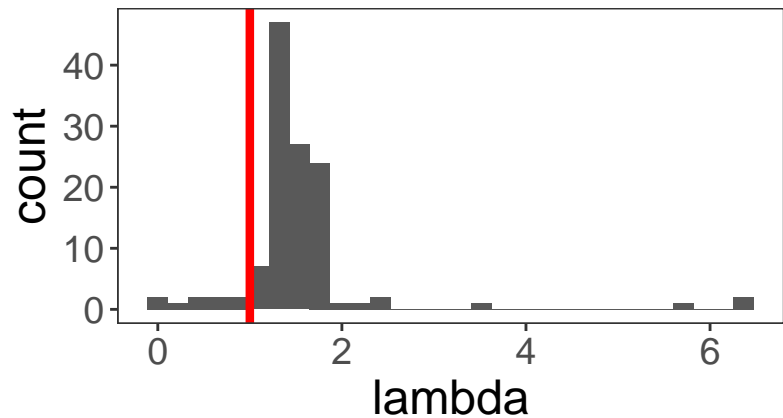
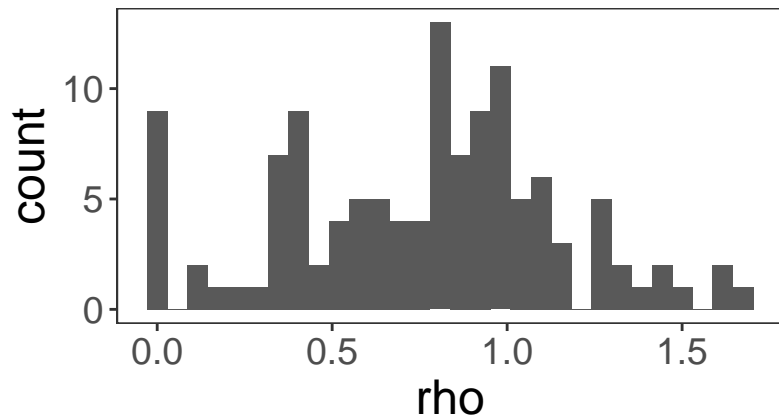


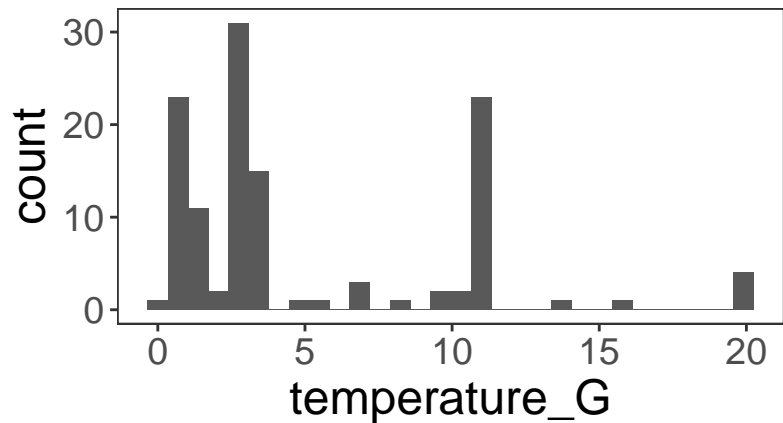
loss aversion



diminishing marginal returns



temperature gain



temperature loss

