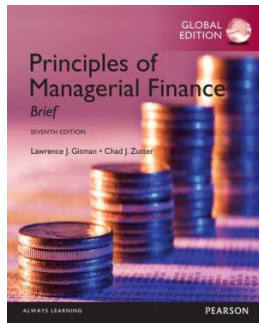


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- Authored by Lawrence J. Gitman, Chad J. Zutter
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