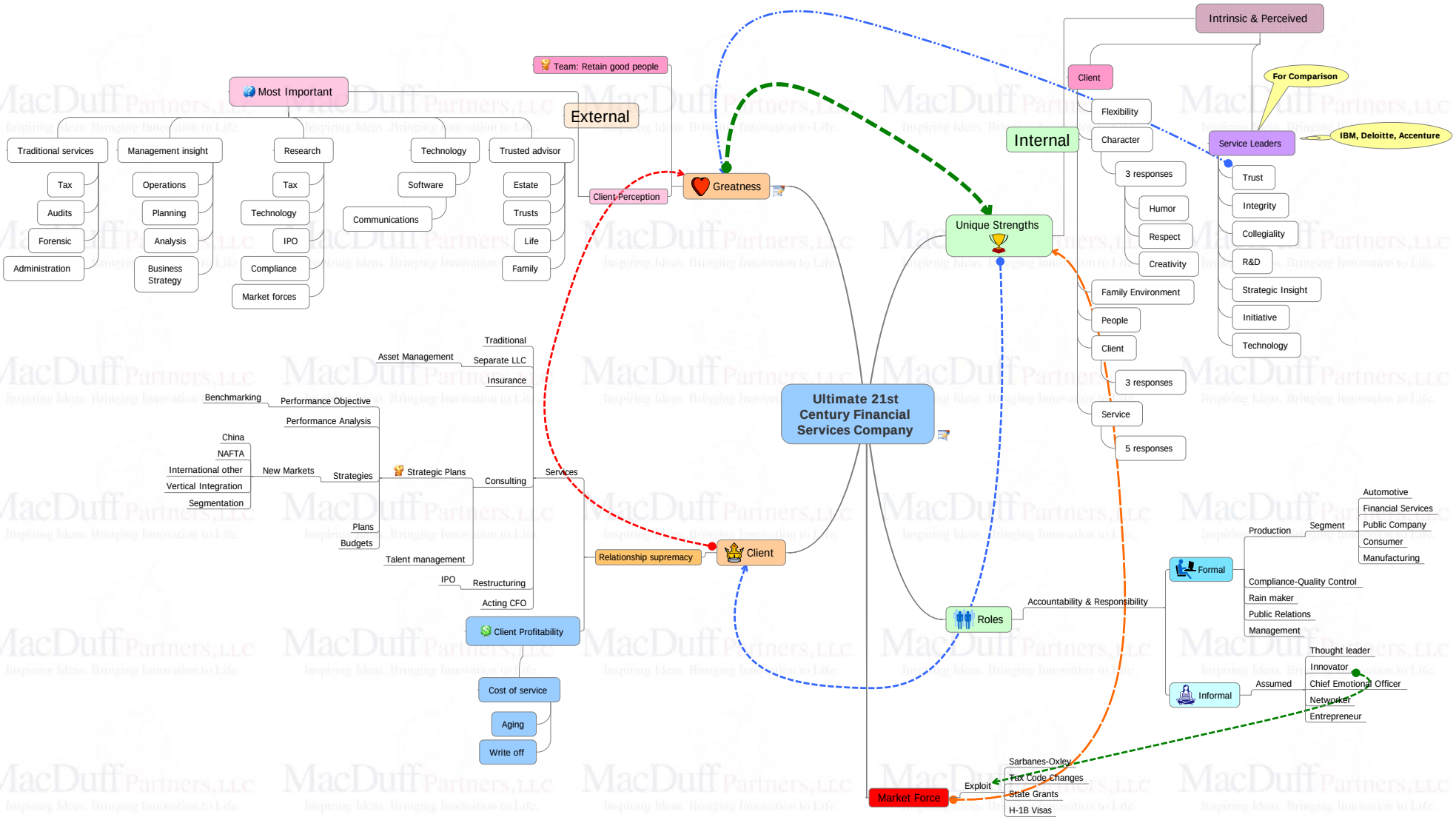Characterists of 21st Century Financial Services Firms