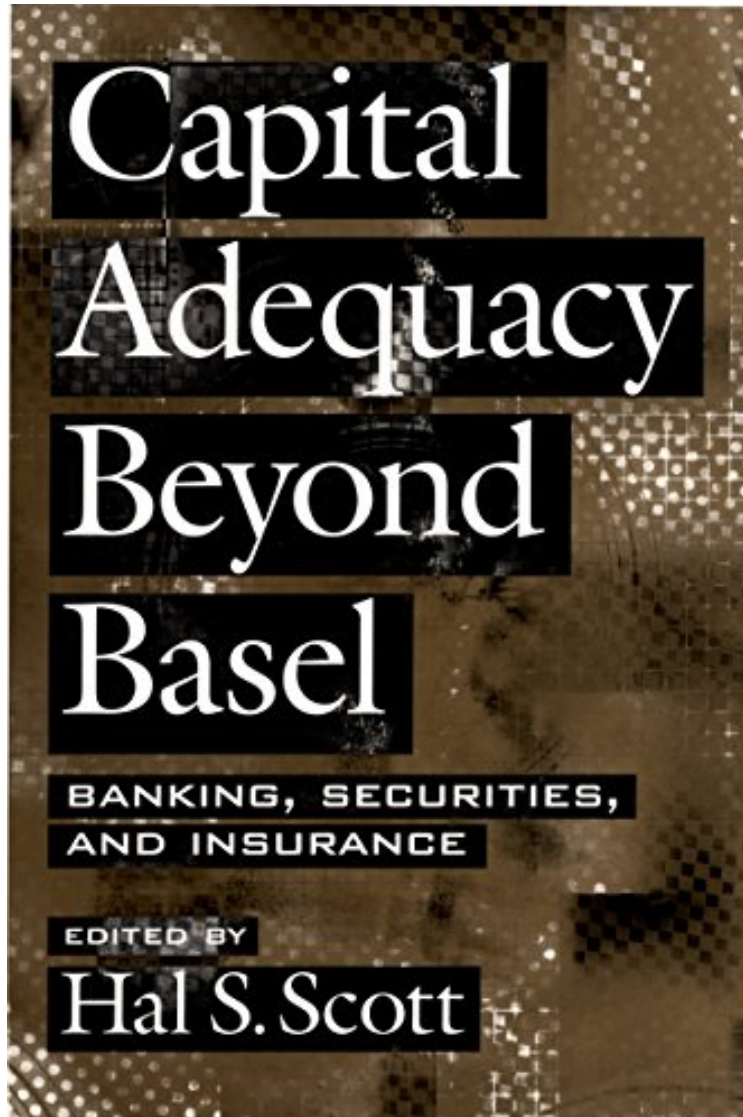


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About the Author
Hal S. Scott is at Harvard Law School.