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APPENDIX A

A.1 Data Set 1—North Valley Real Estate Data

Variables

Record = Property identification number
Agent = Name of the real estate agent assigned to the property
Price = Market price in dollars
Size = Livable square feet of the property
Bedrooms = Number of bedrooms
Baths = Number of bathrooms
Pool = Does the home have a pool? (1 = yes, 0 = no)
Garage = Does the home have an attached garage (1 = yes, 0 = no)
Days = Number of days of the property on the market
Township = Area where the property is located
Mortgage type = Fixed or adjustable. The fixed mortgage is a 30-year, fixed interest rate loan. The adjustable rate loan begins with an introductory interest rate of 3% for the first 5 years, then the interest rate is based on the current interest rates plus 1% (i.e., the interest rate AND the payment is likely to change each year after the fifth year)
Years = the number of years that the mortgage loan has been paid
FICO = the credit score of the mortgage loan holder. The highest score is 850; an average score is 680, a low score is below 680. The score reflects a person's ability to pay debts.
Default = Is the mortgage loan in default? (1 = yes, 0 = no)

Record	Agent	Price	Size	Bedrooms	Baths	Pool (Yes is 1)	Garage (Yes is 1)	Days	Township	Mortgage type	Years	FICO	Default (Yes is 1)
1	Marty	206424	1820	2	1.5	1	1	33	2	Fixed	2	824	0
2	Rose	346150	3010	3	2	0	0	36	4	Fixed	9	820	0
3	Carter	372360	3210	4	3	0	1	21	2	Fixed	18	819	0
4	Peterson	310622	3330	3	2.5	1	0	26	3	Fixed	17	817	0
5	Carter	496100	4510	6	4.5	0	1	13	4	Fixed	17	816	0
6	Peterson	294086	3440	4	3	1	1	31	4	Fixed	19	813	0
7	Carter	228810	2630	4	2.5	0	1	39	4	Adjustable	10	813	0
8	Isaacs	384420	4470	5	3.5	0	1	26	2	Fixed	6	812	0
9	Peterson	416120	4040	5	3.5	0	1	26	4	Fixed	3	810	0
10	Isaacs	487494	4380	6	4	1	1	32	3	Fixed	6	808	0
11	Rose	448800	5280	6	4	0	1	35	4	Fixed	8	806	1
12	Peterson	388960	4420	4	3	0	1	50	2	Adjustable	9	805	1
13	Marty	335610	2970	3	2.5	0	1	25	3	Adjustable	9	801	1
14	Rose	276000	2300	2	1.5	0	0	34	1	Fixed	20	798	0
15	Rose	346421	2970	4	3	1	1	17	3	Adjustable	10	795	0
16	Isaacs	453913	3660	6	4	1	1	12	3	Fixed	18	792	0
17	Carter	376146	3290	5	3.5	1	1	28	2	Adjustable	9	792	1
18	Peterson	694430	5900	5	3.5	1	1	36	3	Adjustable	10	788	0
19	Rose	251269	2050	3	2	1	1	38	3	Fixed	16	786	0
20	Rose	547596	4920	6	4.5	1	1	37	5	Fixed	2	785	0
21	Marty	214910	1950	2	1.5	1	0	20	4	Fixed	6	784	0
22	Rose	188799	1950	2	1.5	1	0	52	1	Fixed	10	782	0
23	Carter	459950	4680	4	3	1	1	31	4	Fixed	8	781	0
24	Isaacs	264160	2540	3	2.5	0	1	40	1	Fixed	18	780	0
25	Carter	393557	3180	4	3	1	1	54	1	Fixed	20	776	0
26	Isaacs	478675	4660	5	3.5	1	1	26	5	Adjustable	9	773	0
27	Carter	384020	4220	5	3.5	0	1	23	4	Adjustable	9	772	1
28	Marty	313200	3600	4	3	0	1	31	3	Fixed	19	772	0
29	Isaacs	274482	2990	3	2	1	0	37	3	Fixed	5	769	0
30	Marty	167962	1920	2	1.5	1	1	31	5	Fixed	6	769	0

