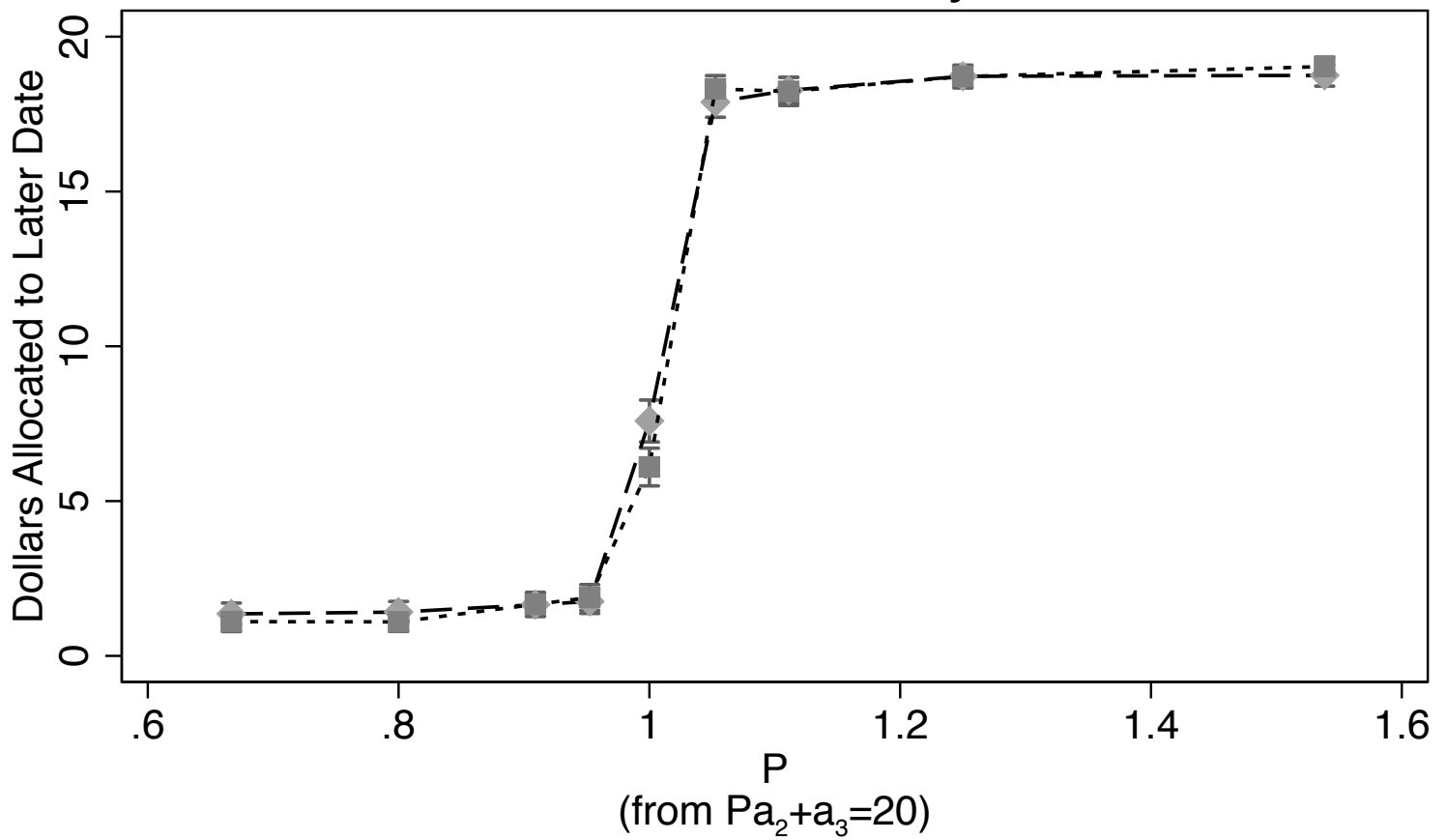


Panel A: Money



Panel B: Effort

