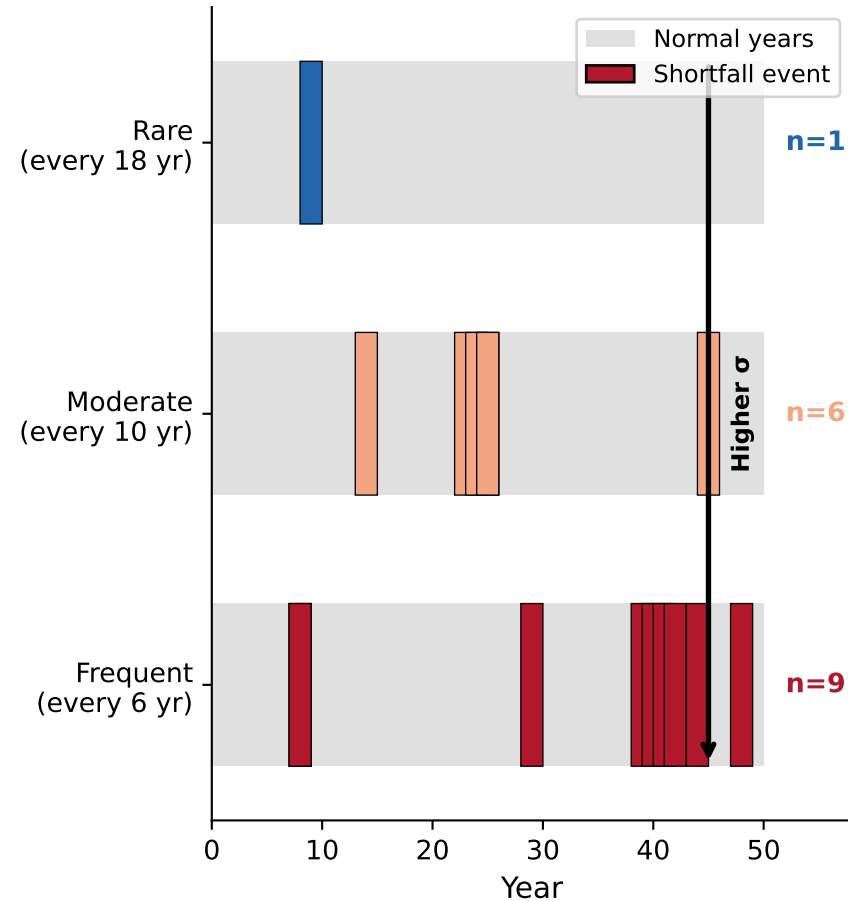
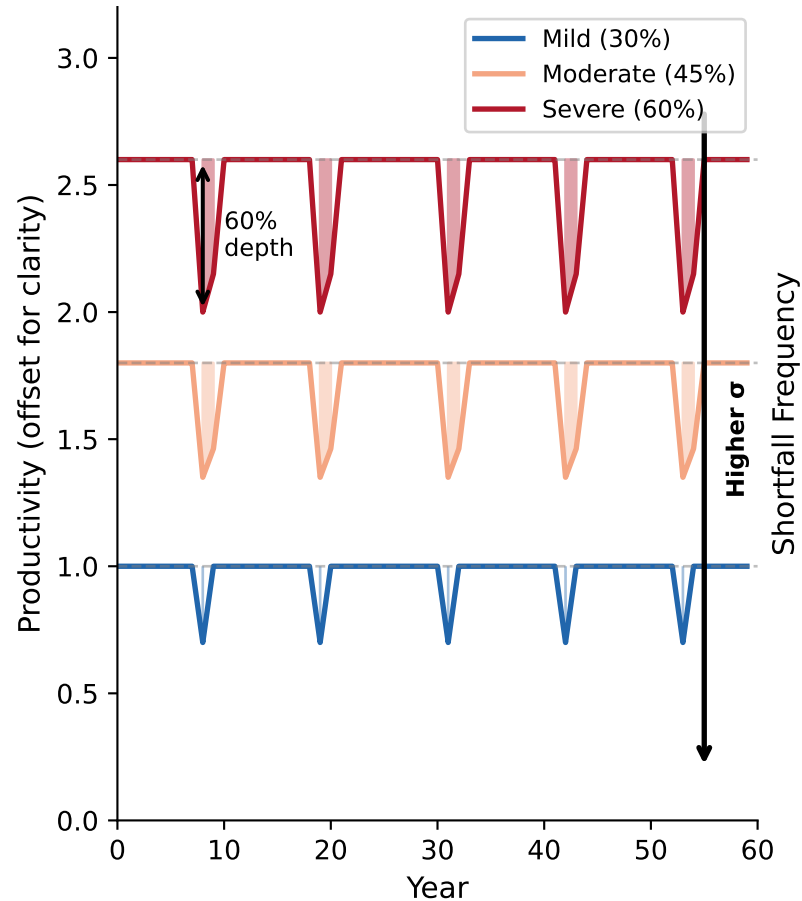


Environmental Variability: Two Dimensions of Uncertainty

A. Shortfall Frequency (magnitude fixed at 45%)



B. Shortfall Magnitude (frequency fixed at 10 yr)



C. Combined Effect (frequency \times magnitude $\rightarrow \sigma$)

