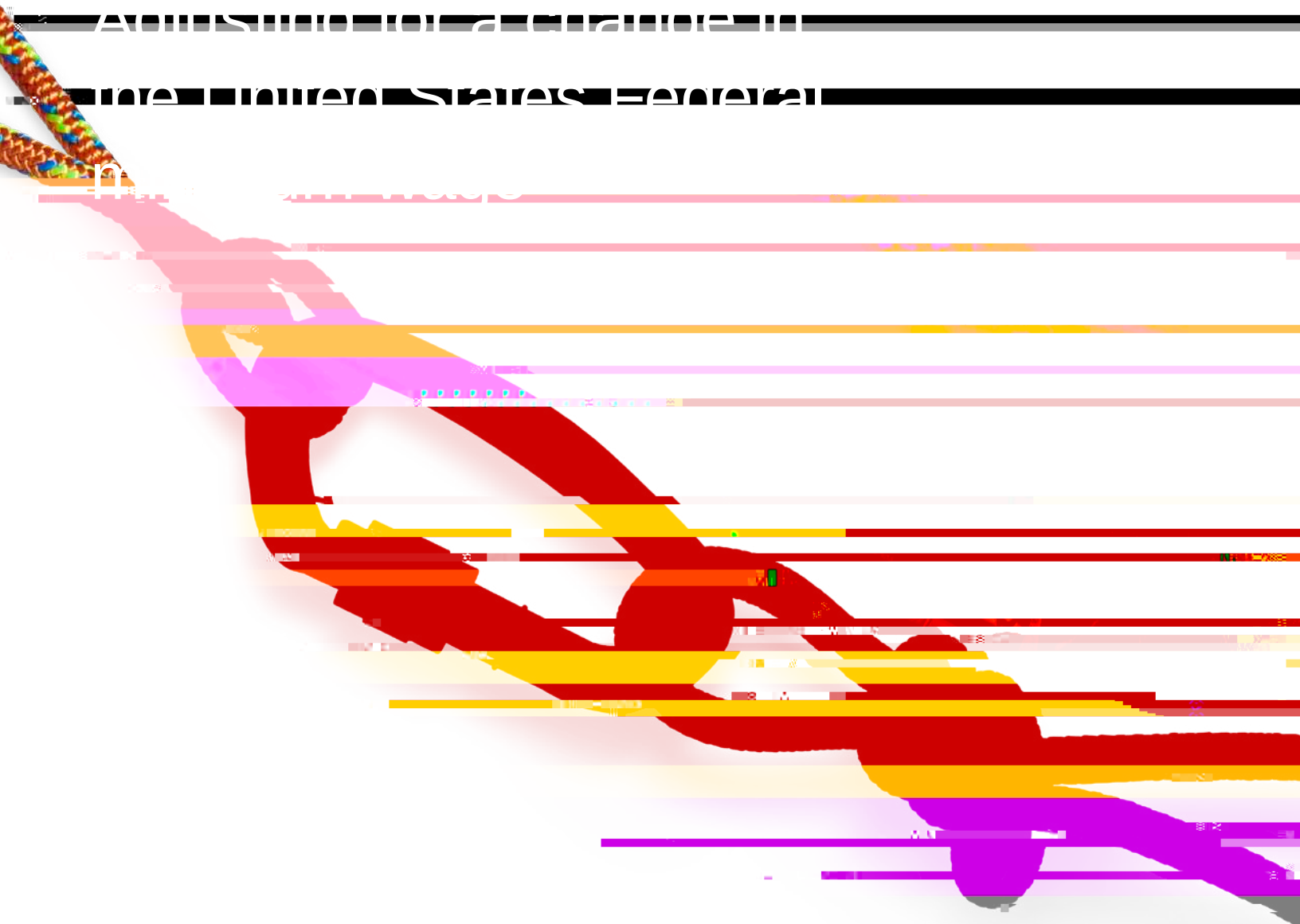paying the minimum