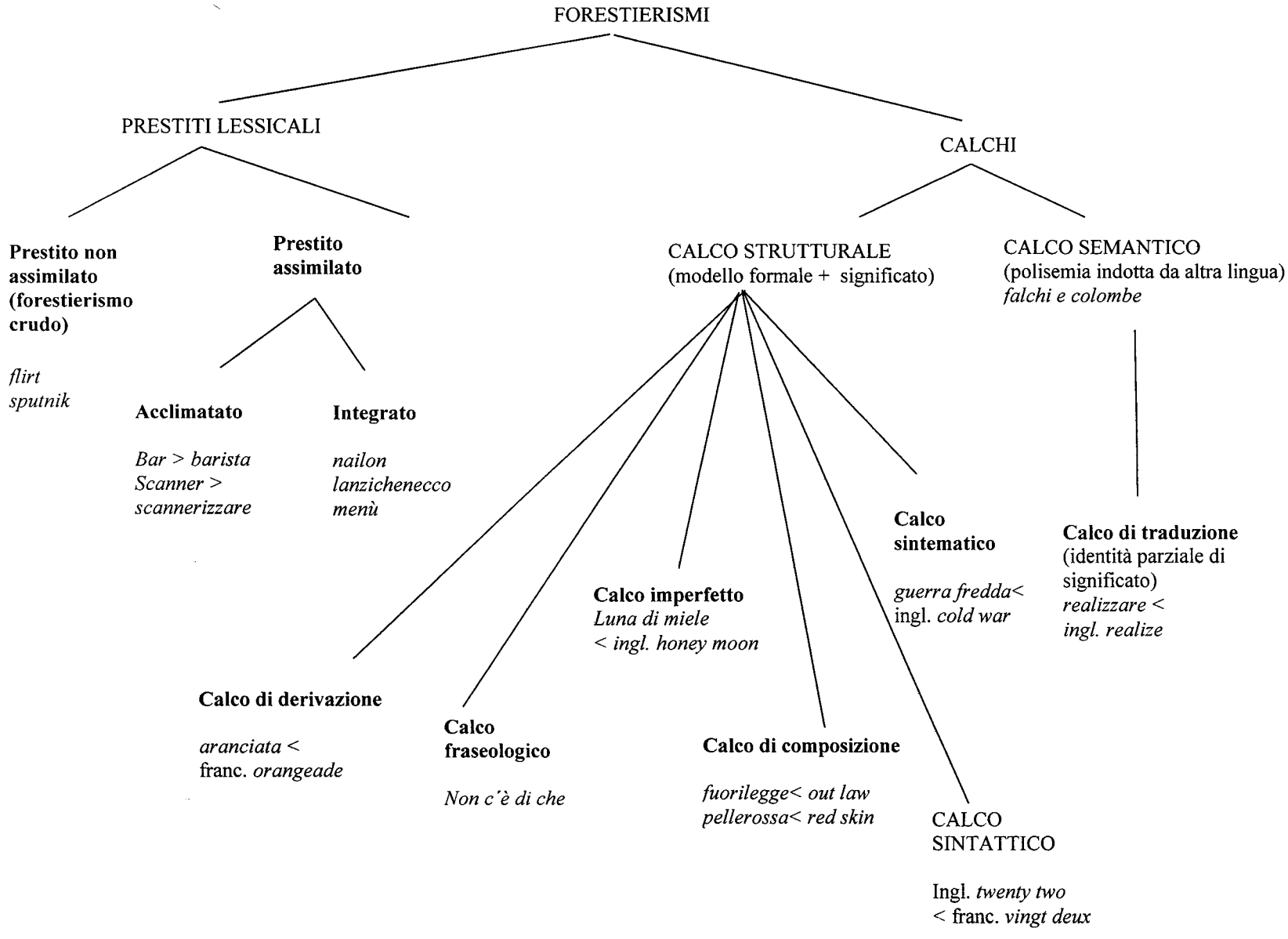PRESTITI E CALCHI NELL'ITALIANO