(*continued*)

A.1 Data Set 1—North Valley Real Estate Data (*continued*)

Record	Agent	Price	Size	Bedrooms	Baths	Pool (Yes is 1)	Garage (Yes is 1)	Days	Township	Mortgage type	Years	FICO	Default (Yes is 1)
31	Isaacs	175823	1970	2	1.5	1	0	28	5	Adjustable	9	766	1
32	Isaacs	226498	2520	4	3	1	1	28	3	Fixed	8	763	1
33	Carter	316827	3150	4	3	1	1	22	4	Fixed	2	759	1
34	Carter	189984	1550	2	1.5	1	0	22	2	Fixed	17	758	0
35	Marty	366350	3090	3	2	1	1	23	3	Fixed	5	754	1
36	Isaacs	416160	4080	4	3	0	1	25	4	Fixed	12	753	0
37	Isaacs	308000	3500	4	3	0	1	37	2	Fixed	18	752	0
38	Rose	294357	2620	4	3	1	1	15	4	Fixed	10	751	0
39	Carter	337144	2790	4	3	1	1	19	3	Fixed	15	749	0
40	Peterson	299730	2910	3	2	0	0	31	2	Fixed	13	748	0
41	Rose	445740	4370	4	3	0	1	19	3	Fixed	5	746	0
42	Rose	410592	4200	4	3	1	1	27	1	Adjustable	9	741	1
43	Peterson	667732	5570	5	3.5	1	1	29	5	Fixed	4	740	0
44	Rose	523584	5050	6	4	1	1	19	5	Adjustable	10	739	0
45	Marty	336000	3360	3	2	0	0	32	3	Fixed	6	737	0
46	Marty	202598	2270	3	2	1	0	28	1	Fixed	10	737	0
47	Marty	326695	2830	3	2.5	1	0	30	4	Fixed	8	736	0
48	Rose	321320	2770	3	2	0	1	23	4	Fixed	6	736	0
49	Isaacs	246820	2870	4	3	0	1	27	5	Fixed	13	735	0
50	Isaacs	546084	5910	6	4	1	1	35	5	Adjustable	10	731	0
51	Isaacs	793084	6800	8	5.5	1	1	27	4	Fixed	6	729	0
52	Isaacs	174528	1600	2	1.5	1	0	39	2	Fixed	15	728	0
53	Peterson	392554	3970	4	3	1	1	30	4	Fixed	17	726	0
54	Peterson	263160	3060	3	2	0	1	26	3	Fixed	10	726	0
55	Rose	237120	1900	2	1.5	1	0	14	3	Fixed	18	723	0
56	Carter	225750	2150	2	1.5	1	1	27	2	Fixed	15	715	0
57	Isaacs	848420	7190	6	4	0	1	49	1	Fixed	5	710	0
58	Carter	371956	3110	5	3.5	1	1	29	5	Fixed	8	710	0
59	Carter	404538	3290	5	3.5	1	1	24	2	Fixed	14	707	0
60	Rose	250090	2810	4	3	0	1	18	5	Fixed	11	704	0
61	Peterson	369978	3830	4	2.5	1	1	27	4	Fixed	10	703	0
62	Peterson	209292	1630	2	1.5	1	0	18	3	Fixed	10	701	0
63	Isaacs	190032	1850	2	1.5	1	1	30	4	Adjustable	2	675	0
64	Isaacs	216720	2520	3	2.5	0	0	2	4	Adjustable	5	674	1
65	Marty	323417	3220	4	3	1	1	22	4	Adjustable	2	673	0
66	Isaacs	316210	3070	3	2	0	0	30	1	Adjustable	1	673	0
67	Peterson	226054	2090	2	1.5	1	1	28	1	Adjustable	6	670	0
68	Marty	183920	2090	3	2	0	0	30	2	Adjustable	8	669	1
69	Rose	248400	2300	3	2.5	1	1	50	2	Adjustable	4	667	0
70	Isaacs	466560	5760	5	3.5	0	1	42	4	Adjustable	3	665	0
71	Rose	667212	6110	6	4	1	1	21	3	Adjustable	8	662	1
72	Peterson	362710	4370	4	2.5	0	1	24	1	Adjustable	2	656	0
73	Rose	265440	3160	5	3.5	1	1	22	5	Adjustable	3	653	0
74	Rose	706596	6600	7	5	1	1	40	3	Adjustable	7	652	1
75	Marty	293700	3300	3	2	0	0	14	4	Adjustable	7	647	1
76	Marty	199448	2330	2	1.5	1	1	25	3	Adjustable	5	644	1
77	Carter	369533	4230	4	3	1	1	32	2	Adjustable	2	642	0
78	Marty	230121	2030	2	1.5	1	0	21	2	Adjustable	3	639	0
79	Marty	169000	1690	2	1.5	0	0	20	1	Adjustable	7	639	1
80	Peterson	190291	2040	2	1.5	1	1	31	4	Adjustable	6	631	1
81	Rose	393584	4660	4	3	1	1	34	3	Adjustable	7	630	1
82	Marty	363792	2860	3	2.5	1	1	48	5	Adjustable	3	626	0
83	Carter	360960	3840	6	4.5	0	1	32	2	Adjustable	5	626	1
84	Carter	310877	3180	3	2	1	1	40	1	Adjustable	6	624	1
85	Peterson	919480	7670	8	5.5	1	1	30	4	Adjustable	1	623	0
86	Carter	392904	3400	3	2	1	0	40	2	Adjustable	8	618	1
87	Carter	200928	1840	2	1.5	1	1	36	4	Adjustable	3	618	1

