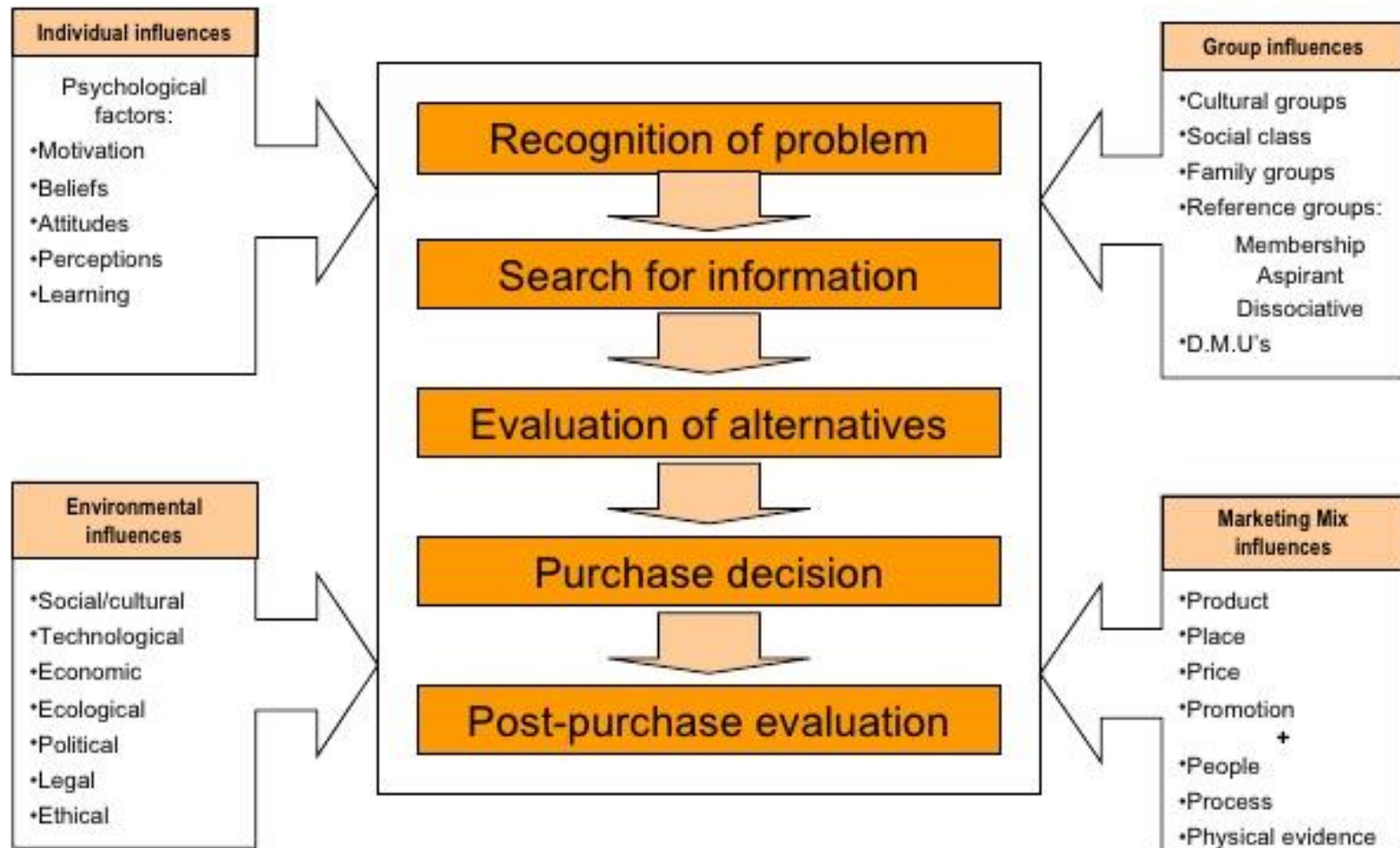


Emotional Decision Making

Decision Making & Emotions

Everybody follows a similar...

Decision Making Process



Genesis decision-making framework



Recognition

Implementation

Problem
framing

Scenario
analysis

Option
generation

Evaluate

Risk
analysis

Option
evaluation

Structure

Decide

Objective
definition

Situation
appraisal

Recommend
& negotiate

Decision &
commitment

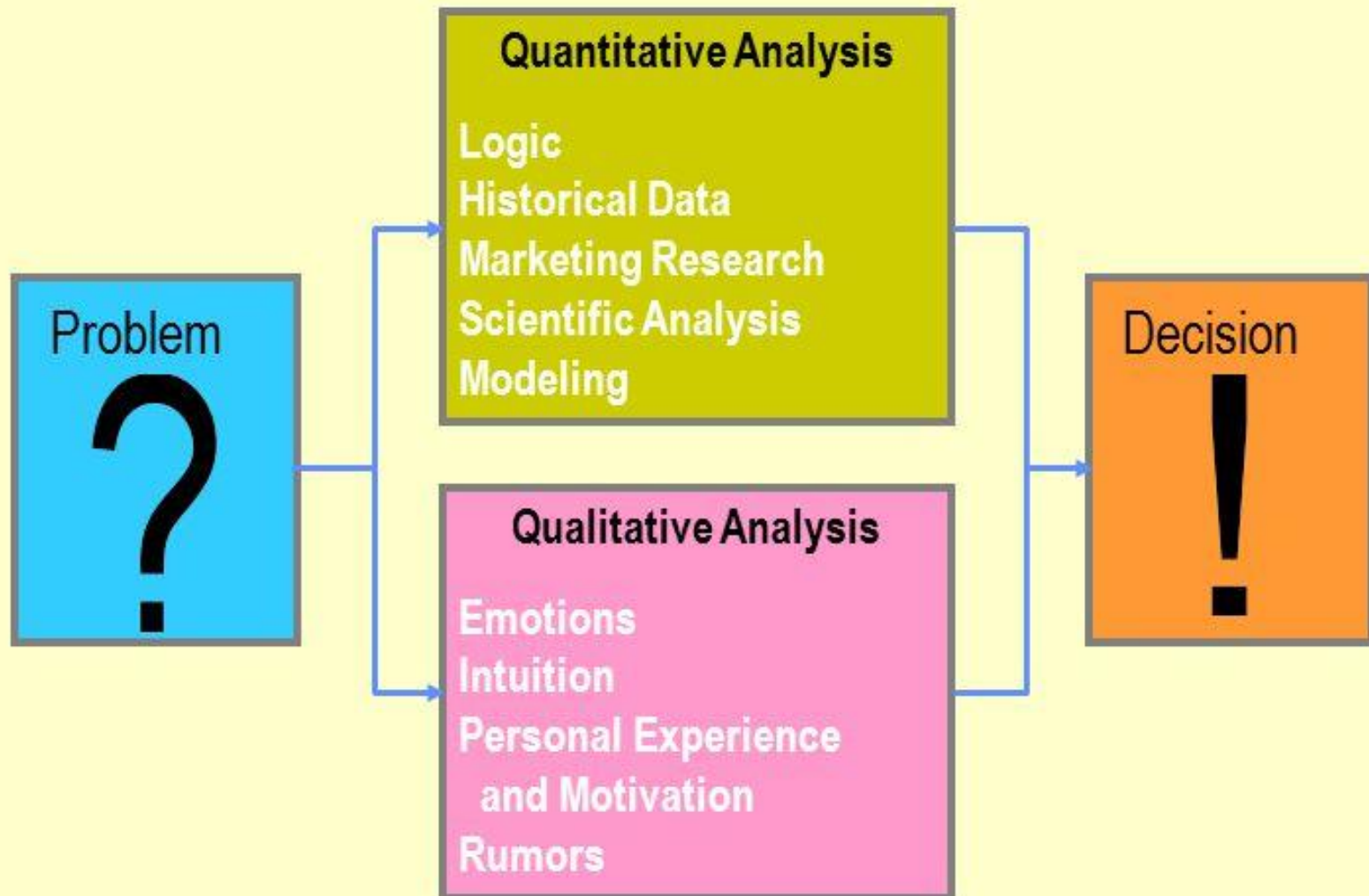
Note: although the framework appears linear nature, in most cases the process is iterative and interactive. Earlier steps may need to be revisited later in the process when new information becomes available.

The DECISION MAKING Framework



FACTS – A Decision Support System

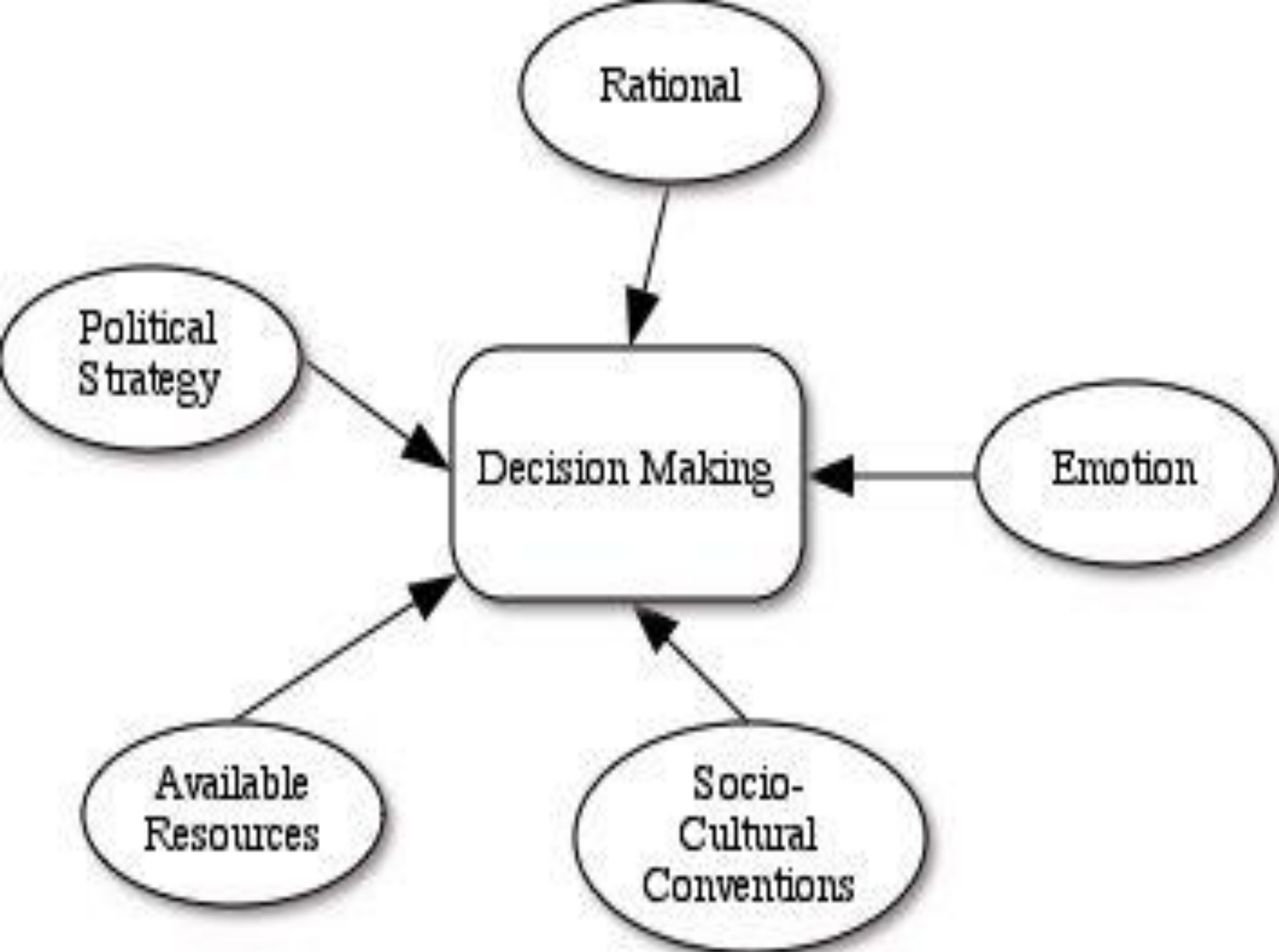
The Decision-Making Process



Decision Making

Consists of the following:

- **Problem Solving** – effectively managing emotions when solving problems
- **Reality Testing** – seeing things as they really are
- **Impulse Control** – ability to resist or delay impulses



Factors Influencing Decision Making

pp 6.4
T



Adapted from Exhibit 6.2

How we make decisions

What some people think:

Men Emotions Logic



Women Emotions Logic



What's really true:

Men Emotions Logic



Women Emotions Logic



Tips! Making Better Decisions

- Sleep
- Caffeine
- Meditate
- Reflect / Journal
- Understanding physiological/bodily signs
- Understanding Emotional states within yourself
- Understanding Emotional states within others
- Understanding your values

Why we make

Irrational Decisions?

WHY DO
WE MAKE
IRRATIONAL
DECISIONS?

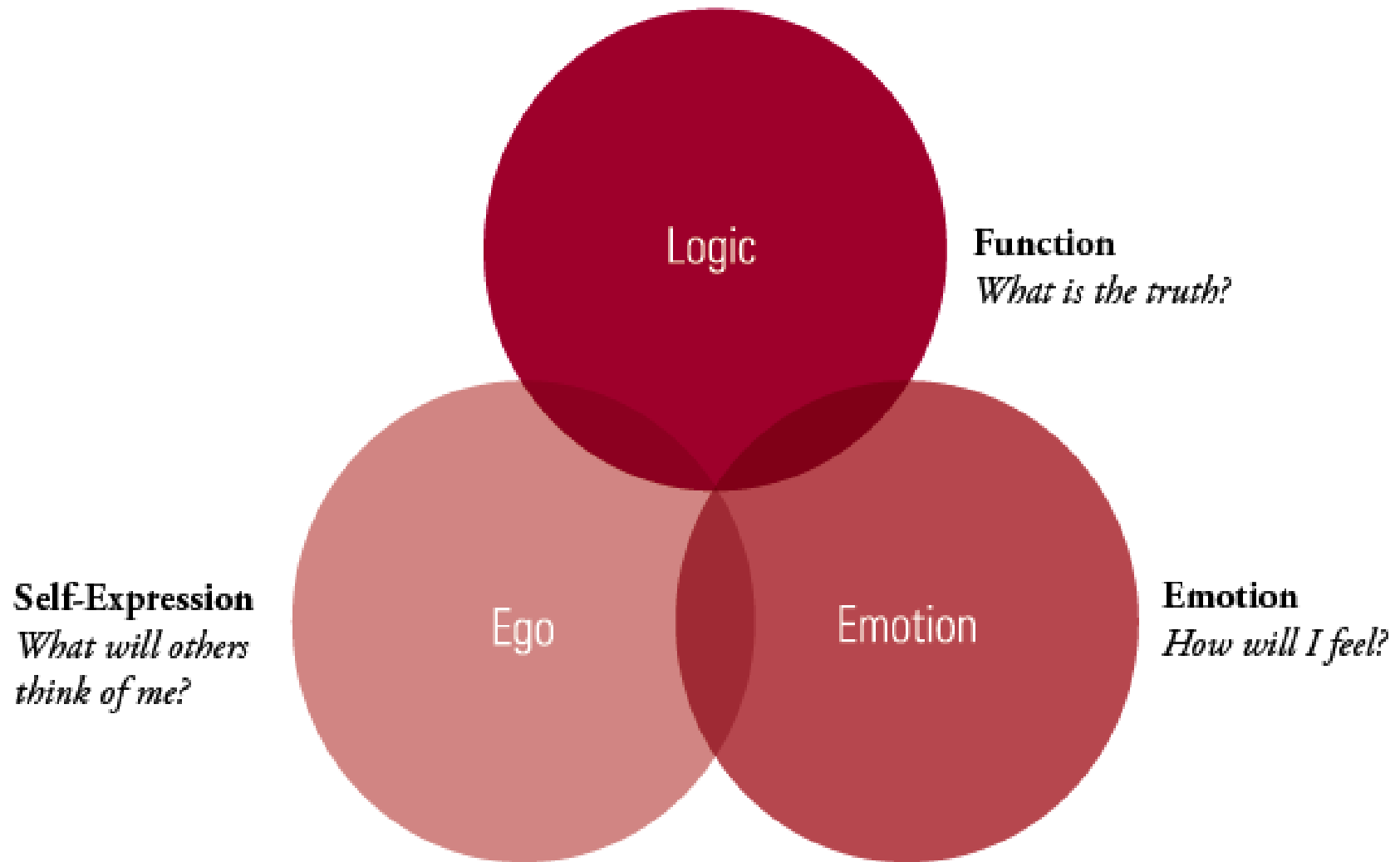


One explanation is that...



YOU
ARE
CONFINED
only
BY THE
WALLS
YOU BUILD
YOURSELF

Another explanation is that we let our EGO run...



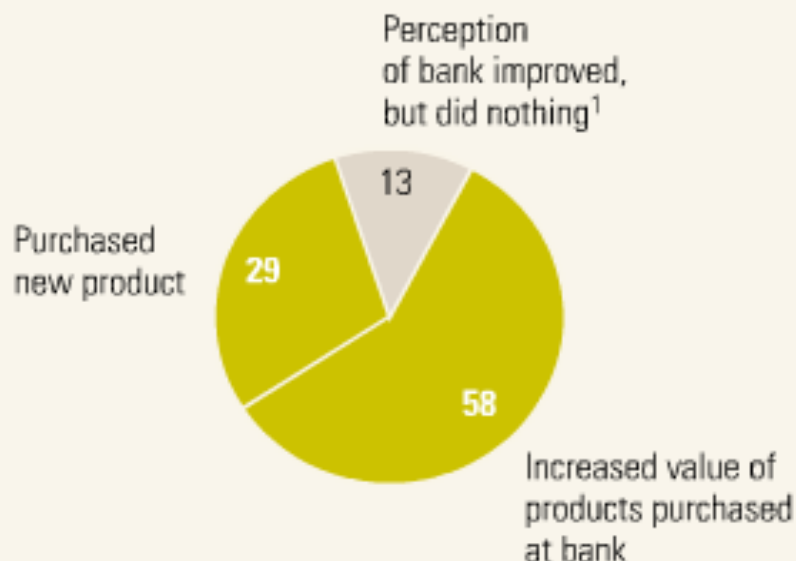
Another explanation is that...

Emotions drive decisions

% of respondents who experienced 'moment of truth' during past 24 months

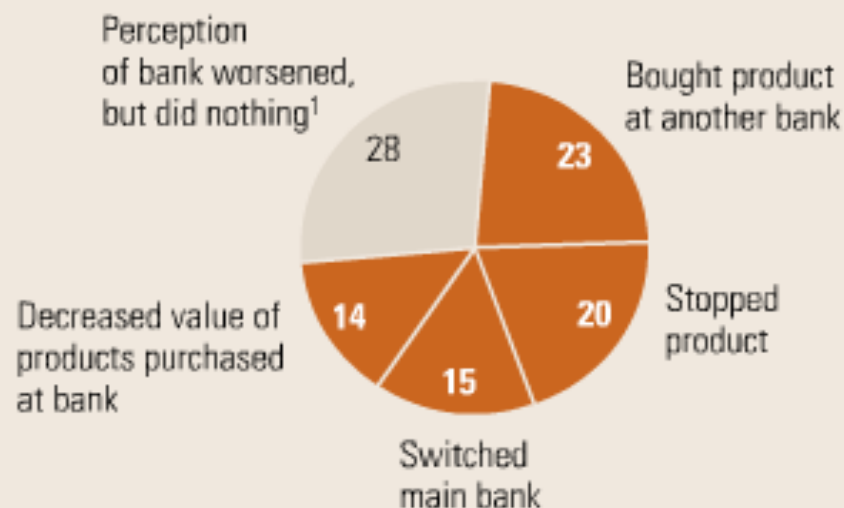
Positive

100% = 1,528

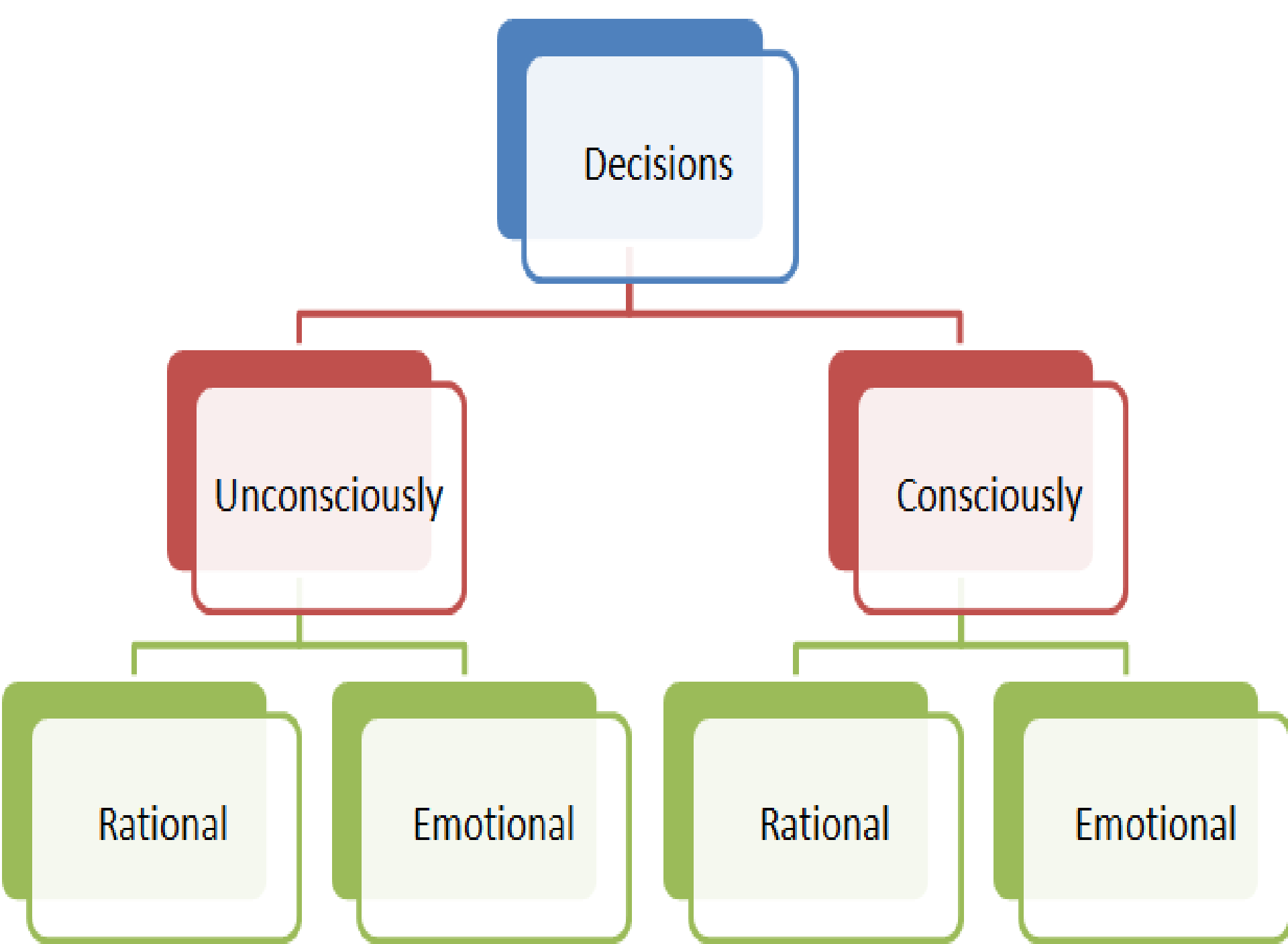


Negative

100% = 701



¹ Figures for "did nothing" may be slightly underestimated, as respondents could report maximum of 2 instances when their perception changed (positively or negatively) but they did nothing.

