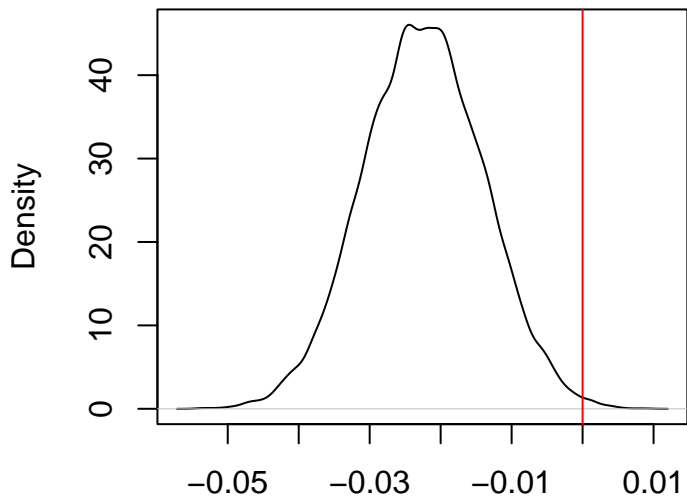


## Phi t0 Congruent – Phi t0 Incongruent



N = 36018   Bandwidth = 0.0009332  
CI Lower = -0.04 , CI Upper = -0.01