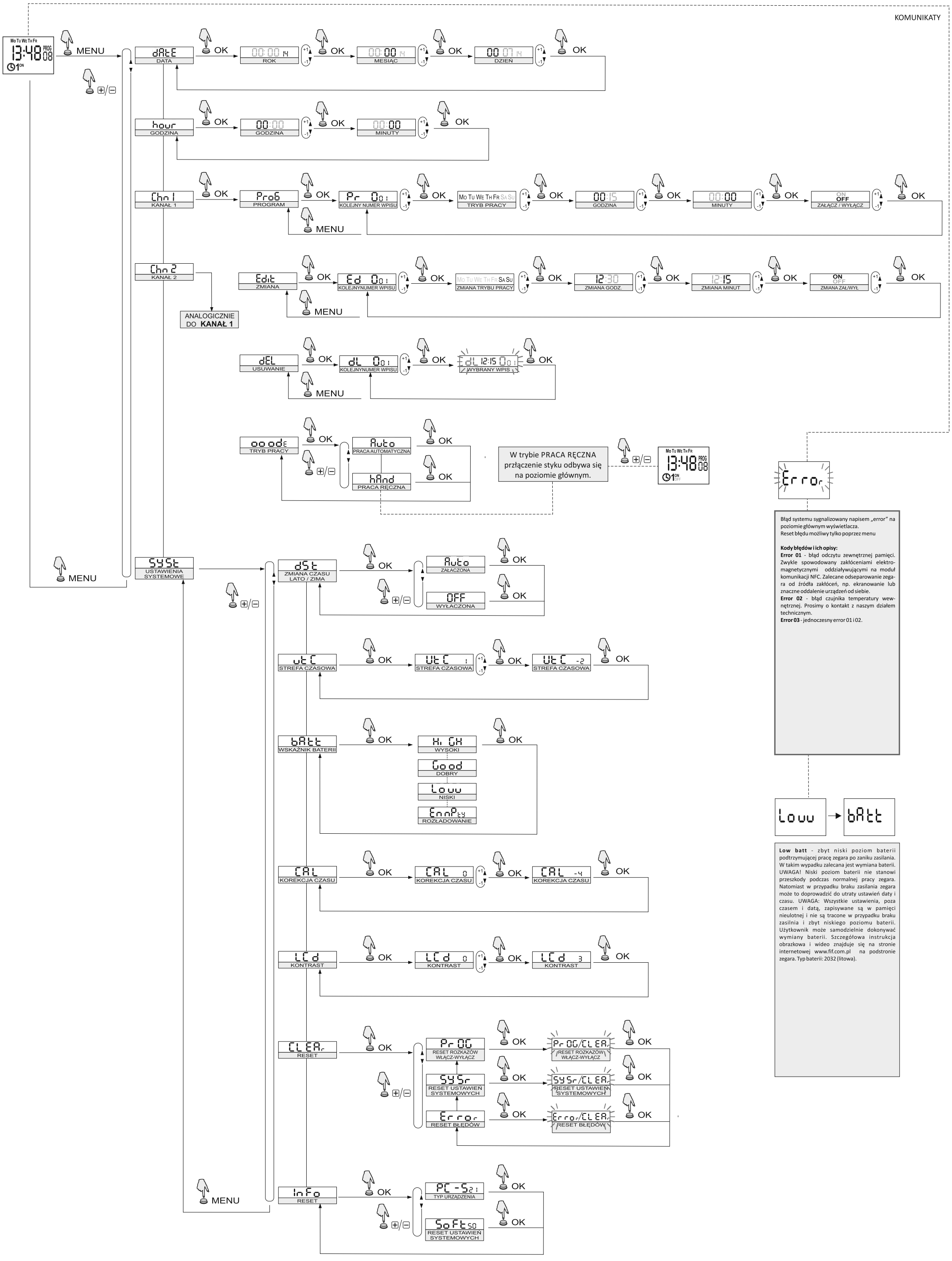Schemat programowania