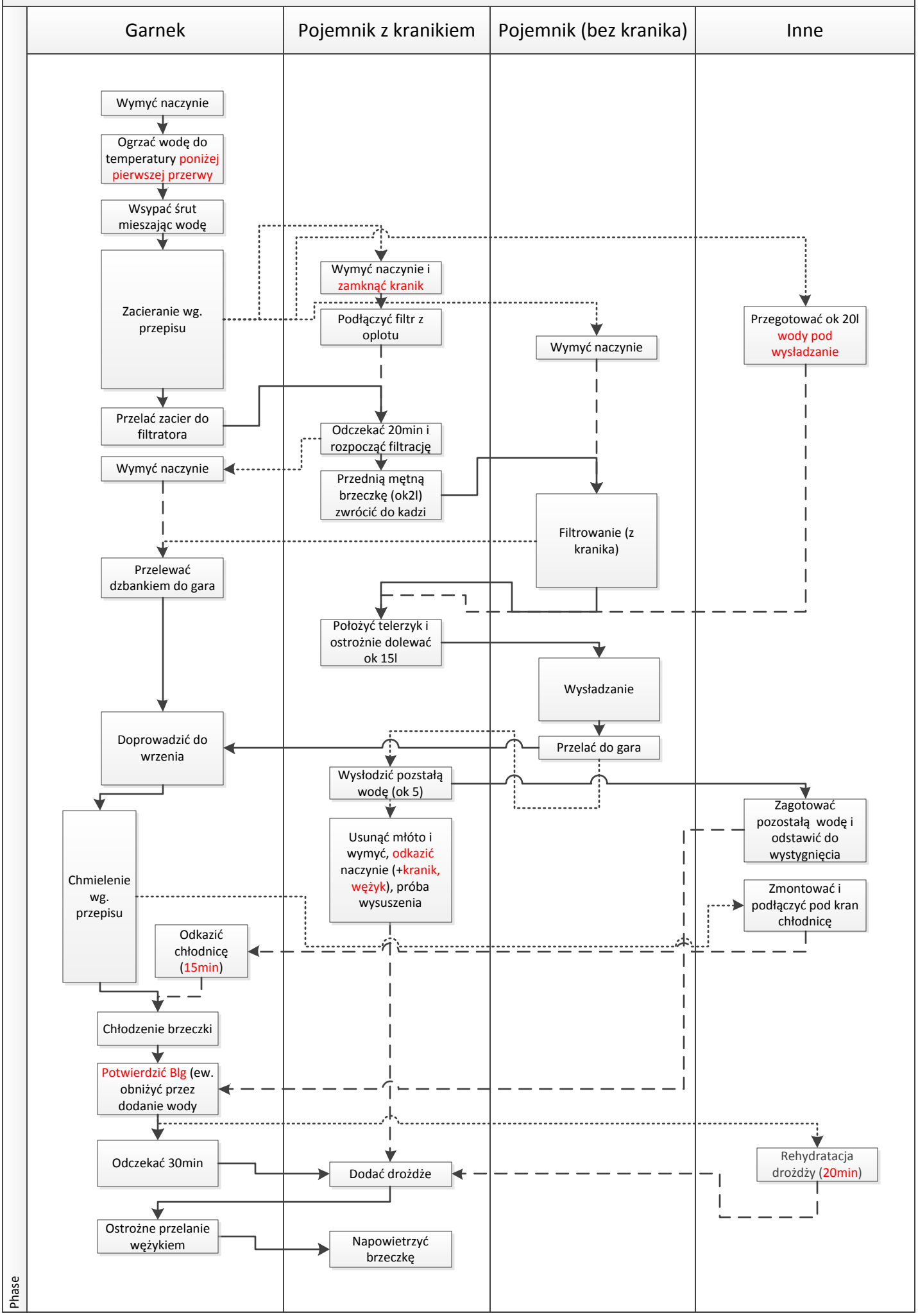Schemat warzenia Piwa