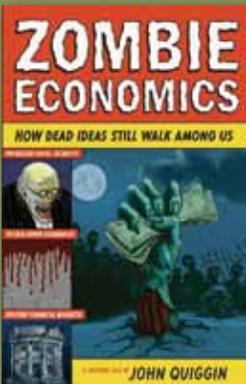
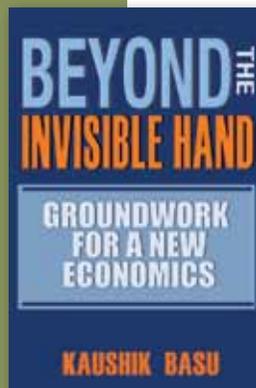
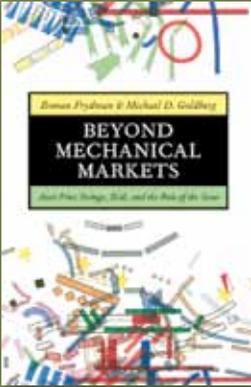
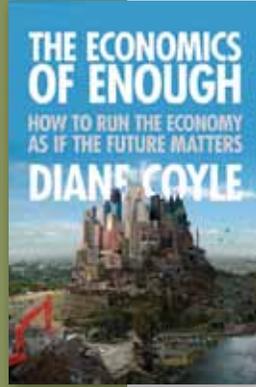
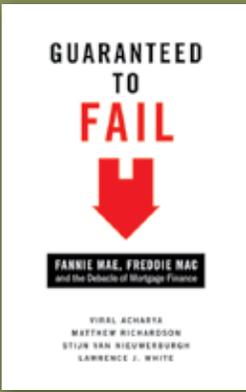


Economics & Finance

2011





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NEW

Winner of the 2010 Business Book of the Year Award, *Financial Times*/Goldman Sachs

Fault Lines

How Hidden Fractures Still Threaten the World Economy

Raghuram G. Rajan

“What caused the crisis? ... There is an embarrassment of causes—especially embarrassing when you recall how few people saw where they might lead. Raghuram Rajan ... was one of the few to sound an alarm before 2007. That gives his novel and sometimes surprising thesis added authority. He argues in his excellent new book that the roots of the calamity go wider and deeper still.”

—Clive Crook, *Financial Times*

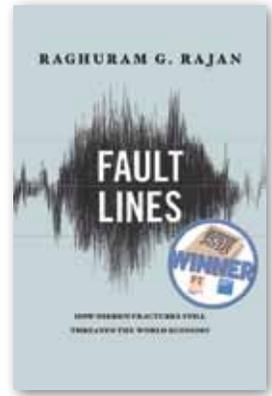
Raghuram G. Rajan is the Eric J. Gleacher Distinguished Service Professor of Finance at the University of Chicago Booth School of Business and former chief economist at the International Monetary Fund.

2010. 272 pages.

Cl: 978-0-691-14683-6

\$26.95 | £18.95

Not for sale in India



“Excellent ... deserve[s] to be widely read.”

—*Economist*

FORTHCOMING

Blind Spots

Why We Fail to Do What's Right and What to Do about It

Max H. Bazerman & Ann E. Tenbrunsel

When confronted with an ethical dilemma, most of us like to think we would stand up for our principles. But we are not as ethical as we think we are. In *Blind Spots*, leading business ethicists Max Bazerman and Ann Tenbrunsel examine the ways we overestimate our ability to do what is right and how we act unethically without meaning to. From the collapse of Enron and corruption in the tobacco industry, to sales of the defective Ford Pinto and the downfall of Bernard Madoff, the authors investigate the nature of ethical failures in the business world and beyond, and illustrate how we can become more ethical, bridging the gap between who we are and who we want to be.

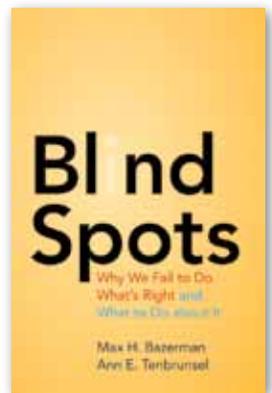
Suggesting innovative individual and group tactics for improving human judgment, *Blind Spots* shows us how to secure a place for ethics in our workplaces, institutions, and daily lives.

Max H. Bazerman is the Jesse Isidor Straus Professor of Business Administration at Harvard Business School. Ann E. Tenbrunsel is the Rex and Alice A. Martin Professor of Business Ethics at the Mendoza College of Business, University of Notre Dame.

April 2011. 216 pages. 10 line illus.

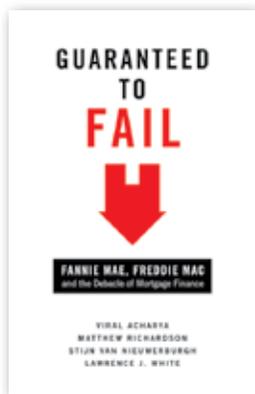
Cl: 978-0-691-14750-5

\$24.95 | £16.95

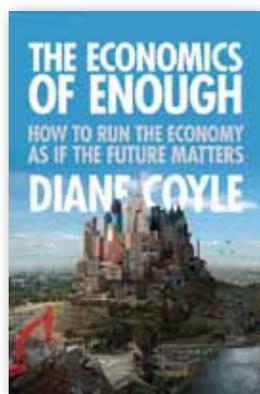


“When we think of unethical behavior, the images that often come to mind are those of robbers, thieves, the executives at Enron, or Bernie Madoff. *Blind Spots* is not just about these criminals, but about a much larger problem—the dishonest actions that we all take while still thinking of ourselves as wonderfully moral people.”

—Dan Ariely, author of *Predictably Irrational*



"*Guaranteed to Fail* is a comprehensive and well-written study of the role played by Fannie and Freddie in the events leading up to the financial crisis. It also suggests the way forward." —Raghuram G. Rajan, author of *Fault Lines: How Hidden Fractures Still Threaten the World Economy*



"This is a fine and interesting book with plenty of wise observations and good economic analysis. Diane Coyle is a terrific writer and an economist of real insight." —Edward Glaeser, Harvard University

NEW

Guaranteed to Fail

Fannie Mae, Freddie Mac, and the Debacle of Mortgage Finance
**Viral Acharya, Matthew Richardson,
Stijn Van Nieuwerburgh & Lawrence J. White**

The financial collapse of Fannie Mae and Freddie Mac in 2008 led to one of the most sweeping government interventions in private financial markets in history. The bailout has already cost American taxpayers close to \$150 billion, and substantially more will be needed. The U.S. economy—and by extension, the global financial system—has a lot riding on Fannie and Freddie. They cannot fail, yet that is precisely what these mortgage giants are guaranteed to do. How can we limit the damage to our economy, and avoid making the same mistakes in the future?

