Example 1
Q : choice?
Solution

0.4
Rain 0
take
0.6 -1
No Rain
-0.6
Take
umbrella
Rain 0.4 -3
no take
-0.6 No Rain 1
0.6
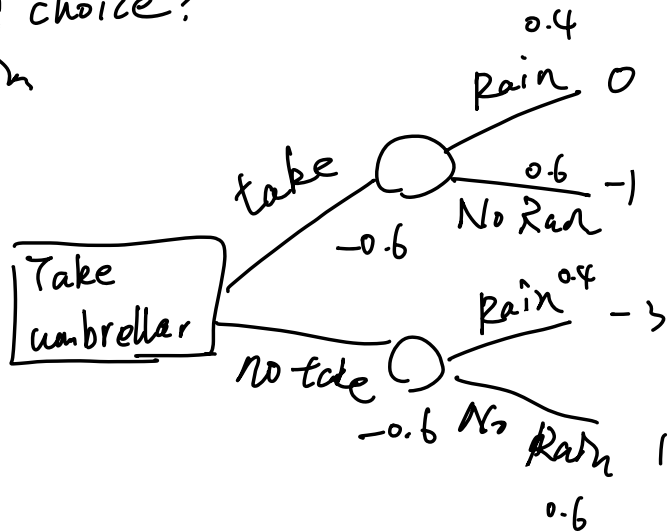
can't decide   same

$0.4 \times (-3) + 0.6 \times (1) = -1.2 + 0.6 = -0.6$