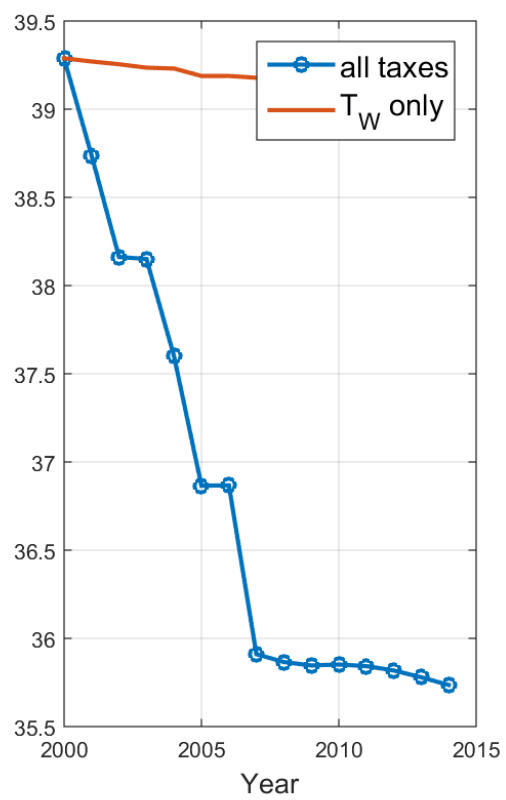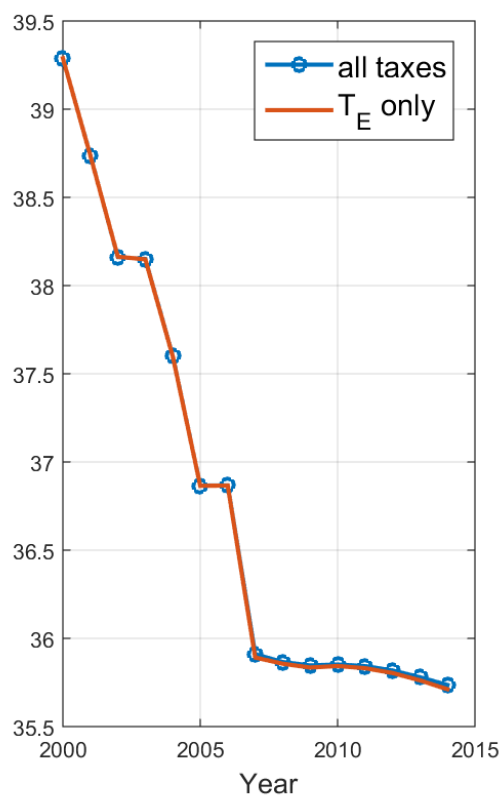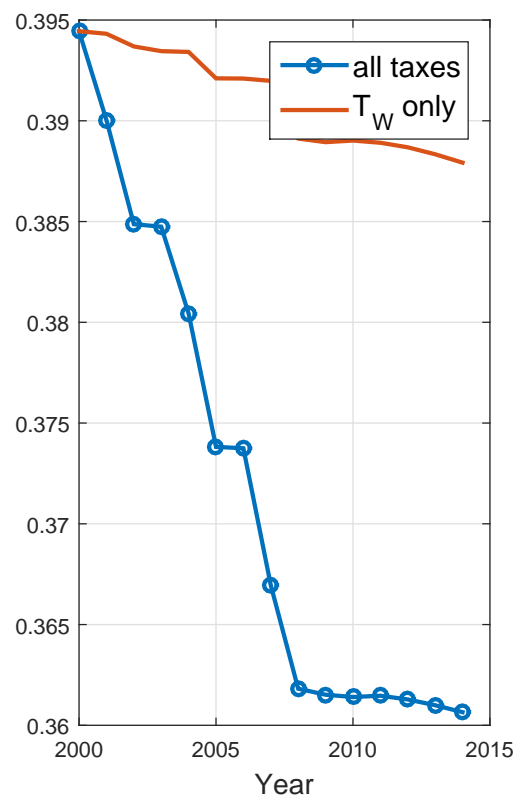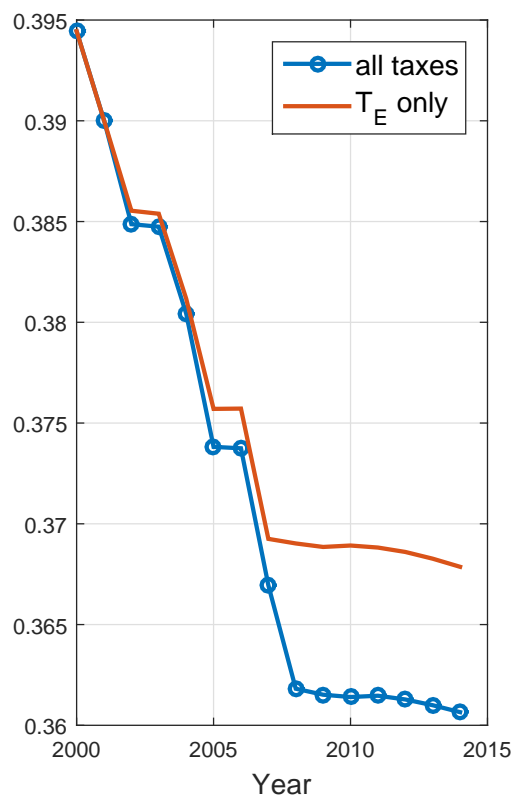gamma = 0.97 (baseline)

gamma = 0.8

gamma = 0.5