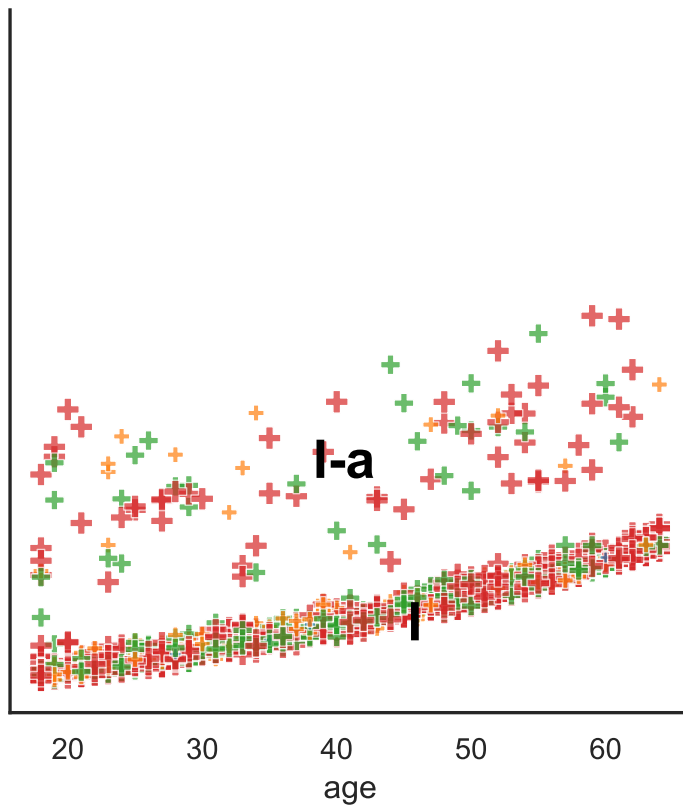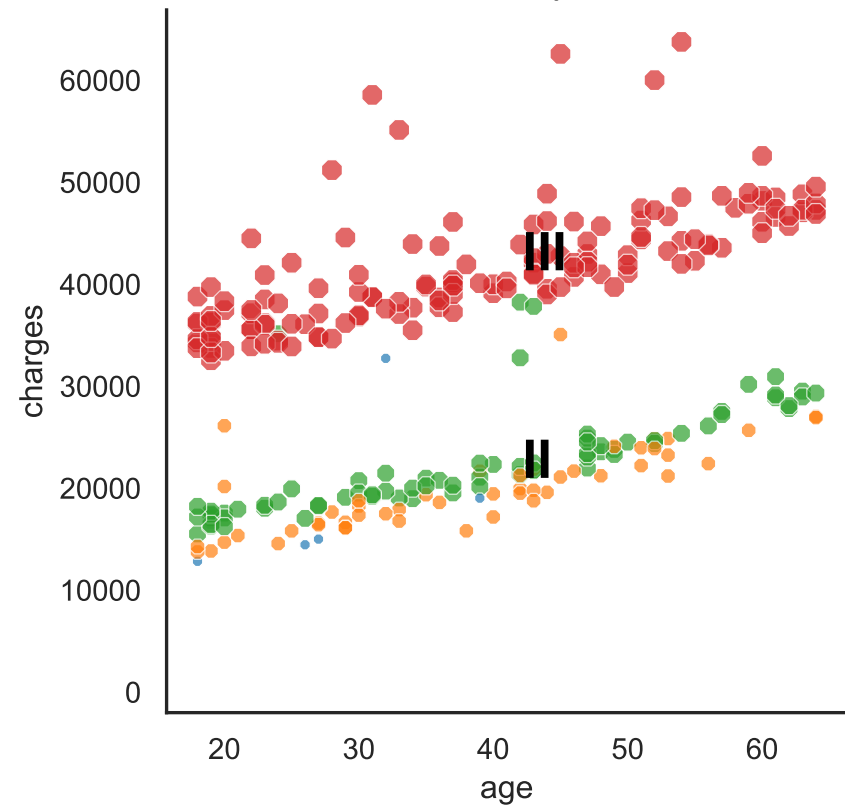age vs charges | separated by smoker vs non-smoker