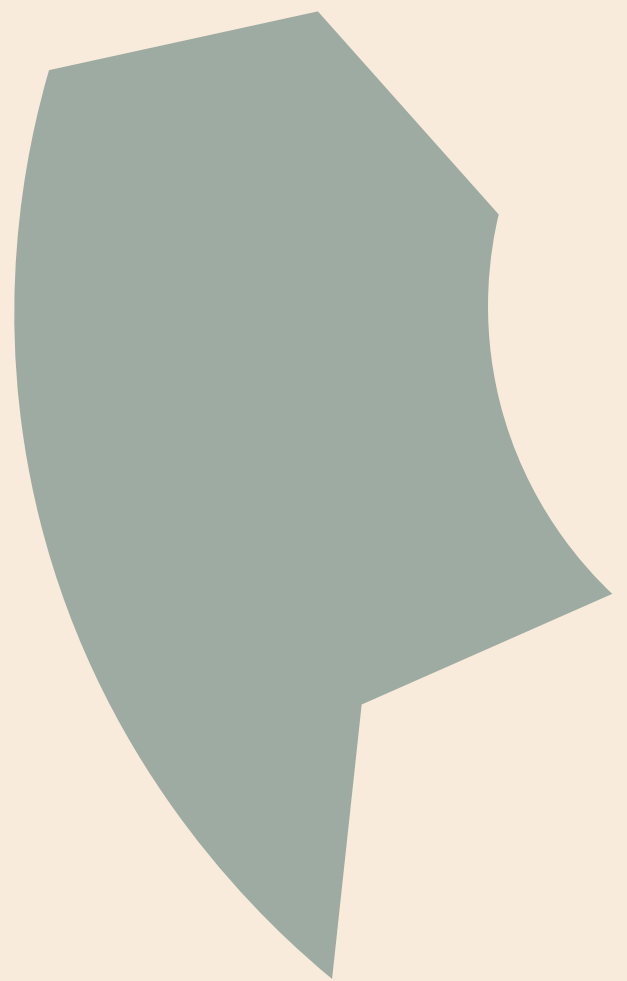


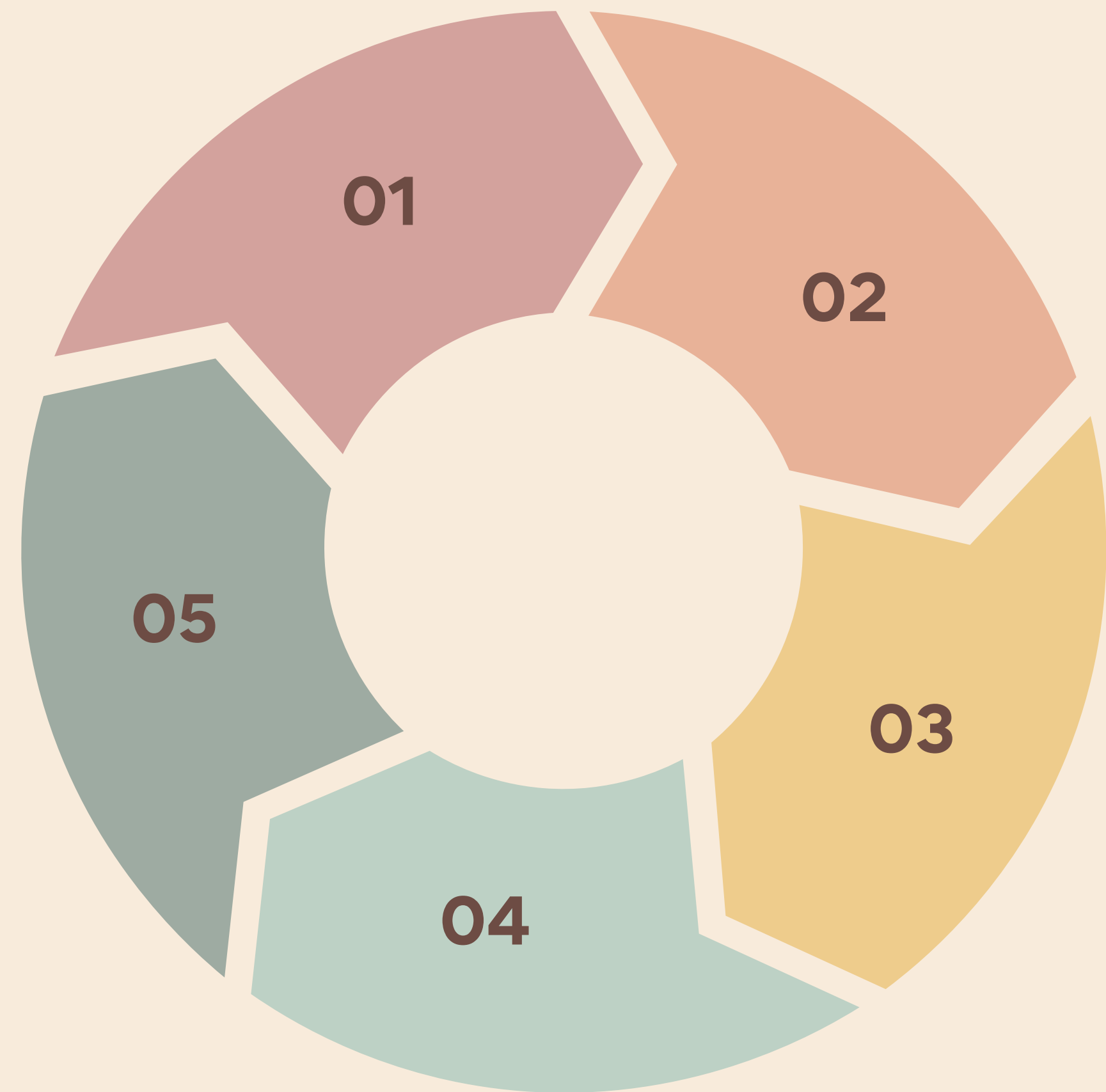
Taking the harm  
out of  