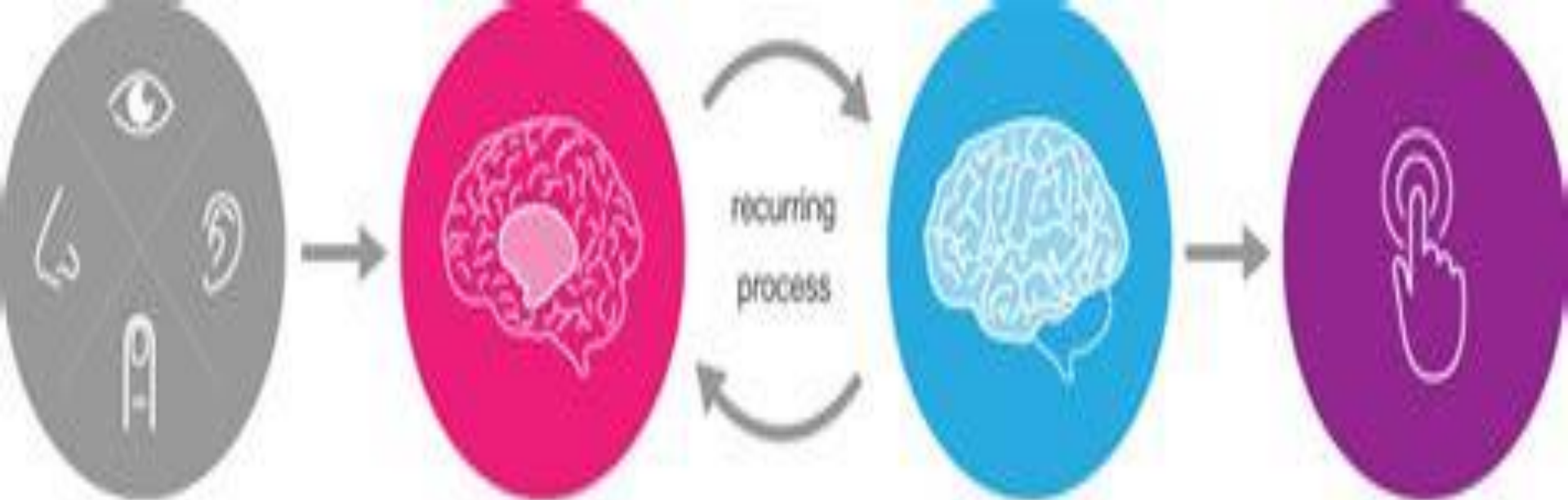


Emotional decisions

(Good or Bad)

Decision Making is Emotional





Perception

Emotional
appraisal

Cognitive
appraisal

Choice

180ms - 220ms

300ms - 420ms

480ms - 640ms

Perception

5%

Conscious
Logical

Price
Features
Functions

95%

Unconscious
Intuitive

Emotions
Cognitive Biases
Engagement Experience

An iceberg floating in a blue ocean. The small tip above the water is white and contains the text 'Price', 'Features', and 'Functions'. The large base below the water is a darker blue and contains the text 'Emotions', 'Cognitive Biases', and 'Engagement Experience'. To the left of the tip, the text '5%' is above 'Conscious' and 'Logical'. To the left of the base, the text '95%' is above 'Unconscious' and 'Intuitive'.

Emotion

Rationale

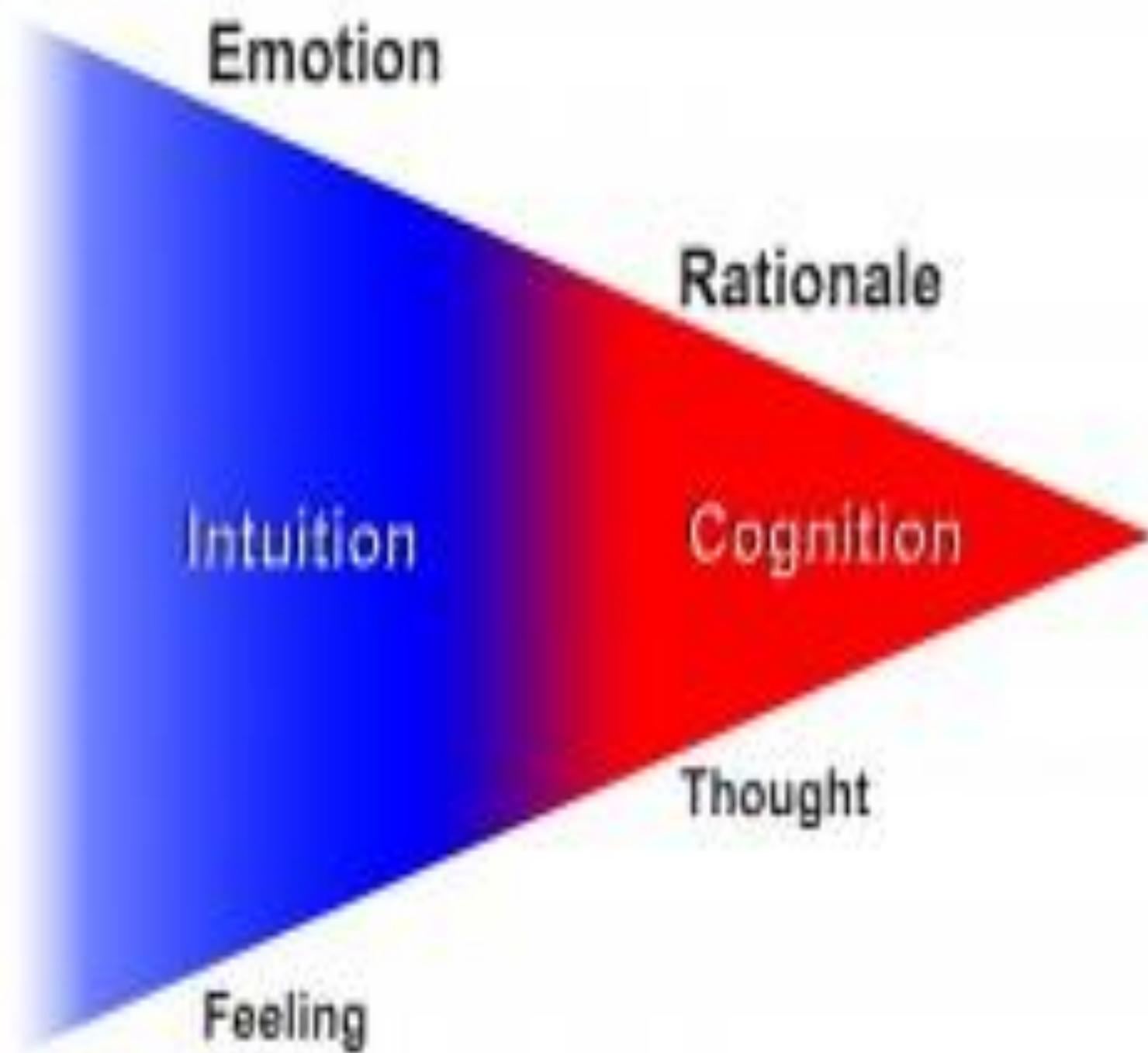
Intuition

Cognition

Decision
Action

Thought

Feeling



The role of emotions

- A few years ago, neuroscientist Antonio Damasio made a groundbreaking discovery.
- He studied people with damage in the part of the brain where emotions are generated.
- He found that they seemed normal, except that they were not able to feel emotions. But they all had something peculiar in common: they couldn't make decisions.
- They could describe what they should be doing in logical terms, yet they found it very difficult to make even simple decisions, such as what to eat.
- With no rational way to decide, these test subjects were unable to arrive at a decision.

When people are in an emotional state (especially being sad), it affects their decision making

When in an emotional state people are persuaded to do things they would not do when in a neutral (unemotional) state

When in an emotional state (anger, e.g.) people do things they would not do if in a neutral state

Don't send that email when you're angry or emotional
- Sleep on it

What does it all mean?

- Our emotional state plays a huge part in our ability to make decisions
- We suffer from bias
- We have trouble making sound decisions when stress hormones are released into our system
- And we are never really sure the decisions we make are good decisions?

Decision Making

- Emotions influence our decision making in different ways
- We anticipate our future emotional states, which then serve as a source of information and a guide in decision making.
- In the face of complex, multifaceted situations, emotions serve as heuristic guides: They provide feedback for making quick decisions
- Risk judgments are strongly influenced by current feelings, and when emotions and cognitions are in conflict, emotions typically have the stronger impact on decisions
- According to the *affect-as-information* theory, posited by Schwarz and Clore, we use our current moods to make judgments and appraisals, even if we do not know the sources of our moods
- If people are made aware of the sources of their moods (as when the researcher suggests that a good mood might be caused by the bright sunshine), their feelings have less influence over their judgments

Decision Making

- ✓ Mood states often bias judgments in a *mood consistent manner*.
- ✓ People in positive moods make more positive judgments, whereas people in negative moods make more negative judgments.

Positive Moods	Negative Moods
Creativity	Attention to details
Integrative Thinking	Detection of errors and problems
Inductive Reasoning	Careful information processing

Recognising your Mood State: Self-awareness

- What frame of mind are you in?
 - Happy?
 - Sad?
 - Confident?
 - Confused?
 - Frustrated?
 - Angry?
- What bias will you bring to the negotiation?



Especially...

Empathy

- Empathy different from emotional sensitivity
- Important for moral decision making and also social skills
- More abstract moral dilemmas require the ability to take up others perspectives
- Empathy

Rational Decisions



RATIONAL

EMOTIONAL

MODEL FOR EMOTION-BASED DECISION MAKING

IDEA ZONE

*imagination, emotion, possibility,
vision, inspiration, creativity*



THINK ZONE

*challenge, rationale, barriers,
feasability, logic, debate*



ACT ZONE



buying decision

emotional

logical



appearance
name
pride
status
handling
luxury
exclusivity
class

dependability
cost
quality
reliability
service
maintenance
practicality
mileage

Buying Rationale

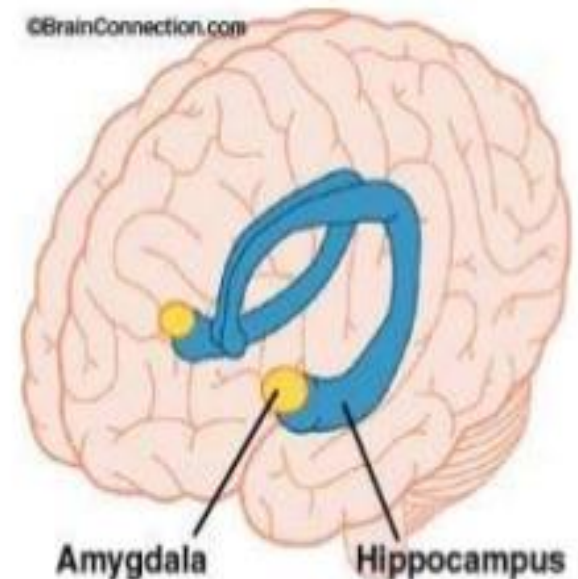
Buying Psychology



In conclusion...

Emotions are Stronger than Rationality

- ▶ Decision making involves multiple areas of the brain, most of which are subconscious or emotional.
- ▶ For example, the amygdala is an important structure in assigning emotional meaning, such as joy or sadness.



95% of cognition exists in the subconscious mind*,
therefore emotions are the drivers of decision
making.

But...Combination =
Wise Decisions

A GUIDE TO WISE MIND

Made by Borderlinebravery

REASONABLE:

The "Cool" Side

Sherlock or House M.D.
No-Emotions
Intellectual
Academic
Analytical

WISE:

Balanced

Gut-Feeling
Intuition
Fulfilled
Satisfaction
You'll know it!

EMOTIONAL:

The "Hot" Side

The "Loud" Mind
Impulsive
Forget Consequences
Mood-Dependent
Stress/Anxiety

Rational Mind

- Approaches knowledge intellectually
- Thinks logically and uses past experience
- Uses facts and research as well as planning
- Focused

Wise Mind

- Intuitive thinking
- Arrangement and balance between Rational and Emotional Mind
- Living Mindfully

Emotional Mind

- Reason and logical thinking difficult
- Uses only emotions to make decisions
 - Reactive
- Tells us how we are really doing
- Uses core psychological needs



**Wisdom
Lies in balance**

**Damage to the
Emotional part of
the brain**



**Prevents logic
and
decision making**

**Damage to the
Logical part of
the brain**



**Stops someone
controlling
Their feelings**



Emotion

Logic

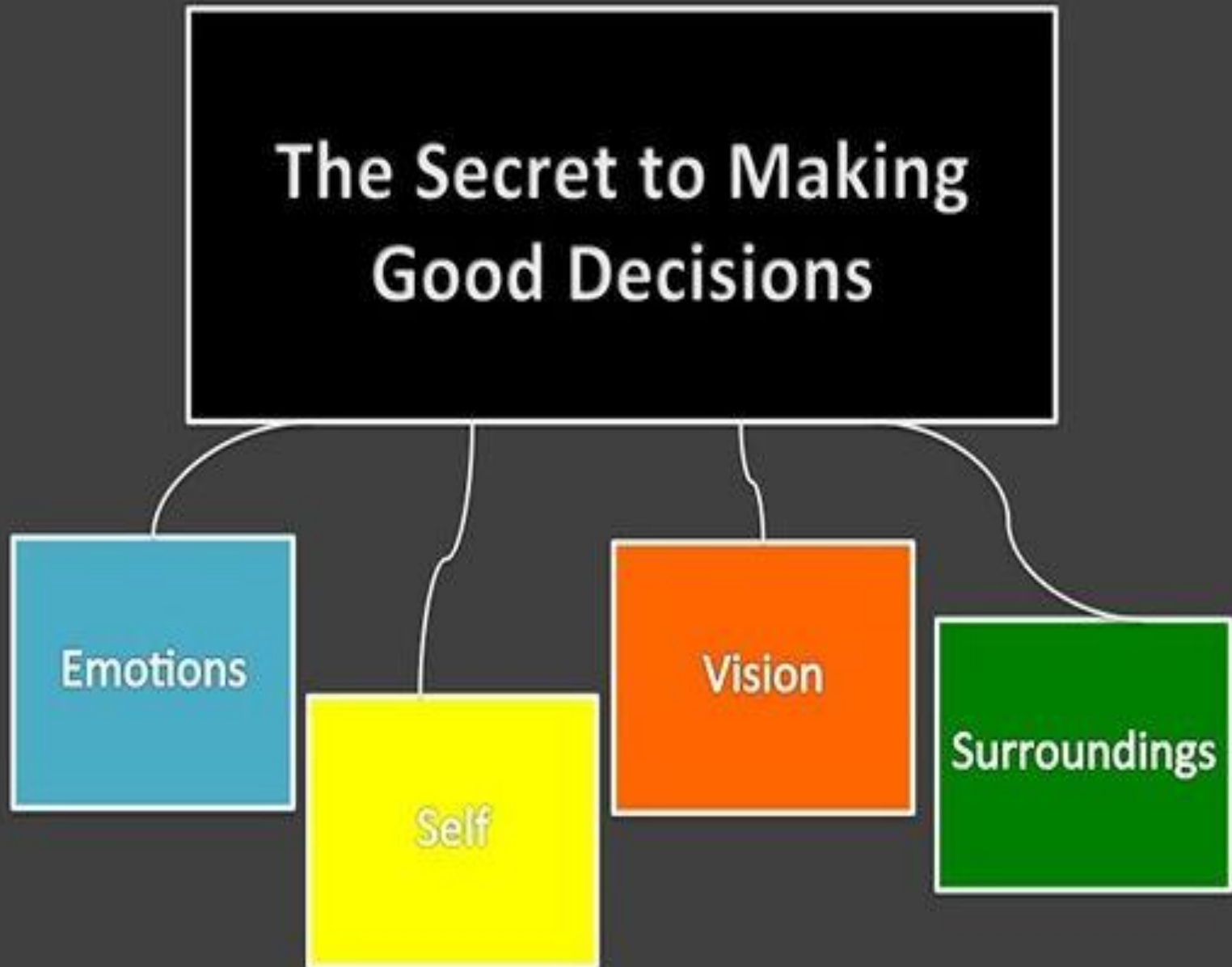
Let's Analyze more & deeper...

Remember that...

Decisions are affected by...



...and Good Decisions are influenced by...



Emotions and Decision Making



...and especially **EMOTIONS**...



Emotion

- Be aware of the power of emotion in the adolescent brain
- The frontal cortex (reasoning, decision making, judgment, self-control, impulse inhibition, and emotional control) is still developing



What is Emotion?

- One major function of emotion is to help us make decisions.
- Failure to anticipate the unpleasantness of an event can lead to bad decision making.
- Low autonomic arousal is correlated with making logical moral decisions

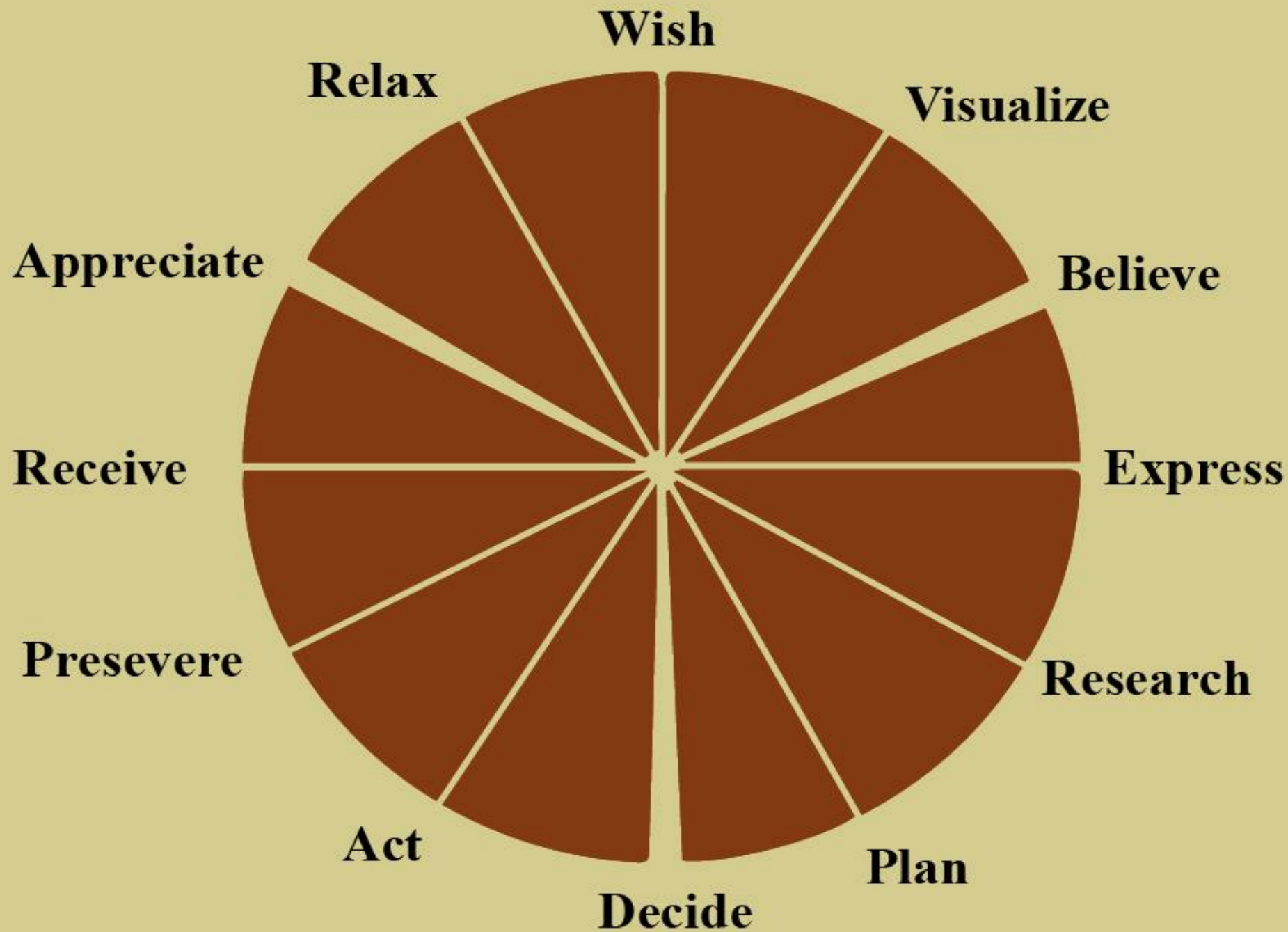


How Emotions Affect Driving

An **emotion** is a strong feeling.

