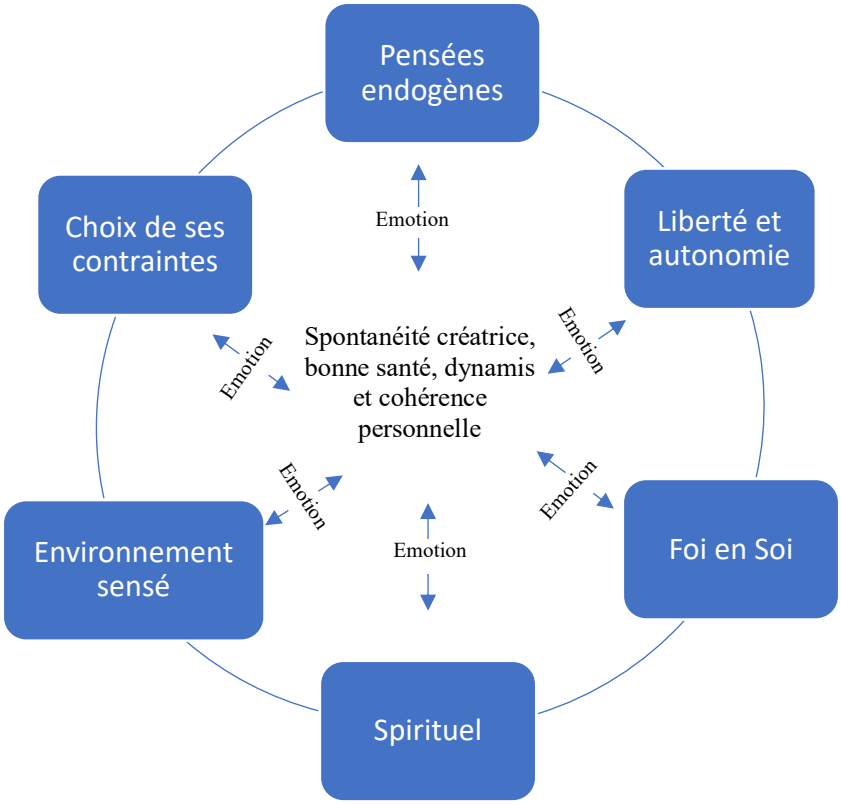Cercle vertueux