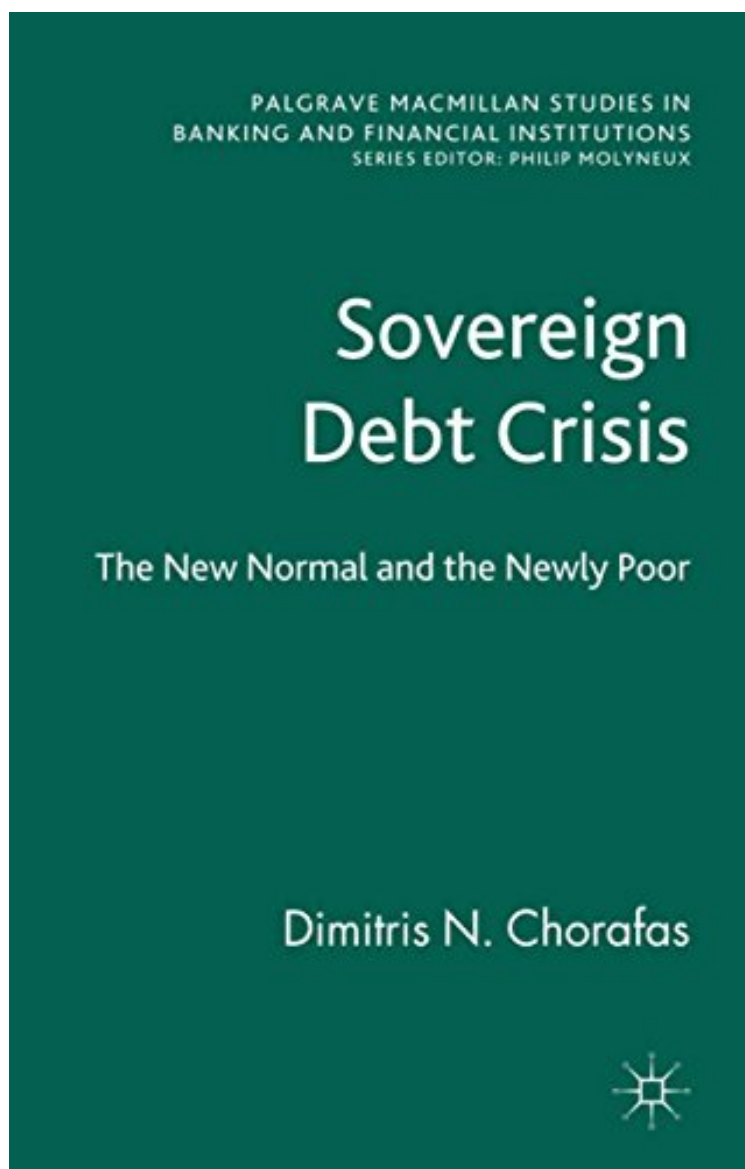


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D. Chorafas

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About the Author Dimitris N. Chorafas served on the faculty of the Catholic University of America and as Visiting Professor at Washington State University, George Washington University, University of Vermont, University of Florida, and Georgia Institute of Technology in the United States, as well as the University of Alberta, Technical University of Karlsruhe, Ecole d'Etudes Industrielles de l'Universiteacute; de Genegrave;ve, Ecole Polytechnic Feacute;deacute;rale de Lausanne, Polish Academy of Sciences and Russian Academy of Sciences. More than 8,000 banking, industrial and government executives participated in his seminars in the United States, England, Germany, Italy, other European countries, Asia and Latin America. Chorafas is the author of 160 books, translated into several languages world-wide.