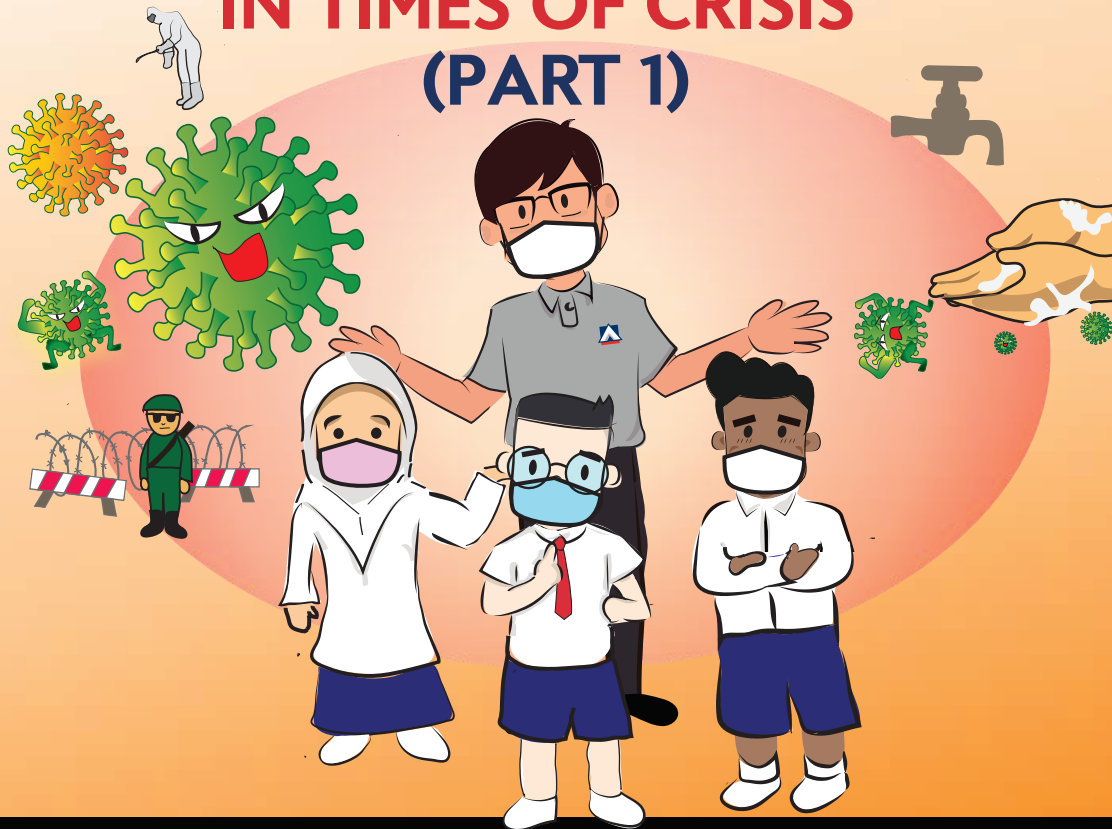


ADAPTING TO CHANGE IN TIMES OF CRISIS (PART 1)



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