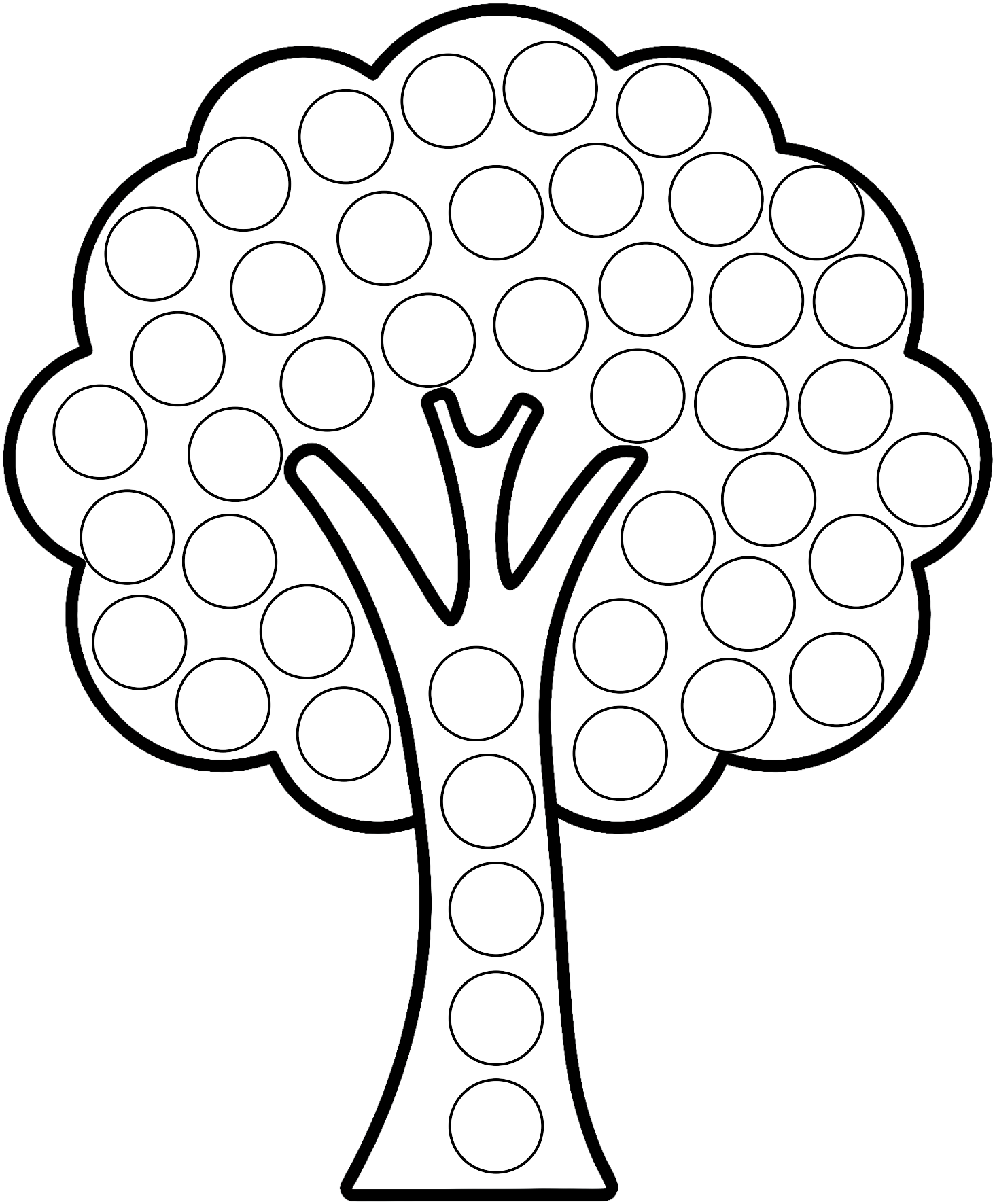

PRUDENT penny PINCHER