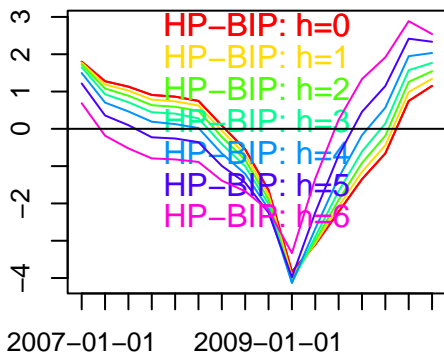
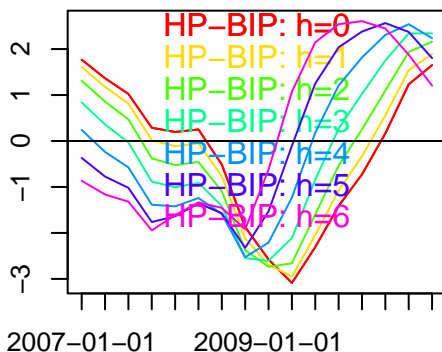


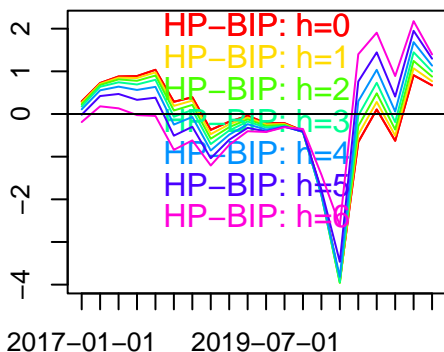
HP-C: financial crisis



MSSA: financial crisis



HP-C: pandemic



MSSA: pandemic

