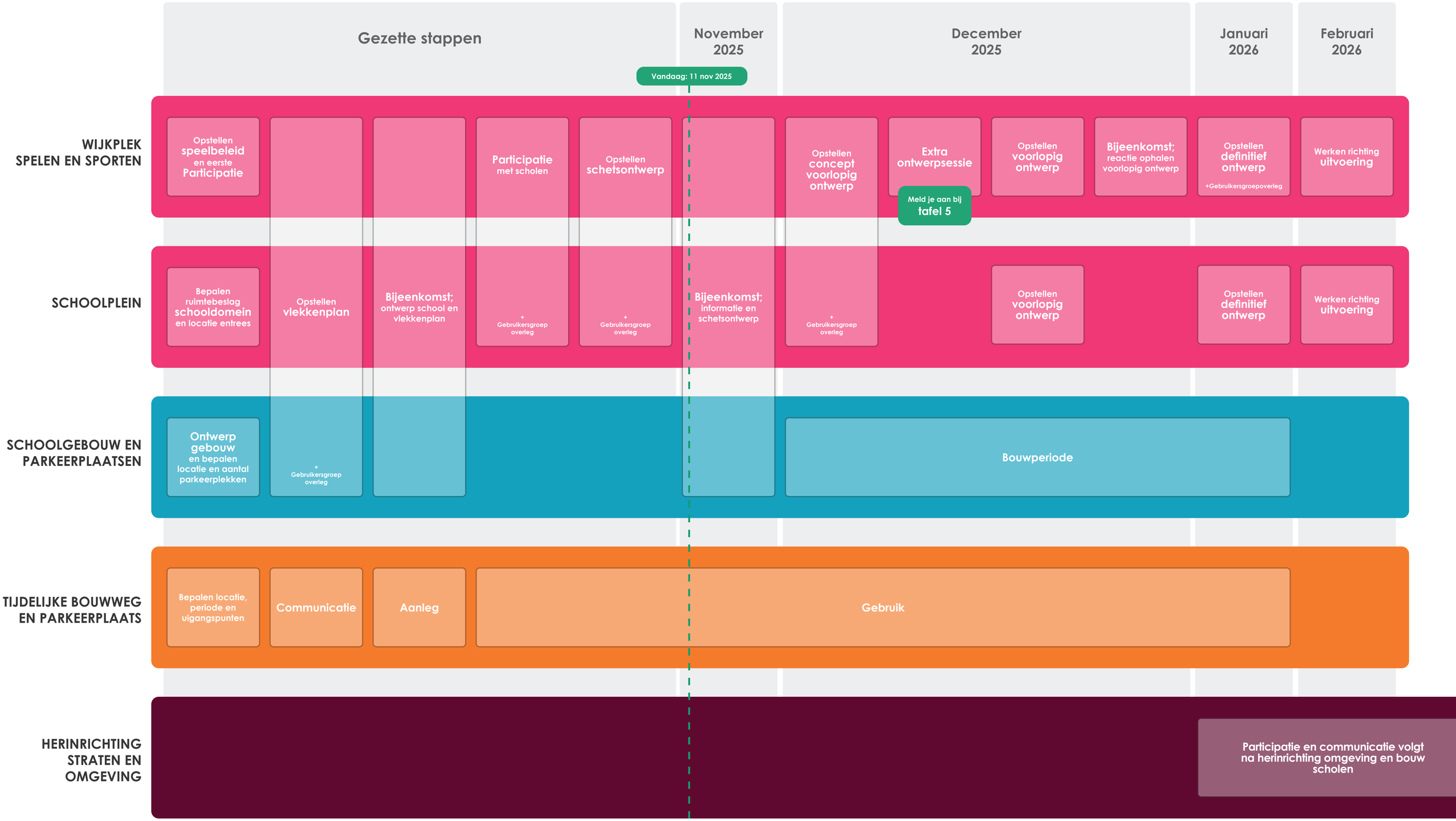TIJDLIJN SKANDIA SCHOOLOMGEVING