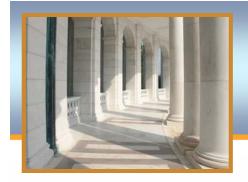


Precept 13: Your Responsibilities and Dispute Resolution Skills to Assist You



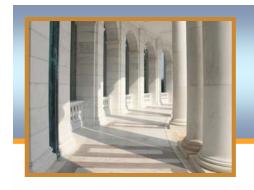
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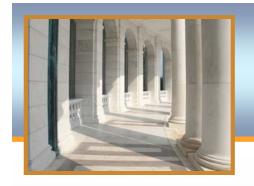
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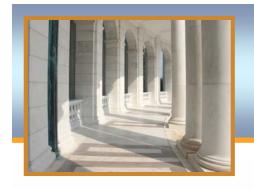


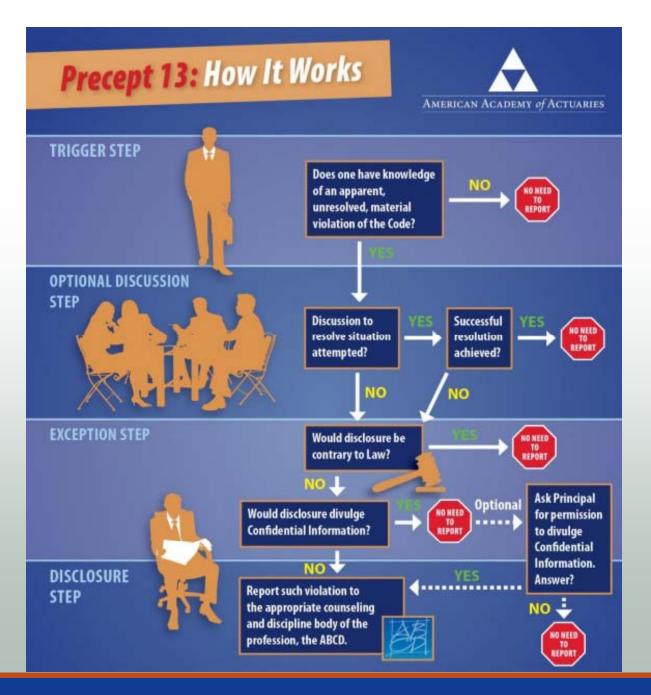




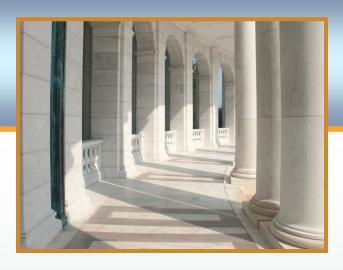












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