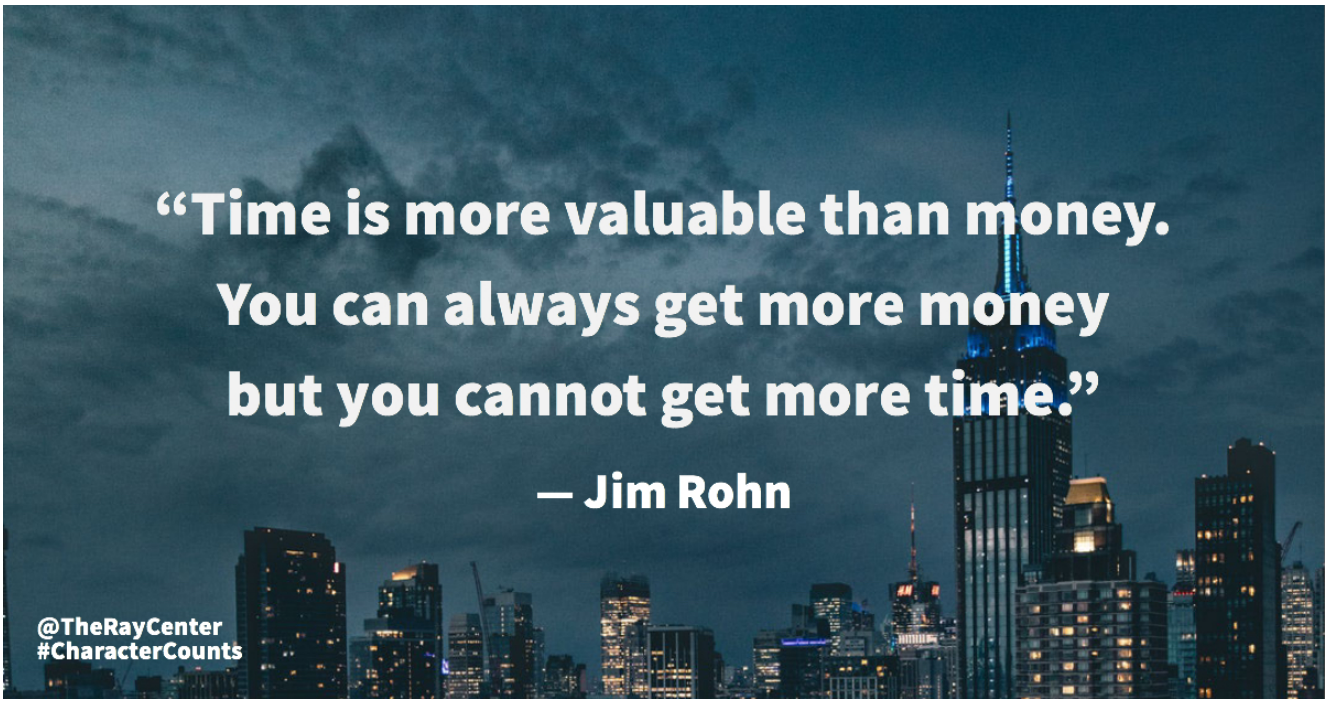Value of time