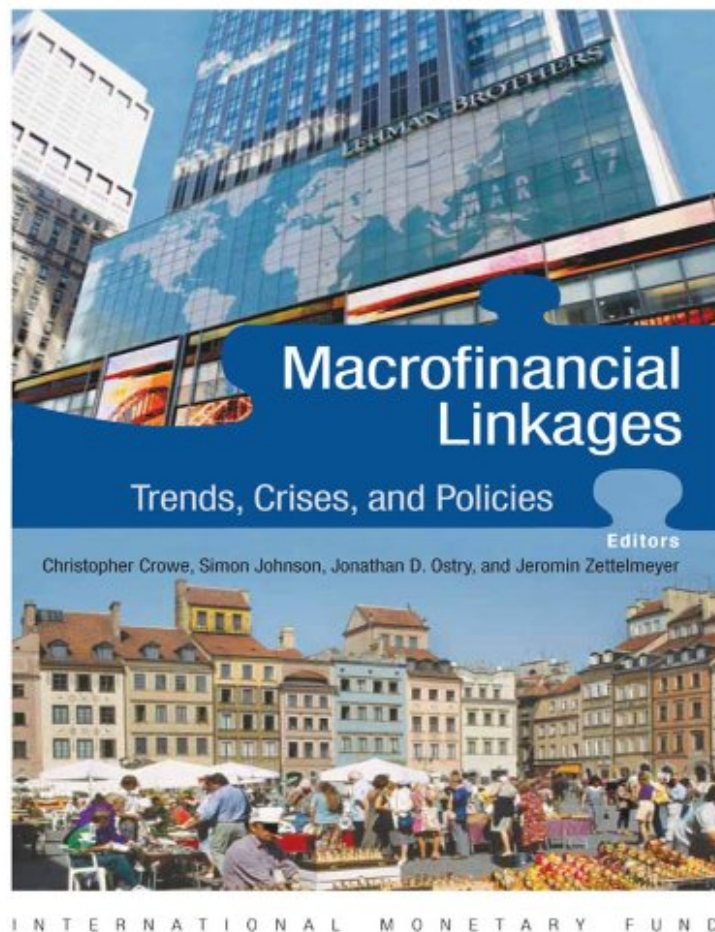


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Christopher W. Crowe, Simon Johnson, Jonathan David Ostry, Jeromin Zettelmeyer
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