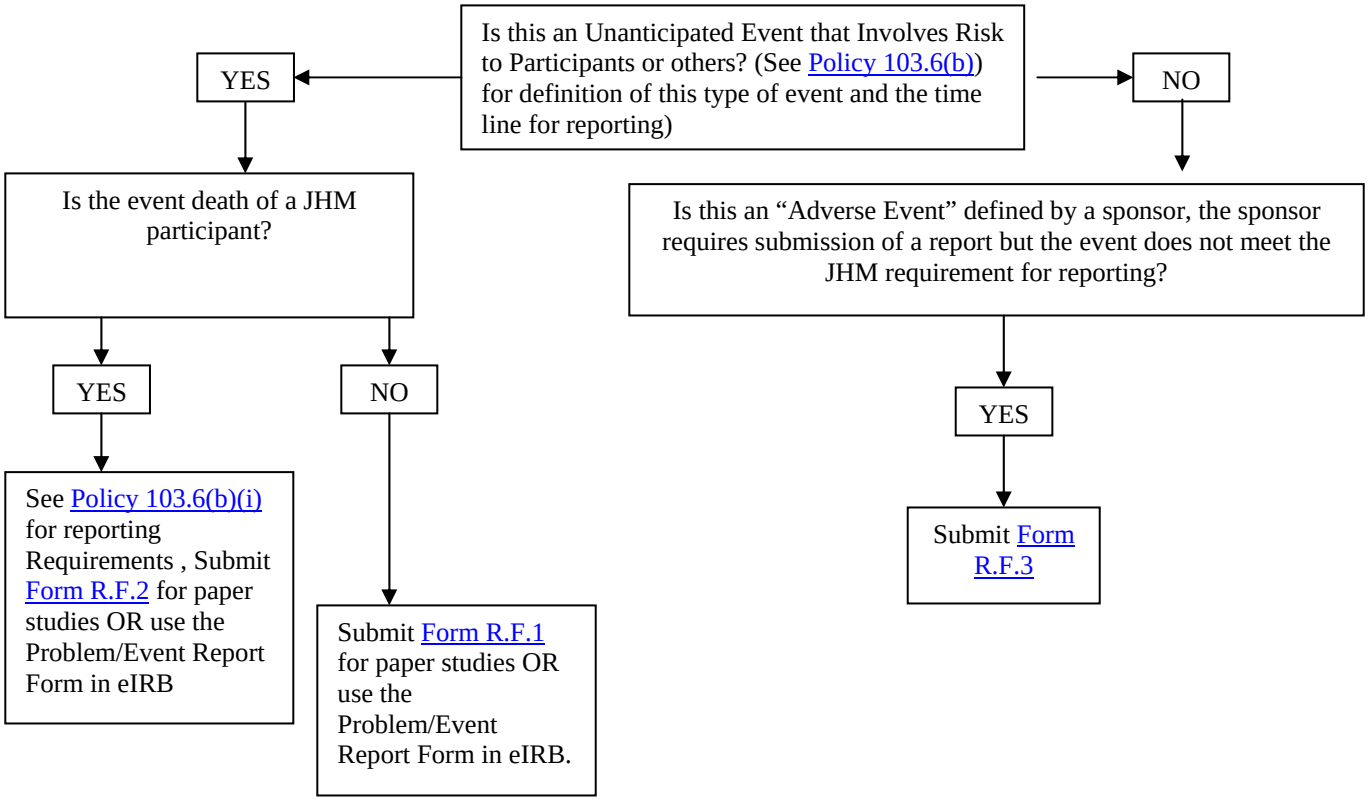I. Unanticipated Events