(*continued*)

A.1 Data Set 1—North Valley Real Estate Data (*concluded*)

Record	Agent	Price	Size	Bedrooms	Baths	Pool (Yes is 1)	Garage (Yes is 1)	Days	Township	Mortgage type	Years	FICO	Default (Yes is 1)
88	Carter	537900	4890	6	4	0	1	23	1	Adjustable	7	614	0
89	Rose	258120	2390	3	2.5	0	1	23	1	Adjustable	6	614	1
90	Carter	558342	6160	6	4	1	1	24	3	Adjustable	7	613	0
91	Marty	302720	3440	4	2.5	0	1	38	3	Adjustable	3	609	1
92	Isaacs	240115	2220	2	1.5	1	0	39	5	Adjustable	1	609	0
93	Carter	793656	6530	7	5	1	1	53	4	Adjustable	3	605	1
94	Peterson	218862	1930	2	1.5	1	0	58	4	Adjustable	1	604	0
95	Peterson	383081	3510	3	2	1	1	27	2	Adjustable	6	601	1
96	Marty	351520	3380	3	2	0	1	35	2	Adjustable	8	599	1
97	Peterson	841491	7030	6	4	1	1	50	4	Adjustable	8	596	1
98	Marty	336300	2850	3	2.5	0	0	28	1	Adjustable	6	595	1
99	Isaacs	312863	3750	6	4	1	1	12	4	Adjustable	2	595	0
100	Carter	275033	3060	3	2	1	1	27	3	Adjustable	3	593	0
101	Peterson	229990	2110	2	1.5	0	0	37	3	Adjustable	6	591	1
102	Isaacs	195257	2130	2	1.5	1	0	11	5	Adjustable	8	591	1
103	Marty	194238	1650	2	1.5	1	1	30	2	Adjustable	7	590	1
104	Peterson	348528	2740	4	3	1	1	27	5	Adjustable	3	584	1
105	Peterson	241920	2240	2	1.5	0	1	34	5	Adjustable	8	583	1

A.2 Data Set 2—Baseball Statistics, 2018 Season

Variables

Team = Team's name
League = American or National League
Year Opened = First year the team's stadium was used
Team Salary = Total team salary expressed in millions of dollars
Attendance = Total number of people attending regular season games expressed in millions
Wins = Number of regular season games won
ERA = Team earned run average
BA = Team batting average
HR = Team home runs
Net Worth = Net worth of a team expressed in billions of dollars
Year = Year of operation
Average Salary = Average annual player salary in dollars
Median Salary = Median annual player salary in millions of dollars.
CPI = Consumer Price Index; base is 1982–1984.

