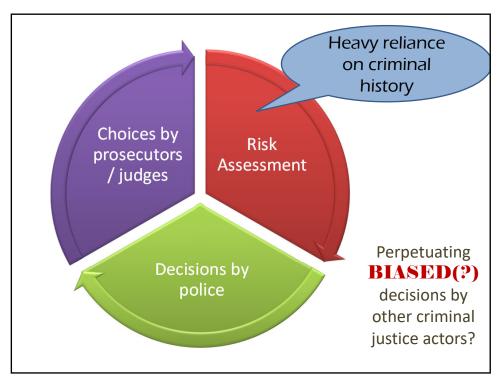
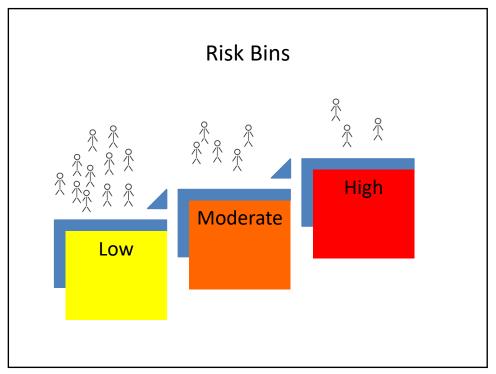


Challenges Ahead

Accuracy
Rates

Demographic
Equity





## For further information

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 Articles with more detailed explanations and citations to resource materials are available at my SSRN home page:

http://papers.ssrn.com/sol3/cf\_dev/AbsByAuth.cf m?per\_id=827096

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