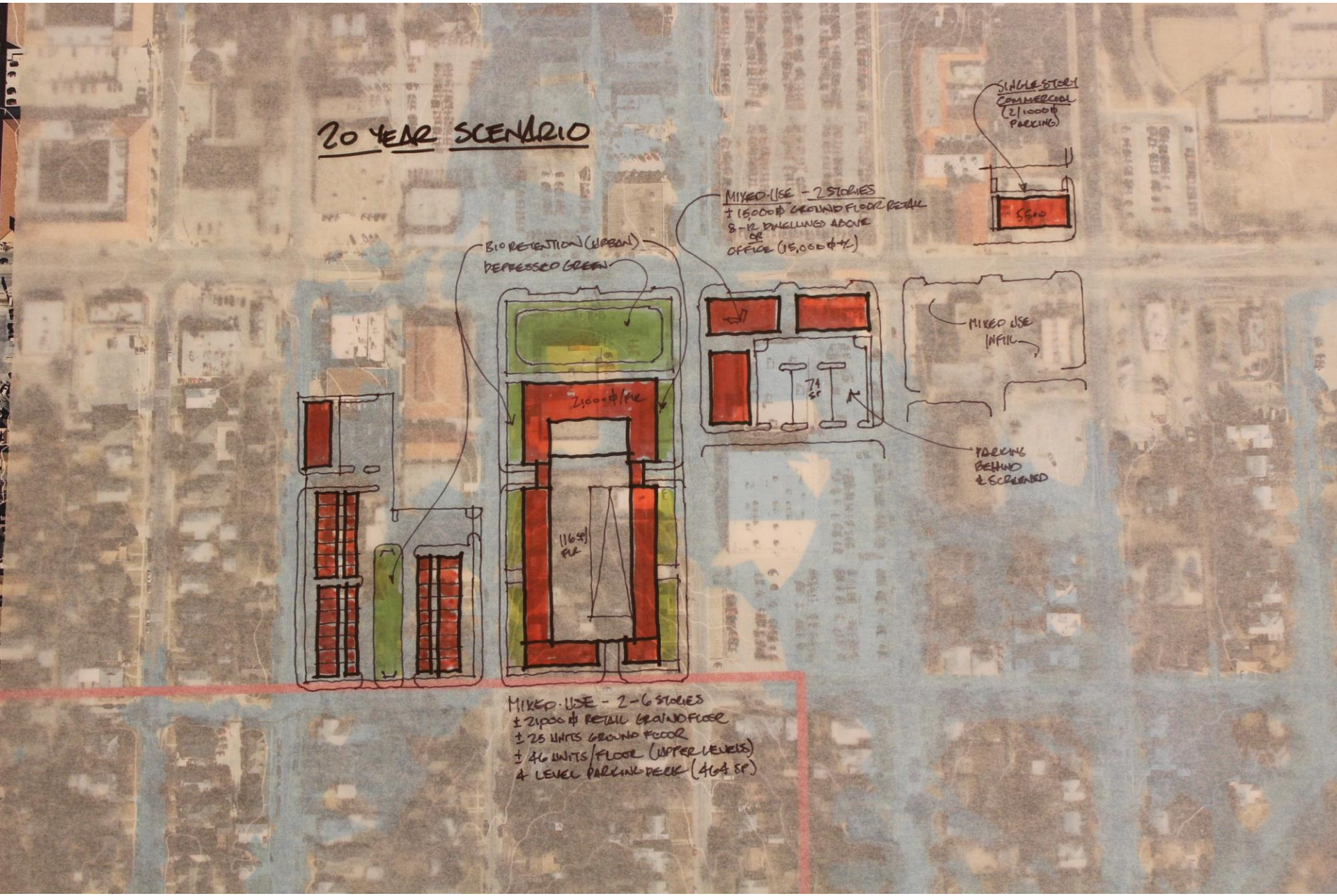20 YEAR SCENARIO