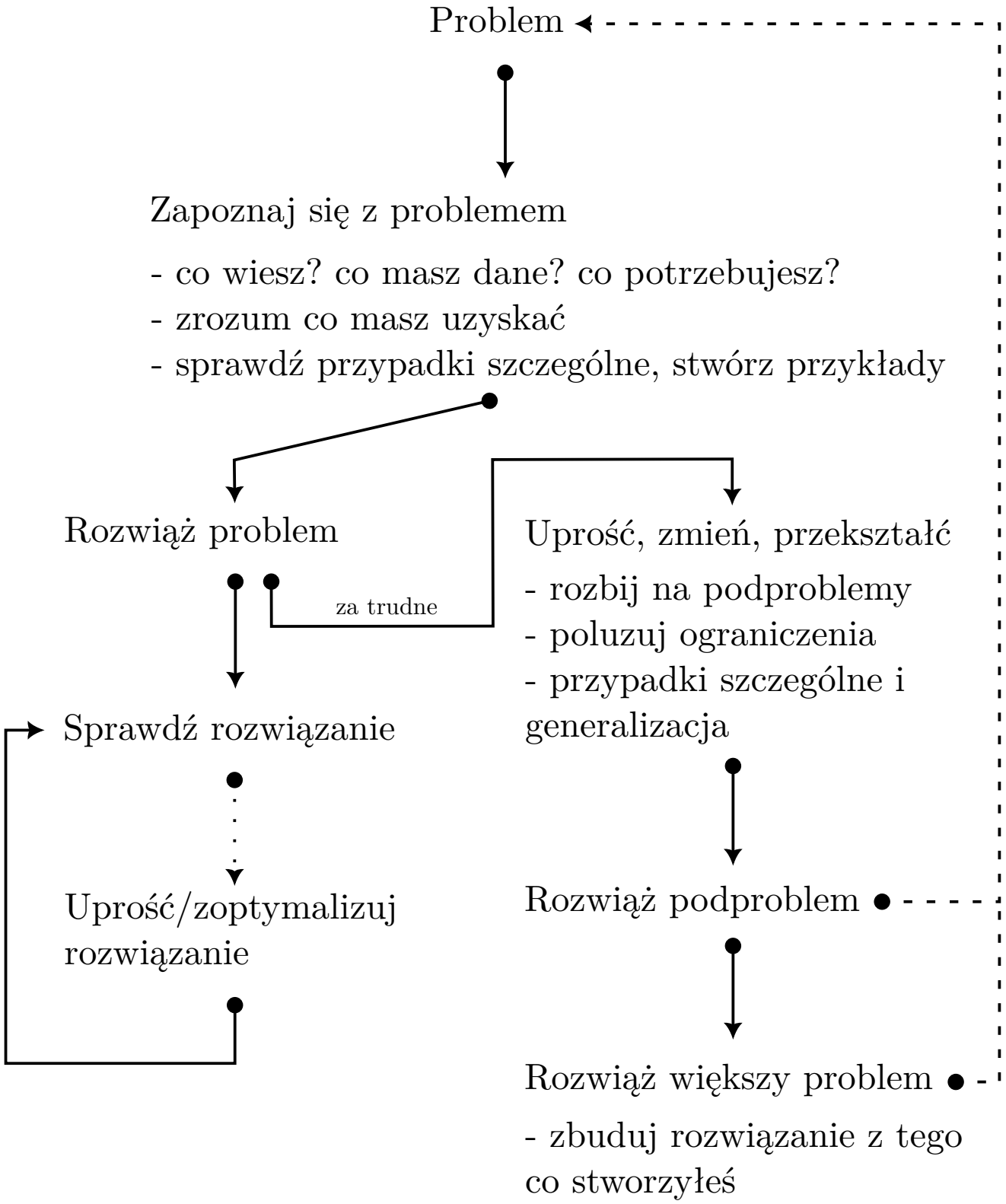Schemat rozwiązywania problemów