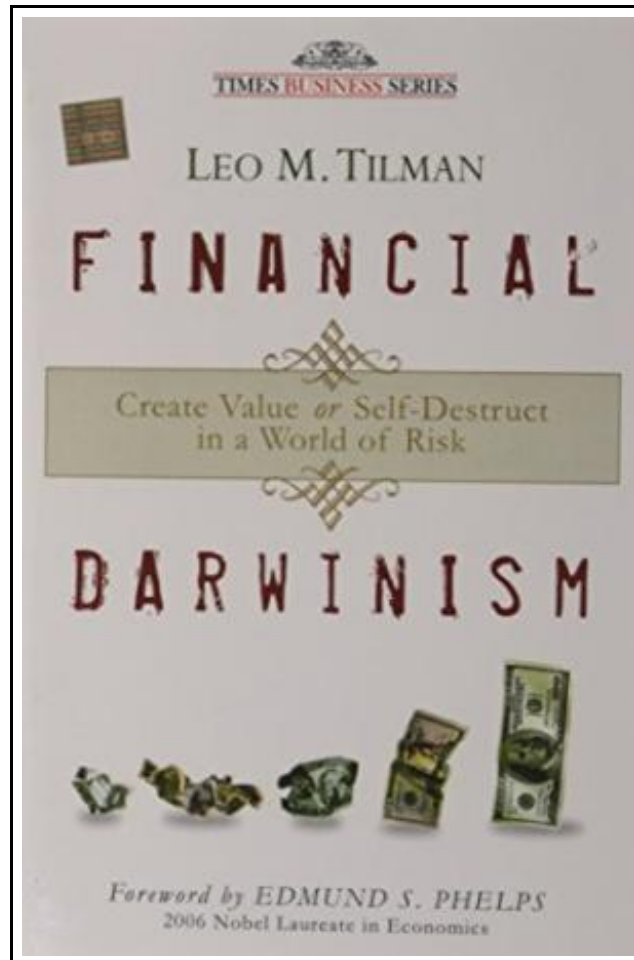


## Financial Darwinism: Create Value or Self-Destruct in a World of Risk



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