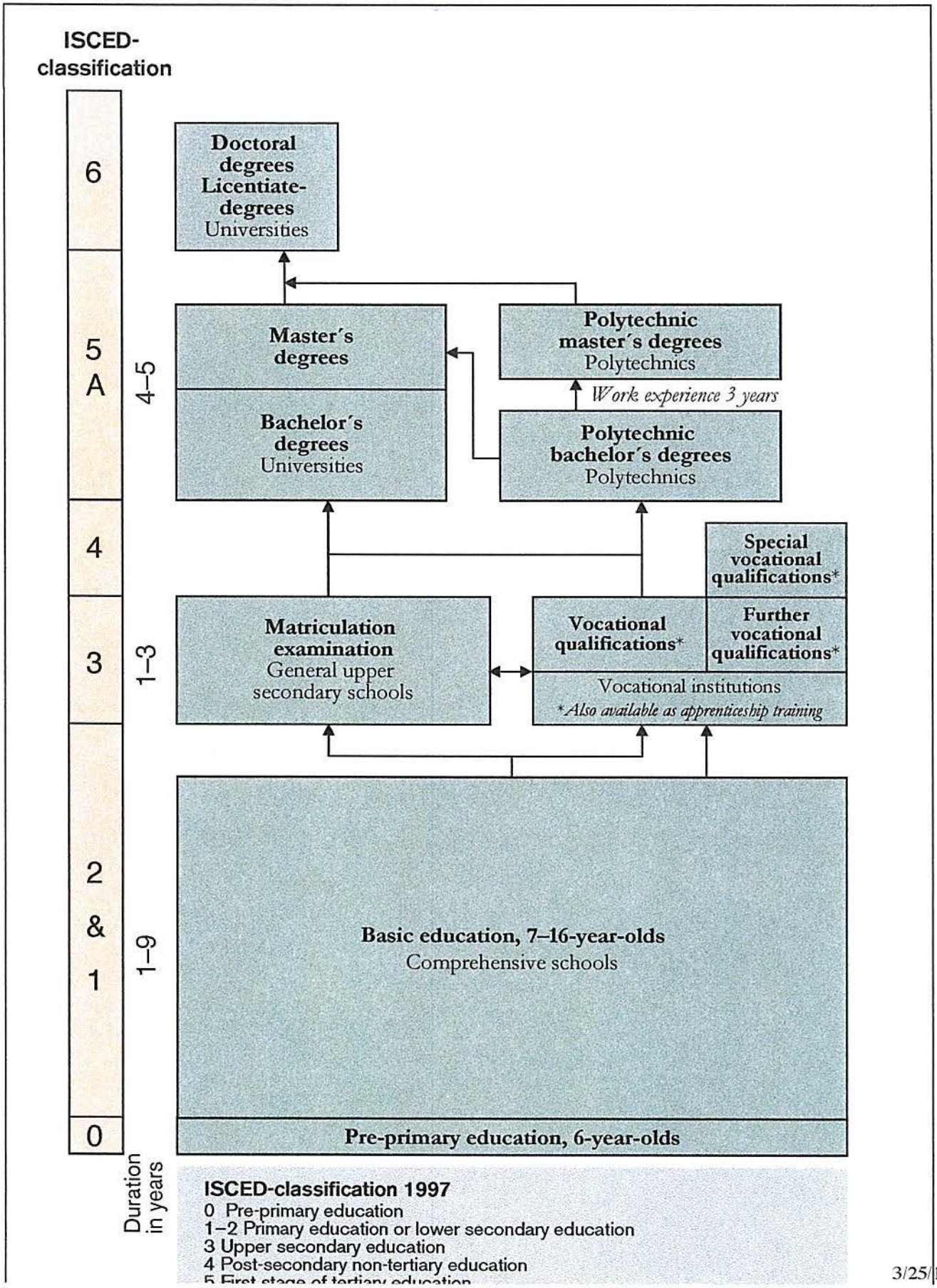FORMAL EDUCATION IN FINLAND