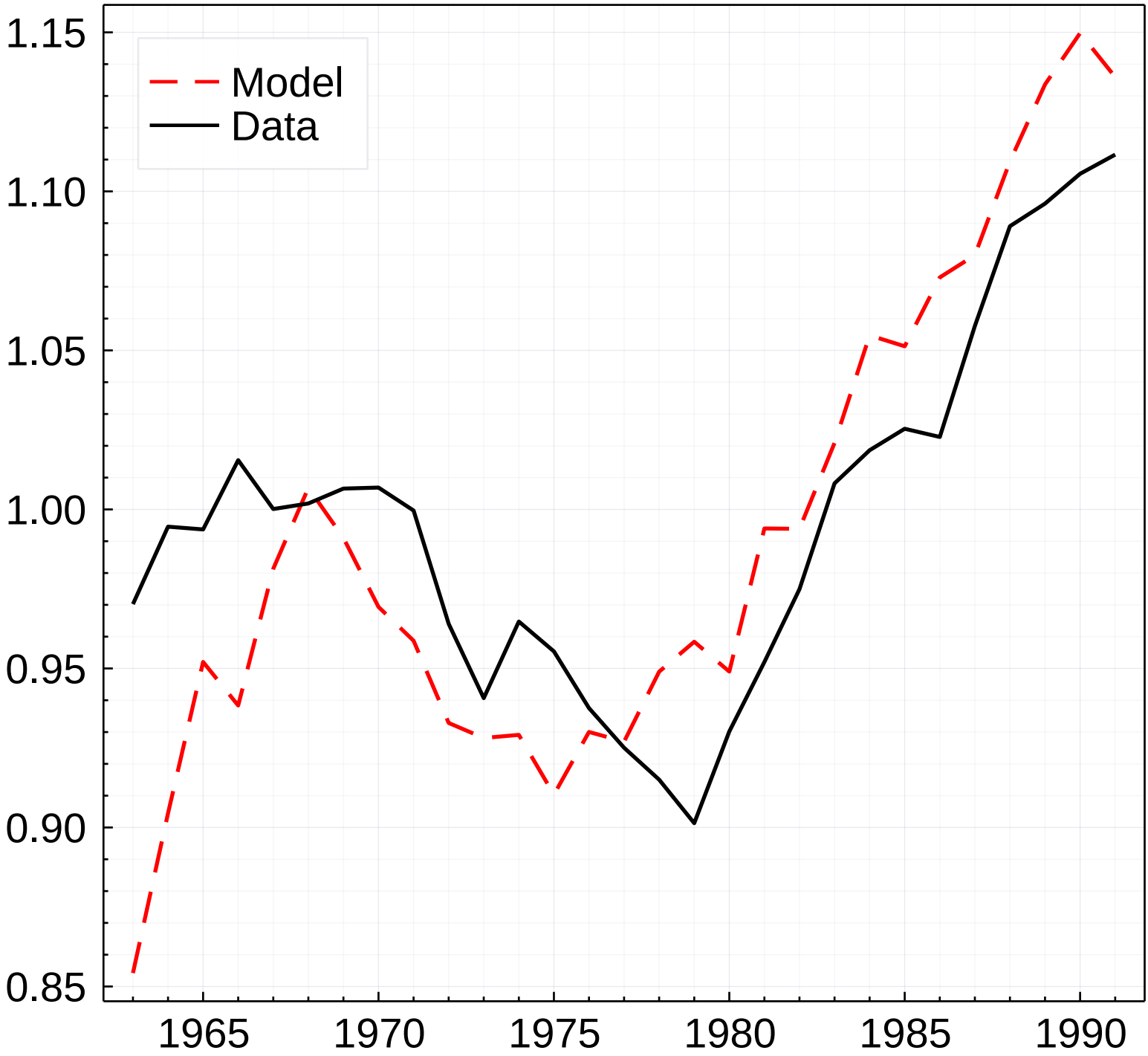Skill Premium