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To Whom It May Concern

The current paper has not benefitted from financial support from outside that granted by my employer, the Federal Reserve Bank of Philadelphia. As far as I am aware, there is no other material fact that I need to disclose under your policy.

Please feel free to contact me if you need further information.

Sincerely,

A handwritten signature in blue ink, appearing to read "M. Nakajima". The signature is fluid and cursive.

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Makoto Nakajima  
Vice President and Economist  
Federal Reserve Bank of Philadelphia