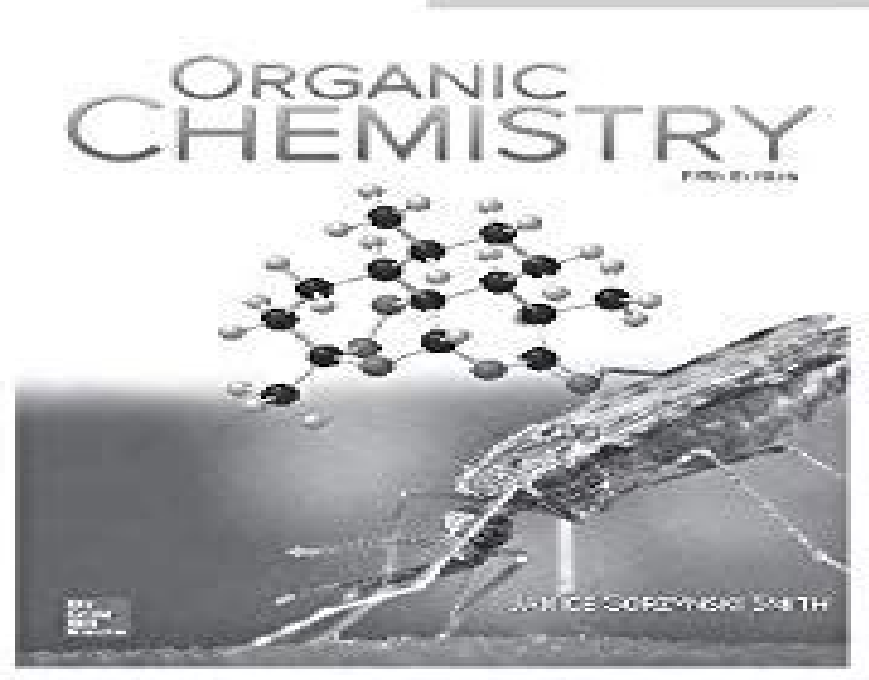


# Student Study Guide/ Solutions Manual

to accompany



Prepared by  
Janice Gorzynski Smith and Erin R. Smith

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