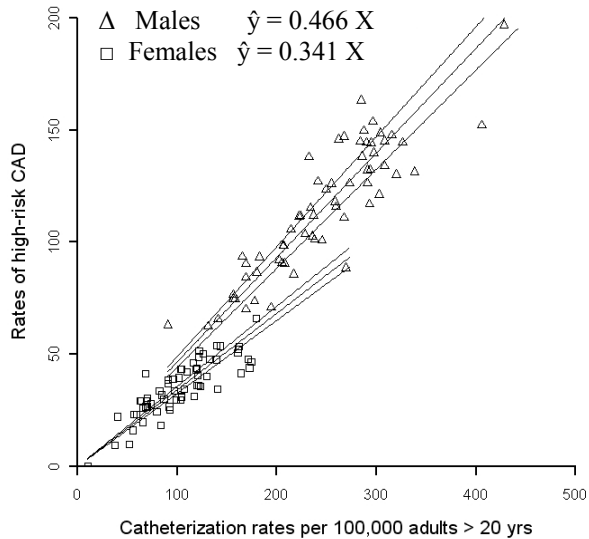
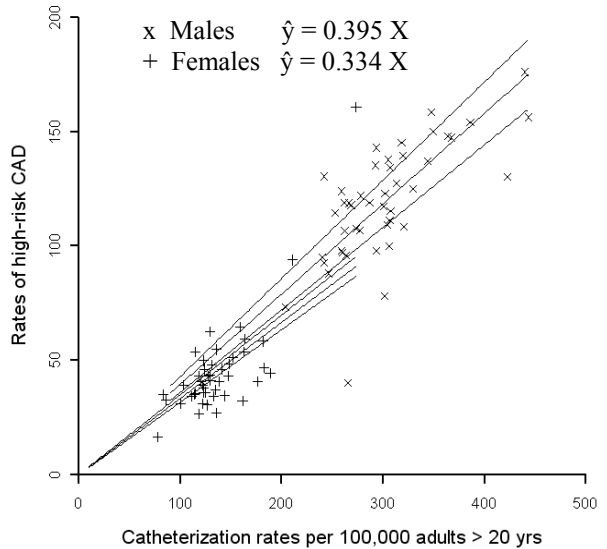


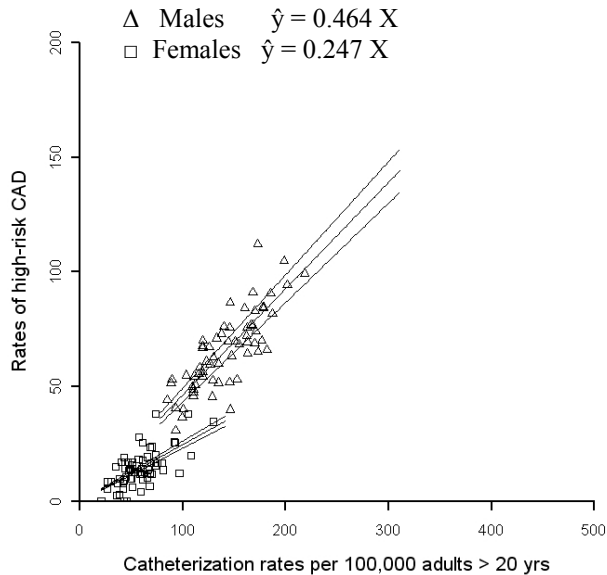
Panel A ACS Time period 1 (1995-2001)



Panel B ACS Time period 2 (2002-2006)



Panel C Non-ACS Time period 1 (1995-2001)



Panel D Non-ACS Time period 2 (2002-2006)

