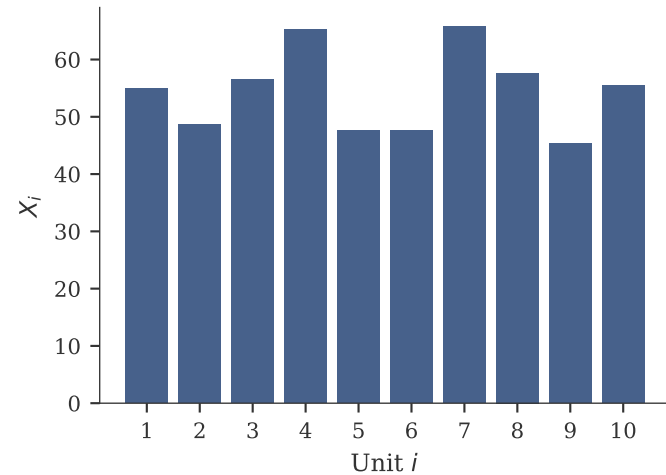
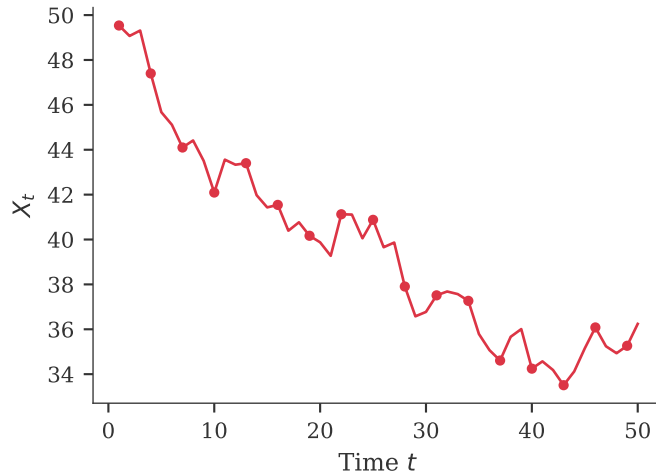


**Cross-Sectional****Time Series****Panel**