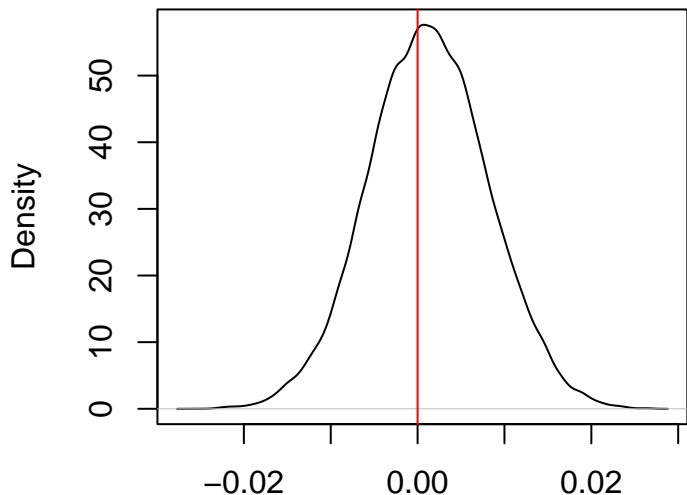


Phi t0 Congruent – Phi t0 Incongruent



N = 36018 Bandwidth = 0.0007572

CI Lower = -0.01 , CI Upper = 0.01