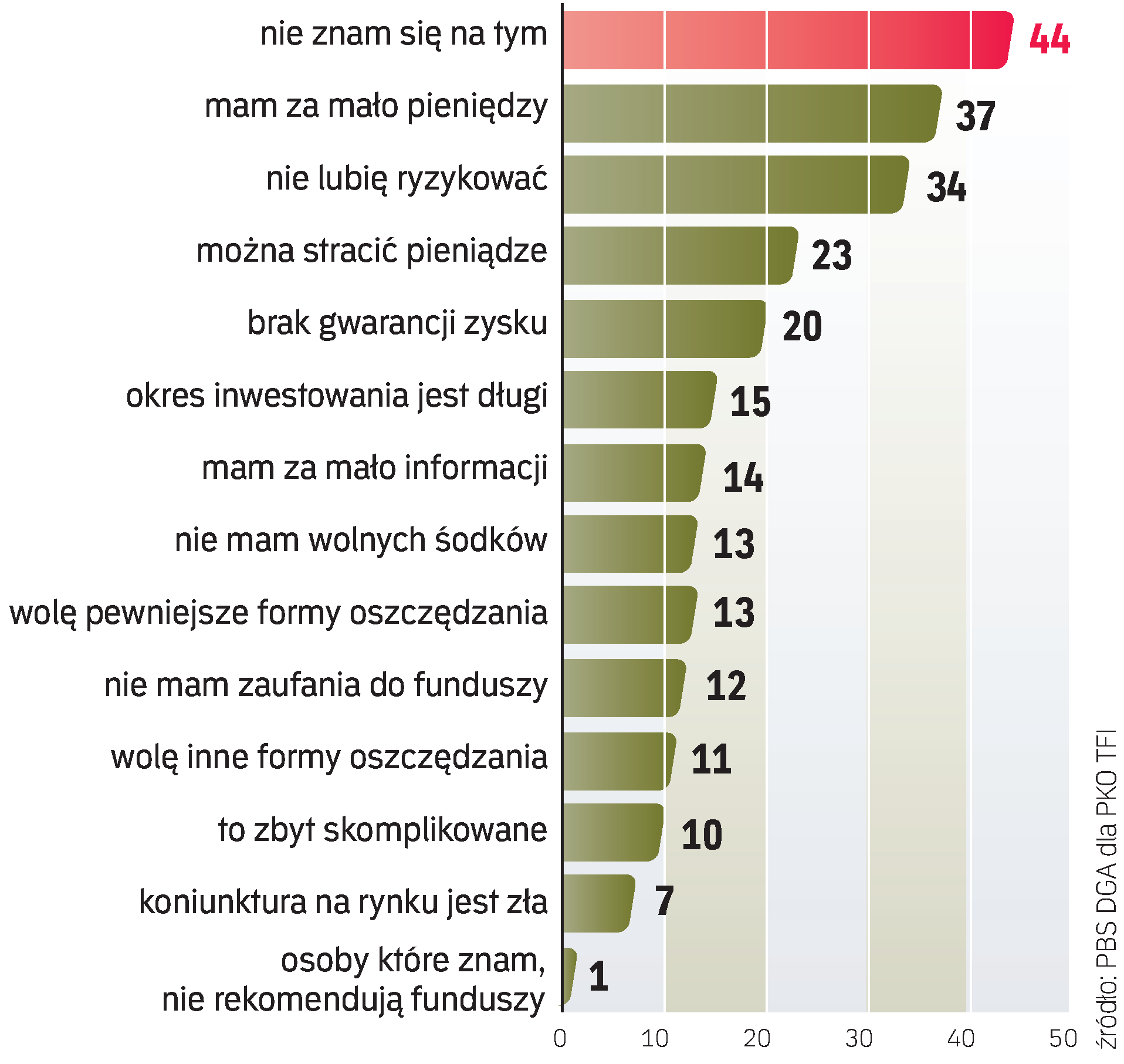Dlaczego nie inwestujesz w fundusze w proc.