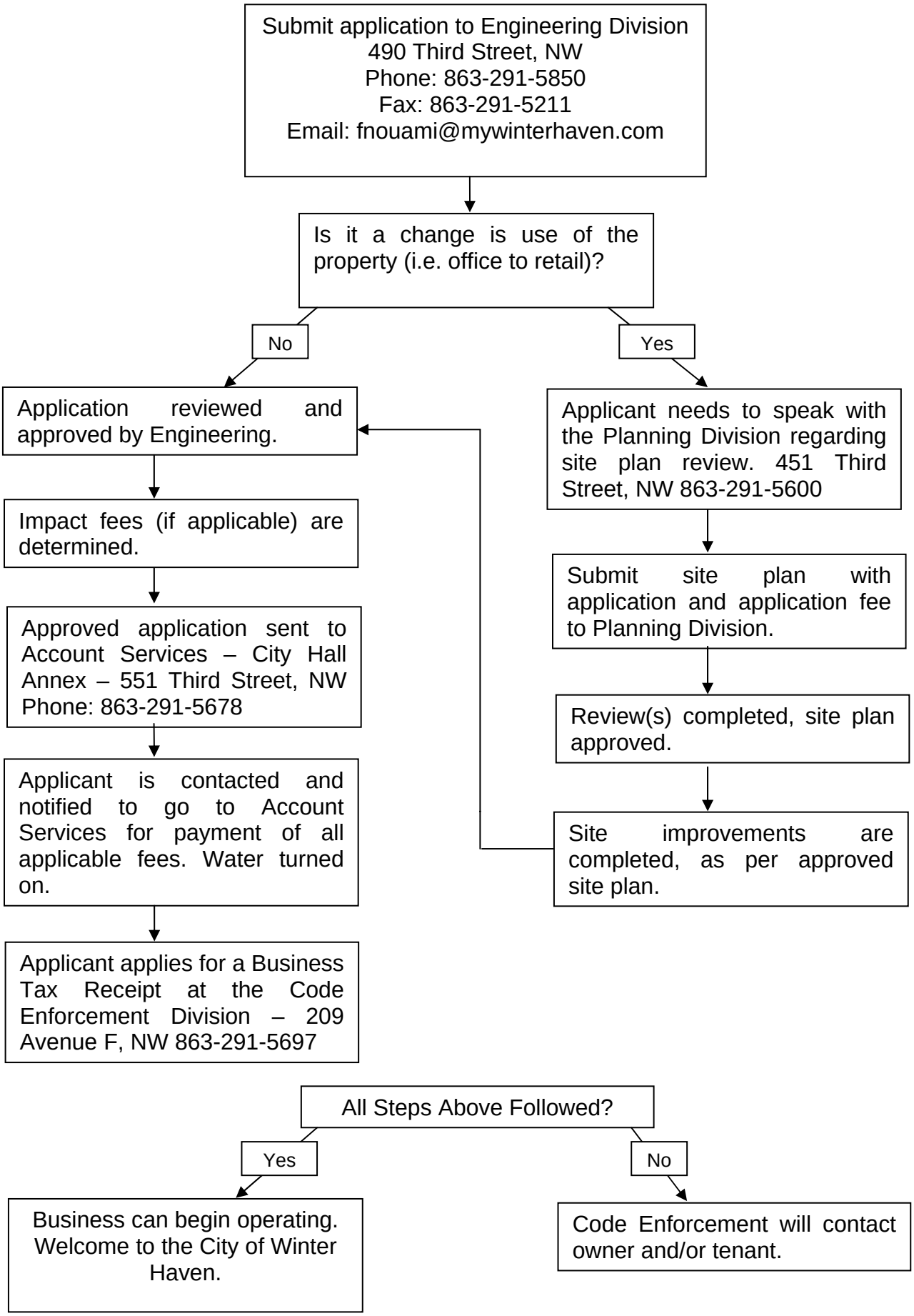Establishing a Commercial Water Account