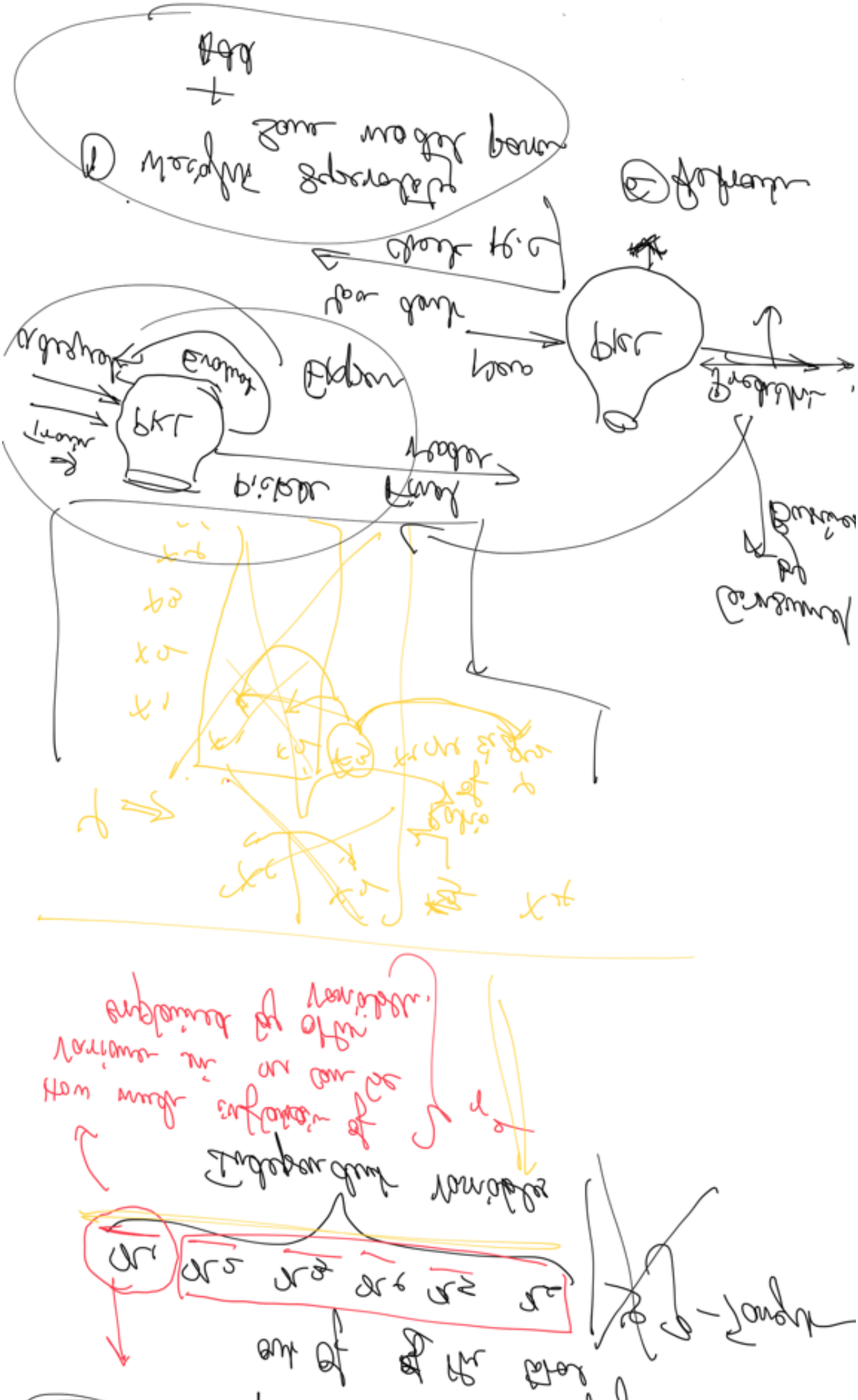# Multicollinear and VIF and bias