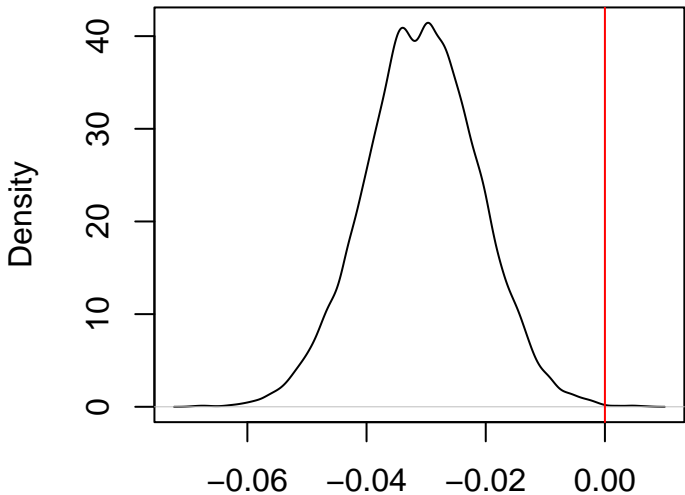


## Phi t0 Congruent – Phi t0 Incongruent



N = 36018   Bandwidth = 0.00105  
CI Lower = -0.05 , CI Upper = -0.01