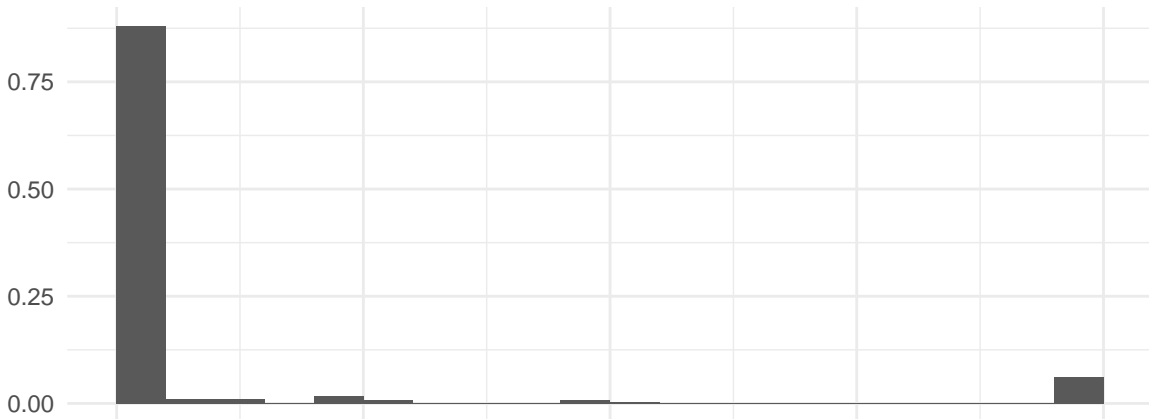
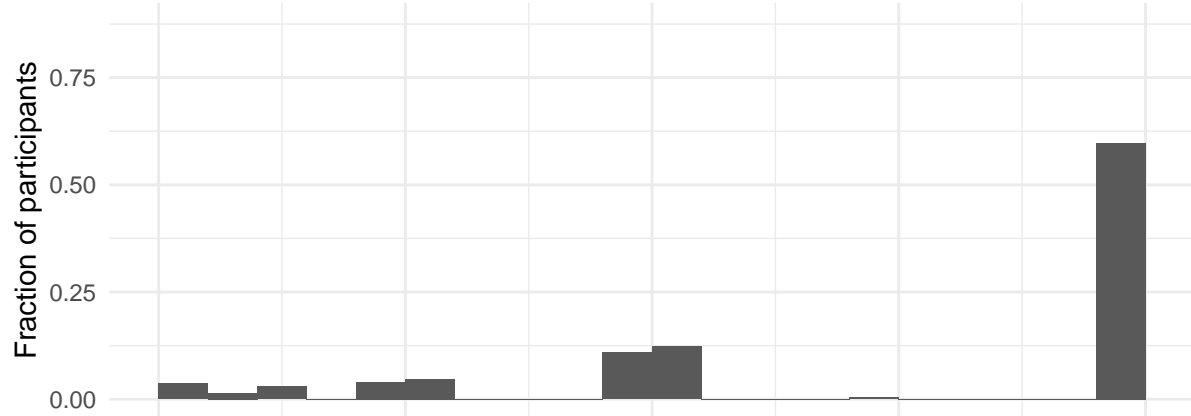


Social Choice



Personal Risk



Social Risk

