Disclosure Statement: Christopher Smith

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1. **Sources of financial support for the research.**

My research was conducted while employed by the Federal Reserve Board of Governors. No external funding was used.

2. **Each interested party from whom he or she has received significant financial support, summing to at least $10,000 in the past three years, in the form of consultant fees, retainers, grants, and the like.**

None.

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None.

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Not relevant.

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No party had the right to review the paper prior to its circulation.