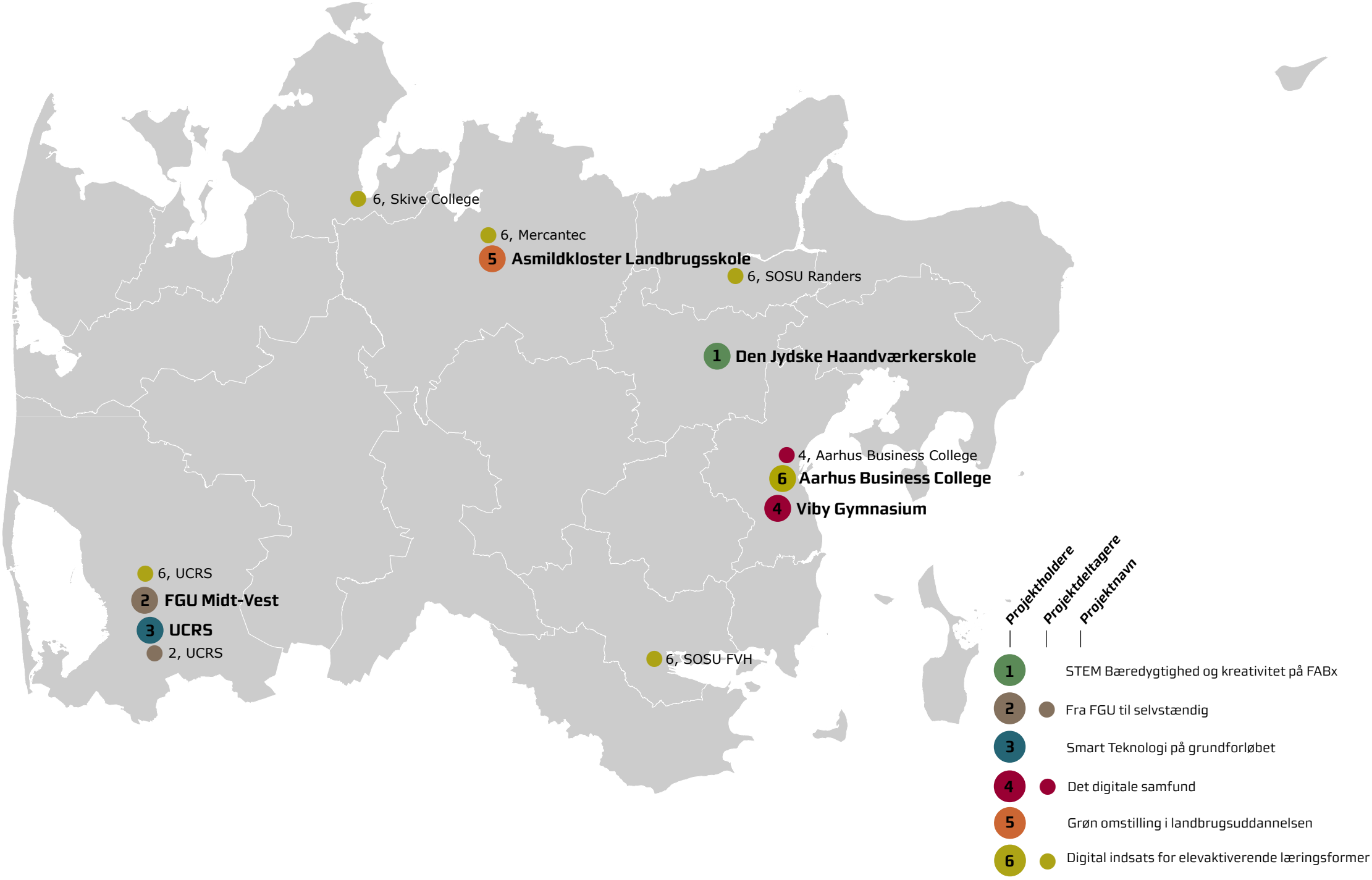Teknologipagtspulje