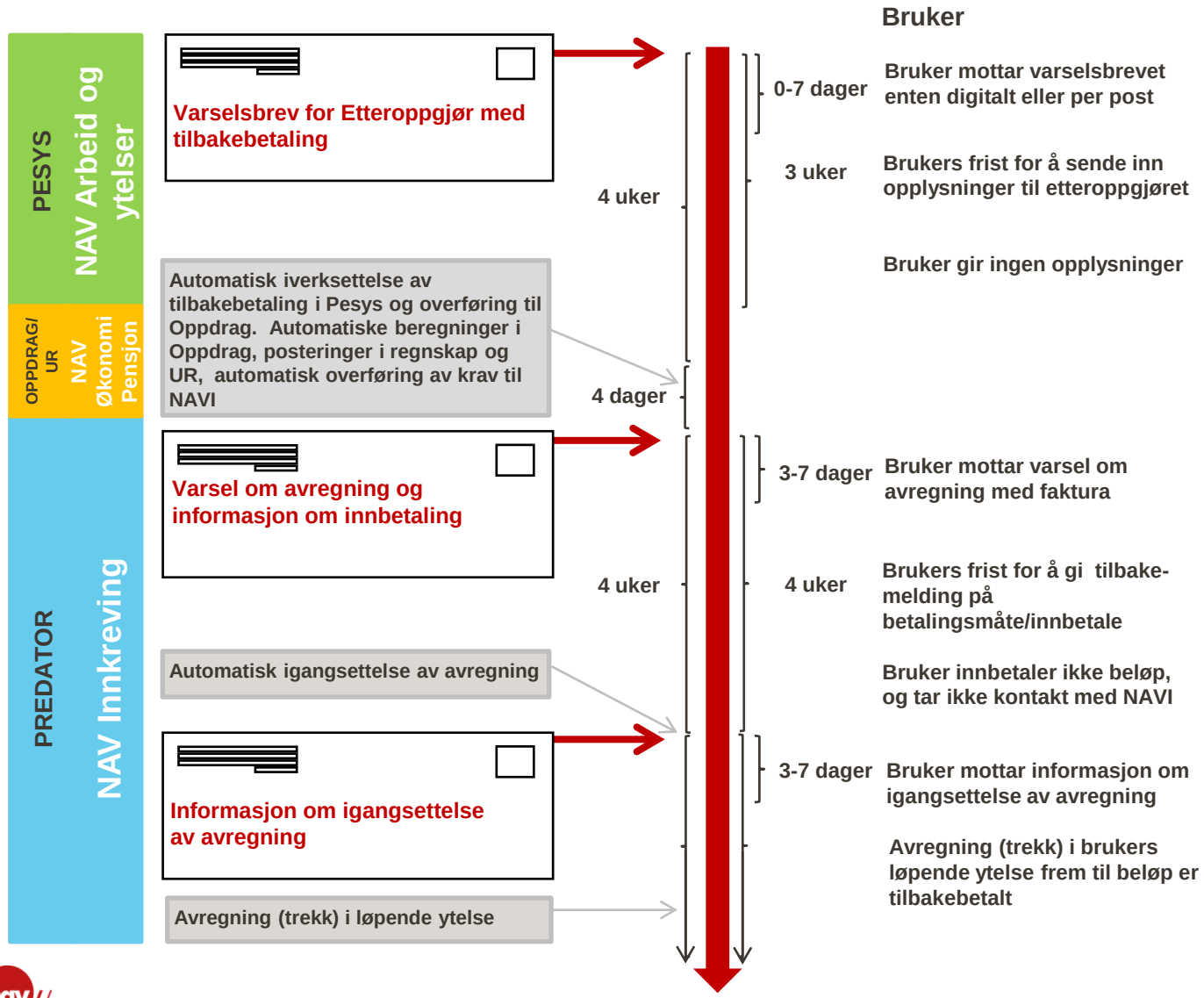Tidsperspektiv – tilbakebetaling