

	(1) \newline Incidence Coef. Hazard Coef.	(2) \newline Incidence Coef. Hazard Coef.	(3) \newline Incidence Coef. Hazard Coef.	(4) \newline Incidence Coef. Hazard Coef.
Intercept	0.807	-0.431	2.95	-0.921
sd Intercept	(1.296)	(1.265)	(2.218)	(0.612)
lagdee	0.074	0.005		
sd lagdee	(0.044).	(0.01)		
icowsal	0.079	-0.006	0.073	-0.006
sd icowsal	(0.036)*	(0.011)	(0.035)*	(0.01)
riveriss	0.791	0.109	0.789	0.105
sd riveriss	(0.208)***	(0.074)	(0.184)***	(0.073)
mariss	-0.712	0.088	-0.679	0.086
sd mariss	(0.171)***	(0.058)	(0.152)***	(0.059)
demdy	0.471		0.484	0.512
sd demdy	(0.162)**		(0.155)**	(0.149)***
autdy	0.618		0.607	0.62
sd autdy	(0.271)*		(0.276)*	(0.302)*
lcaprat	-2.074		-1.615	-2.708
sd lcaprat	(0.475)***		(0.466)***	(0.672)***
ldefense	-0.356		-0.307	-0.29
sd ldefense	(0.141)*		(0.157)*	(0.141)*
contdir	0.098		0.11	0.185
sd contdir	(0.171)		(0.142)	(0.161)
igosum	0.009		0.011	0.015
sd igosum	(0.007)		(0.006)	(0.005)**
recmidwt		0.026	0.023	0.031
sd recmidwt		(0.044)	(0.041)	(0.055)
recfatwt		-0.092	-0.133	-0.08
sd recfatwt		(0.205)	(0.172)	(0.199)
recnowt		0.107	0.108	0.114
sd recnowt		(0.029)***	(0.029)***	(0.029)***
recyeswt		0.093	0.095	0.099
sd recyeswt		(0.039)*	(0.035)**	(0.037)**
lagmac			0.031	
sd lagmac			(0.044)	
lagfrank				-0.739
sd lagfrank				(0.309)*
lagfattymagoo				-0.145
sd lagfattymagoo				(0.073)*
Number of Obs.		2001	2001	2001
Number of Failures.		318	318	318

	(1) \newline Incidence Coef. Hazard Coef.	(2) \newline Incidence Coef. Hazard Coef.	(3) \newline Incidence Coef. Hazard Coef.	(4) \newline Incidence Coef. Hazard Coef.
Intercept	0.659	-0.568	2.286	-1.897
sd Intercept	(1.696)	(1.811)	(2.406)	(0.674)**
lagdee	0.104	0.001		
sd lagdee	(0.056).	(0.011)		
icowsal	0.064	-0.008	0.057	-0.008
sd icowsal	(0.035).	(0.011)	(0.035).	(0.012)
riveriss	0.88	0.176	0.866	0.96
sd riveriss	(0.212)***	(0.098).	(0.212)***	(0.23)***
mariss	-0.477	0.115	-0.448	-0.416
sd mariss	(0.176)**	(0.074)	(0.177)*	(0.155)**
demdy	0.32		0.331	0.368
sd demdy	(0.162)*		(0.179).	(0.168)*
autdy	0.543		0.528	0.524
sd autdy	(0.319).		(0.291).	(0.269).
lcaprat	-1.631		-0.96	-2.089
sd lcaprat	(0.626)**		(0.499).	(0.907)*
ldefense	-0.534		-0.489	-0.41
sd ldefense	(0.165)***		(0.156)**	(0.162)*
contdir	0.17		0.163	0.303
sd contdir	(0.171)		(0.177)	(0.194)
igosum	0.017		0.017	0.024
sd igosum	(0.006)**		(0.007)*	(0.006)***
recmidwt		0.023	0.019	0.031
sd recmidwt		(0.055)	(0.049)	(0.056)
recfatwt		-0.313	-0.358	-0.297
sd recfatwt		(0.278)	(0.321)	(0.333)
recnowt		0.087	0.091	0.093
sd recnowt		(0.04)*	(0.036)*	(0.036)**
recyeswt		0.15	0.151	0.158
sd recyeswt		(0.048)**	(0.046)***	(0.045)***
lagmac			0.064	
sd lagmac			(0.062)	
lagfrank				
sd lagfrank				
lagfattymagoo			-3.99	-0.146
sd lagfattymagoo			(2.133).	(0.091)
Number of Obs.		2001	2001	2001
Number of Failures.		263	263	263

