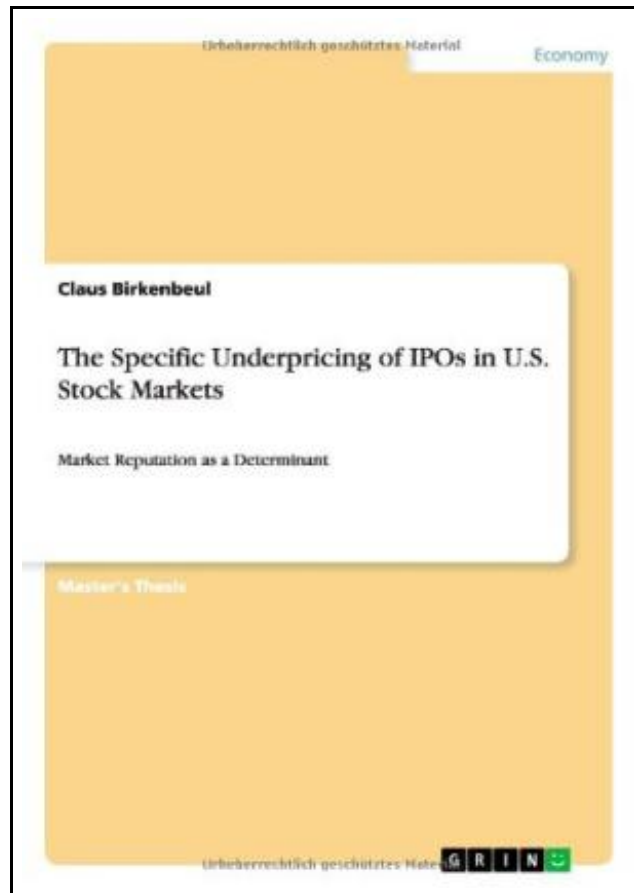


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(Ms. Ora Buckridge)

THE SPECIFIC UNDERPRICING OF IPOs IN U.S. STOCK MARKETS



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