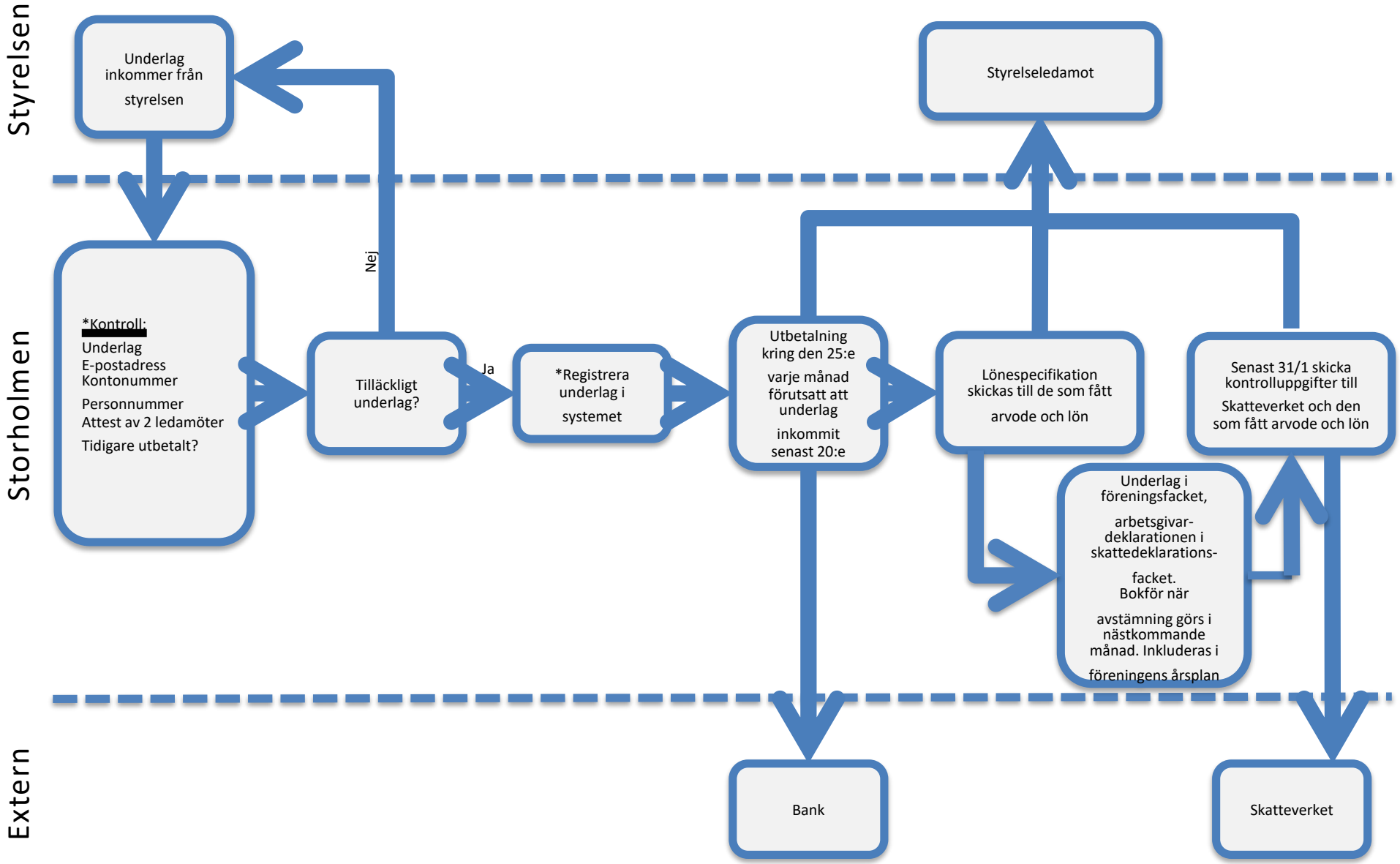Arvode och löner