

# NAVIGATING THE VA BENEFITS SYSTEM: A COMPREHENSIVE GUIDE FOR VETERANS

BY BOBBY COX

# **Veterans Benefits The Complete Guide**

**Veterans Veterans, LLC** 

#### **Veterans Benefits The Complete Guide:**

Veterans Benefits Keith D. Snyder, Richard E. O'Dell, Craig Kubey, 1994 Covers financial issues appeals compensation pensions educational assistance housing life insurance medical services VA records and dependent s benefits Complete Guide to Veterans' Benefits Bruce Cameron Brown, 2013-12-30 Retiring or being discharged from the military is one of the most trying times for service members You must leave your military life and training to venture once more into the civilian life transition into a civilian career and navigate the waters of life without the military But the good news is you don e tm t have to do it alone As a veteran of the U S military you are entitled to multiple benefits including health care loans and many other aids for all aspects of your life The Complete Guide to Veterans e tm Benefits will help you discover and apply for every benefit you are eligible to receive According to the U S Census Bureau in recent years there were approximately 21 8 million veterans in the United States When not on duty 20 percent of these veterans do not have health coverage This book will help you discover all you could be receiving for your dedicated service to this country Author Bruce C Brown provides all the details you need to know in order to receive your maximum benefits Still serving in the U S Coast Guard Brown understands what it takes to be in the military and knows the difficulties of navigating all of the government programs and policies That e tm s why he has gathered everything you need to know here in one great resource Topics included are health care disability compensation the Post 9 11 GI Bill scholarships grants military discounts VA loans vocational rehabilitation and employment hospitals and facilities and much more Take the next step for yourself and your family e tm s future by finding out what veterans e tm benefits you qualify for and apply for them today using this book as your guide Thank you for your service Atlantic Publishing is a small independent publishing company based in Ocala Florida Founded over twenty years ago in the company president e tm 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 Veterans Benefits- a Complete Guide to Your Entitlements Veterans Veterans, LLC,2018-07-30 Welcome to Book 3 in this series In this book we will explore your post service health benefits as well as both federal and state veteran s benefits which you ve earned VA benefits are common to each branch of service so the information herein applies whether you were a Soldier Sailor Marine Airman or Coast Guardsman Section 1 addresses health care options you have available to you when you are no longer in service We discuss the vast network of health care options available to you to ensure you have access to help you with any medical issue you will face in the future In Section 2 we identify the federal benefits you ve earned from your service everything from educational benefits loan benefits recreational benefits for you and survivor benefits for your family after you re gone In Section 3 we

identify the State or Territory specific benefits you are entitled to focused specifically on the state or territory in which you reside Information for these benefits is broken down by state for easy reference The information in this book will help you to ensure you are taking full advantage of every benefit in which you re entitled Take this book with you on vacations to other states to ensure you are maximizing your benefits even when you are not in the state in which you reside One sure fire way to ensure you are getting your money s worth from this book series is to know all of the Federal and State benefits you are entitled to We ve done all the work so you don t have to Order Book 3 now for a one stop to your Federal and State benefits without having to scour the internet for the benefits and entitlements you ve earned After you buy any of our books make sure you register on our website at www veteransinformingveterans com for information updates made after your book purchases and be sure to like us on Facebook at https www facebook com veteransinformingveterans

The Complete Guide to Veterans' Benefits: Everything You Need to Know Explained Simply Bruce C. Brown, 2014-07-21

