



Vermont

Instant Scratch-Off “Best Games to Play” Report Sorted By Rank Valid 01/11/19 to 01/18/19*

Smart Factor	Overall Ranking	Game Name	Game Number	Game Price	EST % SOLD
4.074	1	Patriots	1471	\$5.00 Games	87.7%
3.268	2	Whitetail Cash	1470	\$5.00 Games	76.9%
3.050	3	Holiday Tree	1490	\$5.00 Games	89.0%
2.833	4	VIP	1477	\$20.00 Games	76.2%
1.876	5	Happy Holidays	1491	\$5.00 Games	86.5%
1.573	6	Lucky Lines	1468	\$3.00 Games	35.6%
1.537	7	Cash Flurries	1492	\$5.00 Games	56.1%
1.302	8	Hit It Big	1482	\$10.00 Games	41.3%
1.063	9	JOKER'S JEST	1480	\$5.00 Games	4.3%
1.055	10	QUEEN'S QUEST	1479	\$5.00 Games	3.5%
1.025	11	\$1,000 Bankroll	1426	\$10.00 Games	95.3%
1.019	12	Bee Merry	1485	\$1.00 Games	66.7%
1.019	13	Wise Winter Winnings	1484	\$1.00 Games	25.0%
1.017	14	\$500 Fever!	1450	\$5.00 Games	97.9%
1.017	15	802 Doubler	1472	\$5.00 Games	43.2%
1.017	16	Buck, Buck, Moose	1474	\$1.00 Games	60.0%
1.017	17	I Heart Cash	1405	\$1.00 Games	96.9%
1.017	18	Lucky Slug	1386	\$1.00 Games	89.7%
1.017	19	Chimp Change	1406	\$1.00 Games	75.0%
1.017	20	Cash Vault	1409	\$2.00 Games	60.0%
1.017	21	WINNING STAR	1407	\$1.00 Games	91.7%
1.016	22	Hot 5s	1475	\$1.00 Games	30.8%
1.016	23	Winning Streak	1384	\$1.00 Games	91.7%
0.999	24	21	1462	\$5.00 Games	74.4%
0.982	25	Oh What Fun Cashword!	1488	\$3.00 Games	58.3%
0.905	26	It Takes 2	1464	\$2.00 Games	55.0%
0.893	27	Snowfall Fun	1487	\$2.00 Games	42.9%
0.828	28	BIG MONEY	1493	\$20.00 Games	16.5%
0.819	29	Frogger	1478	\$5.00 Games	16.4%
0.748	30	Winter Ca\$h	1483	\$10.00 Games	72.4%
0.594	31	\$50,000 Riches	1457	\$10.00 Games	55.7%
0.481	32	Win Either \$50 or \$100	1456	\$10.00 Games	98.9%
0.030	33	50X the Money	1459	\$20.00 Games	98.8%
0.025	34	Super Triple 777	1458	\$10.00 Games	95.6%
0.024	35	Money Mania	1427	\$10.00 Games	92.7%
0.024	36	Cash Explosion	1455	\$10.00 Games	90.5%
0.024	37	Double Diamond	1424	\$10.00 Games	98.6%
0.022	38	BLOCK BUSTER CASHWORD!	1440	\$3.00 Games	93.3%
0.022	39	Bonus CashWord!	1466	\$3.00 Games	100.0%
0.020	40	Ms. Pac-Man	1432	\$3.00 Games	84.2%
0.019	41	Xtreme Cash	1473	\$5.00 Games	72.8%
0.019	42	Platinum Payout	1463	\$5.00 Games	91.7%
0.019	43	Did I Win?	1451	\$5.00 Games	93.1%

