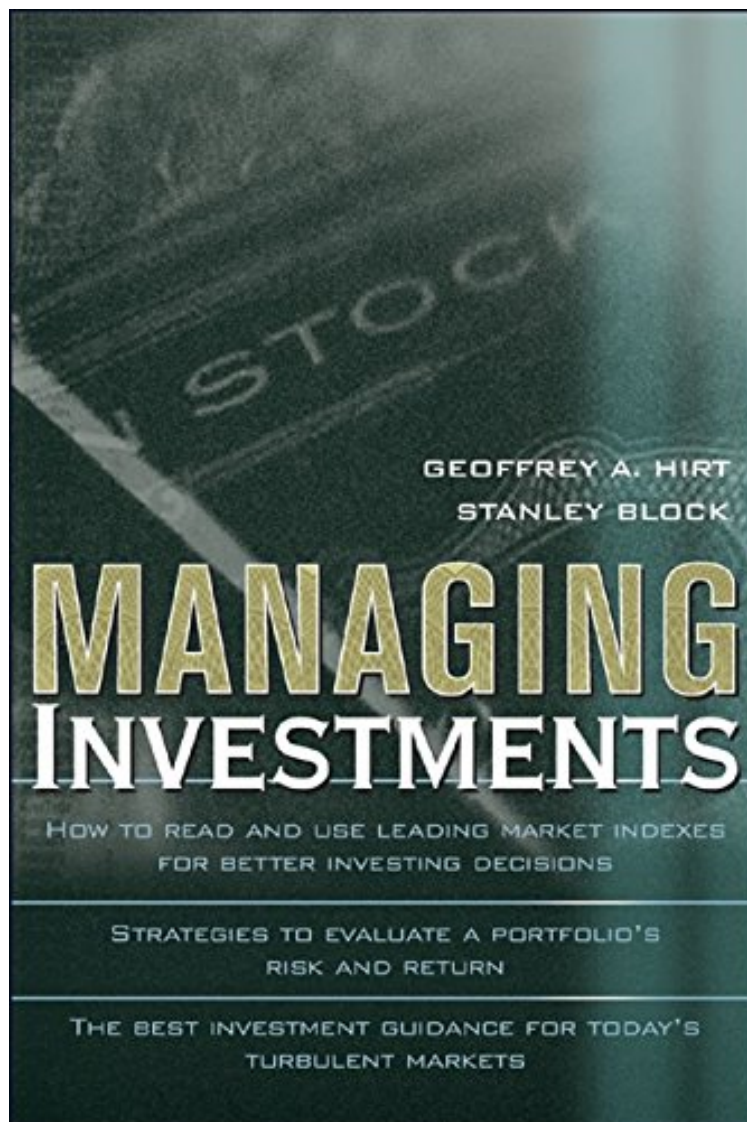


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About the Author Geoffrey A. Hirt, C.F.A. is a full professor of finance at DePaul University. Stanley B. Block teaches financial management and investments at Texas Christian University.