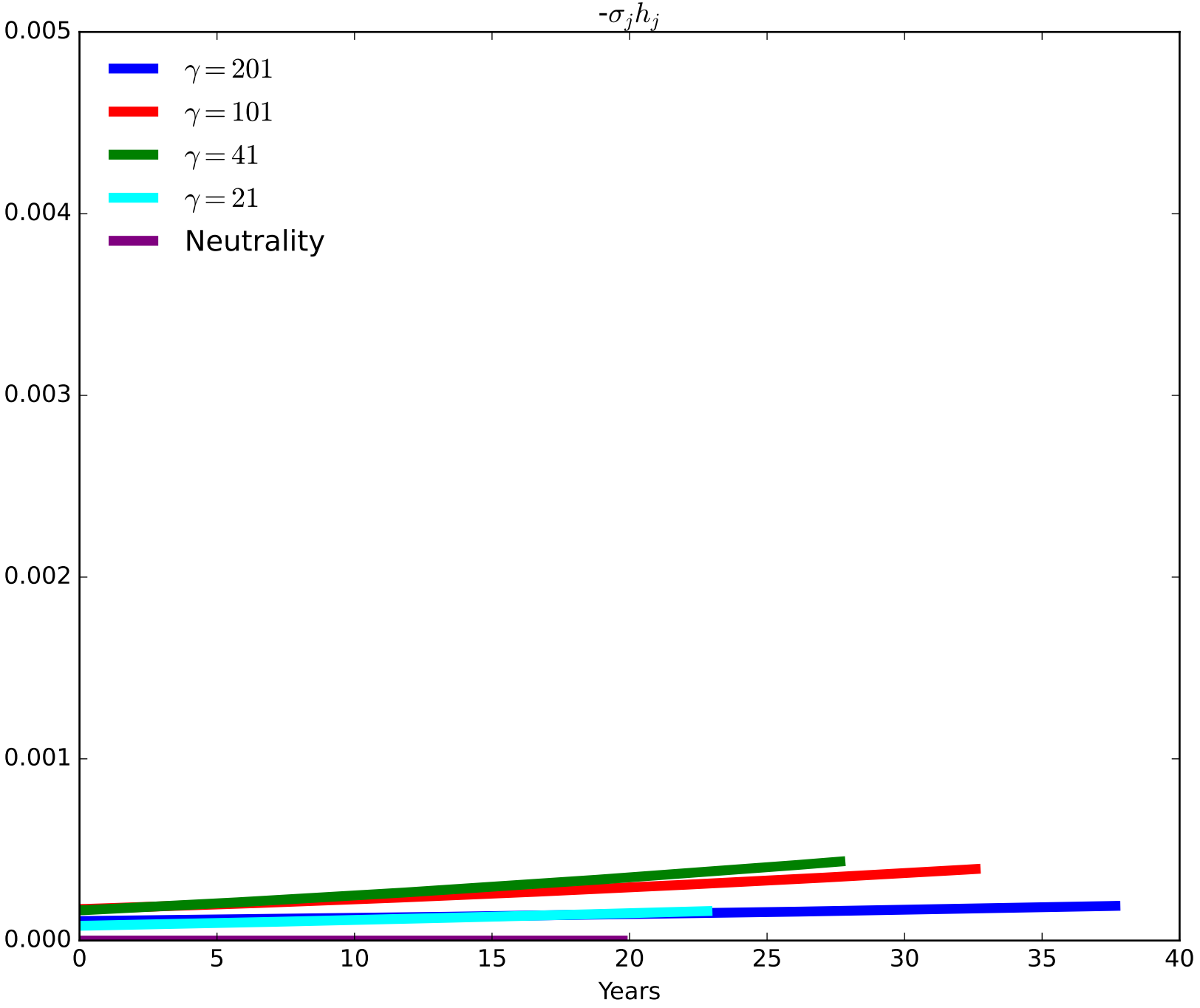
-$\sigma_j h_j$
$\gamma = 201$
$\gamma = 101$
$\gamma = 41$
$\gamma = 21$
Neutrality
0.005
0.004
0.003
0.002
0.001
0.000
0
5
10
15
20
25
30
35
40
Years