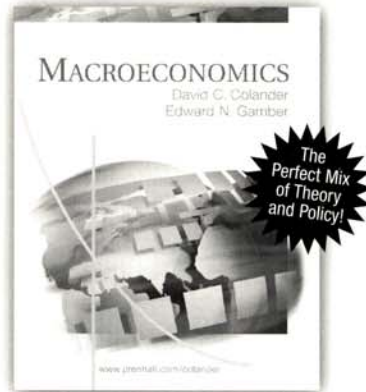


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by David C. Colander and Edward N. Gamber  
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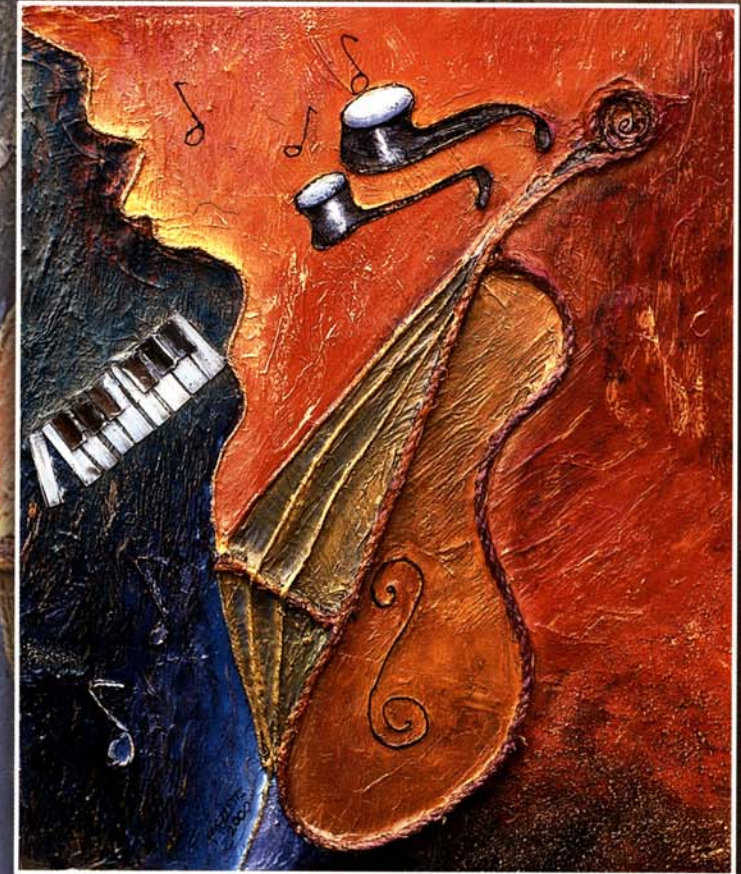
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