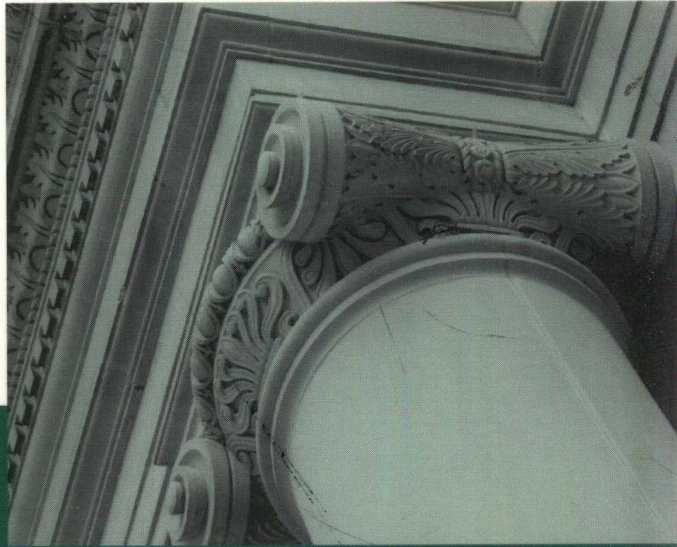


Understanding

NEGOTIABLE INSTRUMENTS AND PAYMENT SYSTEMS



William H. Lawrence

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DEDICATION

**For my wife, Yvonne, with all my love.
W.H.L.**

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September 2002

William H. Lawrence

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