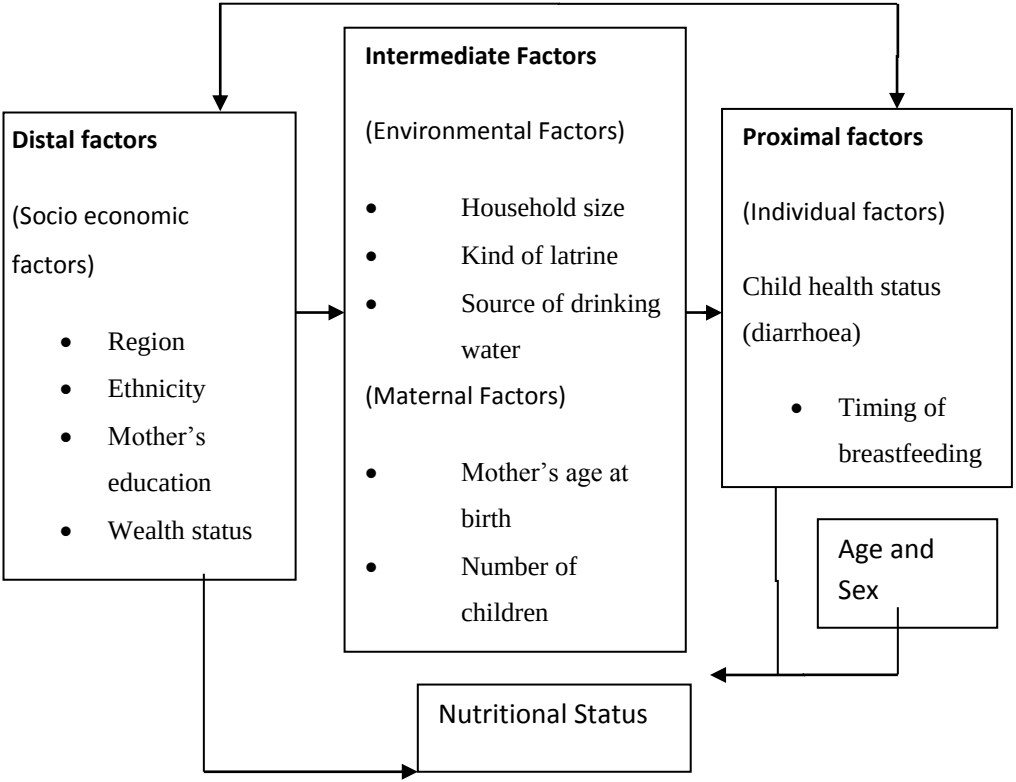

Source: Adapted from Hein and Hoa (2009)