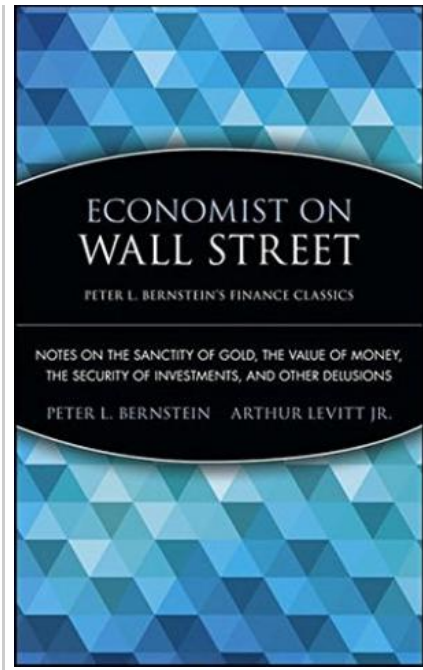


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By Peter L. Bernstein, Lawrence H. Summers, Arthur Levitt

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