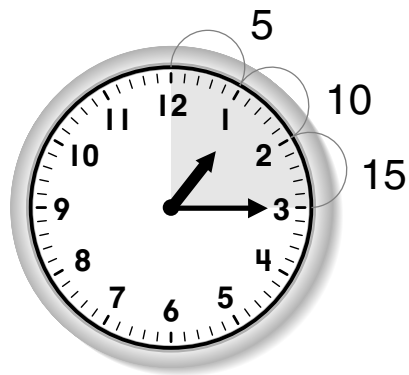


quarter-hour



1:15

15 minutes = 1 quarter-hour