

One SouthCoast Navigator is the official news publication of One SouthCoast Chamber

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> Massachusetts Small Business Development Center Network 200 Pocasset Street, Fall River, MA 02721 Phone: (508) 673.9783 Fax: (508) 674.1929 www.msbdc.org

www.facebook.com/msbdc

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- Paul Chasse, REALTOR® Association of Southeastern Massachusetts
- Peter Daley, People Incorporated

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Johnny Damon!

Your opportunity to meet the Red Sox legend and World Series Champion is coming soon!

CELEBRATING BASEBALL, SCHOLARSHIPS, AND JOHNNY DAMON

2003-A Great Baseball Season

I grew up in the New York area, raised on Yankees baseball. The pinstripes, the history, the expectation of winning—it is all in my blood. When life took me to New England, I never let go of my team. My Yankees cap was a part of me, a symbol of pride in enemy territory.

Then my son became a Red Sox fan.

I know how it happened, that is a story for another day. One day, he was a kid watching games with me, soaking in the legacy of Ruth, Gehrig, and Jeter. The next, he was wearing a Pedro Martinez jersey and talking about the Curse like it was something real. It stung a little, but what could I do? Kids' rebel.

By 2003, his Red Sox obsession was in full force, and that October, I knew we were in for a moment that would we would never forget as father and son.

October 16, 2003 – A great night!

Game 7 of the ALCS. We sat together in the living room—me in my recliner, him on the edge of the couch, hanging on every pitch.

For most of the game, I kept quiet. Boston was up 5-2 in the eighth, and I knew better than to poke the bear. He was already feeling something I never really had to as a Yankees fan—doubt.

Then it happened.

Jeter's double. Bernie's single. Matsui's double. Posada's bloop. Suddenly, it was 5-5.

I sat up, finally feeling alive. My son looked like he had seen a ghost.

"You knew they couldn't close it out," I said.

When the game went to extra innings, I had a feeling. Then Tim Wakefield came in to pitch, and I knew. I leaned forward, muttering under my breath.

"Aaron Boone's gonna end this."

Crack.



The ball disappeared into the left-field seats. Boone rounded the bases, the Yankees stormed the field, and I and I looked to my right and my son had stormed off to bed. He didn't talk to me for a few days. He had to feel this one. It was part of being a baseball fan.

A Year of Gloating

For the next year, I made sure he didn't forget. I could see it in his eyes, though. That loss stuck with him. He never said it, but I knew he was waiting, hoping for another chance.

Then, in 2004, he got it.

October 2004 – A Different Feeling

By the time the Yankees and Red Sox met again in the ALCS, I was confident.

Game 1: Yankees win. Expected.

Game 2: Yankees win. As they should.

Game 3: Yankees win 19-8. Series over.

Or so I thought.

My son had not checked out after Game 3. He was watching Game 4 very closely. Then he saw Dave Roberts steal second. He saw Big Papi walk it off.

Game 5, Ortiz did it again. Game 6, Schilling's bloody sock.

Suddenly, we were sitting in the same spots

as last year. Game 7. Yankee Stadium.

I told myself it wasn't over. The Red Sox weren't really going to pull this off.

Then Johnny Damon hit a grand slam in the second inning.

My son jumped off the couch, screaming. I just shook my head. "It's early."

But I knew.

By the ninth inning, down 10-3, I had nothing left to say. The Red Sox weren't just winning—they were taking it from us. And when the final out was recorded, my son turned to me, eyes bright with something I had never seen before.

"Looks like the Yankees choked this time."

I sighed, then smiled. "Yeah, yeah. You got this one."

That night, instead of storming off to his room, he ran outside, shouting into the night.

I watched from the window, shaking my head.

The Curse was over. The Yankees were beaten and my son finally knew what it felt like to win.

Now come celebrate the 2004 World Series with Johnny Damon and One SouthCoast Chamber. Johnny will be the keynote speaker and will help us award scholarships to local students.

Now come celebrate the 2004 World Series with Johnny Damon and One SouthCoast Chamber. Johnny will be the keynote speaker and will help us award scholarships to local students on May 20. Tickets and more information are available at onesouthcoast. com/celebritydinner. We hope to see you there!

Sincerely,

Mike O'Sullivan CEO



2025

Women's Forum

with Keynote Speaker

Cait Donovan

Wednesday, March 5 10:45 am - 2 pm at Rachel's Lakeside





GOOD NEWS!

