A thesis submitted in partial fulfillment of the requirements for the degree of Master of Science in the College of Business and Economics at the University of Kentucky

By

Sherrie Elaine Human

Lexington, Kentucky

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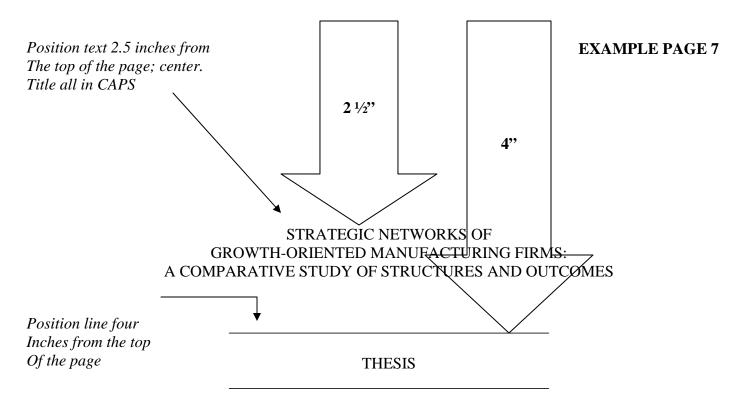
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1995

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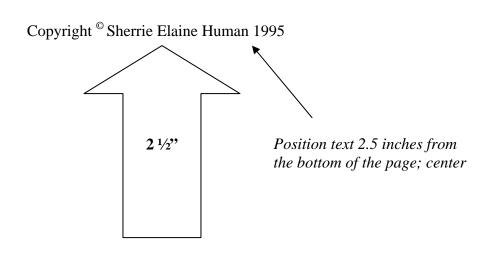
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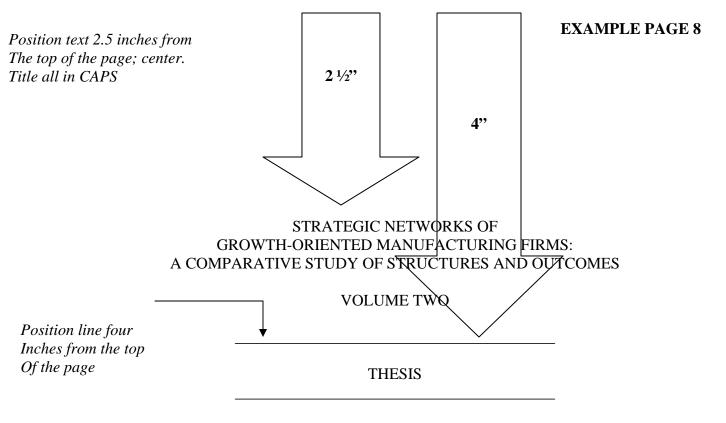
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