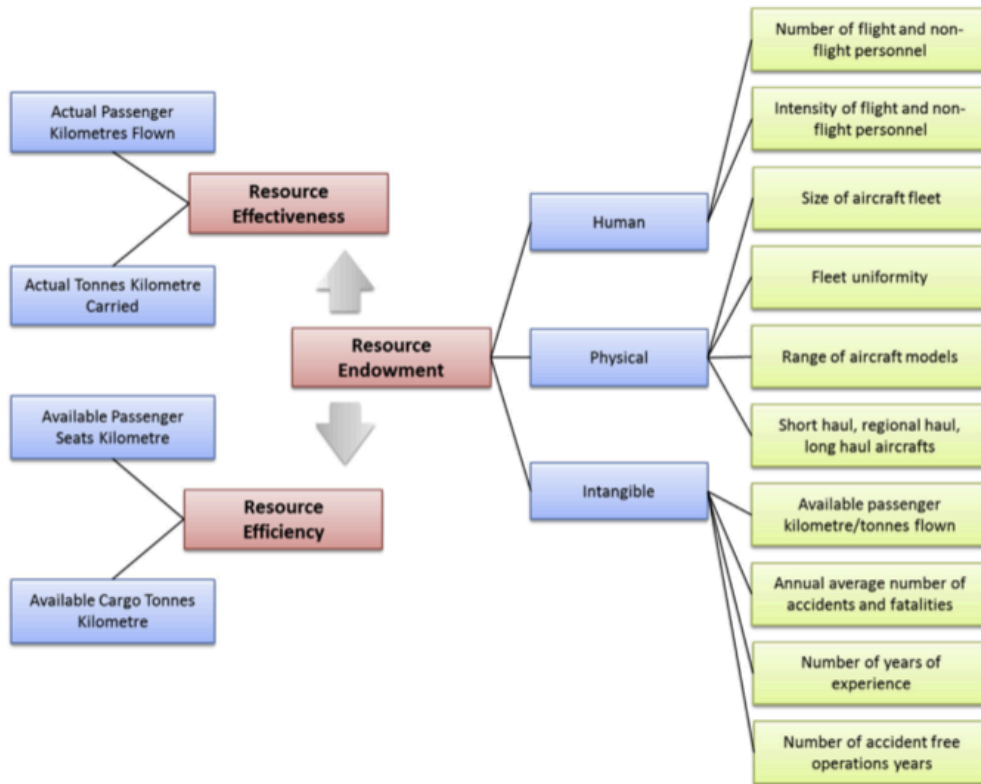


Appendix 2



Source: Low & Lee, 2014