0.019	44	Aces	1441	\$5.00 Games	93.9%
0.018	45	Super Coolest Cashword!	1461	\$5.00 Games	96.3%
0.018	46	Mission: Money	1443	\$5.00 Games	96.2%
0.018	47	Lucky Break!	1454	\$5.00 Games	96.0%
0.018	48	Casino Cash	1452	\$5.00 Games	89.2%
0.018	49	Double Match	1410	\$2.00 Games	93.3%
0.018	50	Holiday Fun	1486	\$2.00 Games	82.4%
0.018	51	3 Of A Kind	1444	\$5.00 Games	99.0%
0.017	52	Money Tree	1411	\$2.00 Games	100.0%
0.017	53	Ruby Red 7s	1453	\$5.00 Games	98.0%
0.016	54	Hearts	1389	\$2.00 Games	93.3%
0.016	55	Tap Into Cash	1387	\$2.00 Games	100.0%
0.016	56	LUCKY 13	1390	\$2.00 Games	97.5%
0.016	57	TRIPLE YOUR LUCK!	1385	\$1.00 Games	100.0%
0.012	58	Double Your Money	1460	\$5.00 Games	95.7%
0.009	59	Vermont Lottery Black	1447	\$5.00 Games	98.4%
0.009	60	\$10,000 TAXES PAID	1449	\$5.00 Games	96.7%
0.008	61	It's a Dog's Life/Cat's World	1408	\$2.00 Games	95.7%

Green: Recommended "buy" if the retailer has it in stock.

Yellow: Only buy IF there are no GREEN tickets available.

Red: Don't buy, you'll be wasting your money!

EST % SOLD: ScratchSmarter's estimate for the percentage of tickets sold for this game. This estimate is based on the the prize totals and prizes claimed published on the lotteries website.

****:** Be careful! This game name appears more than once on the state lotteries website! Look at the game number to make sure you're buying the right game for the correct SmartFactor rating!

ScratchSmarter Ranking: This ranking is the result of a complex calculation factoring in the top prizes remaining, overall odds of the game, odds of the top prizes and additional factors.

Smart Factor: Scratch Smarter's rating of each game. It combines the overall odds, total prizes, and remaining prizes to determine a single number that represents how well a game is doing relative to all other games based on the estimated number of tickets sold.

Overall Odds: On average, the number of tickets you have to play to win a prize - It is calculated as the total number of tickets printed divided by the total number of winning tickets available. The overall odds are provided by your state lottery.

Did you get this report from a friend? Get your own subscription at [ScratchSmarter.com](https://www.scratchsmarter.com).

* Report expires on 01/18/19. Our mission is to promote and support responsible gaming. If you or someone you know is concerned about compulsive gambling, we suggest you visit www.gamblersanonymous.org or contact your states compulsive gambling hotline.

DISCLAIMER: ScratchSmarter does NOT guarantee that you will win using our analysis reports. Our algorithm compares all games for sale in Vermont and identifies which games are the best to play. Scratch off games are still a game of chance and there is no guarantee that you will win any prize. Use the Best Games to Play report, combined with our 10 free video secrets to simply ScratchSmarter.



Vermont

Instant Scratch-Off "Best Games to Play" Report Valid 01/11/19 to 01/18/19*

Best Overall
Vermont Game



Patriots
(\$5.00 Games. Game Number: 1471)

	Scratch Smarter Ranking	Smart Factor	Game Name	Game Number	EST % SOLD
\$1.00 Games	Best	1.019	1. Bee Merry	1485	66.7%
		1.019	2. Wise Winter Winnings	1484	25.0%
		1.017	3. Buck, Buck, Moose	1474	60.0%
		1.017	4. I Heart Cash	1405	96.9%
		1.017	5. Lucky Slug	1386	89.7%
		1.017	6. Chimp Change	1406	75.0%
		1.017	7. WINNING STAR	1407	91.7%
		1.016	8. Hot 5s	1475	30.8%
		1.016	9. Winning Streak	1384	91.7%
	Worst	0.016	10. TRIPLE YOUR LUCK!	1385	100.0%

	Scratch Smarter Ranking	Smart Factor	Game Name	Game Number	EST % SOLD
\$2.00 Games	Best	1.017	1. Cash Vault	1409	60.0%
	So So	0.905	2. It Takes 2	1464	55.0%
		0.893	3. Snowfall Fun	1487	42.9%
	Worst	0.018	4. Double Match	1410	93.3%
		0.018	5. Holiday Fun	1486	82.4%
		0.017	6. Money Tree	1411	100.0%
		0.016	7. Hearts	1389	93.3%
		0.016	8. Tap Into Cash	1387	100.0%
		0.016	9. LUCKY 13	1390	97.5%
		0.008	10. It's a Dog's Life/Cat's World	1408	95.7%