Guaranteed to Fail explains how poorly designed government guarantees for Fannie Mae and Freddie Mac led to the debacle of mortgage finance in the United States, weighs different reform proposals, and provides sensible, practical recommendations.

Viral Acharya, Matthew Richardson, Stijn Van Nieuwerburgh, and Lawrence J. White are professors at the Leonard N. Stern School of Business at New York University.

2011. 176 pages.
Cl: 978-0-691-15078-9 \$24.95 | £16.95

NEW

The Economics of Enough

How to Run the Economy as If the Future Matters
Diane Coyle

The world's leading economies are facing not just one but many crises. The financial meltdown may not be over, climate change threatens major global disruption, economic inequality has reached extremes not seen for a century, and government and business are widely distrusted. At the same time, many people regret the consumerism and social corrosion of modern life. What these crises have in common, Diane Coyle argues, is a reckless disregard for the future—especially in the way the economy is run. How can we achieve the financial growth we need today without sacrificing a decent future for our children, our societies, and our planet? How can we realize what Coyle calls "the economics of enough"?

Creating a sustainable economy—having enough to be happy without cheating the future—won't be easy. But *The Economics of Enough* starts a profoundly important conversation about how we can begin—and the first steps we need to take.

Diane Coyle runs Enlightenment Economics, a consulting firm specializing in technology and globalization.

2011. 336 pages. 17 halftones.
Cl: 978-0-691-14518-1 \$24.95 | £16.95

FORTHCOMING

Beyond Mechanical Markets

Asset Price Swings, Risk, and the Role of the State

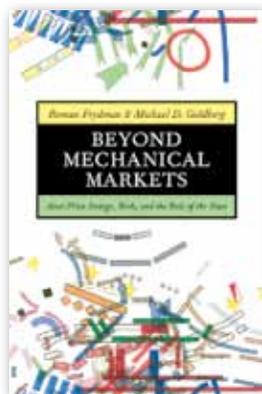
Roman Frydman & Michael D. Goldberg

In the wake of the global financial crisis that began in 2007, faith in the rationality of markets has lost ground to a new faith in their irrationality. The problem, Roman Frydman and Michael Goldberg argue, is that both the rational and behavioral theories of the market rest on the same fatal assumption—that markets act mechanically and economic change is fully predictable. In *Beyond Mechanical Markets*, Frydman and Goldberg show how the failure to abandon this assumption hinders our understanding of how markets work, why price swings help allocate capital to worthy companies, and what role government can and can't play.

Roman Frydman is professor of economics at New York University.

Michael D. Goldberg is the Roland H. O'Neal Professor at the University of New Hampshire.

April 2011. 288 pages. 25 line illus. 4 tables.
Cl: 978-0-691-14577-8 \$35.00 | £24.95



"This book is a milestone. It breaks important new ground in the refoundation that macroeconomics and finance so badly need."

—Edmund S. Phelps,
Nobel Prize-winning
economist

FORTHCOMING

Collaborative Governance

Private Roles for Public Goals in Turbulent Times

John D. Donahue & Richard J. Zeckhauser

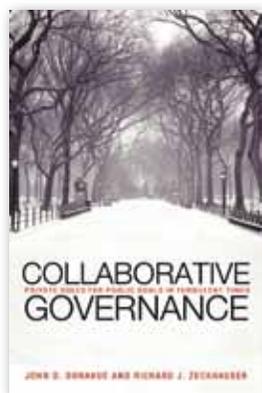
"This insightful book will stimulate a rethinking of the respective roles of private and public action. Donahue and Zeckhauser draw from an incredibly rich set of case studies that illustrate both the strengths and potential pitfalls of collaboration. Until now, there has been no formal articulation of the kinds of principles that this book provides for guiding policy. A genuine pleasure to read."

—W. Kip Viscusi, author of *Smoke-Filled Rooms: A Postmortem on the Tobacco Deal*

All too often government lacks the skill, the will, and the wallet to meet its missions. Schools fall short of the mark while roads and bridges fall into disrepair. Health care costs too much and delivers too little. Budgets bleed red ink as the cost of services citizens want outstrips the taxes they are willing to pay. *Collaborative Governance* is the first book to offer solutions by demonstrating how government at every level can engage the private sector to overcome seemingly insurmountable problems and achieve public goals more effectively.

John D. Donahue and Richard J. Zeckhauser both teach at the Harvard Kennedy School—Zeckhauser economics and analytics, Donahue public management and business-government relations.

April 2011. 296 pages. 5 line illus. 3 tables.
Cl: 978-0-691-14979-0 \$27.95 | £19.95



"*Collaborative Governance* fills a yawning gap in the literature on collaboration and partnerships. This book achieves the gold standard for excellent writing, case selection, and presentation."

—Paul L. Posner, George
Mason University

"*A Cooperative Species* is an important book by two masters in their field. It deals with a topic that is of great contemporary interest and presents, clearly and logically, a wealth of up-to-date material from a wide range of disciplines."

—R. E. Rowthorn,
University of Cambridge

FORTHCOMING

A Cooperative Species

Human Reciprocity and Its Evolution

Samuel Bowles & Herbert Gintis

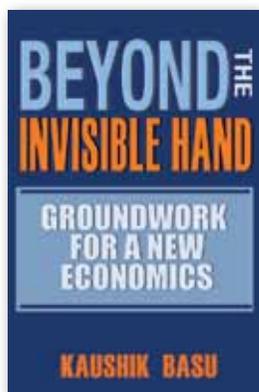
"This is an outstanding book. Drawing from the state of knowledge across several behavioral disciplines, it will be an invaluable resource for anyone interested in the theoretical and empirical aspects of the evolution of cooperation."

—Simon Gächter, University of Nottingham

Using experimental, archaeological, genetic, and ethnographic data to calibrate models of the coevolution of genes and culture as well as prehistoric warfare and other forms of group competition, *A Cooperative Species* provides a compelling and novel account of how humans came to be moral and cooperative.

Samuel Bowles heads the Behavioral Sciences Program at the Santa Fe Institute and teaches economics at the University of Siena. Herbert Gintis holds faculty positions at the Santa Fe Institute, Central European University, and the University of Siena.

June 2011. 320 pages. 48 line illus. 23 tables.
Cl: 978-0-691-15125-0 \$35.00 | £24.95



NEW

Beyond the Invisible Hand

Groundwork for a New Economics

Kaushik Basu

"Defly, with the carefully chosen anecdote, and the sparing but subtle thought experiment, Kaushik Basu again and again dispels the myth that the invisible hand of free markets leads to the best of all possible worlds—indeed, often far from it. With great wisdom, *Beyond the Invisible Hand* describes the frequently shocking consequences of the free markets of modern economic theory; it also sets the agenda for where that theory needs to go next."

