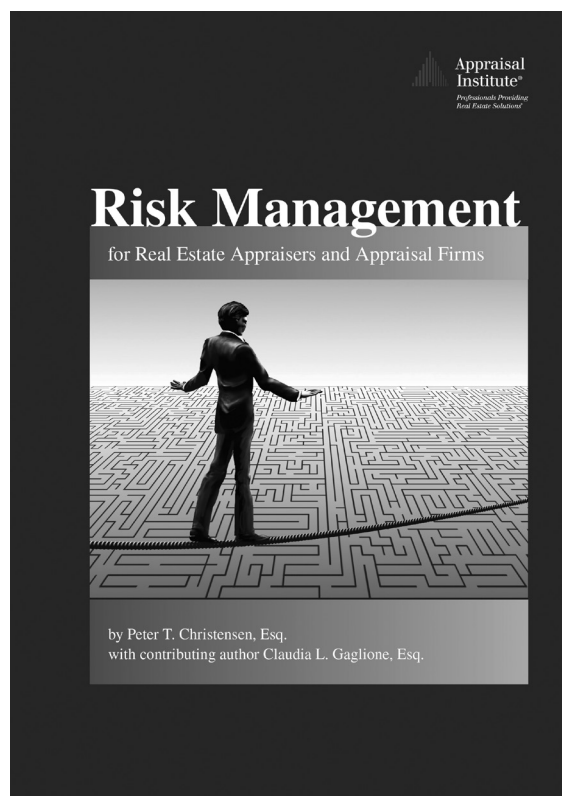


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by Peter T. Christensen, Esq., with contributing author Claudia L. Gaglione, Esq.



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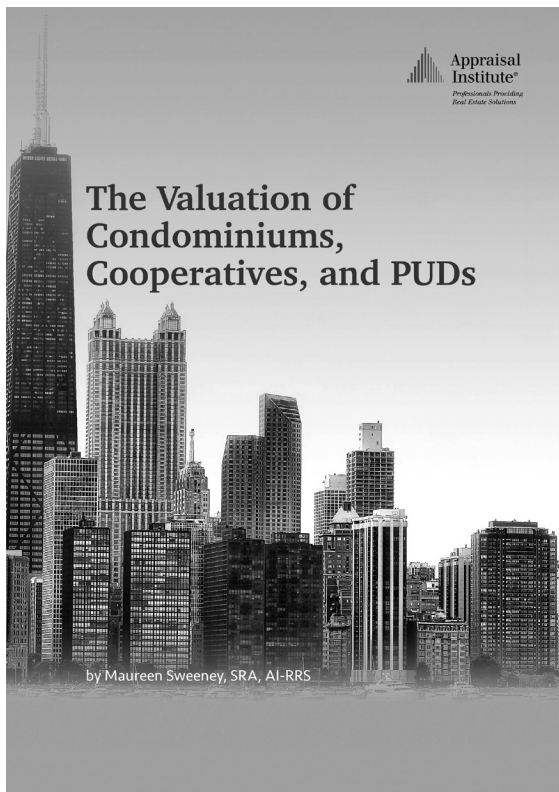
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