Team	League	Year Opened	Team Salary	Attendance	Wins	ERA	BA	HR	Net Worth
Arizona Diamondbacks	National	1998	143.32	2.243	82	3.72	0.235	176	1.210
Atlanta Braves	National	2017	130.6	2.556	90	3.75	0.257	175	1.625
Baltimore Orioles	American	1992	127.63	1.564	47	5.18	0.239	188	1.200
Boston Red Sox	American	1912	227.4	2.896	108	3.75	0.268	208	2.800
Chicago Cubs	National	1914	194.26	3.181	95	3.65	0.258	167	2.900
Chicago White Sox	American	1991	71.84	1.609	62	4.84	0.241	182	1.500
Cincinnati Reds	National	2003	100.31	1.629	67	4.63	0.254	172	1.010
Cleveland Indians	American	1994	142.8	1.927	91	3.77	0.259	216	1.045
Colorado Rockies	National	1995	143.97	3.016	91	4.33	0.256	210	1.100
Detroit Tigers	American	2000	130.96	1.857	64	4.58	0.241	135	1.225
Houston Astros	American	2000	163.52	2.981	103	3.11	0.255	205	1.650
Kansas City Royals	American	1973	129.94	1.665	58	4.94	0.245	155	1.015
Los Angeles Angels	American	1966	173.78	3.020	80	4.15	0.242	214	1.800
Los Angeles Dodgers	National	1962	199.58	3.858	92	3.38	0.25	235	3.000
Miami Marlins	National	2012	91.82	0.811	63	4.76	0.237	128	1.000
Milwaukee Brewers	National	2001	108.98	2.851	96	3.73	0.252	218	1.030
Minnesota Twins	American	2010	115.51	1.959	78	4.50	0.25	166	1.150
New York Mets	National	2009	150.19	2.225	77	4.07	0.234	170	2.100
New York Yankees	American	2009	179.6	3.483	100	3.78	0.249	267	4.000
Oakland Athletics	American	1966	80.32	1.574	97	3.81	0.252	227	1.020
Philadelphia Phillies	National	2004	104.3	2.158	80	4.14	0.234	186	1.700
Pittsburgh Pirates	National	2001	91.03	1.465	82	4.00	0.254	157	1.260
San Diego Padres	National	2004	101.34	2.169	66	4.40	0.235	162	1.270
San Francisco Giants	American	2000	205.67	2.299	89	4.13	0.254	176	2.850
Seattle Mariners	National	1999	160.99	3.156	73	3.95	0.239	133	1.450
St. Louis Cardinals	National	2006	163.78	3.404	88	3.85	0.249	205	1.900
Tampa Bay Rays	American	1990	68.81	1.155	90	3.74	0.258	150	0.900
Texas Rangers	American	1994	140.63	2.107	67	4.92	0.24	194	1.600
Toronto Blue Jays	American	1989	150.95	2.325	73	4.85	0.244	217	1.350
Washington Nationals	National	2008	181.38	2.530	82	4.04	0.254	191	1.675

(*continued*)

A.2 Data Set 2—Baseball Statistics, 2018 Season (*concluded*)

Year	Average Salary	Median Salary ($Millions)	CPI
2003	$2,555,416		
2004	2,486,609		
2005	2,632,655		
2006	2,699,292		
2007	2,820,000		
2008	3,150,000		
2009	3,240,206		
2010	3,297,828	1.055	218.060
2011	3,305,393	1.100	224.939
2012	3,440,000	1.020	229.594
2013	3,386,212	1.750	232.957
2014	3,820,000	1.643	236.736
2015	4,250,000	1.925	237.017
2016	4,400,000	1.475	240.007
2017	4,470,000	1.600	245.120
2018	4,520,000	1.750	251.107

