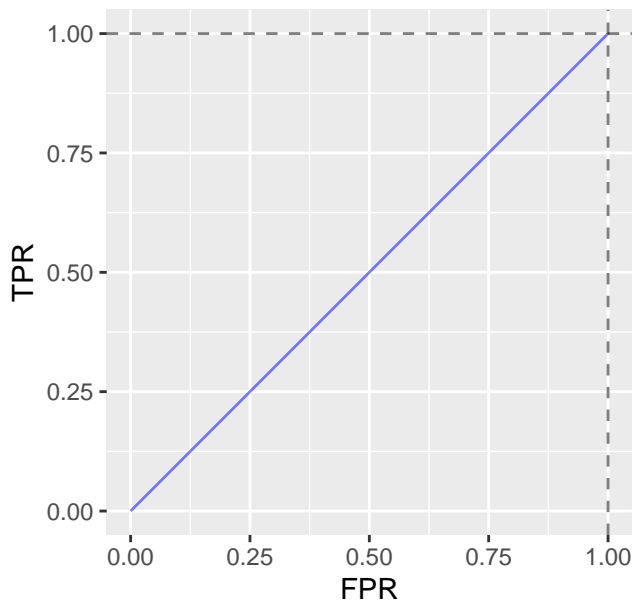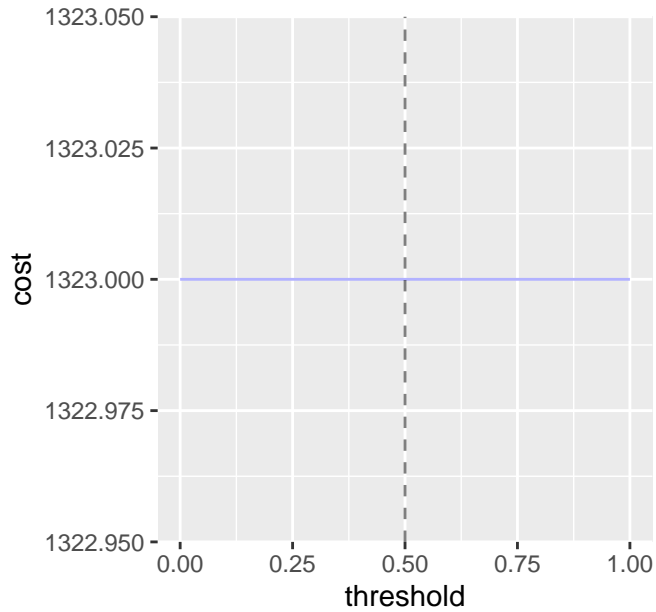threshold at 0.50 – cost of FP = 1, cost of FN = 2