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Covered Work:

I would like to deposit in the eScholarship Repository of the California Digital Library of the University of California, a repository of working papers, all the working papers that I have submitted in the past to one of the working paper series produced by the Institute of Business and Economic Research (IBER) and the papers that I choose to submit in the future to an IBER working paper series. Both past and future work are covered by this agreement, and when I submit papers in the future to any of the IBER working paper series, whether personally or through an assistant or other agent, I will thereby be warranting the things below. Past and future writings that I have submitted or will submit to IBER will be covered by this agreement and are referred to below as "Work".

Non-exclusive:

Rights granted to the California Digital Library through this agreement are entirely non-exclusive. I am free to publish the Work in its present version or future versions elsewhere.

Publication in eScholarship Repository:

Work deposited in the eScholarship Repository will be made available to a wide variety of people and institutions.

I understand that once the Work is deposited in the repository, a citation to the Work will remain visible in perpetuity, although the author retains the right to update or remove the Work.

I warrant as follows:

- (a) that I have the full power and authority to make this agreement, and to hereby give IBER and the California Digital Library the right to publish the Work in the way described above;
- (b) that I have exercised reasonable care to ensure that the Work is original, and is not inaccurate, libelous, or obscene and that it does not infringe on any copyright, right of privacy, or other right of any third party.

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