

UNIVERSITY OF ST. THOMAS

We certify that we have read this dissertation and approved it as adequate in scope and quality. We have found that it is complete and satisfactory in all respects, and that any and all revisions required by the final examining committee have been made.

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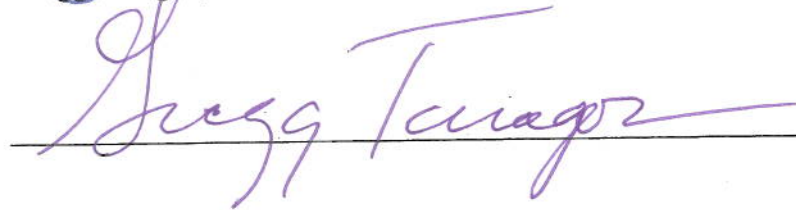
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John P. Conbere, Ed.D., Committee member



Gregg Taragos, Ph.D., Committee member



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Date