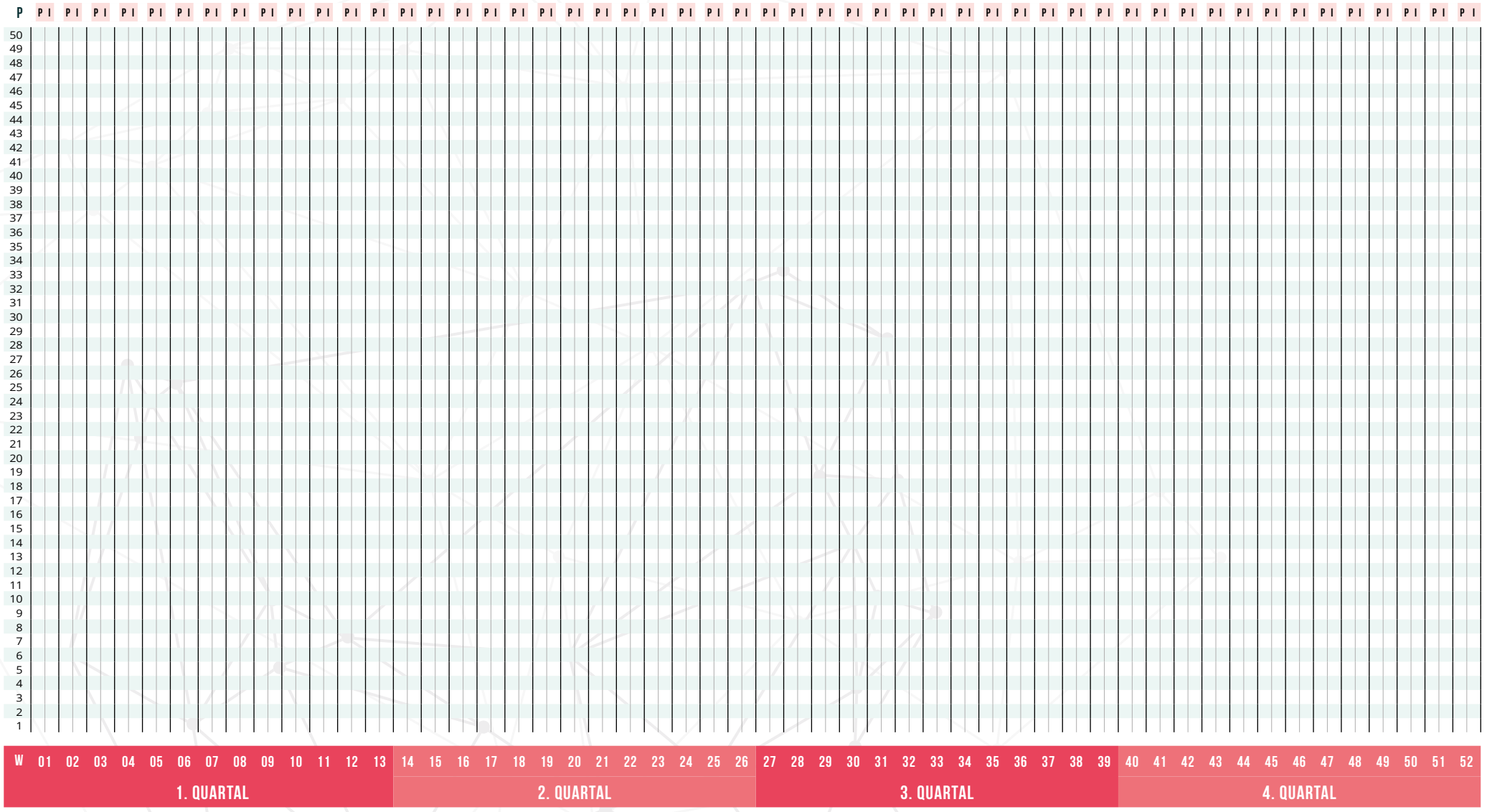DEINE JAHRESENTWICKLUNG