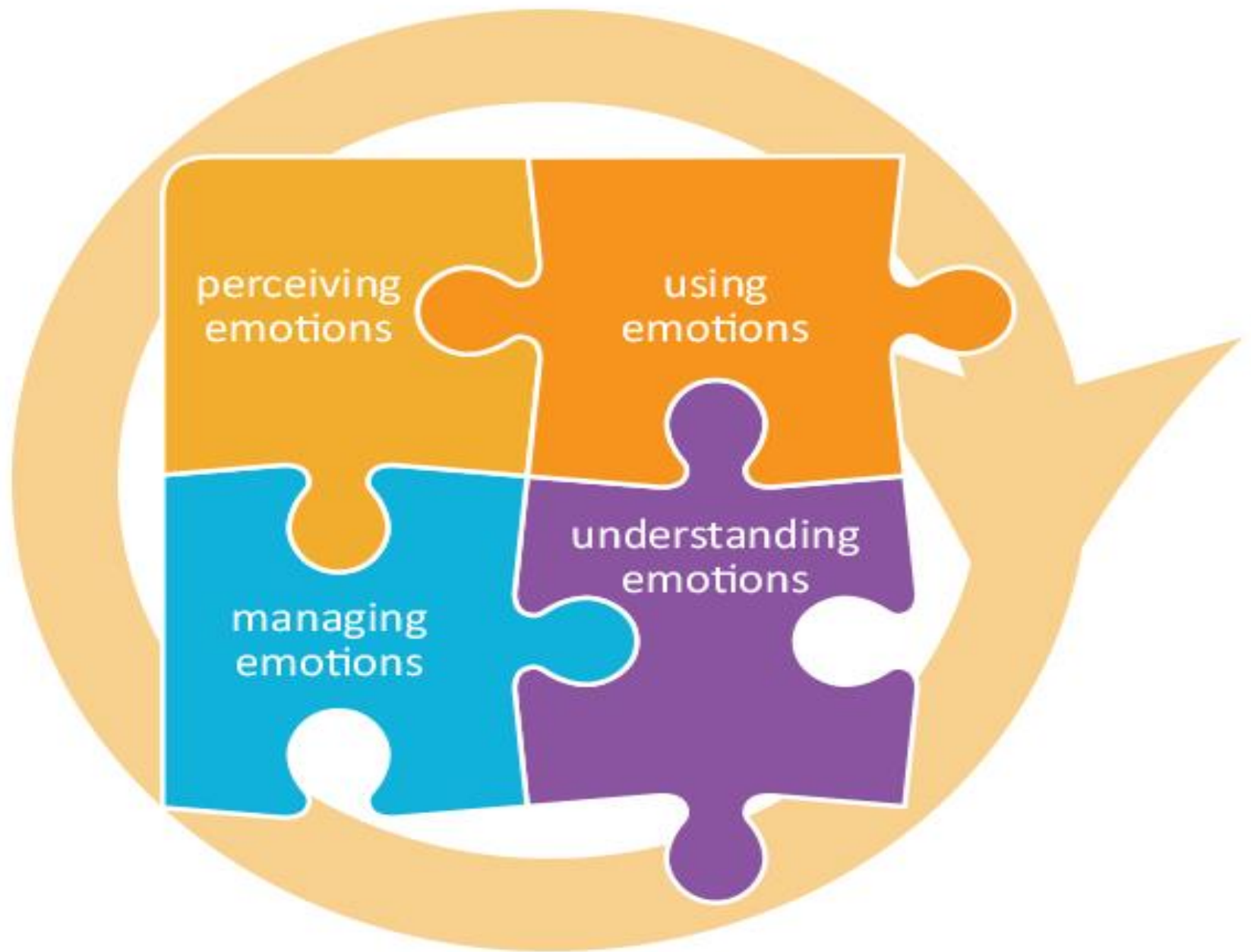
Emotions affect your decision-making skills and ability to assess risk in driving situations.

Strong emotions can also block your ability to judge and reason accurately.



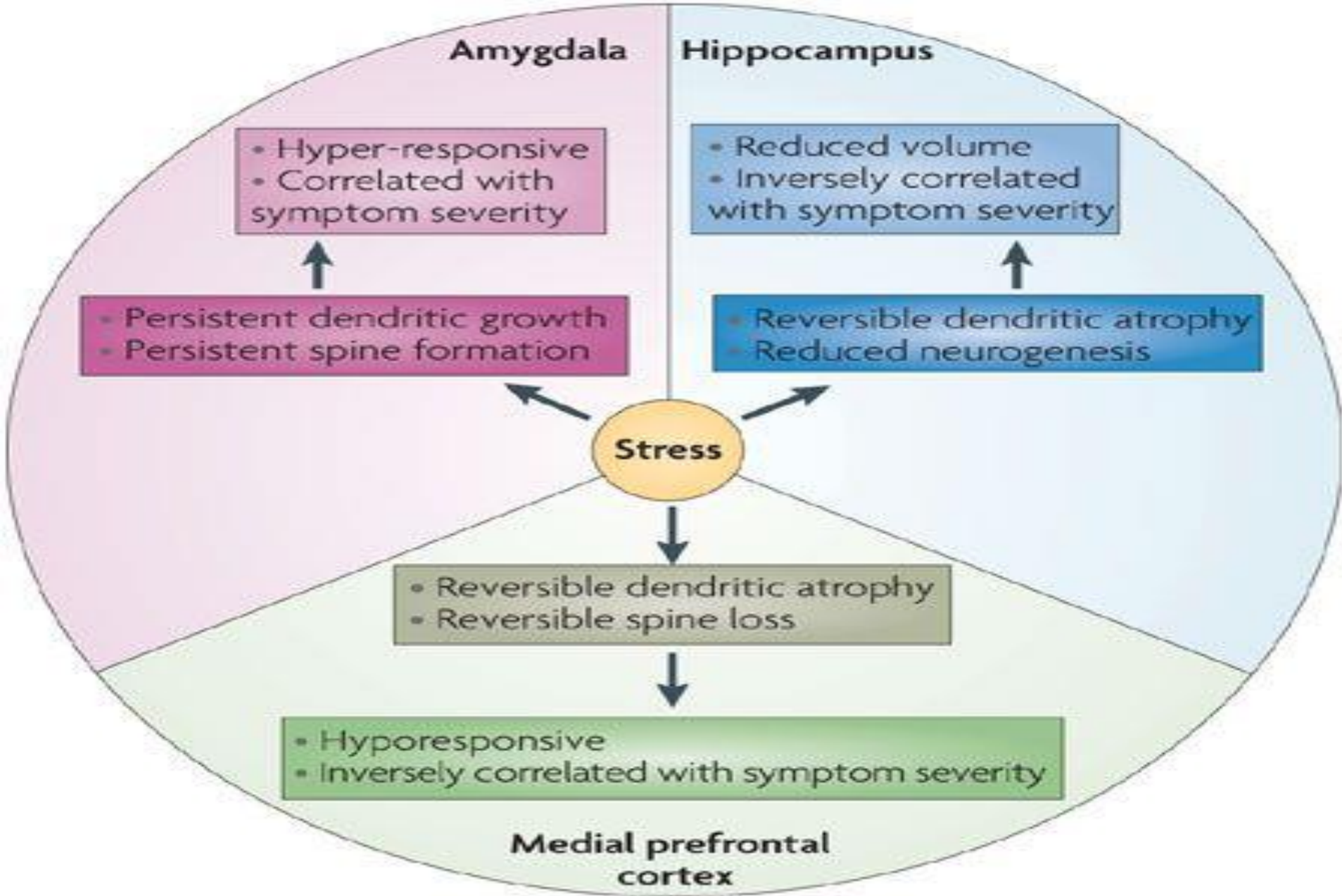


TYPES OF EMOTIONS



AND WARREN HERE
IS IN CHARGE OF
OUR GUT FEELINGS





Stress reducers

Eat well	Exercise	Rest
Sleep	Relaxation Activities	Work-life Balance

You will make better decisions.

Conscious Mind: 10 %

1. analyses
2. thinks & plans
3. short term memory

Critical Mind

Subconscious Mind: 90 %

1. long-term memory
2. emotions & feelings
3. habits, relationship patterns, addictions
4. involuntary body functions
5. creativity
6. developmental stages
7. spiritual connection
8. intuition

Two ways to influence behaviour



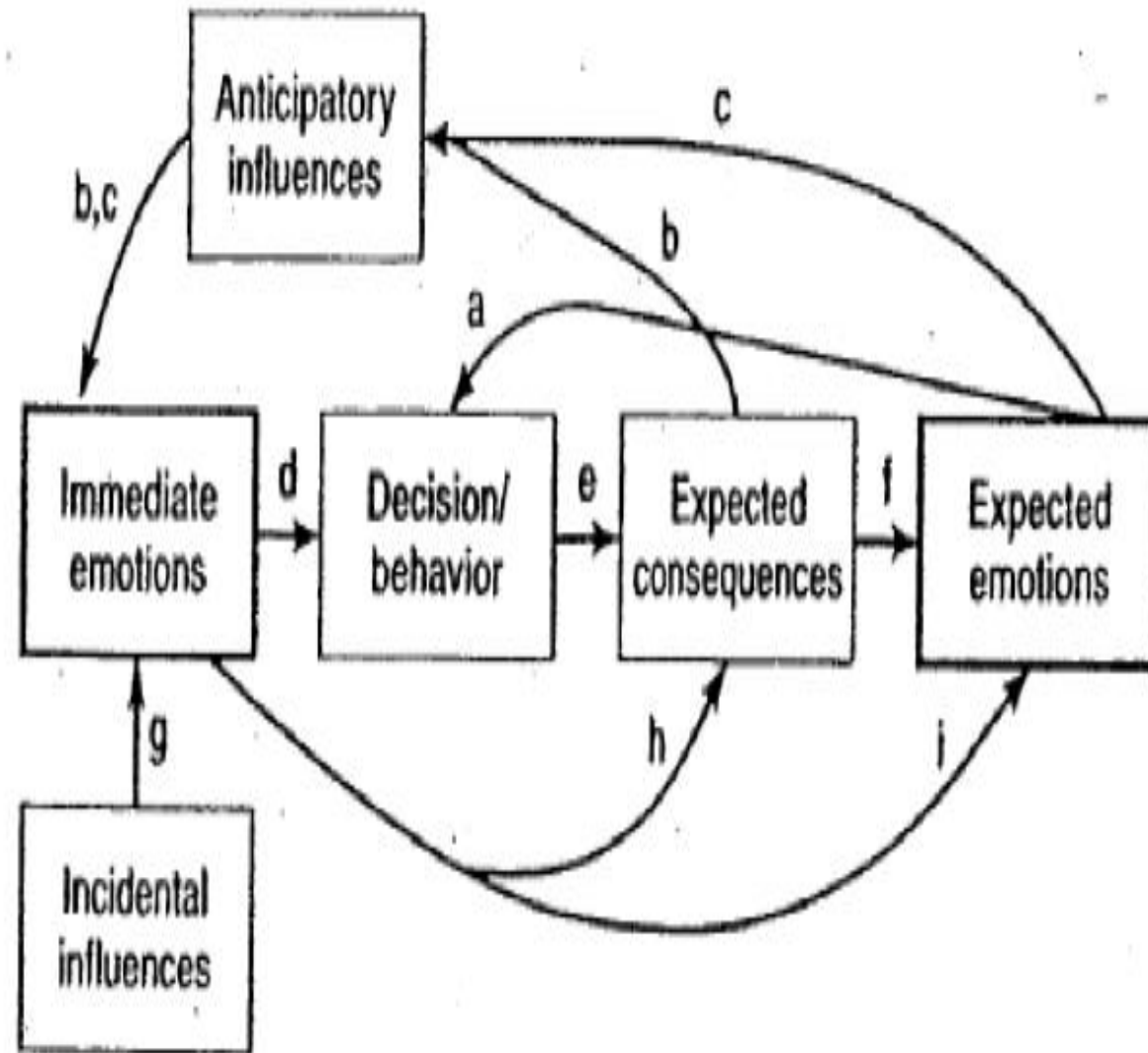
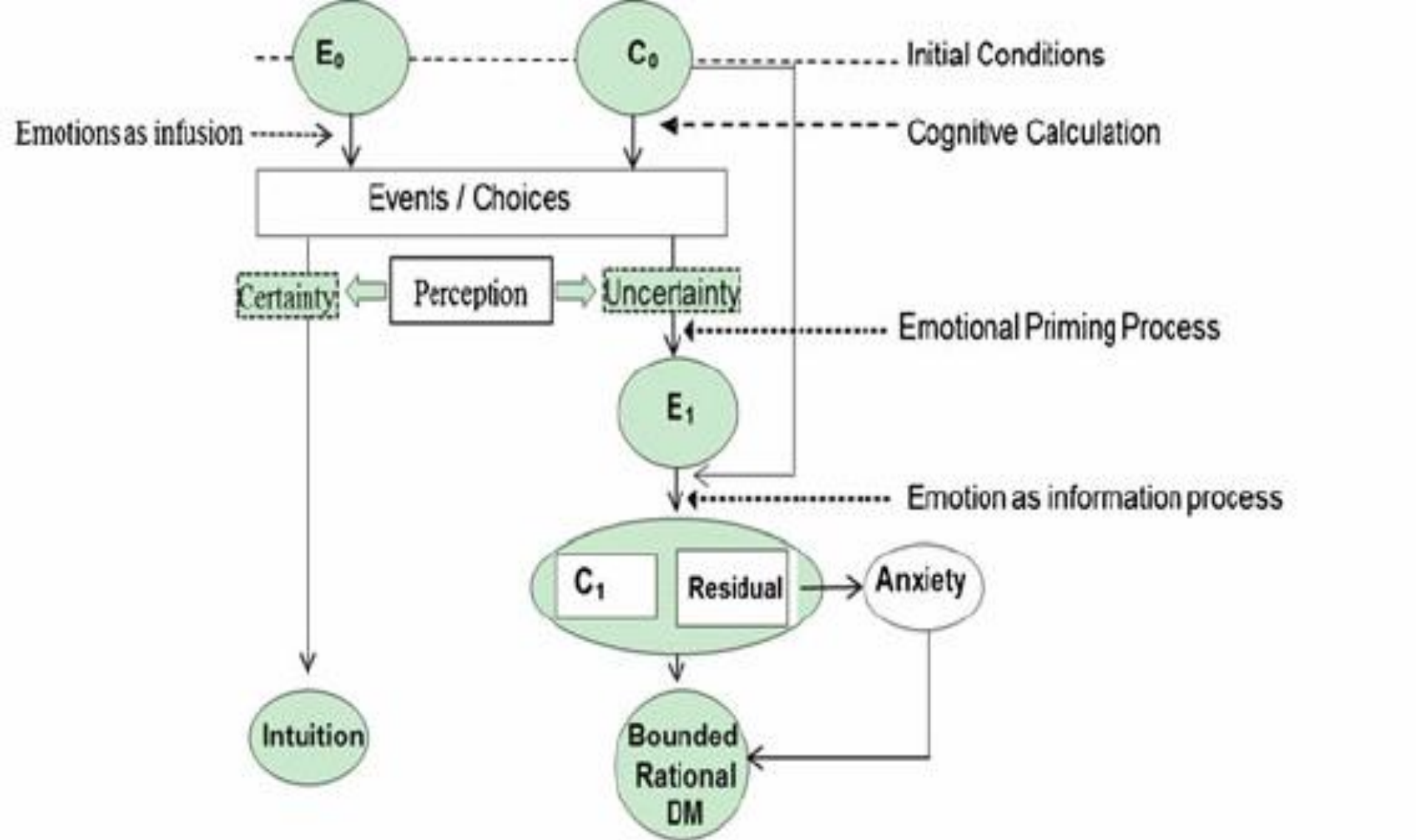


Figure 31.1 Determinants and consequences of immediate and expected emotions.



C_0 : The initial stage of cognition

E_0 : The initial stage of emotions

C_1 : The new cognition on decision-making problem
 E_1 : Expected emotions/immediate emotion

Heart vs Brain

Emotions vs Logic

Feelings vs Thinking

Gut vs Mind



LOGIC

Emotions

...the source of Emotions... **HEART**

Your heart beats 100,000 times a day without you doing anything. It does it for you.

The heart starts beating before the brain exists.

Each minute your heart pumps 1.5 gallons of blood.

An average heart weighs less than 10 ounces.



The heart has its own electrical supply; if removed from the body, it will continue to beat.

Your heart pumps blood through 60,000 miles of blood vessels; that's enough to go around the Earth at the equator twice.

...and also the **BRAIN**...???...!!!



People make buying decisions based on EMOTIONS and justify their decisions with LOGIC. Include emotional triggers in your marketing materials.



The Emotional Brain
helps us make QUICK
decisions.

THOUGHTS VS EMOTIONS



cerebro

FIGHT!



