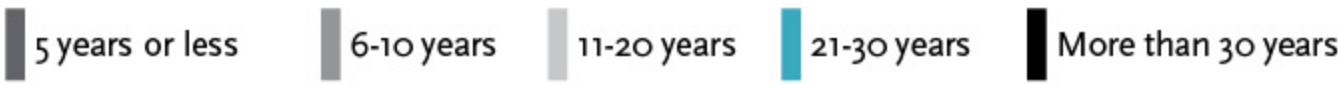
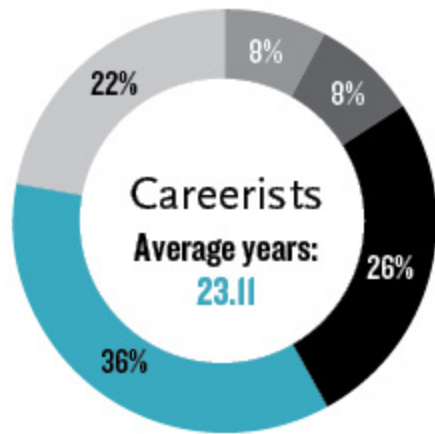
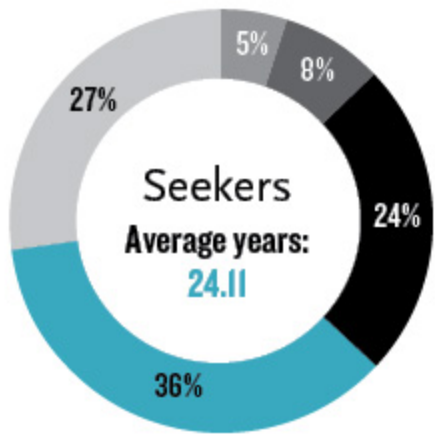
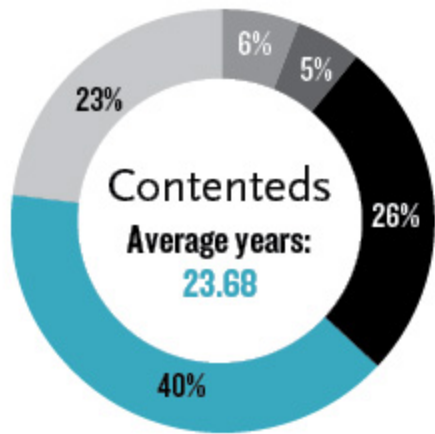


Fig. 3

# Number of years as a travel agent



## Retail agents



## Home-based agents

