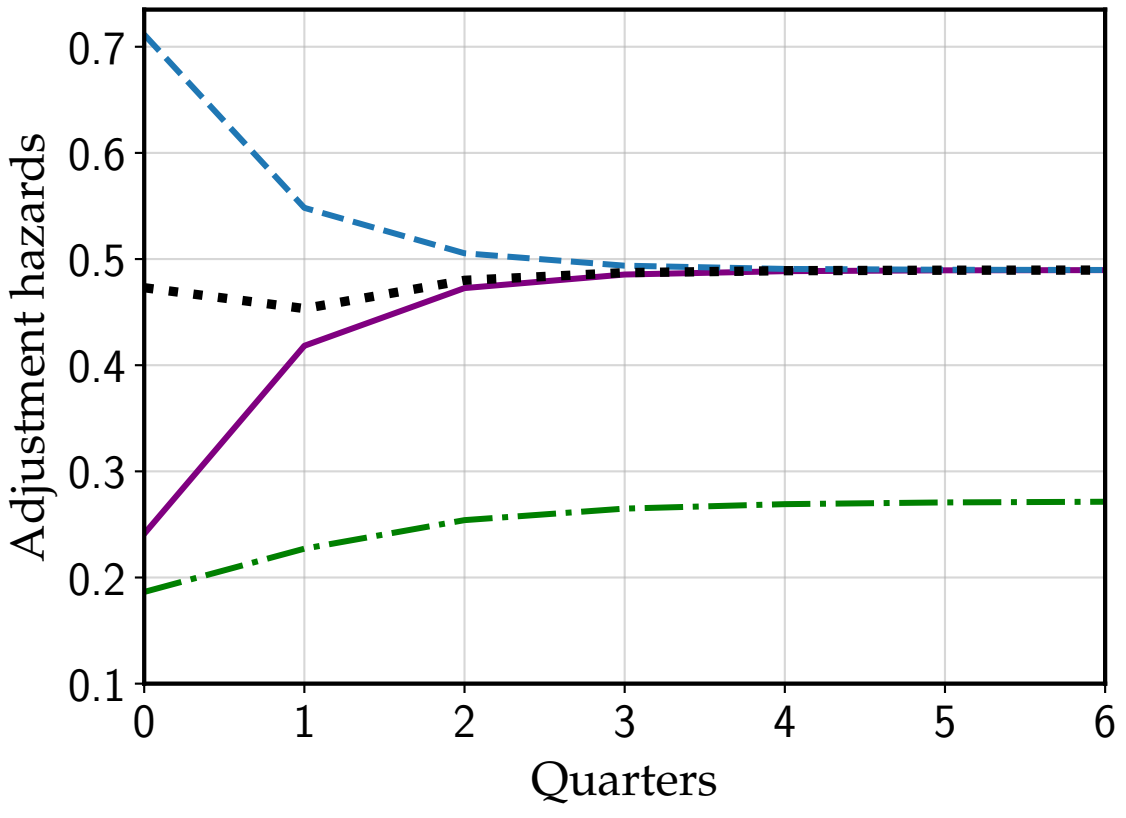
Adjustment hazards
0.7
0.6
0.5
0.4
0.3
0.2
0.1
0
1
2
3
4
5
6
Quarters