FRMCU Recognizes Well Deserved Promotion!



Matthew G. Schondek, President and CEO of Fall River Municipal Credit Union is pleased to announce thepromotion of Jessica Neto to Assistant Branch Manager. Neto has been with the Fall River Municipal Credit Union team for five years, demonstrating exceptional leadership, dedication and a commitment to delivering outstanding service to our members.

In her new role, Neto will oversee daily branch operations as well as ensure that all members continue to receive the personalized and high-quality financial service that members expect at Fall River Municipal Credit Union.

The Credit Union is always looking for talented individuals. If you are interested in being part of a growing institution, please visit the Credit Union's Facebook page or website (www.frmcu.com) to learn more about current openings.



Bristol County Savings Charitable Foundation Awards \$124,500 in Grants to 16 Non-Profits in New Bedford-Dartmouth/Fall River

Bristol County Savings Bank's Bristol County Savings Charitable Foundation (BCSCF) awarded \$124,500 in grants to 16 non-profits in the New Bedford-Dartmouth/Fall River region during a recent ceremony at White's of Westport. Across all regions, the Foundation donated \$398,700 to 44 organizations, bringing its total contributions since 1996 to over \$33.6 million. In 2024 alone, a record \$2.9 million was awarded to 501(c)(3) organizations.

Local grant recipients include Atlantis Charter School, Boys & Girls Club of Fall River, CASA of Bristol County, Children's Advocacy Center, Coastal Foodshed, Community Boating Center, Fall River Arts & Culture Coalition, and others.

Among the recipients, Youth Opportunities Unlimited (Y.O.U.) received \$2,500 for its "Food for Thought Cooking Education Program," which teaches essential cooking skills to students. Fall River Deaconess Home was awarded \$10,000 to help acquire a van, reducing transportation barriers for trauma-impacted youth.

Established in 1996, the Foundation funds initiatives in education, literacy, economic development, and housing across Massachusetts and Rhode Island, strengthening the communities Bristol County Savings Bank serves.



Child & Family Services, Inc. Welcomes New Chief Human Resource Officer



Child & Family Services is thrilled to announce the appointment of Melissa Bering as the new Chief Human Resources Officer (CHRO). Joining the Executive Team, Melissa will spearhead the development and implementation of the organization's HR strategy, policies, and practices to support the agency's mission and goals. Reporting directly to the CEO, she will oversee all HR functions, including talent acquisition, employee relations, DÉI initiatives, performance and talent management, compensation and benefits, payroll, HR operations, and ensuring compliance with employment laws and regulations.

Melissa is a Southcoast resident who has maintained professional networks in both Massachusetts and Rhode Island. With over two decades of experience in Human Resources, she has earned certifications in HR leadership and achieved the Senior Professional in Human Resources (SPHR) designation early in her career. In addition to her HR expertise, Melissa brings valuable business experience to CFS, having previously owned and operated her own fitness and nutrition-focused small business.



United Way of Greater Fall River's Impact Grants Provide Catalyst for Change

United Way of Greater Fall River (UWGFR) is accepting Impact Grant applications from February 3rd to March 3rd for fiscal year 2026 (July 1, 2025-June 30, 2026) program funding. Submissions are accepted from any non-profit 501c3 organization aiding UWGFR's service area of Assonet, Fall River, Somerset, Swansea, Westport, Little Compton, and Tiverton.

Impact Grants provide up to \$10,000 to support programs that create change in UW-GFR's key impact areas that build a Healthy Community, Youth Opportunity, and Financial Security. Special consideration is given to programs that build capacity, target underserved populations and BI-POC individuals, and promote racial equity. Please note that Community Resiliency-related grants that support food security and basic needs are funded through a different application process and are not reviewed at this time.

To access the grant application or find additional information, please visit https://uwgfr.org/impact-grants/, and follow UWGFR on social media at @ UnitedWayGFR for updates and community happenings.

United Way mobilizes communities to action so all can thrive.



GOOD NEWS!

Alltrust Credit Union Donates \$2,000 to Local Food Pantry in Honor of Retiring Board Member



In a heartfelt gesture of generosity and community support, Alltrust Credit Union donated \$2,000 to M.O. Life Food Pantry, a local non-profit dedicated to providing essential nourishment to individuals and families in need. This donation is made in honor of Alfred (Fred) Peccini, who retired after 37 years of dedicated service on the Credit Union's board.

