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This manual offers guidance on building and managing a personal injury practice. It highlights the tactics, technology and practical tools necessary for a profitable practice, including how to write a sound business plan, develop an accurate financial forecast, and minimize costs. Loved Ones are Devastated When You're Gone. Leave the Gift of Your Important Information All Kept in One Place. "Planning is bringing the future into the present so that you can do something about it now." ~Alan Lakein Steve's Story Steve has been married for 48 years. He always handled the household bills, and took care of all the banking, real estate and retirement accounts. But since his unexpected death, his wife, Linda, is overwhelmed. Of course she's grieving over Steve's passing. But, on top of that, She has absolutely no idea what bills need to be paid, or even, when they are due. Mary's Story On the other side of town, 81-year-old Mary lives alone. After a long battle with a chronic heart condition, Mary comfortably passed away. Even though her two daughters live across the country, they were able to handle their mom's estate with much less grief. That's because, many years ago Mary had saved all her vital information in one convenient place. Preparing and Organizing Important

Information for the Future Death is sure to happen. Yet, with proper planning, you can save your family a lot of hassle at a time when they have more than enough pain and grief to deal with. Long before she finally succumbed to her illness, Mary recorded all her vital information in one place and told her daughters where it could be found. She gave them names, contact information, account numbers, financial information, instructions for pets, messages for friends and next-of-kin. Everything she thought her heirs needed to know. On the other hand, Steve always managed all the household money matters. And, he never had discussions about them with Linda. No one but Steve knew where to find life insurance policies, deeds to real estate, or even who to talk to about the retirement accounts. Steve never expected that his wife would some day have to take over. His lack of planning has made a tough job even tougher for Linda. The End of Life Planning Workbook is valuable, helpful, and it covers everything your family will need to know upon your passing. Which makes it so much easier for your loved ones to settle your affairs. Includes: Personal Information Information about Work/Business Military Service My Children Who to Call Attorney Doctors Family & Friends Documents You Will Need & Location My Will is Located My Living Will is Located The Family Trust is Located My Power of Attorney is Located My Advanced Directive is Located My Health Care Power of Attorney is Located Other Documents are Located Household Information Utilities Creditors Subscription Services Social Circle Memberships & Charities Social Information Social Networking Sites My Idea of Final Arrangements Note to Those Left Behind Regrets & Things That Have Bugged Me Proudest Moments Lessons Learned Apologies Aspirations for Others Choices for My Last Days Facts You May Not Have Known Notes and Updates Just imagine the solace and peace of mind for your loved ones, knowing that you cared enough to record all your important information in one convenient book for them. Saving them from all sorts of grief and anguish. Place your order now for this end of life planning workbook. Each year, more than a million Canadians, affectionately dubbed "Snowbirds," migrate to southern climes to enjoy warm weather and sandy beaches. The strong Canadian dollar is making the trip more affordable and attractive than ever. But post-9/11, Canadians face tighter security, higher health costs, and higher fuel costs when traveling to the US. Canadians must budget accordingly. Especially for first-timers, how can they properly plan their trip to ensure a worry-free time away from home? Among the topics this book includes are: the Snowbird lifestyle; financial planning; what documents you need to enter the US; what types of insurance and coverage are recommended; ensuring you have an up-to-date will; how US tax law applies to Canadians if money is earned or

