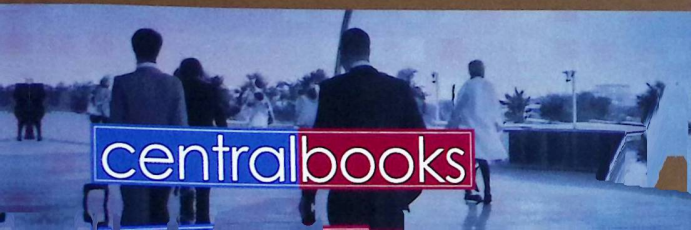


# ETHICS:

## A GUIDE TO A MORAL LIVING

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# **Ethics: A Guide to a Moral Living**

**By:**

**Dr. Jherwin P. Hermosa**

**2025 Edition**

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