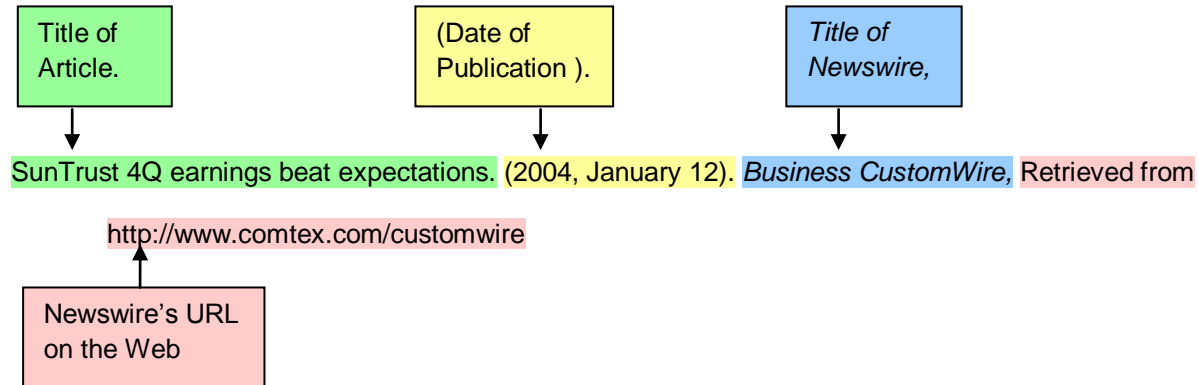


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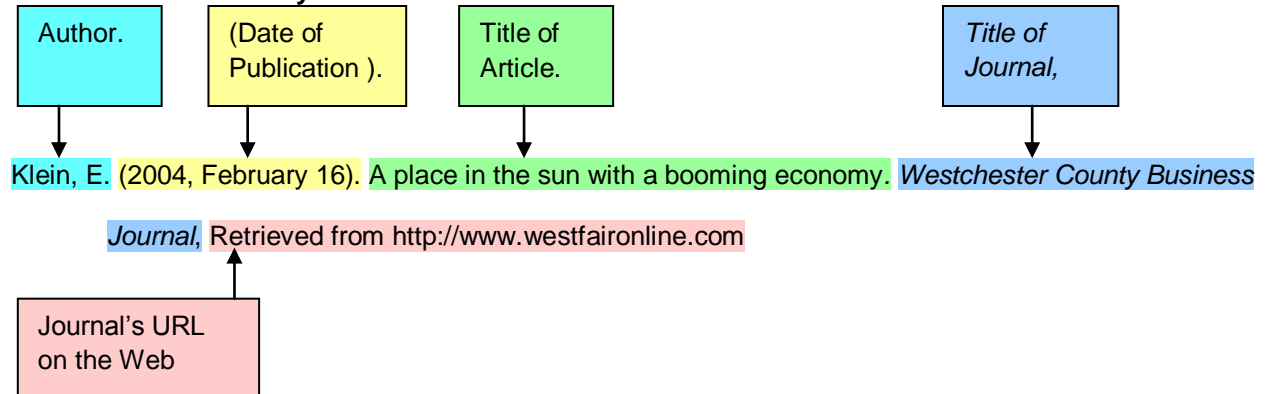
Publication Manual of the American Psychological Association, 6th Ed., p.187-192, 6.31-6.32

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- Intext citation for a direct quote: ("SunTrust," 2004, para. 7)
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