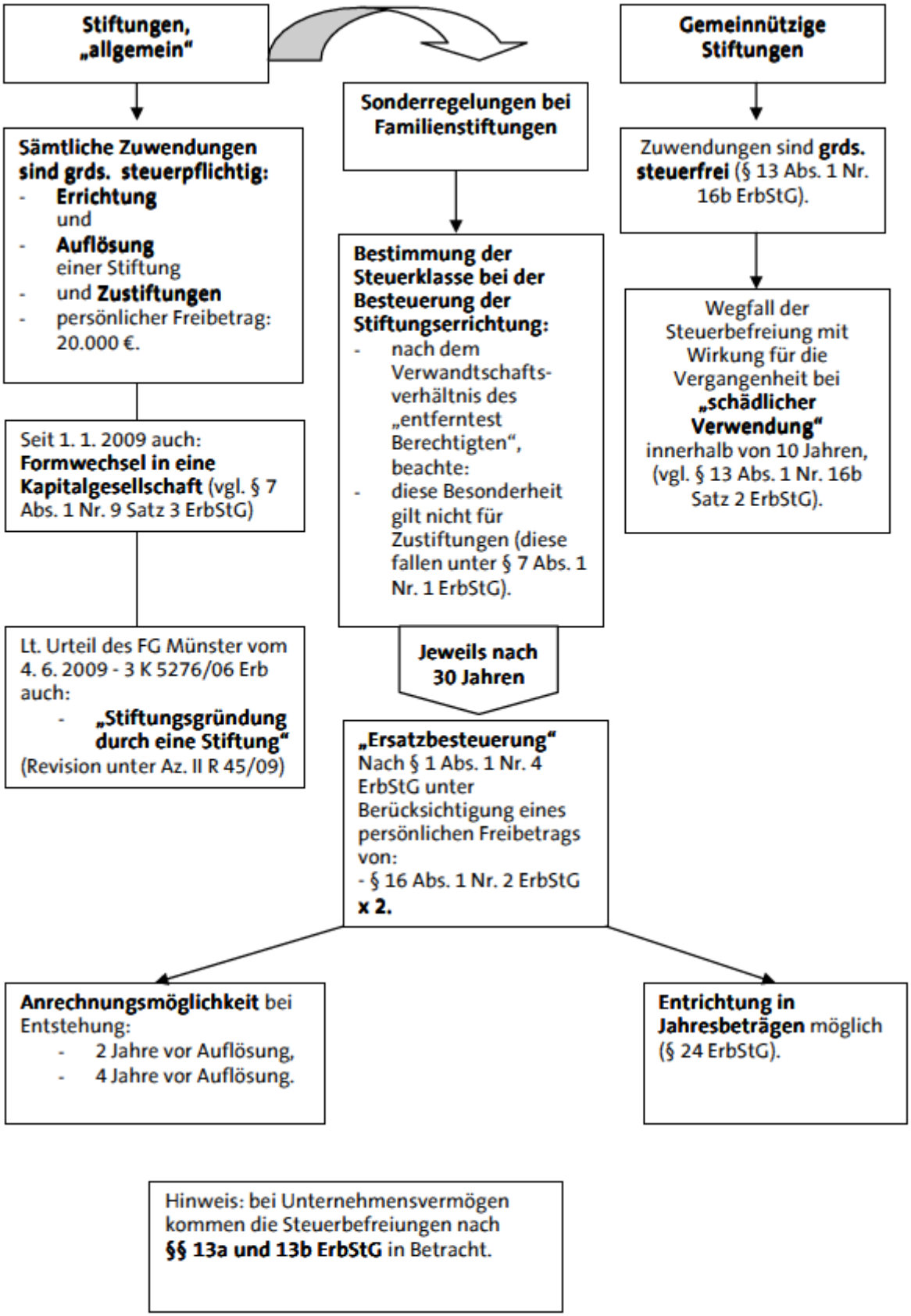Stiftungen und Erbschaftsteuer