	Scratch Smarter Ranking	Smart Factor	Game Name	Game Number	EST % SOLD
\$3.00 Games	Best	1.573	1. Lucky Lines	1468	35.6%
	So So	0.982	2. Oh What Fun Cashword!	1488	58.3%
	Worst	0.022	3. BLOCK BUSTER CASHWORD!	1440	93.3%
		0.022	4. Bonus CashWord!	1466	100.0%
		0.020	5. Ms. Pac-Man	1432	84.2%

	Scratch Smarter Ranking	Smart Factor	Game Name	Game Number	EST % SOLD
\$5.00 Games	Best	4.074	1. Patriots	1471	87.7%
		3.268	2. Whitetail Cash	1470	76.9%

	Best	3.050	3. Holiday Tree	1490	89.0%
		1.876	4. Happy Holidays	1491	86.5%
		1.537	5. Cash Flurries	1492	56.1%
		1.063	6. JOKER'S JEST	1480	4.3%
		1.055	7. QUEEN'S QUEST	1479	3.5%
		1.017	8. \$500 Fever!	1450	97.9%
	So So	1.017	9. 802 Doubler	1472	43.2%
		0.999	10. 21	1462	74.4%
	Worst	0.819	11. Frogger	1478	16.4%
		0.019	12. Xtreme Cash	1473	72.8%
		0.019	13. Platinum Payout	1463	91.7%
		0.019	14. Did I Win?	1451	93.1%
		0.019	15. Aces	1441	93.9%
		0.018	16. Super Coolest Cashword!	1461	96.3%
		0.018	17. Mission: Money	1443	96.2%
		0.018	18. Lucky Break!	1454	96.0%
		0.018	19. Casino Cash	1452	89.2%
		0.018	20. 3 Of A Kind	1444	99.0%
		0.017	21. Ruby Red 7s	1453	98.0%
		0.012	22. Double Your Money	1460	95.7%
		0.009	23. Vermont Lottery Black	1447	98.4%
		0.009	24. \$10,000 TAXES PAID	1449	96.7%

	Scratch Smarter Ranking	Smart Factor	Game Name	Game Number	EST % SOLD
\$10.00 Games	Best	1.302	1. Hit It Big	1482	41.3%
		1.025	2. \$1,000 Bankroll	1426	95.3%
	So So	0.748	3. Winter Ca\$h	1483	72.4%
		0.594	4. \$50,000 Riches	1457	55.7%
		0.481	5. Win Either \$50 or \$100	1456	98.9%
	Worst	0.025	6. Super Triple 777	1458	95.6%
		0.024	7. Money Mania	1427	92.7%
		0.024	8. Cash Explosion	1455	90.5%
		0.024	9. Double Diamond	1424	98.6%

	Scratch Smarter Ranking	Smart Factor	Game Name	Game Number	EST % SOLD
\$20.00 Games	Best	2.833	1. VIP	1477	76.2%
	So So	0.828	2. BIG MONEY	1493	16.5%
	Worst	0.030	3. 50X the Money	1459	98.8%

<p>Green: Recommended "buy" if the retailer has it in stock.</p> <p>Yellow: Only buy IF there are no GREEN tickets available.</p> <p>Red: Don't buy, you'll be wasting your money!</p> <p>EST % SOLD: ScratchSmarter's estimate for the percentage of tickets sold for this game. This estimate is based on the the prize totals and prizes claimed published on the lotteries website.</p> <p>**: Be careful! This game name appears more than once on the state lotteries website! Look at the game number to make sure you're buying the right game for the correct SmartFactor rating!</p>	<p>ScratchSmarter Ranking: This ranking is the result of a complex calculation factoring in the top prizes remaining, overall odds of the game, odds of the top prizes and additional factors.</p> <p>Smart Factor: Scratch Smarter's rating of each game. It combines the overall odds, total prizes, and remaining prizes to determine a single number that represents how well a game is doing relative to all other games based on the estimated number of tickets sold.</p> <p>Overall Odds: On average, the number of tickets you have to play to win a prize - It is calculated as the total number of tickets printed divided by the total number of winning tickets available. The overall odds are provided by your state lottery.</p>
---	---

Did you get this report from a friend? Get your own subscription at [ScratchSmarter.com](https://www.scratchsmarter.com).

* Report expires on 01/18/19. Our mission is to promote and support responsible gaming. If you or someone you know is concerned about compulsive gambling, we suggest you visit www.gamblersanonymous.org or contact your states compulsive gambling hotline.

