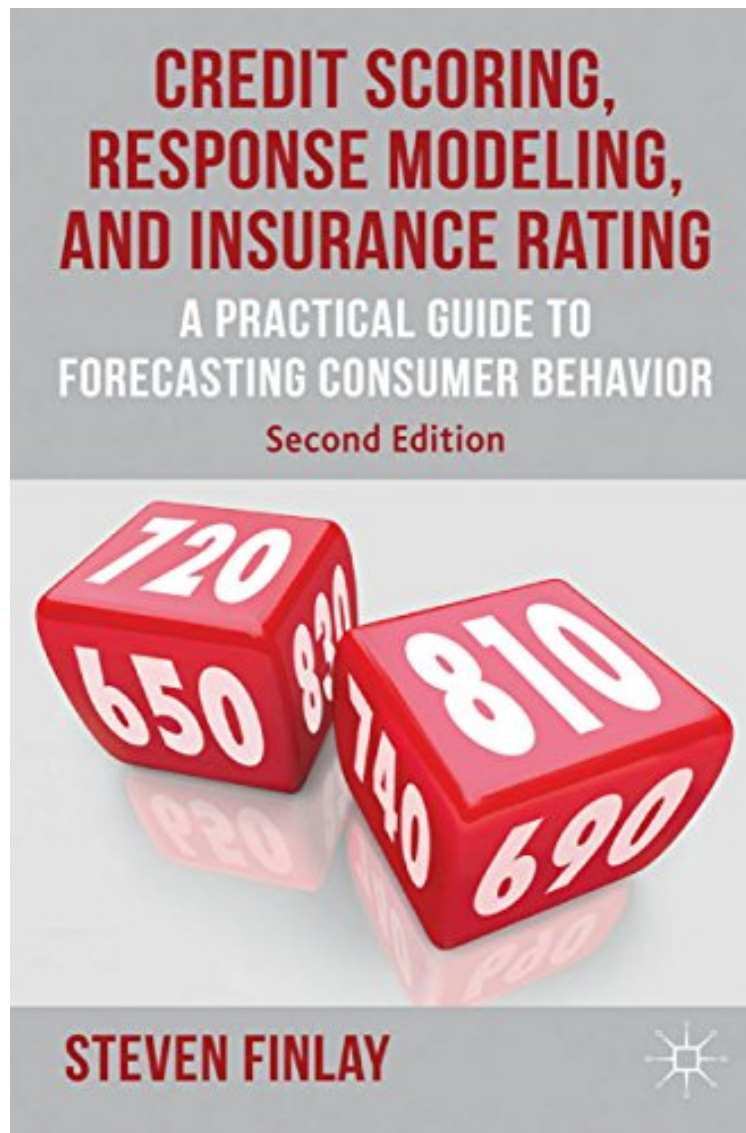


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About the Author STEVEN FINLAY has worked in the field of predictive analytics for over fifteen years. His research interests cover all areas of predictive analytics, forecasting and data mining. He is currently a Predictive Analytics Specialist, working for the UK Government, and is a visiting research fellow within the Lancaster University Management School, UK.