Instructor: Jim Keys
Office: RB 207B, University Park Campus
Office Phone: 305-348-3268 or 305-348-2680
Office Fax: 305-348-4245
E-mail: jim.keys@fiu.edu
Office Hours: Monday & Tuesday, 3:00-5:00 PM
Class Location: Fully Online
Syllabus Page URL: http://www.fiu.edu/~keysj/fin3403syl_Online_S08.html
Other Resources URL: http://www.fiu.edu/~keysj/Other_Resources.htm
Main Page URL: http://www.fiu.edu/~keysj
Print Syllabus: http://www.fiu.edu/~keysj/FIN_3403_Syllabus_Online_S08.pdf

Special Note: Exam #3 is semi-comprehensive and will be given on the FIU University Park campus during final exam week (room and time to be announced). If you do not reside in the South Florida area, you must arrange for and compensate (if applicable) an approved proctor.

Success in an online class requires strong self-discipline and time management skills. Carefully read the syllabus as well as all communications from the instructor including email and Discussion Board postings. Although the class is entirely online, it is not self-paced. Students are required to complete various assessments for each chapter on their own time schedule during the week subject to the submission deadlines. Personal issues or technology problems do not excuse you, so please plan accordingly. The course is hosted on FIU’s servers utilizing Blackboard/WebCT as the CMS:

- WebCT Login Instructions
- Online Learning Course Login Portal

In order to resolve any issues with your computer and online assessments, it is important that you take the "Online Learning Practice Quiz" from each computer you will be using. It is your responsibility to make sure your computer is compatible with WebCT [http://www.webct.com/tuneup] and that it meets the minimum hardware requirements [http://online.fiu.edu/future_whats_required.html].

Financial Calculator: Here are some recommended models > HP 10bII, HP 12c, HP 17bII+, TI BA II Plus, TI BA II Plus Professional.

Internet Access: This is a fully-online course. Access to a properly configured computer and a reliable internet connection is required.

Recommended Materials


Financial Calculator Tutorials and Guidebooks: Click here for access to additional resources for financial calculators.


Recommended Reading

<table>
<thead>
<tr>
<th>Wall Street Journal</th>
<th>Business Week</th>
<th>Fortune</th>
<th>Barron's</th>
<th>Kiplinger's</th>
<th>SmartMoney</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subscribe</td>
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<td>Subscribe</td>
<td>Subscribe</td>
<td>Subscribe</td>
</tr>
</tbody>
</table>

Prerequisites

Prerequisites: College Algebra (MAC 1105) or Calculus for Business (MAC 2233), Statistics for Business and Economics (STA 2023), Principles of Macroeconomics (ECO 2013), Principles of Microeconomics (ECO 2023) and Accounting for Decisions (ACG 2021).

Prerequisite Link: http://cbasys.fiu.edu/advising/prerequisites/prerequisites1.cfm

NOTE: Students will be dropped from business courses by the CBA Undergraduate Advising Office if they do not meet the prerequisites. In addition, they will be notified via email of the administrative drop. The email will be sent to the students FIU email account. All students are required to activate their FIU email accounts. The CBA Undergraduate Advising Office will continue checking enrollment throughout the first week of class and will drop students accordingly.

Course Objectives & Course Competencies

FIN 3403 is the core finance course required of all business majors. The course integrates practical and theoretical aspects of finance and includes concepts and techniques essential for success in all business disciplines. Emphasis is placed upon the underlying principles and practices and how they relate to the decision making process faced by a financial manager charged with the objective of shareholder wealth maximization. Although this course emphasizes corporate decision making, the skills obtained will also aid the student in personal finance and small business decision making.

After completing this course, the student should be able to:

• Explain and evaluate the concept of shareholder wealth maximization and how it relates to other possible objectives of the firm’s management as well as the nature of the agency relationship inherent in the corporate structure.
• Describe how interest rates are determined and the role played by financial markets and institutions in the global financial system.
• Explain the concepts of compounding and discounting and utilize these tools to calculate the future value and present value of lump sums, annuities, and uneven cash flow streams and in addition calculate the value of other variables such as the interest rate, time period, and periodic payment.
• Determine the expected rate of return and risk of an individual investment as well as a portfolio of assets, including concepts such as standard deviation, correlation, diversification, and the CAPM (Capital Asset Pricing Model).
• Explain the determinants of intrinsic value and utilize these concepts to determine the value and yields of bonds and preferred and common stocks.
• Calculate various measures of project profitability using traditional capital budgeting techniques including Payback Period, Net Present Value, Internal Rate of Return, and Modified Internal Rate of Return.
• Explain the concept of the cost of capital and how it is affected by the firm’s capital structure and the application of these concepts to capital budgeting decision making and dividend policy.
• Understand the significance of information included in the income statement and balance sheet, discuss the importance of the cash flow statement and explain the difference between accounting net income for the firm and cash flow; analyze a firm’s financial performance using financial ratio analysis.
• Identify the steps in the financial planning process and discuss the importance of sales forecasts and pro forma financial statements.
• Describe the risk-return tradeoff involved in working capital management and explain how firms’ choose appropriate levels of working capital and sources of short term financing.

