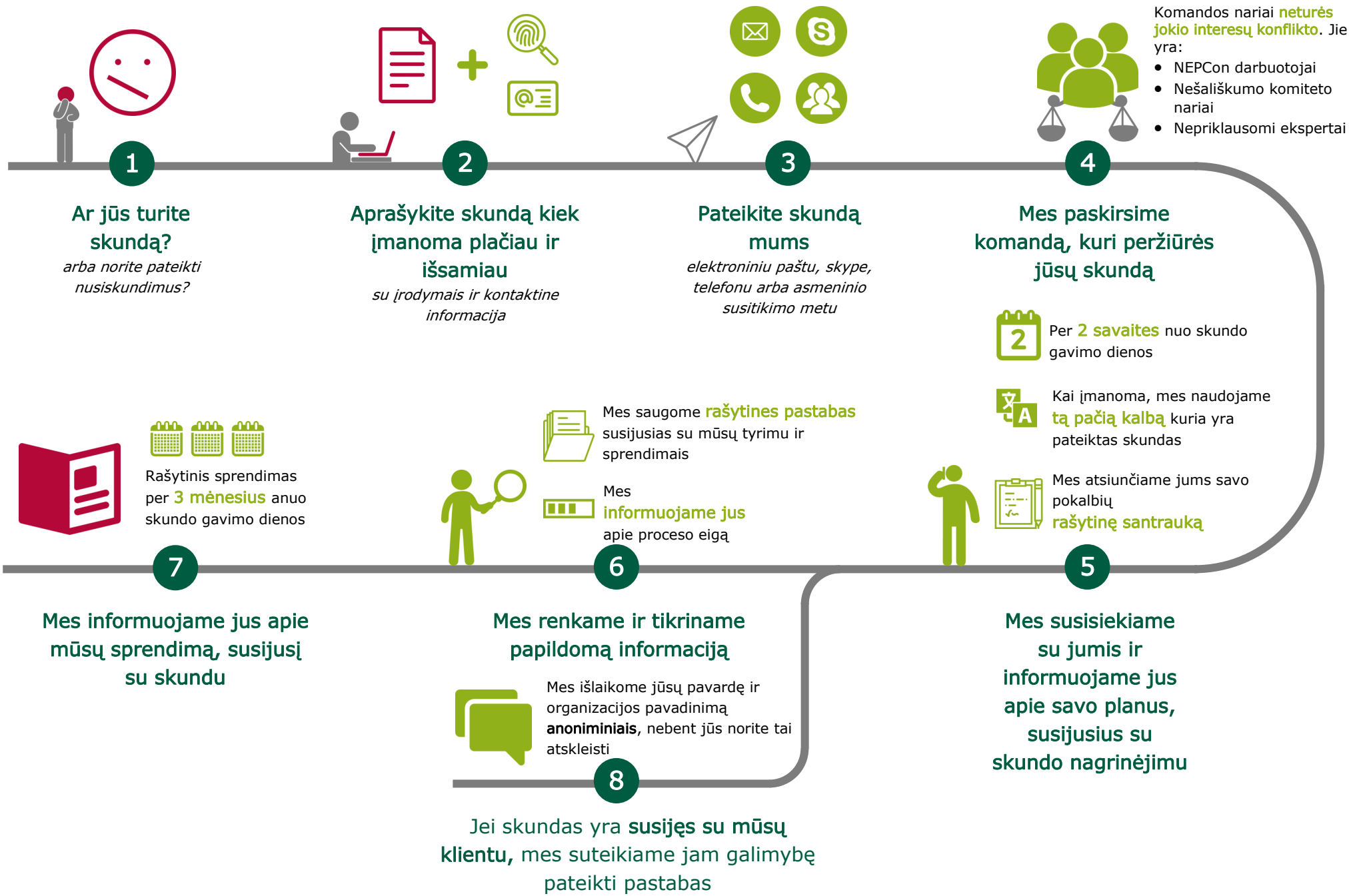Kaip mes sprendžiame skundus?