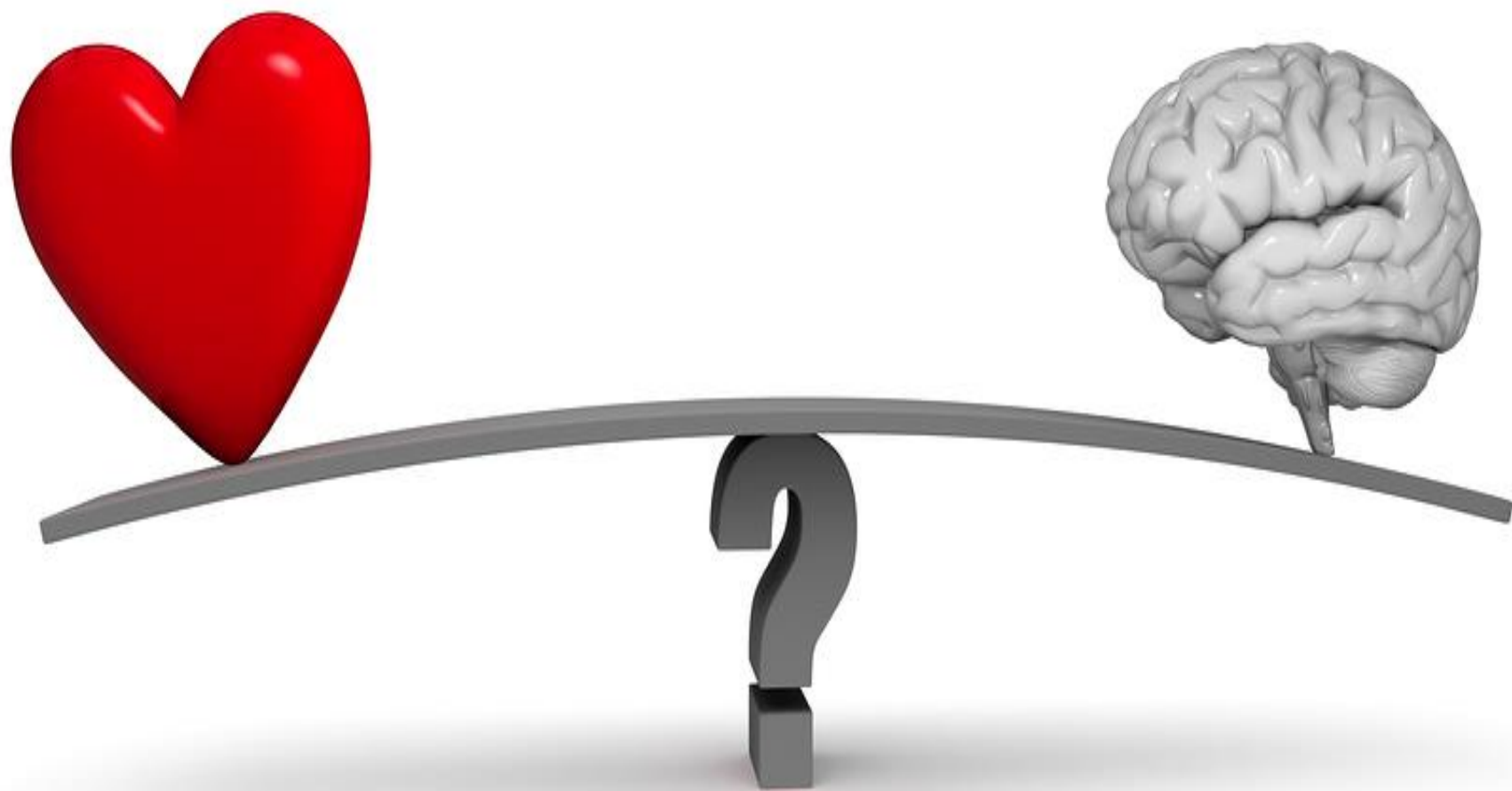
corazon



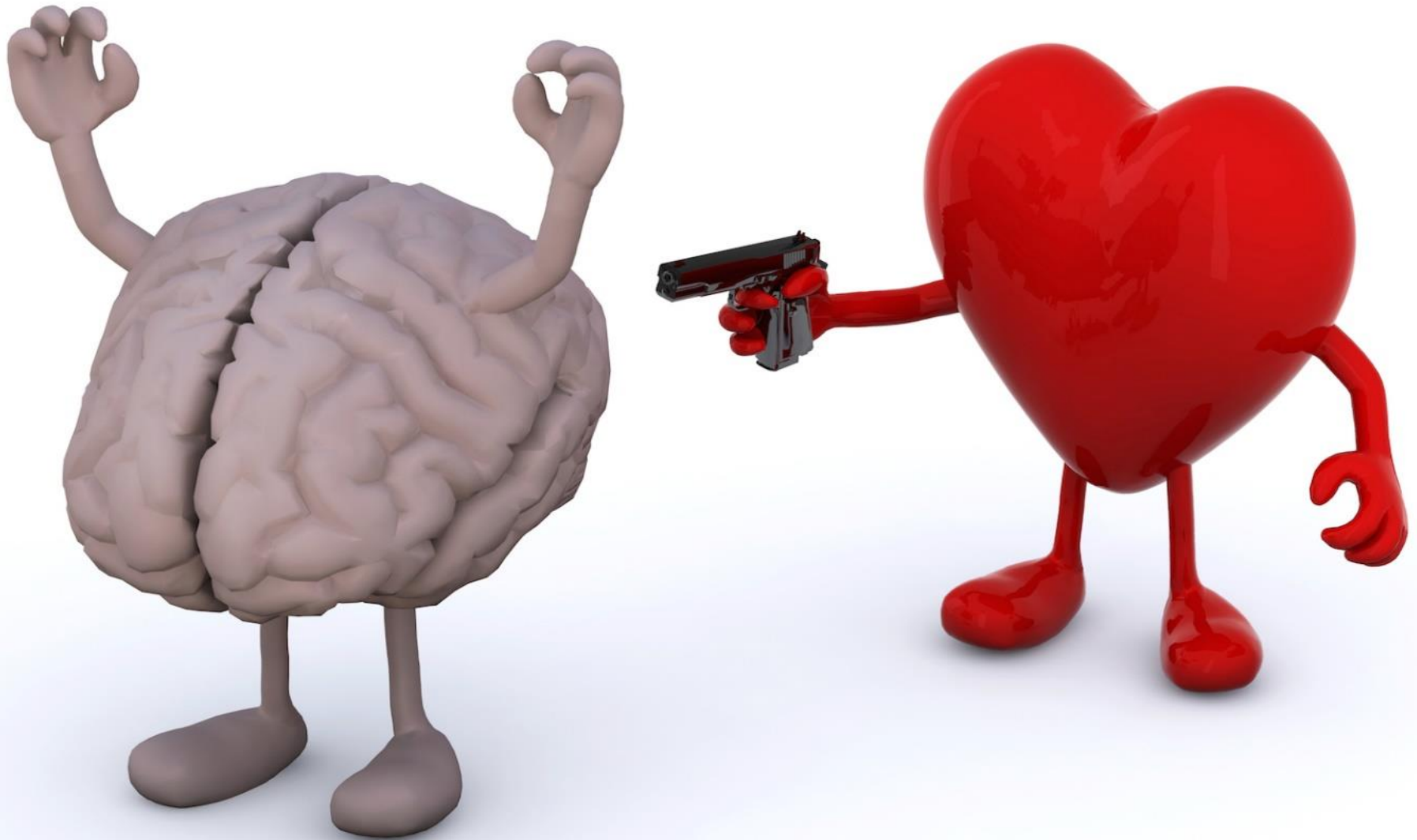
AKKx

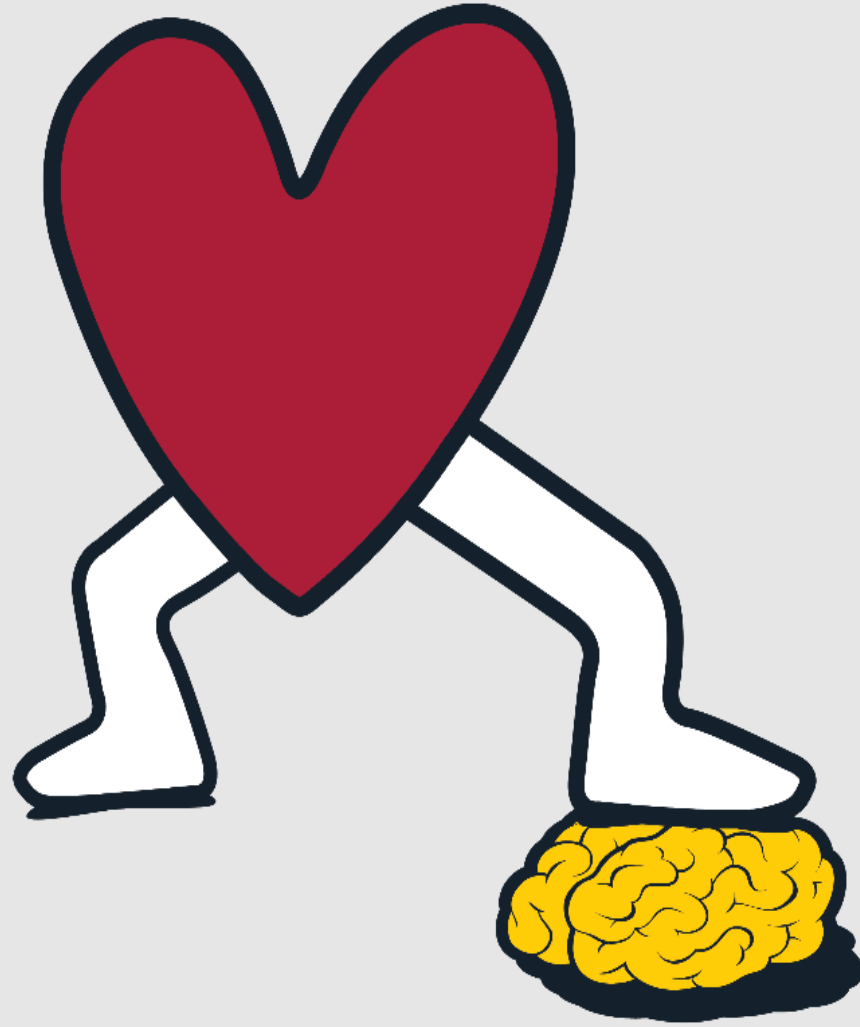
Balanced...



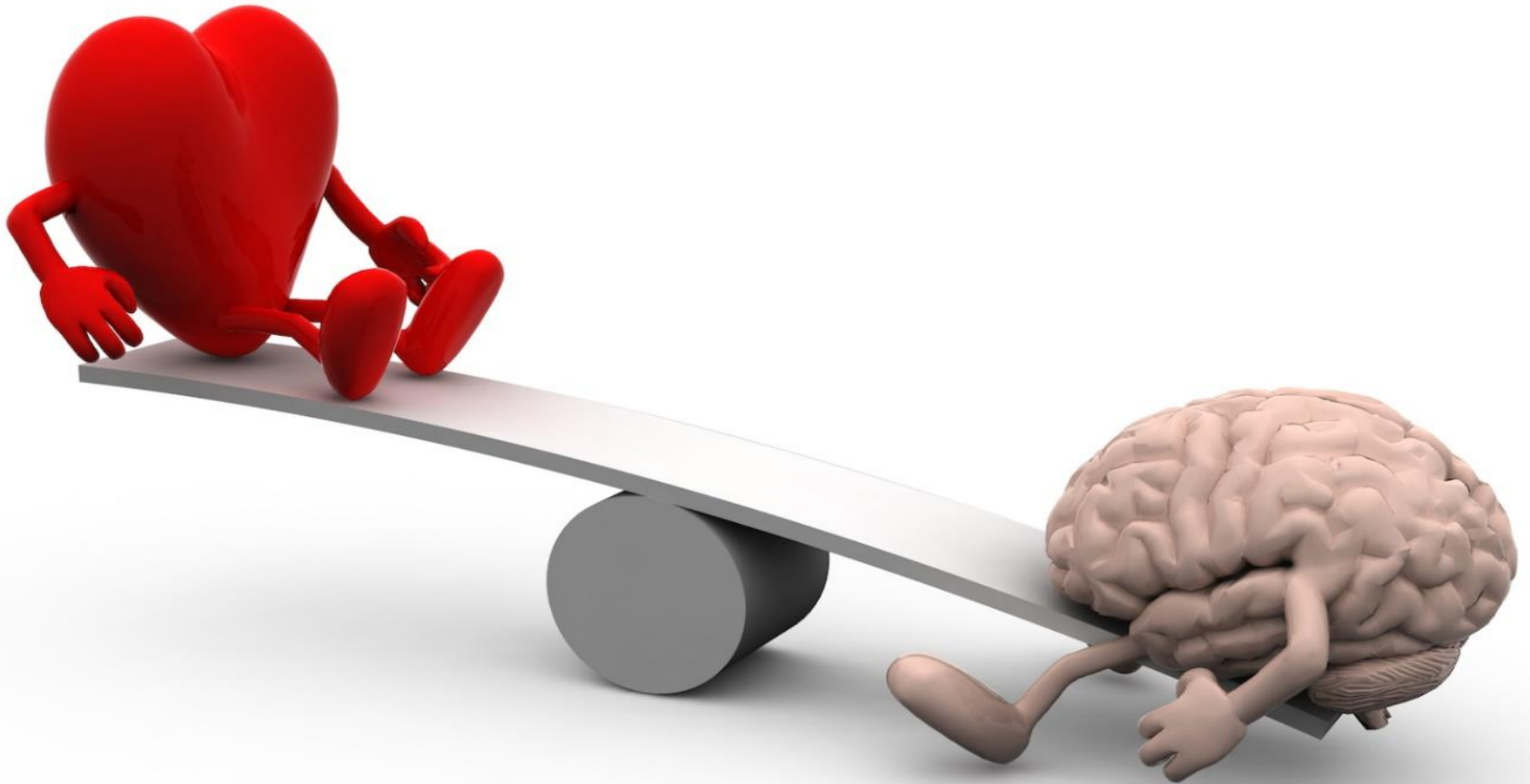


Prisoner of LOVE...

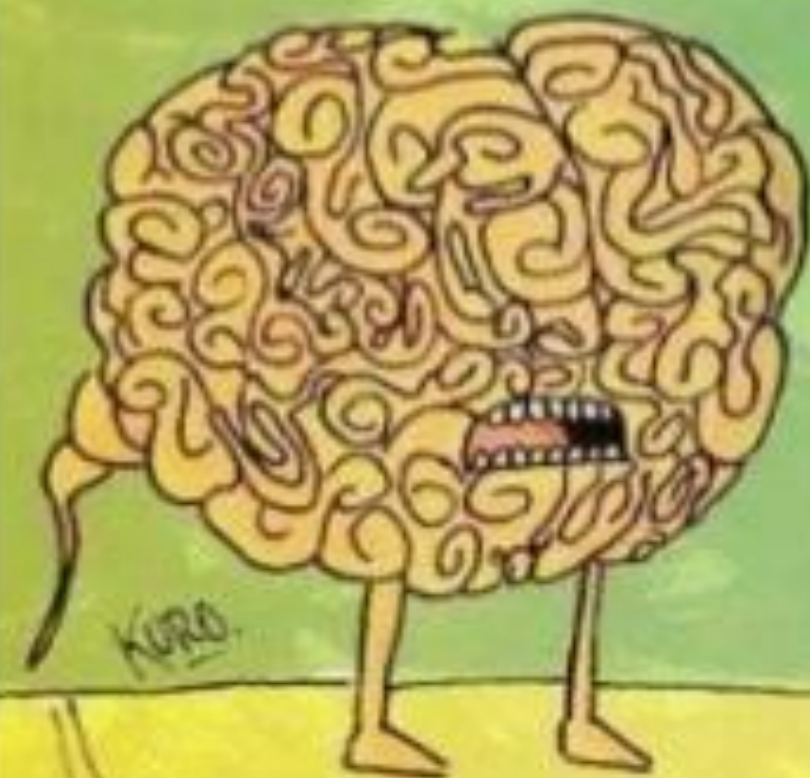




Rationality dominates...



*You never learn,
Do you?*



How People Make Decisions

RATIONAL



What they say

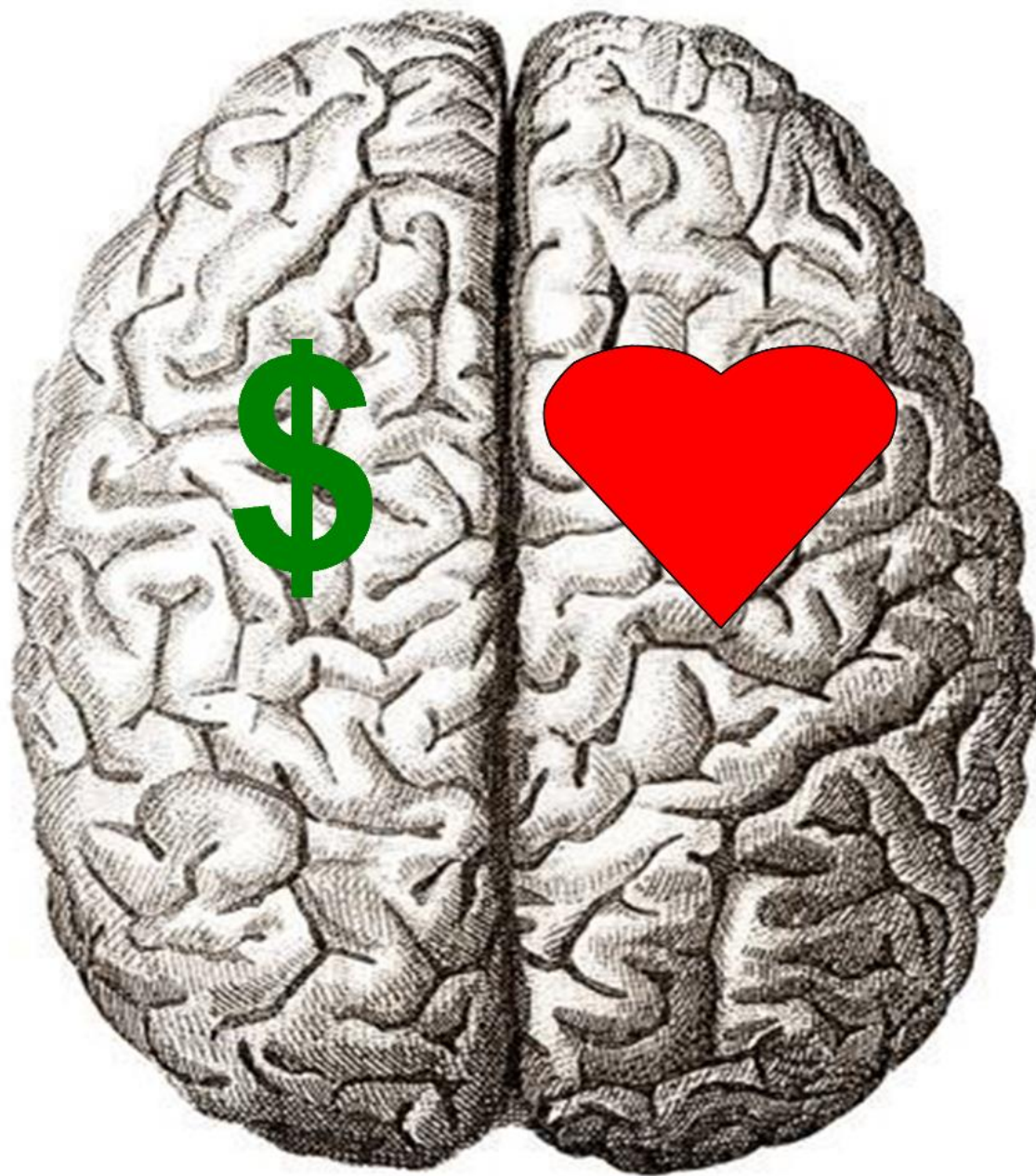
+



How they say it

EMOTIONAL

**N
E
E
D**



**W
A
N
T**

PERSUADE



fig. 1 | REASON



MOTIVATE



fig. 2 | EMOTION

RATIONAL LEFT BRAIN

ANALYTICAL
LOGICAL
DETAILED

EMOTIONAL RIGHT BRAIN

CREATIVE
IMAGINATIVE
EMPATHETIC

INDIVIDUAL NEEDS

Help me do my job

- Responsiveness
- Ease of use
- Reliability
- Think like me

Make me look and feel good

- Brand
- Relationships
- Integrity
- Make me feel special
- Attractive price

Value for money

Partnership

Meet our functional needs

- Specifications
- Product range
- Service package
- Industry expertise
- Within budget

Build/protect our company reputation

- Brand fit
- Innovation
- Consistency of offer

COMPANY NEEDS

RATIONAL

EMOTIONAL

INDIVIDUAL NEEDS

Help me do my job

- Responsiveness
- Ease of use
- Reliability
- Think like me

Make me look and feel good

- Brand
- Relationships
- Integrity
- Make me feel special
- Attractive price

Value for
money

Partnership

COMPANY NEEDS

Meet our functional needs

- Specifications
- Product range
- Service package
- Industry /
product expertise
- Within budget

Build/protect our company reputation

- Brand fit
- Innovation
- Consistency
of offer



Buying Rationale

The rational– analytical approach to making the decision.

Just like any other other business decision it is based on an objective assessment of economics, risk, etc.

There are steps to be followed and information to be gathered.

It is all very logical. It is 'buying by the book'.



Buying Psychology

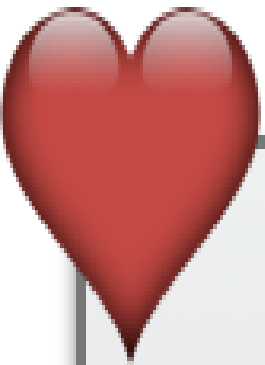


People are human, so instinct and impulse inevitably shape the decision.

The process is not purely an objective one. Attitudes, assumptions and emotions are also involved.

It is a balance of logic and instinct.

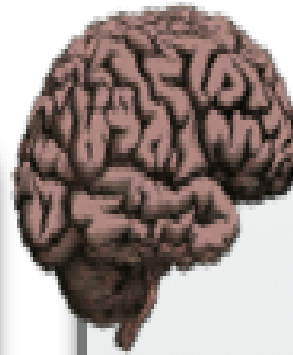
There are also an important social dimension.