**Major & Curriculum Objectives Targeted**

• Apply critical thinking skills to complex business problems including:
  
  Identifying and evaluating relevant issues and information;
  Generating and evaluating possible solutions to problems.

• Use quantitative analytical skills to:
  
  Identify and analyze material factors that are involved in business problems;
  Determine and apply appropriate problem-solving techniques to business problems.

• Use information technology as a tool to perform essential business tasks.

**Teaching Methodology**

**Suggested study procedures:**

• Read the assigned chapter and complete practice assessments and text exercises.
• Use the Lecture Outline for each chapter as a guide to the important topics to focus on and to review the chapter material; take good Notes as you read the text.
• Utilize additional resources such as the Narrated Lecture Slides, FinSims, and Excel Problems to deepen your understanding of the material. Many of these tools can be downloaded to an iPod®.
• Complete the Chapter, Pre-test, and Post-test Quizzes, which can be accessed from the Class Schedule below as well as through the Text Web Site (These quizzes are not part of your grade).
• Complete all of the Critical Thinking & Concepts Review items and a sampling of the Problems at the end of each chapter; refer to the Solution's Manual for guidance.
• Access the Self-Study Software to practice chapter concepts and problems.
• Post your questions on the Discussion Forum in WebCT and review the Forum for previously answered questions.
• Complete the graded Chapter Quizzes through WebCT by the due date (no extensions) following the instructions provided.
• Prepare for and take the Exams as scheduled, following the instructions provided.
• Use Course Mail or my personal address (jim.keys@fiu.edu) to communicate privately.

**Class and Undergraduate Policies and Procedures**

Given that this is a fully online course, it is the learner’s responsibility to pace themselves and complete any assignments, quizzes and exams by the specified deadlines. My role will be to guide you and help you when such assistance is requested. The only way I can help you is if I know the areas in which you are having difficulties. Class attendance is not required (final exam is on campus), but students are able to communicate with classmates and their instructor via e-mail and discussion forums and you are always welcome to personally visit me at the University.

The structure of this class makes your individual study and preparation extremely important. You will be encouraged to use the vast resources made available to you on the internet and in WebCT.

Courses follow the University calendar for the term in which they are offered. You are expected to begin your studies in the first week of class and work continually and regularly throughout the term. Students must adhere to University policies and procedures relating to adding, dropping, withdrawing, and canceling courses. Please refer to the Schedule for deadlines.
Absolutely no incomplete grades or make-up examinations will be given. In cases of medical or catastrophic emergencies, the student should contact the Registrar’s Office to apply for a Late Drop or Refund.

Basic Policies & Procedures:

The Undergraduate Policies and Procedures Manual outlines and explains the policies and procedures governing undergraduate study at FIU. The policies include those concerning: the Undergraduate Program, University and Department Admission Criteria, College Level Academic Skills (CLAST), Academic Advising, General Academic Policies, Award of Degrees and Commencement Exercises, Educational Support Services and Undergraduate Administration. A keyword index links the Undergraduate, Graduate and Academic Affairs Policies and Procedures Manuals.

The Standards of Student Conduct summarizes the position of the University concerning ethics and honesty.

Statement of Understanding between Professor and Student:

Student Code of Academic Integrity

Every student must respect the right of all to have an equitable opportunity to learn and honestly demonstrate the quality of their learning. Therefore, all students must adhere to a standard of academic conduct, demonstrating respect for themselves, their fellow students, and the educational mission of the University. As a student in the College of Business taking this class:

- I will not represent someone else's work as my own.
- I will not cheat, nor will I aid in another's cheating.
- I will be honest in my academic endeavors.
- I understand that if I am found responsible for academic misconduct, I will be subject to the academic misconduct procedures and sanctions as outlined in the Student Handbook.

