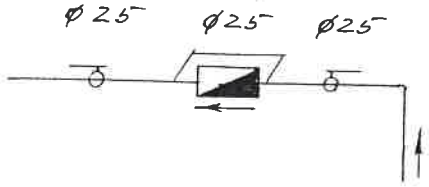VEEMÕÕDUSÕLME SKEEM