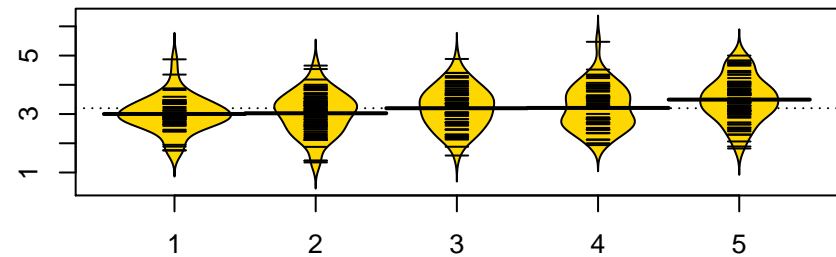
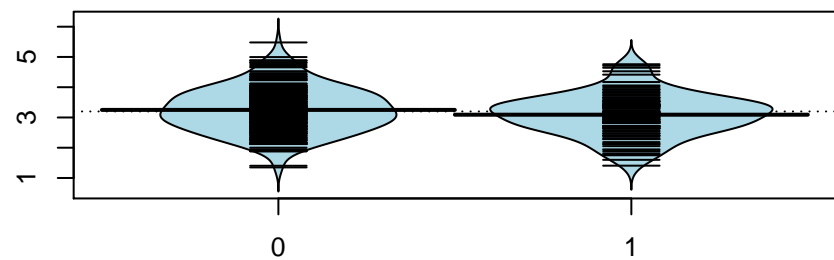
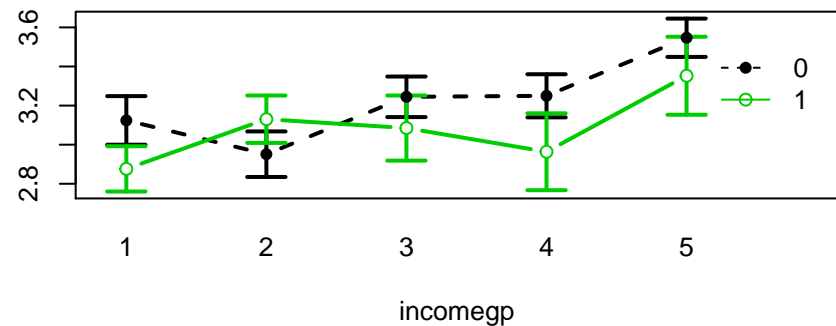


Mean of prodebt plus/minus 1 SE

Interaction plot of prodebt based on incomegp and cigbuy



Mean of prodebt plus/minus 1 SE

Interaction plot of prodebt based on cigbuy and incomegp

