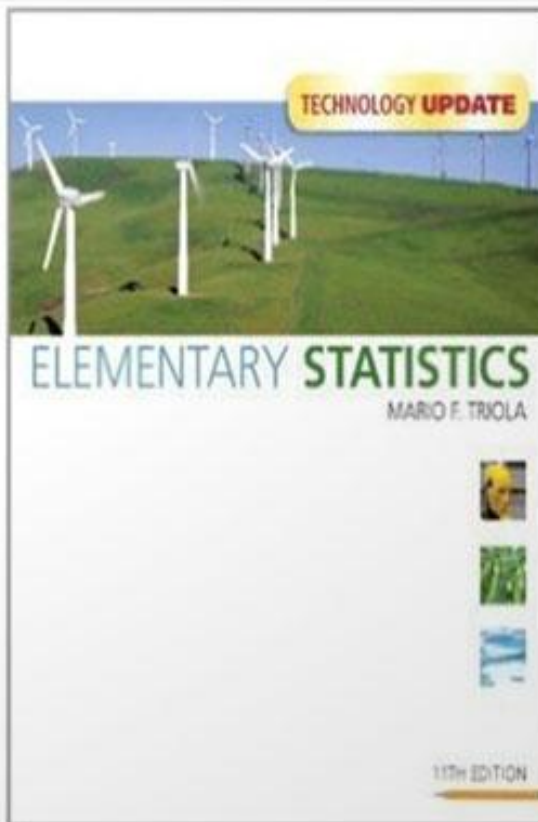


**TEST BANK**



11TH EDITION