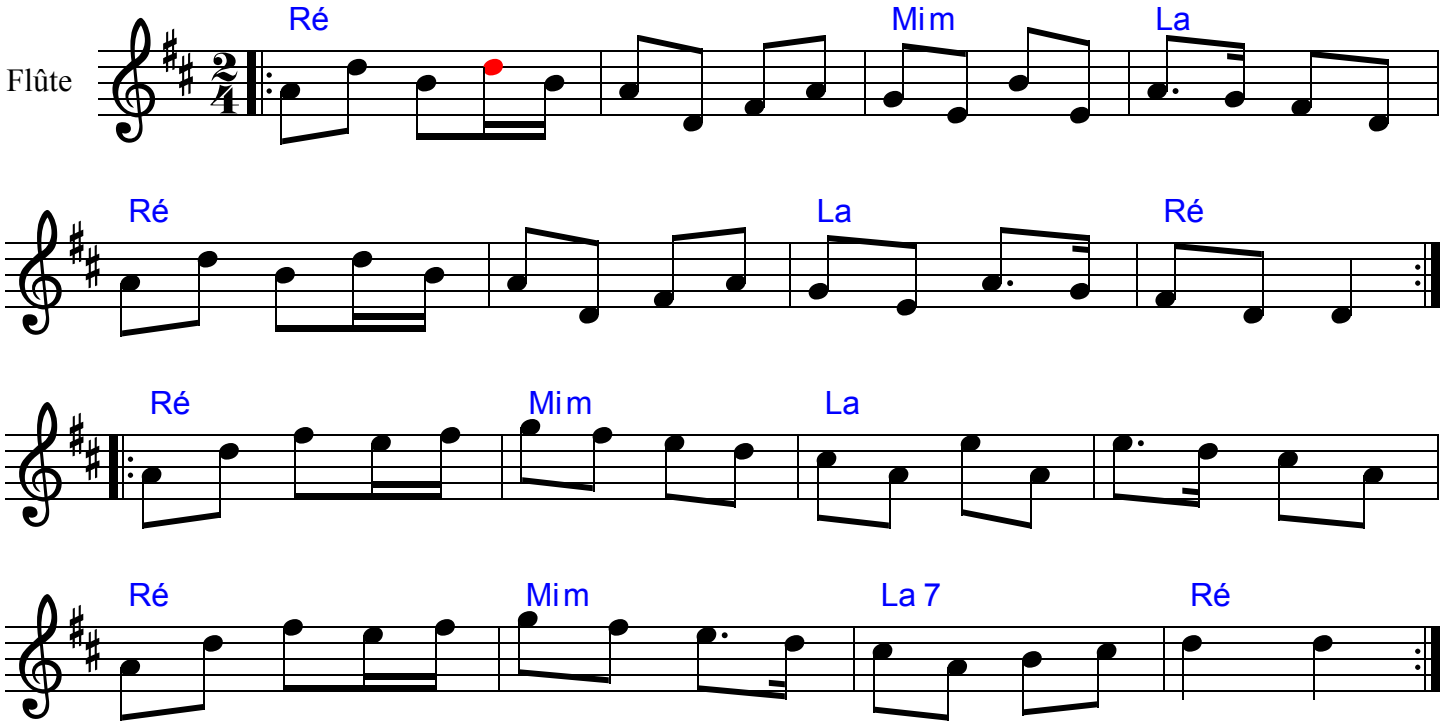four pound cheque