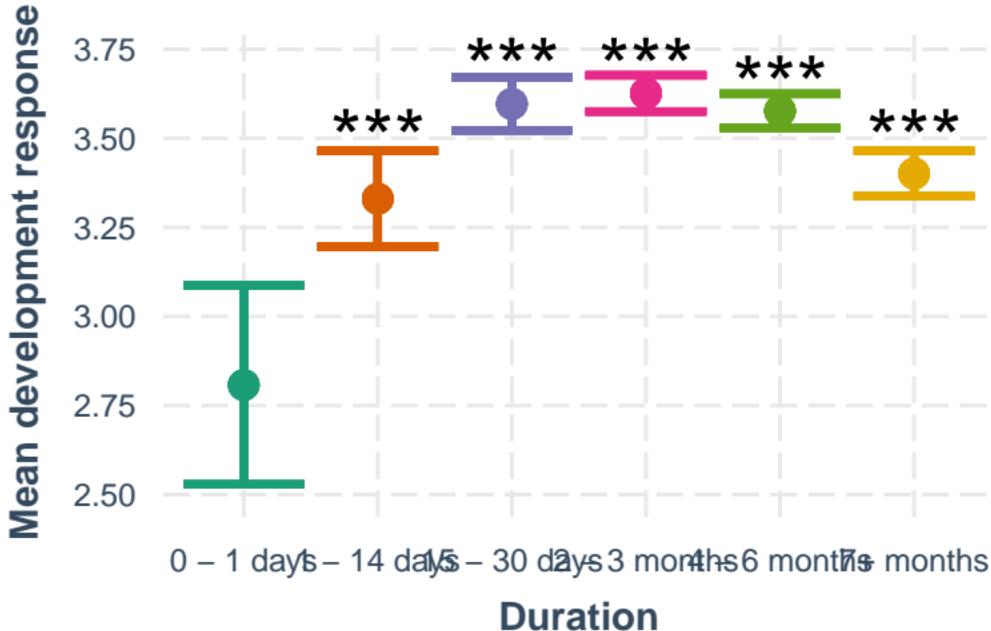


Duration as a predictor



Access as a predictor

