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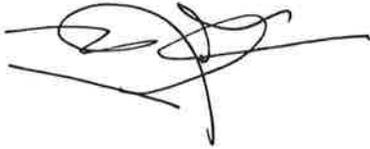
November 15, 2019

Disclosure Statement

Author Name: Paul Johnson
Article Title: What Remains of Cross-Country Convergence?
Journal: Journal of Economic Literature
Issue/Volume: March 2020, Volume LVIII, Number 1

I declare that I have no relevant or material financial interests that relate to the research described in the above paper.

Sincerely,

A handwritten signature in black ink, appearing to be 'Paul Johnson', written over a horizontal line.

Paul A. Johnson
Professor of Economics