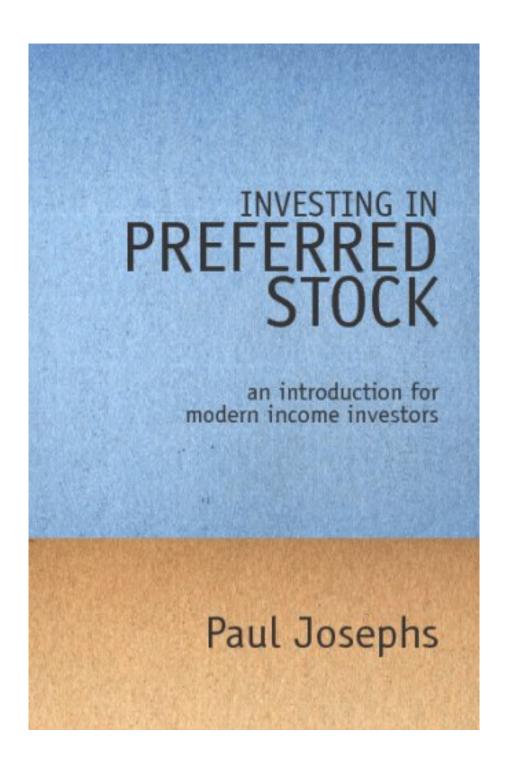


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Paul Josephs is a professor, writer, statistician, and long-time investor. He lives in North Carolina.

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