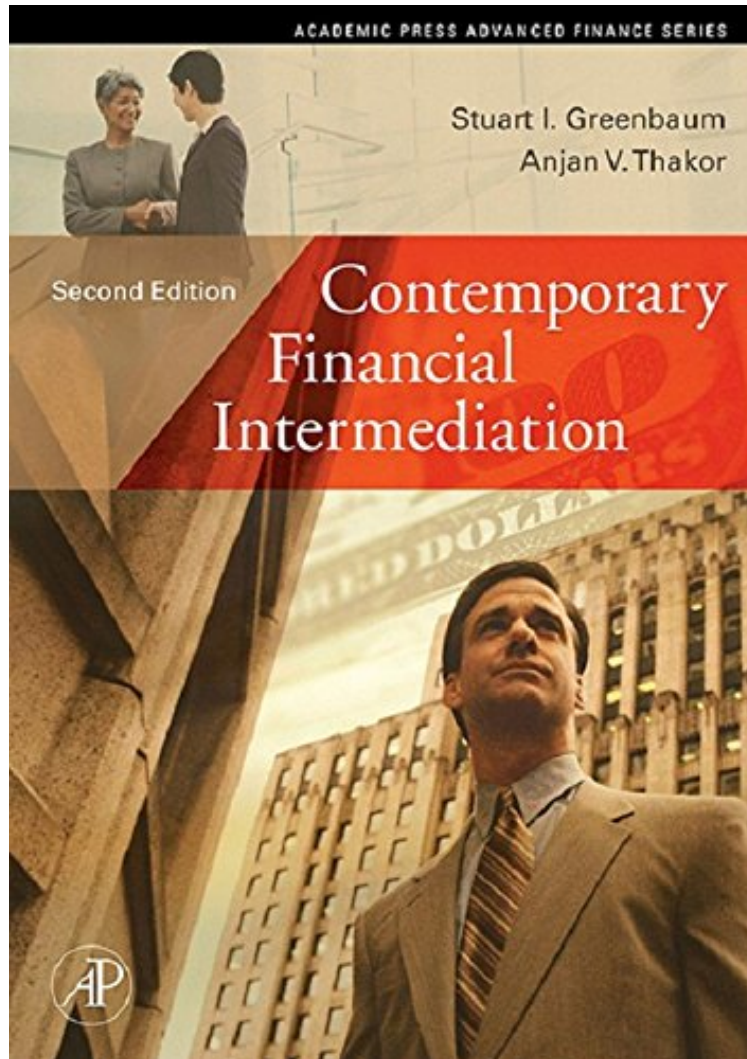


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Stuart I. Greenbaum, Anjan V. Thakor
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