Veterans Benefits- a Complete Guide to Your Entitlements Veterans, LLC, 2018-08-08 Welcome to Book 4 in this series We affectionately refer to this book as the Mega Book We have compiled all information from Books 1 2 and 3 so you can have access to all of the information contained in our book series right at your fingertips As with the individual books in this series VA benefits are common to each branch of service so the information herein applies whether you were a Soldier Sailor Marine Airman or Coast Guardsman Section 1 is everything found in Book 1 We provide you with a proven timeline blueprint to help you organize your required transition events which include requesting medical records Transition Assistance initiation and continuing your medical documentation We will walk you through a step by step construction of your timeline which is based upon your transition date Once your timeline is constructed using the interactive model you will know which critical tasks need to be accomplished and when The workbook section at the end of this book offers you an easy take away for your use Next we discuss how to ensure proper documentation of your ailments disabilities and diseases in your medical records We show you examples of ailment organization methods used by Veterans Service Officers which will help you paint your medical issues picture This organization with interactive models will ensure you maximize your VA claim Next we discuss the differences between service physicals and the VA disability physical which is part of your VA claim and give you tips to ensure you re maximizing both They are both critical and we will explain why Finally we provide you a comprehensive list of all VA recognized ailments disabilities and diseases for you to conduct your own health assessment of potential VA claims Section 4 also provides ratings for all ailments This information is derived from the VA s CFR 38 Section 2 is everything found in Book 2 We will walk you through the claim process from the first time you meet your Veterans Services Officer VSO or VA Representative to the point where you receive the results of your claim You ll learn what to expect during your pre discharge VA compensation claim process as well as the process for submitting claims and appeals to claims after you ve been discharged We will also talk in detail about how the VA determines your disability rating and how

those ratings combine to your final rating We explain the rating tables as well as the VA compensation for your specific rating Next we will discuss the differences between Concurrent Retirement Disability Payment CRDP and Combat Related Special Compensation CRSC benefits what they mean to you and how you go about applying for them We will walk you through the CRSC application with specific instructions Finally we provide you with a listing of legal professionals broken down by State or Territory who are ready to help you appeal any claim you believe is not appropriate for your disability Section 3 is everything found in Book 3 We discuss health care options you have available to you when you are no longer in service We discuss the vast network of health care options available to you to ensure you have access to help you with any medical issue you will face in the future Next we identify the federal benefits you ve earned from your service everything from educational benefits loan benefits recreational benefits for you and survivor benefits for your family after you re gone Finally we identify the State or Territory specific benefits you are entitled to The information in this book will help you to ensure you are taking full advantage of every benefit for which you re entitled Order the Mega Book now visit us online at www veteransinforming veterans com and don t forget to like us on Facebook at https www facebook com veteransinforming veterans This is truly the biggest bang for your buck The Complete Guide to Veterans' Benefits: Everything You Need to Know Explained Simply Bruce B. Brown, 2013 Veterans Benefits Alaska. Division of Veterans' Veterans Benefits: a Complete Guide to Your Entitlements Veterans Veterans, LLC, 2018-07-27 Affairs, 2022 Welcome to book 2 in this series In this book we will take your homework you completed using Book 1 and put that information to work for you in the form of your VA claim We wrote this book to help you through the VA disability claim process There are a lot of moving parts during this process typically we think of this timeframe from three months before vour transition whether for retirement or end of your service obligation until about three months after your transition In this book we will help you avoid the same pitfalls we went through when we navigated this process You will learn how to prepare and submit your VA disability claim you will learn how the VA claims process works you will learn how your claim is decided and what that decision means to you and finally exactly how to appeal any claim you feel is not appropriate to your medical condition's In Section 1 of this book we will walk you the organizations who help you you re your disability claims process Both the Veterans Affairs VA and Veterans Services Officers VSO from various organizations are the experts when putting together your claims and we will talk about what to expect from them In Section 2 we will discuss the 8 step VA claims adjudication process and describe each of the steps We will also talk about how to check on the status of your claim during this process In Section 3 we explain the VA disability compensation rating tables for you to have a clear understanding of why you have received or will receive your specific rating In Section 4 we provide you with the current VA rating tables so you can see what your disability percentage equates to in terms of monthly compensation In Section 5 we discuss how to challenge your VA disability rating In the event you receive a disability rating which you do not believe adequately represents your level of disability you have the option to appeal your claim using a Notice of Disagreement NOD We will walk you through that process In Section 6 we explain how Veterans who have been separated for over one year can prepare for a new claims and what will be required to submit a Fully Developed Claim In Section 7 we explain the difference between Concurrent Retirement Disability Payment CRDP and Combat Related Special Compensation CRSC benefits what they mean to you and how you go about applying for them In Section 8 we will walk you through how to develop your CRSC Packet We will walk you through the construction of a CRSC application with specific instructions to ensure you have the greatest chance for getting the CRSC benefit you ve earned In Section 9 we provide you with a listing of legal professionals broken down by State or Territory who are ready to help you appeal any claim you believe is not appropriate for your disability We have a proven method to help you maximize your claim We also have proven methods to increase your chances of getting a favorable appeal Like we say in the book if we can help you increase your VA rating by 10% this book will pay for itself several times over every month for the rest of your life Don t tackle this beast yourself Order Book 2 now and let's help you get the VA rating your deserve Veterans Benefits: a Complete Guide to Your Entitlements Veterans Veterans, LLC,2018-12-30 Welcome to book 2 in this series In this book we will take your homework you completed using Book 1 and put that information to work for you in the form of your VA claim We wrote this book to help you through the VA disability claim process There are a lot of moving parts during this process typically we think of this timeframe from 3 months before your transition whether for retirement or end of your service obligation until about three months after your transition In this book we will help you avoid the same pitfalls we went through when we navigated this process You will learn how to prepare and submit your VA disability claim you will learn how the VA claims process works you will learn how your claim is decided and what that decision means to you and finally exactly how to appeal any claim you feel is not appropriate to your medical condition's In Section 1 of this book we will walk you the organizations who help you you re your disability claims process Both the Veterans Affairs VA and Veterans Services Officers VSO from various organizations are the experts when putting together your claims and we will talk about what to expect from them In Section 2 we will discuss the 8 step VA claims adjudication process and describe each of the steps We will also talk about how to check on the status of your claim during this process In Section 3 we explain the VA disability compensation rating tables for you to have a clear understanding of why you have received or will receive your specific rating In Section 4 we provide you with the current VA rating tables so you can see what your disability percentage equates to in terms of monthly compensation In Section 5 we discuss how to challenge your VA disability rating In the event you receive a disability rating which you do not believe adequately represents your level of disability you have the option to appeal your claim using a Notice of Disagreement NOD We will walk you through that process In Section 6 we explain how Veterans who have been separated for over one year can prepare for a new claims and what will be required to submit a Fully Developed Claim In Section 7 we explain the difference between

