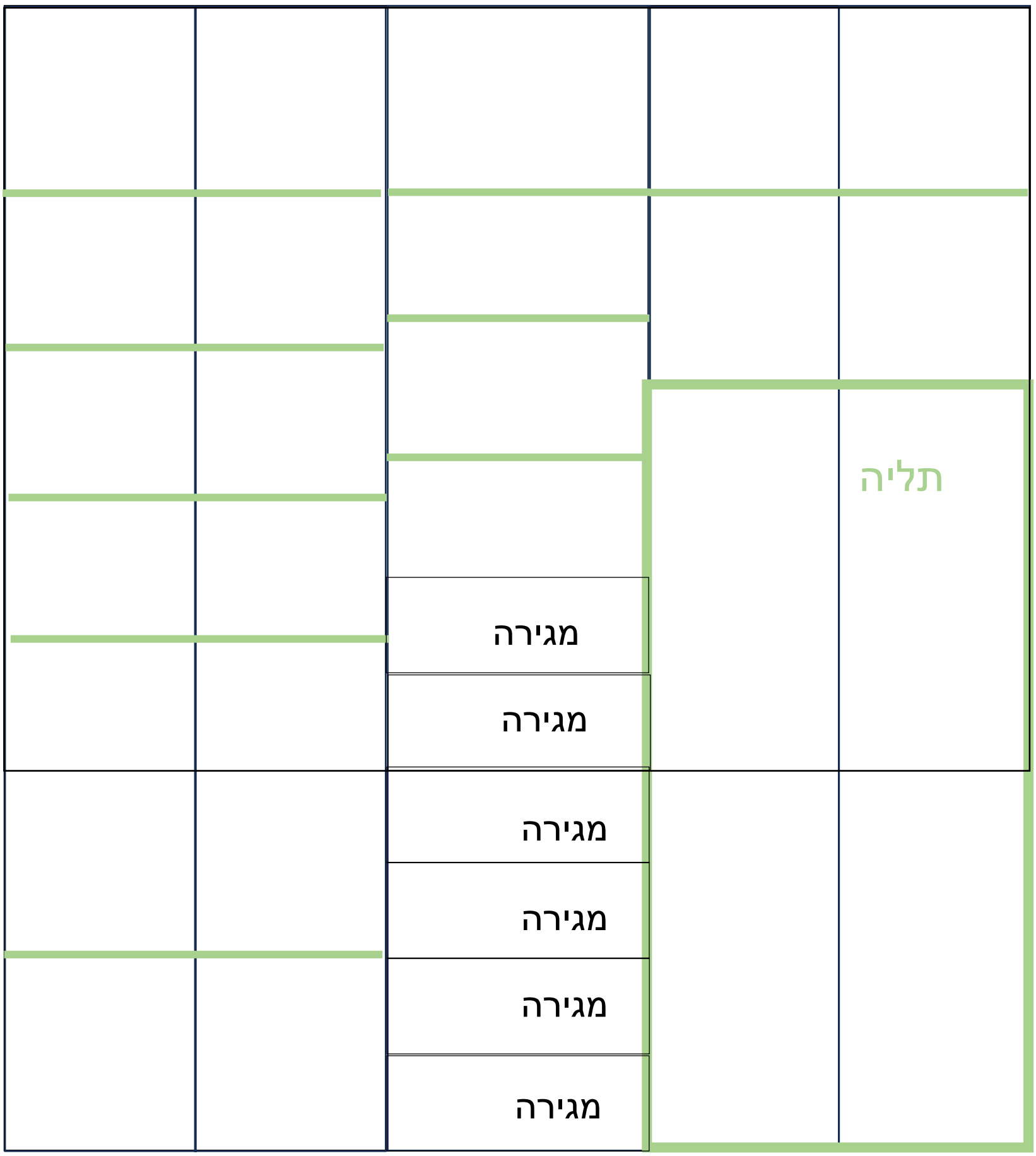בס"ד