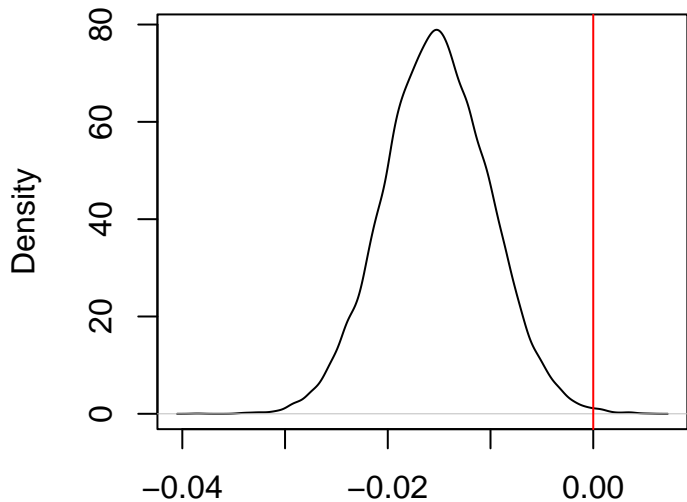


Phi t0 Congruent – Phi t0 Incongruent



N = 36018 Bandwidth = 0.0005657
CI Lower = -0.03 , CI Upper = -0.01