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To whom it may concern

This is to confirm that I, the undersigned, have language edited the **article** of

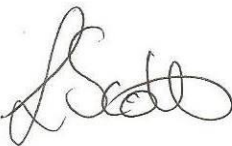
N. Robbetze

entitled:

Viability of risk-return trade-off within a South African context

The responsibility of implementing the recommended language changes rests with the author of the document.

Yours truly,



Linda Scott