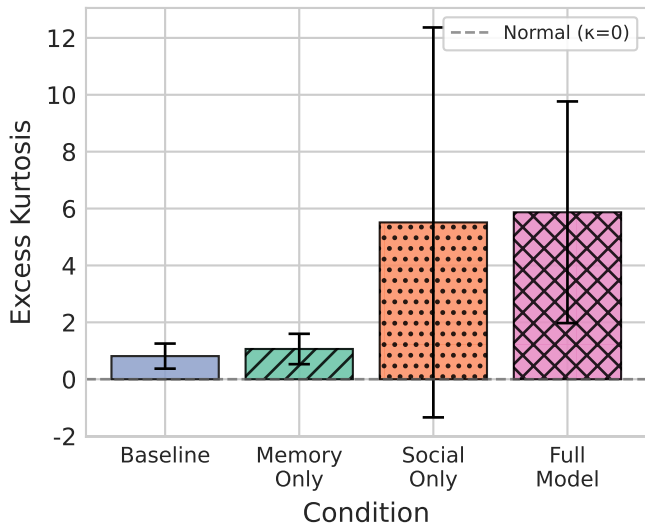(a) Return Kurtosis   (b) Return Skewness