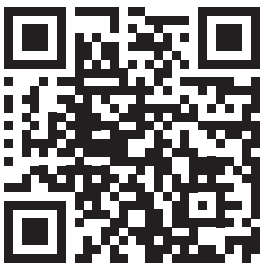


WHAT ACTUALLY IS RECIPROCAL BORROWING?



TAMPA BAY

TBLC

LIBRARY CONSORTIUM, INC.

