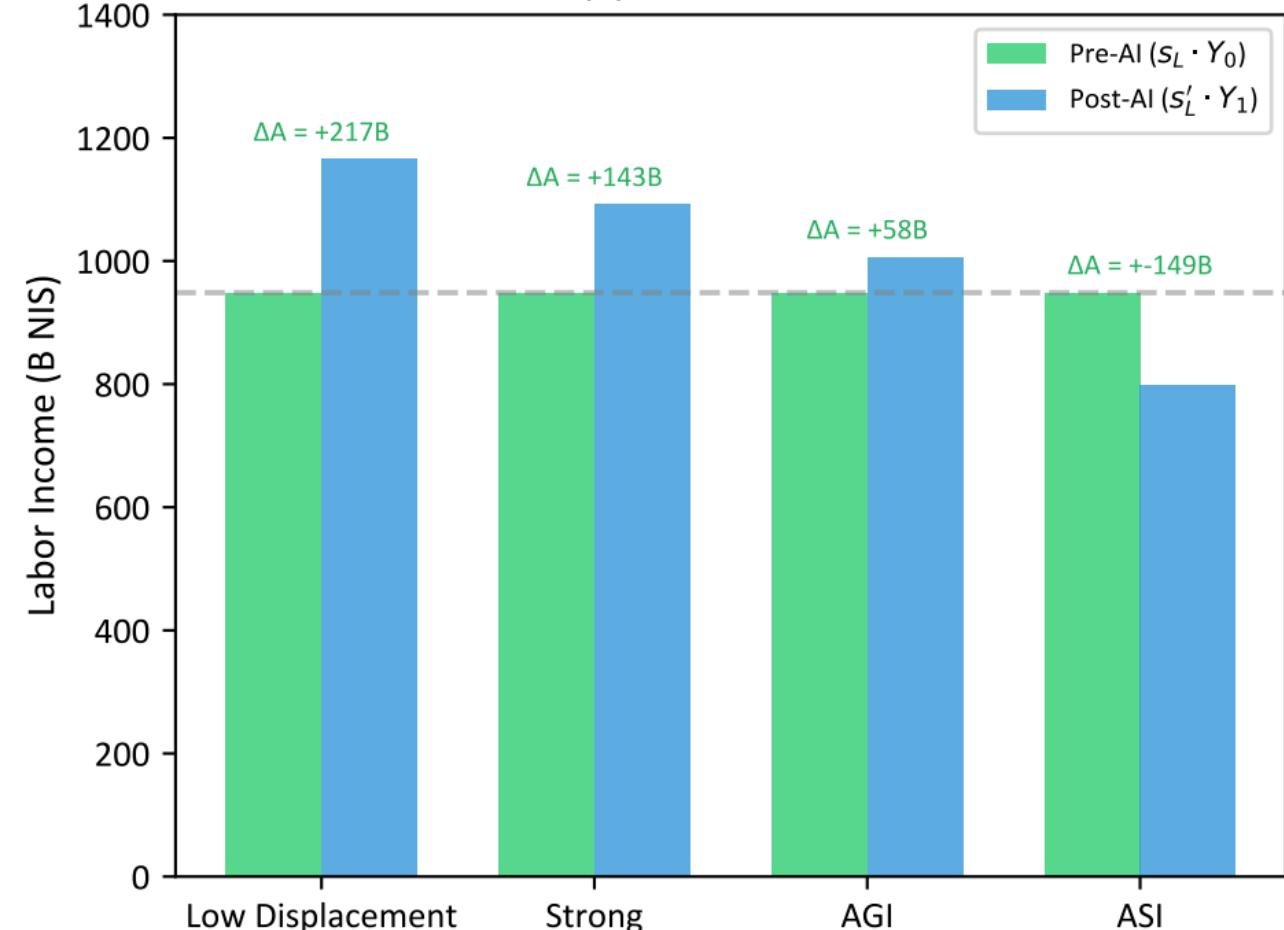


(a) Labor Income



(b) Capital Windfall

