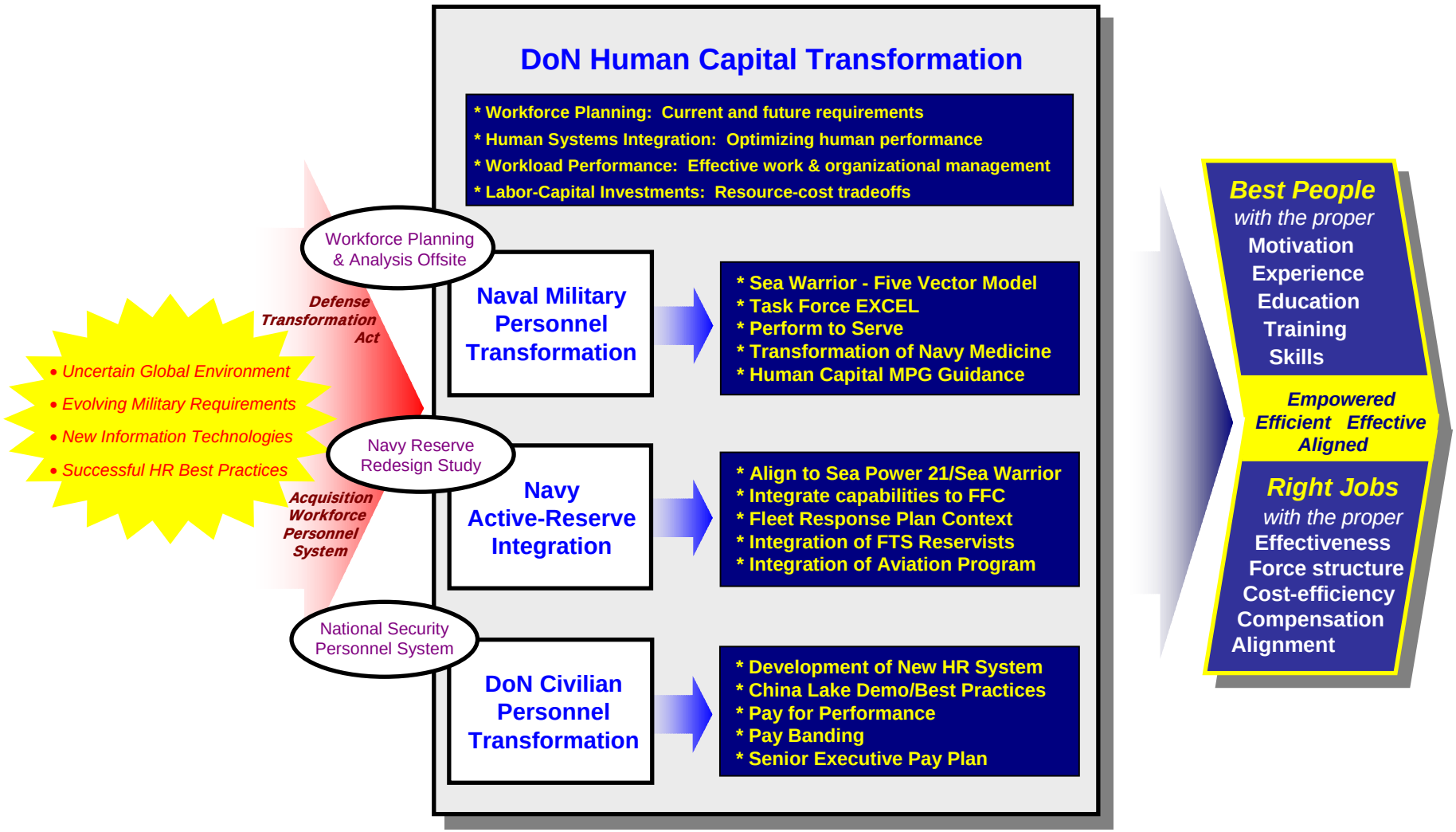HUMAN CAPITAL TRANSFORMATION: KEY TO ACHIEVING NAVAL POWER 21