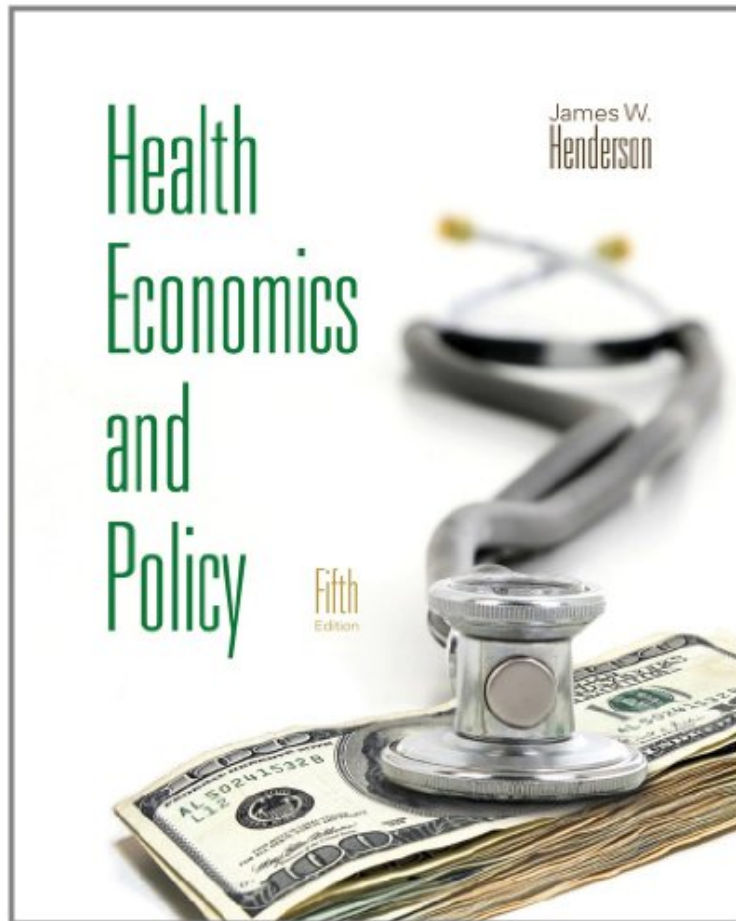


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About the Author James W. Henderson, Ph.D. is the Ben H. Williams Professor of Economics at Baylor University, where his teaching and research center on health economics and policy. Before joining the Baylor faculty, he was Vice President of Finance and Management at the Dallas Minority Business Center. Dr. Henderson's economic research has appeared in *Health Care Financing*, *Journal of Development Economics*, *Journal of Rural Health*, and *Pharmaco Economics*. He has lectured in the United Kingdom, South Africa, Mexico, Sweden, China, and Ukraine. Dr. Henderson earned his PhD at Southern Methodist University.