A.3 Data Set 3—Lincolnville School District Bus Data

Variables

ID = Bus identification number
Manufacturer = Source of the bus (Bluebird, Keiser, or Thompson)
Engine Type = If the engine is diesel then engine type = 0; if the engine is gasoline, then engine type = 1)
Capacity = number of seats on the bus
Maintenance Cost = dollars spent to maintain a bus last year
Age = number of years since the bus left the manufacturer
Odometer Miles = total number of miles traveled by a bus
Miles = number of miles traveled since last maintenance

ID	Manufacturer	Engine Type (0=diesel)	Capacity	Maintenance Cost	Age	Odometer Miles	Miles
10	Keiser	1	14	4646	5	54375	11973
396	Thompson	0	14	1072	2	21858	11969
122	Bluebird	1	55	9394	10	116580	11967
751	Keiser	0	14	1078	2	22444	11948
279	Bluebird	0	55	1008	2	22672	11925
500	Bluebird	1	55	5329	5	50765	11922
520	Bluebird	0	55	4794	10	119130	11896
759	Keiser	0	55	3952	8	87872	11883
714	Bluebird	0	42	3742	7	73703	11837
875	Bluebird	0	55	4376	9	97947	11814
600	Bluebird	0	55	4832	10	119860	11800
953	Bluebird	0	55	5160	10	117700	11798
101	Bluebird	0	55	1955	4	41096	11789
358	Bluebird	0	55	2775	6	70086	11782
29	Bluebird	1	55	5352	6	69438	11781
365	Keiser	0	55	3065	6	63384	11778
162	Keiser	1	55	3143	3	31266	11758
686	Bluebird	0	55	1569	3	34674	11757
370	Keiser	1	55	7766	8	86528	11707
887	Bluebird	0	55	3743	8	93672	11704
464	Bluebird	1	55	2540	3	34530	11698
948	Keiser	0	42	4342	9	97956	11691
678	Keiser	0	55	3361	7	75229	11668
481	Keiser	1	6	3097	3	34362	11662
43	Bluebird	1	55	8263	9	102969	11615
704	Bluebird	0	55	4218	8	83424	11610
814	Bluebird	0	55	2028	4	40824	11576
39	Bluebird	1	55	5821	6	69444	11533
699	Bluebird	1	55	9069	9	98307	11518
75	Bluebird	0	55	3011	6	71970	11462
693	Keiser	1	55	9193	9	101889	11461
989	Keiser	0	55	4795	9	106605	11418
982	Bluebird	0	55	505	1	10276	11359
321	Bluebird	0	42	2732	6	70122	11358
724	Keiser	0	42	3754	8	91968	11344
732	Keiser	0	42	4640	9	101196	11342
880	Keiser	1	55	8410	9	97065	11336
193	Thompson	0	14	5922	11	128711	11248
884	Bluebird	0	55	4364	9	92457	11231
57	Bluebird	0	55	3190	7	79240	11222
731	Bluebird	0	42	3213	6	68526	11168
61	Keiser	0	55	4139	9	103536	11148

(*continued*)

A.3 Data Set 3—Lincolnville School District Bus Data (*concluded*)

