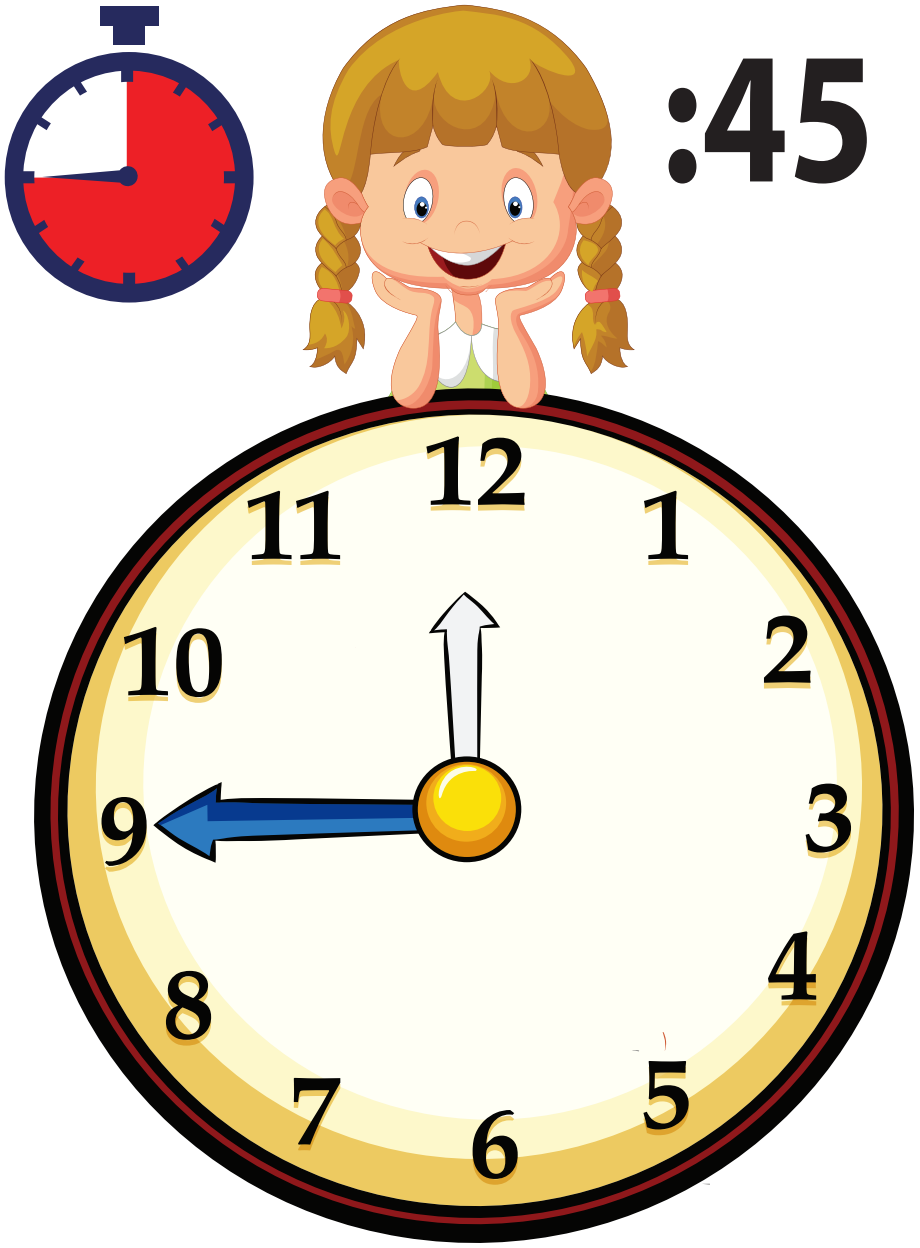

It is a quarter to...

It is... thirty.