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| Charles Calomiris  Columbia University  and NBER | Richard Carson  University of California  at San Diego |
| Deepa Dhume Datta  Federal Reserve Board | Aurel Hizmo  New York University |
| Edward Lazear  Stanford University  and NBER | Fiona Scott Morton  U.S. Department of Justice |
| John Z. Smith Jr.  United States Military Academy | Courtney Ward  Dalhousie University |
| Mark Warshawsky  Towers Watson |  |
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