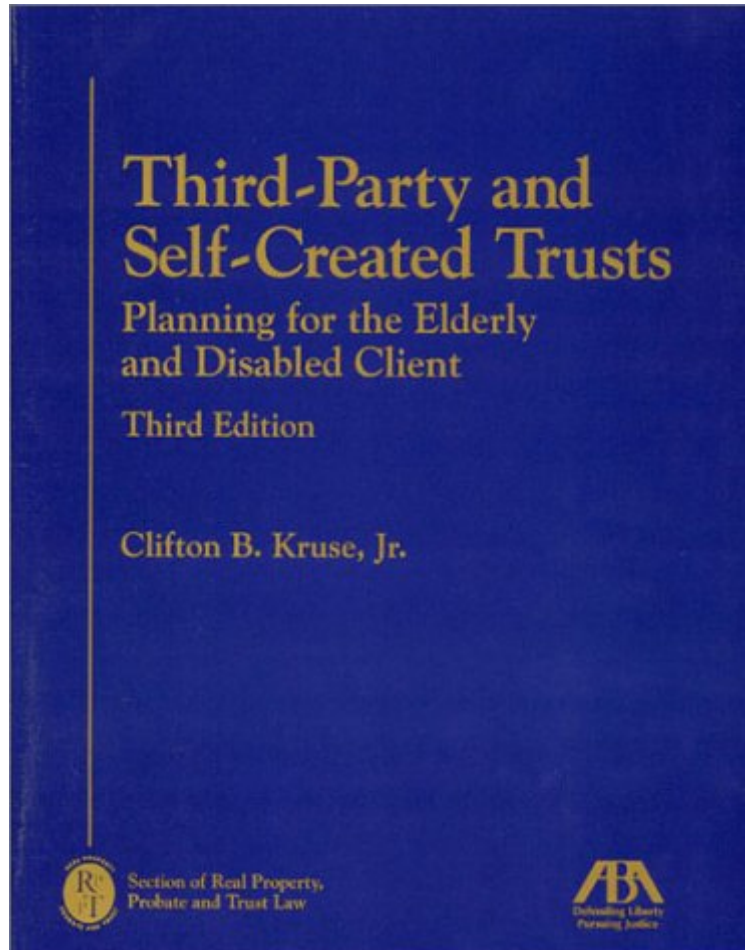


Third-Party and Self-Created Trusts

Clifton B. Kruse

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