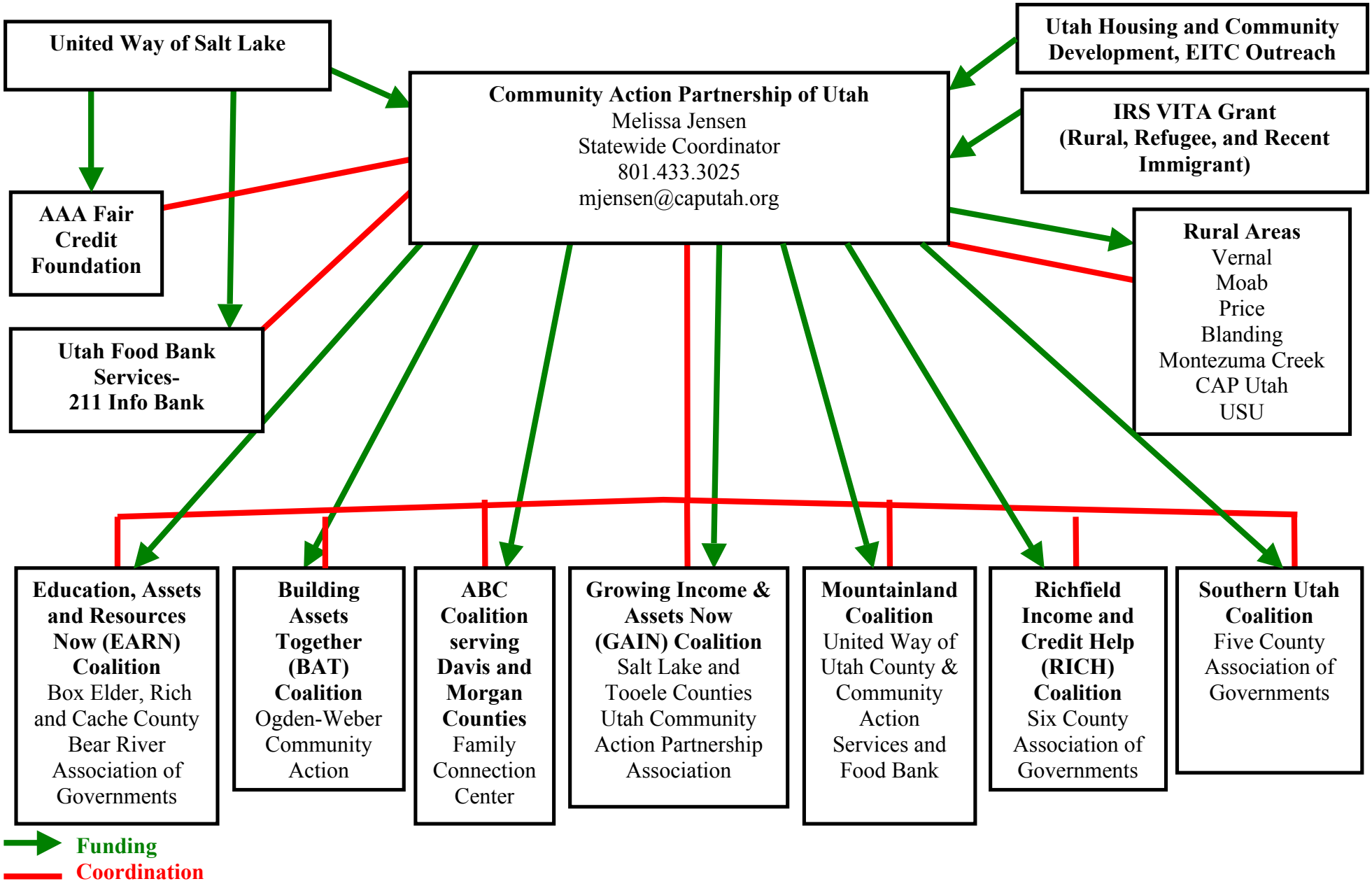Earn it. Keep it. $ave it.