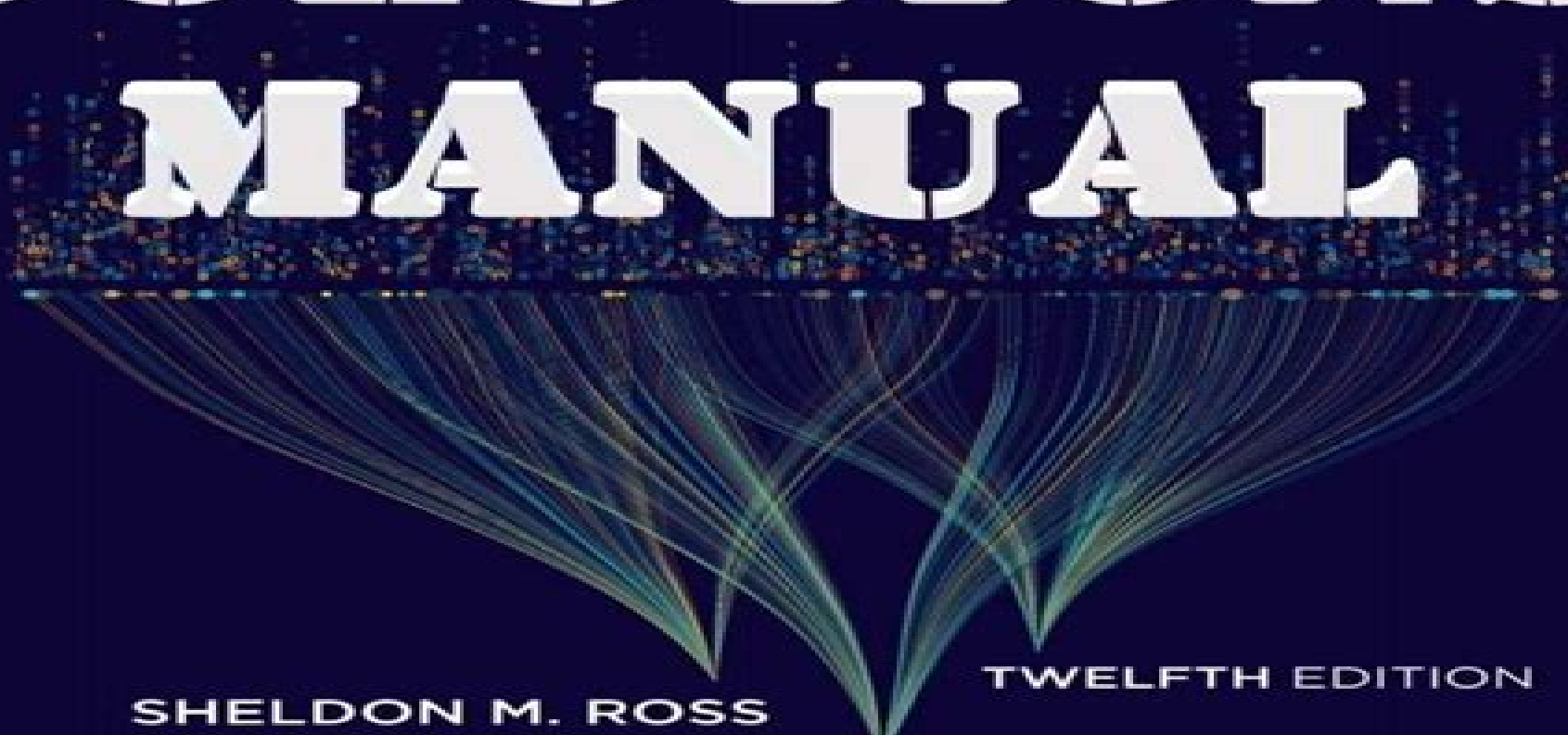


SOLUTIONS MANUAL

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SHELDON M. ROSS

TWELFTH EDITION

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