Concurrent Retirement Disability Payment CRDP and Combat Related Special Compensation CRSC benefits what they mean to you and how you go about applying for them In Section 8 we will walk you through how to develop your CRSC Packet We will walk you through the construction of a CRSC application with specific instructions to ensure you have the greatest chance for getting the CRSC benefit you ve earned In Section 9 we provide you with a listing of legal professionals broken down by State or Territory who are ready to help you appeal any claim you believe is not appropriate for your disability We have a proven method to help you maximize your claim We also have proven methods to increase your chances of getting a favorable appeal Like we say in the book if we can help you increase your VA rating by 10% this book will pay for itself several times over every month for the rest of your life Don t tackle this beast yourself Order Book 2 now and let's help you get the VA rating your deserve Va Benefits-The Definitive Guide to Obtaining Your Benefits from the Department of Veterans Affairs Christopher M. Johnson, 2014-09-15 This book is designed to help disabled veterans obtain their benefits from the Department of Veterans Affairs Included are ways to show a medical nexus tips to substantiate your claim ways to help expedite your claim resources and individual state benefits for disabled veterans The Complete Idiot's Guide to Your Military and Veterans Benefits Katrina L. Webber, Lawrence J. Webber, 2008-06-03 The perks for American servicemen and women The US Armed Forces exists in a reality all its own Members are fed paid clothed housed and protected in a way few other American citizens can claim Soldiers sailors airmen and Marines can shop at low price grocery stores protect their families with low cost insurance and earn a lifetime pension before they turn 40 years old In fact military life offers so many benefits and perks it s hard for the average serviceman or woman to keep track of them Finally here is a guide that explains the benefits and how to obtain them In this Complete Idiot's Guide readers will find Clear and precise explanations of active duty family benefits Details on veteran education and medical benefits A money saving guide to discounts for both active duty personnel and veterans **Veterans Benefits- a Complete Guide to Your Entitlements: the Complete Transition** Guide Veterans Veterans, LLC, 2018-09-06 Welcome to Book I II in this series We compiled all information from Books 1 and 2 so you can have access to all of the information contained in these books right at your fingertips and at a price cheaper than buying Books 1 and 2 separately As with the individual books in this series VA benefits are common to each branch of service so the information herein applies whether you were a Soldier Sailor Marine Airman or Coast Guardsman Section 1 is everything found in Book 1 We provide you with a proven timeline blueprint to help you organize your required transition events which include requesting medical records Transition Assistance initiation and continuing your medical documentation We will walk you through a step by step construction of your timeline which is based upon your transition date Once your timeline is constructed using the interactive model you will know which critical tasks need to be accomplished and when The workbook section at the end of this book offers you an easy take away for your use Next we discuss how to ensure proper documentation of your ailments disabilities and diseases in your medical records We show you examples of ailment