—George A. Akerlof, Nobel Prize-winning economist

"In this remarkable tour de force, Kaushik Basu scrutinizes the foundational assumptions of economics and asks new and important questions."

—Justin Yifu Lin,
World Bank

By scrutinizing Adam Smith's theory, this impassioned critique of contemporary mainstream economics debunks traditional beliefs regarding best economic practices, self-interest, and the social good.

Kaushik Basu is professor of economics and the C. Marks Professor of International Studies at Cornell University. He is currently chief economic advisor to the Ministry of Finance of the Government of India.

2010. 296 pages. 8 tables.
Cl: 978-0-691-13716-2 \$29.95 | £20.95
Not for sale in South Asia

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NEW

Zombie Economics

How Dead Ideas Still Walk among Us

John Quiggin

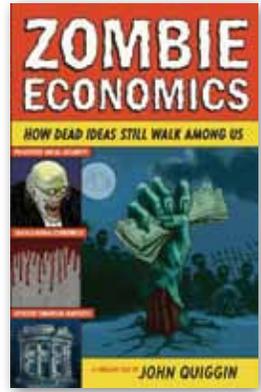
"Killing vampires and werewolves is easy enough. But how does one slay economic zombies—ideas that should have died long ago but still shamble forward? Armed with nothing but the truth, John Quiggin sets about dispatching these dead ideas once and for all in this engaging book."

—Brad DeLong, University of California, Berkeley

The recent financial crisis laid bare many of the assumptions behind market liberalism—the theory that market-based solutions are always best, regardless of the problem. For decades, their advocates dominated mainstream economics, and their influence created a system where an unthinking faith in markets led many to view speculative investments as fundamentally safe. The crisis seemed to have killed off these ideas, but they still live on in the minds of many—members of the public, commentators, politicians, economists, and even those charged with cleaning up the mess. In *Zombie Economics*, John Quiggin explains how these dead ideas still walk among us—and why we must find a way to kill them once and for all if we are to avoid an even bigger financial crisis in the future.

John Quiggin is professor of economics at the University of Queensland in Australia.

2010. 248 pages. 4 line illus.
Cl: 978-0-691-14582-2 \$24.95 | £16.95



"Quiggin's clear, elegant dissection of wrong-headed notions will appeal to both lay readers and academic economists."
—Yves Smith, author of *ECONned: How Unenlightened Self-Interest Undermined Democracy and Corrupted Capitalism*

NEW

The Big Ditch

How America Took, Built, Ran, and Ultimately Gave Away the Panama Canal

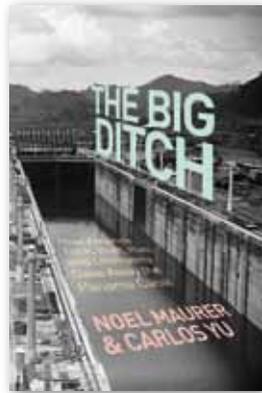
Noel Maurer & Carlos Yu

"Meticulously researched and brilliantly argued, *The Big Ditch* provides a seminal analysis of the economic motivations and consequences of American imperialism. The book is not just about the Panama Canal, but also much more broadly about the nature and legacy of Western colonialism. It will force many of us to rethink what we thought we knew."
—James Robinson, coauthor of *Economic Origins of Dictatorship and Democracy*

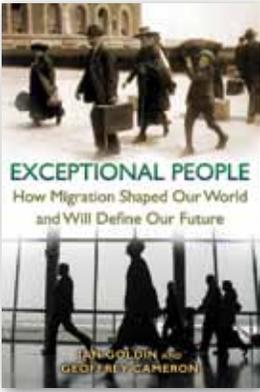
A remarkable tale, *The Big Ditch* offers vital lessons about the impact of large-scale infrastructure projects, American overseas interventions on institutional development, and the ability of governments to run companies effectively.

Noel Maurer is associate professor of business administration at Harvard Business School. Carlos Yu is an economic historian and private consultant based in New York City.

2010. 440 pages. 1 halftone. 30 line illus. 48 tables. 7 maps.
Cl: 978-0-691-14738-3 \$35.00 | £24.95



"This landmark book offers important new insights that will significantly advance our understanding of the national and global economic consequences of the Panama Canal."
—Alan Dye, Barnard College, Columbia University



NEW

Exceptional People

How Migration Shaped Our World and Will Define Our Future

Ian Goldin & Geoffrey Cameron

“A sweeping and constructive study. With a deep sense of what sort of creatures we humans are, this book takes us through millennia in the unending quest of people for development and discovery. It suggests that population movements have been the carriers of innovation from one region to others. It will change, if anything can, the way governments and international organizations view immigration policy.”

—Edmund S. Phelps, Nobel Prize-winning economist

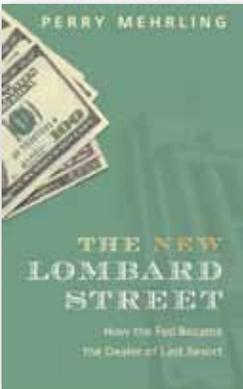
“The global migration agenda proposed in this highly readable book shows how potential downsides could be reduced and enormous benefits realized.”

—Stephen Castles, coauthor of *The Age of Migration*

A guide to vigorous debate and action, *Exceptional People* charts the past and present of international migration and makes practical recommendations that will allow everyone to benefit from its unstoppable future growth.

Ian Goldin is director of the James Martin 21st Century School, University of Oxford, and professorial fellow at Balliol College, Oxford. Geoffrey Cameron is a research associate at the James Martin 21st Century School, University of Oxford. He currently works as a senior policy advisor with Foreign Affairs and International Trade Canada.

2011. 392 pages. 37 line illus. 14 tables.
Cl: 978-0-691-14572-3 \$35.00 | £24.95



NEW

The New Lombard Street

How the Fed Became the Dealer of Last Resort

Perry Mehrling

“The global financial system is badly broken. . . . If you would like to understand how this happened—and how we (and the Fed) might inch back from the precipice—read this book.”

—Simon Johnson, coauthor of *13 Bankers: The Wall Street Takeover and the Next Financial Meltdown*

Walter Bagehot’s *Lombard Street*, published in 1873 in the wake of a devastating London bank collapse, explained in clear and straightforward terms why central banks must serve as the lender of last resort to ensure liquidity in a faltering credit system. Bagehot’s book set down the principles that helped define the role of modern central banks, particularly in times of crisis—but the recent global financial meltdown has posed unforeseen challenges. *The New Lombard Street* lays out the innovative principles needed to address the instability of today’s markets and to rebuild our financial system.

