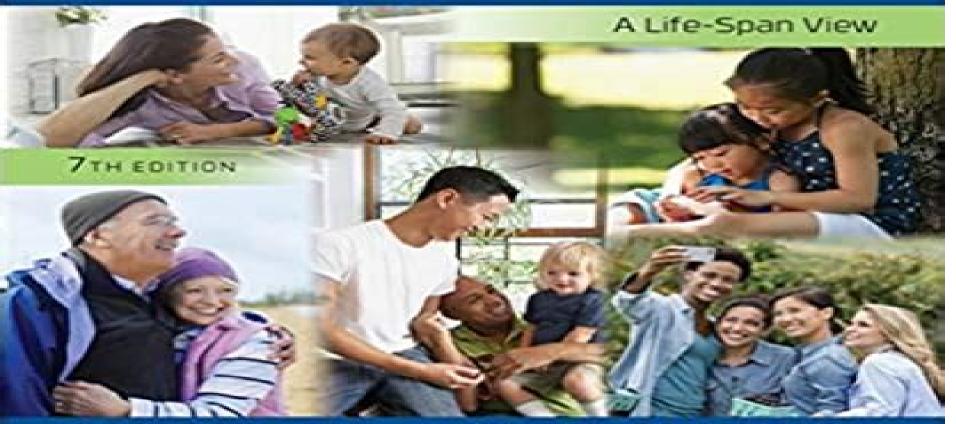


# HUMAN DEVELOPMENT



ROBERT V. KAIL . JOHN C. CAVANAUGH

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