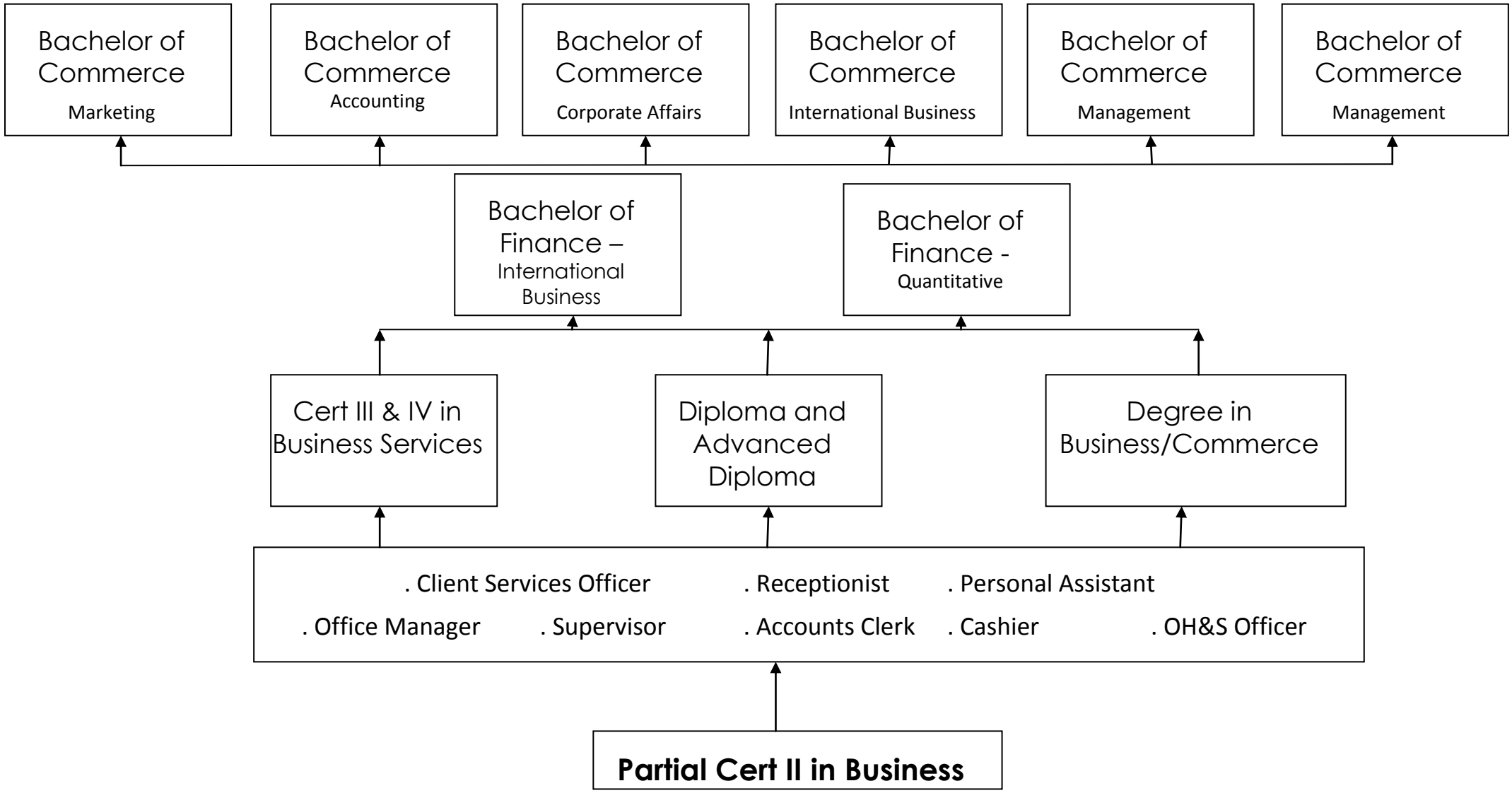BUSINESS PATHWAYS