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adaptability if these officers encounter an organization that is neither adaptive nor innovative. Instead, Army culture must become adaptive and the personnel system must evolve into one that nurtures adaptability in its policies, practices, and beliefs. Only a detailed comprehensive plan where nothing is sacred will pave the way to cultural evolution.

Plunkett's Banking, Mortgages and Credit Industry Almanac 2008 Jack W. Plunkett, 2007-11. A market research guide to the banking, mortgages, credit industry. It is a tool for strategic planning, competitive intelligence, employment searches, or financial research. It contains trends, statistical tables, and an industry glossary. It also includes profiles of banking, mortgages, credit industry firms, companies, and organizations.

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