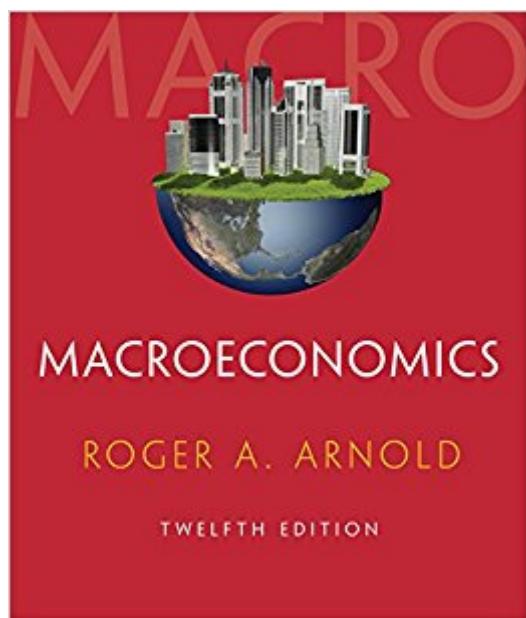


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Book Information

Paperback: 696 pages

Publisher: South-Western College Pub; 12 edition (January 1, 2015)

Language: English

ISBN-10: 1285738349

ISBN-13: 978-1285738345

Product Dimensions: 8.5 x 1.1 x 10.6 inches

Shipping Weight: 2.7 pounds (View shipping rates and policies)

Average Customer Review: 3.9 out of 5 stars 11 customer reviews

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Dr. Roger A. Arnold is Professor of Economics at California State University San Marcos, where his

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