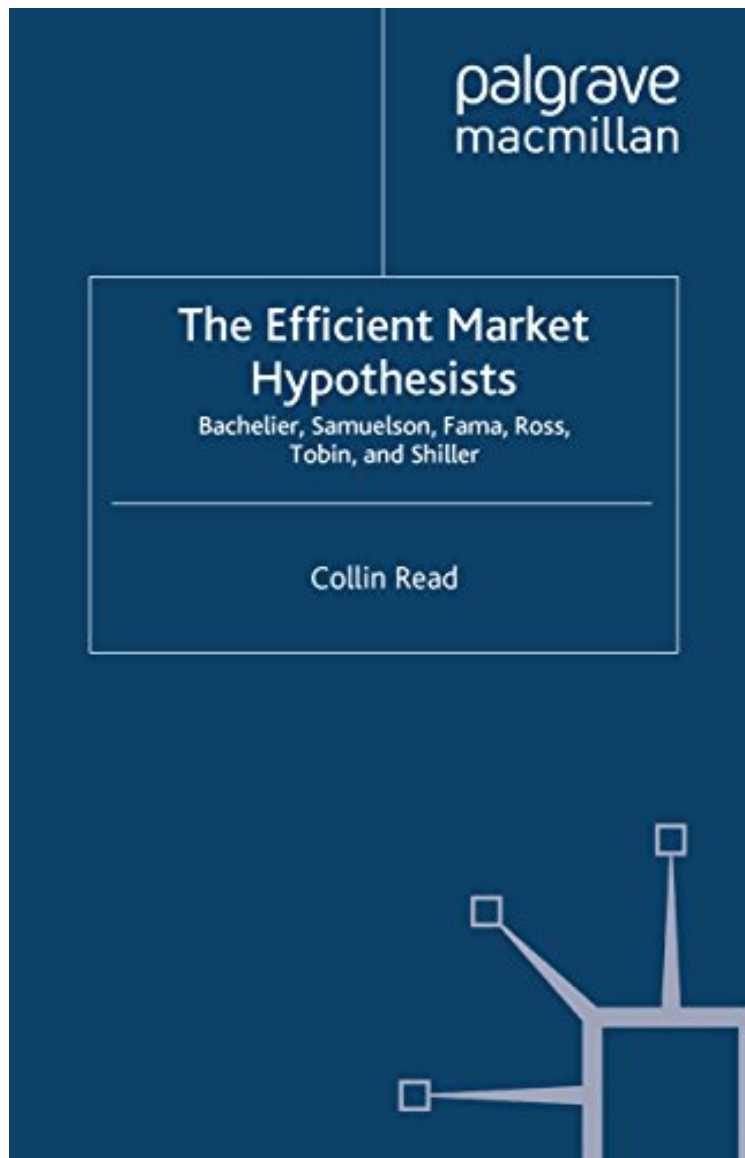


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About the Author COLIN READ is Professor of Economics and Finance, former dean of the School of Business and Economics at SUNY College at Plattsburgh, USA, and a columnist for the Plattsburgh New York Press Republican newspaper. He has a PhD in Economics, JD in Law, MBA, Masters of Taxation, and has taught Environmental and Energy Economics and Finance for 25 years. Colin's recent books include BP and the Macondo Spill: The Complete Story, The Fear Factor, Global Financial Meltdown: How We Can Avoid the Next Economic Crisis, The Rise and Fall of an Economic Empire: With Lessons for Aspiring Nations, and a book on international taxation. He has written dozens of papers on market failure, volatility, and the finance of housing markets, writes a weekly newspaper column, and appears monthly on a local PBS television show to discuss the regional and national economy. He has worked as a research associate at the Harvard Joint Center for Housing Studies and served the Ministry of Finance in Indonesia under contract from the Harvard Institute for International Development.