property sold; snowbirding in Mexico and Costa Rica; plus FAQs, checklists, and sources of further information. Quiet Moments for a Mother's Heart is just the thing for restoring your body and soul. Set aside a few minutes in your day to withdraw from the huddle and muddle of the problems at hand, and refresh your mind with inspiring ideas and words. Find your favorite chair, pour a comforting cup of tea or coffee, and settle in to your personal comfort break. Relax. Let the tension go. Let God remind you of all he has in store for you now and tomorrow. In the mid-1950s, when Mary Lee Settle published *The Love Eaters* and *The Kiss of Kin*, critics hailed her as a sharp and acidic writer. However, when in subsequent novels the focus of her work shifted from contemporary social realism to historical fiction, the same critics who previously had praised her work lost enthusiasm. In Mary Lee Settle's *Beulah Quintet: The Price of Freedom*, Brian Rosenberg examines Settle's work—especially *Prisons*, *O Beulah Land*, *Know Nothing*, *The Scapegoat*, and *The Killing Ground*—to show the magnitude and artistic merit in a single, continuous fiction—a fiction of major importance. According to Rosenberg, the *Beulah* quintet is one of the few grandly ambitious works of historical fiction written by an American woman. In the novels, Settle attempts to apply a European tradition of historical re-creation to American experience and, in so doing, to adapt a largely conservative form to the demands of a revolutionary history and ideology. Although the immediate subject is the history of a region in West Virginia, the deeper subject is nothing less than the history of America: the beliefs, conflicts, and illusions that gave rise to, and continue to distinguish, American culture. Rosenberg also treats the reaction to the *Beulah* quintet among literary critics. He looks at the neglect and misjudgment the novels have suffered by being labeled historical fiction, a genre often thought to consist largely of "romance novels," and explains why the quintet should be placed among the canonical works of contemporary American literature. Rosenberg includes in his book the transcript of an interview he conducted with Settle in which she reflects on both her intentions as a writer and the reception of her work. Mary Lee Settle's fiction has for too long been misperceived. Brian Rosenberg's thorough analysis of the *Beulah* quintet will allow a larger audience to understand the nature and scope of her achievement. *A Cup Of Coffee With 10 Of The Top Personal Injury Attorneys In The United States* - This book is for anyone who has been seriously injured in an accident. Ten of the top personal injury attorneys in the United States will provide you with valuable insights, guide you through the hazardous steps of filing a claim, and shepherd you around the landmines when dealing with insurance companies. If you are the victim of an accident that was due to the negligence of another person or company, you are

entitled to compensation for your injuries. Unfortunately, most people don't realize that insurance companies have no incentive to be fair or to fully compensate you for your injuries. Their unstated goal is to find ways to deny your claim or minimize their liability, and pay you as little as possible. We asked 10 of the best personal injury attorneys to share their insights about what you should know before you settle your claim. I personally believe this is the most powerful and enlightening book ever written on the subject. Shows you how to handle almost every accident situation, and guides you through the insurance claim process step-by-step. The current economic climate is dim for many Americans it forecasts potential recession, trouble for homeowners, and increasing personal and credit card debt. According to Federal Reserve estimates, that credit card debt is already in the trillions of dollars and rising each year. So, what can you do about it without immediately resorting to bankruptcy eliminating the entirety of your finances for years to come? It's a tough question to answer and one that many are faced with regularly, but there are ways to handle these debts legally without reaching for the extreme, final measure that we all dread so much. This book was written to provide every individual who is standing at the precipice of too much debt with the tools they need to settle that debt legally without ruining themselves forever. You will learn everything you need to know about the basics of debt, including what the various kinds secured, unsecured, personal, business, and tax debt entail and how they affect you. You will learn what happens to you when you don't pay, both legally and socially, and what your first steps should be on the road to repairing your debt. You will learn how to assess your overall risks and what your options are with your creditors. You will learn what vulnerabilities your debt collectors have legally and what you can do to legally challenge the validity of your debt. You will learn how to deal with bill collectors and how to create a line of communication that is two ways and not reliant solely on them making demands. Top financial experts, bill collectors, and one-time debt owners have been contacted and interviewed for this book and their interviews have been included here to provide a complete outline of what you can expect when you try to settle your debt. You will learn how to start negotiating settlements with your creditors and what specific things you can and cannot do when dealing with them. You will learn the variety of debtor's rights that exist and why they are never told to you, including details about the Fair Debt Collection Practices Act and how this act is legally enforced. For anyone who has ever spent the better part of their life dodging calls from creditors or trying to figure out how to pay those bills next month, this book will be the tool you need to understand how to tackle and deal with your debt. Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent

