



August 5, 2015

To Whom It May Concern,

The author declares that she has no relevant or material financial interests that relate to the research described in this paper. IRB approval was not required for this project.

Sincerely,

A handwritten signature in black ink, appearing to read 'E. Spiller', is written over a faint, light blue circular watermark that contains the text 'EDF'.

Elisheba Spiller
Economist
T: 212-616-1203
E: espiller@edf.org