

# Model Structure

ST

NS1

NS2

NS3

$\Delta\mu_0$   
0.07  
0.035  
0.0

$\Delta\mu_1$

$\Delta\sigma_0$

$\Delta\sigma_1$

$\Delta\xi_0$

$\Delta\xi_1$

New London  
Boston  
Atlantic City  
Portland

Parameters

Years of Data