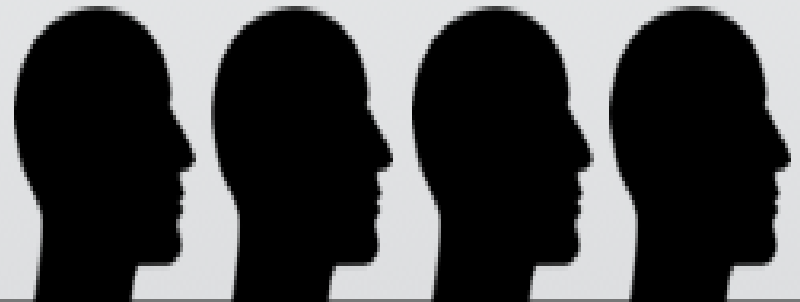
EMOTION



**INDIVIDUAL
DECISIONS**

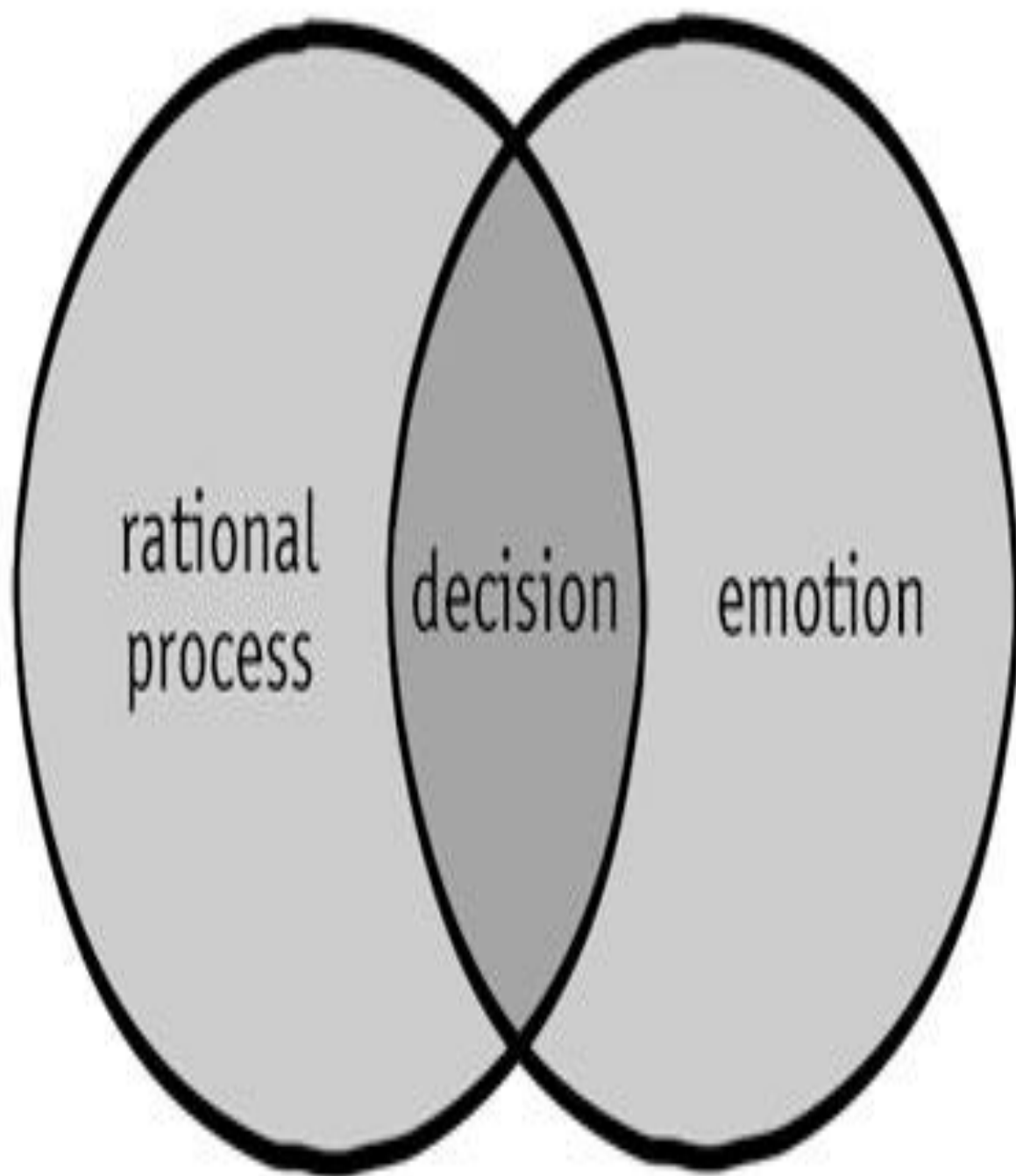


RATIONALITY



**GROUP
DECISIONS**





Buying Stage	Emotion	Logic	Content
Awareness	Highest	Lowest	Use short, emotional content to get my attention.
Interest	Still high but decreasing	Low but increasing	I'm starting to look for reasons to justify my interest.
Evaluation	Plays back-up role to logic	High The longer prospects spend in this stage, the greater the need.	Provide enough depth of information, or you'll lose credibility. I need solid reasons to justify my initial emotional response.
Purchase	High	Varies	People's fears about making a wrong decision often reappear at the point of taking action and handing over money. Reinforce the feelings you used to gain their attention in the Awareness stage.
Loyalty	High	Used to be low but now on the increase.	Keep me engaged, feeling good about the product or service, and feeling good about myself for choosing it.

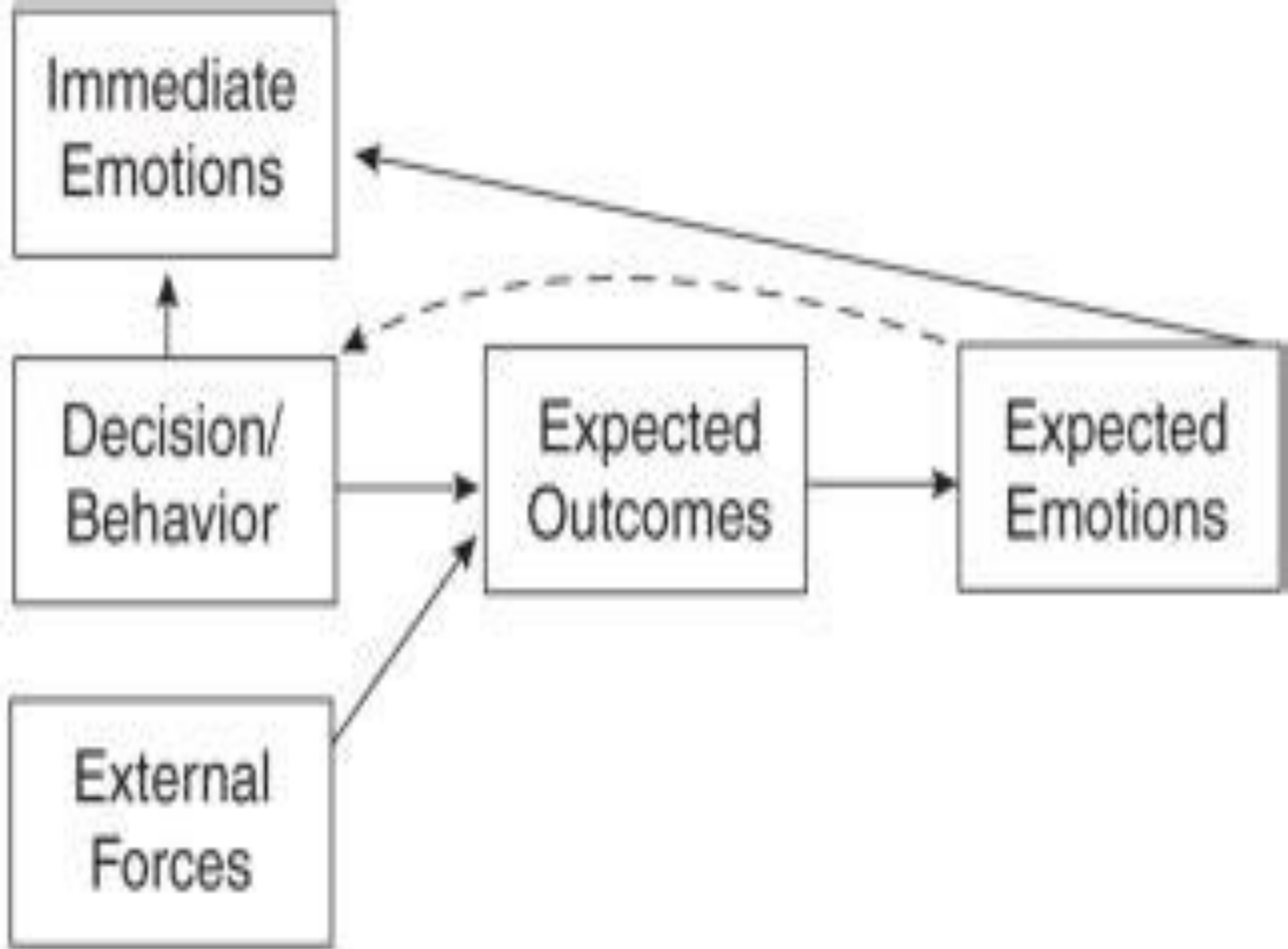


Table 1: Emotional functions in decision making.

Function	Emotion type	Prototypes	Mechanisms
information	reducible emotions	joy, (dis)liking	integration, trade-offs
speed	affect-programs, drives	fear, disgust, sexual lust	stimulus-specific response
relevance	complex discrete emotions	regret, disappointment, envy	selective attention, appraisal
commitment	moral sentiments	guilt, love, anger	social coordination, perseverance



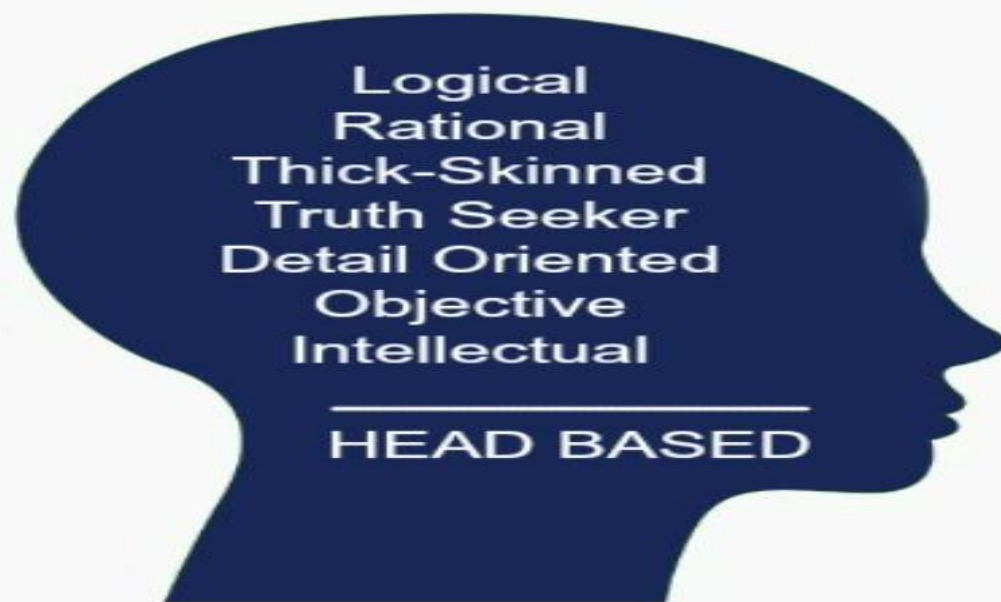
Perceiving Emotions

**Using emotions to
facilitate thinking**

**Understanding
Emotions**

**Managing
Emotions**





Do You Make
Decisions from Your
Head or Your Heart?



What motivates a buyer?

Rational motives

- Conscious, factual reason for buying
- Dependability
- Time/money savings
- Convenience
- Health/Safety
- Service

Emotional motives

- Feeling of satisfaction desired from a product
- Social approval
- Curiosity
- Recognition
- Power
- Love/affection
- Prestige

That was a very well laid out, rational point.

But I will still hold to my emotional opinion based on no facts or evidence.



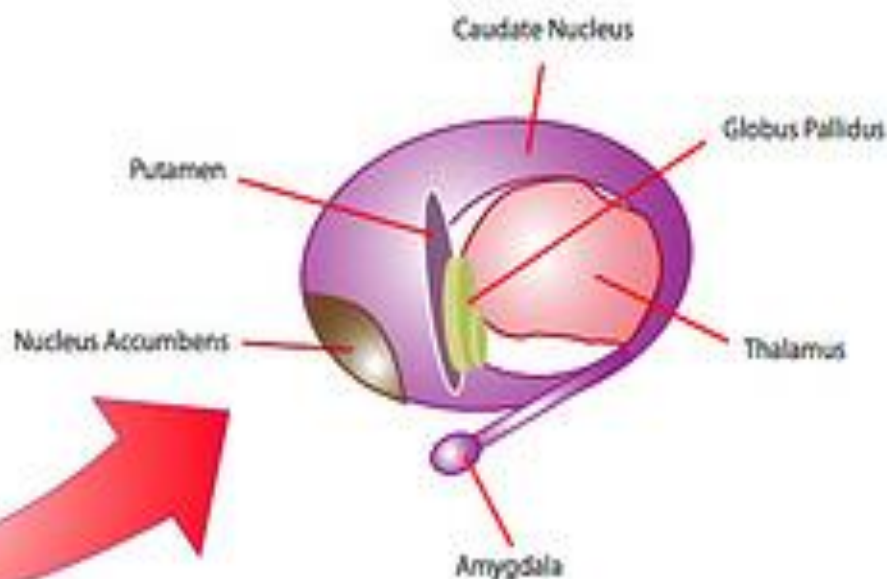
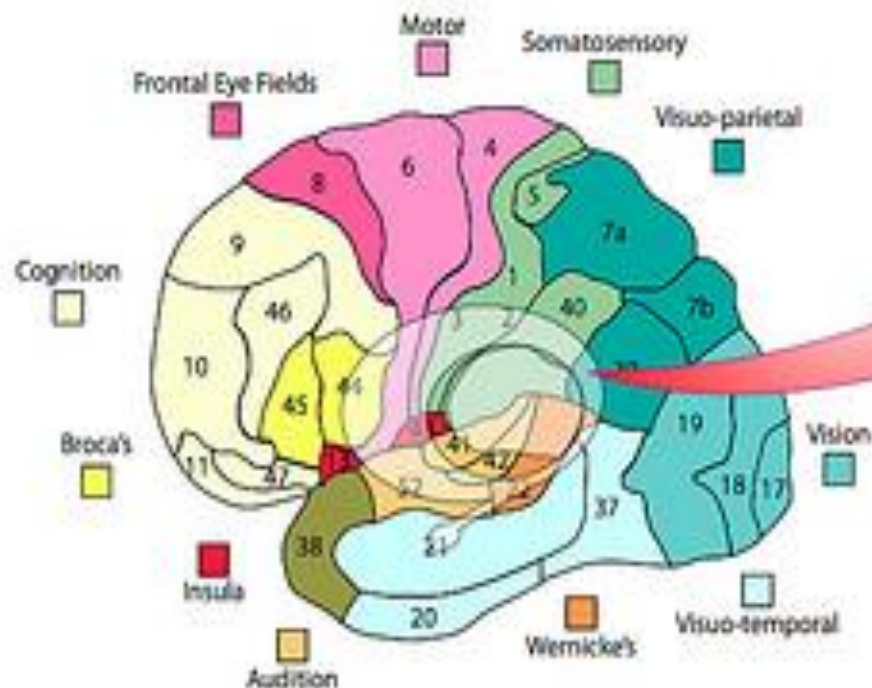


“Emotional” Brain

- Type : emotional
- Speed : immediate
- Data : summary data

“Logical” Brain

- Type : logical
- Speed: progressive
- Data : precise data





Logical
Rational
Thick-Skinned
Truth Seeker
Detail Oriented
Objective
Intellectual

HEAD BASED

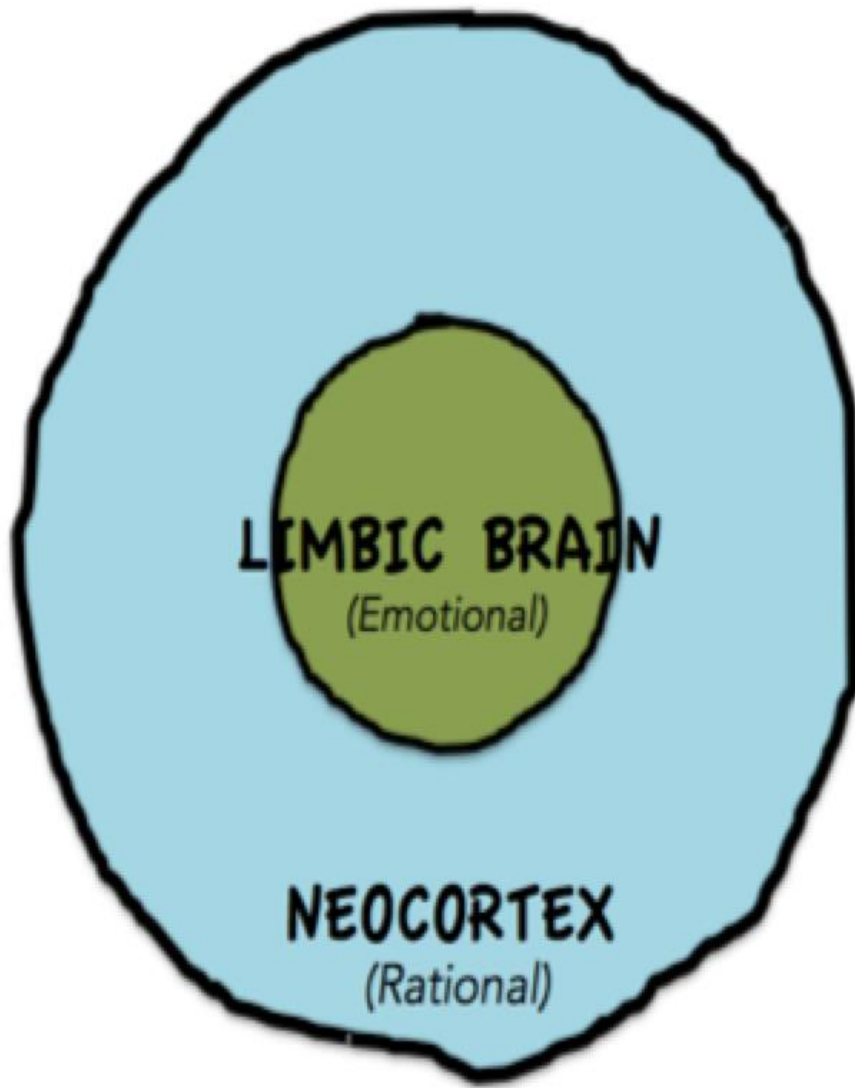


HEART BASED

Easily Stressed
Emotional
Passionate
Avoids Conflict
Empathetic
Easily Hurt
Feeling

Human Brain

(Cross-Section)



Impact

on Decisions & Behaviors

75%

LIMBIC

- Emotional
- Feelings
- No Speech
(but Gut Feel)

25%

NEOCORTEX

- Rational
- Logical
- Speech Center

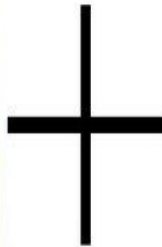
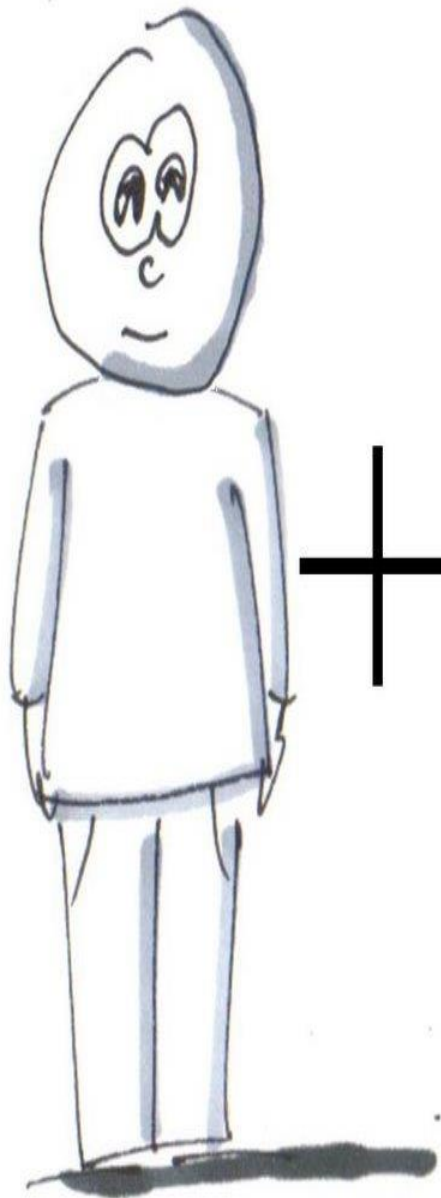
HOW TO TAKE WORDS FROM RATIONAL TO EMOTIONAL

In general, shorter and more basic words appeal to our emotions over our intellect, like in these examples:

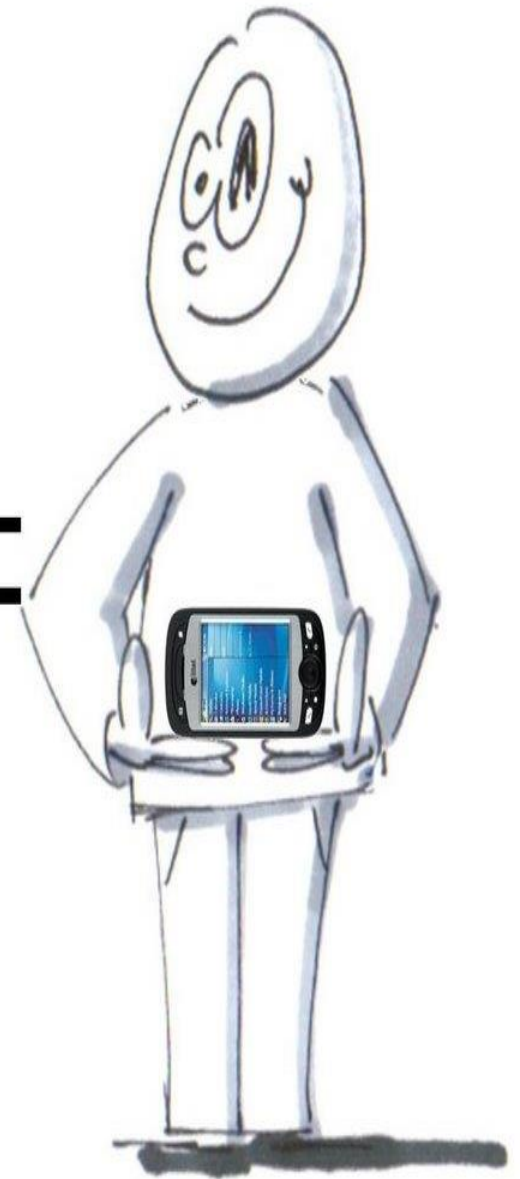


ADDITIONALLY	→	THERE'S MORE
CONCERNED	→	WORRIED
DIFFICULT	→	TOUGH/HARD
IMMEDIATELY	→	RIGHT NOW
PERHAPS	→	MAYBE
SUPERIOR	→	BETTER
TERMINATE	→	END

1st = Emotional



2nd = Rational



© Nick Black, 2009.

