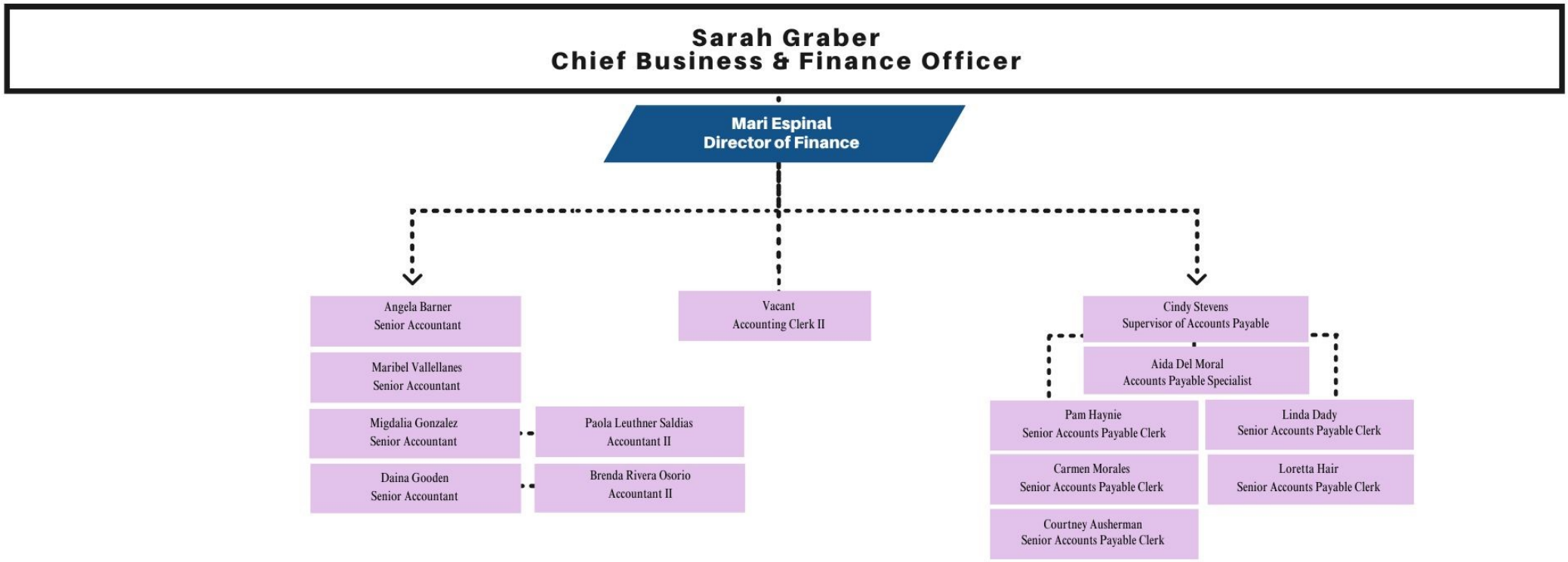BUSINESS & FISCAL SERVICES