HP-C: financial crisis

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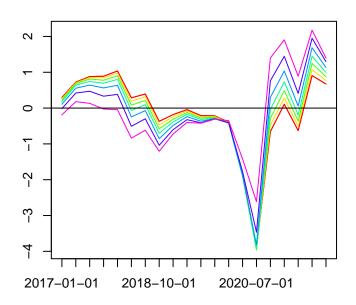
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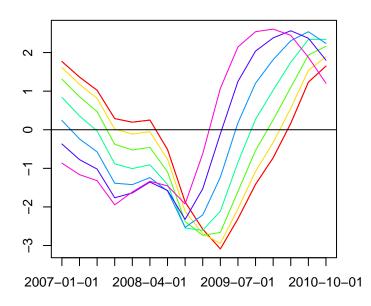
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HP-C: pandemic



MSSA: financial crisis



MSSA: pandemic

