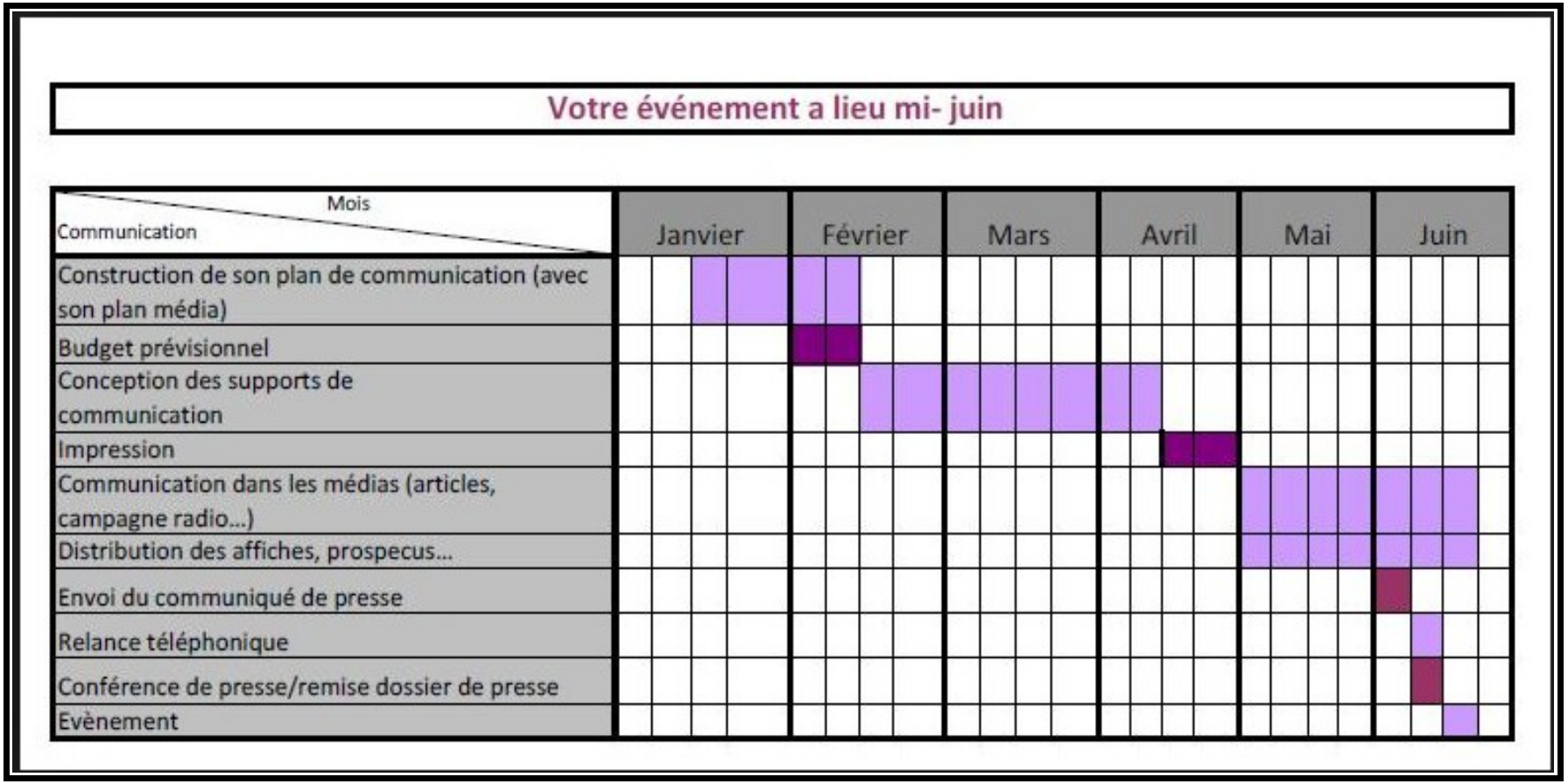MODELE ECHEANCIER