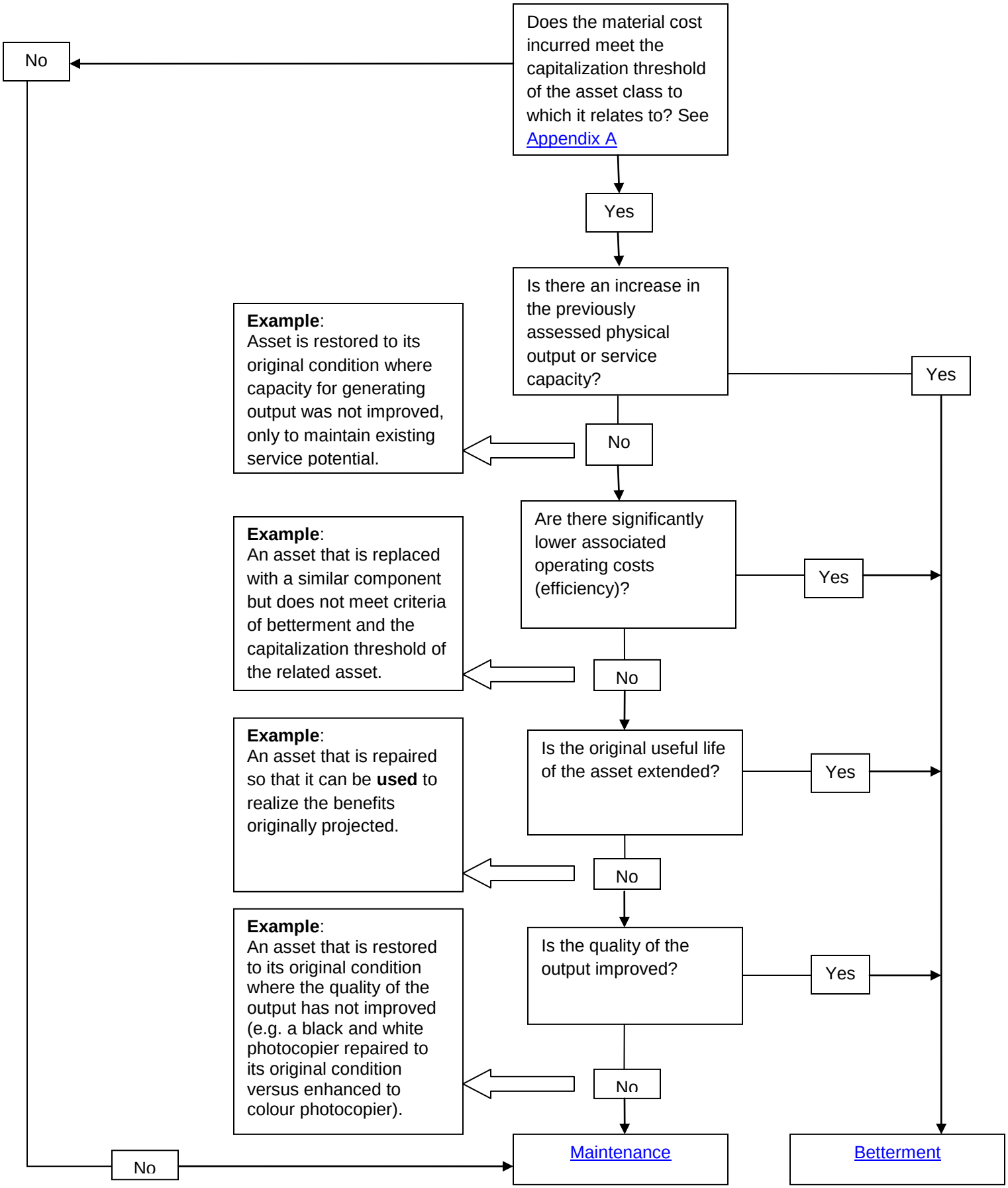Betterment vs. Maintenance Decision Tree