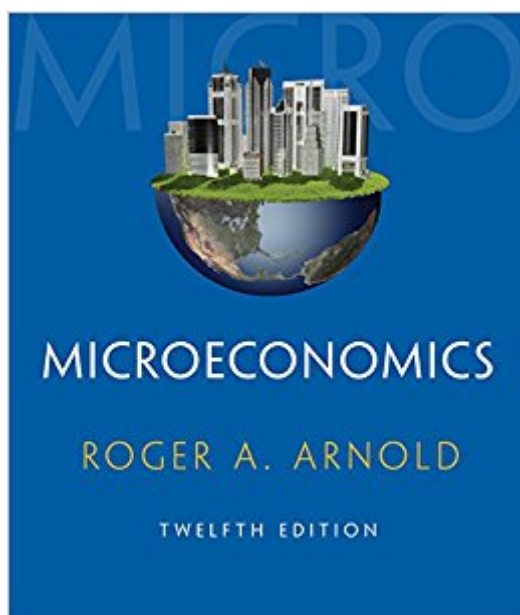


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Dr. Roger A. Arnold is Professor of Economics at California State University San Marcos, where his fields of specialization include general microeconomic theory and monetary theory. A widely

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