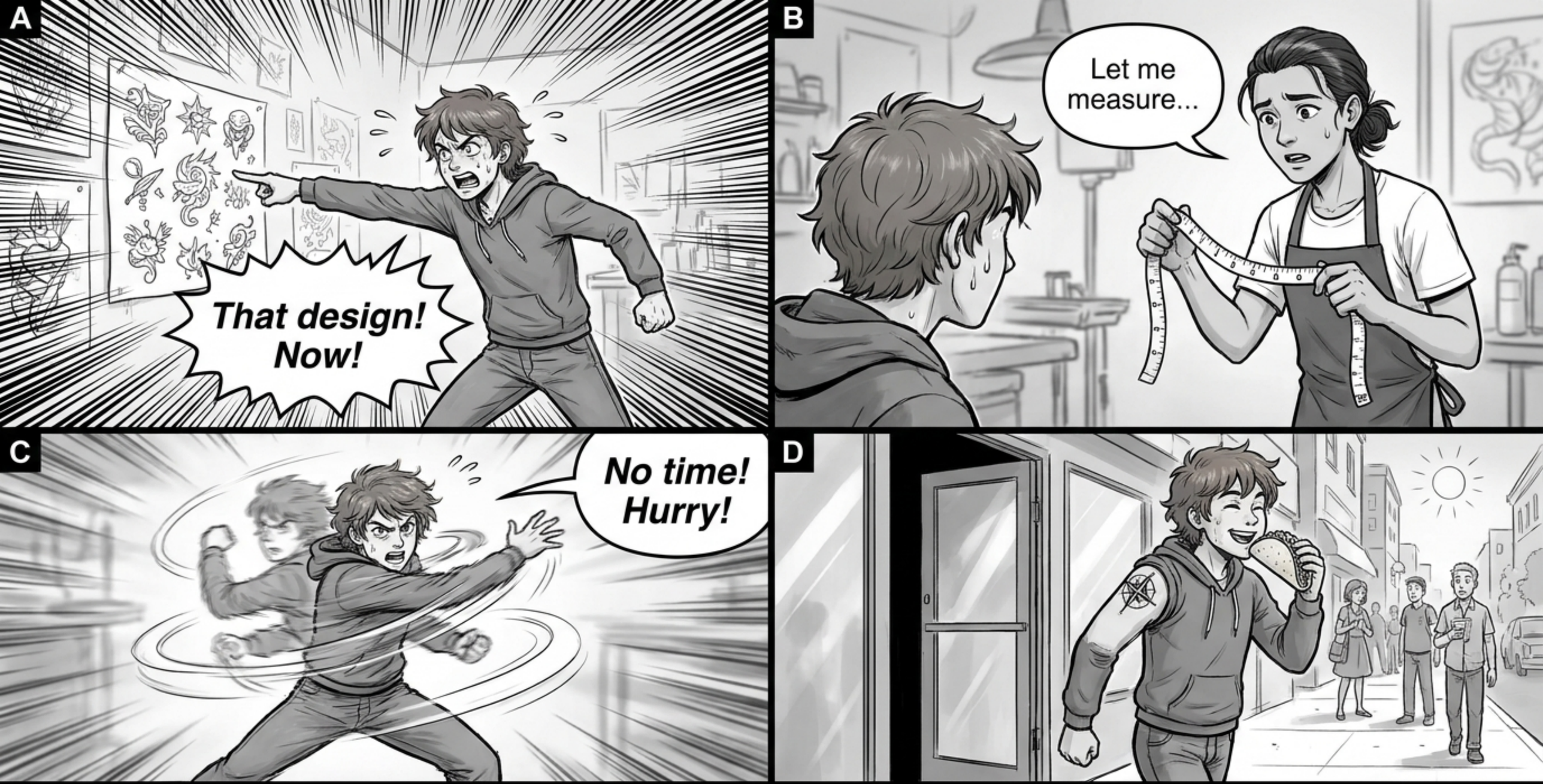

The commercial language of urgency encourages clients to skip boring but essential questions. Panic is a remarkably poor substitute for a ruler.