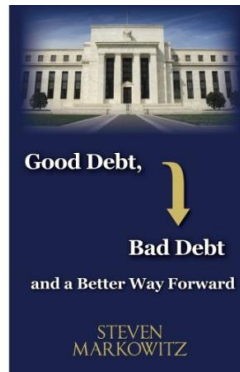


Good Debt, Bad Debt and a Better Way Forward



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(Tania Mosciski)

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