DISCLAIMER: ScratchSmarter does NOT guarantee that you will win using our analysis reports. Our algorithm compares all games for sale in Vermont and identifies which games are the best to play. Scratch off games are still a game of chance and there is no guarantee that you will win any prize. Use the Best Games to Play report, combined with our 10 free video secrets to simply ScratchSmarter.



Vermont

Instant Scratch-Off “Best Games to Play” Report Sorted By Overall Odds Valid 01/11/19 to 01/18/19*

Game Name	Game Number	Overall Odds	Smart Factor	Game Price
50X the Money	1459	1:3	0.030	\$20.00 Games
VIP	1477	1:3.05	2.833	\$20.00 Games
BIG MONEY	1493	1:3.05	0.828	\$20.00 Games
\$50,000 Riches	1457	1:3.05	0.594	\$10.00 Games
\$1,000 Bankroll	1426	1:3.49	1.025	\$10.00 Games
Hit It Big	1482	1:3.52	1.302	\$10.00 Games
Super Triple 777	1458	1:3.52	0.025	\$10.00 Games
Winter Ca\$h	1483	1:3.56	0.748	\$10.00 Games
Money Mania	1427	1:3.58	0.024	\$10.00 Games
Cash Explosion	1455	1:3.58	0.024	\$10.00 Games
Double Diamond	1424	1:3.62	0.024	\$10.00 Games
BLOCK BUSTER CASHWORD!	1440	1:3.79	0.022	\$3.00 Games
Oh What Fun Cashword!	1488	1:3.85	0.982	\$3.00 Games
Bonus CashWord!	1466	1:3.85	0.022	\$3.00 Games
Frogger	1478	1:3.9	0.819	\$5.00 Games
Lucky Lines	1468	1:3.91	1.573	\$3.00 Games
21	1462	1:3.95	0.999	\$5.00 Games
Ms. Pac-Man	1432	1:4.02	0.020	\$3.00 Games
Holiday Tree	1490	1:4.07	3.050	\$5.00 Games
Cash Flurries	1492	1:4.07	1.537	\$5.00 Games
Bee Merry	1485	1:4.07	1.019	\$1.00 Games
Wise Winter Winnings	1484	1:4.07	1.019	\$1.00 Games
Happy Holidays	1491	1:4.08	1.876	\$5.00 Games
Xtreme Cash	1473	1:4.1	0.019	\$5.00 Games
Platinum Payout	1463	1:4.11	0.019	\$5.00 Games
Did I Win?	1451	1:4.12	0.019	\$5.00 Games
JOKER'S JEST	1480	1:4.13	1.063	\$5.00 Games
QUEEN'S QUEST	1479	1:4.13	1.055	\$5.00 Games
Aces	1441	1:4.13	0.019	\$5.00 Games
Patriots	1471	1:4.14	4.074	\$5.00 Games
Super Coolest Cashword!	1461	1:4.15	0.018	\$5.00 Games
Mission: Money	1443	1:4.15	0.018	\$5.00 Games
Snowfall Fun	1487	1:4.17	0.893	\$2.00 Games
Lucky Break!	1454	1:4.17	0.018	\$5.00 Games
Casino Cash	1452	1:4.17	0.018	\$5.00 Games
Vermont Lottery Black	1447	1:4.18	0.009	\$5.00 Games
Whitetail Cash	1470	1:4.19	3.268	\$5.00 Games
\$10,000 TAXES PAID	1449	1:4.2	0.009	\$5.00 Games
Double Match	1410	1:4.21	0.018	\$2.00 Games
Holiday Fun	1486	1:4.24	0.018	\$2.00 Games
3 Of A Kind	1444	1:4.25	0.018	\$5.00 Games
\$500 Fever!	1450	1:4.26	1.017	\$5.00 Games
802 Doubler	1472	1:4.27	1.017	\$5.00 Games
Money Tree	1411	1:4.31	0.017	\$2.00 Games

