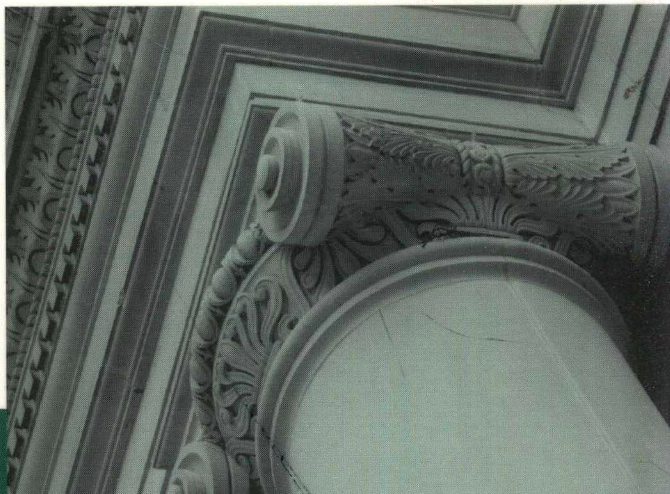
Understanding

Negotiable Instruments and Payment Systems



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DEDICATION

For my wife, Yvonne, with all my love.

W.H.L.

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