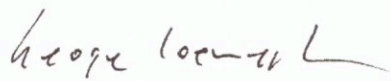


Dear Editor,

I have no relevant or material financial interests that relate to the research described in this paper.

Sincerely,

A handwritten signature in black ink that reads "George Loewenstein". The signature is written in a cursive style with a long horizontal flourish at the end.

George Loewenstein