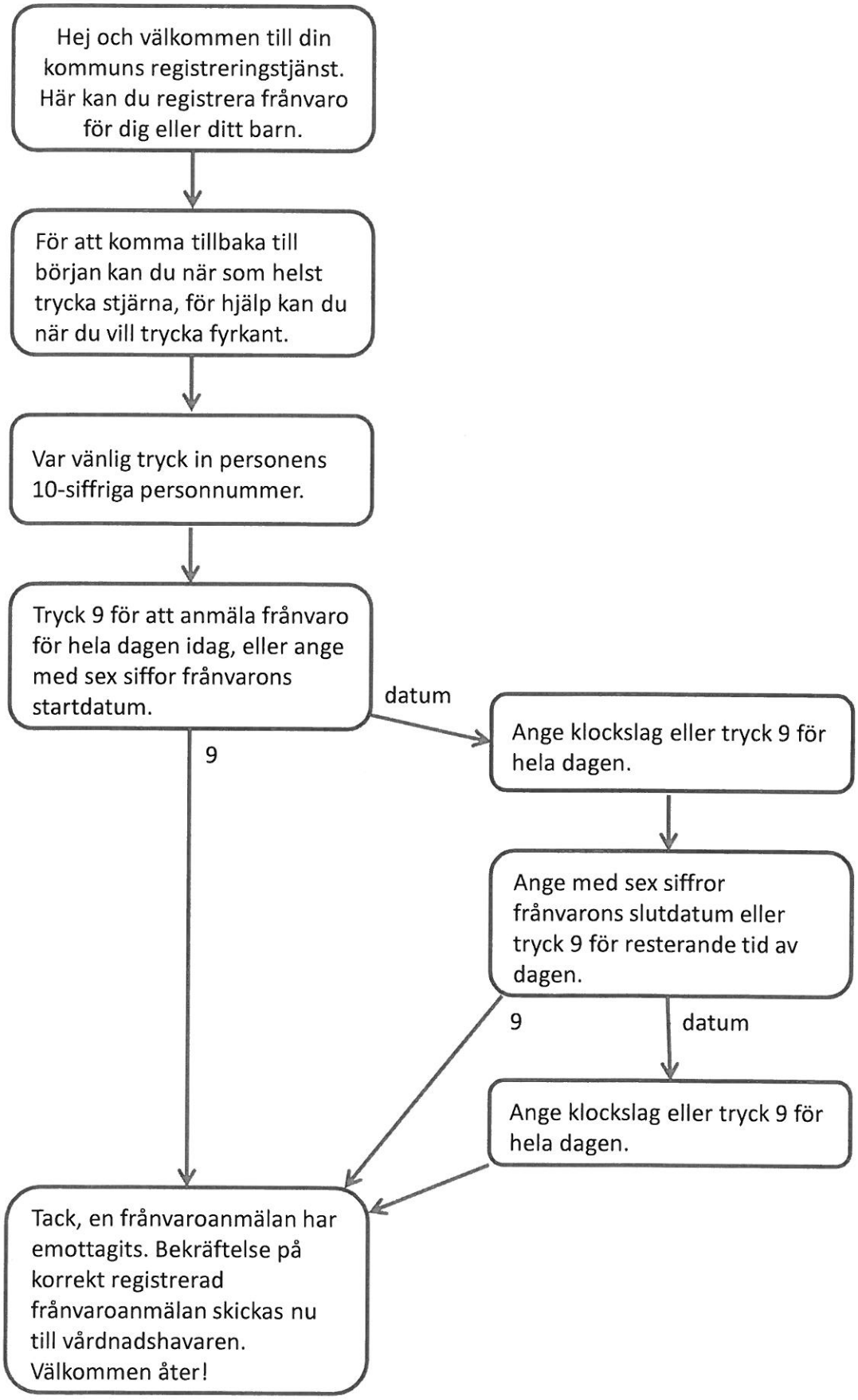Talsvar - lathund