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October 5, 2026

Dear Sir or Madam,

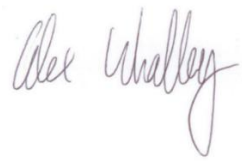
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The author declares that he has no relevant or material financial interests that relate to the research described in this paper.

IRB approval was not needed nor sought for this paper.

Sincerely,



Alexander Whalley
Professor of Economics