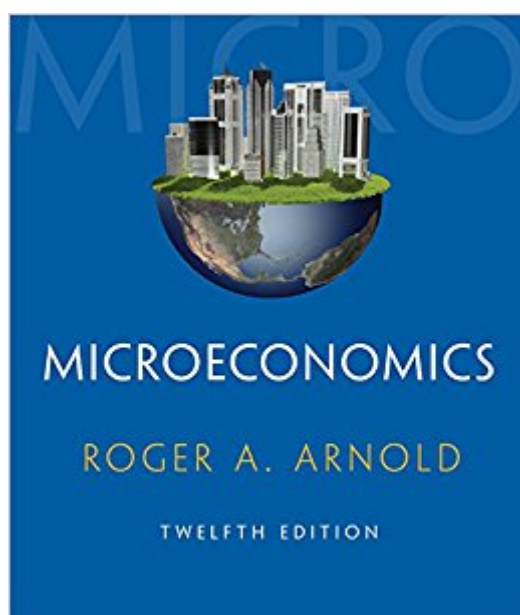


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Dr. Roger A. Arnold is Professor of Economics at California State University San Marcos, where his

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