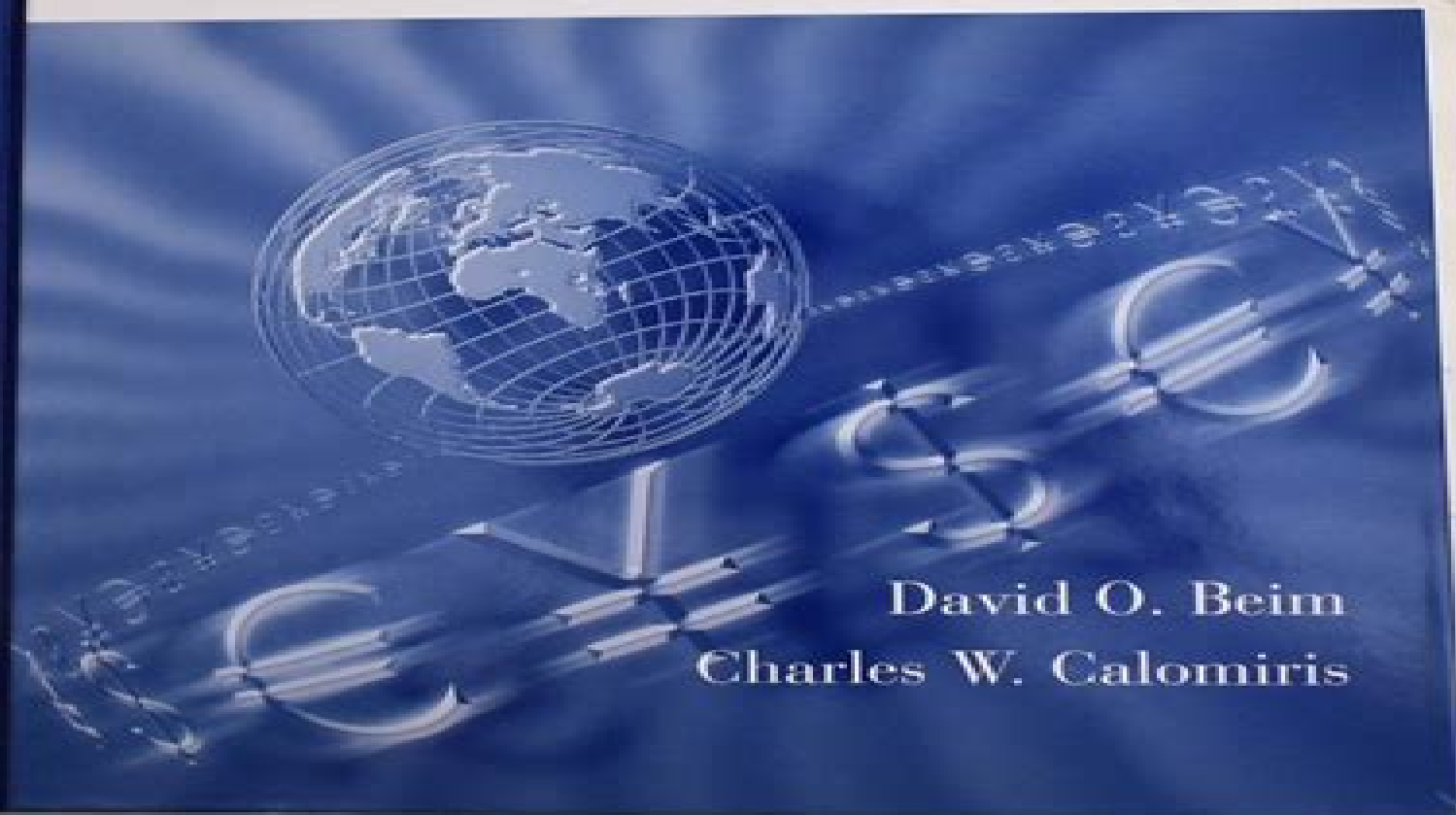


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Emerging Financial Markets David Beim Charles Calomiris

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