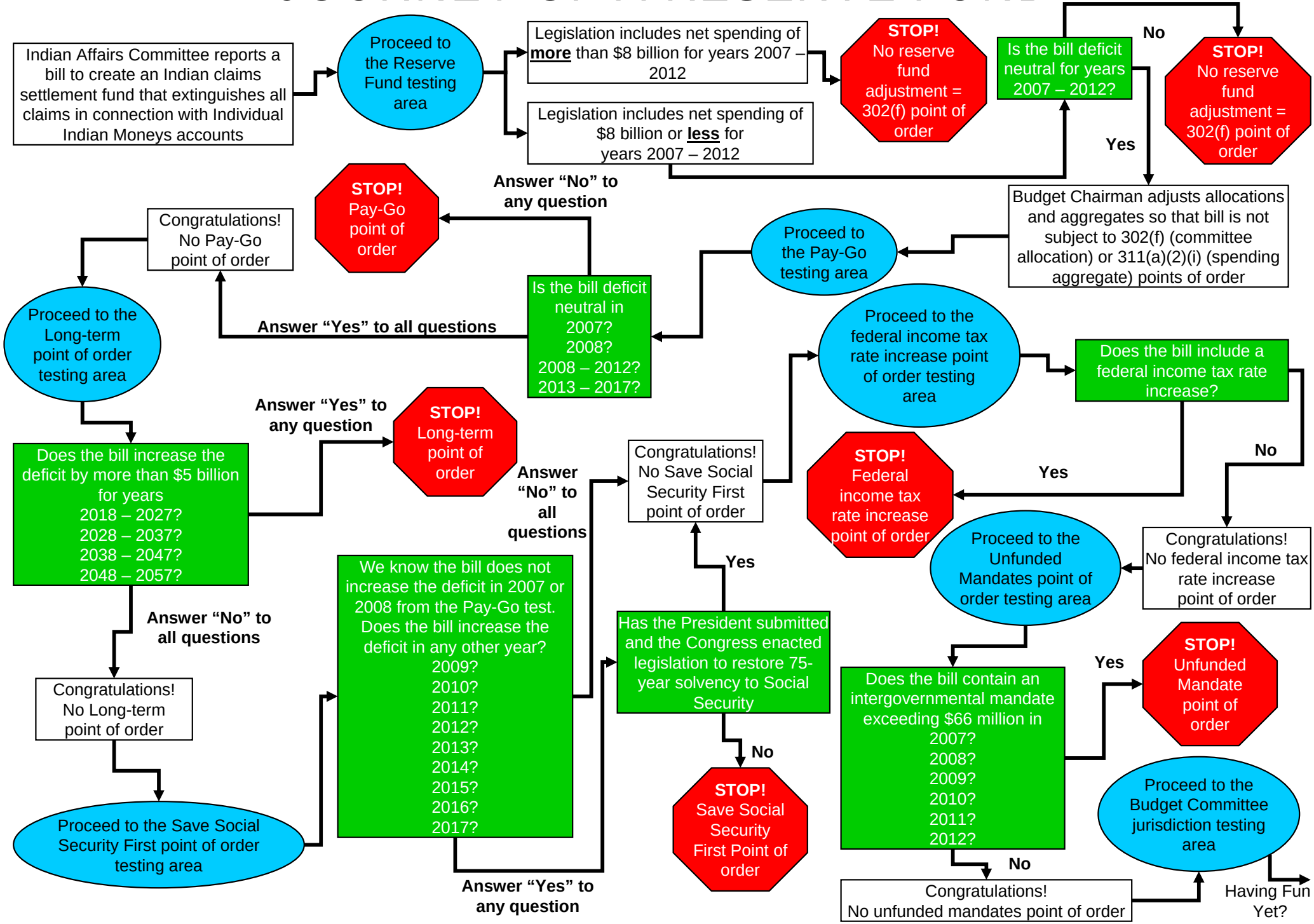JOURNEY OF A RESERVE FUND