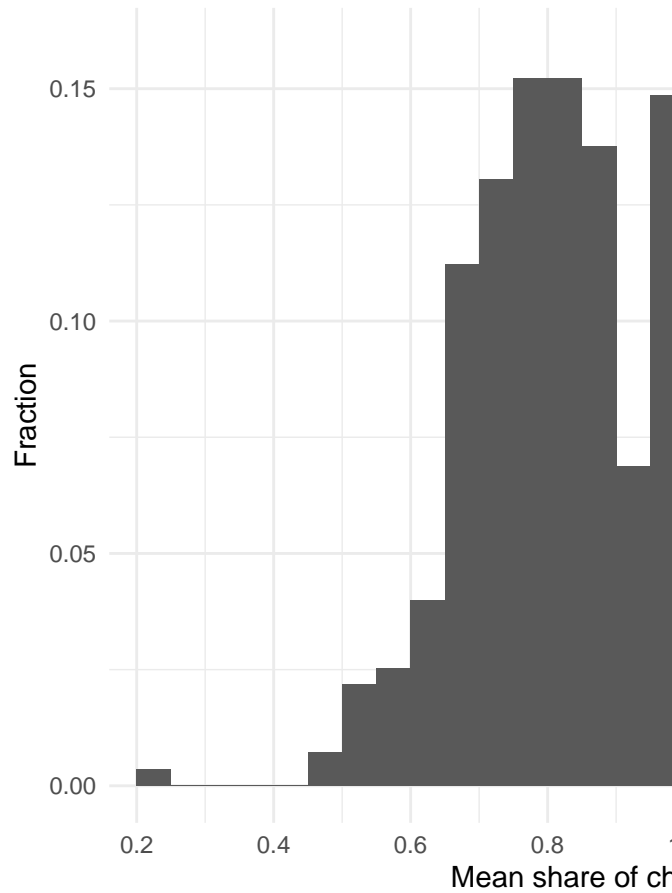


Personal Risk



Social Risk