...More on

EMOTIONAL INTELLIGENCE

Emotional Intelligence helps one to make important life decisions.



What is Emotional Intelligence?

- Simply: the awareness and understanding of emotions
- How does this help us?
 - Being aware of our emotional state gives us options to consider our responses
 - Understanding emotions in others helps us know what may be happening in the other person

**Emotional
Intelligence**

VERY STRONG

Responsibility

Innovation

STRONG

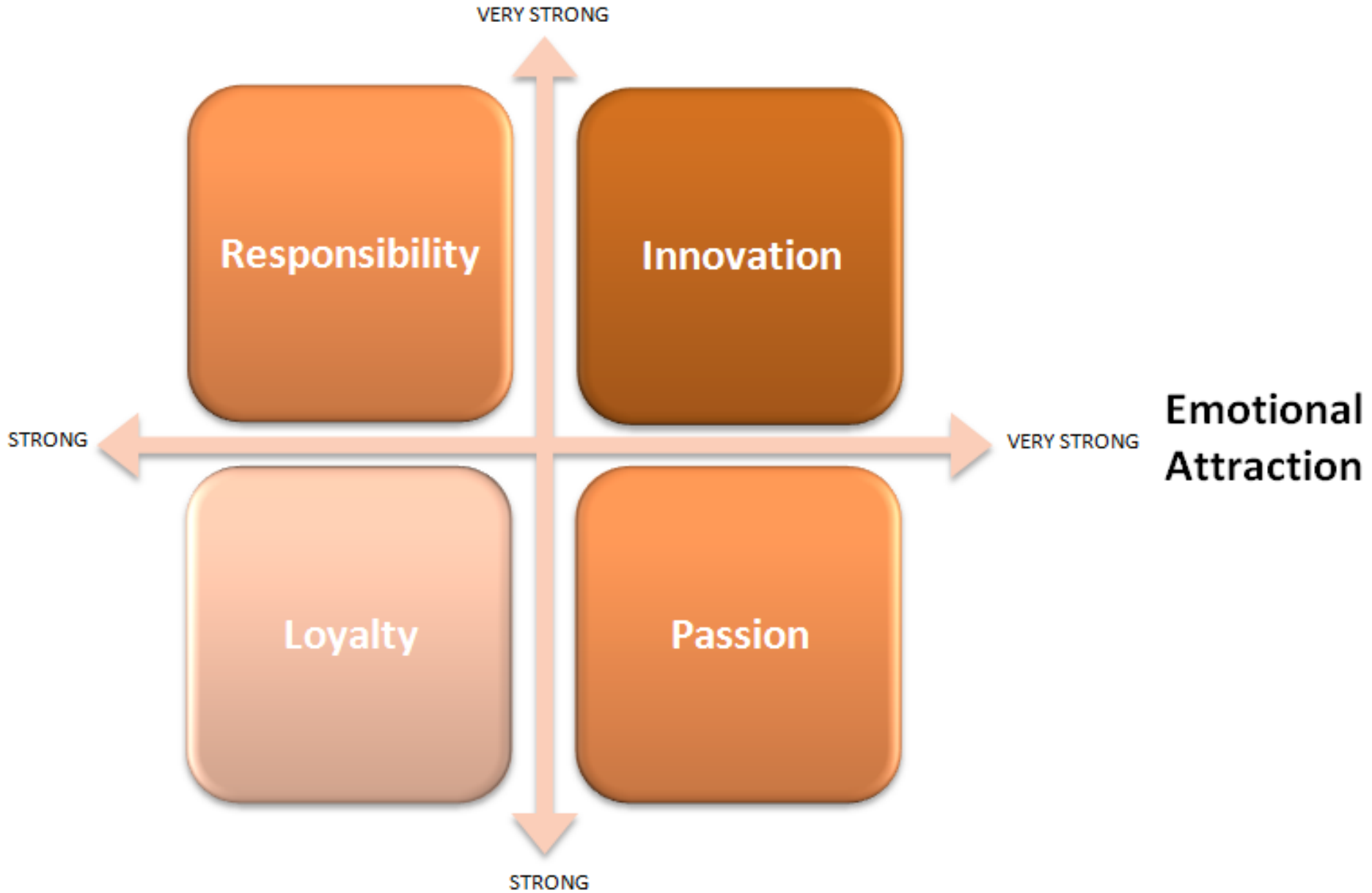
VERY STRONG

**Emotional
Attraction**

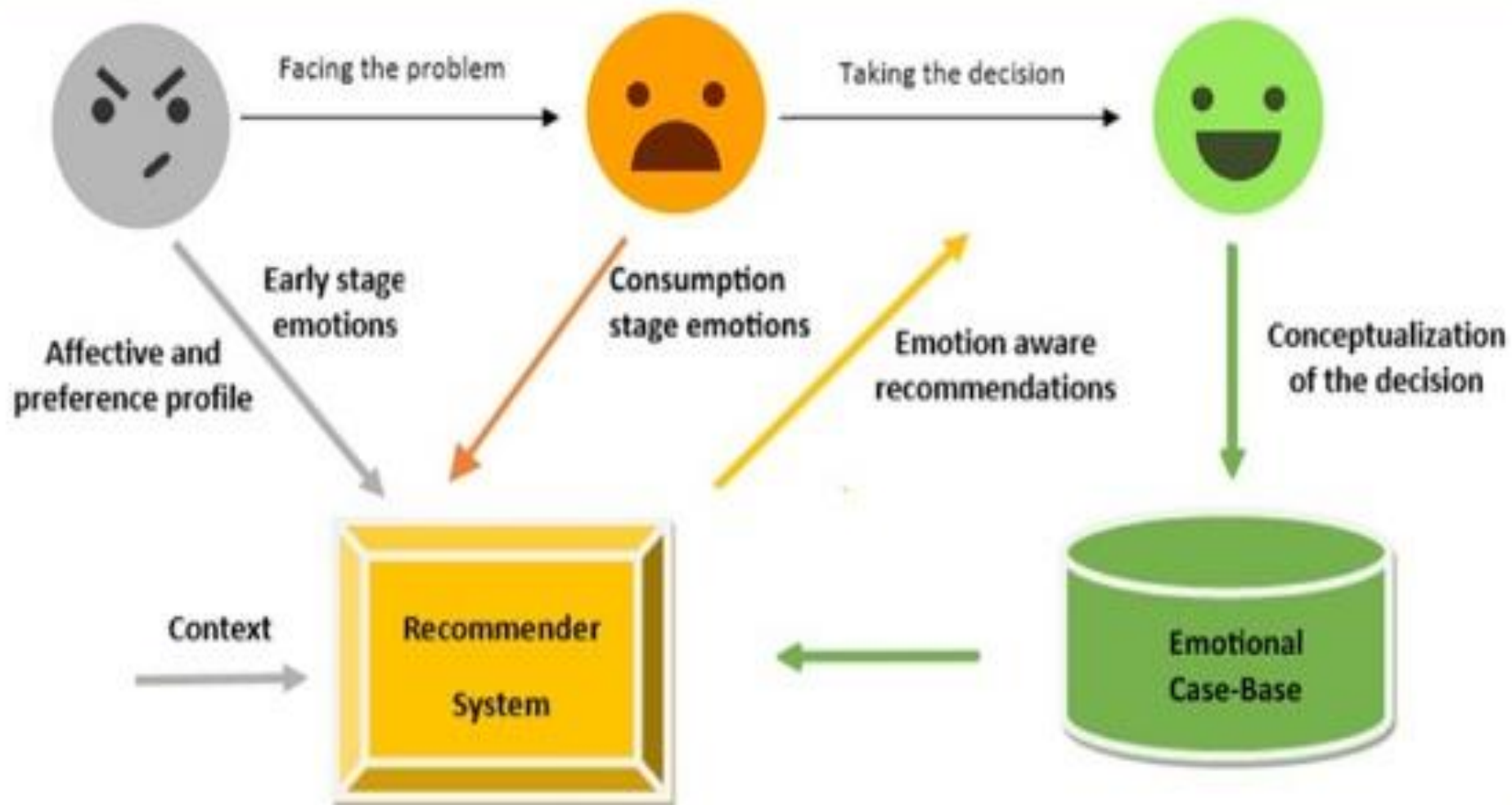
Loyalty

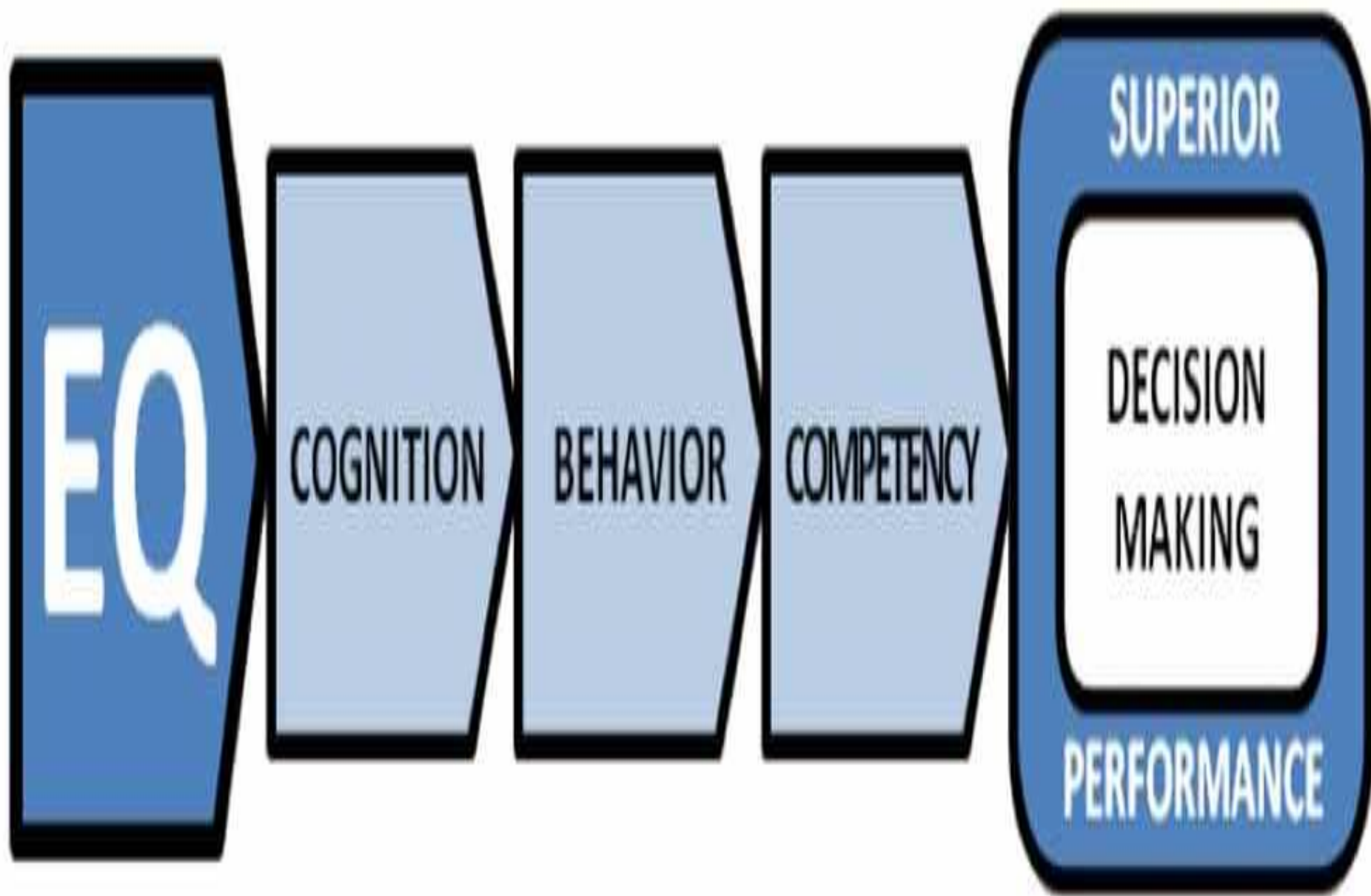
Passion

STRONG



Emotional-Recommender System





Emotional Intelligence

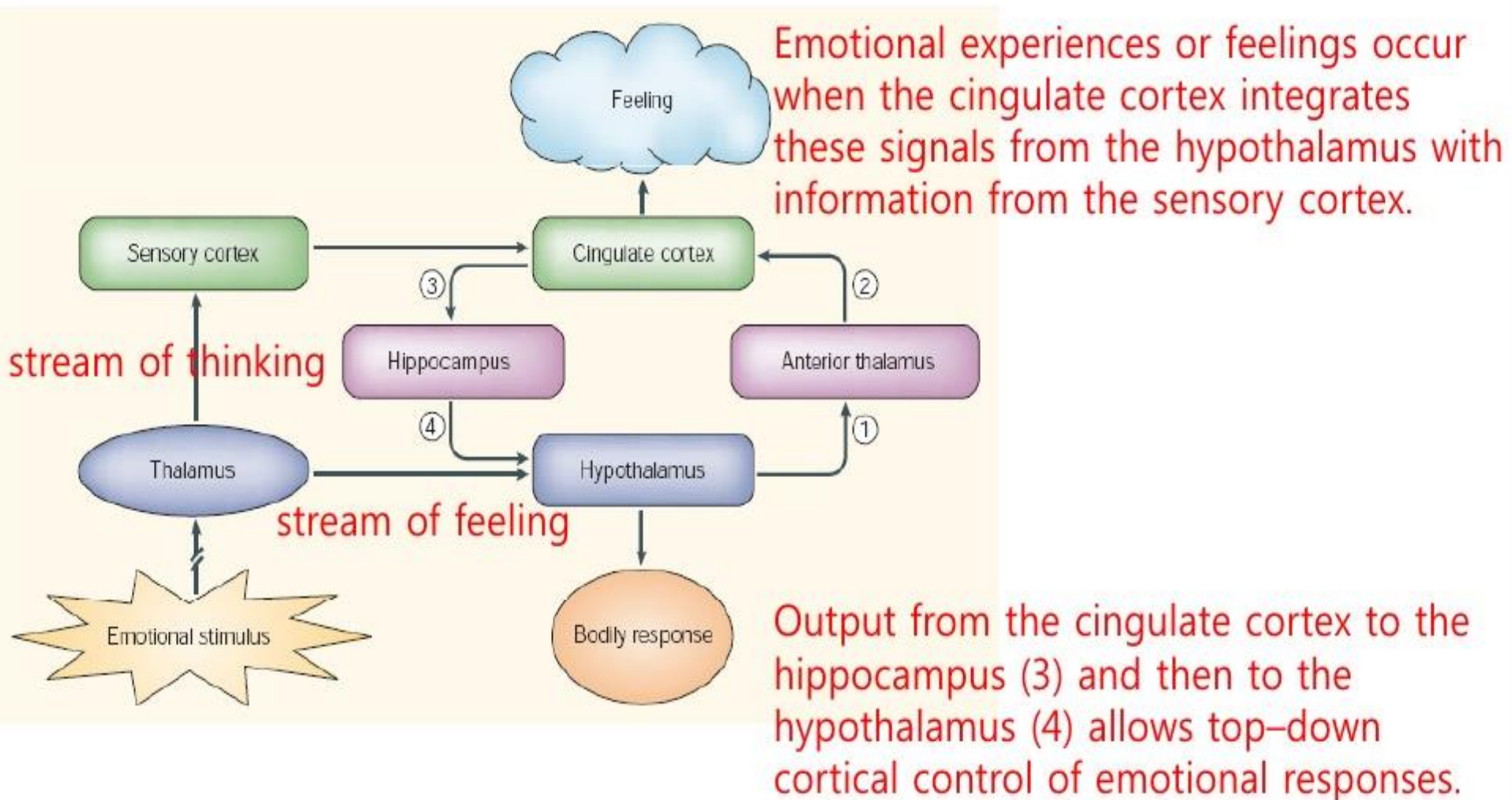
+

Decision Making

- ▶ Knowing that EI is tied to being a successful manager, skills of these managers are as such:
 - ◆ Flexibility- creates a well balanced working environment
 - ◆ Ability to manage conflicts- able to handle stressful situations
 - ◆ Persuasive nature- able to persuade and get the message through
 - ◆ Sociability-able to interact with fellow colleagues
- ▶ This skills become increasingly important with advancing level in the managerial hierarchy .
- ▶ EI is an important skill to be acquired by managers for all managerial activities in right decision making forever evolving organization environment and uncertainty in tasks in a job scope.

The emotional brain

The Papez circuit theory (1937) of the functional neuroanatomy of emotion



Emotional Intelligence

Know thyself

Socrates (ca. 400 BC)



Why is it important that we understand Emotional Intelligence?

- A 2008 study published in the Journal of Consumer Research showed that emotional intelligence could play a role in decision-making by helping people realize their emotions can sway the choices they make.

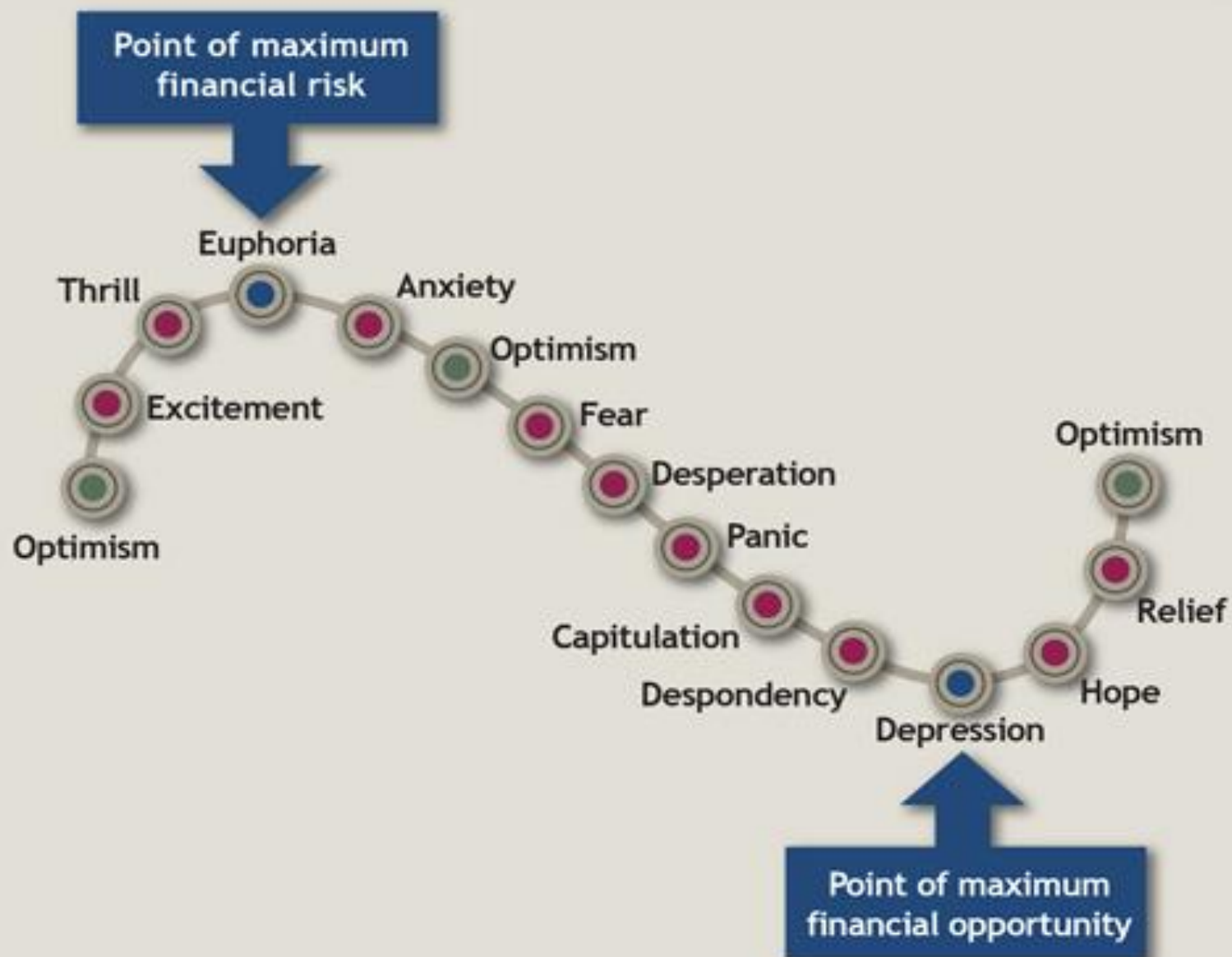


Emotional Intelligence (EI) in different settings...

