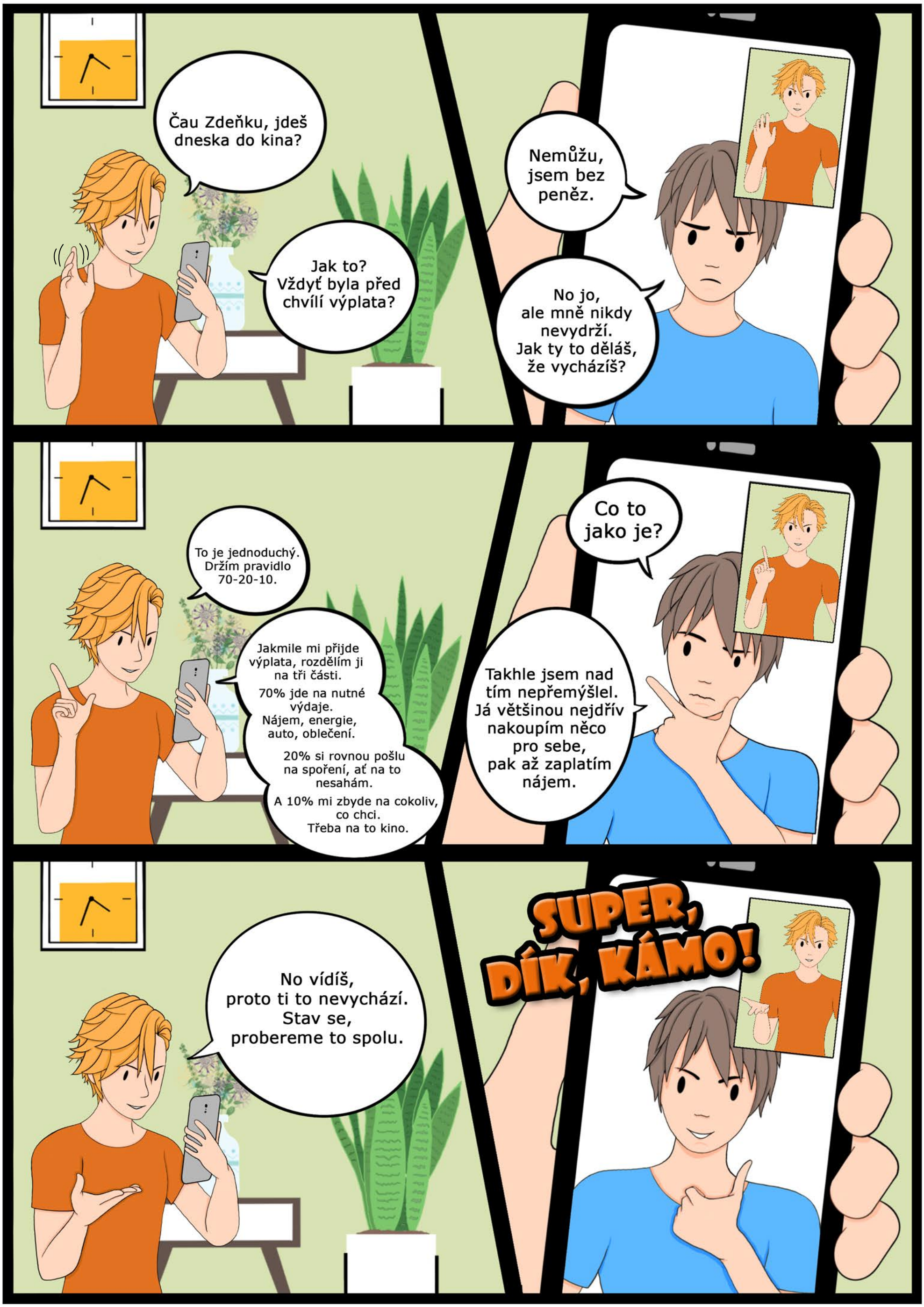Ideální míry tvého účtu? 70-20-10