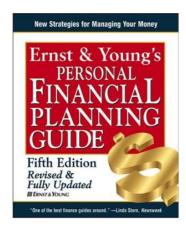
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- Authored by Ernst & Young; Nissenbaum, Martin; Raasch, Barbara J.; Ratner, Charles L.
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