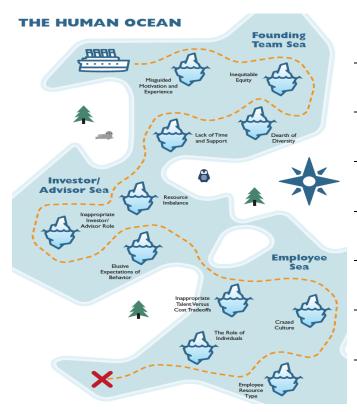
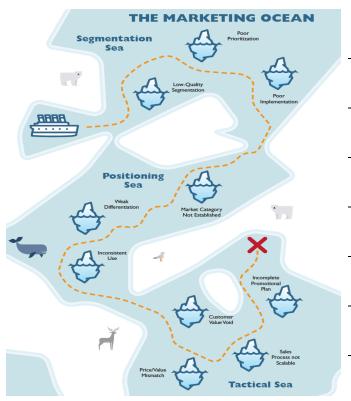


## THE TITANIC EFFECT



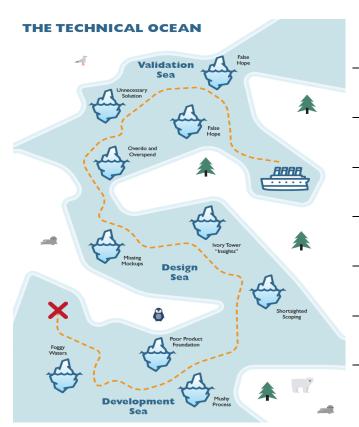
### Questions To Follow Up On:



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# THE TITANIC EFFECT



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