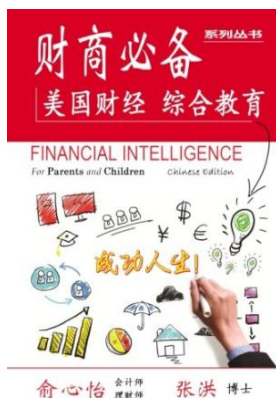


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- Authored by Xinyi Cindy Yu, Professor of Economics Hong Zhang, Cindy Yu Cpa
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