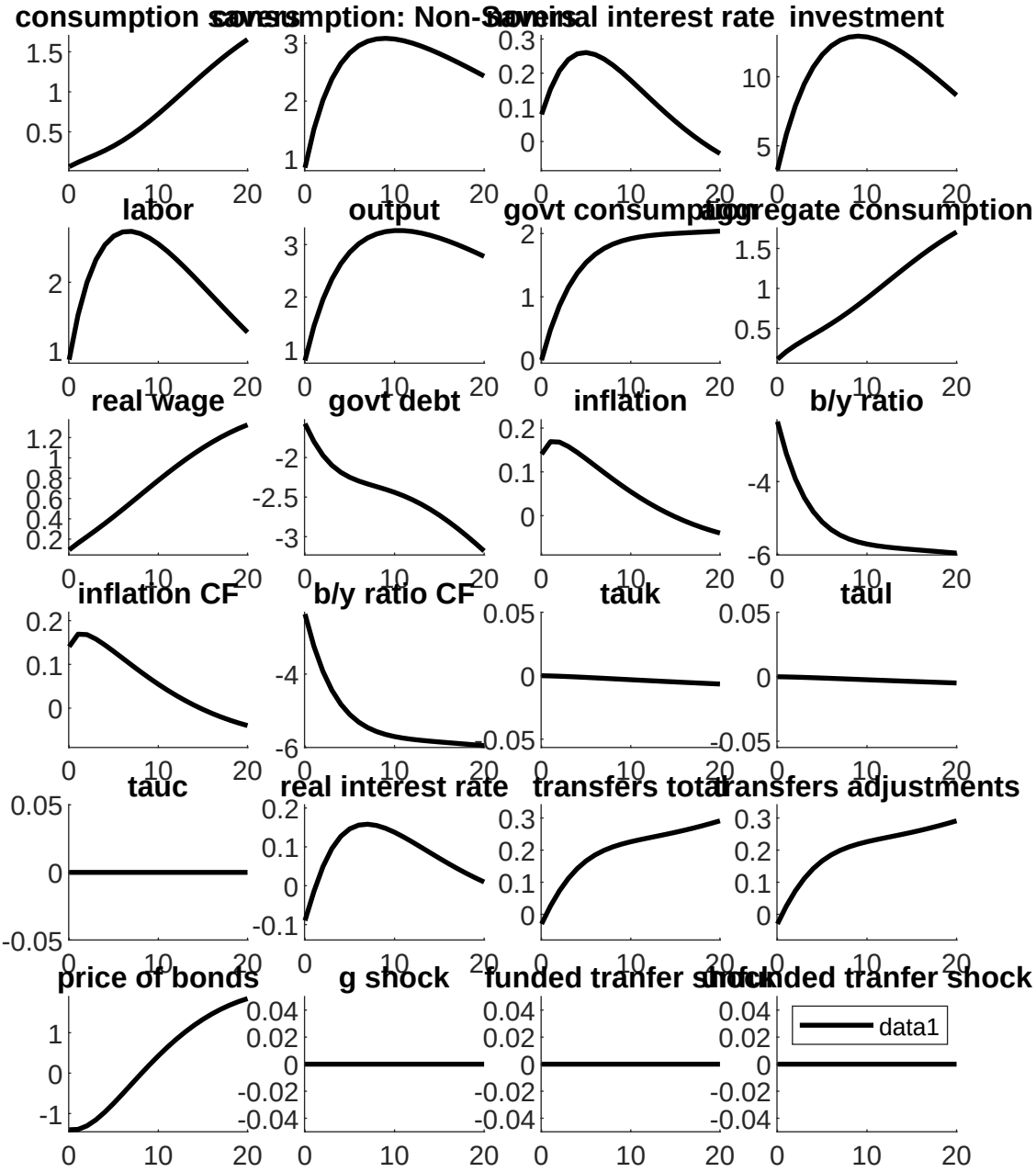investment specific technology shock IRF