Failure to adhere to the guidelines stated above may result in one of the following:

Expulsion: Permanent separation of the student from the University, preventing readmission to the institution. This sanction shall be recorded on the student's transcript.

Suspension: Temporary separation of the student from the University for a specific period of time.

By taking this online course I promise to adhere to FIU’s Student Code of Academic Integrity. For details on the policy and procedure go to the Academic Misconduct section of the Policies and Procedures manual.

Exams and WebCT Chapter Quizzes - Instructions

Please read the Standards of Student Conduct and use it as your guide throughout the course. I take each and every instance of academic misconduct very seriously and hope that this is not an issue with any student who takes the course.

Chapter Quizzes: There are graded Quizzes assigned for each chapter. Please refer to the WebCT Quiz Schedule appearing at the bottom of the page.

No extensions will be granted, do not wait until the final day to take the quizzes!

The quizzes will consist of material covered during the specified week. You may take each quiz up to three times; only the highest grade will count. The quizzes will serve to test your understanding of the subject matter and prepare you for the exams. When taking the quizzes please be sure to follow the instructions given in WebCT.

There will be a total of fifteen WebCT-based Chapter Quizzes. The three lowest Quiz grades will be dropped. Your final grade will be based upon the Exams and the Chapter Quizzes (see below).

Exams: There will be three exams given throughout the term. Exams #1 and #2 are not comprehensive and are taken in WebCT. Once you access the exam, the "clock" will start and you will have the allotted time to complete it. Exam #3 is semi-comprehensive and will be given on the FIU University Park campus in Miami, Florida (times and rooms to be announced). If you do not reside in the South Florida area, you must arrange for and compensate (if applicable) an approved proctor. Students are permitted the use of a calculator, the Time Value of Money Formula Sheet, scrap paper, and one 8.5" x 11" sheet with anything written on both sides. You must bring #2 pencils and your Panther ID to the final exam.
No Exams or Quizzes will be reset for any student, so please be sure you are fully prepared before beginning any Quiz or Exam.

Note: Any violation of the testing policy as spelled out above will result in consequences up to and including expulsion!

<table>
<thead>
<tr>
<th>Chapter Quizzes (online)</th>
<th>Exams (online and comprehensive final)</th>
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<tr>
<td>Open Book, Open Notes</td>
<td>Pens/Pencils</td>
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<tr>
<td>Pens/Pencils</td>
<td>Calculator</td>
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<tr>
<td>Scrap Paper</td>
<td>Scrap Paper</td>
</tr>
<tr>
<td>Calculator</td>
<td>One 8.5&quot; x 11&quot; Sheet (both sides)</td>
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<tr>
<td>Time Value of Money Formula Sheet</td>
<td>Time Value of Money Formula Sheet</td>
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<tr>
<td>Future Value of a lump sum</td>
<td>Future Value of a lump sum</td>
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<td>Present Value of a lump sum</td>
<td>Present Value of a lump sum</td>
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<td>Future Value of an annuity</td>
<td>Future Value of an annuity</td>
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<tr>
<td>Present Value of an annuity</td>
<td>Present Value of an annuity</td>
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**Time Value of Money Formula Sheet**

**Time Value of Money and Other Resources**

**Time Value of Money Tools:** The following Time Value of Money tools should be downloaded and printed out. Refer to the "Other Resources" page for calculator tutorials, math and statistical resources, financial certifications and additional items of interest.

<table>
<thead>
<tr>
<th>Outline</th>
<th>Study Guide</th>
<th>Formula Sheet</th>
<th>Interest Tables</th>
<th>Calculator and Other Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>TVM Outline</td>
<td>TVM Study Guide</td>
<td>TVM Formula Sheet</td>
<td>PV, FVA, PV, PVA</td>
<td><a href="http://www.fiu.edu/~keysj/Other_Resources.htm">http://www.fiu.edu/~keysj/Other_Resources.htm</a></td>
</tr>
</tbody>
</table>

**Grade Access, Grade Determination, and Grading Scale**

**Course Grading:** The final grade is based upon the Chapter Quizzes and Exams.

- Exam #1: 25%
- Exam #2: 25%
- Exam #3 (comprehensive): 35%
- Chapter Quizzes (Best 12 out of 15): 15%
- Total: 100%

**Grade Calculator:** [http://www.fiu.edu/~keysj/Grade_Calculator_FIN3403_Online.xls](http://www.fiu.edu/~keysj/Grade_Calculator_FIN3403_Online.xls)

**Grading Scale:** The letter grade for the course is based upon the scale below.

- 93 - 100 A 80 - 83 B- 68 - 69 D+
- 90 - 92 A- 78 - 79 C+ 64 - 67 D
- 88 - 89 B+ 74 - 77 C 60 - 63 D-
- 84 - 87 B 70 - 73 C- 00 - 59 F

**Grade Access:** All grades will posted on the internet under your personal code.

- Calculate your personal code by going to [http://cba.fiu.edu/cba](http://cba.fiu.edu/cba) and entering your Panther ID number.