ID	Manufacturer	Engine Type (0=diesel)	Capacity	Maintenance Cost	Age	Odometer Miles	Miles
135	Bluebird	0	55	3560	7	76426	11127
833	Thompson	0	14	3920	8	90968	11112
671	Thompson	1	14	6733	8	89792	11100
692	Bluebird	0	55	3770	8	93248	11048
200	Bluebird	0	55	5168	10	103700	11018
754	Keiser	0	14	7380	14	146860	11003
540	Bluebird	1	55	3656	4	45284	10945
660	Bluebird	1	55	6213	6	64434	10911
353	Keiser	1	55	4279	4	45744	10902
482	Bluebird	1	55	10575	10	116534	10802
398	Thompson	0	6	4752	9	95922	10802
984	Bluebird	0	55	3809	8	87664	10760
977	Bluebird	0	55	3769	7	79422	10759
705	Keiser	0	42	2152	4	47596	10755
767	Keiser	0	55	2985	6	71538	10726
326	Bluebird	0	55	4563	9	107343	10724
120	Keiser	0	42	4723	10	110320	10674
554	Bluebird	0	42	1826	4	44604	10662
695	Bluebird	0	55	1061	2	23152	10633
9	Keiser	1	55	3527	4	46848	10591
861	Bluebird	1	55	9669	10	106040	10551
603	Keiser	0	14	2116	4	44384	10518
156	Thompson	0	14	6212	12	140460	10473
427	Keiser	1	55	6927	7	73423	10355
883	Bluebird	1	55	1881	2	20742	10344
168	Thompson	1	14	7004	7	83006	10315
954	Bluebird	0	42	5284	10	101000	10235
768	Bluebird	0	42	3173	7	71778	10227
490	Bluebird	1	55	10133	10	106240	10210
725	Bluebird	0	55	2356	5	57065	10209
45	Keiser	0	55	3124	6	60102	10167
38	Keiser	1	14	5976	6	61662	10140
314	Thompson	0	6	5408	11	128117	10128
507	Bluebird	0	55	3690	7	72849	10095
40	Bluebird	1	55	9573	10	118470	10081
918	Bluebird	0	55	2470	5	53620	10075
387	Bluebird	1	55	6863	8	89960	10055
418	Bluebird	0	55	4513	9	104715	10000

A.4 Data Set 4—Applewood Auto Group

Age = the age of the buyer at the time of the purchase
Profit = the amount earned by the dealership on the sale of each vehicle
Location = the dealership where the vehicle was purchased
Vehicle Type = SUV, sedan, compact, hybrid, or truck
Previous = the number of vehicles previously purchased at any of the four Applewood dealerships by the customer

Age	Profit	Location	Vehicle Type	Previous
21	$1,387	Tionesta	Sedan	0
23	1,754	Sheffield	SUV	1
24	1,817	Sheffield	Hybrid	1
25	1,040	Sheffield	Compact	0
26	1,273	Kane	Sedan	1
27	1,529	Sheffield	Sedan	1
27	3,082	Kane	Truck	0
28	1,951	Kane	SUV	1
28	2,692	Tionesta	Compact	0
29	1,206	Sheffield	Sedan	0
29	1,342	Kane	Sedan	2
30	443	Kane	Sedan	3
30	754	Olean	Sedan	2
30	1,621	Sheffield	Truck	1
31	870	Tionesta	Sedan	1
31	1,174	Kane	Truck	0
31	1,412	Sheffield	Sedan	1
31	1,809	Tionesta	Sedan	1
31	2,415	Kane	Sedan	0
32	1,546	Sheffield	Truck	3
32	2,148	Tionesta	SUV	2
32	2,207	Sheffield	Compact	0
32	2,252	Tionesta	SUV	0
33	1,428	Kane	SUV	2
33	1,889	Olean	SUV	1
34	1,166	Olean	Sedan	1
34	1,320	Tionesta	Sedan	1
34	2,265	Olean	Sedan	0
35	1,323	Olean	Sedan	2
35	1,761	Kane	Sedan	1
35	1,919	Tionesta	SUV	1
36	2,357	Kane	SUV	2
36	2,866	Kane	Sedan	1
37	732	Olean	SUV	1
37	1,464	Olean	Sedan	3
37	1,626	Tionesta	Compact	4
37	1,761	Olean	SUV	1
37	1,915	Tionesta	SUV	2
37	2,119	Kane	Hybrid	1
38	1,766	Sheffield	SUV	0
38	2,201	Sheffield	Truck	2
39	996	Kane	Compact	2
39	2,813	Tionesta	SUV	0
40	323	Kane	Sedan	0
40	352	Sheffield	Compact	0
40	482	Olean	Sedan	1
40	1,144	Tionesta	Truck	0
40	1,485	Sheffield	Compact	0
40	1,509	Kane	SUV	2
40	1,638	Sheffield	Sedan	0
40	1,961	Sheffield	Sedan	1
40	2,127	Olean	Truck	0
40	2,430	Tionesta	Sedan	1
41	1,704	Sheffield	Sedan	1
41	1,876	Kane	Sedan	2
41	2,010	Tionesta	Sedan	1
41	2,165	Tionesta	SUV	0
41	2,231	Tionesta	SUV	2
41	2,389	Kane	Truck	1
42	335	Olean	SUV	1
42	963	Kane	Sedan	0
42	1,298	Tionesta	Sedan	1
42	1,410	Kane	SUV	2
42	1,553	Tionesta	Compact	0
42	1,648	Olean	SUV	0
42	2,071	Kane	SUV	0
42	2,116	Kane	Compact	2
43	1,500	Tionesta	Sedan	0
43	1,549	Kane	SUV	2
43	2,348	Tionesta	Sedan	0
43	2,498	Tionesta	SUV	1
44	294	Kane	SUV	1
44	1,115	Kane	Truck	0
44	1,124	Tionesta	Compact	2
44	1,532	Tionesta	SUV	3
44	1,688	Kane	Sedan	4
44	1,822	Kane	SUV	0
44	1,897	Sheffield	Compact	0
44	2,445	Kane	SUV	0
44	2,886	Olean	SUV	1
45	820	Kane	Compact	1
45	1,266	Olean	Sedan	0
45	1,741	Olean	Compact	2
45	1,772	Olean	Compact	1
45	1,932	Tionesta	Sedan	1
45	2,350	Sheffield	Compact	0
45	2,422	Kane	Sedan	1
45	2,446	Olean	Compact	1
46	369	Olean	Sedan	1
46	978	Kane	Sedan	1
46	1,238	Sheffield	Compact	1
46	1,818	Kane	SUV	0
46	1,824	Olean	Truck	0
46	1,907	Olean	Sedan	0
46	1,938	Kane	Sedan	0
46	1,940	Kane	Truck	3

