

I, Erica L. Groshen, declare that I have no relevant or material financial interests that relate to the research described in this paper.

A handwritten signature in black ink, appearing to read "Erica L. Groshen". The signature is fluid and cursive, with the first name "Erica" and last name "Groshen" clearly distinguishable.

Erica L. Groshen

April 19, 2017