	(1) \newline Incidence Coef. Hazard Coef.	(2) \newline Incidence Coef. Hazard Coef.	(3) \newline Incidence Coef. Hazard Coef.	(4) \newline Incidence Coef. Hazard Coef.
Intercept	1.794	-2.635	1.91	-3.658
sd Intercept	(1.592)	(2.007)	(2.994)	(0.88)***
lagdee	0.168	0.004		
sd lagdee	(0.061)**	(0.012)		
icowsal	0.008	-0.014	-0.003	-0.004
sd icowsal	(0.041)	(0.043)	(0.043)	(0.04)
riveriss	1.097	1.104	1.221	1.219
sd riveriss	(0.221)***	(0.256)***	(0.277)***	(0.222)***
mariss	-0.408	-0.344	-0.322	-0.31
sd mariss	(0.214).	(0.213)	(0.206)	(0.229)
demdy	0.48	0.149	0.165	0.184
sd demdy	(0.162)**	(0.196)	(0.204)	(0.178)
autdy	0.501	0.326	0.308	0.305
sd autdy	(0.335)	(0.378)	(0.334)	(0.342)
lcaprat	-1.33	0.807	-1.059	-0.686
sd lcaprat	(0.608)*	(0.696)	(1.111)	(1.125)
ldefense	-0.35	-0.652	-0.632	-0.592
sd ldefense	(0.171)*	(0.218)**	(0.187)***	(0.18)***
contdir	0.154	0.216	0.374	0.403
sd contdir	(0.199)	(0.21)	(0.198).	(0.218).
recmidwt		0.018	-0.019	-0.018
sd recmidwt		(0.037)	(0.076)	(0.067)
recfatwt		-0.124	-0.552	-0.43
sd recfatwt		(0.295)	(19.779)	(0.537)
recnowt		0.001	0.063	0.059
sd recnowt		(0.048)	(0.061)	(0.061)
recyeswt		0.147	0.176	0.182
sd recyeswt		(0.034)***	(0.064)**	(0.073)*
lagmac		0.055	0.001	
sd lagmac		(0.074)	(0.016)	
igosum		0.029	0.036	0.036
sd igosum		(0.008)***	(0.007)***	(0.007)***
lagfrank			-5.299	-0.367
sd lagfrank			(2.586)*	(0.495)
lagfattymagoo				-0.195
sd lagfattymagoo				(0.113).
Number of Obs.	2749		2001	2001
Number of Failures.	195		169	169