information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed. When a loved one dies, we want to know that their final wishes were carried out as they had hoped. Being entrusted to carry out these wishes is an enormous responsibility, and one you may not fully understand. The title of executor is given to those who have been named to administer a will and handle the specifics involved with settling an estate. Many times, a loved one dies before the executor has time to learn what the title entails. Sometimes, this title is given to family members who have little or no experience with taxes, inheritance law, and probate, leaving someone who is already grieving feeling overwhelmed and frustrated. Assuming they are not capable of performing these tasks alone, many people turn to an attorney to assist in the particulars, who in return charges them hefty fees. If you have been charged with serving as executor to a simple estate, *How to Settle a Simple Estate Without a Lawyer* can bring you up-to-date -- quickly -- on everything you need to know about wills, trusts, probate, taxes, and much more. This book will help you assess whether the estate under your control can be settled without an attorney. Estates that involve guardianship of a child and complex trusts may require the assistance of a lawyer. Before paying expensive attorney fees to settle a rather straightforward estate, allow this book to explain all the basics you need to know to tackle this project on your own, saving you thousands in the process. In this book, you will learn about identifying the different types of trusts -- such as charitable trusts, generation-skipping transfer trusts, living trusts, and totten trusts -- as well as taking the first steps as an executor, navigating the probate process, paying the debts of an estate, and distributing bequests. You will be provided with a complete dictionary of all terms relating to estates, a list of common mistakes that novice executors often make, and an array of resources available to you beyond a lawyer. This book will explain the duties you will perform as the executor, as well as how to set up a filing system for important documents involved with the estate, claim life insurance and social security benefits, read the will, manage assets and pay bills involved with the estate, and transfer property belonging to the estate. We spent hundreds of hours interviewing estate planning professionals and gathering information from novice executors, such as yourself, who share their tips and advice for successfully settling an estate without paying thousands. Settling a loved one's estate can be a taxing experience when also trying to cope with his or her passing, especially if the subject is foreign to you. Don't worsen the experience by throwing away your hard-earned money and hiring an attorney to settle a simple estate you can feasibly handle on your own. **TREASURY MANAGEMENT** The Practitioner's Guide Treasury Management: The Practitioner's Guide describes all aspects of the treasury function. This comprehensive book includes chapters covering the treasury department, cash transfer methods, cash forecasting, cash concentration, working capital management, debt management, equity management, investment management, foreign exchange risk management, interest risk management, clearing and settlement

systems, and treasury systems. If you are a treasurer, CFO, cash manager, or controller, *Treasury Management: The Practitioner's Guide* allows you to quickly grasp the real world of treasury management and the many practical and strategic issues faced by treasurers and financial professionals today. Now, in this smart, witty guide, attorney and conflict resolution expert, Thomas Crowley offers you "battle-tested" strategies and step-by-step guidance on resolving your business and personal disputes fairly, equitably, and without the agonies of a court trial. And most importantly, he explains it in clear, down-to-earth English, not in legalese! Applicable to virtually any type of dispute, including marital, employer/employee, and contract disputes, the techniques Thomas Crowley provides are designed to get both sides to structure their feelings, help them get their facts out straight and state their cases, and enable them to hash out a mutually agreeable settlement in a civilized fashion. Borrowing from Peter to pay Paul? The American economy is dragging, with unemployment rates rising and consumer debt hitting \$2.5 trillion. Many people are in deep and need help. Here, a Certified Financial Planner explains the mathematics of debt; strategies to deal with credit card, mortgage, student, and other loans; why debt consolidation and taking loans from a 401(k) can lead to problems; truths about bankruptcy; and how to use debt while eliminating it. - Includes essential resources and websites, sample letters and forms, loan forgiveness programs, bankruptcy resources - Author a Certified Financial Planner - Covers every kind of debt, mortgages to credit cards to student loans - National credit card debt is growing exponentially "In this book, I examine every aspect of personal injury litigation, from attracting new clients to jury trials, and beyond. The personal injury laws vary from state to state and between state and federal court. Since 1983, I have been a trial lawyer in Pennsylvania and New Jersey. Much of the information presented involves those experiences. The law in your state may be different. Nevertheless, there is much uniformity throughout the states. The information in this book can be used by personal injury litigants and their counsel in any state. You may have to refer to local sources for the law or practice that applies to your situation". -- INTRODUCTION. As a new physician, you face numerous questions: How do you decide what type of medicine to practice? How should you prepare for your residency interview? Where do you want to settle after your training? Dr. Rashed Hasan, a pediatrician, knows that it's not always easy to answer that question. He offers advice that can help you decide what's right for you, answering the questions above and also providing insights on determining the right time to buy a home; negotiating contracts with hospitals; building a sound financial life; deciding whether to open your own practice or join a group; and navigating the tax code to maximize earnings. He includes practical information for new and established physicians on a variety of topics, such as improving leadership skills, maintaining health, responding to malpractice claims, and preparing for retirement. Hasan also explores the ramifications of recent changes to the health care system, including the Affordable Care Act. While it isn't perfect, the medical profession can be everything you dreamed it would be when