organization methods used by Veterans Service Officers which will help you paint your medical issues picture This organization with interactive models will ensure you maximize your VA claim Next we discuss the differences between service physicals and the VA disability physical which is part of your VA claim and give you tips to ensure you re maximizing both They are both critical and we will explain why Finally we provide you a comprehensive list of all VA recognized ailments disabilities and diseases for you to conduct your own health assessment of potential VA claims Section 4 also provides ratings for all ailments This information is derived from the VA s CFR 38 Section 2 is everything found in Book 2 We will walk you through the claim process from the first time you meet your Veterans Services Officer VSO or VA Representative to the point where you receive the results of your claim You ll learn what to expect during your pre discharge VA compensation claim process as well as the process for submitting claims and appeals to claims after you ve been discharged We will also talk in detail about how the VA determines your disability rating and how those ratings combine to your final rating We explain the rating tables as well as the VA compensation for your specific rating Next we will discuss the differences between Concurrent Retirement Disability Payment CRDP and Combat Related Special Compensation CRSC benefits what they mean to you and how you go about applying for them We will walk you through the CRSC application with specific instructions Finally we provide you with a listing of legal professionals broken down by State or Territory who are ready to help you appeal any claim you believe is not appropriate for your disability The information in this book will help you to ensure you are taking full advantage of every benefit for which you re entitled If you choose to take advantage of this compilation of information you will have over 3000 hours of data mining organized and at your fingertips You will also be able to register for and access the Book Updates page on this website so you can stay updated as to any changes which may have occurred after your purchase That way you can always stay current with any benefits or procedural changes without having to spend money on an updated book version Order this combination book now This is the best deal for transitioning Service Members The Ultimate Guide to US Government Benefits Pasquale De Marco, 2025-03-03 In a world where financial complexities and uncertainties often loom large this comprehensive guide emerges as a beacon of clarity illuminating the pathway to accessing the wealth of government benefits available to individuals and families in the United States With over 1 000 programs and services at your disposal this book empowers you to navigate the intricate landscape of government assistance with ease and confidence As you delve into the pages of this guide you will discover a wealth of invaluable resources and expert guidance meticulously organized to simplify the often daunting task of securing government benefits From unraveling the complexities of Social Security and Medicare to exploring educational opportunities housing assistance and tax benefits this book provides a roadmap to unlocking the full spectrum of support available to you With its user friendly layout and conversational tone this guide demystifies the application processes eligibility requirements and documentation needed for each program Step by step instructions and real life examples illuminate the path forward helping you overcome obstacles and maximize your

