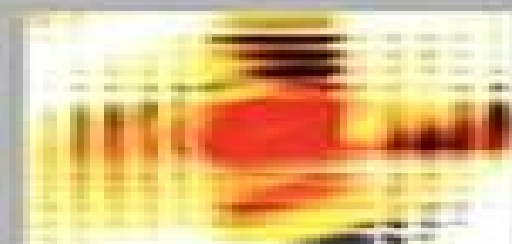


FINANCE AND CAPITAL MARKETS



CORPORATE GOVERNANCE

Financial Responsibility,
Controls and Ethics

Erik Banks



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