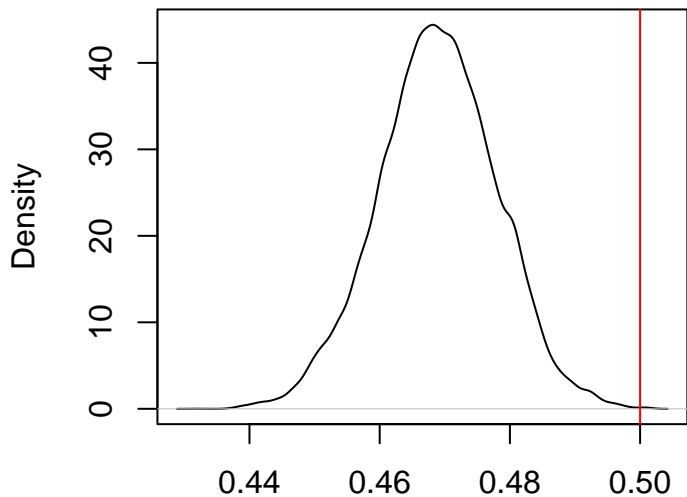# Phi Z Mean

N = 36018   Bandwidth = 0.0009922
CI Lower = 0.45 , CI Upper = 0.49