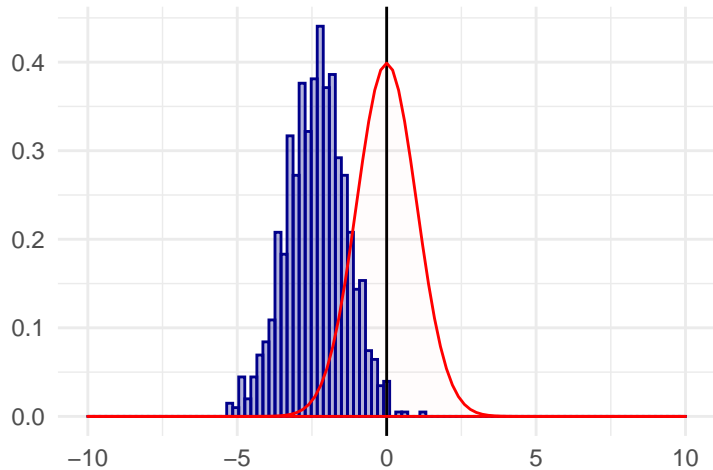


**Full Sample,  $n = 500$ ,  $p = 20$**



**Split Sample,  $n = 500$ ,  $p = 20$**

