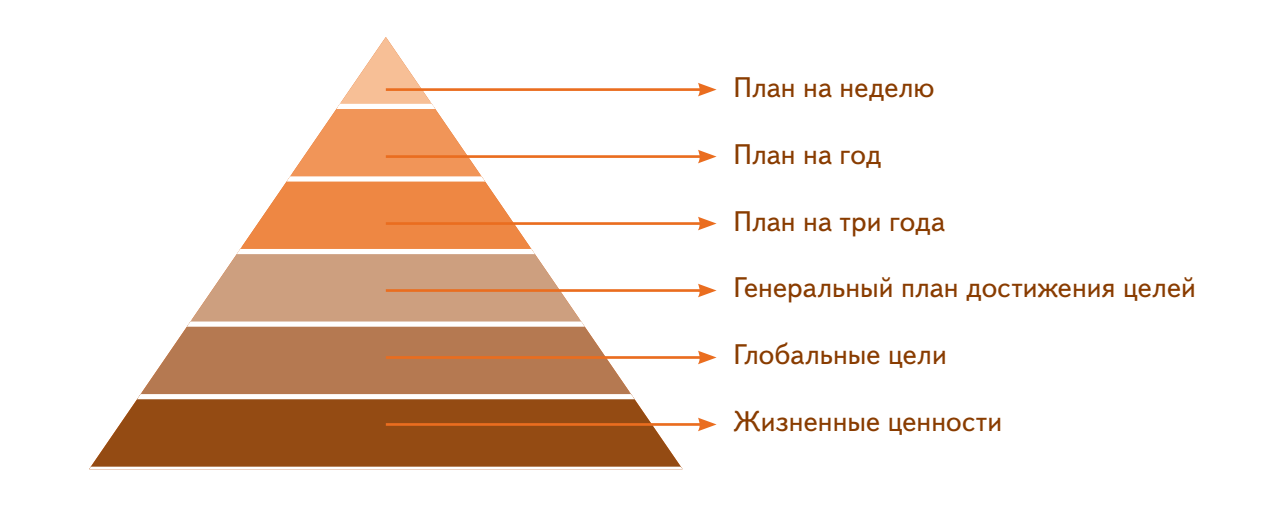Схема 2. Пирамида Франклина