M.O. Life Food Pantry will use the generous gift to further its mission of ensuring that no one in the community goes hungry. The pantry provides nutritious food, support services, and resources to individuals and families facing food insecurity. The donation will help increase their capacity to serve those in need, particularly during challenging times.



BayCoast Bank Promotes Casey N. Brouthers to Senior Vice President, General Counsel

BayCoast Bank (baycoast. bank), a long-time community savings bank serving the people and businesses on the South Coast of Massachusetts and Rhode Island, is proud to announce that the Bank's top legal advisor, Casey N. Brouthers, has been promoted to Senior Vice President, General Counsel.

In this new role, Brouthers is responsible for non-fraud related legal matters, including contract drafting, reviews, negotiations, and research, as well as reviewing internal documentation, and collaborating on a variety of risk management, vendor management, and compliance work. Additionally, she is responsible for evaluating the effects of proposed legislative initiatives and regulatory pronouncements on Bank policies.

A native of Taunton, MA, Brouthers currently resides in North Dighton, MA, with her husband and son. She is licensed to practice law in both Massachusetts and Rhode Island.



Fall River Municipal Credit Union Celebrates 95 Years!

Fall River Municipal Credit Union (FRMCU) is proud to celebrate 95 years of dedicated service to its members and the community. Since its inception on February 6, 1930, FRMCU has remained committed to providing exceptional financial services to its members, promoting financial literacy as well as supporting organizations that help support the local community.

For nearly a century, FRM-CU has grown and adapted as the financial needs of the community and its members have changed. FRMCU has always looked to provide the best products, delivered

with a personal touch, to meet the financial needs of those it serves. Throughout FRMCU's 95 years of serving members, the core values of trust and member focused service have always been first and foremost.

For more information on Fall River Municipal Credit Union and its celebration of this 95th anniversary milestone, please visit frmcu. com and follow FRMCU on Facebook and Instagram.



Do you have good news? Please email information to: info@onesouthcoast.com







RECENT EVENTS

- 1. Berkley Coffee Company Ribbon Cutting, Berkley
- 2. Mayor Jon Mitchell delivering his State of the City Address, New Bedford High School
- 3. Senator Michael Rodrigues at OSC Government Affairs Meeting at Vanson Leather, Fall River
- 4. Southcoast Business Builders Breakfast hosted at the Kilburn Mill, New Bedford
- 5. Rockland Trust representatives selfie time at Southcoast Business Builders Breakfast hosted at Primo on Water Street, Fall River
- 6. All smiles at our January Business After Hours hosted by BayCoast Bank

















UPCOMING EVENTS

- 1. HealthFirst Business After Hours, February 27th, HealthFirst Family Care Center
- 2. Women's Forum, March 5th, Rachel's Lakeside
- 3. Job Fair, March 20th, White's of Westport
- 4. Fall River State of Business, April 2nd Fall River Country Club
- 5. Golf Tournament, April 28th, Fall River Country Club
- 6. Celebrity Dinner with Johnny Damon, May 20th, Venus De Milo







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with MAYOR PAUL COOGAN

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MEMBER SPOTLIGHT: A WISH COME TRUE, INC.

For over forty-three years, A Wish Come True, Inc. has been making a profound impact on families facing unimaginable challenges. Established more than four decades ago, the organization is dedicated to granting wishes and providing financial resources to families with children battling lifethreatening illnesses in Rhode Island, Massachusetts, and Eastern Connecticut.

Since its inception, A Wish Come True has brought joy and hope to over three hundred seventy-five children in Bristol County, Massachusetts, fulfilling magical wishes that create cherished memories. This year alone, the organization has actively supported families from Fall River, Westport, Taunton, Fairhaven, New Bedford, and Acushnet.



Their commitment to the community extends beyond wish-granting. Through various local initiatives and fundraising events, A Wish Come True continues to engage and uplift the SouthCoast area. Signature events such as Shamrocks & Shenanigans, Wish Hat for Wishes in local restaurants, and Westport's Rock, Rhythm, and Blues—now celebrating its thirtieth year—bring people together while supporting the organization's mission.

A testament to their hard work and dedication, A Wish Come True recently received the two thousand twenty-four PBN Leaders and Achievers Award. This recognition was a true team effort, celebrating the contributions of their staff and board members who work tirelessly to make a difference.

As a proud One SouthCoast Chamber member for several years, A Wish Come True has found great value in the connections and support from the local business community. Through the Chamber, they have expanded their reach, strengthened relationships, and gained valuable resources to further their mission of bringing hope and happiness to families in need.

