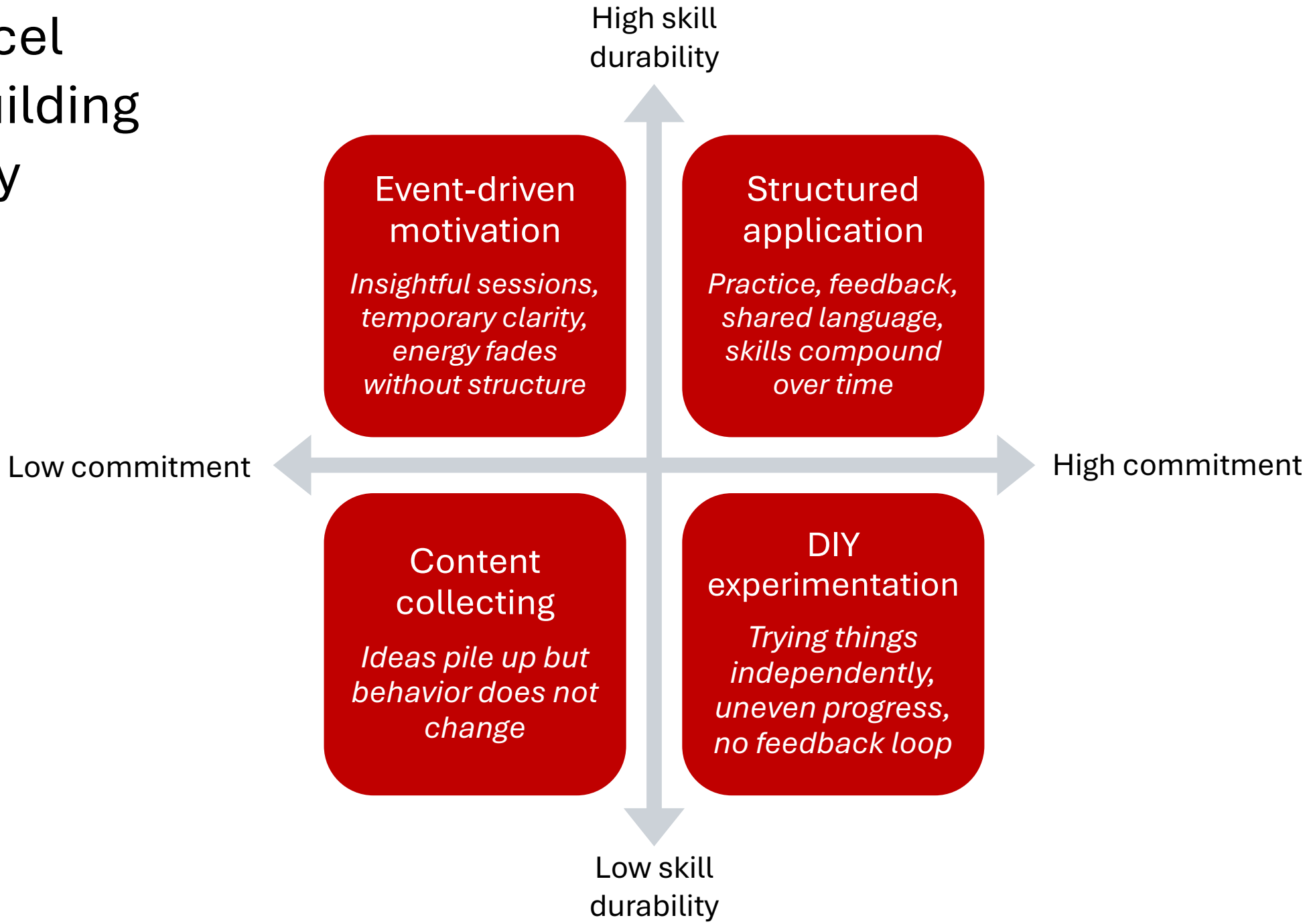Using free Excel content vs building real capability