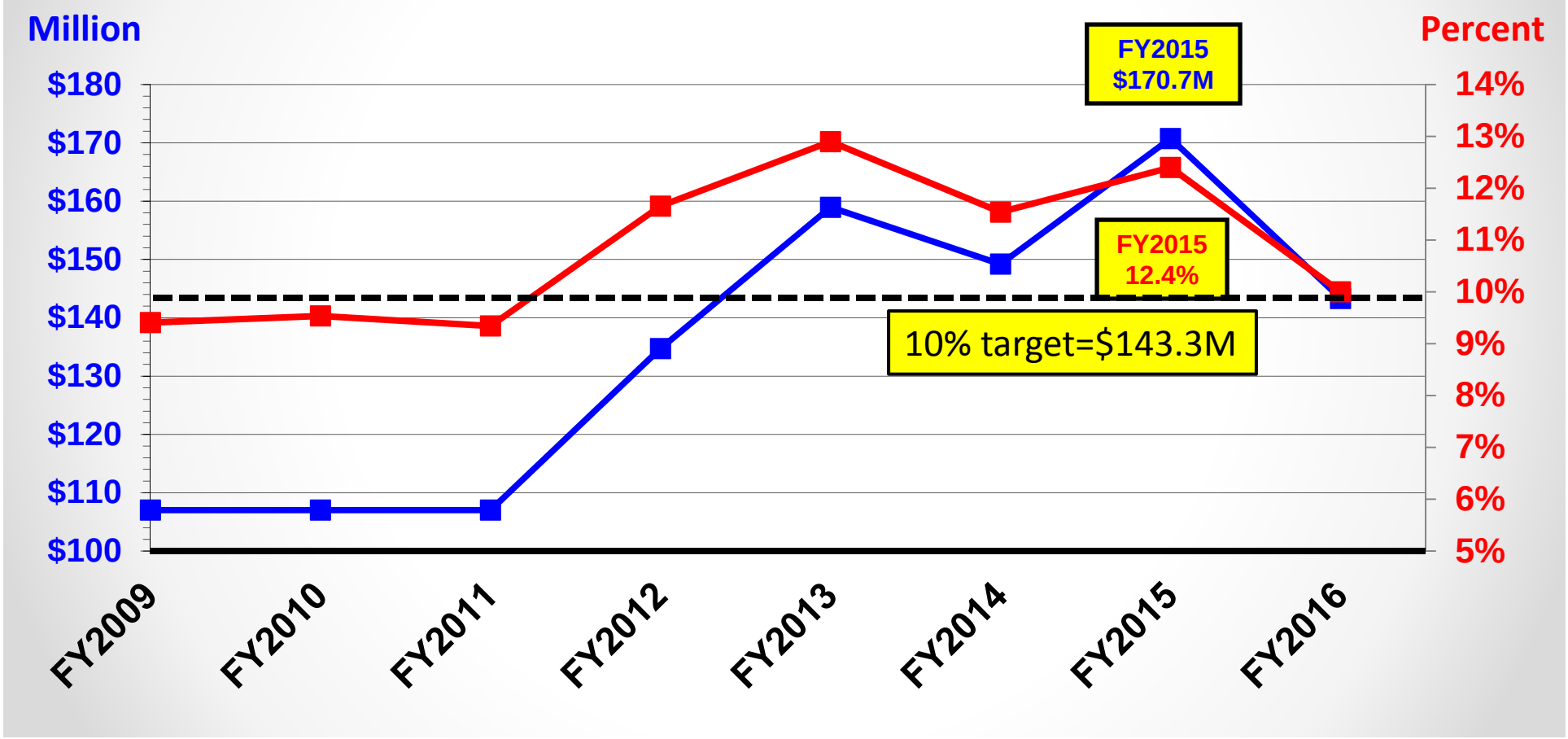Rainy Day Fund Balances