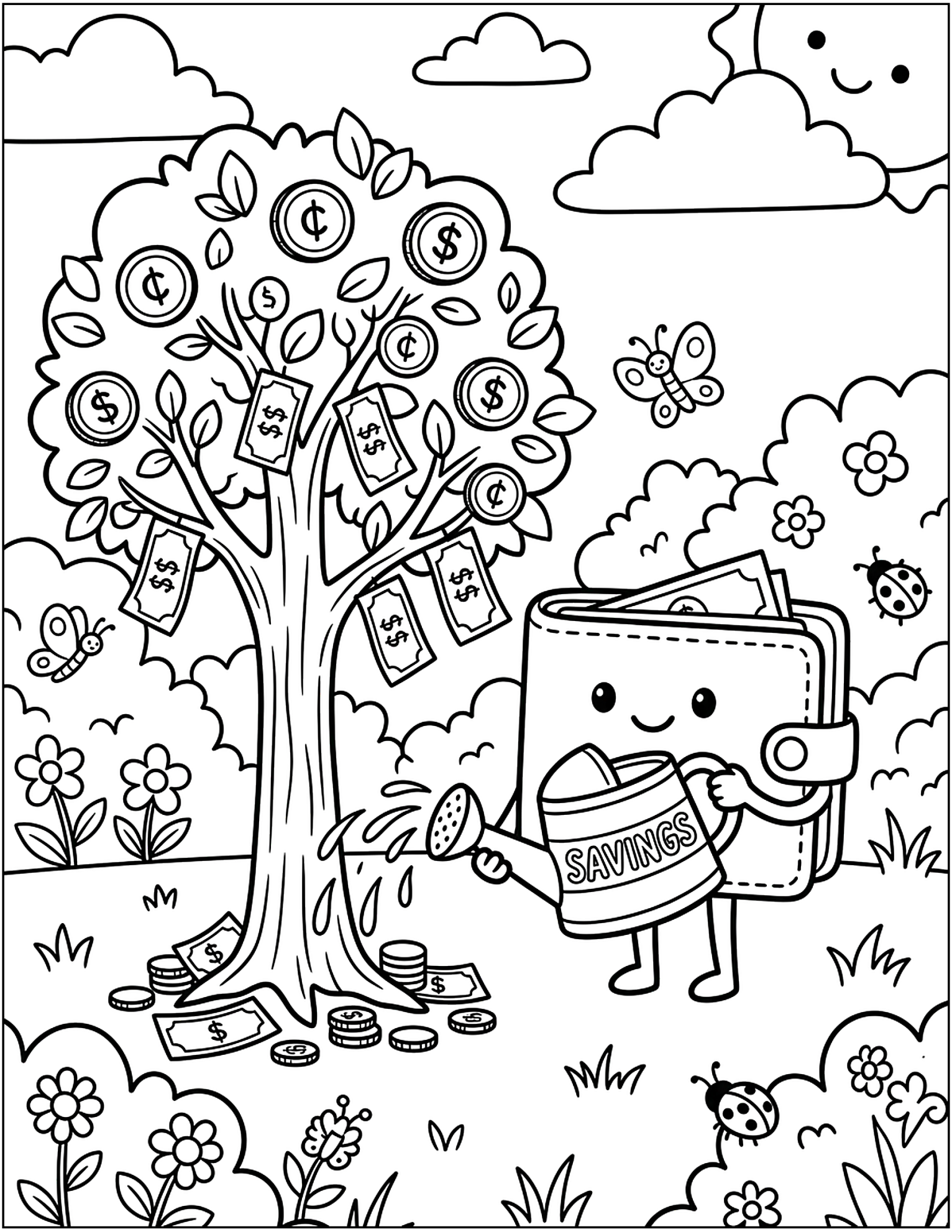
SAVINGS