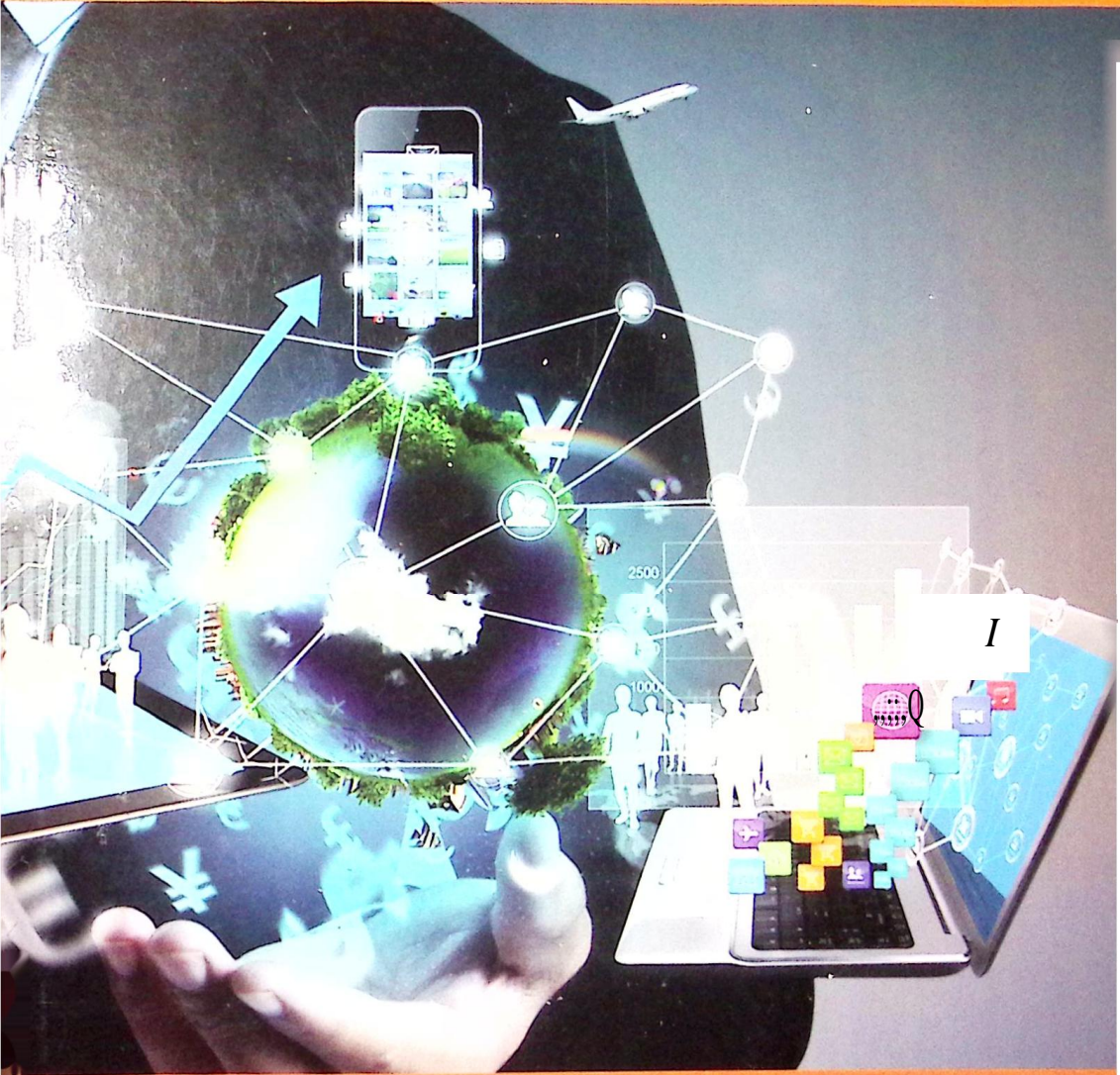


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APPLIED BUSINESS TOOLS AND TECHNOLOGY

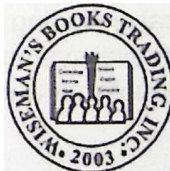


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APPLIED BUSINESS TOOLS AND TECHNOLOGIES

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