you learn how to build your future today. Getting your affairs in order can be difficult, but it's an important part of preparing for the future, for you and your loved ones. Your personal information in this planner will be exactly what your loved ones will need when it's time to settle your estate, and keeping the information organized in this planner will make it much easier. There are 15 topics included in this planner, some of them are listed below: Who to contact Financial Information Property owned Recurring payments Employment Insurance Policies Mortgage/Loans and so much more! I wish I had this information when one of my family members passed away. I had so many questions, and no one to ask. This planner would have saved me time & avoided expensive mistakes. Planner size: 8.5" x 11" Pages: 170 Cover: Matte This guide provides instructions and sample forms for filing for personal bankruptcy. Some of the elements covered include: the two basic types of personal bankruptcy, their comparative advantages and disadvantages and pointers on which types to choose, pointers on advance planning for bankruptcy to gain the maximum benefit, and other topics. When I'm Gone-Personal Information & Final Wishes When your loved ones lose you, the information in this journal will be exactly what your family will need to know. Putting all the useful information in one central place will help avoid uninformed decisions & expensive mistakes. This will be a gift you will give to your family when it's time to settle your estate. The information in this journal does not take the place of your Will or Trust documents. 15 topics included in this journal are: who to contact in case of an emergency personal & extended family information employment Information important passcodes online login & social media passwords real property owned checking & savings account information mortgage information utility information; water, sewer, electric, TV, cable, etc. auto, homeowner's, life & long-term care insurance credit card information automobile, personal & other loans final wishes will, living will & power of attorney other important information not listed above Journal Size: 8 1/2" x 11" Pages: 170 lined pages This book gives guidance for property owners who have experienced a loss and have filed an insurance claim. It explains what to expect, how to deal with insurance companies, contractors and much more. Problematic claims are also considered. It also gives an overview of insurance terminology and guidance for successful claim resolution. Don't settle for a lukewarm Christian life. No one chooses a "less than" life, but sometimes it happens. Sometimes without being aware of the change, our faith becomes apathetic and bland. Fortunately, there is a way to be free from a lukewarm life. Compelling and transformative, Never Settle challenges every Christian to move past the boundaries of complacency and live courageously, one faithful act at a time. It is a tangible and encouraging reminder that your everyday decisions, habits, and relationships have incredible potential for world-changing, redemptive impact. Author Greg Holder offers a fresh vision for the Church: to boldly follow Jesus into the world, dripping with Christian compassion and driven to reach people with radical love. Offering a practical plan for stepping forward in faith and resting in the power of the Holy Spirit, Never Settle will transform your spiritual life and send

