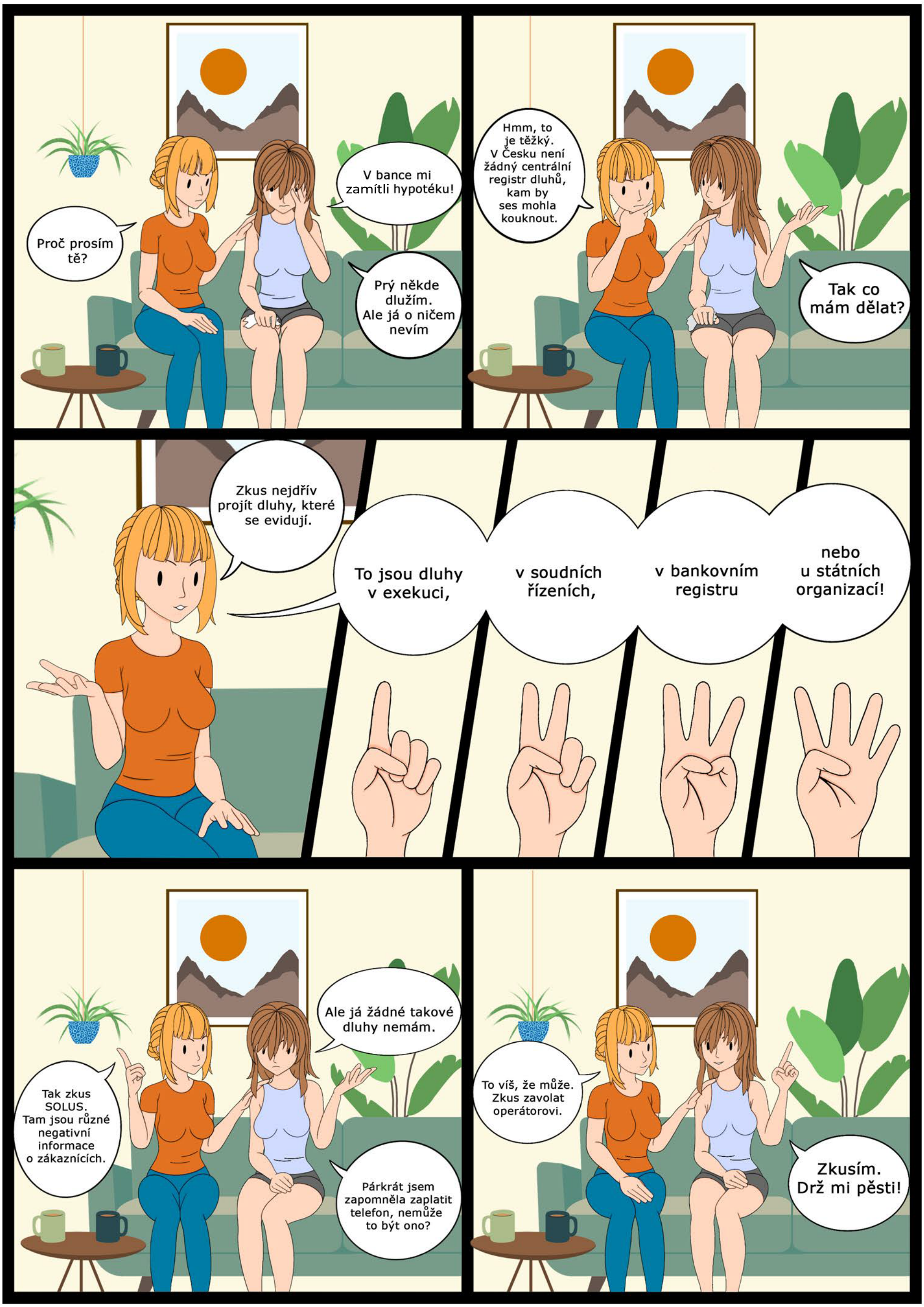Jak zjistíš, že nedlužíš?