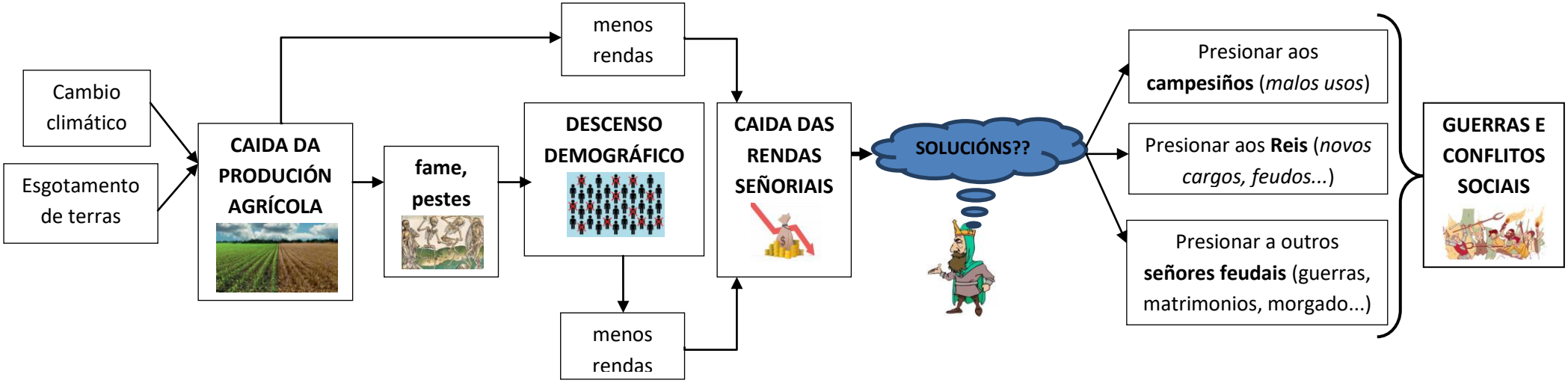ESQUEMA DA CRISE DO SÉCULO XIV