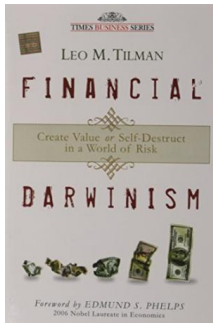


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FINANCIAL DARWINISM: CREATE VALUE OR SELF-DESTRUCT IN A WORLD OF RISK



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