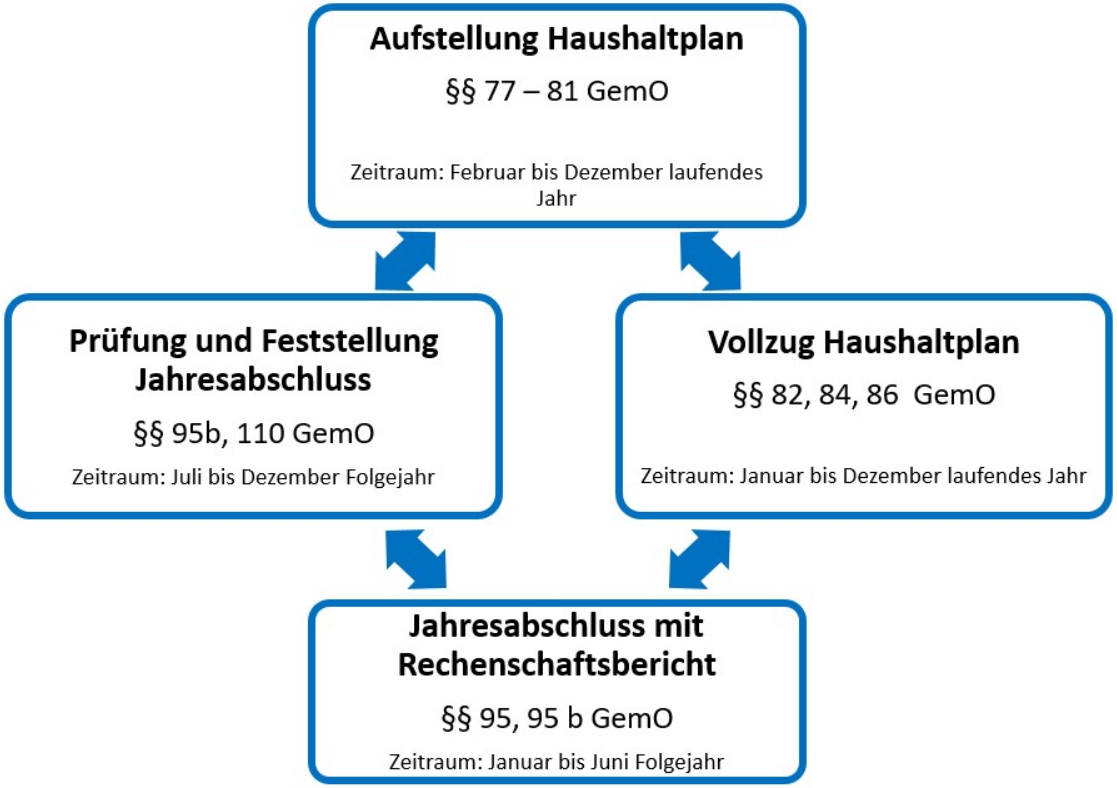Haushaltskreislauf