

January 12th, 2018

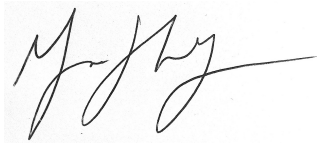
To whom it may concern:

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

Sincerely,

A handwritten signature in black ink, appearing to read 'M. Hardy', with a long horizontal flourish extending to the right.

Morgan Hardy
Assistant Professor of Economics
New York University Abu Dhabi