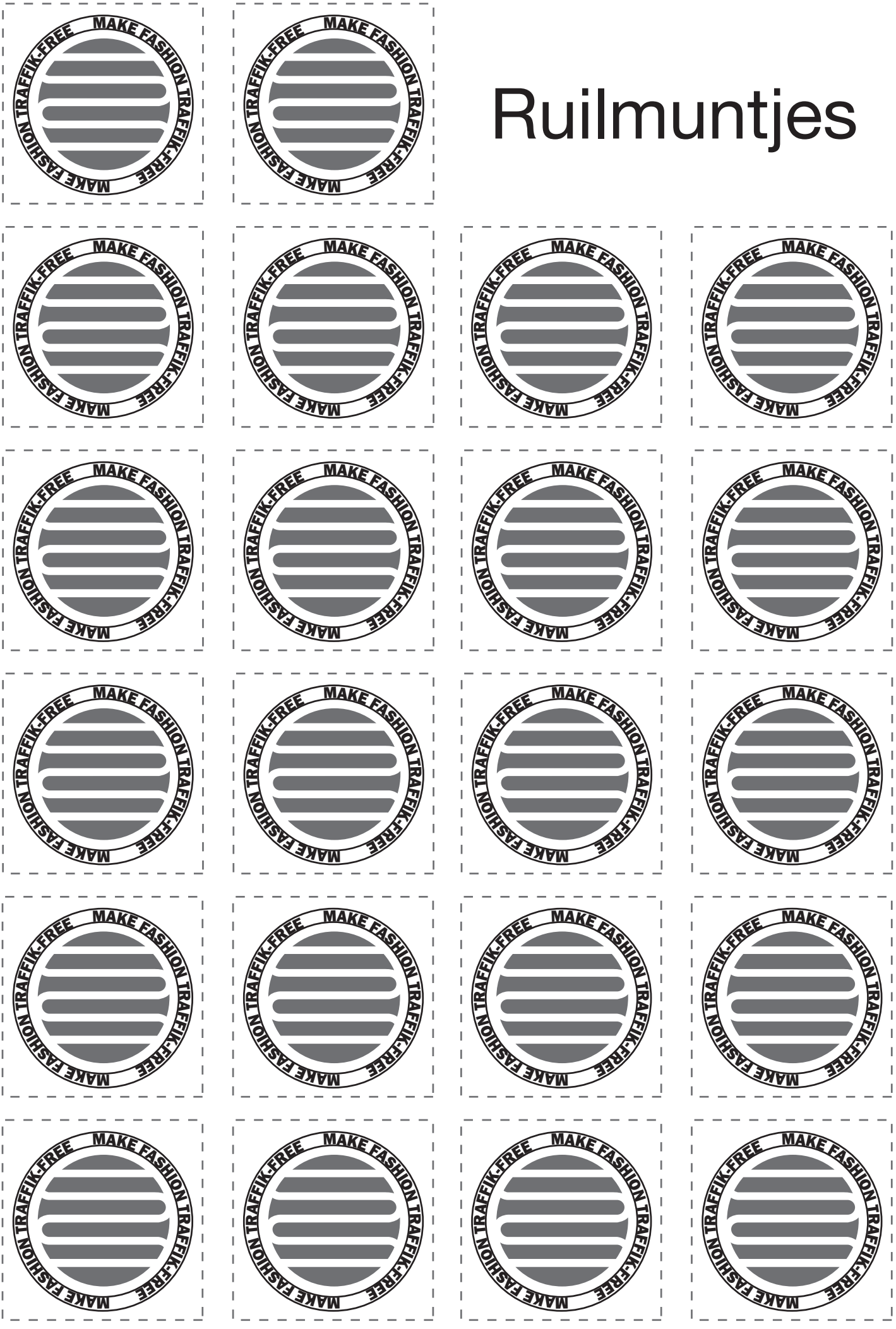Ruilmuntjes