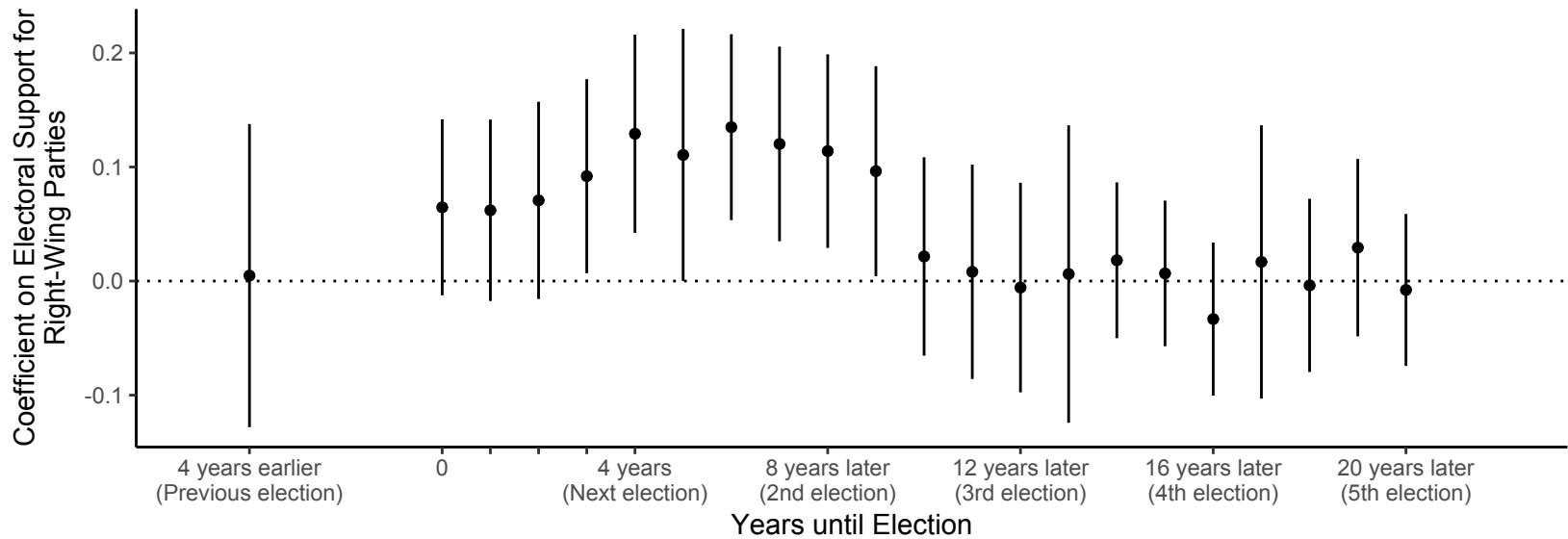


A: Varying Time Horizons



B: Varying Effects Over Time

