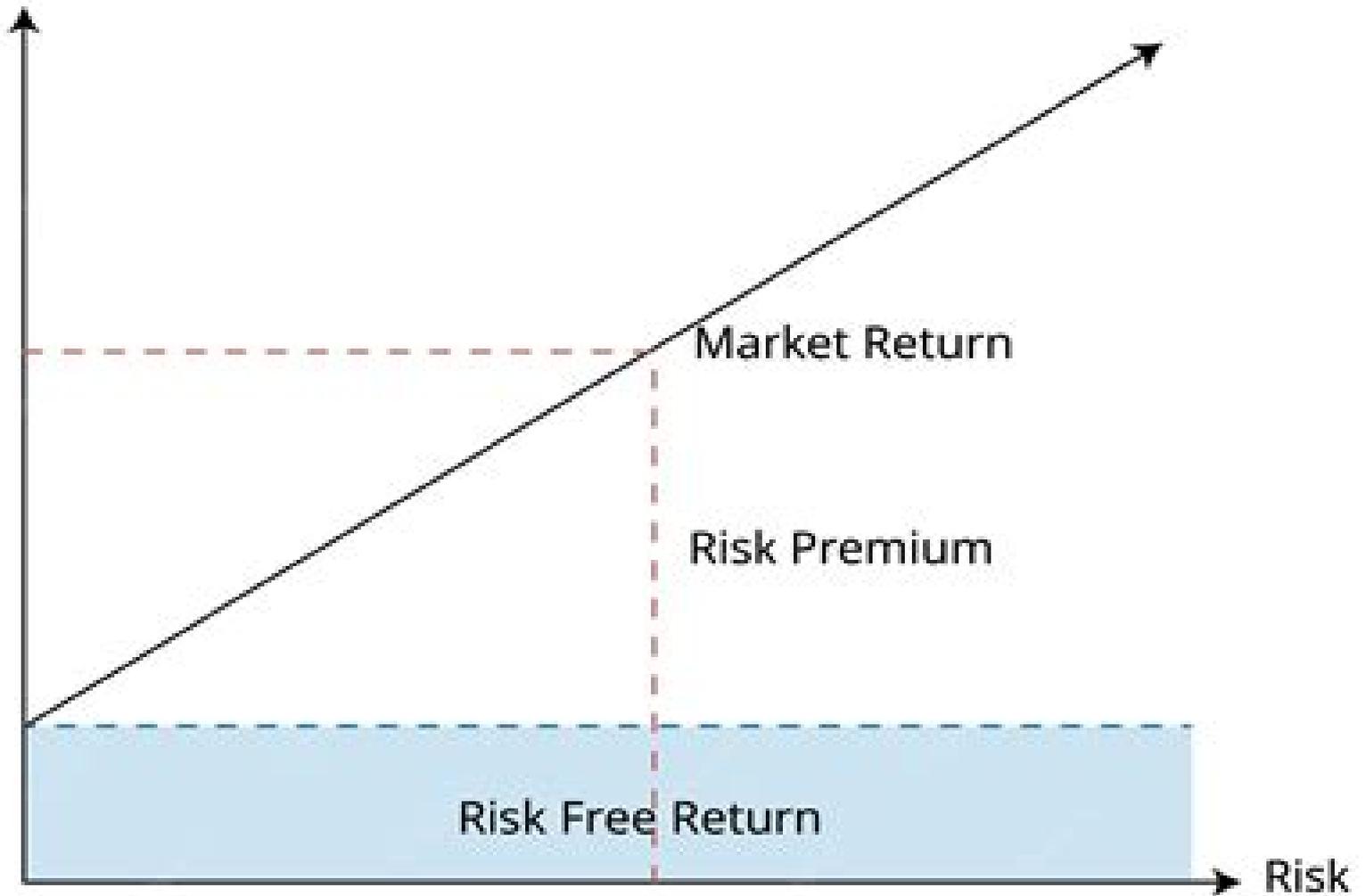


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# Risk Premium

**L Towner**



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