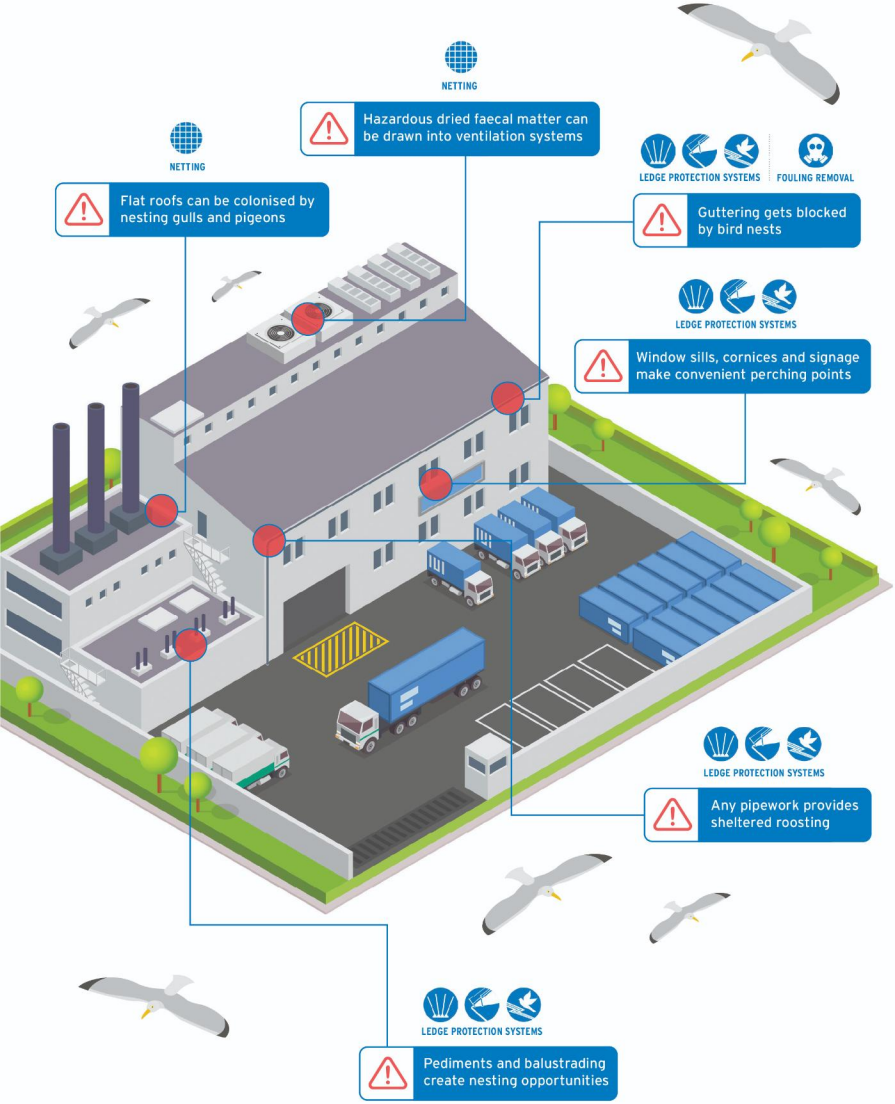THE RISKS TO YOUR BUSINESS...