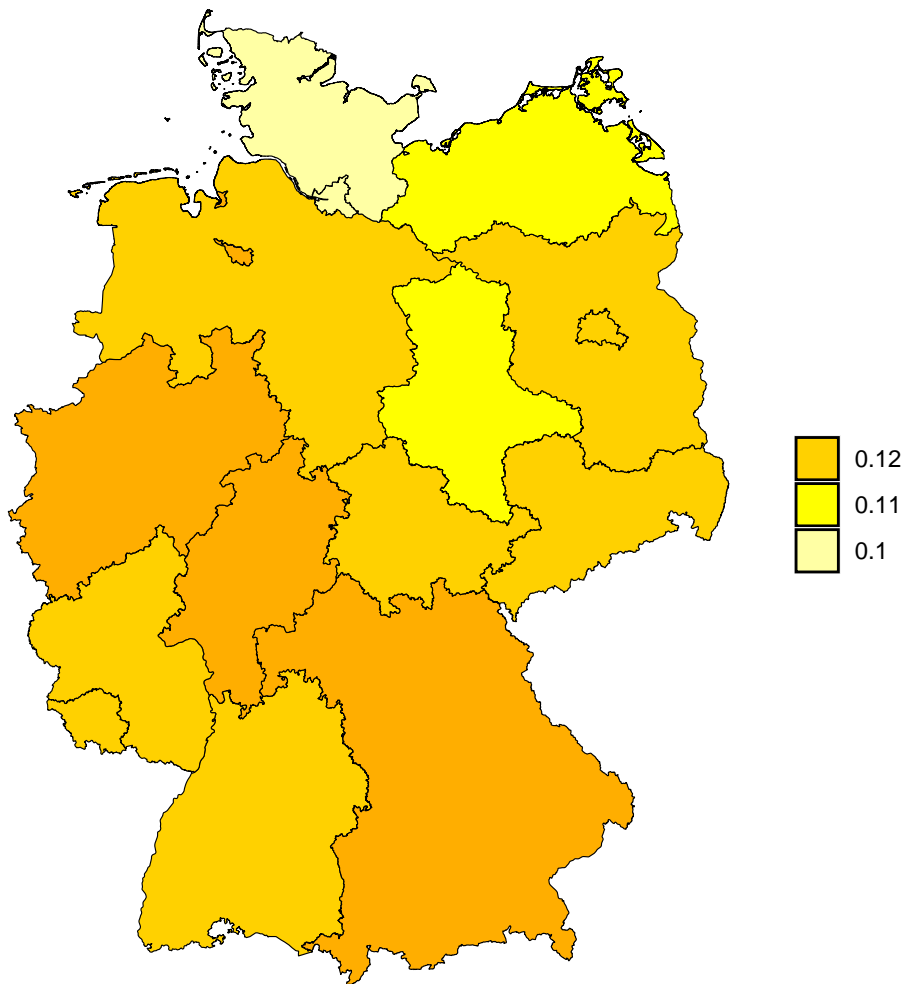


Rate



$Y_{it}/E_{it}$

