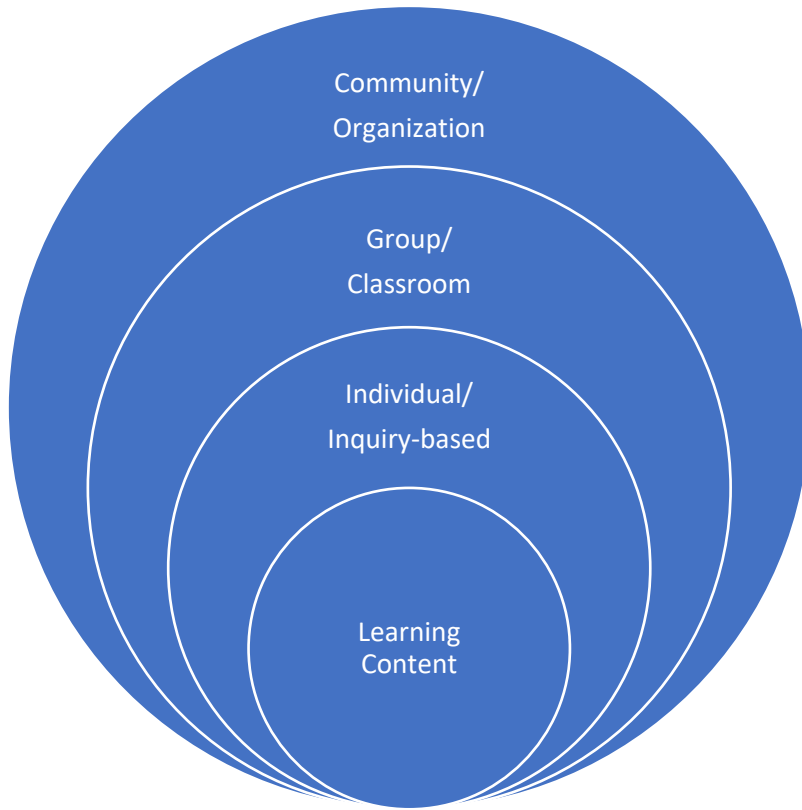


LEARNING CIRCLES



Paulsen, R.L.