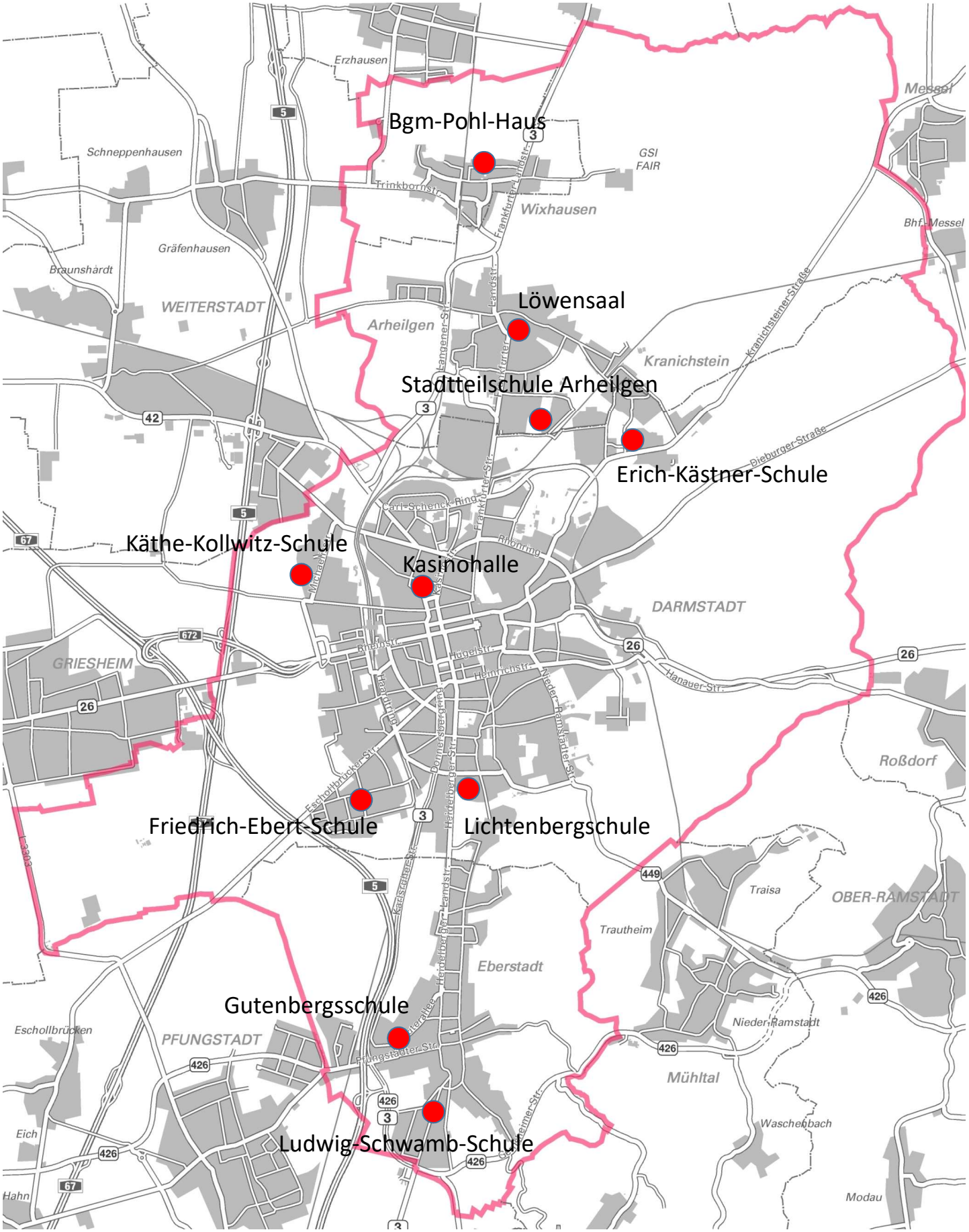Wärmeinseln