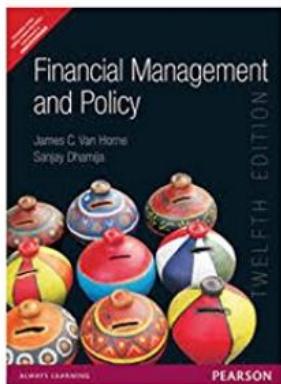


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By James C. Van Horne & Sanjay Dhamija

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