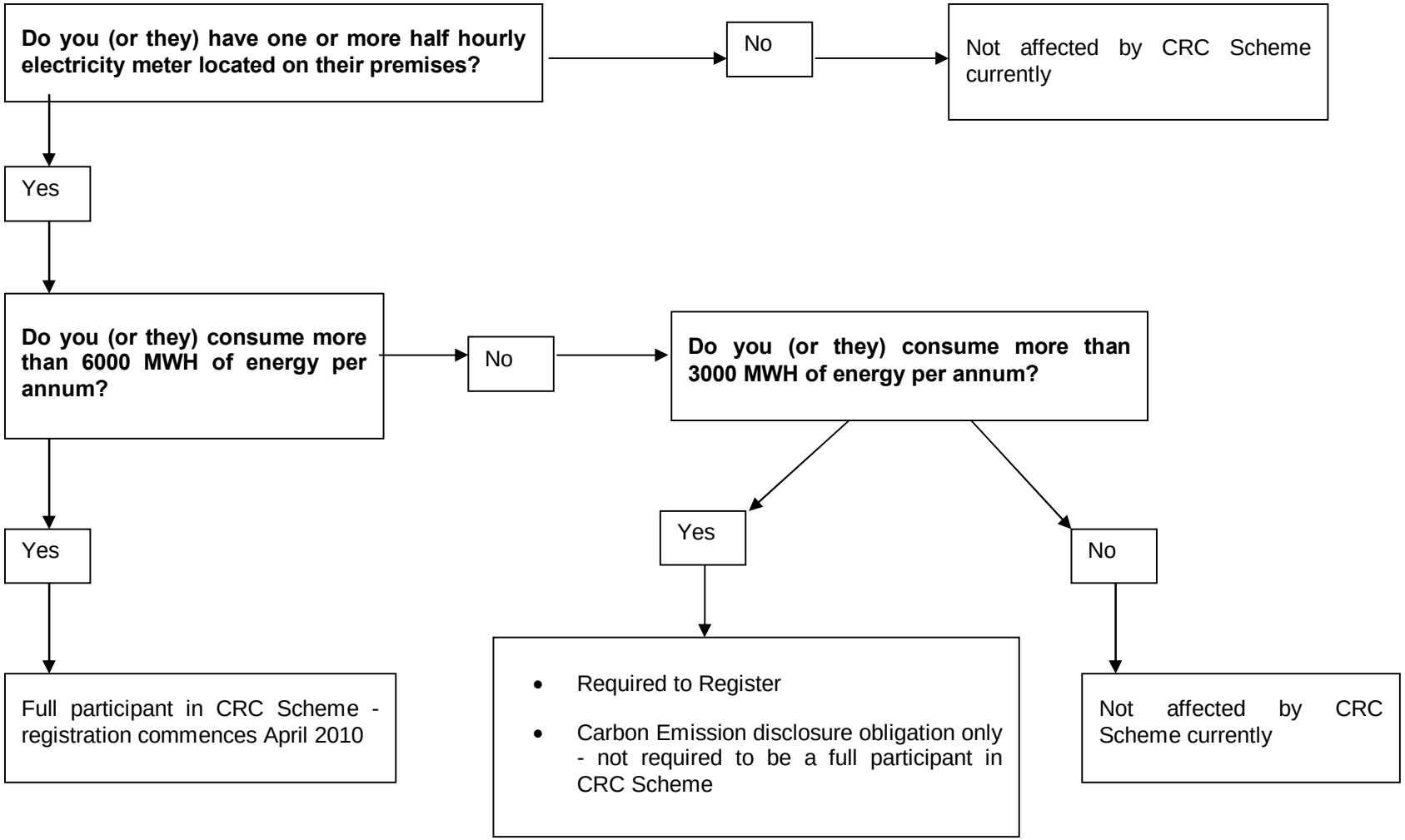Are you caught (or are your clients caught) by CRC?