you forward with new motivation. Because you—yes, you—are called to be a part of what God is doing in the world. "This is the best of both an all-out challenge to live differently as followers of Christ and a beautiful reminder of who we are in Him." —Sadie Robertson Huff, speaker and New York Times bestselling author "A practical road map that will lead you out of a lukewarm, bland faith into a vibrant Kingdom life." —Edgar Sandoval Sr., president of World Vision US "This puts culture, loving people, and being a world changer into their proper perspective—enveloped within God's Word. I cannot say Amen any louder!" —John Cooper, leader singer and founder of Skillet Learn how to choose small to medium-sized personal injury cases with the best chances of success, and how to efficiently deliver the biggest results. Includes pattern responses to adjusters, case-screening rules, cost-reducing techniques, sample letters, discovery, motions and more. Social media is polarizing America: using Facebook causes Americans to negatively judge and stereotype those people with whom they disagree about politics. The most trustworthy source of information available today on savings and investments, taxes, money management, home ownership and many other personal finance topics. Auto Accident Personal Injury Insurance Claim reveals the inside secrets of claim negotiating and shows you how to settle your case for top dollar. This book will guide you through the insurance claim wilderness and provide you with the answer to that critical question: How much is my "pain and suffering" worth? The mystery of how to place a value on your "pain and suffering" has been solved with the introduction of BASE: The Baldyga Auto Accident Settlement Evaluation Formula. It will help you to prove your losses, and to know how to present them during your negotiations. You'll learn the all-important 4 "Values" that BASE provides for you: The PREMIUM Value, The MEAN Value, The CORE Value and The LOW Value. The BASE Formula is a simple, yet revolutionary evaluation tool. Knowing how to guide an accident claim to a victorious payoff is not an exclusive ability, possessed by a select few. Don't be seduced into thinking you can't do it yourself. That simply isn't true! This book will show you how. If you've been in an accident and you're uninformed, you have little or no concept of the ultimate value of your possible recovery. Because of this, you're less able to make appropriate demands. As the claims negotiation process moves towards a close, you're settlement demands are very often too low or too high. You're ignorant of the accepted principles, which justify your demands. When you attempt to negotiate a settlement with these handicaps, you run a strong chance of being victimized. The amount of compensation you should be paid isn't found in a crystal ball. Rather, a number of simple factors such as the type of accident, related injuries, out-of-pocket expenses, medical costs and lost wages all go into determining how much a claim is worth. What amount an insurance company is willing to pay actually falls into a fairly narrow spectrum. To read this book is to become informed on bodily injury claim settlement facts and details. You'll discover how to implement BASE so you can determine the monetary value of the "pain and suffering" you've endured because of your injury. You'll know what to ask for and how to negotiate it. You'll

learn how to supply the adjuster with all the documentation and proof needed to establish your claim. You'll gain the knowledge needed to accomplish this when you read Auto Accident Personal Injury Insurance Claim. And you'll walk away from the negotiation table with a smile on your face. In 2009 I found myself with \$65000 credit card debt. This book is my personal story on how I got myself out of this mess. I'm not a financial expert or some other guru. I'm just an average Joe just like you who had the same problem that you perhaps are facing. What you will learn from this book will help you to settle your credit card debt and save not only money but hundreds of hours of research. Get a better understanding of how insurers work and how to obtain better settlements for your clients. Learn how to get across the true value of your case, side step delays, and get your case settled. This edition of How Insurance Companies Settle Cases brings you "insider information" on: 14 key indicators of wrongfully denied claims. \$110 The broker's job. \$133 Correcting policy mistakes. \$183. Disclosure of auto policy information to third party claimants. \$240. Duties of excess insurer when notified of claim being handled by primary or umbrella insurers. \$305 Late reporting problems by the insured. \$331 Attorney-client privilege and outside legal opinion. \$430.12 Business pursuits exclusion and ride-sharing services. \$440.6.11 Duties of excess insurer directly above another excess or umbrella carrier. \$440.8.3 Insurer's obligation to pay attorney fees as part of a judgment. \$468 Property insurance: valued policy laws. \$491.8 Client Handout: Using Auto and Liability Coverage to Increase Insurance Benefits for Medical Care. \$4170 Sophistication of policyholder as a defense to bad faith conduct. \$503.3 Tips for negotiating medical lien claims. 581.1 Issuance of insurance policies by Managing General Agents. \$664.5 Delegation of claims handling to Third Party Administrators. \$810A Chart: Each State's Position on Third Party Private Right or Direct Action for Bad Faith. \$1553 Chart: Statute of Limitations for Insurance Breach of Contract and Bad Faith Actions in All States. \$1566.2 Most people want to transform their lives but lack a practical execution strategy and a comprehensive personal development blueprint to help them close the gap between, having a dream and living the dream. LIFE GIVES YOU WHAT YOU SETTLE FOR is a systematic execution strategy as well as blueprint to help you break any chains that are holding you below your true potential; guide you on making a Plan of Action; show you exactly how you can start with nothing or very little, and most importantly, give you the execution blueprint and all the tools you need to win and stay in the game for the long run. This book is for anyone who desires to turn his/her life around and is looking for a complete and proven execution strategy to do that. If you faithfully follow through and practice what I have recommended here, whoever you are, wherever you are, with whatever you have or don't have, this is the most important book you will ever read and will help you transcend whatever circumstances that have gotten you stuck. Right now, what matters is not where you come from, it is where you are going and this is the roadmap to get you there. You see, we are not animals or machines to live pre-programmed lives. As humans, we have the power

