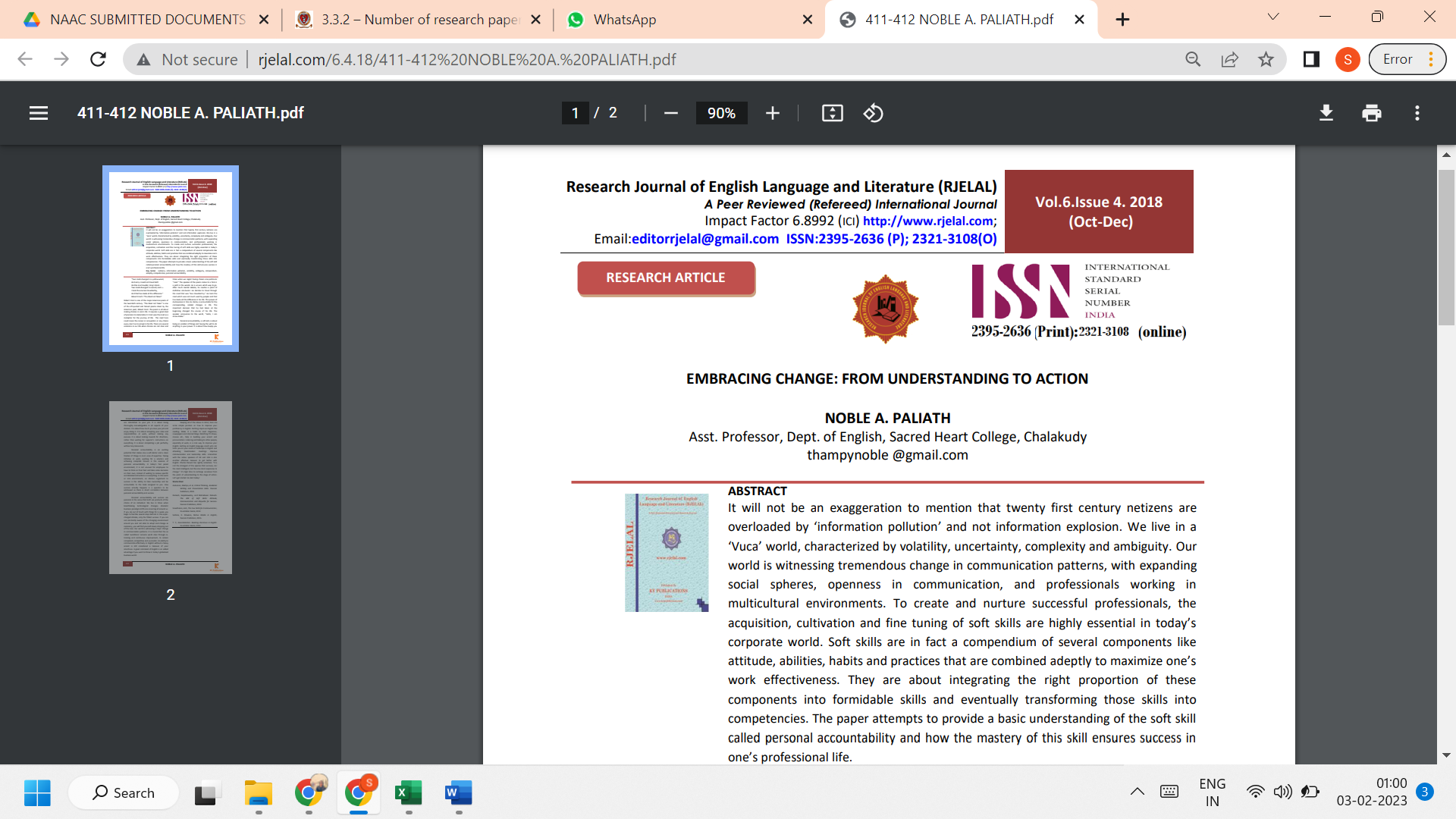
**EMBRACING CHANGE: FROM UNDERSTANDING TO ACTION**

**BY MS. NOBLE A PALIATH**



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