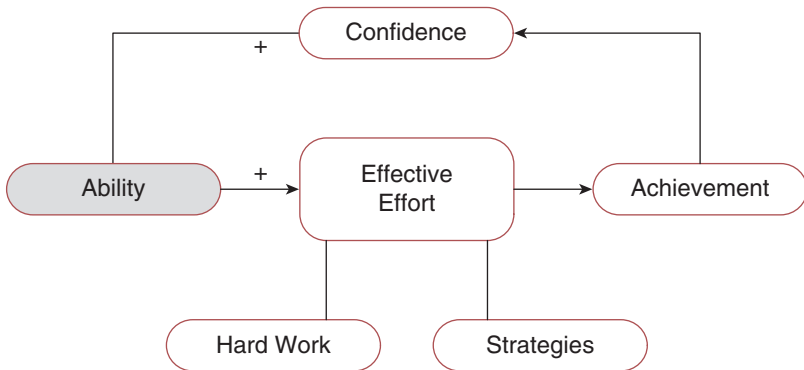


Figure 2.3 Jeff Howard Diagram



*Source:* Adapted from Efficacy Institute, Lexington, Massachusetts.