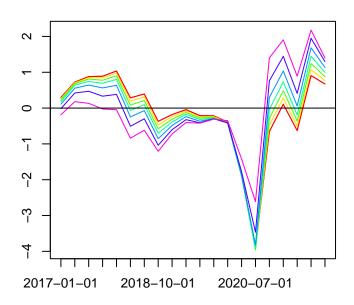
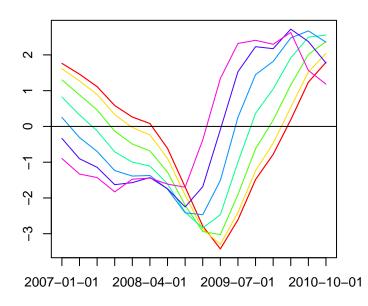
HP-C: financial crisis

HP-C: pandemic



MSSA: financial crisis



MSSA: pandemic

