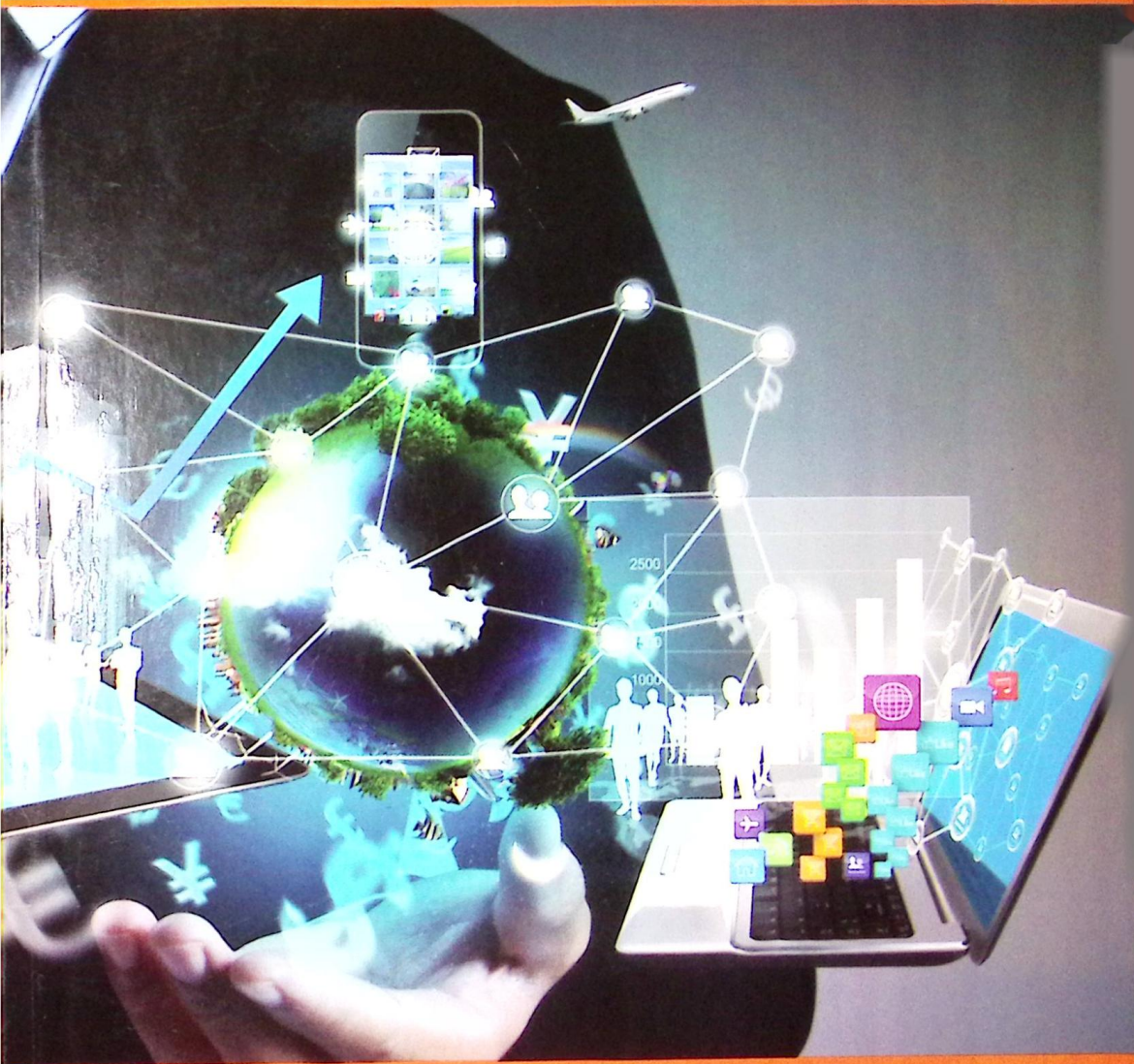


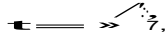
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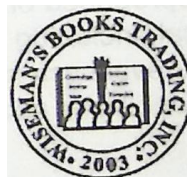
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APPLIED BUSINESS TOOLS AND TECHNOLOGIES



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ISBN: 978-621-418-187-2

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