"Hold Harmless"



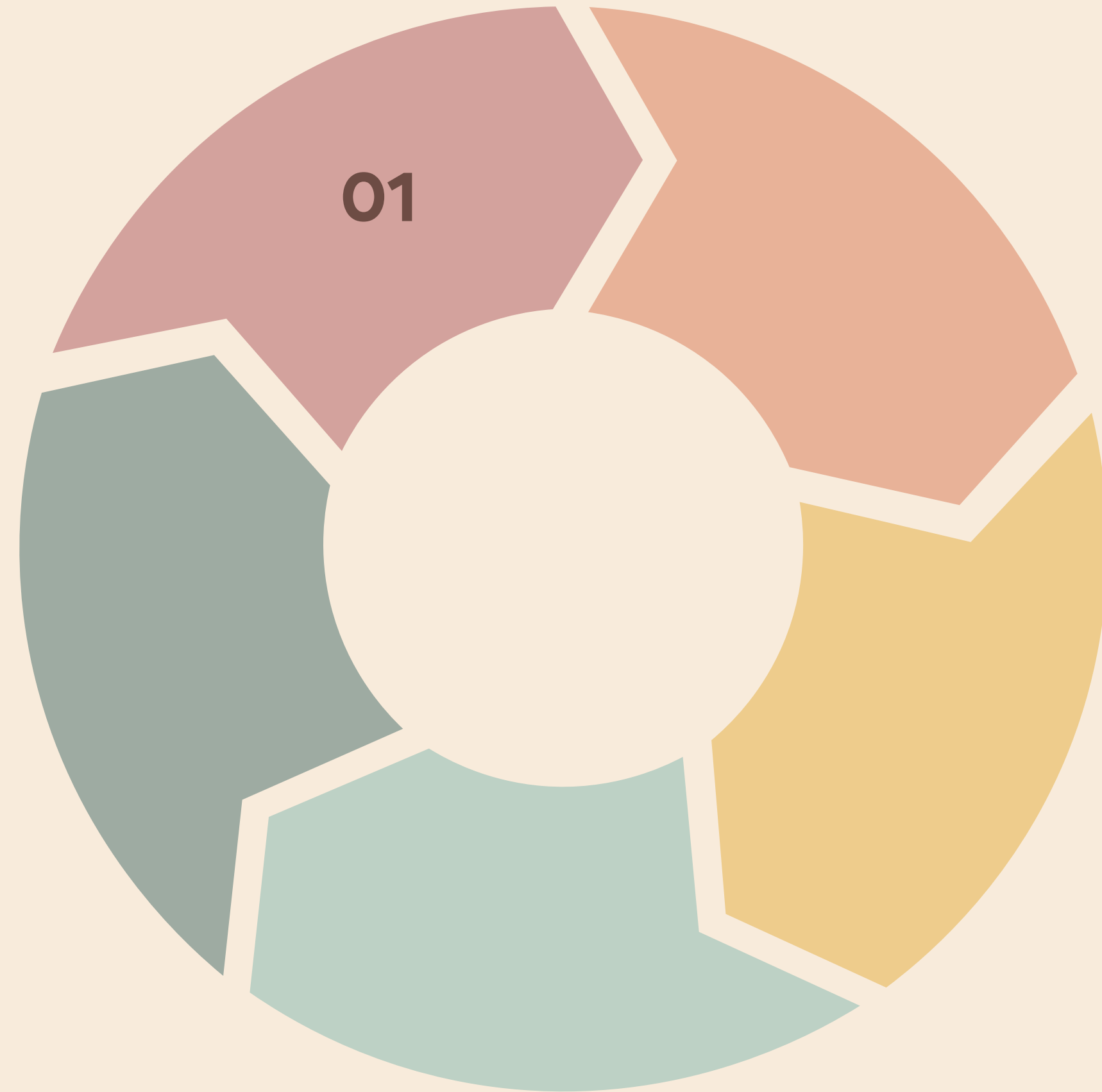


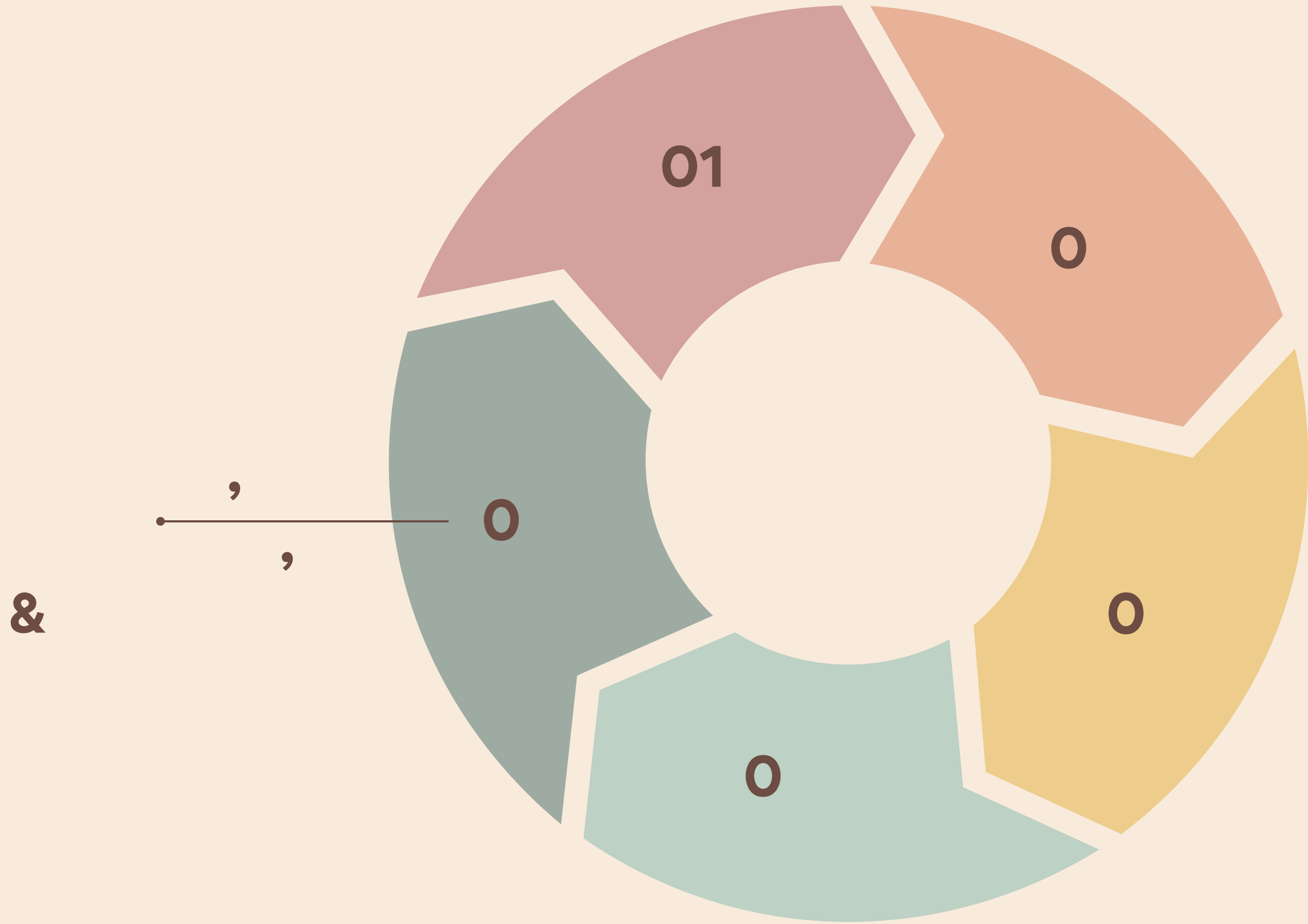