“*The New Lombard Street* is by far our best guide-book to the changed structure of financial markets and the new role of the Federal Reserve.”

—James K. Galbraith, author of *The Predator State: How Conservatives Abandoned the Free Market and Why Liberals Should Too*

Perry Mehrling is professor of economics at Barnard College, Columbia University. He is the author of *Fischer Black and the Revolutionary Idea of Finance* and *The Money Interest and the Public Interest: American Monetary Thought, 1920–1970*.

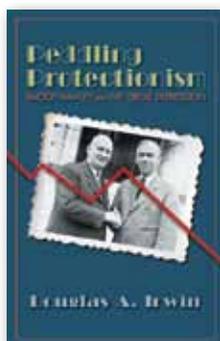
2011. 192 pages. 2 line illus. 17 tables.
Cl: 978-0-691-14398-9 \$29.95 | £20.95

NEW

Peddling Protectionism

Smoot-Hawley and the Great Depression

Douglas A. Irwin



"It would not surprise me if this became the definitive economic history of the Smoot-Hawley Tariff. Synthesizing and fleshing out the best research and nicely connecting economics and politics, *Peddling Protectionism* provides a fuller accounting of, and a deeper perspective on, what is arguably the best-known U.S. tariff of the twentieth century."

—Kris Mitchener, Leavey School of Business, Santa Clara University

Douglas Irwin presents an authoritative account of the politics behind the Smoot-Hawley tariff of 1930, its economic consequences, the foreign reaction it provoked, and its aftermath and legacy. *Peddling Protectionism* tells a fascinating story filled with valuable lessons for trade policy today.

Douglas A. Irwin is the Robert E. Maxwell '23 Professor of Arts and Sciences in the Department of Economics at Dartmouth College.

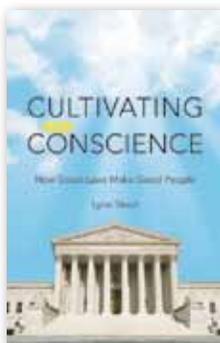
2011. 256 pages. 22 halftones. 10 line illus. 9 tables. 1 map.
Cl: 978-0-691-15032-1 \$24.95 | £16.95

NEW

Cultivating Conscience

How Good Laws Make Good People

Lynn Stout



"Lynn Stout's rich and thought-provoking book explores the full spectrum of human behavior, from selfishness to self-sacrifice. Her insights will fascinate anyone interested in the law, economics, psychology, and everyday human existence."

—Jared Diamond, author of *Guns, Germs, and Steel* and *Collapse*

This book proves that if we care about effective laws and civilized society, the powers of conscience are simply too important for us to ignore.

Lynn Stout is the Paul Hastings Professor of Corporate and Securities Law at the UCLA School of Law.

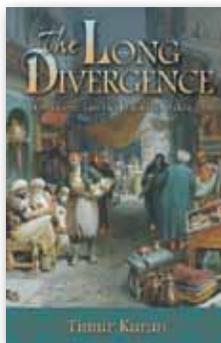
2010. 320 pages. 3 line illus.
978-0-691-13995-1 \$27.95 | £19.95

NEW

The Long Divergence

How Islamic Law Held Back the Middle East

Timur Kuran



"Kuran's book is a wonderful resource for anyone interested in the Middle East and the Islamic world. The path toward economic and legal reforms for the Islamic world can only be charted by understanding the historical impediments to economic development in the region. There is currently no better starting point to contemplate such reforms and development efforts than this book."

—Mahmoud El-Gamal, author of *Islamic Finance: Law, Economics, and Practice*

—Mahmoud El-Gamal, author of *Islamic Finance: Law, Economics, and Practice*

Timur Kuran is professor of economics and political science and the Gorter Family Professor of Islamic Studies at Duke University.

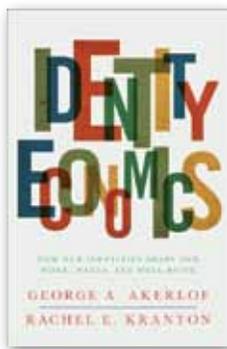
2010. 424 pages. 12 halftones. 8 line illus. 10 tables. 2 maps.
Cl: 978-0-691-14756-7 \$29.95 | £20.95

NEW

Identity Economics

How Our Identities Shape Our Work, Wages, and Well-Being

George A. Akerlof & Rachel E. Kranton



“Akerlof ... and Kranton ... explore the links between our identities and the everyday decisions we make about earning and spending money. Their goal is to add a more personal touch to economics.”
—*New York Times*

“The authors make a compelling case that the group with which individuals identify shapes their decisions about schooling, work, savings, investment, and retirement. This paradigm offers better ways of understanding the consequences of public policies and business practices. ... *Identity Economics* provides a new language and a useful apparatus to take measure of ‘real people in real situations.’”
—*Barron's*

“Business managers, economists, policy makers, and school administrators will all gain fresh insights into similar enigmas that confront them if they bear the book’s message in mind: identity matters.”
—*ForeWord*

Identity economics is a new way to understand people’s decisions—at work, at school, and at home. With it, we can better appreciate why incentives like stock options work or don’t; why some schools succeed and others don’t; why some cities and towns don’t invest in their futures—and much, much more.

George A. Akerlof is the Daniel E. Koshland Sr. Distinguished Professor of Economics at the University of California, Berkeley, and 2001 Nobel Laureate in Economics. Rachel E. Kranton is Professor of Economics at Duke University.

2010. 200 pages. 1 halftone. 1 line illus.
Cl: 978-0-691-14648-5 \$24.95 | £16.95

NEW PAPERBACK

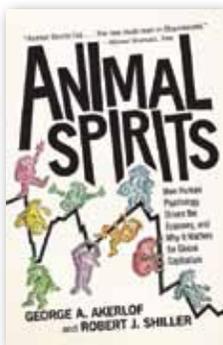
Co-Winner of the 2010 Robert Lane Award, Political Psychology Section, American Political Science Association
Co-Winner of the 2010 Silver Medal Axiom Business Book Award in Entrepreneurship, Jenkins Group, Inc.
Winner of the 2009 Paul A. Samuelson Award, TIAA-CREF Institute
Shortlisted for the 2009 Business Book of the Year Award, *Financial Times*/Goldman Sachs
Winner of the 2009 International Book Award, *getAbstract*
Winner of the 2009 Finance Book of the Year, China Business News
One of the Books of the Year for 2009, *Financial Times*
One of the Favorite Financial-Crisis Books for 2009, *Bloomberg.com*

With a new preface by the authors

Animal Spirits

How Human Psychology Drives the Economy, and Why It Matters for Global Capitalism

George A. Akerlof & Robert J. Shiller



“Two of the most creative and respected economic thinkers currently at work, George Akerlof and Robert Shiller, ... [have written] a fine book at exactly the right time.”
—Clive Crook, *Financial Times*

“A truly innovative and bold work. ... At a time when plummeting confidence is dragging down the market and the economy, the authors’ focus on the psychological aspect of economics is incredibly important.”
—Michael Mandel, *BusinessWeek*

George A. Akerlof is the Daniel E. Koshland Sr. Distinguished Professor of Economics at the University of California, Berkeley. Robert J. Shiller is the Arthur M. Okun Professor of Economics at Yale University.

