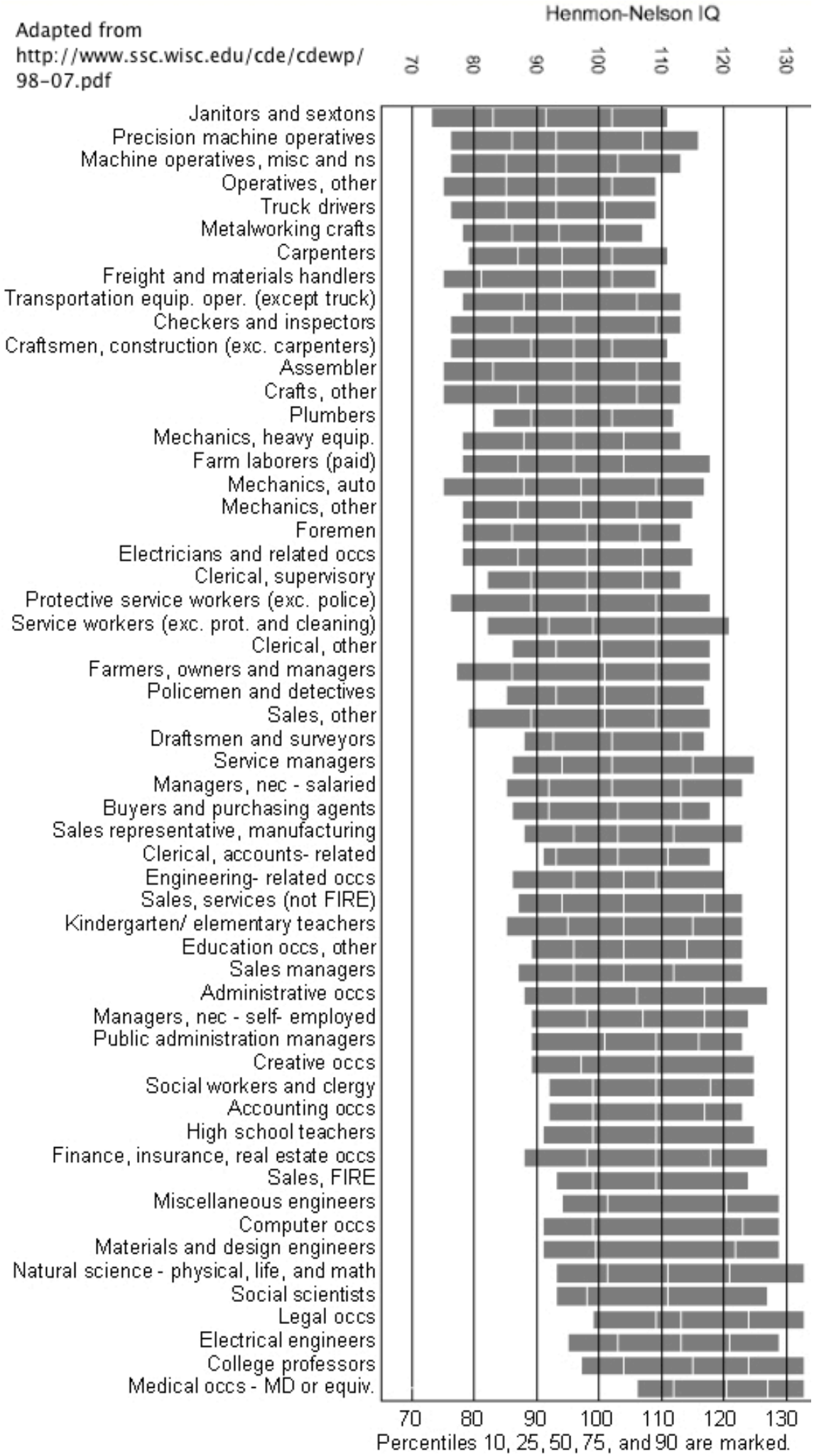Adapted from
http://www.ssc.wisc.edu/cde/cdewp/98-07.pdf