

Readme

The zip folder **20040634_addmaterials.zip** includes the files for the online appendix.

The file **20040634_online_apx_AER.pdf** is a PDF file of the online appendix including the text of the appendix and the figure note for the appendix figure (figure A1).

The file **20040634_figA1.eps** is the file for figure A1. It is in .eps format.

I have included the corresponding WORD documents (.doc files) in this zip folder as well. The files are **20040634_notes_fig_A1_AER.doc** (the note for figure A1), and **20040634_apx_text_AER.doc** (the text for the online appendix).

The text files are in AER format.