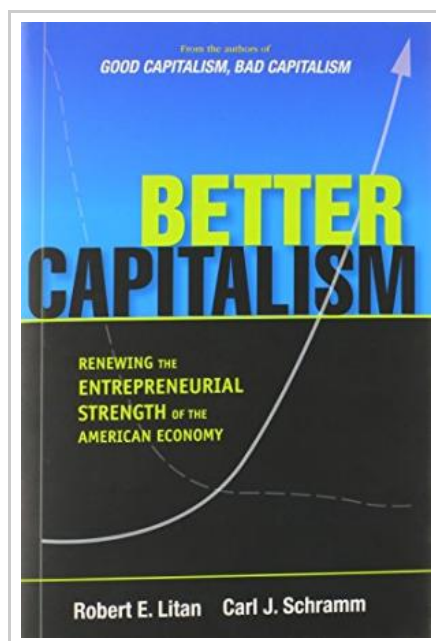




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By Robert E. Litan, Carl J. Schramm

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