(*continued*)

A.4 Data Set 4—Applewood Auto Group (*concluded*)

Age	Profit	Location	Vehicle Type	Previous
46	2,197	Sheffield	Sedan	1
46	2,646	Tionesta	Sedan	2
47	1,461	Kane	Sedan	0
47	1,731	Tionesta	Compact	0
47	2,230	Tionesta	Sedan	1
47	2,341	Sheffield	SUV	1
47	3,292	Olean	Sedan	2
48	1,108	Sheffield	Sedan	1
48	1,295	Sheffield	SUV	1
48	1,344	Sheffield	SUV	0
48	1,906	Kane	Sedan	1
48	1,952	Tionesta	Compact	1
48	2,070	Kane	SUV	1
48	2,454	Kane	Sedan	1
49	1,606	Olean	Compact	0
49	1,680	Kane	SUV	3
49	1,827	Tionesta	Truck	3
49	1,915	Tionesta	SUV	1
49	2,084	Tionesta	Sedan	0
49	2,639	Sheffield	SUV	0
50	842	Kane	SUV	0
50	1,963	Sheffield	Sedan	1
50	2,059	Sheffield	Sedan	1
50	2,338	Tionesta	SUV	0
50	3,043	Kane	Sedan	0
51	1,059	Kane	SUV	1
51	1,674	Sheffield	Sedan	1
51	1,807	Tionesta	Sedan	1
51	2,056	Sheffield	Hybrid	0
51	2,236	Tionesta	SUV	2
51	2,928	Kane	SUV	0
52	1,269	Tionesta	Sedan	1
52	1,717	Sheffield	SUV	3
52	1,797	Kane	Sedan	1
52	1,955	Olean	Hybrid	2
52	2,199	Tionesta	SUV	0
52	2,482	Olean	Compact	0
52	2,701	Sheffield	SUV	0
52	3,210	Olean	Truck	4
53	377	Olean	SUV	1
53	1,220	Olean	Sedan	0
53	1,401	Tionesta	SUV	2
53	2,175	Olean	Sedan	1
54	1,118	Sheffield	Compact	1
54	2,584	Olean	Compact	2
54	2,666	Tionesta	Truck	0
54	2,991	Tionesta	SUV	0
55	934	Sheffield	Truck	1
55	2,063	Kane	SUV	1
55	2,083	Sheffield	Sedan	1
55	2,856	Olean	Hybrid	1
55	2,989	Tionesta	Compact	1
56	910	Sheffield	SUV	0
56	1,536	Kane	SUV	0
56	1,957	Sheffield	SUV	1
56	2,240	Olean	Sedan	0
56	2,695	Kane	Sedan	2
57	1,325	Olean	Sedan	1
57	2,250	Sheffield	Sedan	2
57	2,279	Sheffield	Hybrid	1
57	2,626	Sheffield	Sedan	2
58	1,501	Sheffield	Hybrid	1
58	1,752	Kane	Sedan	3
58	2,058	Kane	SUV	1
58	2,370	Tionesta	Compact	0
58	2,637	Sheffield	SUV	1
59	1,426	Sheffield	Sedan	0
59	2,944	Olean	SUV	2
60	2,147	Olean	Compact	2
61	1,973	Kane	SUV	3
61	2,502	Olean	Sedan	0
62	783	Sheffield	Hybrid	1
62	1,538	Olean	Truck	1
63	2,339	Olean	Compact	1
64	2,700	Kane	Truck	0
65	2,222	Kane	Truck	1
65	2,597	Sheffield	Truck	0
65	2,742	Tionesta	SUV	2
68	1,837	Sheffield	Sedan	1
69	2,842	Kane	SUV	0
70	2,434	Olean	Sedan	4
72	1,640	Olean	Sedan	1
72	1,821	Tionesta	SUV	1
73	2,487	Olean	Compact	4

