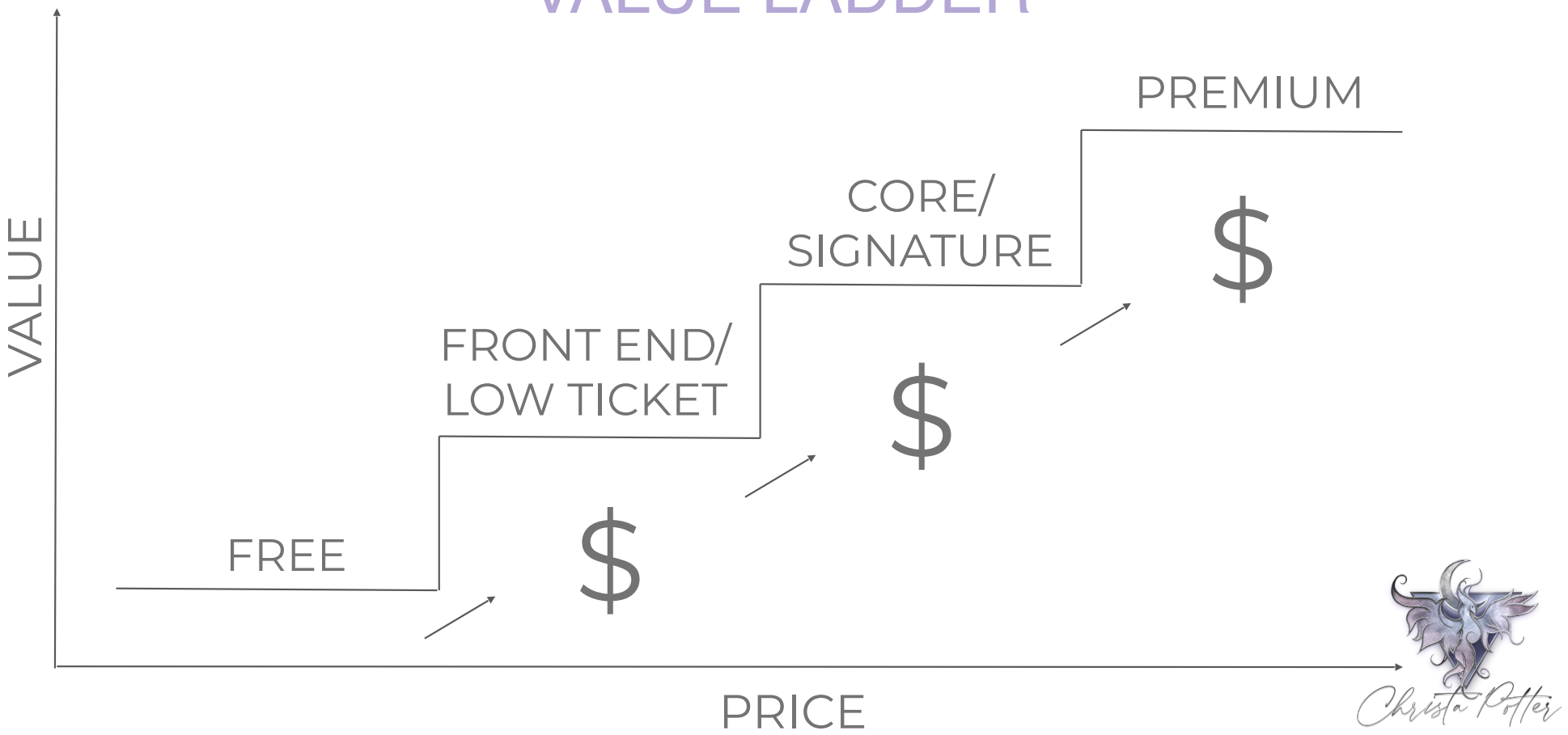VALUE LADDER