



PBSS

CANCUN  MEXICO
COLLOQUIUM 2017
DEFINING AMBITION

Miles for Retirement

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GRATIFICATION



DELAYED GRATIFICATION



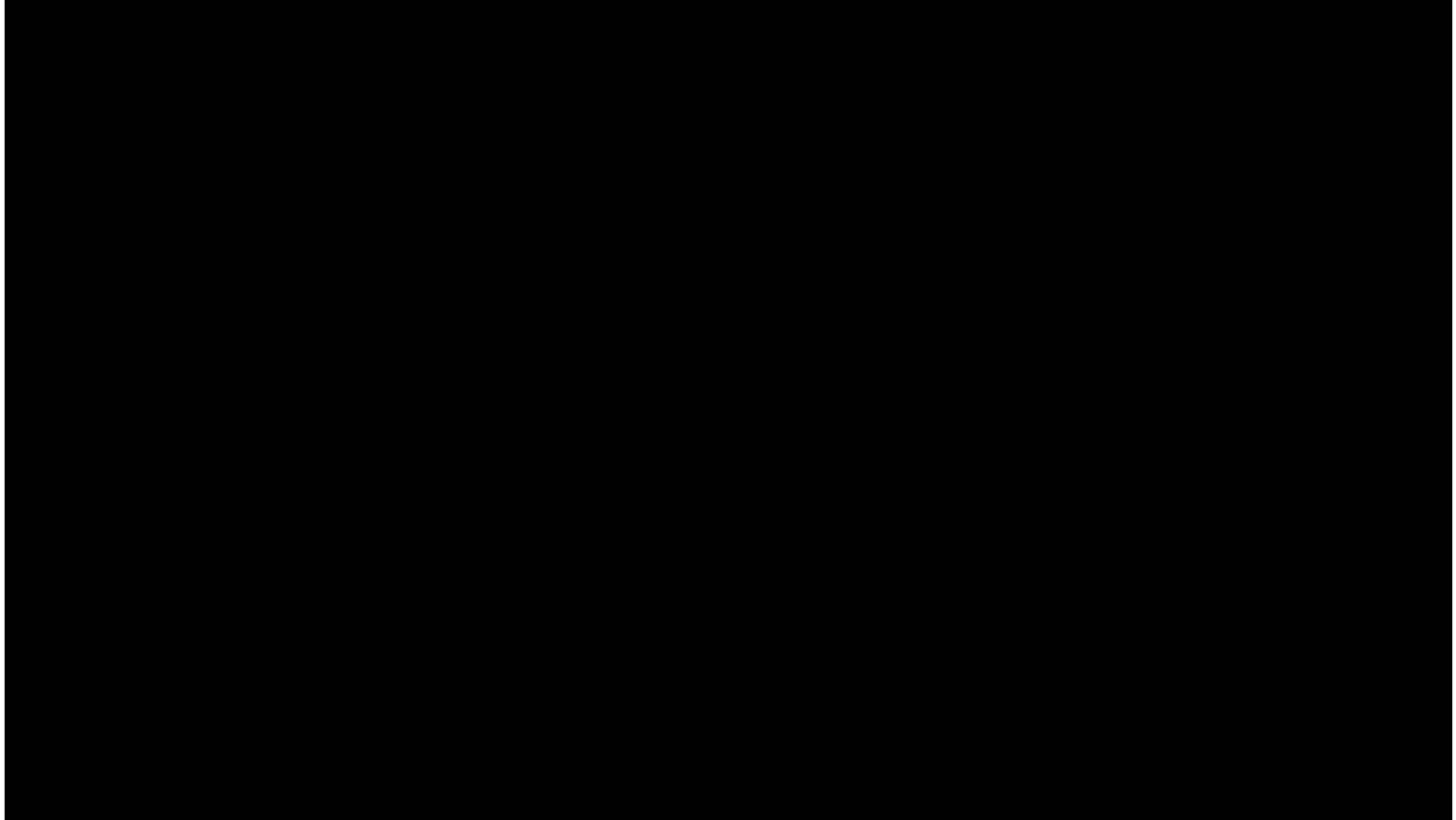
RANDOM DELAYED GRATIFICATION



EXPENSIVE RANDOM DELAYED GRATIFICATION



THE PROPOSAL:





THANK YOU FOR YOUR ATTENTION!

