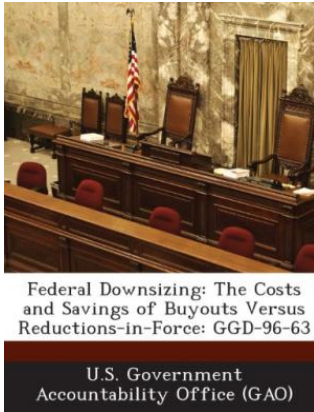


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FEDERAL DOWNSIZING: THE COSTS AND SAVINGS OF BUYOUTS VERSUS REDUCTIONS-IN-FORCE: GGD-96-63



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