

# Untitled

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*Abstract goes here*  
*JEL: A10, A11*  
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- Do not use an "Introduction" heading. Begin your introductory material before the first section heading.
- Avoid style markup (except sparingly for emphasis).
- Avoid using explicit vertical or horizontal space.
- Captions are short and go below figures but above tables.
- The tablenotes or figurenotes environments may be used below tables or figures, respectively, as demonstrated below.
- If you have difficulties with the mathtime package, adjust the package options appropriately for your platform. If you can't get it to work, just remove the package or see our technical support document online (please refer to the author instructions).
- If you are using an appendix, it goes last, after the bibliography. Use regular section headings to make the appendix headings.
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## I. First Section in Body

Sample figure:

Sample table:

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Figure here.

FIGURE 1. CAPTION FOR FIGURE BELOW.

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TABLE 1—CAPTION FOR TABLE ABOVE.

	Heading 1	Heading 2
Row 1	1	2
Row 2	3	4

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MATHEMATICAL APPENDIX