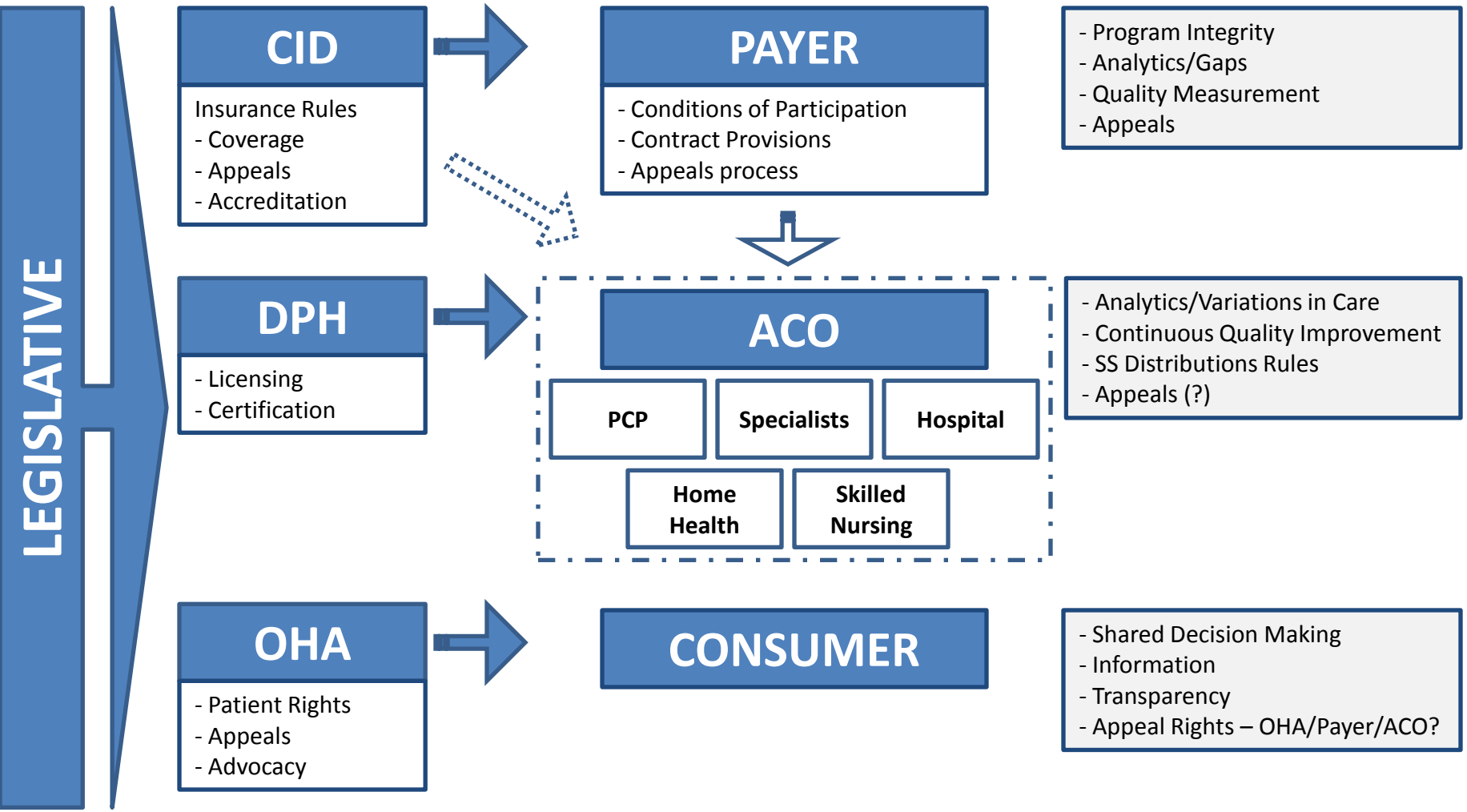CONSUMER SAFEGUARD OPPORTUNITIES