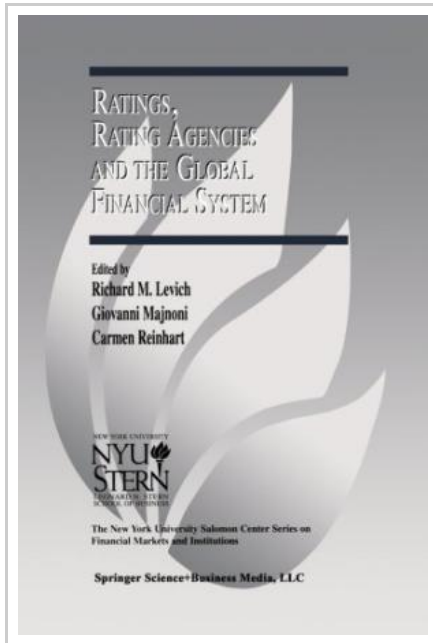




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By Richard M. Levich, Giovanni Majnoni, Carmen Reinhart

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