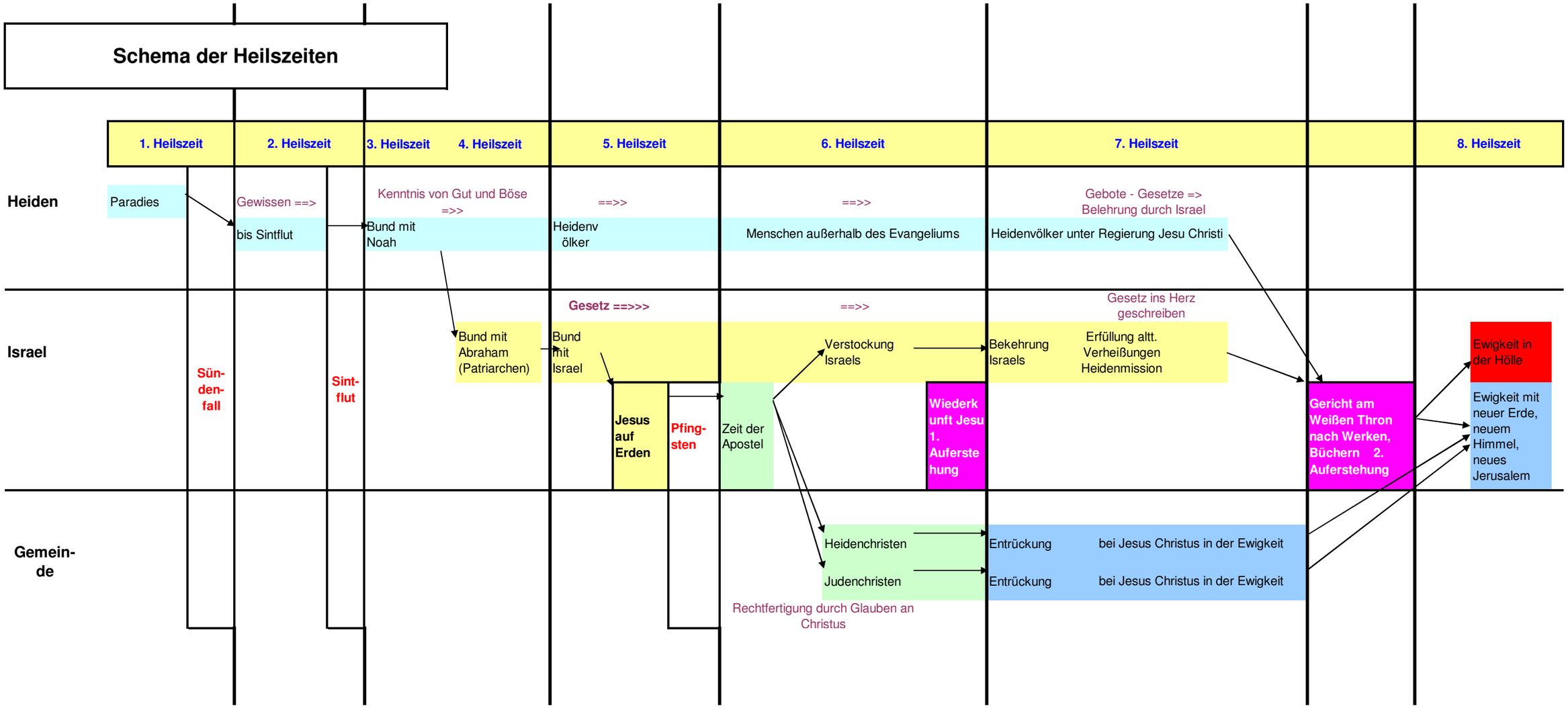Schema der Heilszeiten