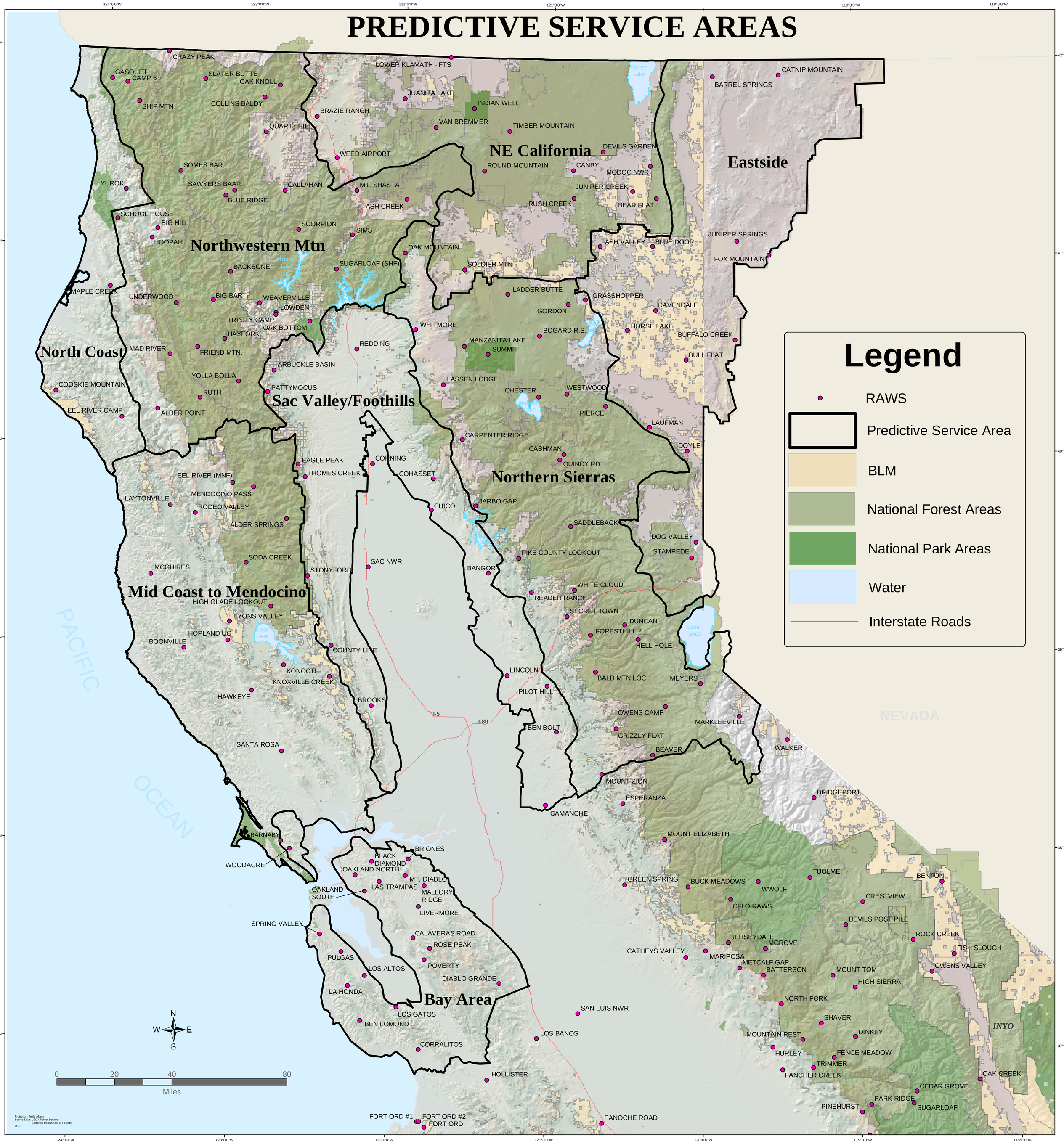PREDICTIVE SERVICE AREAS