2010. 264 pages. 1 table.
Pa: 978-0-691-14592-1 \$16.95 | £9.95
Cl: 978-0-691-14233-3 \$24.95 | £16.95

Also by Robert J. Shiller

Winner of the 2009 Bronze Medal in Finance/Investment/Economics, *Independent Publisher*
Honorable Mention, 2008 PROSE Award for Excellence in Business, Finance and Management, Association of American Publishers

The Subprime Solution

How Today’s Global Financial Crisis Happened, and What to Do about It

2008. 208 pages. 4 line illus.
Cl: 978-0-691-13929-6 \$16.95 | £11.95

NEW

Chasing Stars

The Myth of Talent and the Portability of Performance

Boris Groysberg



"[Boris Groysberg's] new book, a meticulous study of the performance of Wall Street analysts, asks the key question: is the success of individual 'star' employees transferable to other businesses? In other words, is it the team/

institution that is key to the high performance or is it mainly down to the individual concerned?"
—Stefan Stern, *Financial Times*

Boris Groysberg is associate professor in the organizational behavior unit at Harvard Business School.

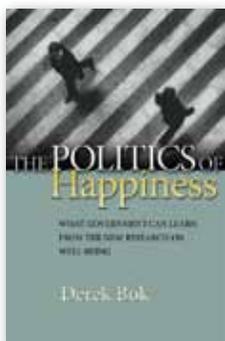
2010. 464 pages. 13 line illus. 18 tables.
Cl: 978-0-691-12720-0 \$35.00 | £24.95

NEW

The Politics of Happiness

What Government Can Learn from the New Research on Well-Being

Derek Bok



"With his clear analysis and outside-the-box ideas, Bok encourages thoughtful consideration of what we should want for ourselves and expect from our government."
—Sarah Halzack, *Washington Post*

Timely and incisive, *The Politics of Happiness* sheds light on what makes people happy and the vital role government policy could play in fostering satisfaction and well-being.

Derek Bok is the 300th Anniversary Research Professor at Harvard University.

2010. 272 pages. 6 tables.
Cl: 978-0-691-14489-4 \$24.95 | £16.95

NEW

Awakening Giants, Feet of Clay

Assessing the Economic Rise of China and India

Pranab Bardhan



"[E]xcellent... Bardhan writes with remarkable clarity about complex issues, such as the widely varying ways that corruption can affect the economy, and the positive as well as negative legacy of the Maoist era for China in terms of its recent trajectory... He also shows some welcome stylistic flair, quoting poetry to good effect in one section (how often do economists do that?)."

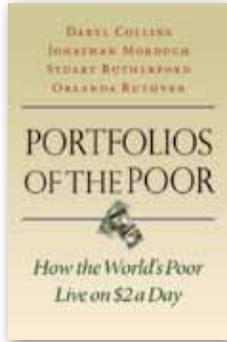
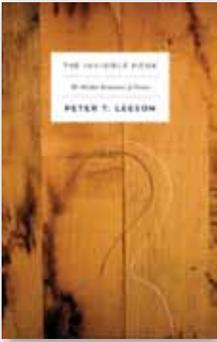
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Pranab Bardhan is professor of economics at the University of California, Berkeley.

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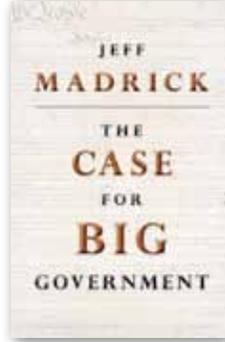
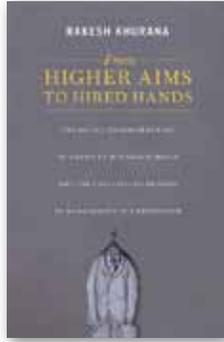
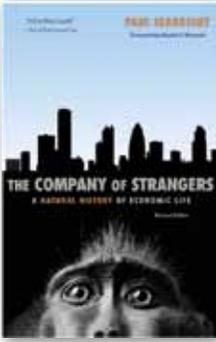
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Daryl Collins is senior associate at Bankable Frontier Associates in Boston. Jonathan Morduch is professor of public policy and economics at New York University. Stuart Rutherford is the founder of *SafeSave*, a microfinance institution in Bangladesh. Orlanda Ruthven recently completed a doctoral degree in international development at the University of Oxford.

