# Title

——Subtitle

First Author、Second Author[[1]](#footnote-1)

**Abstract:**

Abstract of the paper

**Key words:** Key word 1, Key word 2, Key word 3

**I. Title of each chapter**

1. Item 1
2. Item 2
3. Item 1
4. Item 2
5. Subtitle

**Chart Example**

**Figure 1** Time distribution

**Table 1** Main results of OLS regressions

|  |  |  |  |
| --- | --- | --- | --- |
| Dependent variable: grow rate of the industry | | | |
|  | | OLS | |
| Independent variable | [1] | | [2] |
| Gender | -0.41\*\*\* | | -0.31\*\*\* |
|  | (0.001) | | (0.001) |
| Age | -0.26 | | -0.38\* |
|  | (0.182) | | (0.064) |
| Education |  | | 1.37\*\*\* |
|  |  | | (0.001) |
| R square | 0.0018 | | 0.4260 |
| Observations | 15,962 | | 15,962 |

*Notes:* \*, \*\*, \*\*\*, indicate significant differences of coefficients from 0 at the 10%, 5% and 1% levels, respectively.

**References**

[1] Akerlof, G., 1970, “[The market for "lemons": Quality uncertainty and the market mechanism](http://www.jstor.org/stable/1879431).” [*The Quarterly Journal of Economics*](http://www.jstor.org/action/showPublication?journalCode=quarjecon)84(3): 488-500.

[2] Qixiang, Sun, 2009, *Insurance*, fifth edition, Peking University Press, 25-34.

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1. First Author, associate professor in School of Economics, \*\*\* University. Second Author, master in School of Economics, \*\*\* University. Corresponding author John Smith E-mail：[ccissr@126.com](mailto:ccissr@126.com) [↑](#footnote-ref-1)