Editor's Comment:

I am attaching a commented version of the latest submission where I marked several suggestions for changes in red. In fact, I found that some words had already been marked in red. Most of my points are meant to improve readability, they are not really substantial issues.

In the version I received from you, a technical issue was that some words were "glued together" without appropriate space, such as wordsweregluedtogetherwithoutspace. I corrected those without marking them.

Otherwise, I am fine with the paper and I recommend acceptance for the journal JEMT.

Editor's Details:

Dr. Robert Mauritius Kunst Professor of Economics, University of Vienna, Austria