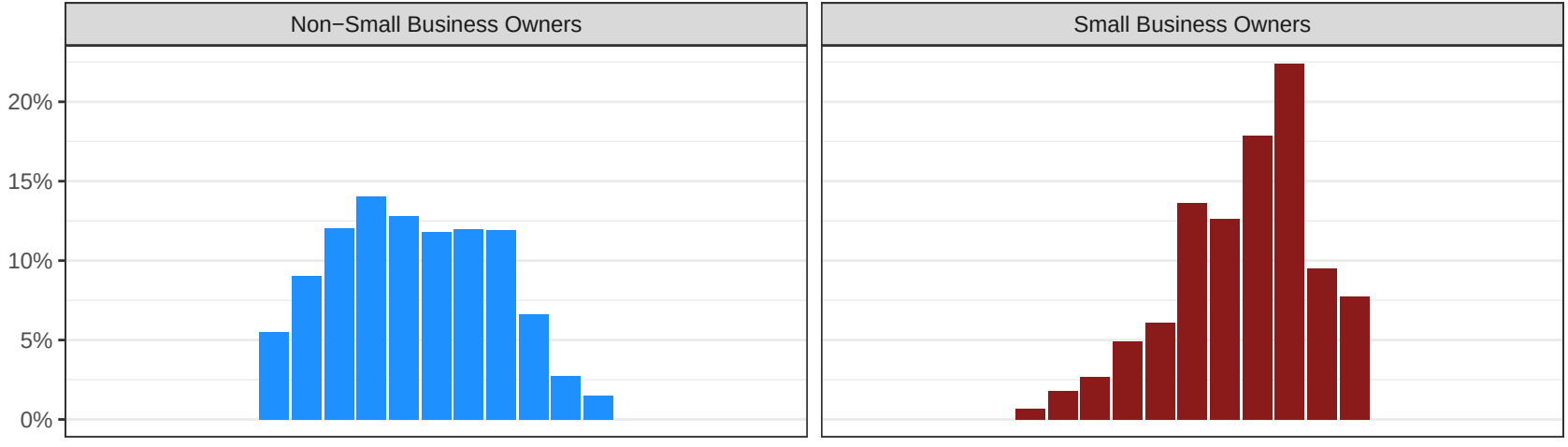Willingness To Take Risks