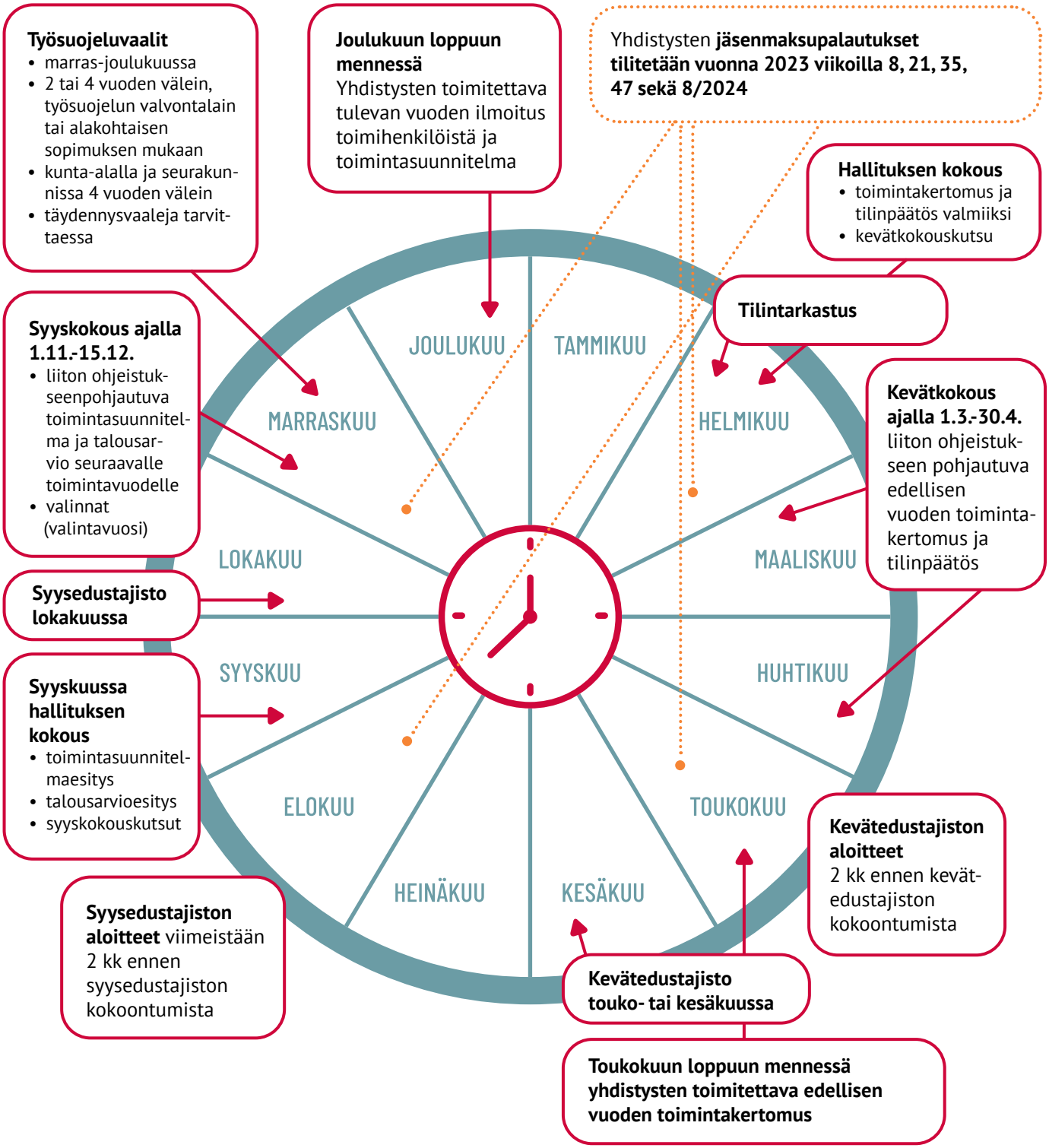YHDISTYKSEN VUOSIKELLO