to change the course of our lives if we so choose, have the right execution strategy, and be willing to pay the price. This is the opportunity to change your life, and by extension, the lives of those around you. Embrace it with both hands. An eye-opening, funny, painful, and always truthful in-depth examination of modern relationships and a wake-up call for single women about getting real about Mr. Right. You have a fulfilling job, great friends, and the perfect apartment. So what if you haven't found "The One" just yet. He'll come along someday, right? But what if he doesn't? Or what if Mr. Right had been, well, Mr. Right in Front of You—but you passed him by? Nearing forty and still single, journalist Lori Gottlieb started to wonder: What makes for lasting romantic fulfillment, and are we looking for those qualities when we're dating? Are we too picky about trivial things that don't matter, and not picky enough about the often overlooked things that do? In *Marry Him*, Gottlieb explores an all-too-common dilemma—how to reconcile the desire for a happy marriage with a list of must-haves and deal-breakers so long and complicated that many great guys get misguidedly eliminated. On a quest to find the answer, Gottlieb sets out on her own journey in search of love, discovering wisdom and surprising insights from sociologists and neurobiologists, marital researchers and behavioral economists—as well as single and married men and women of all generations. The *Model Rules of Professional Conduct* provides an up-to-date resource for information on legal ethics. Federal, state and local courts in all jurisdictions look to the Rules for guidance in solving lawyer malpractice cases, disciplinary actions, disqualification issues, sanctions questions and much more. In this volume, black-letter Rules of Professional Conduct are followed by numbered Comments that explain each Rule's purpose and provide suggestions for its practical application. The Rules will help you identify proper conduct in a variety of given situations, review those instances where discretionary action is possible, and define the nature of the relationship between you and your clients, colleagues and the courts. *End Of Life Journal For My Family* When your loved ones lose you, the information in this journal will be exactly what your family will need to know. Putting all the useful information in one central place will help avoid uninformed decisions & expensive mistakes later on. This will be a gift you will give to your family at the time to settle your estate. 15 topics included in this journal are: who to contact in case of emergency personal & extended family information employment information important passcodes online login & social media passwords real property owned checking & savings account information mortgage information utility

information; water, sewer, electric, TV, cable, etc. auto, homeowner's, life & long-term care insurance credit card information automobile, personal & other loans final wishes will, living will & power of attorney other important information not listed above Journal Size: 8 1/2" x 11" Pages: 170 lined pages Progressive era settlements actively sought urban reform, but they also functioned as missionaries for the "American Way", which often called for religious conversion of immigrants and frequently was intolerant of cultural pluralism. Ruth Hutchinson Crocker examines the programs, personnel, and philosophy of seven settlements in Indianapolis and Gary, Indiana, creating a vivid picture of operations that strove for social order even as they created new social services. The author reconnects social work history to labor history and to the history of immigrants, blacks, and women. She shows how the settlements' vision of reform for working-class women concentrated on "restoring home life" rather than on women's rights. She also argues that, while individual settlement leaders such as Jane Addams were racial progressives, the settlement movement took shape within a context of deepening racial segregation. Settlements, Crocker says, were part of a wider movement to discipline and modernize a racially and ethnically heterogeneous work force. How they translated their goals into programs for immigrants, blacks, and the native born is woven into a study that will be of interest to students of social history and progressivism, as well as social work. This is THE MOST COMPREHENSIVE Workbook on the market. This is a MUST HAVE workbook. The 8.5 x 11 size allows for easy reading and completion. It allows for the recording of all the aspects of a life well lived, with room for notations on every subject. The most loving and practical thing you can do for your family is to provide all of your essential and personal data in one place to facilitate efficient resolution of your estate. This book is designed for just that purpose. It will save hours of time and a lot of stress and frustration on those who are left to settle your affairs by having every pertinent detail of your life in one place. Your family and loved ones would be better served grieving rather than having to sort through unorganized paperwork, scattered documents, hunting down passwords, looking up phone and account numbers, searching for online accounts, and deciphering how you pay your bills and to whom, and so much more. It's ALL here, in one place with a checklist to keep track of what's done and what needs to be done.

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