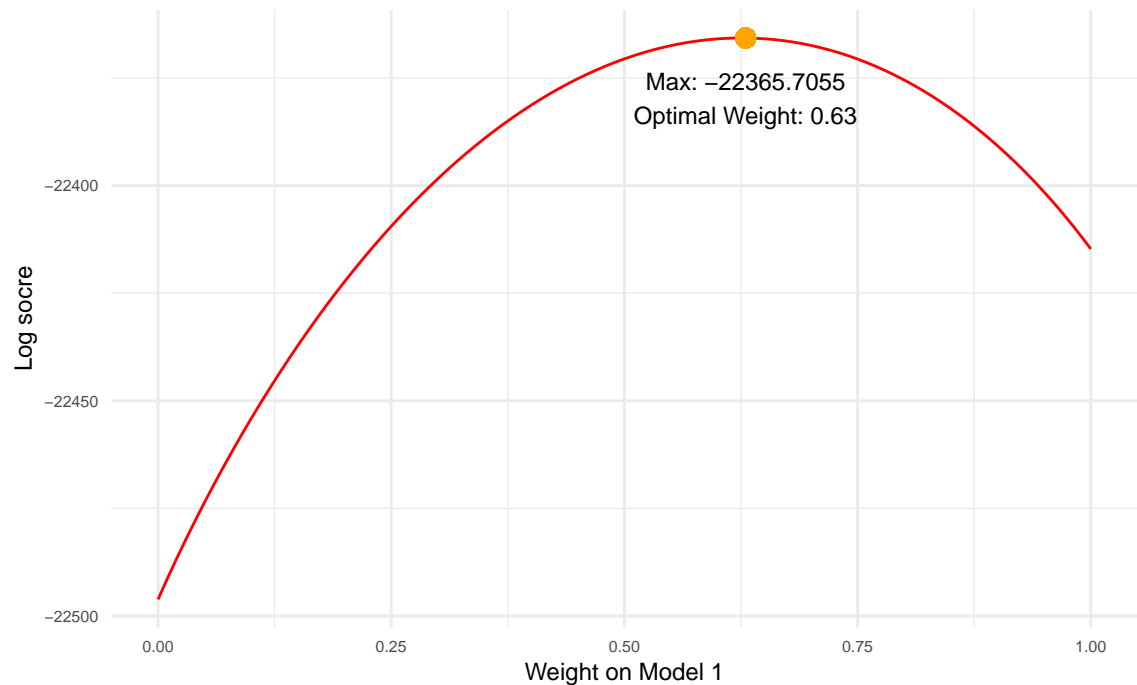


Variances of regressors are different

The in-sample combination of M1 and M2



The out-of-sample combination of M1 and M2