For more information about A Wish Come True, Inc., or to learn how to support their mission, contact marykate@awishcometrue.org.

Contact Information

Phone: (401) 781-9199

Website: www.awish.org

Facebook: www.facebook.com/AWishComeTrueAWCT



FEBRUARY POLICY PULSE

We're now two months into the New Year and a new legislative session, and public policy priorities are beginning to take shape here in Massachusetts. Lawmakers face a familiar mix of new priorities and lingering policy challenges. While issues like housing affordability and transportation funding command headlines, one of the biggest issues impacting the business community here in Massachusetts is the state's Unemployment Insurance (UI) program. While this topic may lack the political sparkle to grab attention and headlines, reforming the unemployment system is one of the most critical issues policymakers can address in 2025 to support businesses here in the Commonwealth.

The Unemployment Insurance program is not a new public policy here in Massachusetts. Massachusetts was one of the first states in the country to establish a UI program back in 1935. The UI program has had several reforms over the last ninety years, and with Massachusetts having one of the most expensive UI programs in the country, the state is certainly due for another reform.

While unemployment insurance systems are complex and vary by state, any UI system has three main pillars. Every UI system has three main pillars: the length of time you can collect, the maximum weekly benefit you can receive, and the criteria you must meet to qualify.

Massachusetts is the only state in the nation where you can collect unemployment benefits for up to 30 weeks. Every other state has a 26-week limit. Massachusetts also ranks #1 in the country for maximum unemployment benefits, with a maximum benefit of \$1,015 per week, almost double the national average.

Another piece that makes our UI system more expensive than others is the criteria it takes to qualify. In Massachusetts, you only need to have worked for 15 weeks to be eligible for UI. Only six states in the country



require 15 weeks or less to qualify for unemployment. The 43 other states require a minimum of 20 weeks worked to be eligible.

These three pillars form the lion's share of what it costs to administer a UI system in the United States. The higher the benefits paid out, the longer you can collect, and the easier it is to qualify, the more expensive the system is to run. In Massachusetts, we have the second most expensive system in the country.

So, how do we pay for one of the most expensive systems in the country? Employers pay a percentage of every employee's wages up to the first fifteen thousand dollars. The rate is anywhere from 0.94% (the third highest in the country) to 14.37% (the second highest). The employer's rate is determined by several factors, including how often their staff utilize unemployment.

Now that we have covered a few of the basics that make up Massachusetts' unemployment insurance system let's get into why it needs to be reformed. The most glaring reason is simply because the UI Trust Fund is insolvent. In 2020, many businesses in the Commonwealth were forced to close due to COVID-19's public health emergency. As a result, companies were forced to lay off their staff. The state went from approximately 8,000 weekly unemployment claims in January of 2020 to 180,000 weekly claims in March of 2020. A trust fund with a \$1.7 billion balance was depleted by the summer of 2020. This resulted in the state borrowing \$2.3B from the federal government so that unemployment benefits could continue to flow. The terms of this debt have resulted in a total of \$2.7 billion in bonds to be repaid over ten years.

If this increased debt on the system wasn't enough, in the summer of 2023, Governor Maura Healey's administration discovered that the Baker administration had misspent \$2.5 billion in federal pandemic relief that was intended to be used for gig-style workers who traditionally wouldn't qualify for unemployment. Over the next year, the Healey administration negotiated terms with the federal government to pay these funds back. In the 11th hour of the Biden administration, a deal was struck. It came to light that taxes and fees had caused this \$2.5 billion misspend to balloon to over \$3 billion owed throughout negotiations. The deal waived some interest and fees and reduced the debt owed to \$2.1 billion, which will be paid back over ten years. There will be no immediate changes as a result, but the first payments back to the federal government will begin in December of 2025. Prior to this \$2.1 billion debt, the state's UI Trust Fund was projected to run out of money in late 2027 or early 2028. Early estimates indicate that with this \$2.5 B debt, the trust fund could dry out as early as 2026.

The discussion around reforming the state's unemployment system shouldn't be IF we should; it must be WHEN we should. With competitiveness being one of the most important topics on Beacon Hill, we need to update our unemployment system to encourage investment, growth, and business here in Massachusetts and the time is now. One SouthCoast will work with our legislators and policymakers to ensure they understand how unemployment impacts your businesses. If you're interested in participating in this critical discussion, please get in touch with me at itrombly@onesouthcoast.com.

