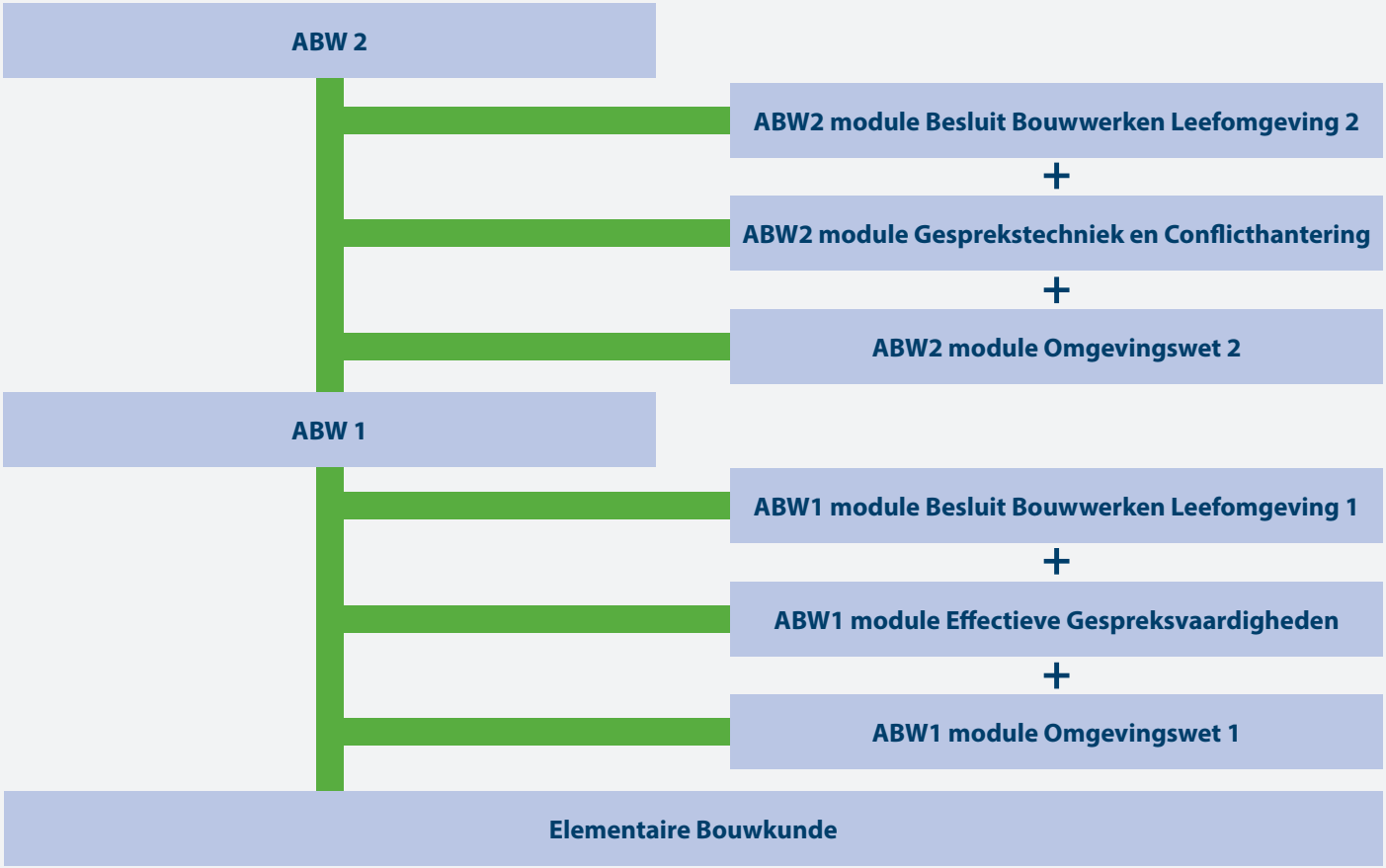AMBTENAAR BOUW- EN WONINGTOEZICHT (ABW)