```
> summary( lm(returns[2:n] ~ returns[1:(n-1)]) )

Call:
lm(formula = returns[2:n] ~ returns[1:(n - 1)])

Residuals:
      Min         1Q     Median         3Q        Max
-0.0521377 -0.0058670 -0.0003876  0.0057074  0.0851397

Coefficients:
                      Estimate Std. Error t value Pr(>|t|)
(Intercept)         -0.0001138  0.0002363  -0.482    0.630
returns[1:(n - 1)]  -0.0144411  0.0225321  -0.641    0.522

Residual standard error: 0.01051 on 1975 degrees of freedom
  (1 observation deleted due to missingness)
Multiple R-squared: 0.0002079,  Adjusted R-squared: -0.0002983
F-statistic: 0.4108 on 1 and 1975 DF,  p-value: 0.5217
```