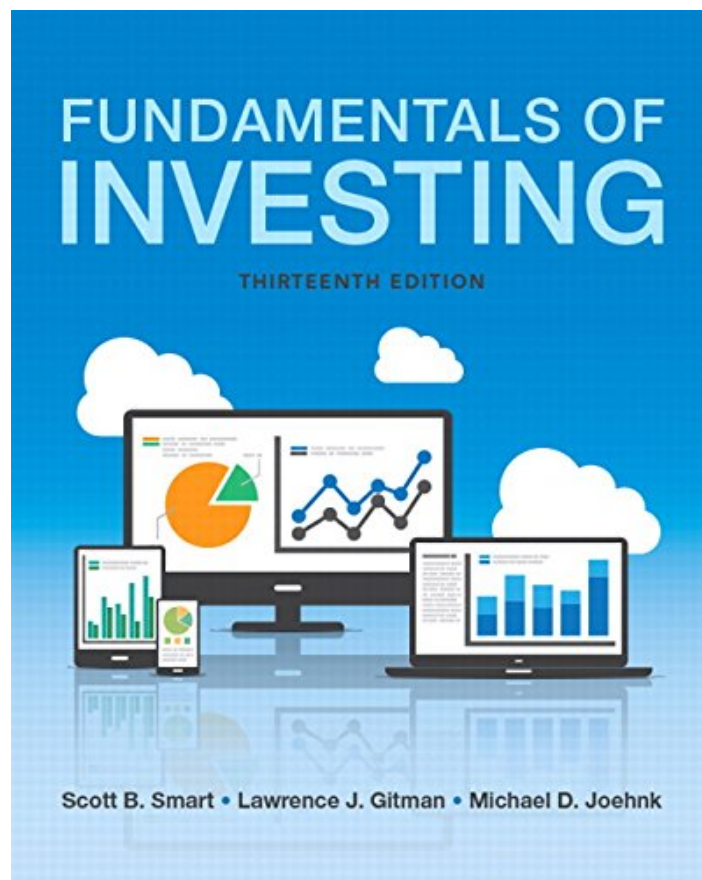


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**by Scott B. Smart, Lawrence J. Gitman, Michael D. Joehnk**



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