Buck, Buck, Moose	1474	1:4.32	1.017	\$1.00 Games
I Heart Cash	1405	1:4.33	1.017	\$1.00 Games
Lucky Slug	1386	1:4.33	1.017	\$1.00 Games
Chimp Change	1406	1:4.34	1.017	\$1.00 Games
Cash Vault	1409	1:4.34	1.017	\$2.00 Games
Ruby Red 7s	1453	1:4.34	0.017	\$5.00 Games
WINNING STAR	1407	1:4.35	1.017	\$1.00 Games
Hot 5s	1475	1:4.36	1.016	\$1.00 Games
Hearts	1389	1:4.36	0.016	\$2.00 Games
It Takes 2	1464	1:4.37	0.905	\$2.00 Games
Tap Into Cash	1387	1:4.37	0.016	\$2.00 Games
LUCKY 13	1390	1:4.37	0.016	\$2.00 Games
It's a Dog's Life/Cat's World	1408	1:4.41	0.008	\$2.00 Games
TRIPLE YOUR LUCK!	1385	1:4.42	0.016	\$1.00 Games
Winning Streak	1384	1:4.44	1.016	\$1.00 Games
Double Your Money	1460	1:4.79	0.012	\$5.00 Games
Win Either \$50 or \$100	1456	1:9.78	0.481	\$10.00 Games

Green: Recommended "buy" if the retailer has it in stock.

Yellow: Only buy IF there are no GREEN tickets available.

Red: Don't buy, you'll be wasting your money!

EST % SOLD: ScratchSmarter's estimate for the percentage of tickets sold for this game. This estimate is based on the the prize totals and prizes claimed published on the lotteries website.

****:** Be careful! This game name appears more than once on the state lotteries website! Look at the game number to make sure you're buying the right game for the correct SmartFactor rating!

ScratchSmarter Ranking: This ranking is the result of a complex calculation factoring in the top prizes remaining, overall odds of the game, odds of the top prizes and additional factors.

Smart Factor: Scratch Smarter's rating of each game. It combines the overall odds, total prizes, and remaining prizes to determine a single number that represents how well a game is doing relative to all other games based on the estimated number of tickets sold.

Overall Odds: On average, the number of tickets you have to play to win a prize - It is calculated as the total number of tickets printed divided by the total number of winning tickets available. The overall odds are provided by your state lottery.

Did you get this report from a friend? Get your own subscription at ScratchSmarter.com.

* Report expires on 01/18/19. Our mission is to promote and support responsible gaming. If you or someone you know is concerned about compulsive gambling, we suggest you visit www.gamblersanonymous.org or contact your states compulsive gambling hotline.

DISCLAIMER: ScratchSmarter does NOT guarantee that you will win using our analysis reports. Our algorithm compares all games for sale in Vermont and identifies which games are the best to play. Scratch off games are still a game of chance and there is no guarantee that you will win any prize. Use the Best Games to Play report, combined with our 10 free video secrets to simply ScratchSmarter.



Vermont

Instant Scratch-Off

"Best Games to Play" Report Sorted By Top Prizes Remaining Valid 01/11/19 to 01/18/19*

Game Name	Game Number	Top Prizes Remaining	Smart Factor	Game Price
802 Doubler	1472	147	1.017	\$5.00 Games
Win Either \$50 or \$100	1456	101	0.481	\$10.00 Games
Hot 5s	1475	18	1.016	\$1.00 Games
\$1,000 Bankroll	1426	12	1.025	\$10.00 Games
Wise Winter Winnings	1484	9	1.019	\$1.00 Games
\$500 Fever!	1450	8	1.017	\$5.00 Games
It Takes 2	1464	8	0.905	\$2.00 Games
Frogger	1478	8	0.819	\$5.00 Games
Buck, Buck, Moose	1474	6	1.017	\$1.00 Games
Bee Merry	1485	4	1.019	\$1.00 Games
Whitetail Cash	1470	3	3.268	\$5.00 Games
Hit It Big	1482	3	1.302	\$10.00 Games
JOKER'S JEST	1480	3	1.063	\$5.00 Games
QUEEN'S QUEST	1479	3	1.055	\$5.00 Games
Lucky Slug	1386	3	1.017	\$1.00 Games
Chimp Change	1406	3	1.017	\$1.00 Games
Patriots	1471	2	4.074	\$5.00 Games
VIP	1477	2	2.833	\$20.00 Games
Lucky Lines	1468	2	1.573	\$3.00 Games
Cash Flurries	1492	2	1.537	\$5.00 Games
Cash Vault	1409	2	1.017	\$2.00 Games
Oh What Fun Cashword!	1488	2	0.982	\$3.00 Games
Snowfall Fun	1487	2	0.893	\$2.00 Games
BIG MONEY	1493	2	0.828	\$20.00 Games
Winter Ca\$h	1483	2	0.748	\$10.00 Games
Holiday Tree	1490	1	3.050	\$5.00 Games
Happy Holidays	1491	1	1.876	\$5.00 Games
I Heart Cash	1405	1	1.017	\$1.00 Games
WINNING STAR	1407	1	1.017	\$1.00 Games
Winning Streak	1384	1	1.016	\$1.00 Games
21	1462	1	0.999	\$5.00 Games
\$50,000 Riches	1457	1	0.594	\$10.00 Games
50X the Money	1459	0	0.030	\$20.00 Games
Super Triple 777	1458	0	0.025	\$10.00 Games
Money Mania	1427	0	0.024	\$10.00 Games
Cash Explosion	1455	0	0.024	\$10.00 Games
Double Diamond	1424	0	0.024	\$10.00 Games
BLOCK BUSTER CASHWORD!	1440	0	0.022	\$3.00 Games
Bonus CashWord!	1466	0	0.022	\$3.00 Games
Ms. Pac-Man	1432	0	0.020	\$3.00 Games
Xtreme Cash	1473	0	0.019	\$5.00 Games
Platinum Payout	1463	0	0.019	\$5.00 Games
Did I Win?	1451	0	0.019	\$5.00 Games
Aces	1441	0	0.019	\$5.00 Games

