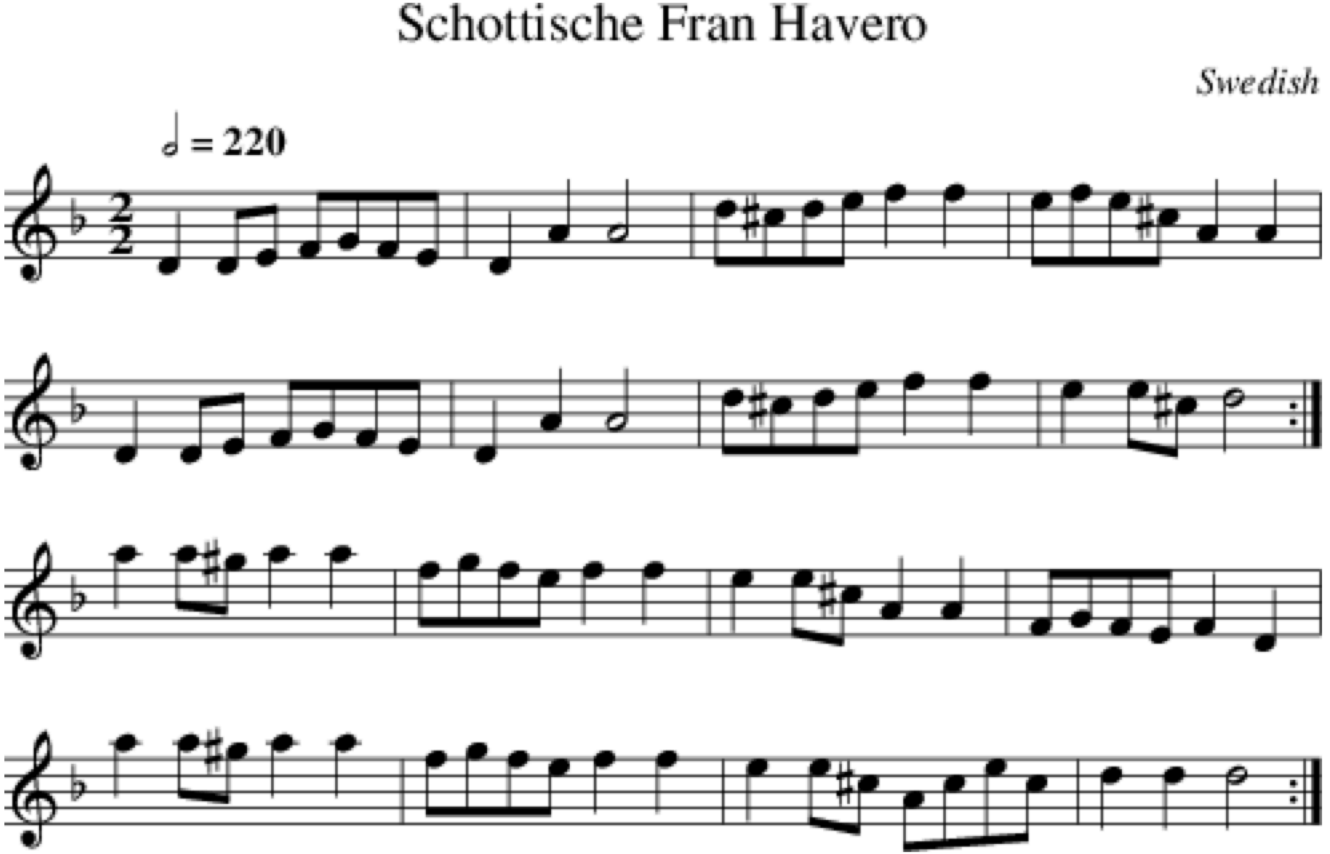Schottische Fran Havero