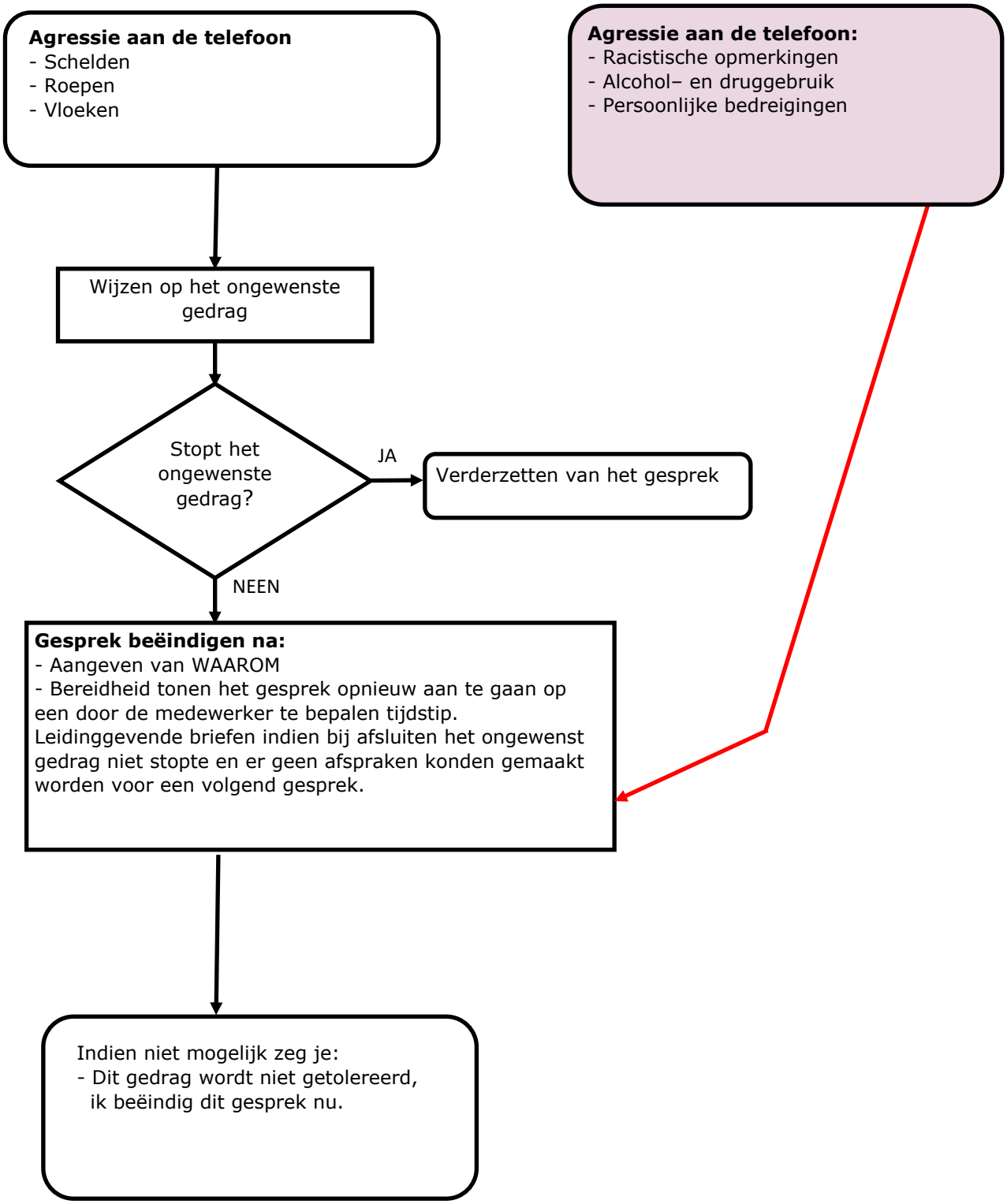Telefonische benadering