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Abstract goes here
JEL: A10, A11
Keywords: first keyword, second keyword

American Economic Review Pointers:

- Do not use an "Introduction" heading. Begin your introductory material before the first section heading.
- Avoid style markup (except sparingly for emphasis).
- Avoid using explicit vertical or horizontal space.
- Captions are short and go below figures but above tables.
- The `tablenotes` or `figurenotes` environments may be used below tables or figures, respectively, as demonstrated below.
- If you have difficulties with the `mathtime` package, adjust the package options appropriately for your platform. If you can't get it to work, just remove the package or see our technical support document online (please refer to the author instructions).
- If you are using an appendix, it goes last, after the bibliography. Use regular section headings to make the appendix headings.
- If you are not using an appendix, you may delete the appendix command and sample appendix section heading.
- Either the `natbib` package or the `harvard` package may be used with `bibtex`. To include one of these packages, uncomment the appropriate `usepackage` command above. Note: you can't use both packages at once or compile-time errors will result.

I. First Section in Body

Sample figure:

Sample table:

* Anonymous: Some Institute of Technology, `alice@example.com`. Security: Another University, `bob@example.com`. Acknowledgements

Figure here.

FIGURE 1. CAPTION FOR FIGURE BELOW.

Note: Figure notes without optional leadin.

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TABLE 1—CAPTION FOR TABLE ABOVE.

	Heading 1	Heading 2
Row 1	1	2
Row 2	3	4

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% The appendix command is issued once, prior to all appendices, if any.

MATHEMATICAL APPENDIX