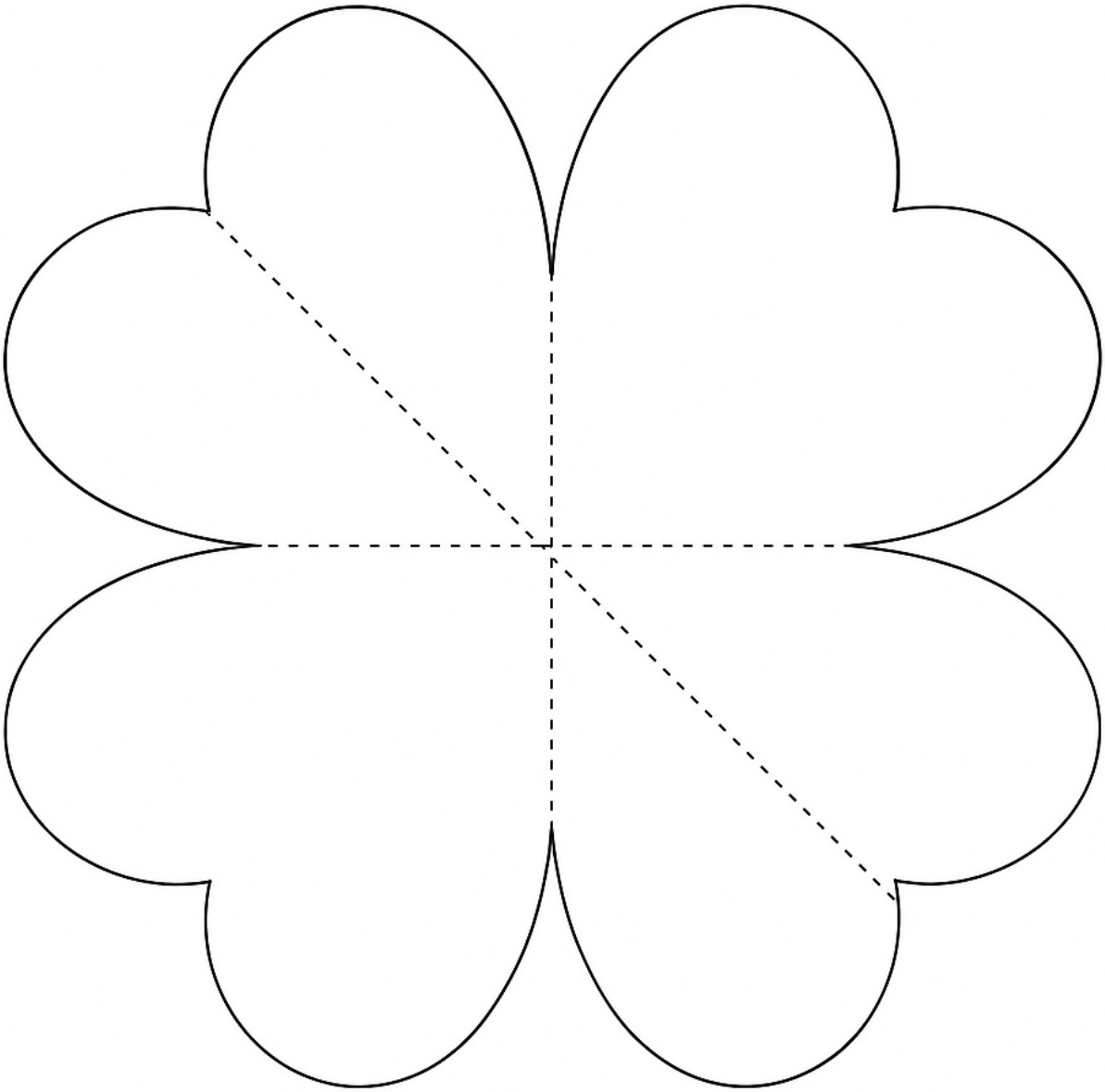Paperisydänkortin kaava