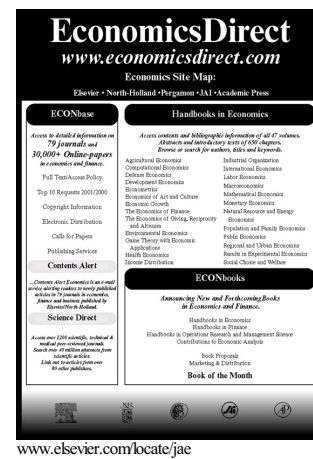


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The association between corporate general counsel
and firm credit risk

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