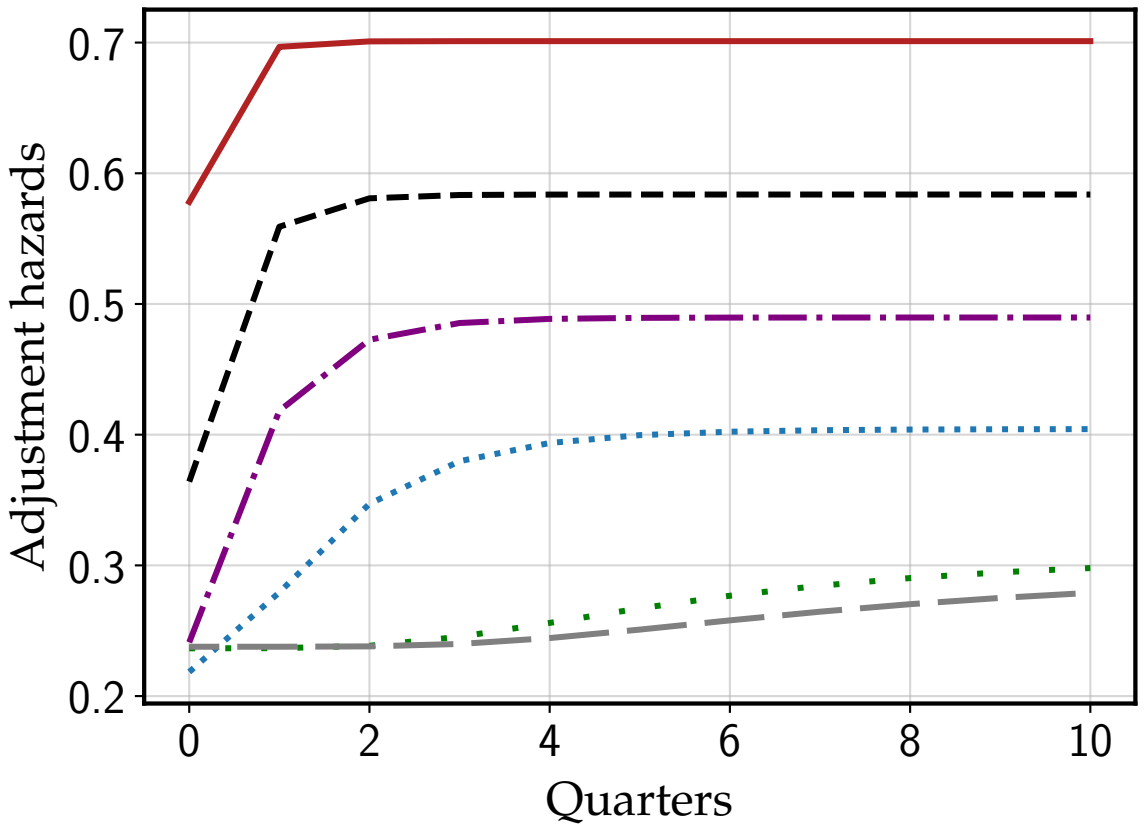
Adjustment hazards
0.7
0.6
0.5
0.4
0.3
0.2
0
2
4
6
8
10
Quarters