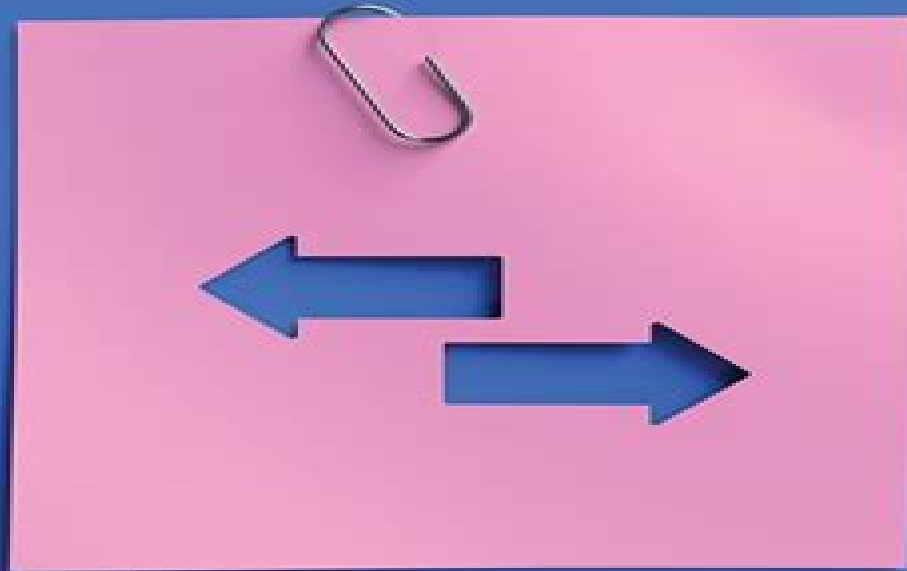


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UNDERSTANDING BUSINESS ETHICS



PETER A. STANWICK / SARAH D. STANWICK



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