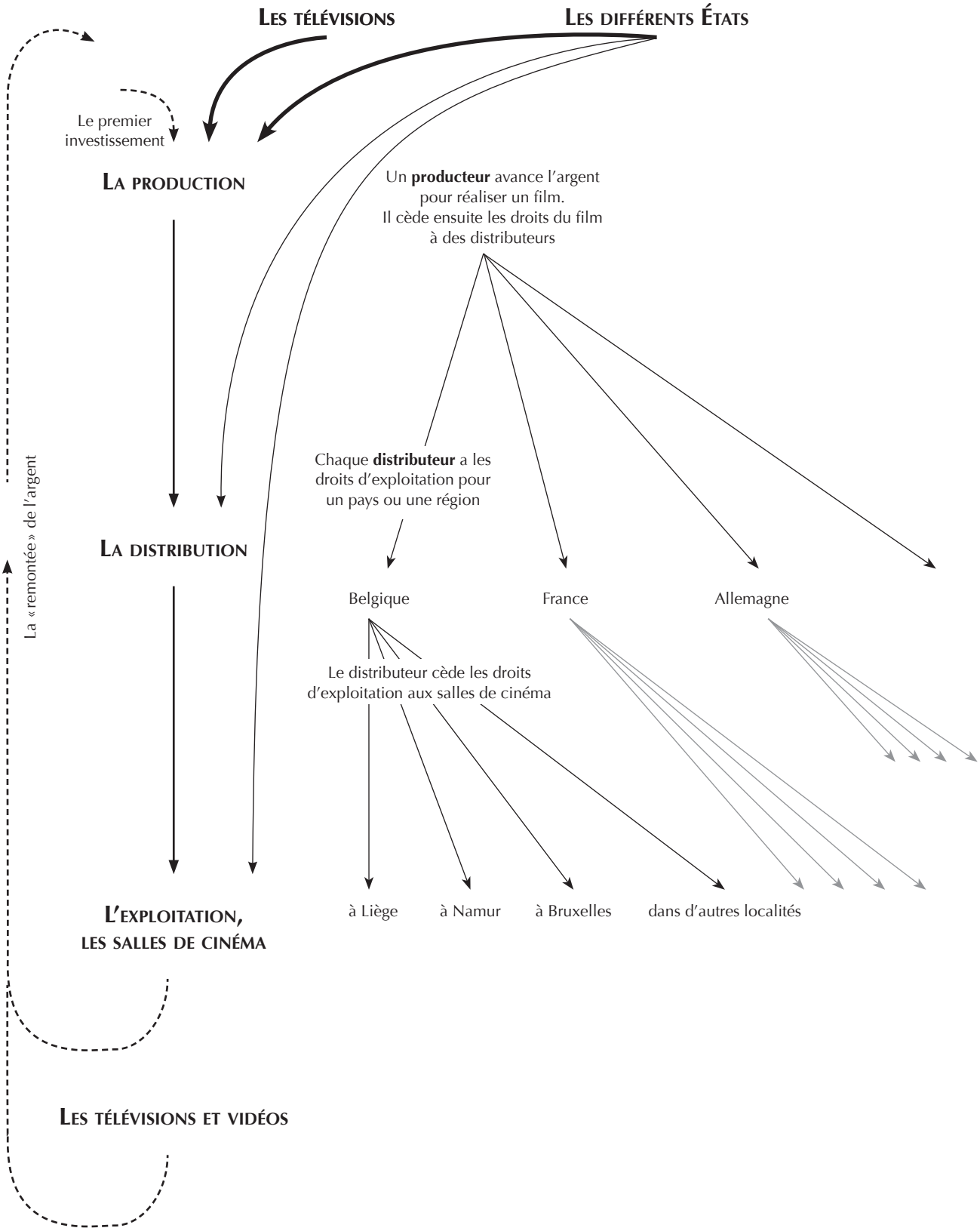Le circuit de l'argent