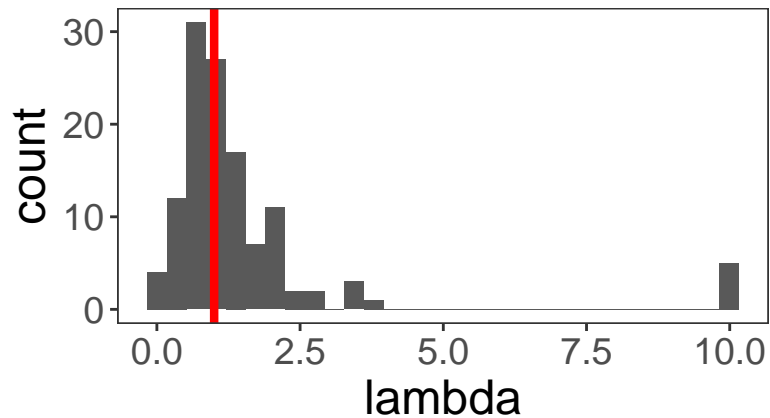
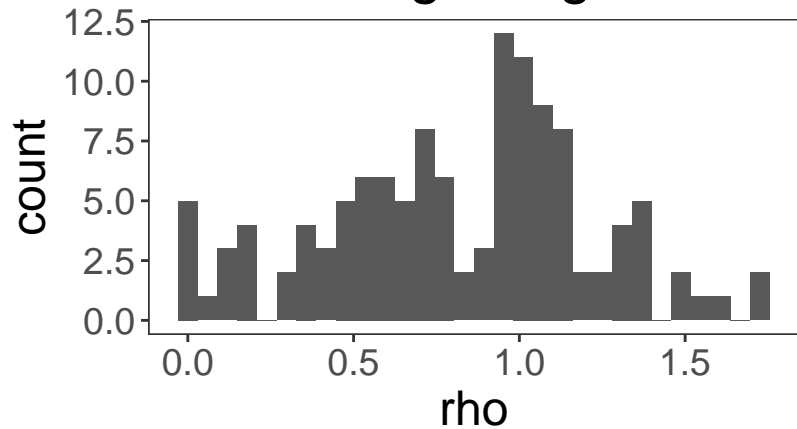


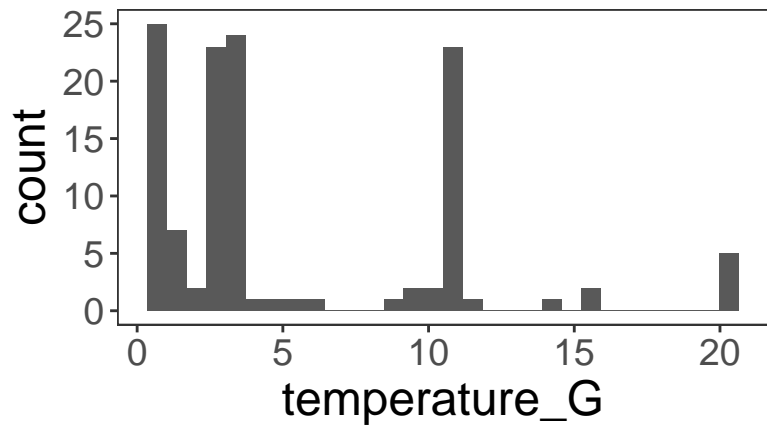
loss aversion



diminishing marginal return



temperature gain



temperature loss

