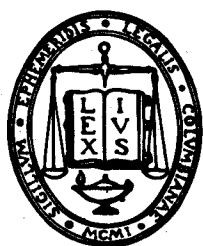


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*J.R. DeShazo  
Jody Freeman*

SERIAL ENTREPRENEURS AND  
SMALL BUSINESS BANKRUPTCIES

*Douglas G. Baird  
Edward R. Morrison*

## NOTE

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## ESSAY

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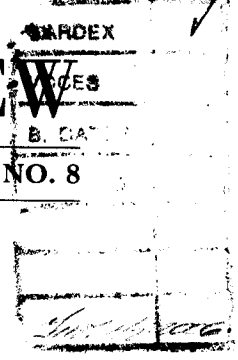
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