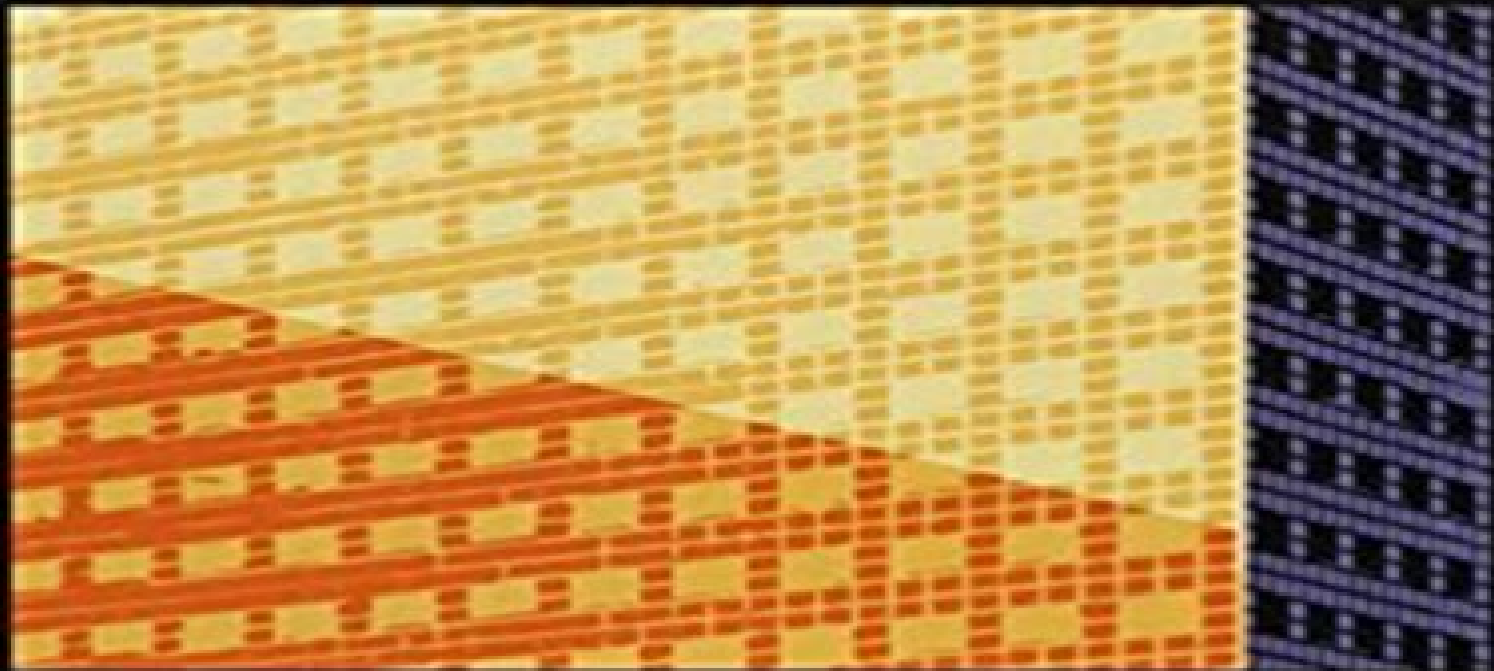


Anthony Saunders | Marcia Millon Cornett



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A Risk Management Approach

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