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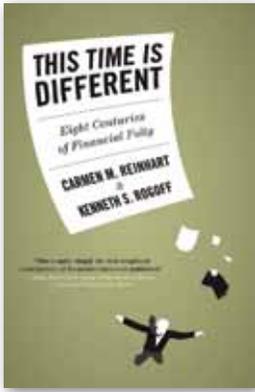
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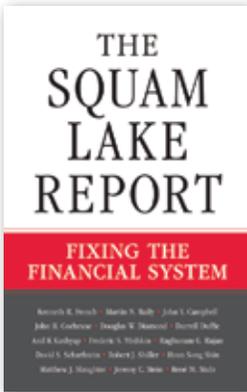
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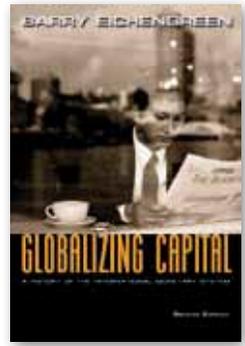
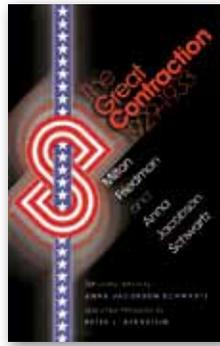
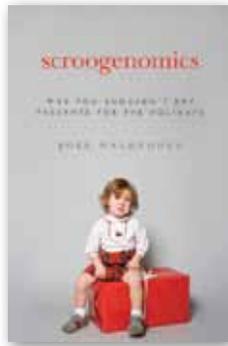
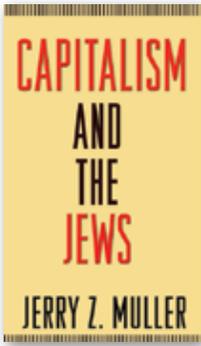
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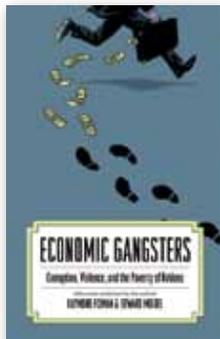
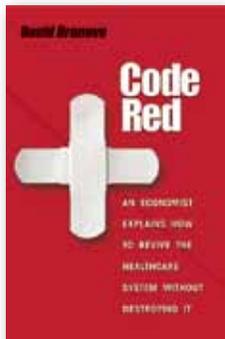
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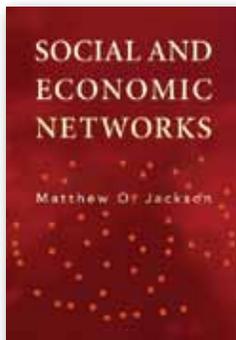
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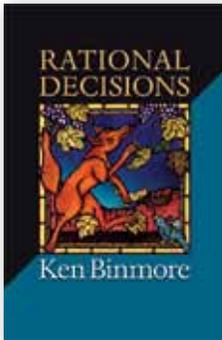
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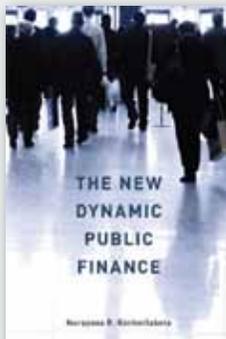
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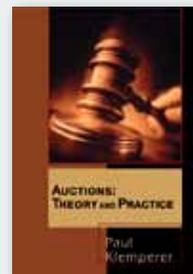
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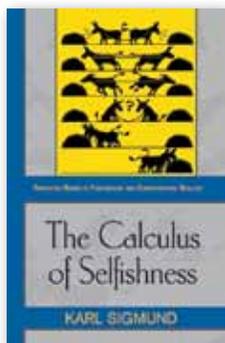
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Karl Sigmund is professor of mathematics at the University of Vienna.

Princeton Series in Theoretical and Computational Biology

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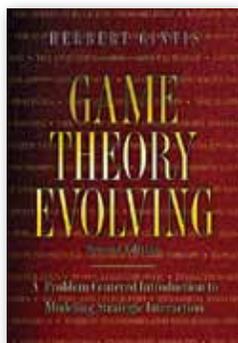
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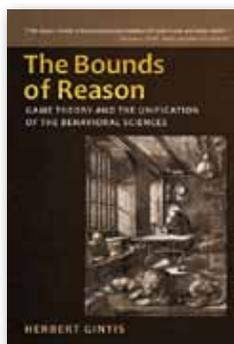
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—Karl Sigmund, *American Scientist*

