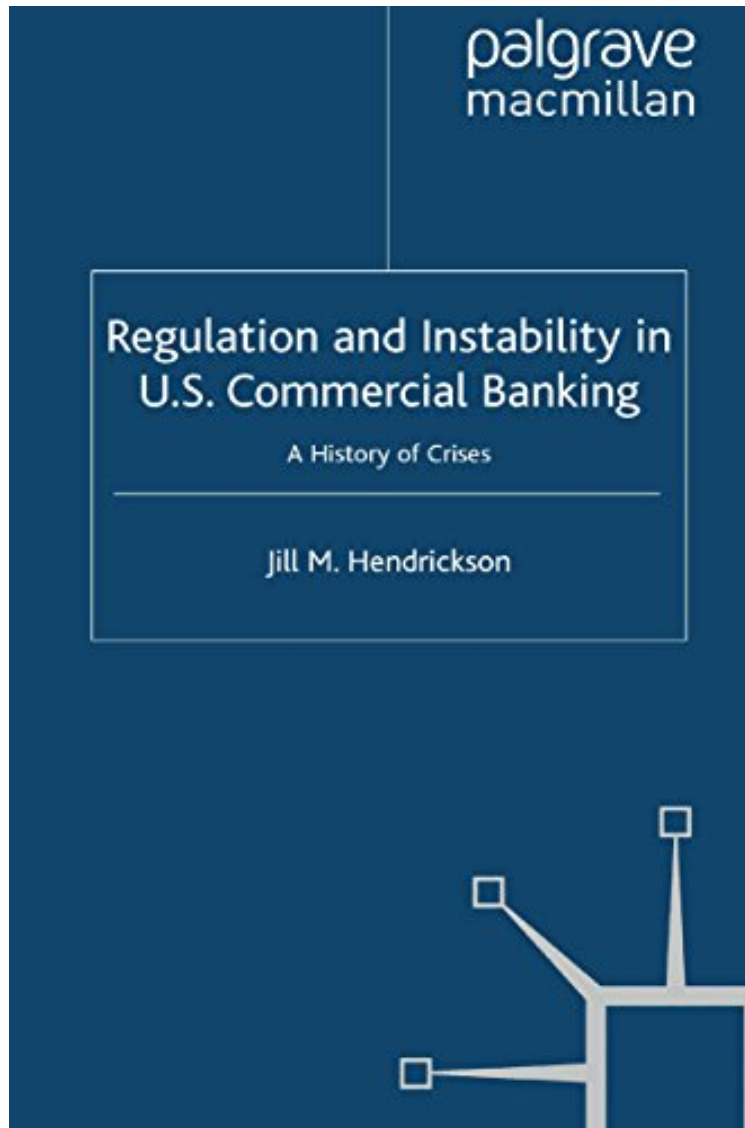


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About the Author JILL M. HENDRICKSON Visiting Associate Professor at the University of St. Thomas, USA. Previously, she held the Frank Wilson Endowed Chair of Political Economy at the University of the South, USA. She has published her research on banking regulation in *The Journal of Economic History*, and *The Quarterly of Economics and Finance*, among other journals.