chances of success Furthermore this guide goes beyond mere program descriptions delving into the nuances of each benefit uncovering hidden opportunities and providing insights into potential pitfalls You will gain a comprehensive understanding of the interplay between various programs empowering you to make informed decisions and optimize your benefits package Whether you are navigating life s transitions facing financial challenges or simply seeking to enhance your well being this quide serves as an indispensable companion Its comprehensive coverage ensures that no stone is left unturned leaving you confident in your ability to secure the support you deserve Unlock the door to a world of possibilities with this comprehensive guide to government benefits Its wealth of knowledge and expert guidance will transform you from a passive recipient of information into an empowered advocate for your financial well being Take control of your future and embark on a journey towards financial security and peace of mind If you like this book write a review The Military Advantage, 2012 Edition Terry Howell, 2012-05-02 THE MILITARY ADVANTAGE 2012 EDITION is the most up to date annual guide to military benefits for active duty service members veterans military retirees and family members These valuable benefits include billions of dollars in scholarships educational benefits home loan guarantees and military discounts This year THE MILITARY ADVANTAGE provides detailed information about the following key benefit changes GI Bill Housing Stipend Payments for Online Students Education Benefits for Active Duty and Dependents GI Bill Tuition and Fee Coverage GI Bill Benefits to Cover Vocational Training Cost of Living Adjustment for Retirees and Vets TRICARE Premiums and Co Pays Pay Raises for 2012 And much much more THE MILITARY ADVANTAGE is published in partnership with Military com the nation's largest You Deserve It Brian Reese, 2021-05-11 You SERVED You DESERVE Brian Reese was military membership organization good at masking his PTSD bipolar disorder depression and anxiety He even told himself he did not deserve benefits which he later discovered was complete bullshit As an air force officer deployed to Afghanistan he embodied the motto of service before self Unfortunately like many veterans his service came at his own expense and abusing alcohol and drugs to cope with mental health issues nearly ended his life But by the grace of God and the power of pure vulnerability Brian began a transformational journey of overcoming social stigmas and persevering through adversity This journey has become a global movement of Veterans Helping Veterans Worldwide TM In You Deserve It Brian provides veterans with a step by step blueprint to help them obtain virtually unknown federal and state benefits With years of personal experience and more than ten thousand hours devoted to helping veterans get the benefits they re entitled to Brian provides readers with the unparalleled insight and expertise that forms the foundation of his SEM Method Whether you served thirty days or thirty years this book will educate and inspire you to reap the rewards for your honorable service to our country **Benefits Guide For Dummies** Angie Papple Johnston, 2022-10-06 You ve served your country now let the country serve you Veterans Benefits Guide For Dummies is your clear and concise guide to the benefits available to you from the VA and other government organizations You have access to physical and mental healthcare financial services long term planning education

and much more This book explains how to make sense of and take advantage of the extensive benefits program offered to veterans in the United States You ll learn what you re eligible for how to file applications and claims and how to appeal decisions This book covers the most recent benefits available including vocational rehabilitation life insurance home loans pensions burial benefits and survivors benefits With Dummies you can navigate the paperwork to make sure you re getting everything that s available to you Figure out the VA benefits system and learn what paperwork you need Discover the pros and cons of veterans services versus civilian services Develop a smart financial plan with a good understanding of military pensions Find and secure benefits you may not have known about for yourself and your family Newly separated and seasoned veterans alike will love Veterans Benefits Guide For Dummies We make it easy to get what s coming to you Unlocking Veterans' Benefits: The Road to Support and Entitlements Pasquale De Marco, 2025-07-10 Guide to Unlocking Veterans Benefits The Road to Support and Entitlements is an essential resource for veterans their families and caregivers providing a comprehensive roadmap to navigating the often complex landscape of veterans benefits and entitlements This comprehensive guide offers invaluable insights and practical guidance on accessing a wide range of benefits from healthcare and disability compensation to education and employment opportunities With meticulous care this book delves into the intricacies of each benefit program demystifying eligibility criteria application procedures and common challenges Veterans will find step by step instructions helpful tips and insider knowledge to maximize their benefits and ensure they receive the full range of support they deserve Beyond informational guidance this book recognizes the profound impact of military service on individuals and families It provides compassionate guidance on accessing mental health services counseling and support networks understanding the unique challenges veterans face and fostering a supportive and inclusive community This book is more than just a collection of facts and figures it is a testament to the nation s unwavering commitment to honoring the service and sacrifice of its veterans It empowers veterans to unlock the full potential of their benefits securing financial stability healthcare access educational opportunities and the peace of mind that comes from knowing their service has been duly recognized and rewarded With its comprehensive coverage clear explanations and compassionate approach Guide to Unlocking Veterans Benefits is an indispensable resource for veterans seeking to secure the benefits they have rightfully earned It is a roadmap to a brighter future a pathway to financial stability healthcare access educational opportunities and the peace of mind that comes from knowing that their service and sacrifice have been duly recognized and rewarded If you like this book write a review The Complete Guide to Human Resources and the Law Dana Shilling, 2015-10-26 The Complete Guide to Human Resources and the Law will help you navigate complex and potentially costly Human Resources issues You ll know what to do and what not to do to avoid costly mistakes or oversights confront HR problems legally and effectively and understand the rules The Complete Guide to Human Resources and the Law offers fast dependable plain English legal guidance for HR related situations from ADA accommodation diversity training and privacy