Ian Trombly Vice President of Public Policy

TOP 10 STRATEGIES FOR LASTING BURNOUT RECOVERY BY CAIT DONOVAN

One of the biggest fears that people have when they are going through burnout recovery, even before they feel healthy and strong again is this, "I have tried to get through this before, but I keep getting stuck. What happens if I stay on this cycle forever?".

What happens if I stay on this cycle forever.

What happens if I learn things, implement them, feel stronger and then fall right back into the burnout way of life? What if this is simply WHO I AM? What if I just don't know how to stop people pleasing? Will I ever be able to set boundaries? Truly?

Most people are afraid of burning out again before they've even recovered in the first place - take a moment to consider how much extra pressure that puts on the burnout process itself and yet, it's a valid fear.

I was cycling through burnout for nearly 10 years when I finally found my way. It has been 8 years since that point and I will NOT tell you that I haven't come close to burnout (an online degree program had me banging my head against a desk at one point) but I WILL tell you that I have managed to keep myself away from burnout and energetic enough to keep talking about it (FRIED. The Burnout Podcast has over 250 episodes and we release every week!).

Here are 10 of the best strategies I have

learned and implemented in my burnout recovery journey.

Foundational Self Care Matters. You'll see headlines that say, "Self care isn't a cure for burnout" with a lot of self righteous comments underneath them and that's a problem. Not because self care IS the cure for burnout but because self neglect is always a part of a burnout story. You might get pedicures and make sure your hair is cut regularly - but do you take enough time in the shower? Can you last through the 2 minute timer on your electric toothbrush? Are you resting when you're tired? Drinking when you're thirsty? Peeing when you have to pee? Most people who burn out aren't. Foundational self care is about having an ongoing conversation with your body about what it needs and responding accordingly. It sounds easy - it isn't. There's a reason why FRIED's tagline is #peewhenyougottapee and my listeners all know it - because it MATTERS.

Include Yourself In Your Decision Making Process. This one comes from Sarah Vosen, my business partner and creator / head coach of UNFRIED our 4 month burnout recovery program. Sarah says that often, we try to go from not thinking about ourselves at all and making decisions based on everyone else's needs and then the internet tells us to PRIORITIZE ourselves, to put ourselves first. The burnt out amongst us? This feels impossible to most of them.

Instead of automatically and every single time putting yourself first - what if you AT LEAST started including your own wants, needs, desires, and preferences into your decision making process? I'll tell you what, you'll keep burnout at bay.

Take Care of Your Physical Form. Go get your yearly check ups, use a system like Siphox Health to do blood work at home, get a WHOOP or a Garmin to keep track of insidious stress levels. For each person, their need here will be different but you must be doing something that keeps you tuned into your body. Not only will you be able to make better decisions, you'll be better at foundational self care, your interoception will improve, and your ability to manage your emotions will improve too!

Learn to Phone a Friend (and Ask for Help). A lot of people that burnout are the 'helper' friend. The one that shows up, the one that people call to vent to, the one that listens, the one that gives advice. The one that NEVER asks their friends to show up for them because they don't feel they truly can. They are the givers, they don't need people. This hyper-independence is dangerous. Gabor Mate calls it: Super Autonomous Self Sufficiency. It's related to the biggest health issue of our day: Loneliness and... burnout.

Get Clear On Your Emotions. One of the best tools that helped me through my burnout was Proprioceptive Writing. The constant asking of the question: "What do I mean by...(x)..." allowed me to discover all the feelings I was covering up, all the discomfort I was accepting, all the resentment I was holding onto. For instance, stress isn't an emotion - is a response and a state. Instead of saying, "I'm stressed" - what are you actually feeling? Are you frustrated? Overwhelmed? Anxious? Angry? Getting more specific will allow you to take clearer action to solve whatever you're facing. (I also love this emotion wheel for help identifying emotions!)

Have A Space Where Talking About Burnout Is Not A Burden. This one is simpler. Join our FB group - write only when you need to - write and chat with people who actually understand what you're going



through. Most people won't (thank goodness for them) and trying to make someone understand is fruitless. Go to where you can get the support you need when you need it.