**Disability Resource Center**

If a student has a disability and needs assistance, please notify the Instructor and/or contact the Disability Resource Center to make arrangements for the appropriate modification and/or assistance.

**Religious Holidays**
Any student may request to be excused from a scheduled exam to observe a religious holy day of their faith. The student must notify the Instructor and arrange to take the exam in advance of the regularly scheduled exam date.

Class Schedule

Course-wide Content

Self Study Software ... Includes 75-100 questions per chapter ... Download

Guide to Study Tools in Each Chapter

Chapter Summary ... The main points in each Chapter section.
Multiple Choice Quiz (for practice) ... Test your knowledge by taking the quiz for the chapter.
Pre and Post Tests (for practice) ... Questions tied directly to the Learning Objectives within the text.
WebCT Graded Quiz (graded assessments) ... Graded Quizzes on both Chapter Concepts and Problems.
Excel Template Problems ... Selected problems from the End of Chapter material.

Narrate Lecture Slides ... Chapter PowerPoint presentations augmented with narratives associated with the content on each slide.
What's on the Web? ... Shows how to use and learn from the vast amount of financial resources available on the Internet.
iPod® Content ... Download versions of the Narrated Lecture Slides, Author Podcasts, and Chapter Quizzes to your iPod®.
Interactive FinSim ... Each module highlights a key concept of the book and simulates how to solve it, asking the user to input certain variables.

<table>
<thead>
<tr>
<th>LEGEND</th>
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<tbody>
<tr>
<td>Lecture Dates (Week of)</td>
</tr>
<tr>
<td>Exam Dates</td>
</tr>
<tr>
<td>Other Important Dates</td>
</tr>
</tbody>
</table>

Jan 7, 2008

Chapter 1 - Introduction to Financial Management

Chapter Resources » Chapter Summary • Lecture Outline • Narrated Slides • What's on the Web? • iPod® Content
Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)
Chapter Assessments » Chapter Quiz • Pre-test • Post-test • WebCT Graded Quiz (Deadline: 02/06/2008)

Jan 14, 2008

Chapter 3 - Working with Financial Statements

Chapter Resources » Chapter Summary • Lecture Outline • Narrated Slides • Excel Problems • FinSim • What's on the Web? • iPod® Content
Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)
Chapter Assessments » Chapter Quiz • Pre-test • Post-test • WebCT Graded Quiz (Deadline: 02/06/2008)

Jan 21, 2008

Chapter 4 - Introduction to Valuation: The Time Value of Money

Chapter Resources » Chapter Summary • Lecture Outline • Narrated Slides • Excel Problems • FinSim • What's on the Web? • iPod® Content
Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)
Chapter Assessments » Chapter Quiz • Pre-test • Post-test • WebCT Graded Quiz (Deadline: 02/06/2008)

Jan 28, 2008
### Chapter 5 - Discounted Cash Flow Valuation

Chapter Resources » **Chapter Summary** • **Lecture Outline** • **Narrated Slides** • **Excel Problems** • **FinSim** • What’s on the Web? • iPod® Content

Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)

Chapter Assessments » **Chapter Quiz** • **Pre-test** • **Post-test** • **WebCT Graded Quiz** (Deadline: 02/06/2008)

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### February 4, 2008

Exam #1 covering Chapters 1, 2, 3, 4, and 5 will be given online. You are allowed a calculator, **TVM formula sheet**, **interest tables**, and one 8.5" x 11" sheet. The exam will be open from 5:00AM on Thursday, February 7th, through 11:00PM on Saturday, February 9th.