	(1) \newline Incidence Coef. Hazard Coef.	(2) \newline Incidence Coef. Hazard Coef.	(3) \newline Incidence Coef. Hazard Coef.	(4) \newline Incidence Coef. Hazard Coef.
Intercept	-3.629	-5.467	-0.414	-5.269
sd Intercept	(3.015)	(2.837).	(3.757)	(1.115)***
lagdee	0.073	-0.007		
sd lagdee	(0.099)	(0.019)		
icowsal	-0.049	-0.052	-0.044	-0.045
sd icowsal	(0.059)	(0.054)	(0.051)	(0.062)
riveriss	1.337	1.362	1.424	1.425
sd riveriss	(0.34)***	(0.306)***	(0.278)***	(0.345)***
mariss	-0.239	-0.196	-0.207	-0.195
sd mariss	(0.28)	(0.29)	(0.248)	(0.282)
demdy	0.341	0.369	0.362	0.38
sd demdy	(0.239)	(0.282)	(0.291)	(0.282)
autdy	0.619	0.576	0.589	0.581
sd autdy	(0.484)	(0.525)	(0.41)	(0.46)
lcaprat	1.216	1.613	0.03	0.387
sd lcaprat	(1.162)	(0.899).	(1.453)	(1.291)
ldefense	-0.788	-0.707	-0.736	-0.702
sd ldefense	(0.269)**	(0.262)**	(0.245)**	(0.256)**
contdir	-0.019	0.027	0.095	0.119
sd contdir	(0.281)	(0.249)	(0.244)	(0.283)
igosum	0.042	0.044	0.048	0.048
sd igosum	(0.009)***	(0.011)***	(0.009)***	(0.009)***
recmidwt		-0.07	-0.061	-0.073
sd recmidwt		(0.191)	(0.103)	(0.117)
recfatwt		-0.286	-0.345	-0.294
sd recfatwt		(41.029)	(37.856)	(31.141)
recnowt		0.018	0.011	-0.001
sd recnowt		(0.12)	(0.109)	(0.126)
recyeswt		0.173	0.178	0.177
sd recyeswt		(0.133)	(0.125)	(0.112)
lagmac		0.006	0.003	
sd lagmac		(0.094)	(0.019)	
lagfrank				
sd lagfrank			-4.607	0.464
			(3.219)	(0.745)
lagfattymagoo				-0.166
sd lagfattymagoo				(0.12)
Number of Obs.	2001	2001	2001	2001
Number of Failures.	106	106	106	106

	(1) \newline Incidence Coef. Hazard Coef.	(2) \newline Incidence Coef. Hazard Coef.	(3) \newline Incidence Coef. Hazard Coef.	(4) \newline Incidence Coef. Hazard Coef.
Intercept	-4.769	-6.022	-0.004	-3.447
sd Intercept	(2.061)*	(1.934)**	(3.72)	(0.722)***
lagdee	-0.037	0.045		
sd lagdee	(0.063)	(0.029)		
icowsal	0.307	0.305	0.324	0.327
sd icowsal	(0.049)***	(0.057)***	(0.049)***	(0.051)***
riveriss	-1.056	-1.068	-1.031	-1.022
sd riveriss	(0.55).	(0.683)	(0.706)	(0.686)
mariss	-0.504	-0.476	-0.554	-0.548
sd mariss	(0.267).	(0.227)*	(0.261)*	(0.238)*
demdy	0.057	0.066	0.054	0.062
sd demdy	(0.294)	(0.237)	(0.264)	(0.255)
autdy	0.484	0.486	0.471	0.477
sd autdy	(0.573)	(0.447)	(0.512)	(0.479)
lcaprat	-1.547	-1.829	-2.78	-3.017
sd lcaprat	(0.759)*	(0.669)**	(1.344)*	(0.897)***
ldefense	-0.818	-0.768	-0.876	-0.855
sd ldefense	(0.263)**	(0.273)**	(0.282)**	(0.296)**
contdir	0.451	0.517	0.483	0.539
sd contdir	(0.258).	(0.245)*	(0.288).	(0.275).
igosum	0.02	0.024	0.019	0.021
sd igosum	(0.009)*	(0.01)*	(0.008)**	(0.008)**
recmidwt		0.241	0.221	0.232
sd recmidwt		(0.1)*	(0.11)*	(0.102)*
recfatwt		0.088	0.05	0.093
sd recfatwt		(0.332)	(0.284)	(0.315)
recnowt		0.154	0.132	0.152
sd recnowt		(0.071)*	(0.075).	(0.065)*
recyeswt		-0.107	-0.082	-0.094
sd recyeswt		(0.119)	(0.109)	(0.13)
lagmac		-0.088	0.016	
sd lagmac		(0.066)	(0.033)	
lagfrank			-3.408	-0.884
sd lagfrank			(3.05)	(0.815)
lagfattymagoo				-0.194
sd lagfattymagoo				(0.091)*
Number of Obs.	2001	2001	2001	2001
Number of Failures.	90	90	90	90