A.5 Banking Data Set—Century National Bank Case

Balance = Account balance in $
ATM = Number of ATM transactions in the month
Services = Number of other bank services used
Debit = Account has a debit card (1 = yes, 0 = no)
Interest = Receives interest on the account (1 = yes, 0 = no)
City = City where banking is done

Balance	ATM	Services	Debit	Interest	City
1,756	13	4	0	1	2
748	9	2	1	0	1
1,501	10	1	0	0	1
1,831	10	4	0	1	3
1,622	14	6	0	1	4
1,886	17	3	0	1	1
740	6	3	0	0	3
1,593	10	8	1	0	1
1,169	6	4	0	0	4
2,125	18	6	0	0	2
1,554	12	6	1	0	3
1,474	12	7	1	0	1
1,913	6	5	0	0	1
1,218	10	3	1	0	1
1,006	12	4	0	0	1
2,215	20	3	1	0	4
137	7	2	0	0	3
167	5	4	0	0	4
343	7	2	0	0	1
2,557	20	7	1	0	4
2,276	15	4	1	0	3
1,494	11	2	0	1	1
2,144	17	3	0	0	3
1,995	10	7	0	0	2
1,053	8	4	1	0	3
1,526	8	4	0	1	2
1,120	8	6	1	0	3
1,838	7	5	1	1	3
1,746	11	2	0	0	2
1,616	10	4	1	1	2

Balance	ATM	Services	Debit	Interest	City
1,958	6	2	1	0	2
634	2	7	1	0	4
580	4	1	0	0	1
1,320	4	5	1	0	1
1,675	6	7	1	0	2
789	8	4	0	0	4
1,735	12	7	0	1	3
1,784	11	5	0	0	1
1,326	16	8	0	0	3
2,051	14	4	1	0	4
1,044	7	5	1	0	1
1,885	10	6	1	1	2
1,790	11	4	0	1	3
765	4	3	0	0	4
1,645	6	9	0	1	4
32	2	0	0	0	3
1,266	11	7	0	0	4
890	7	1	0	1	1
2,204	14	5	0	0	2
2,409	16	8	0	0	2
1,338	14	4	1	0	2
2,076	12	5	1	0	2
1,708	13	3	1	0	1
2,138	18	5	0	1	4
2,375	12	4	0	0	2
1,455	9	5	1	1	3
1,487	8	4	1	0	4
1,125	6	4	1	0	2
1,989	12	3	0	1	2
2,156	14	5	1	0	2