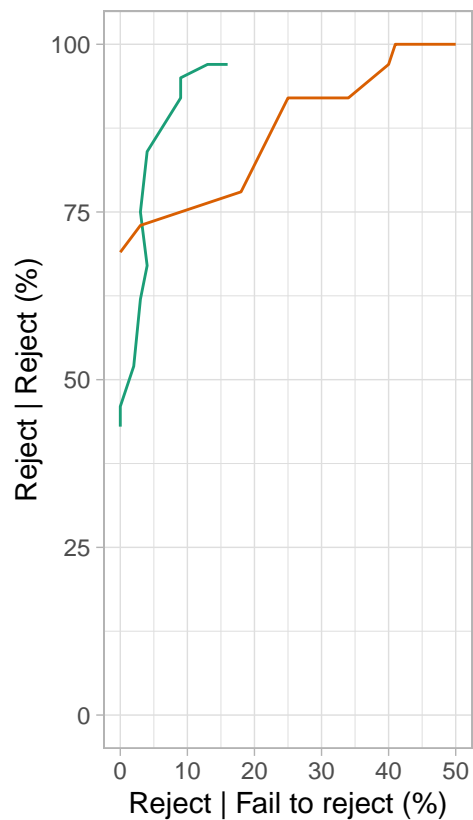


A



B



— non-linearity — heteroskedasticity