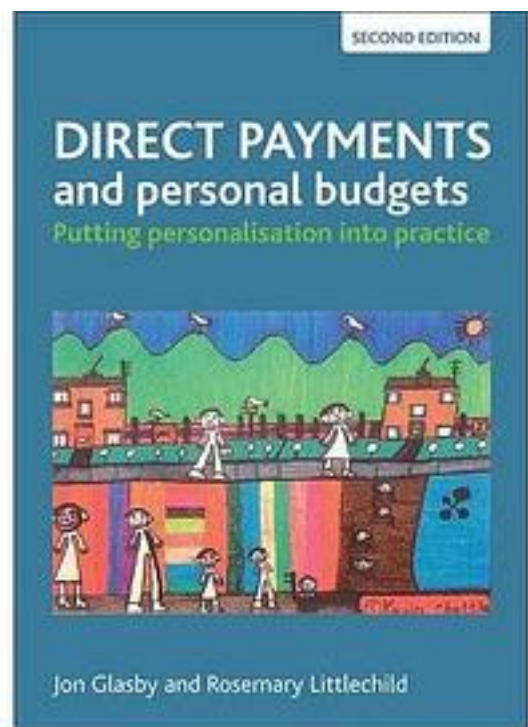


Direct Payments and Personal Budgets



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著者:Glasby, Jon/ Littlechild, Rosemary

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