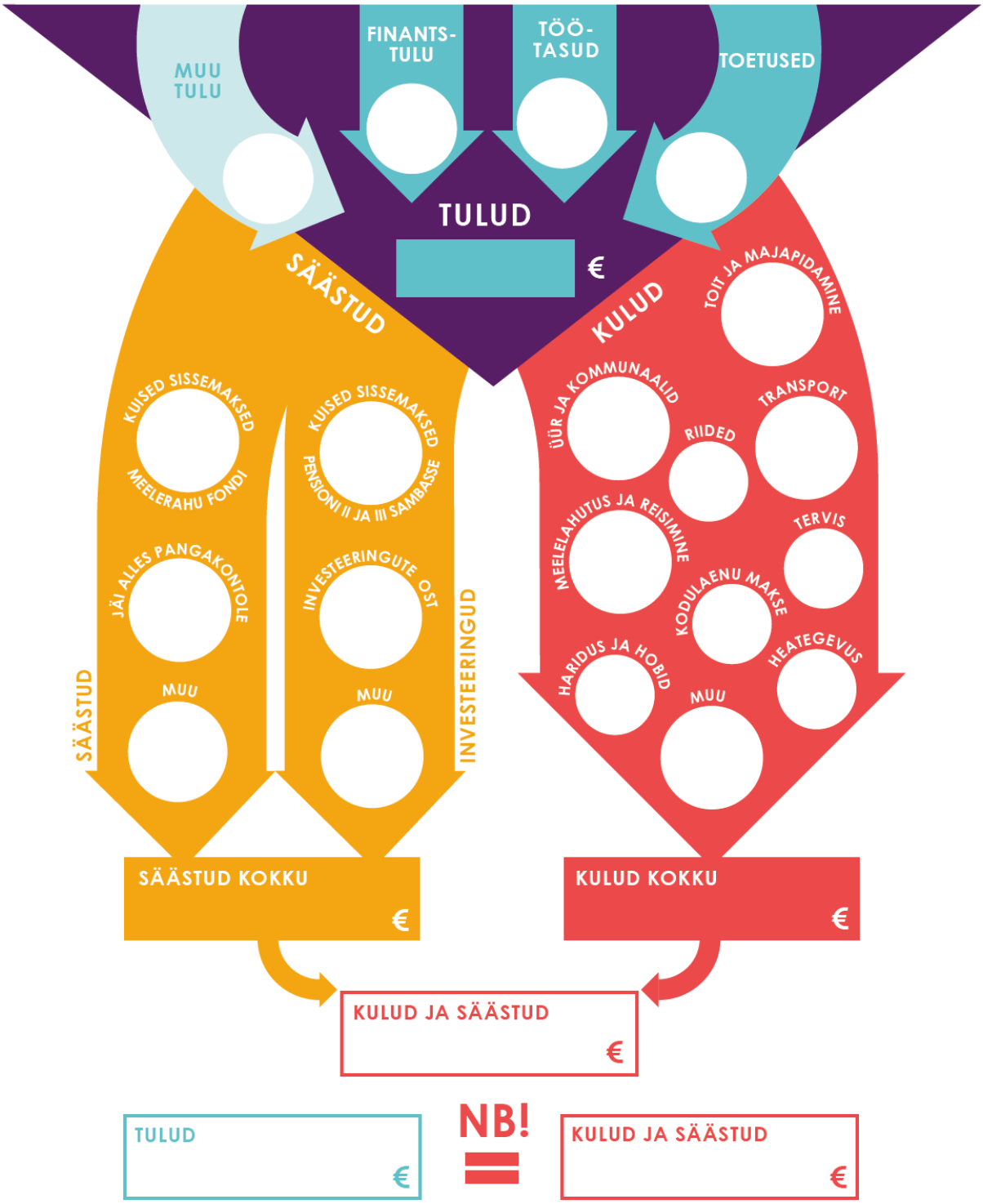



**Eelarve**

Joonis pärineb raamatust "Rahatark mina", © 2026, Kärt Liivamägi, Kristjan Liivamägi