

Disclosure Statement

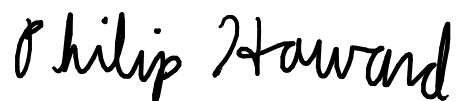
Dear Editors,

Thank you for considering our article titled "*BKK the EZ Way.*" for publication at the AER. I state what follows:

I declare that I have no relevant or material financial interest that relate to the research described in this paper.

Respectfully,

Philip Howard

A handwritten signature in black ink that reads "Philip Howard". The script is cursive and fluid, with the first name "Philip" and last name "Howard" clearly legible.