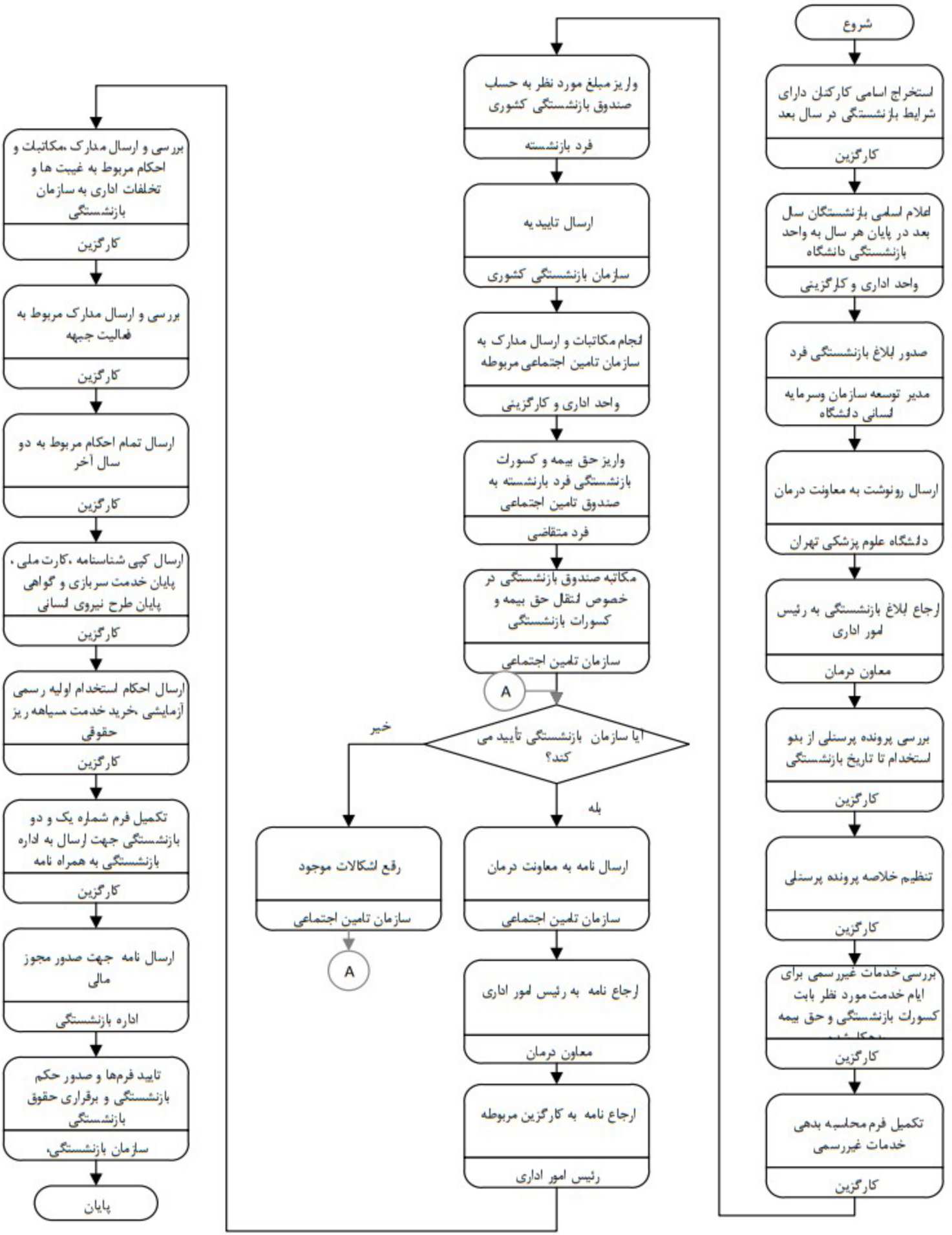بازنشستگی کارکنان