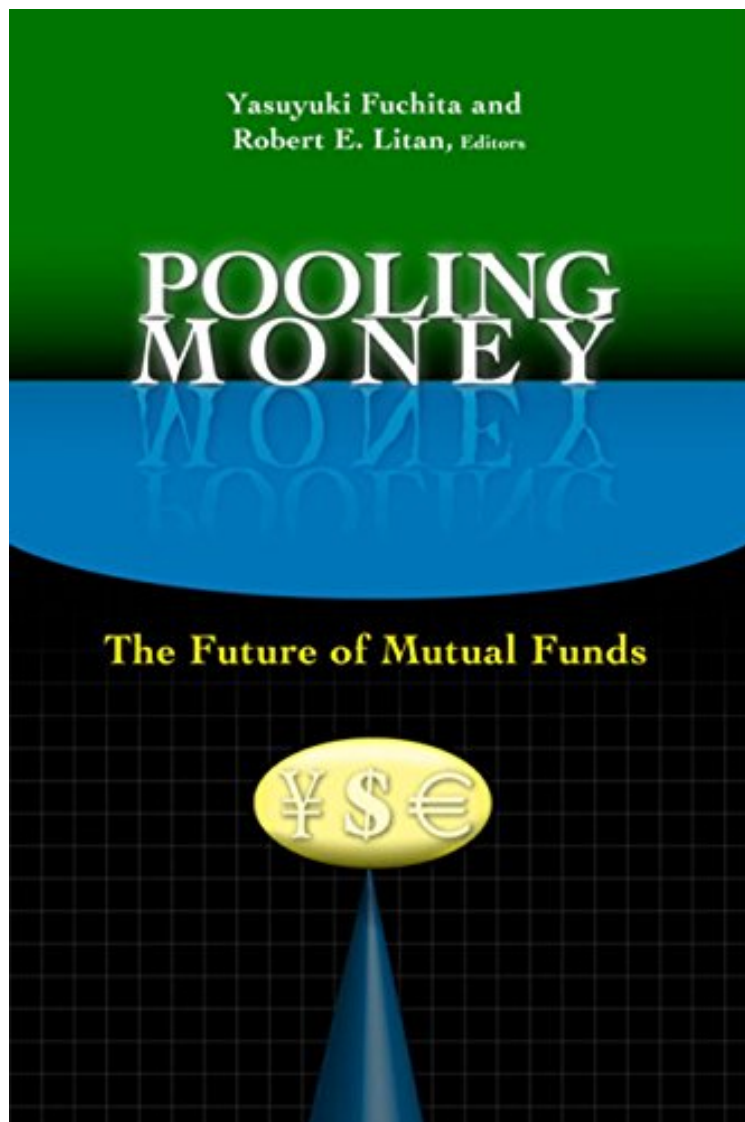


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About the Author Yasuyuki Fuchita is a senior managing director at the Nomura Institute of Capital Markets Research in Tokyo. He is coeditor of *After the Crash: The Future of Finance* (2010) and *Prudent Lending Restored* (2009), both published by Brookings. Robert E. Litan is a senior fellow in Economic Studies at the Brookings Institution and vice president for research and policy at the Kauffman Foundation. Among his many books is *Good Capitalism, Bad Capitalism*, and *The Economics of Growth and Prosperity* (Yale University Press, 2007), written with William J. Baumol and Carl J. Schramm.