Super Coolest Cashword!	1461	0	0.018	\$5.00 Games
Mission: Money	1443	0	0.018	\$5.00 Games
Lucky Break!	1454	0	0.018	\$5.00 Games
Casino Cash	1452	0	0.018	\$5.00 Games
Double Match	1410	0	0.018	\$2.00 Games
Holiday Fun	1486	0	0.018	\$2.00 Games
3 Of A Kind	1444	0	0.018	\$5.00 Games
Money Tree	1411	0	0.017	\$2.00 Games
Ruby Red 7s	1453	0	0.017	\$5.00 Games
Hearts	1389	0	0.016	\$2.00 Games
Tap Into Cash	1387	0	0.016	\$2.00 Games
LUCKY 13	1390	0	0.016	\$2.00 Games
TRIPLE YOUR LUCK!	1385	0	0.016	\$1.00 Games
Double Your Money	1460	0	0.012	\$5.00 Games
Vermont Lottery Black	1447	0	0.009	\$5.00 Games
\$10,000 TAXES PAID	1449	0	0.009	\$5.00 Games
It's a Dog's Life/Cat's World	1408	0	0.008	\$2.00 Games

Green: Recommended "buy" if the retailer has it in stock.

Yellow: Only buy IF there are no GREEN tickets available.

Red: Don't buy, you'll be wasting your money!

EST % SOLD: ScratchSmarter's estimate for the percentage of tickets sold for this game. This estimate is based on the the prize totals and prizes claimed published on the lotteries website.

****:** Be careful! This game name appears more than once on the state lotteries website! Look at the game number to make sure you're buying the right game for the correct SmartFactor rating!

ScratchSmarter Ranking: This ranking is the result of a complex calculation factoring in the top prizes remaining, overall odds of the game, odds of the top prizes and additional factors.

Smart Factor: Scratch Smarter's rating of each game. It combines the overall odds, total prizes, and remaining prizes to determine a single number that represents how well a game is doing relative to all other games based on the estimated number of tickets sold.

Overall Odds: On average, the number of tickets you have to play to win a prize - It is calculated as the total number of tickets printed divided by the total number of winning tickets available. The overall odds are provided by your state lottery.

Did you get this report from a friend? Get your own subscription at ScratchSmarter.com.

* Report expires on 01/18/19. Our mission is to promote and support responsible gaming. If you or someone you know is concerned about compulsive gambling, we suggest you visit www.gamblersanonymous.org or contact your states compulsive gambling hotline.

DISCLAIMER: ScratchSmarter does NOT guarantee that you will win using our analysis reports. Our algorithm compares all games for sale in Vermont and identifies which games are the best to play. Scratch off games are still a game of chance and there is no guarantee that you will win any prize. Use the Best Games to Play report, combined with our 10 free video secrets to simply ScratchSmarter.