

Editor's Comment:

I would like to add the following comments in order to upgrade the final paper quality:

1. Since Tables 2A and 2A are separated tables, each one should have an individual number instead.
2. By the way, most of the tables and figures are not referred to in the text.
3. There are still many capitalization errors in the text.
4. In Table 4, on the last column, which number represents the mean or %? A mean or % of 142124.39 is very odd for the "Amount of transfer".
5. Column headings in Table 5 should not be abbreviated.
6. The variable "age squared" is very odd. What is the physical meaning of this variable?

If the authors can provide proper feedbacks for the above queries, I will give my consent for publication acceptance of the revised manuscript.

Editor's Details:

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