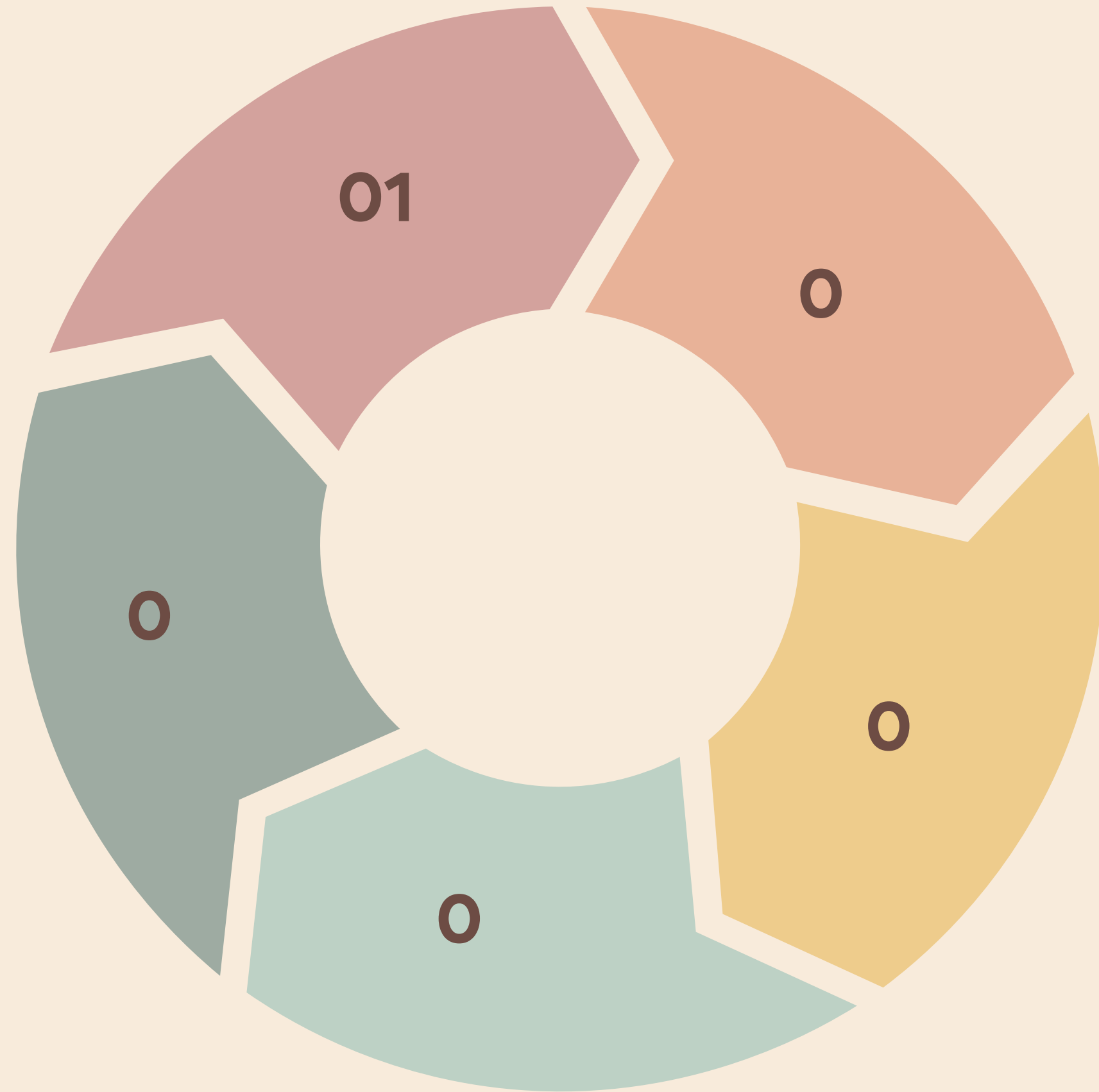
What is the total revenue needed to generate the revenue you need? Where and how will you allocate revenue needed?











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