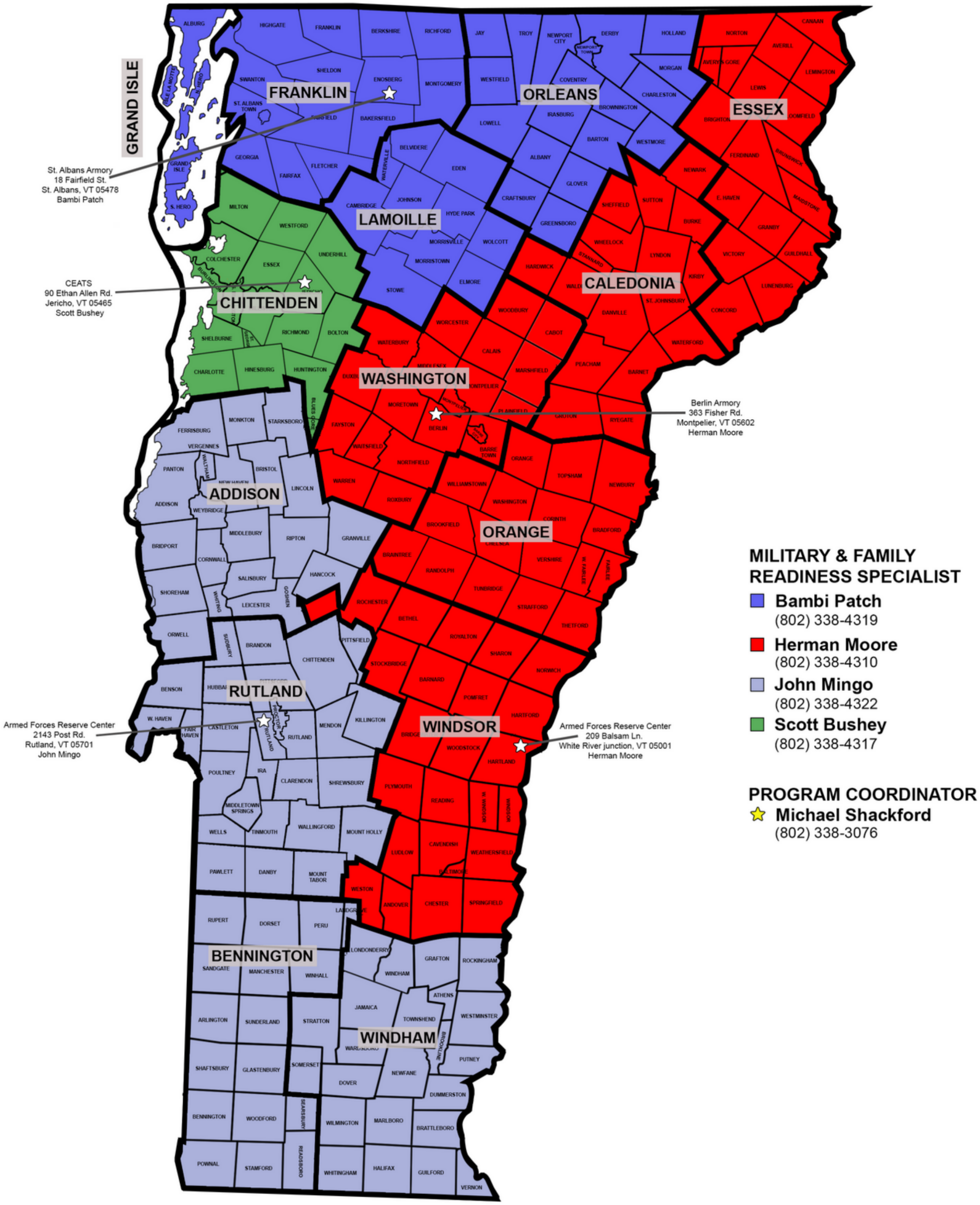MILITARY & FAMILY READINESS AREAS OF RESPONSIBILITY