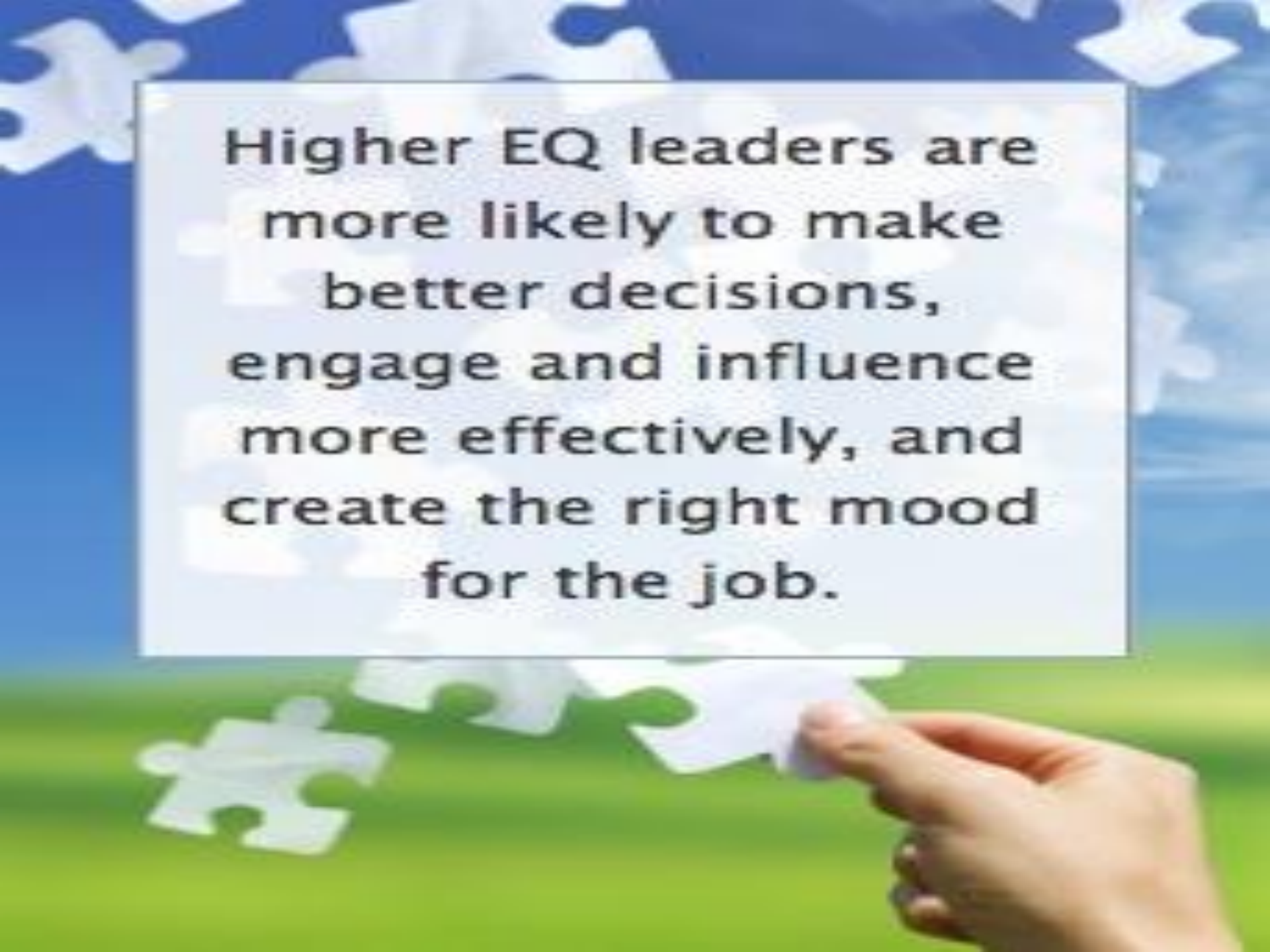




Investment Rollercoaster



Truths and Quotes...

The background of the image shows a hand in the lower right corner placing a white puzzle piece into a larger structure. The scene is set against a bright blue sky with soft white clouds and a vibrant green field. Several other white puzzle pieces are scattered in the air, some appearing to float or fall, creating a sense of motion and assembly. The overall image conveys themes of teamwork, problem-solving, and building a vision.

Higher EQ leaders are
more likely to make
better decisions,
engage and influence
more effectively, and
create the right mood
for the job.

NEVER MAKE
PERMANENT
DECISIONS

ON

TEMPORARY
FEELINGS

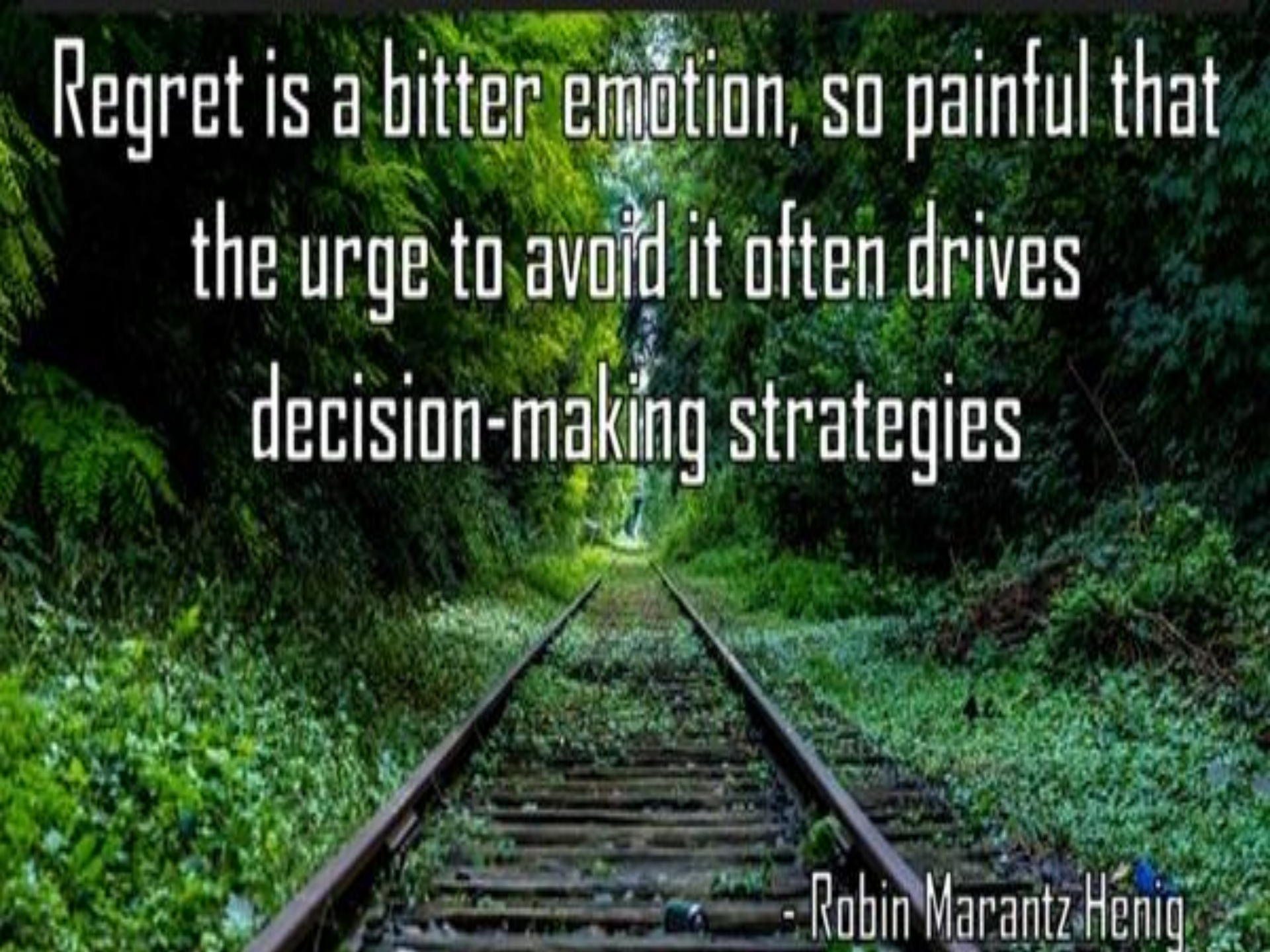
**All Buying Decisions
are
emotional.....there is
no such thing as a
logical buying
decision. We are
driven to ACT by
emotion.**

- Dr Robert Anthony

Balanced emotions are
crucial to intuitive
decision making

Michael Eisner

PICTUREQUOTES.com

A photograph of a person walking away from the viewer on a railway track that stretches into the distance. The track is flanked by dense green foliage and trees, creating a tunnel-like effect. The person is small in the distance, wearing a light-colored shirt and dark pants. The overall scene is lush and green, with sunlight filtering through the leaves.

Regret is a bitter emotion, so painful that
the urge to avoid it often drives
decision-making strategies

- Robin Marantz Henig

**YOUR EMOTIONS ARE
MAKING IT DIFFICULT
FOR YOU TO ACCEPT
HARD DECISIONS**

JOHN C MAXWELL

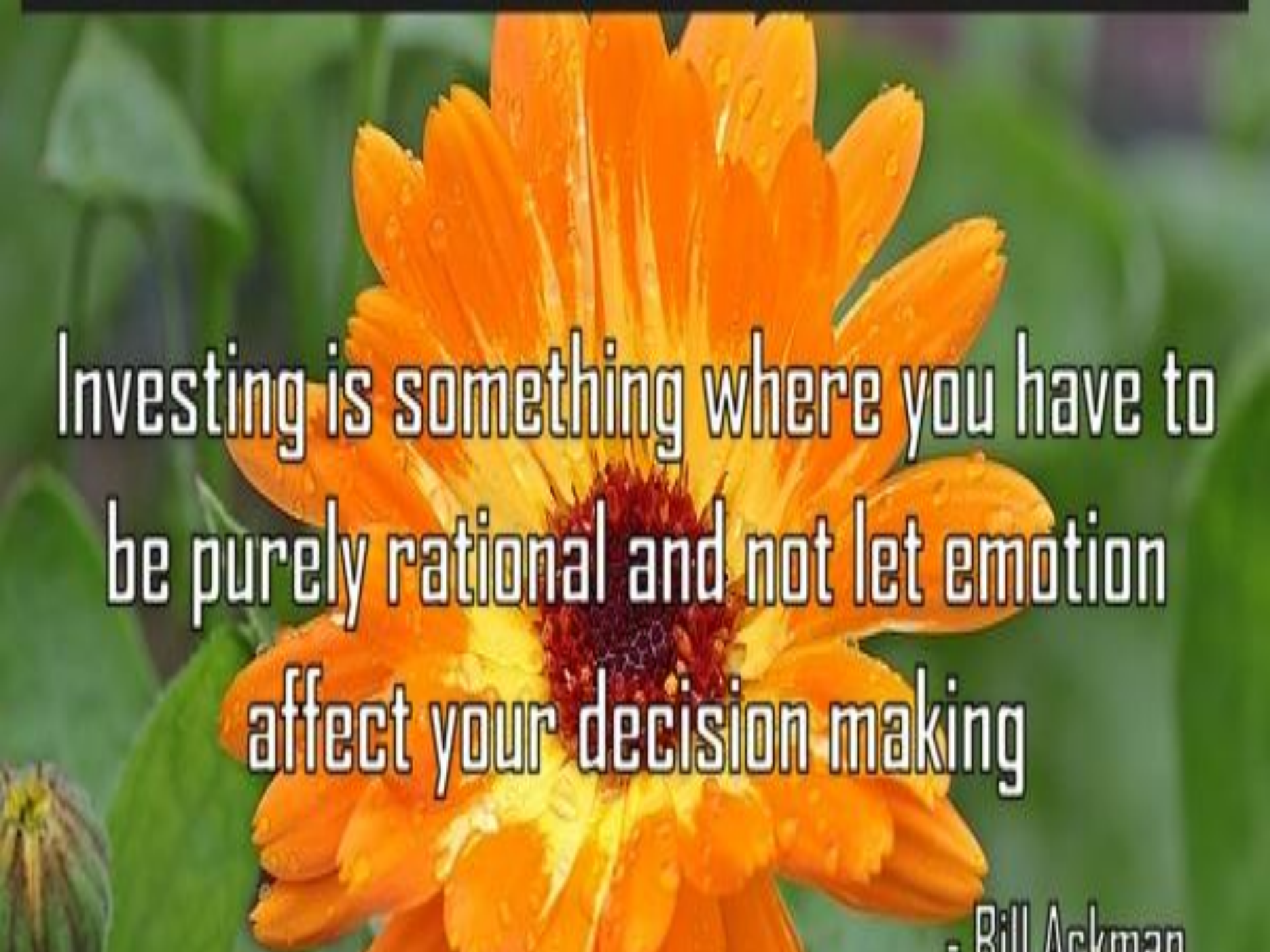
PICTUREQUOTES.COM

*"Failures of perspective in decision-making
can be due to aspects of the social utility paradox,
but more often result from simple mistakes
caused by inadequate thought."*

- Herman Kahn (1922 - 1983), Futurist

I will have to make tactical decisions, technical decisions and emotional decisions. This time it was a tactical one.

Tony Adams



Investing is something where you have to
be purely rational and not let emotion
affect your decision making

- Bill Ackman

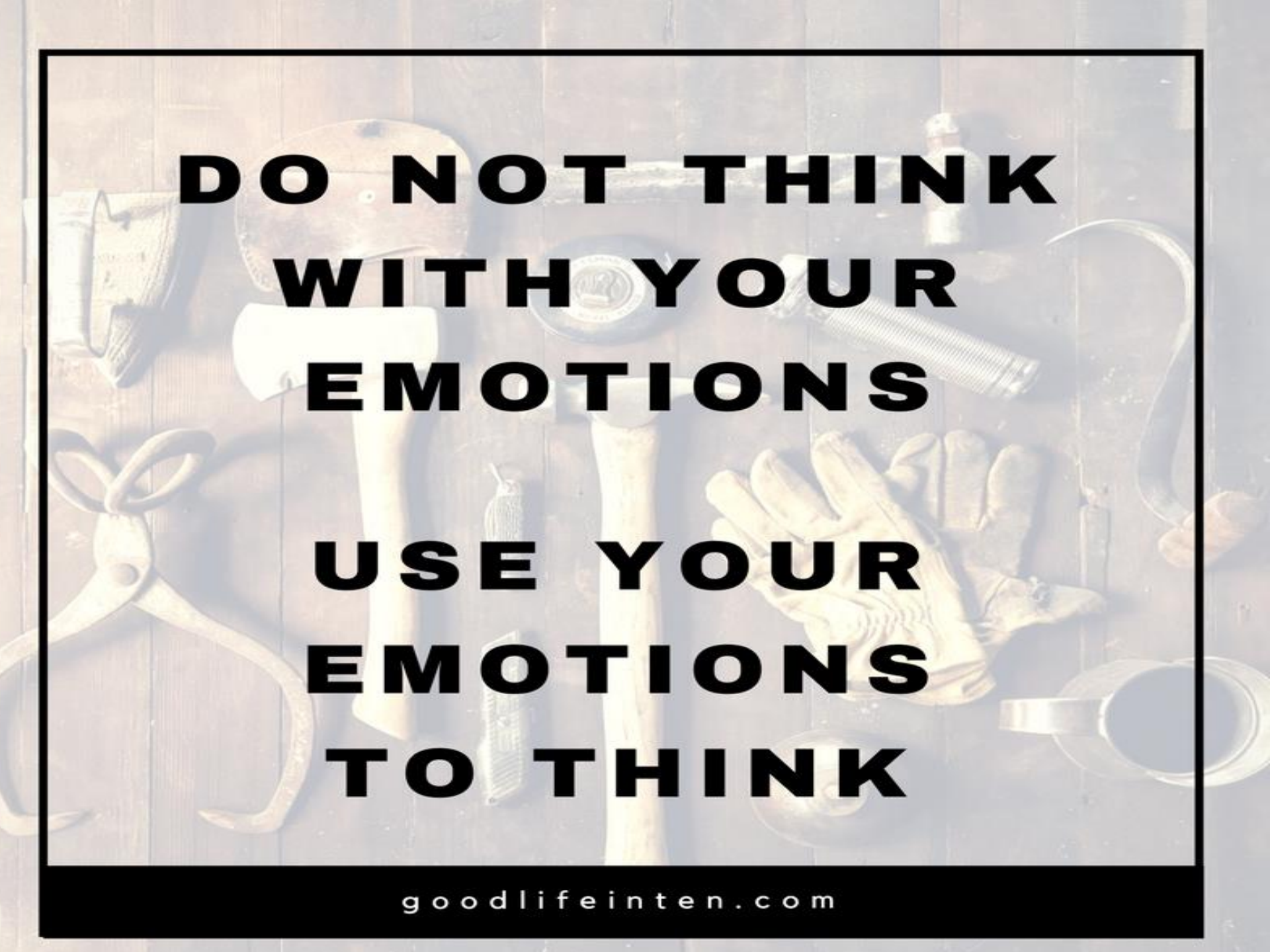
Positive emotions actually
enhance the brain's ability
to make good decisions

PICTUREQUOTES.COM

**NEVER MAKE
PERMANENT
DECISIONS ON
TEMPORARY
FEELINGS.**

The worst thing you
can do, is to make life
decisions while you
are *emotional*, while
your heart and mind
are in *disagreement*.

—Leon Brown

A collection of various tools including hammers, wrenches, pliers, and gloves, arranged on a wooden surface. The tools are scattered across the frame, with some hammers in the center, wrenches on the right, and pliers on the left. A pair of yellow work gloves is also visible. The background is a dark, textured wooden surface.

**DO NOT THINK
WITH YOUR
EMOTIONS

USE YOUR
EMOTIONS
TO THINK**



**KEEP
CALM
AND**

**DONT MAKE STUPID
Emotional DECISIONS**

A woman is seen from behind, standing on a sandy beach and looking out at the ocean. She is wearing a white, sleeveless dress and a large, round straw hat with a red ribbon tied around the base. Her hands are on her hips. The ocean is visible in the background, with gentle waves. The overall tone of the image is contemplative and serene.

**DON'T MAKE A PERMANENT DECISION
FOR YOUR TEMPORARY EMOTION.**

**DON'T MAKE IMPORTANT
FINANCIAL DECISIONS
BASED ON STRESS
OR EMOTION.
STAY CALM AND
THINK THINGS THROUGH.**

I will have to make tactical
decisions, technical
decisions and emotional
decisions. This time it was
a tactical one.

Tony Adams

PICTUREQUOTES.COM



You can't have thought without emotion, and one emotion is fear, and making an important decision on the basis of fear is not a good idea. So develop your courage.

(Ursula Goodenough)

"Don't make a
permanent decision
for your temporary
emotion."

**DON'T LET
YOUR
EMOTIONS
MAKE YOUR
DECISIONS**

PictureQuotes.com

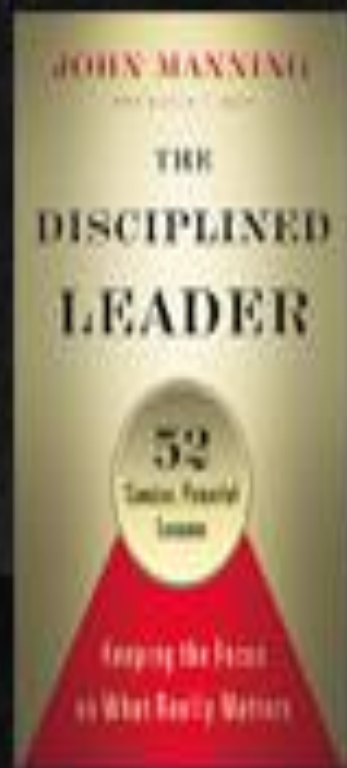
I'm not emotional about investments. Investing is something where you have to be purely rational and not let emotion affect your decision making - just the facts.

— *Bill Ackman* —

BODY LANGUAGE DOESN'T LIE

and can make or break
what and how well
you communicate
to others.

DISCIPLINEDLEADER.COM



End

More...

Do emotions evoke responses?

Emotions that evoke responses

- Anger:** Typically involves attempts to redress injustice
- Hope:** Creates optimism which is important if encouraging risk taking
- Happiness:** Happy people are most likely to help other people

Emotions that don't evoke responses

- Disgust:** Causes disengagement, although it can trigger attempts to cleanse oneself of offending objects / ideas
- Sadness:** Causes disengagement, and sometimes efforts to change one's circumstances
- Contentment:** Appraised with low effort and inactivity

HOW TO TAKE WORDS FROM RATIONAL TO EMOTIONAL

In general, shorter and more basic words appeal to our emotions over our intellect, like in these examples:



ADDITIONALLY	→	THERE'S MORE
CONCERNED	→	WORRIED
DIFFICULT	→	TOUGH/HARD
IMMEDIATELY	→	RIGHT NOW
PERHAPS	→	MAYBE
SUPERIOR	→	BETTER
TERMINATE	→	END

WHICH EMOTIONS DRIVE YOUR CUSTOMERS' SHOPPING AND BUYING DECISIONS?



