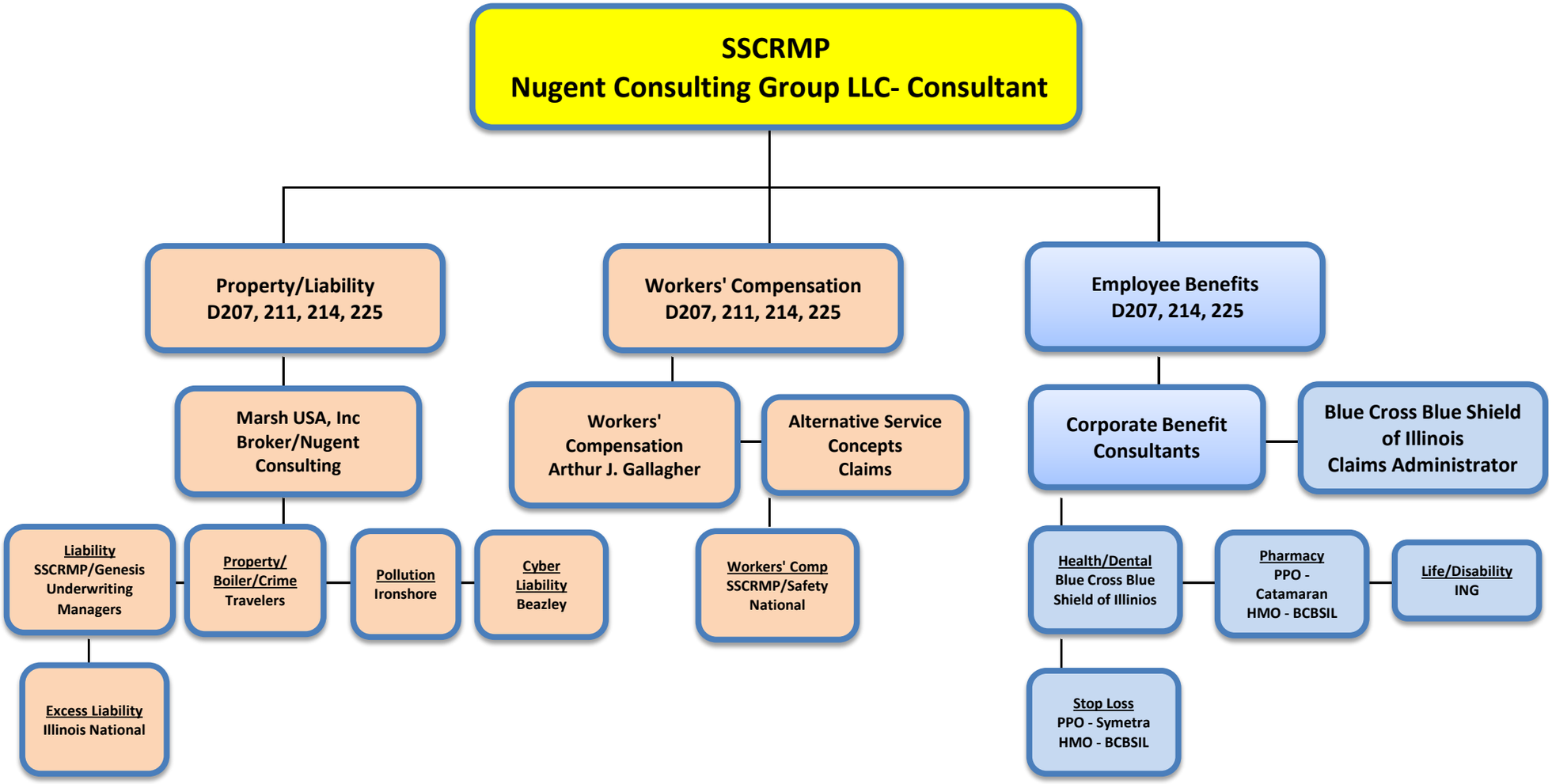Secondary School Cooperative Risk Management Program - SSCRMP