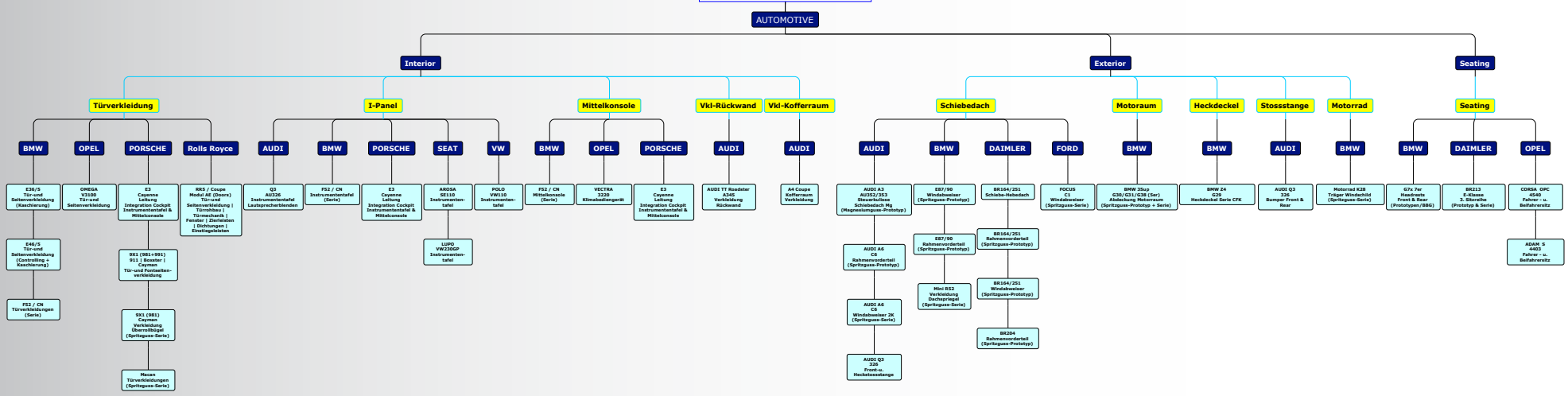MICHEL CONSULTING