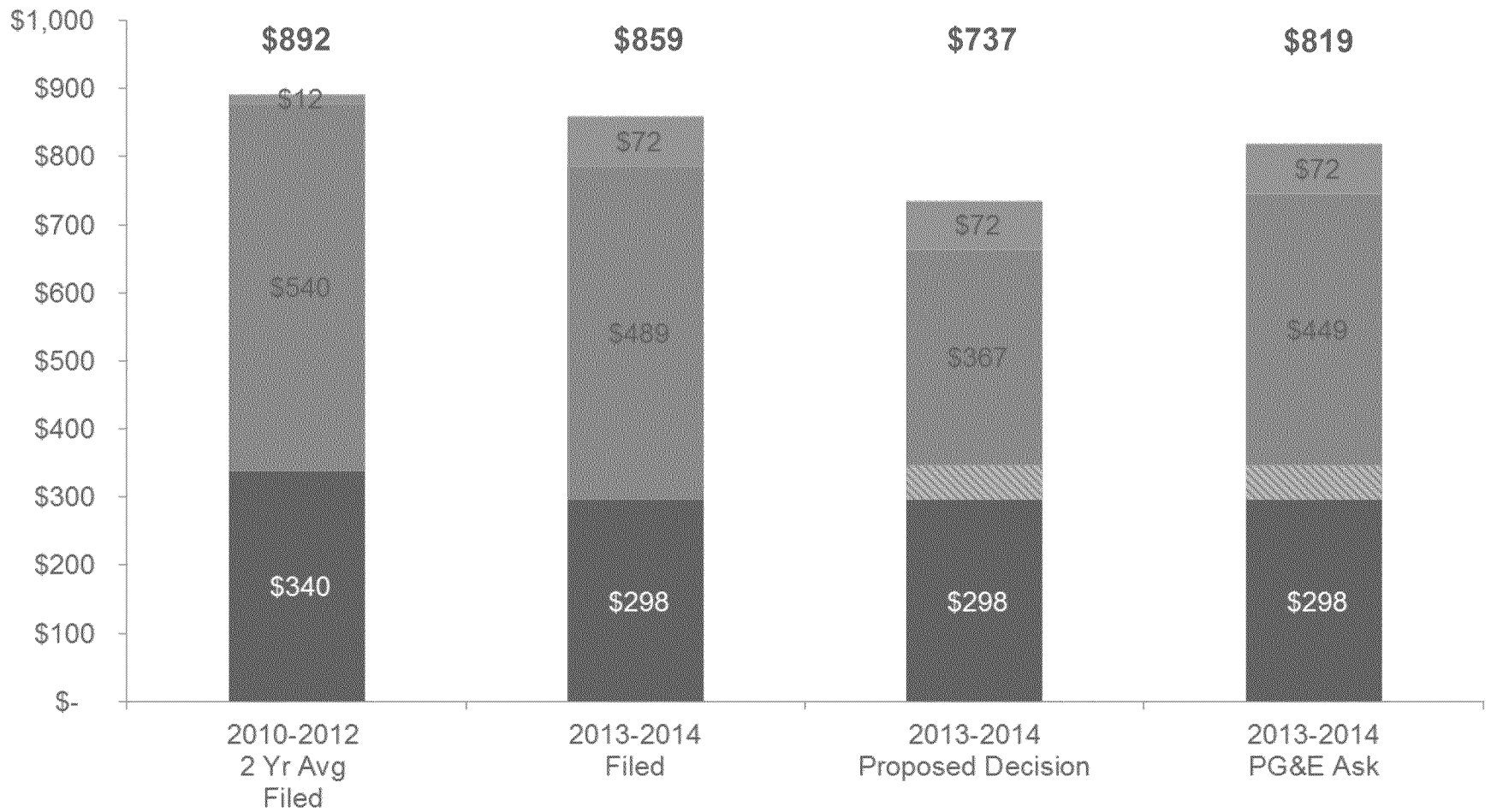


Budget is being constrained



Incentive
 Non-Incentive
 Finance
 New PD Requirements