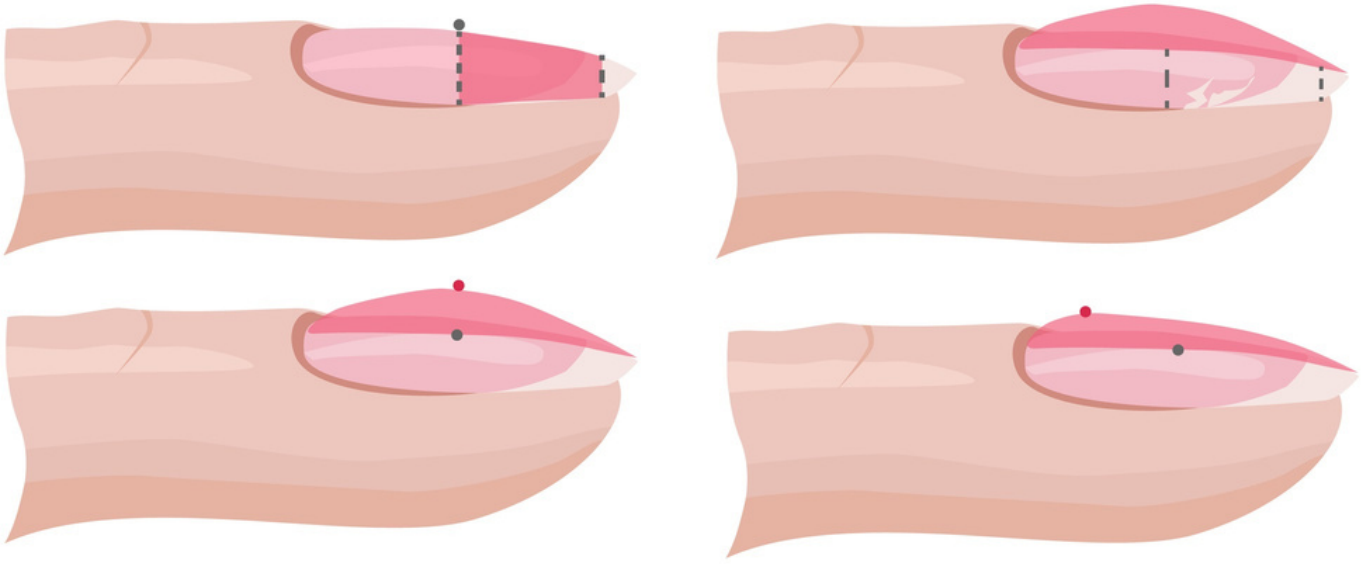STRESSIPUNKTI LOOMINE