issues to hiring and termination employee benefit plans compensation and recordkeeping It brings you the most up to date information as well as practical tips and checklists in a well organized easy to use resource The 2016 Edition includes updated coverage of the following developments Laws requiring employers to provide paid sick leave have been adopted in Connecticut California and Massachusetts and in a number of cities New York City San Francisco Philadelphia and Newark The Consolidated and Further Continuing Appropriations Act of 2014 Pub L No 113 235 nicknamed the and Cromnibusand bill includes the Multi Employer Pension Relief Act MPRA The Supreme Court permitted an employer to reduce retiree health benefits reversing a Sixth Circuit holding that the benefits had vested for life The Supreme Court ruled that PPACA subsidies can be paid to taxpayers whether they purchase coverage on a state Exchange or the federal Exchange in states that have not created an Exchange of their own King v Burwell No 14 114 U S June 25 2015 Extensive litigation continued on contraceptive mandate and what religious organizations must do to vindicate their objection to providing contraceptive coverage The Supreme Court ruled that all of the states must recognize same sex marriage because the right to marriage equality is of constitutional dimensions Obergefell v Hodges No 14 556 U S June 26 2015 And more **Complete Guide to** Human Resources and the Law, 2017 Edition Shilling, 2016-10-21 The Complete Guide to Human Resources and the Law will help you navigate complex and potentially costly Human Resources issues You ll know what to do and what not to do to avoid costly mistakes or oversights confront HR problems legally and effectively and understand the rules The Complete Guide to Human Resources and the Law offers fast dependable plain English legal guidance for HR related situations from ADA accommodation diversity training and privacy issues to hiring and termination employee benefit plans compensation and recordkeeping It brings you the most up to date information as well as practical tips and checklists in a well organized easy to use resource The 2017 Edition provides new and expanded coverage of issues such as The Supreme Court held in March 2016 that to prove damages in an Fair LaborStandards Act FLSA donning doffing class action an expert witness testimony could be admitted Tyson Foods Inc v Bouaphakeo 136 S Ct 1036 2016 Executive Order 13706 signed on Labor Day 2015 takes effect in 2017 It requires federal contractors to allow employees to accrue at least one hour of paid sick leave for every 30 hours they work and unused sick leave can be carried over from year to year Mid 2016 DOL regulations make millions more white collar employees eligible for overtime pay by greatly increasing the salary threshold for the white collar exemption Updates on the PATH Act Protecting Americans From Tax Hikes Pub L No 114 113 The DOL published the fiduciary rule in final form in April 2016 with full compliance scheduled for January 1 2018 The rule makes it clear that brokers who are paid to offer guidance on retirement accounts and Individual Retirement Arrangements IRAs are fiduciaries In early 2016 the Equal Employment Opportunity Commission EEOC announced it would allow charging parties to request copies of the employer's position statement in response to the charge The Supreme Court ruled that in constructive discharge timing requirements run from the date the employee gives notice of his or her resignation not the effective date of

the resignation Certiorari was granted to determine if the Federal Arbitration Act FAA preempts consideration of severing provisions for unconscionability Complete Guide to Federal and State Garnishment, 2020 Edition (IL) Bryant, 2019-12-12 Complete Guide to Federal and State Garnishment provides much needed clarity when the federal and state laws appear to conflict You ll find plain English explanations of the laws and how they interact as well as the specific steps you and your staff need to take to respond to the order properly Numerous detailed examples and mathematical calculations make it easy to apply the law under different scenarios Written by Amorette Nelson Bryant who was recently appointed by the Uniform Law Commission as an observer for the Drafting Committee on a Wage Garnishment Act and was a past chair of both the APA GATF Child Support Subcommittee and Garnishment Subcommittee Complete Guide to Federal and State Garnishment brings the payroll professional up to date on the latest federal and state laws and regulations affecting this ever changing area It is your one stop source for answers to critical questions such as Does the amount exempt from garnishment change when the minimum wage goes up How do I determine the wages to which the garnishment applies If an employee is subject to more than one garnishment which has priority Which state s rules do I use when I receive a child support order sent from another state State or federal law which applies for creditor garnishment and support Are there alternatives to remitting withheld child support via EFT EDI How do I handle garnishments when employees are paid a draw against salary Previous Edition Complete Guide to Federal and State Garnishment 2019 Edition ISBN 9781454899921

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