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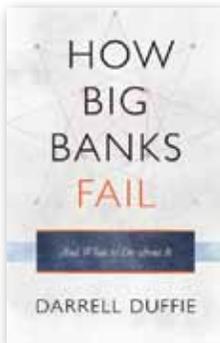
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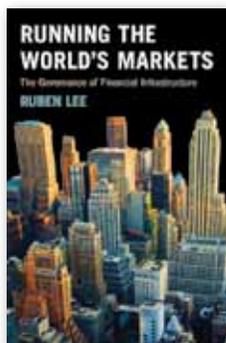
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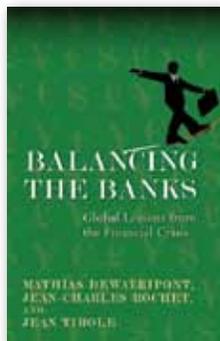
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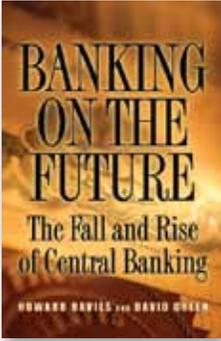
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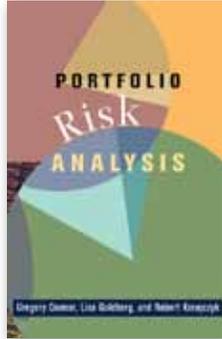
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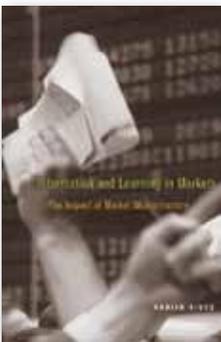
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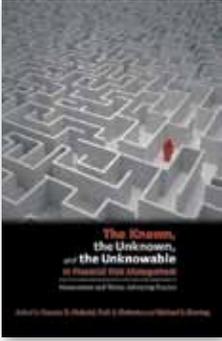
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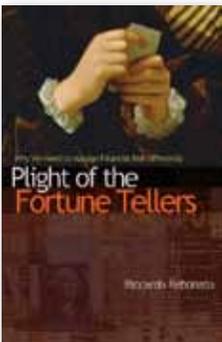
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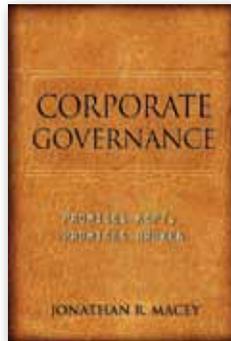
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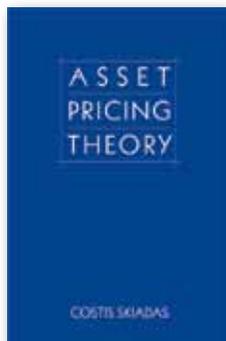
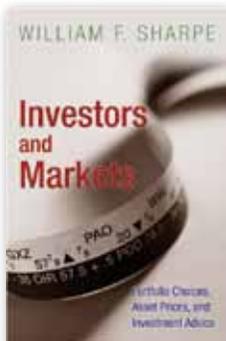
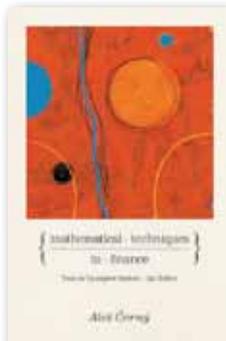
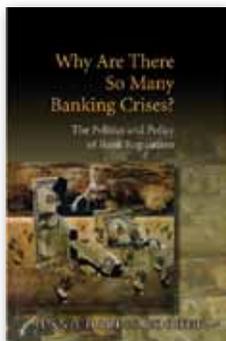
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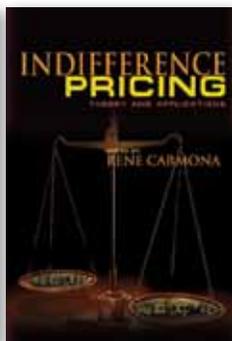
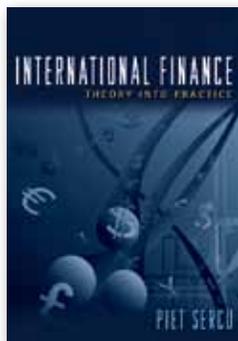
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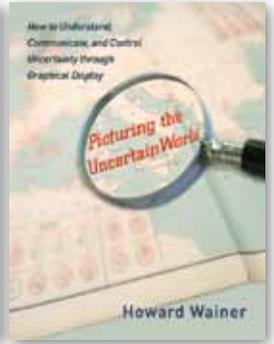
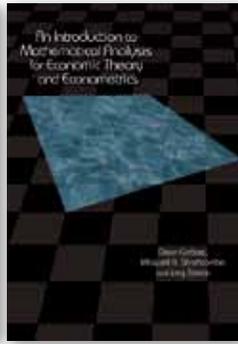
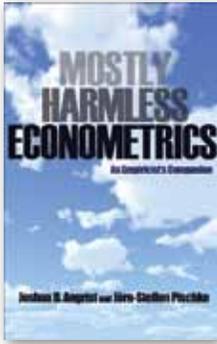
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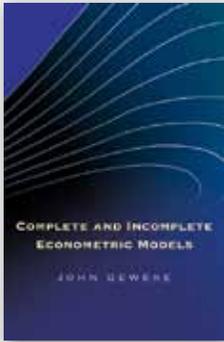
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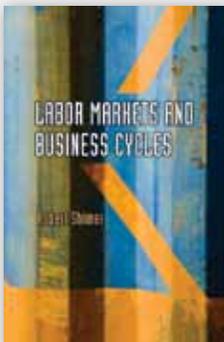
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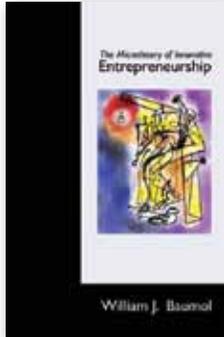
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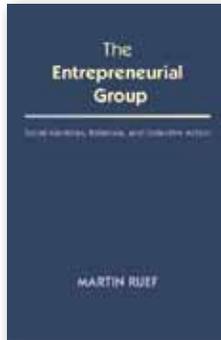
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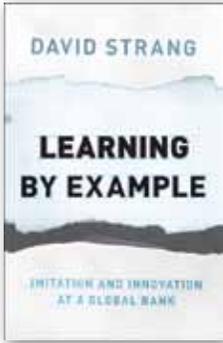
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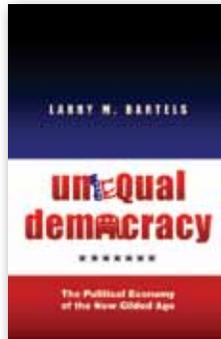
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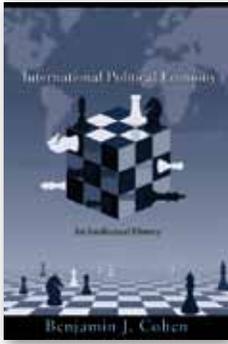
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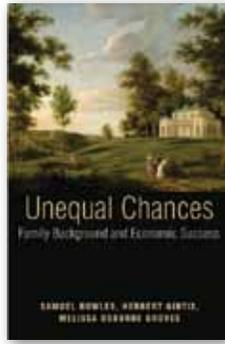


