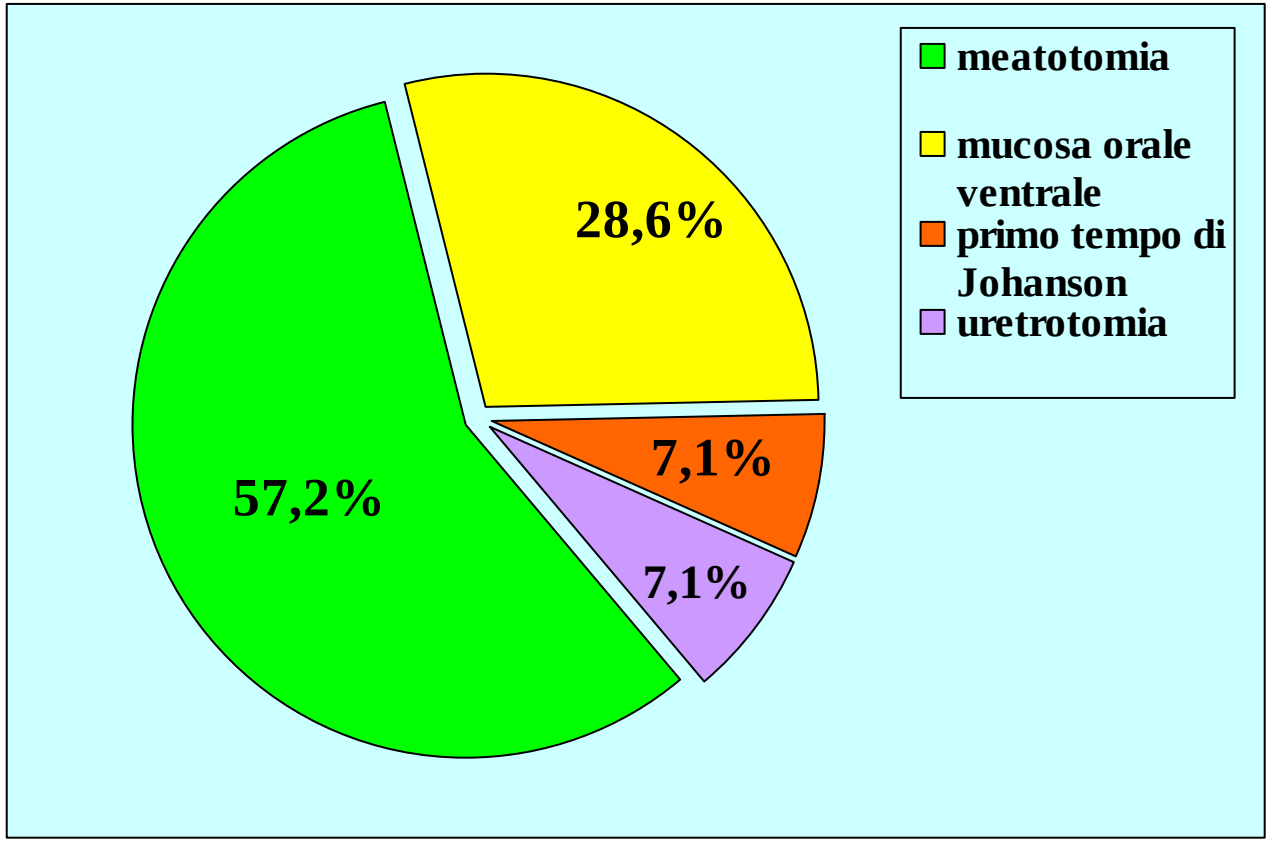Trattamenti degli 14 fallimenti