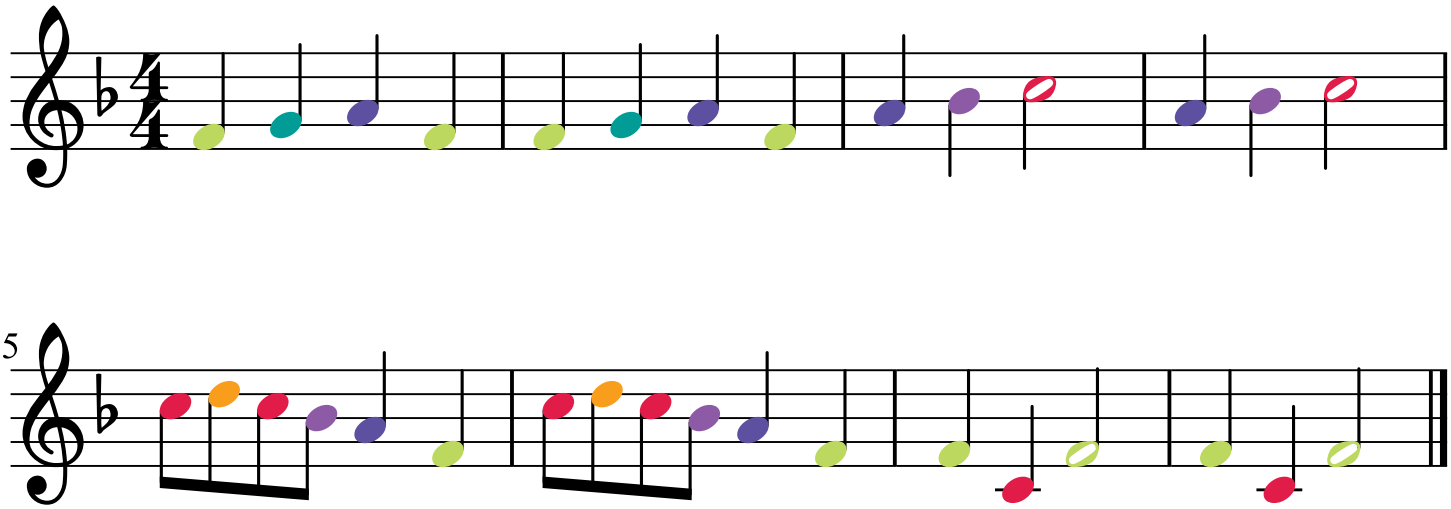Jaakko Kulta