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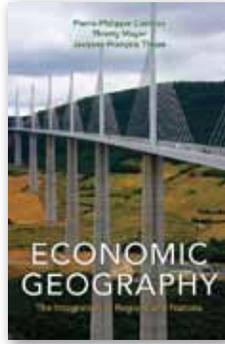
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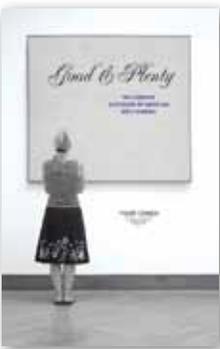
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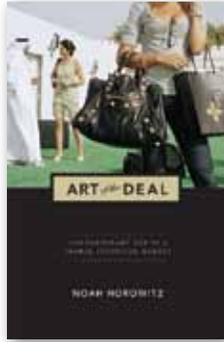
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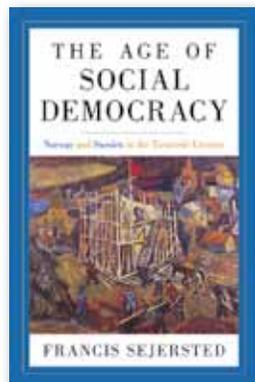
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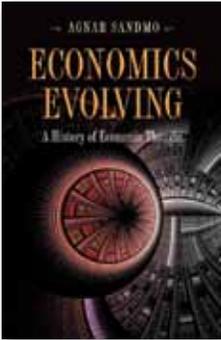
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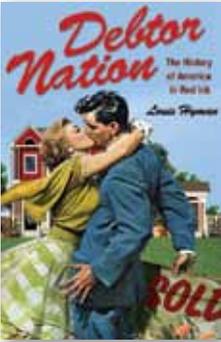
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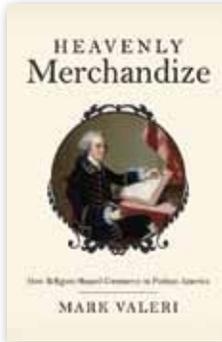
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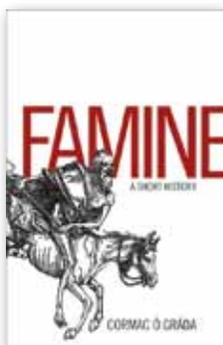
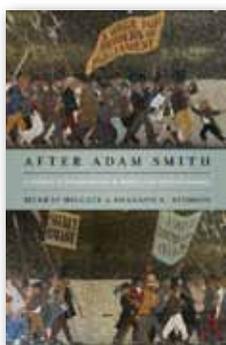
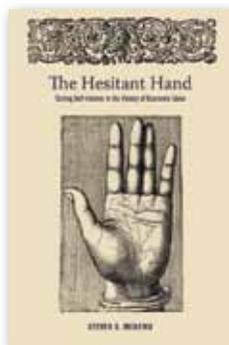
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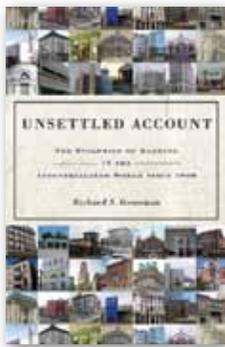
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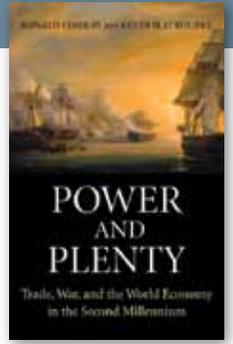
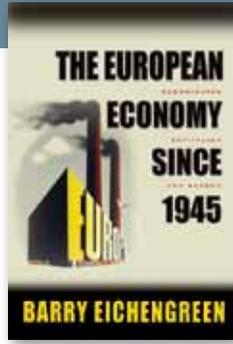
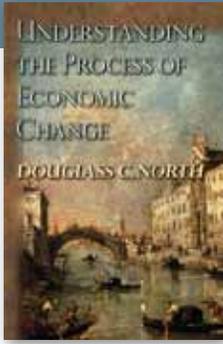
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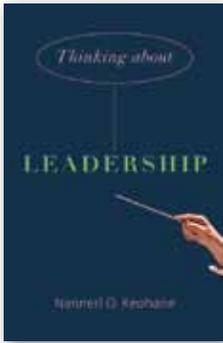
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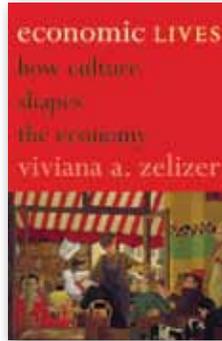
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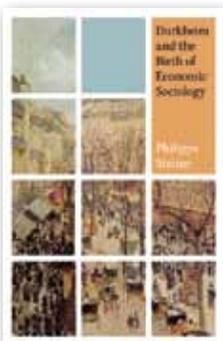
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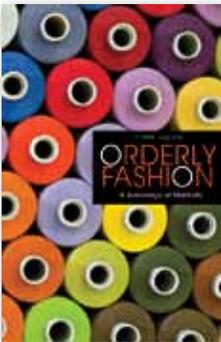
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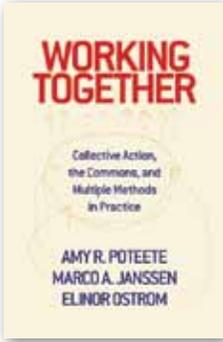
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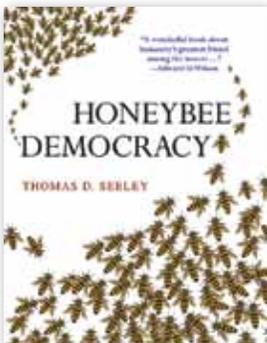
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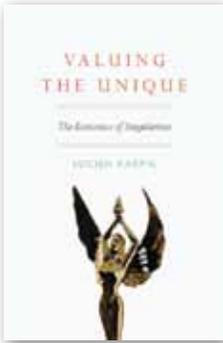
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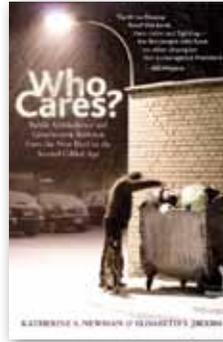
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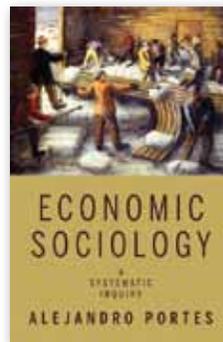
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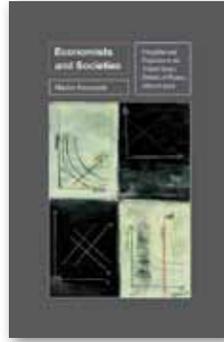
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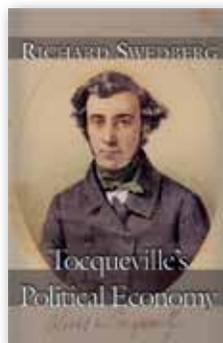
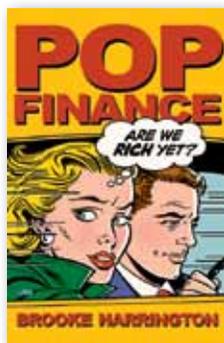
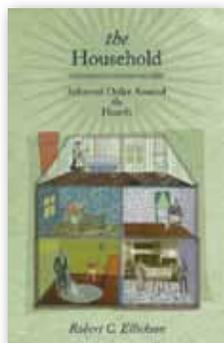
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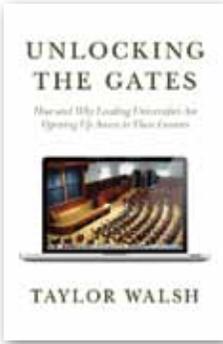
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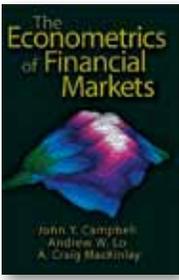
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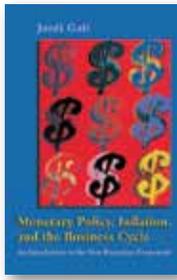
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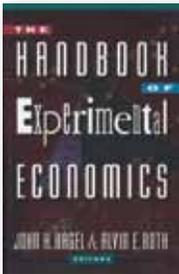
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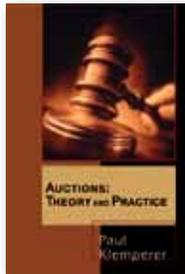
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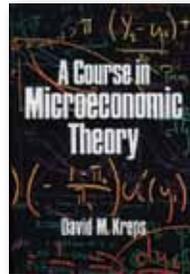
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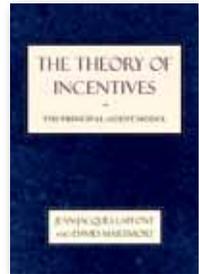
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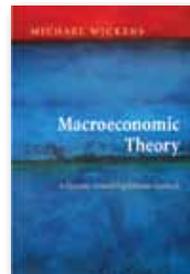
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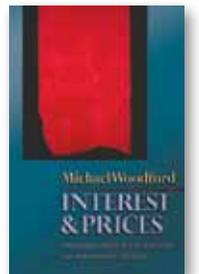
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