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### February 11, 2008

**Chapter 6 - Interest Rates and Bond Valuation**

Chapter Resources » **Chapter Summary** • **Lecture Outline** • **Narrated Slides** • **Excel Problems** • **FinSim** • What’s on the Web? • iPod® Content

Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)

Chapter Assessments » **Chapter Quiz** • **Pre-test** • **Post-test** • **WebCT Graded Quiz** (Deadline: 03/26/2008)

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### February 18, 2008

**Chapter 7 - Equity Markets and Stock Valuation**

Chapter Resources » **Chapter Summary** • **Lecture Outline** • **Narrated Slides** • **Excel Problems** • **FinSim** • What’s on the Web? • iPod® Content

Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)

Chapter Assessments » **Chapter Quiz** • **Pre-test** • **Post-test** • **WebCT Graded Quiz** (Deadline: 03/26/2008)

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### February 25, 2008

**Chapter 8 - Net Present Value and Other Investment Criteria**

Chapter Resources » **Chapter Summary** • **Lecture Outline** • **Narrated Slides** • **Excel Problems** • **FinSim** • What’s on the Web? • iPod® Content

Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)

Chapter Assessments » **Chapter Quiz** • **Pre-test** • **Post-test** • **WebCT Graded Quiz** (Deadline: 03/26/2008)

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### March 3, 2008

**Chapter 9 - Making Capital Investment Decisions**

Chapter Resources » **Chapter Summary** • **Lecture Outline** • **Narrated Slides** • **Excel Problems** • **FinSim** • What’s on the Web? • iPod® Content

Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)

Chapter Assessments » **Chapter Quiz** • **Pre-test** • **Post-test** • **WebCT Graded Quiz** (Deadline: 03/26/2008)

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### March 10, 2008

**Chapter 10 - Some Lessons from Capital Market History**

Chapter Resources » **Chapter Summary** • **Lecture Outline** • **Narrated Slides** • **Excel Problems** • **FinSim** • What’s on the Web? • iPod® Content

Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)

Chapter Assessments » **Chapter Quiz** • **Pre-test** • **Post-test** • **WebCT Graded Quiz** (Deadline: 03/26/2008)

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### March 11, 2008

**Drop Date**

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### March 17, 2008

**Chapter 11 - Risk and Return**
March 24, 2008

Exam #2 covering Chapters 6, 7, 8, 9, 10, and 11 will be given online. You are allowed a calculator, TVM formula sheet, interest tables, and one 8.5" x 11" sheet. The exam will be open from 5:00AM on Thursday, March 27th, through 11:00PM on Saturday, March 29th.

March 31, 2008

Chapter 12 - Cost of Capital

Chapter Resources » Chapter Summary • Lecture Outline • Narrated Slides • Excel Problems • FinSim • What’s on the Web? • iPod® Content
Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)
Chapter Assessments » Chapter Quiz • Pre-test • Post-test • WebCT Graded Quiz (Deadline: 04/24/2008)

April 7, 2008

Chapter 14 - Dividends and Dividend Policy

Chapter Resources » Chapter Summary • Lecture Outline • Narrated Slides • Excel Problems • What’s on the Web? • iPod® Content
Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)
Chapter Assessments » Chapter Quiz • Pre-test • Post-test • WebCT Graded Quiz (Deadline: 04/24/2008)

April 14, 2008

Chapter 16 - Short-Term Financial Planning

Chapter Resources » Chapter Summary • Lecture Outline • Narrated Slides • Excel Problems • FinSim • What’s on the Web? • iPod® Content
Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)
Chapter Assessments » Chapter Quiz • Pre-test • Post-test • WebCT Graded Quiz (Deadline: 04/24/2008)

Chapter 17 - Working Capital Management

Chapter Resources » Chapter Summary • Lecture Outline • Narrated Slides • Excel Problems • What’s on the Web? • iPod® Content
Suggested Text Exercises » Critical Thinking & Concepts Review; Questions & Problems (Solutions available in Course Content section of WebCT)
Chapter Assessments » Chapter Quiz • Pre-test • Post-test • WebCT Graded Quiz (Deadline: 04/24/2008)

April 21, 2008

Exam #3 is semi-comprehensive, with approximately 60% from Chapters 12, 14, 16, and 17, and approximately 40% from Chapters 4, 5, 6, 7, 8, and 11. The exam will be given on the FIU UP Campus during final exam week (room and time to be announced). Bring calculator, #2 pencils, interest tables, one 8.5" x 11" sheet and Panther ID. The TVM formula sheet will be attached to the exam.
<table>
<thead>
<tr>
<th>Quiz</th>
<th>Chapter Covered</th>
<th>Opens (5:00 AM)</th>
<th>Closes (11:00 PM)</th>
<th>Time Allowed</th>
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<td>75 minutes</td>
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