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ABSTRACT

Approximately 250 words written as Times New Roman, 11 pt, regular font. Write in paragraph(s), but state clearly aims, methods, results and conclusion.

(General comments: leave blank data like DOI, category and date accepted; write text in complete sentences using Times New Roman; write titles and other non-sentence-like texts using Arial)

**KEY WORDS**

not more than 5 key words, as accurate and precise as possible

**CLASSIFICATION**

use at least one of the following classifications: ACM, APA, JEL, PACS

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Avoid sub-sub-subsections.

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Detailed derivations of some expressions encountered in texts, detailed lists of e.g. questionaires as well as other material which is useful yet not crucial for the text, provide in a separate section(s) Appendix A, Appendix B, etc.

Include figures and tables in the preferred position in text. Alternatively, put them in different locations, but state where a particular figure or table should be included. Enumerate them separately using Arabic numerals, strictly following the order they are introduced in the text. Reference figures and tables completely, e.g., “as is shown in Figure 1, *y* depends on x …”, or “the *y* dependence on *x* shows (Figure 1) that…”, etc. Enumeration with description write above tables, but below figures.

Enumerate formulas consecutively using Arabic numerals. In text, refer to a formula by noting its number in parentheses, e.g. formula (1). Use regular font to write names of functions, particular symbols and indices (i.e. sin and not *sin*, differential as d and not as *d*, imaginary unit as i and not as *i*, base of natural logarithms as e and not as *e*, *x*n and not *xn*). Use italics for symbols introduced, e.g. *f*(*x*). Use brackets and parentheses, e.g. {[( )]}. Use bold letters for vectors and regular GoudyHandtooled BT font (for MS Windows) or similar font for matrices. Put 3 pt of space above and below the formulas.

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