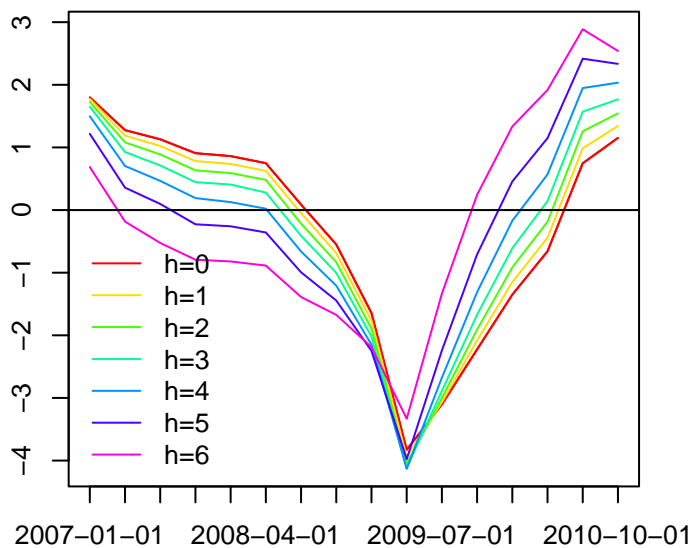
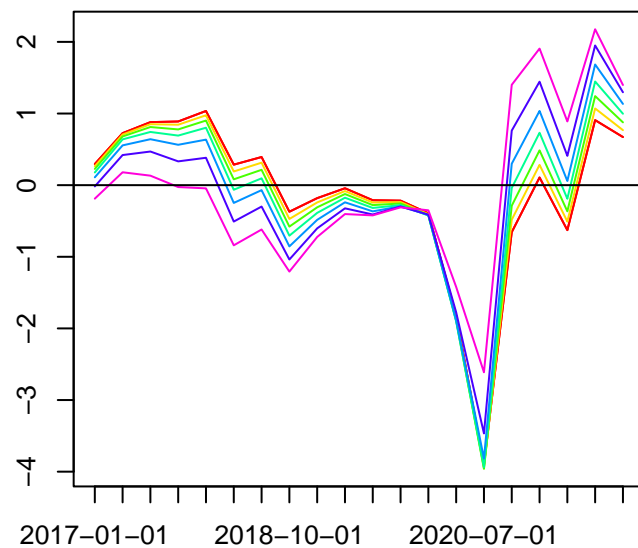


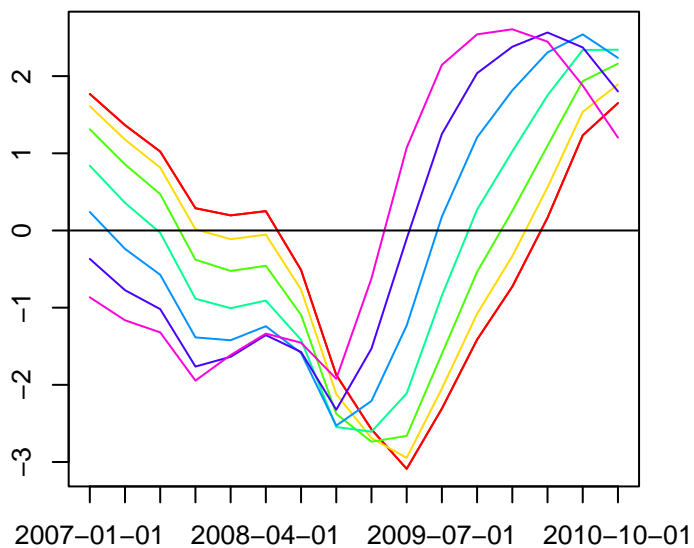
**HP-C: financial crisis**



**HP-C: pandemic**



**MSSA: financial crisis**



**MSSA: pandemic**

