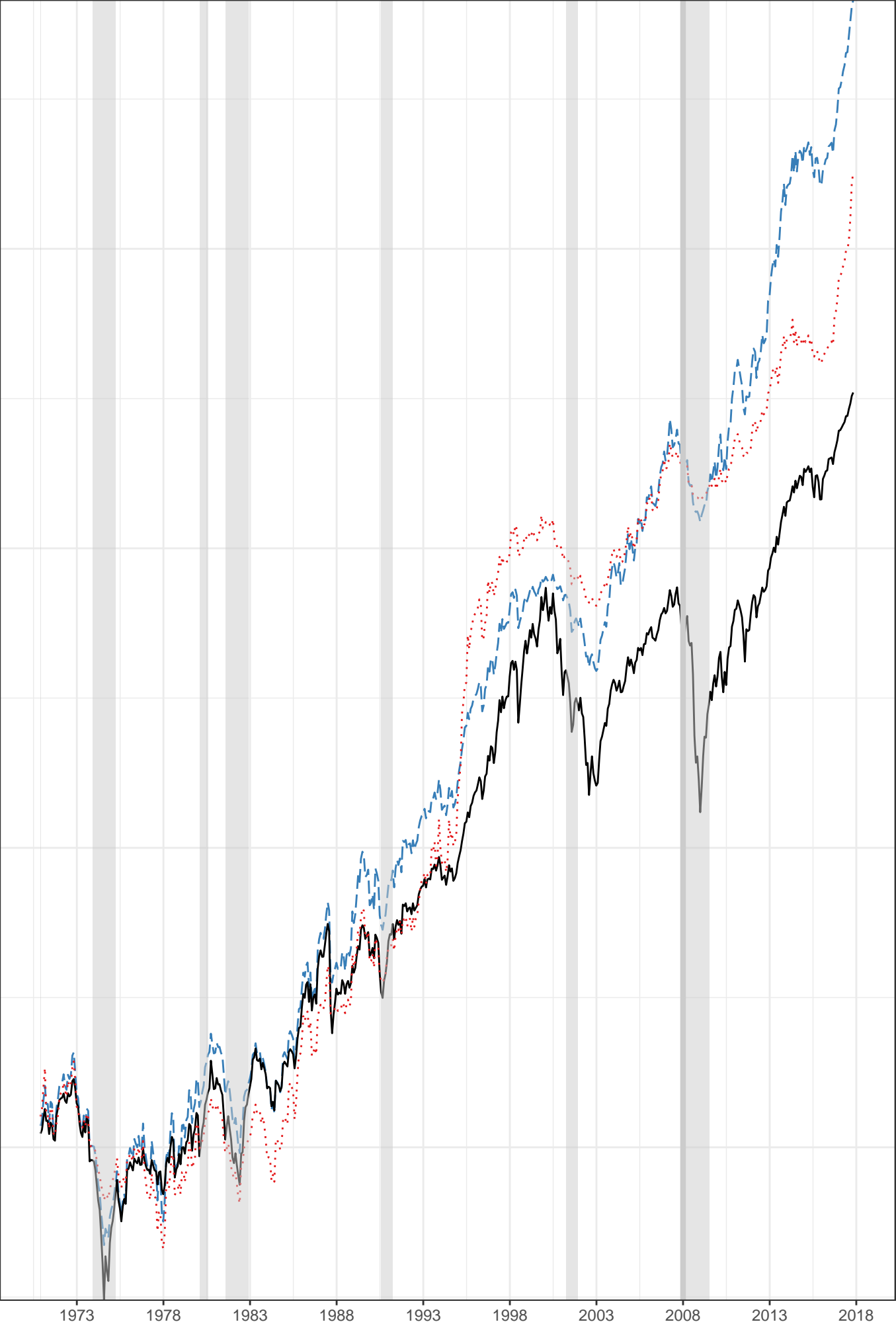Cummulative Excess Log Returns – Monthly