Keep Looking Until You Find A Job (or Partner!) that Allows You A Life. I have had MANY clients through the years leave their positions only to go back to them renewed and able to keep boundaries in place and enjoy them again. And.. MANY who have made smaller and bigger life changes around work because they realized, with clarity, what they really wanted out of life had shifted during burnout and they wanted something different. I don't care how many loans you have, how much experience you have, how much sunk cost fallacy you're believing. You deserve to work and earn in a way that, at the VERY LEAST, allows you to live the life you want. If it fulfills you, super cool - but loads of people are okay with having a decent job and a great life. (Repeat for relationship if you're in one or want to be - single is super cool too!). John Neral offers some great tips for interviewing companies in this FRIED episode!

Do A People Assessment. Within a larger group there will be a jerk or 2. It's pretty much inevitable. But any more than that, and you need to find new groups of people. I am not for eliminating people from your life willy nilly and pretending that it's about boundaries when really it's about you not being able to ask for what you need, so it's easier to cut people off - that's not what I am talking about here. I AM for eliminating bullies and jerks from your life as much as you can. Definitely don't WORK for a bully (or with, for that matter). Start really looking at the groups of people that you are surrounded by. Do you like them? REALLY? If not, it's time to meet some new peeps.

Learn What Safety Feels Like For You and Provide It To Yourself. The basics

will be the same for all of us, our nervous system works best when there is an overarching level of safety in our surroundings (people, places, things, colors, etc). But, there's a large degree of individuality here too. Some people feel best in large communities, some with just their bestie. Most people rest best when they can see green trees or blue water (or green or blue calming paint colors) but maybe you feel best in sunshine yellow in the desert. What items, places, people, colors, plants, surroundings, etc., allow to feel calm and happy? What kind of breathing exercise works best for you? How do you teach your body to relax? Yoga? Or Running?

Allow Space for Change, Pivoting, and Flow - and Trust Yourself to Grow. Life is changing more rapidly than ever. We're all pretty unlikely to experience the kinds of stability that existed in the past. This might feel like it goes against the last strategy, but it goes hand in hand with it. Because life is so fast these days, because change is so constant, when you provide yourself with enough safety - you create space for change. Allow yourself to make new decisions when a person or job or town doesn't suit you anymore. Allow yourself to explore playing the ukelele just... because. Allow yourself to change your mind about how you see life and how you want to interact with it. Flexibility is safer than rigidity and your body prefers it. Don't allow yourself to stop because burnout recovery happened and you're afraid it'll come back. Explore. Grow. Learn. Shift. Change. Discover. Play.

Each of these strategies could be a full book and of course I haven't described them in any sense of completeness here - so if your reaction is to take a different thing away than I what I suggest - I say YAY! Trust yourself. I trust you.

About Cait Donovan



Cait Donovan is the host of "Fried. The Burnout Podcast," an international keynote speaker, and author of the book "The Bouncebackability Factor". Her creative burnout recovery solutions have been featured on podcasts and online magazines such as "Forbes", "NPR," and "The New York Post" and in companies such as Clorox and Pepsi.

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CELEBRATING WOMEN'S HISTORY MONTH: HONORING TRAILBLAZERS AND INSPIRING FUTURES



Every March, Women's History Month celebrates the achievements, resilience, and contributions of women throughout history. This month-long observance highlights the vital role women have played in shaping society, from pioneering scientists and political leaders to cultural icons and everyday heroes.

The origins of Women's History Month trace back to International Women's Day on March 8, which was first celebrated in 1911. In 1987, the United States officially designated March as Women's History Month, providing a platform to honor influential women who broke barriers and paved the way for future generations.

This month is not just about looking back—it's about inspiring the future. It serves as a reminder of the ongoing fight for gender equality and the importance of empowering women and girls to reach their full potential.

As we celebrate Women's History Month, let's reflect on the remarkable achievements

of women, recognize the challenges they still face, and support initiatives that promote equality and opportunity for all.





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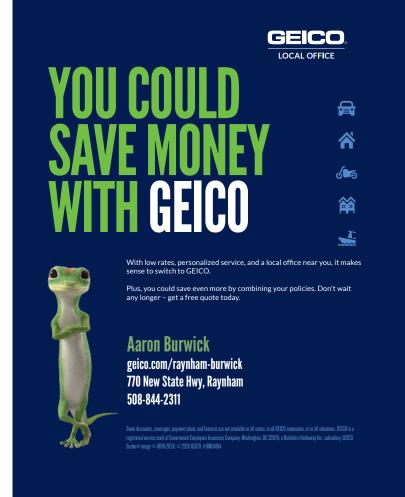
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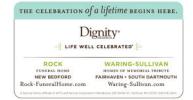
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