KNOW-IT-ALL

I'm shopping for information more than I am actually buying something.



NEEDS VALIDATION

I'm shopping by opinions – yours, mine, his, hers ... everybody's opinion.



GOT TO BE FIRST

I shop and buy cool.



WANT SOME FUN

Shopping is a hobby and I like to have fun.



AVOID REMORSE

Shopping is a chore for me. I'm looking to buy on the most easiest, trusted path.



DECISION ANXIETY

I get overwhelmed when I shop. I want to take my time.



I'M SPECIAL

I expect the product and shopping experience to be top of the line.

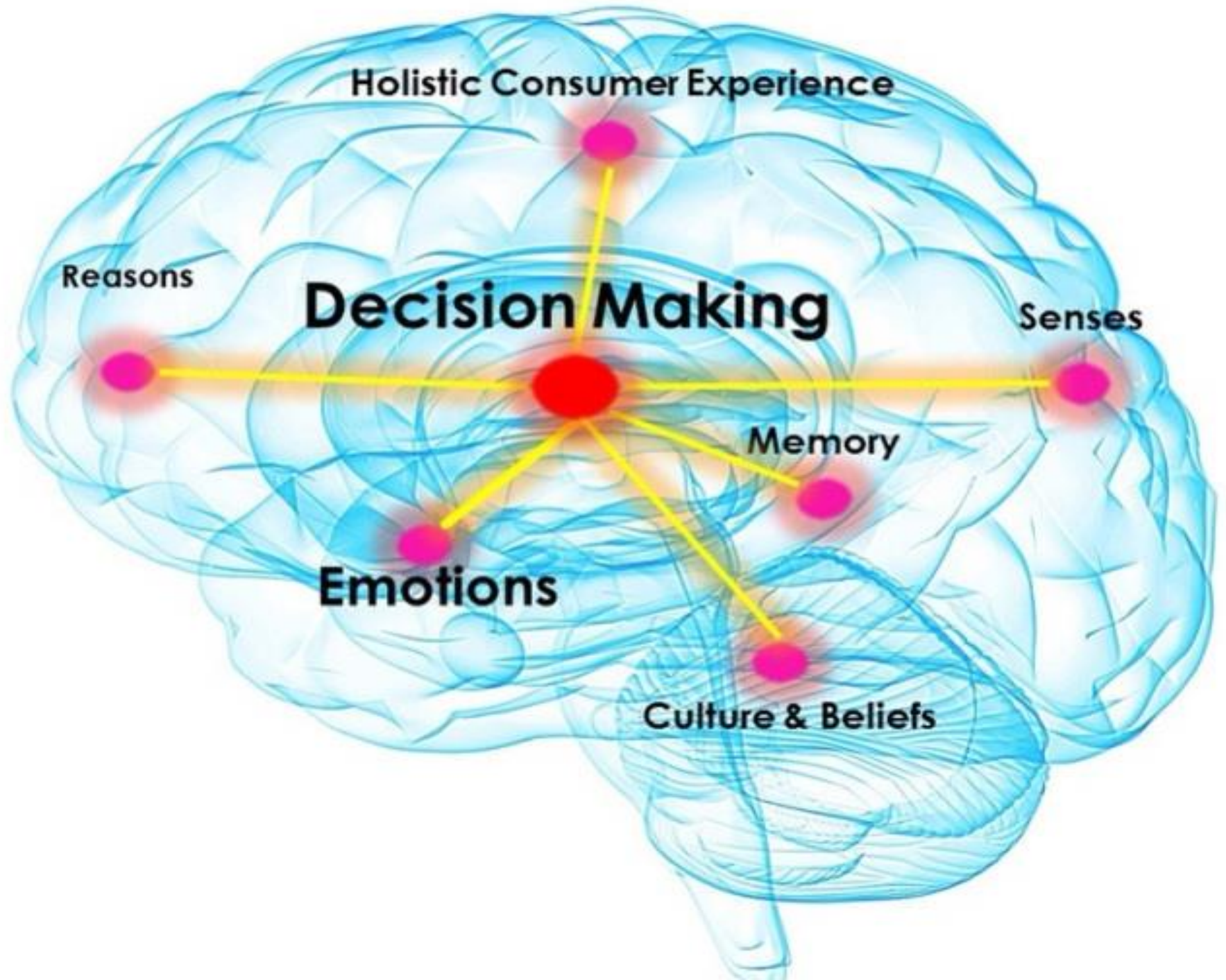


BUY AND BE DONE

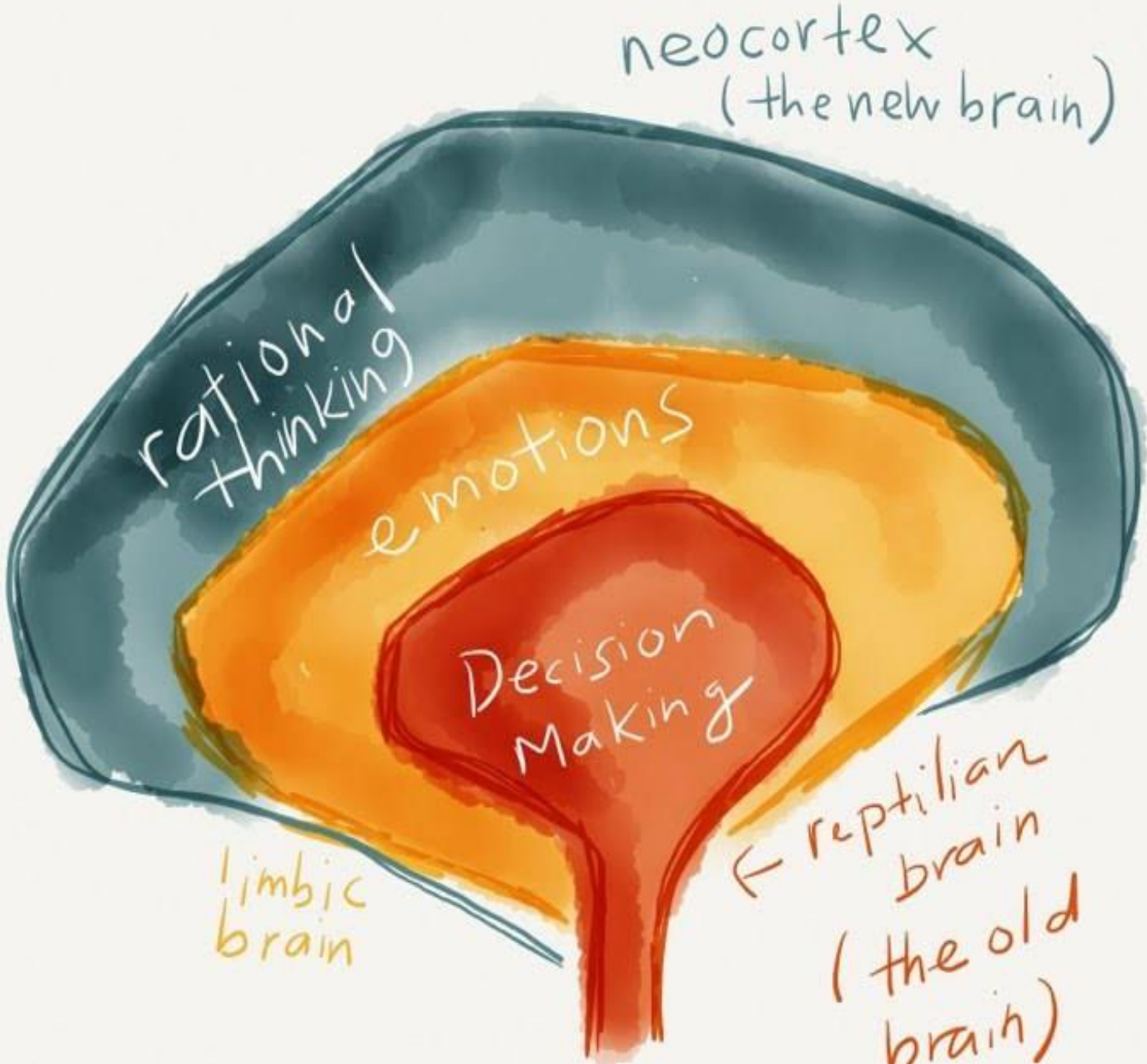
I get easily frustrated when I shop because I don't get why I need all these extra ways to shop.

Fundraising skills are key to inspiring action

- **Reach** = the right audience and channel
- **Relevance** = connection to their world
- **Resonance** = emotionally moving
- **Realism** = confidence it makes a difference
i.e. clear need, clear solution, a clear role for our supporters,
clear ask for the task
- **Reward** = thanks feedback, appreciation
(before you start again ...)

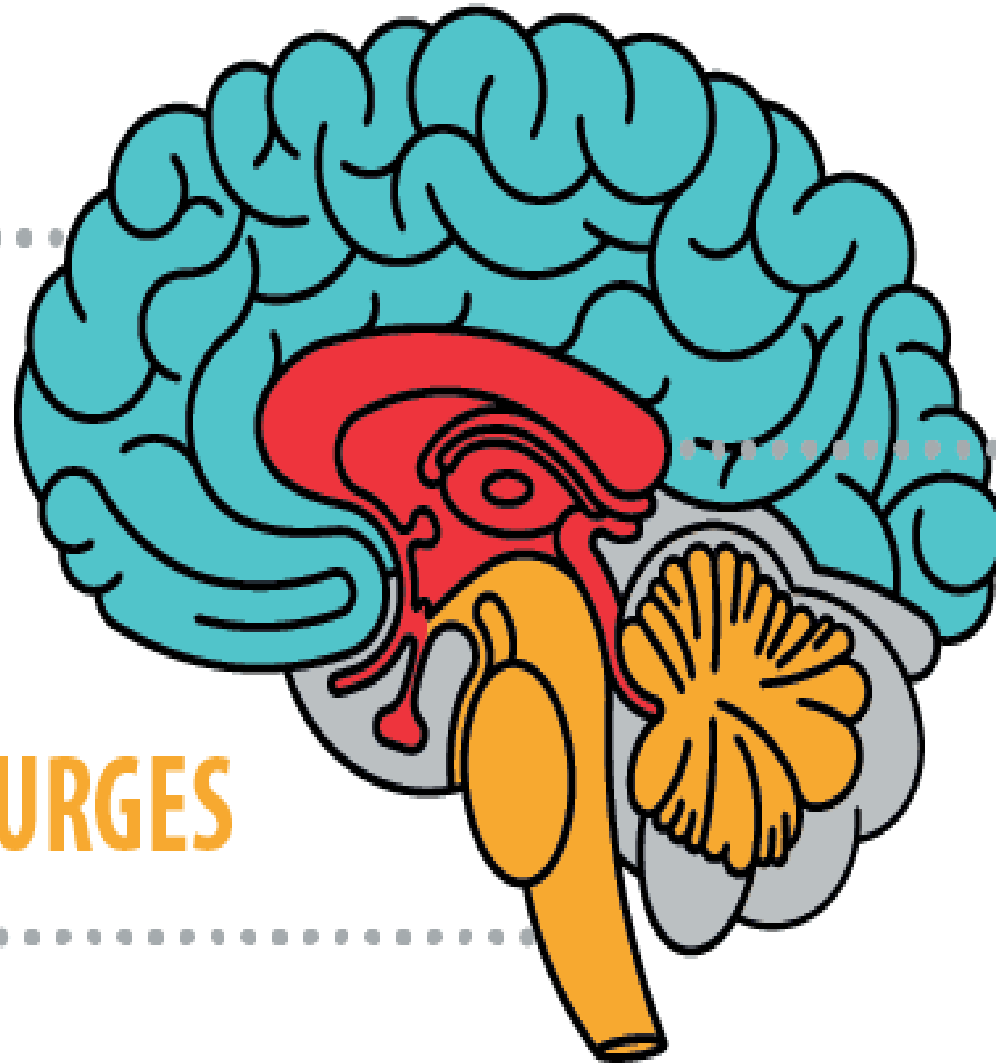


Source: Dr Paul MacLean - Triune Brain Theory.
Illustration: Myself



DECISION MAKING
NEO-CORTEX

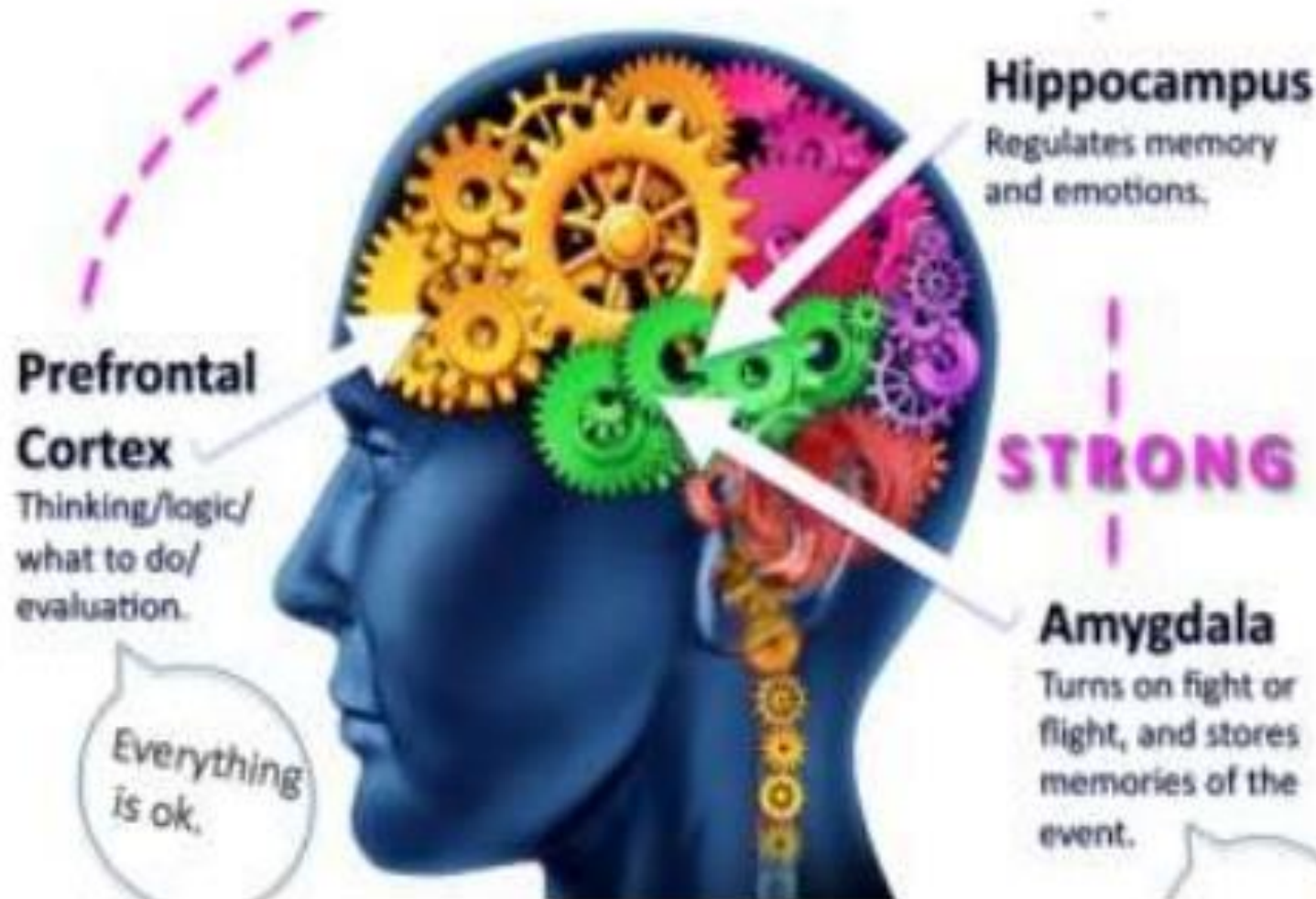
EMOTION & MOTIVATION
LIMBIC BRAIN



INSTINCTS & URGES
REPTILIAN BRAIN

Emotion → Motivation → Decision Making → Behavior

The Thinking Mind



Thinking skills

- Creative thinking
- Critical thinking
- Decision making
- Problem solving

Social skills

- Self-awareness
- Empathy
- Effective communication
- Interpersonal relationships

Emotional skills

- Coping with emotion
- Coping with stress

Influence on the
buying decision

70%

Rational influences on the
buying decision

Emotional influences on the
buying decision

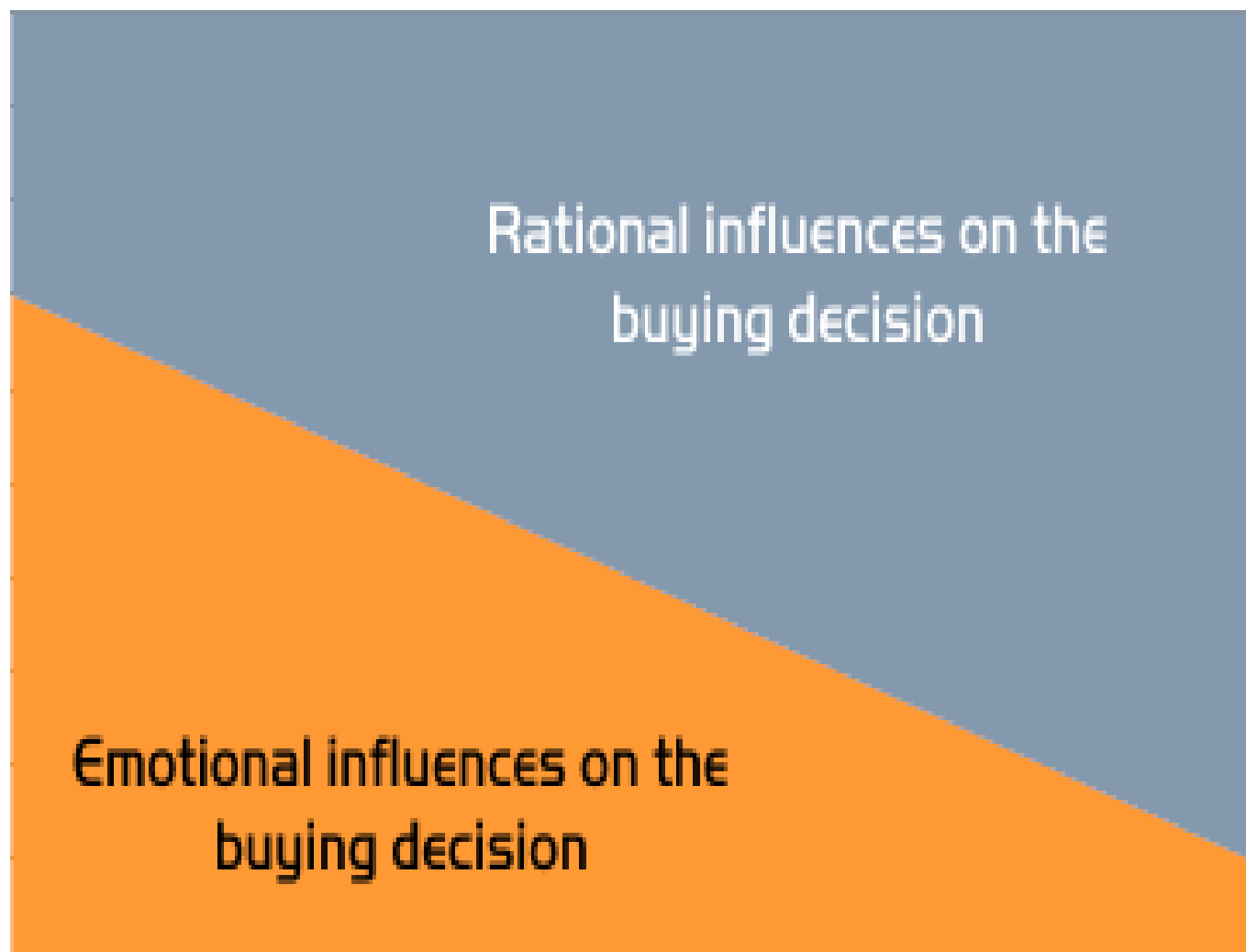
10%

Luxury
goods

Cars

Strategic b2b
goods and
services

Basic
goods and
services



Buying Decisions

Rational

- Features
- Performance
- Quality
- Results
- Reliability
- Price

Emotional

- Brand
- Look & feel
- Confidence
- Less pain
- Safety
- Fear



HOW EMOTION INFLUENCES B2B BUYING

Business Value vs Personal Value



In B2B buying, emotions matter even more than logic and reason.

DATA SOURCE: <http://www.executiveboard.com/exbd-resources/content/b2b-emotion/pdf/promotion-emotion-whitepaper-full.pdf>

This presentation/document was prepared and synthesized by Nick Demos. The information contained herein derives from various sources, mostly online sources, and publicly available books and data on the internet, etc. This presentation has been supplied on condition that anyone who consults it is understood to recognise that the copyright rests with its author and that no quotation from this presentation and no information derived from it may be published and used without the prior written consent of the author. This document was prepared by Nick Demos.

©2019 Nick Demos | ALL RIGHTS RESERVED