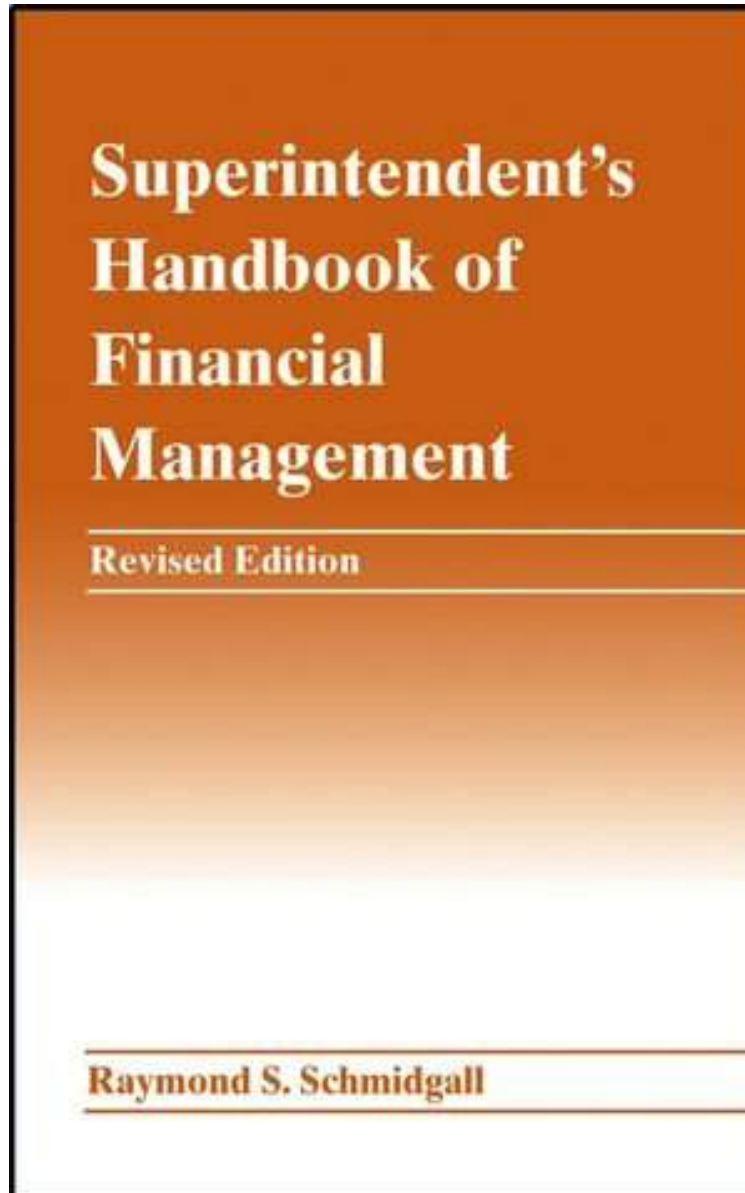


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Superintendent's Handbook of Financial Management

By Raymond S. Schmidgall

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