

Culverhouse College of  
Commerce and Business  
Administration

Economics, Finance and Legal  
Studies

THE UNIVERSITY OF  
**ALABAMA**  
BUSINESS

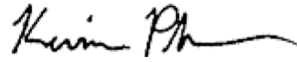
January 13, 2013

Disclosure Statement

Dear Editor,

This letter is to confirm that I have received no funding from nor am I affiliated with any interested parties that might have a financial, ideological, or political interest in the outcome of this research.

Sincerely,



Kevin Pflum



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