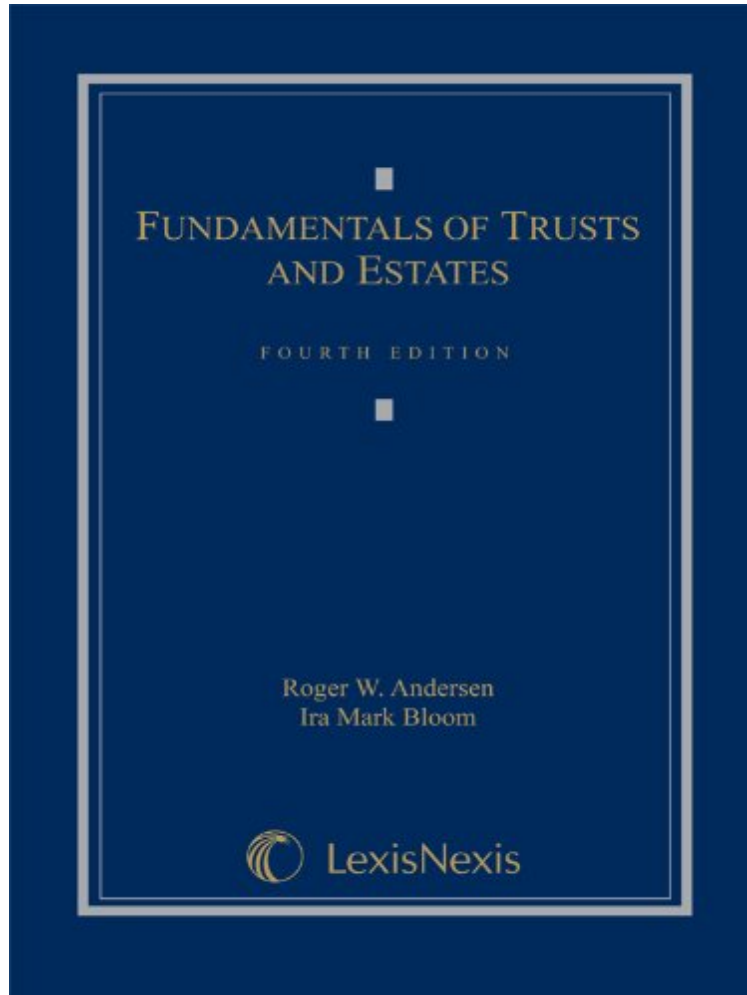


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About the Author Roger W. Andersen is a Professor of Law Emeritus at the University of Toledo College of Law. Ira Bloom is the Justice David Josiah Brewer Distinguished Professor of Law at Albany Law School.