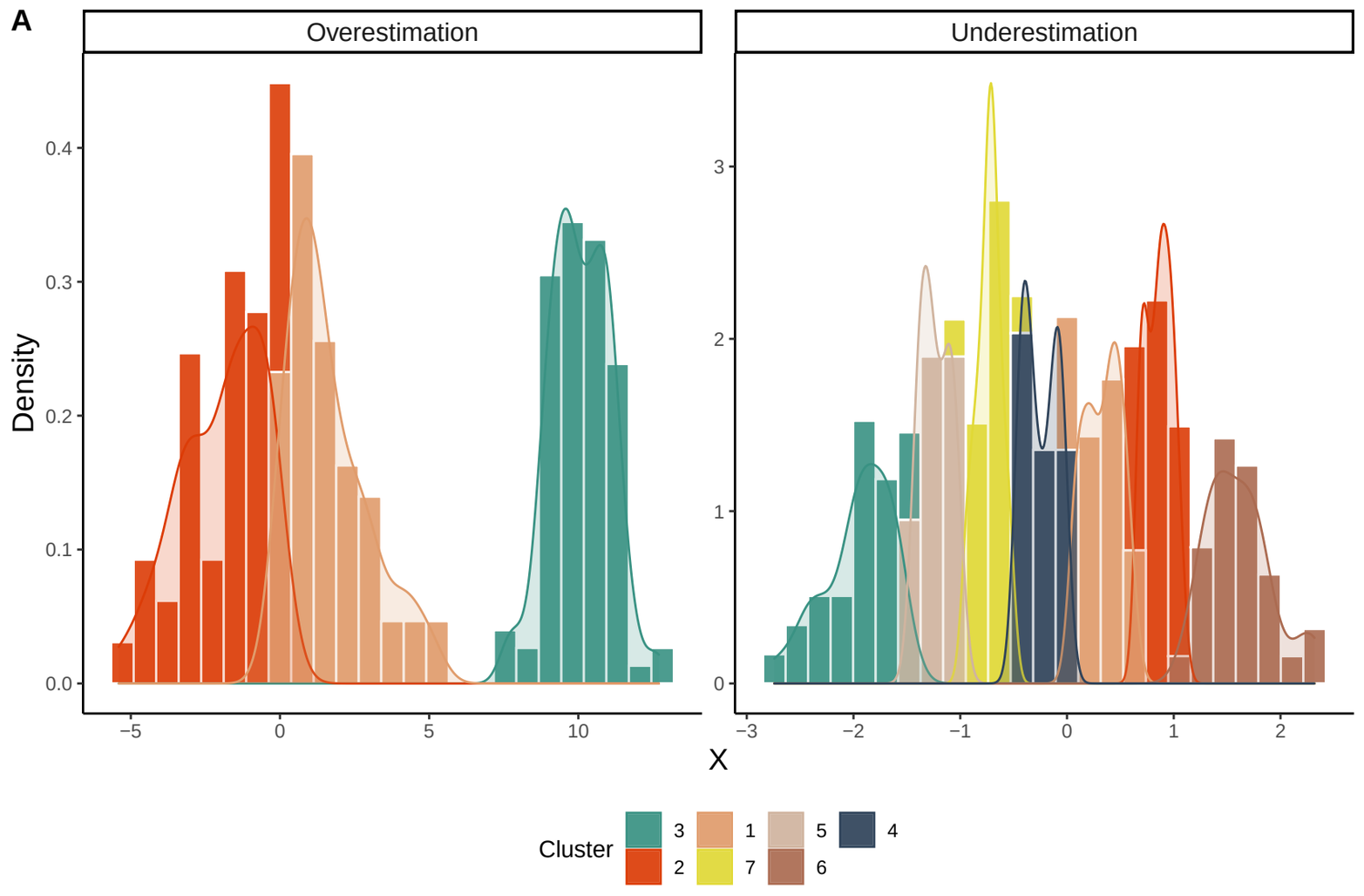

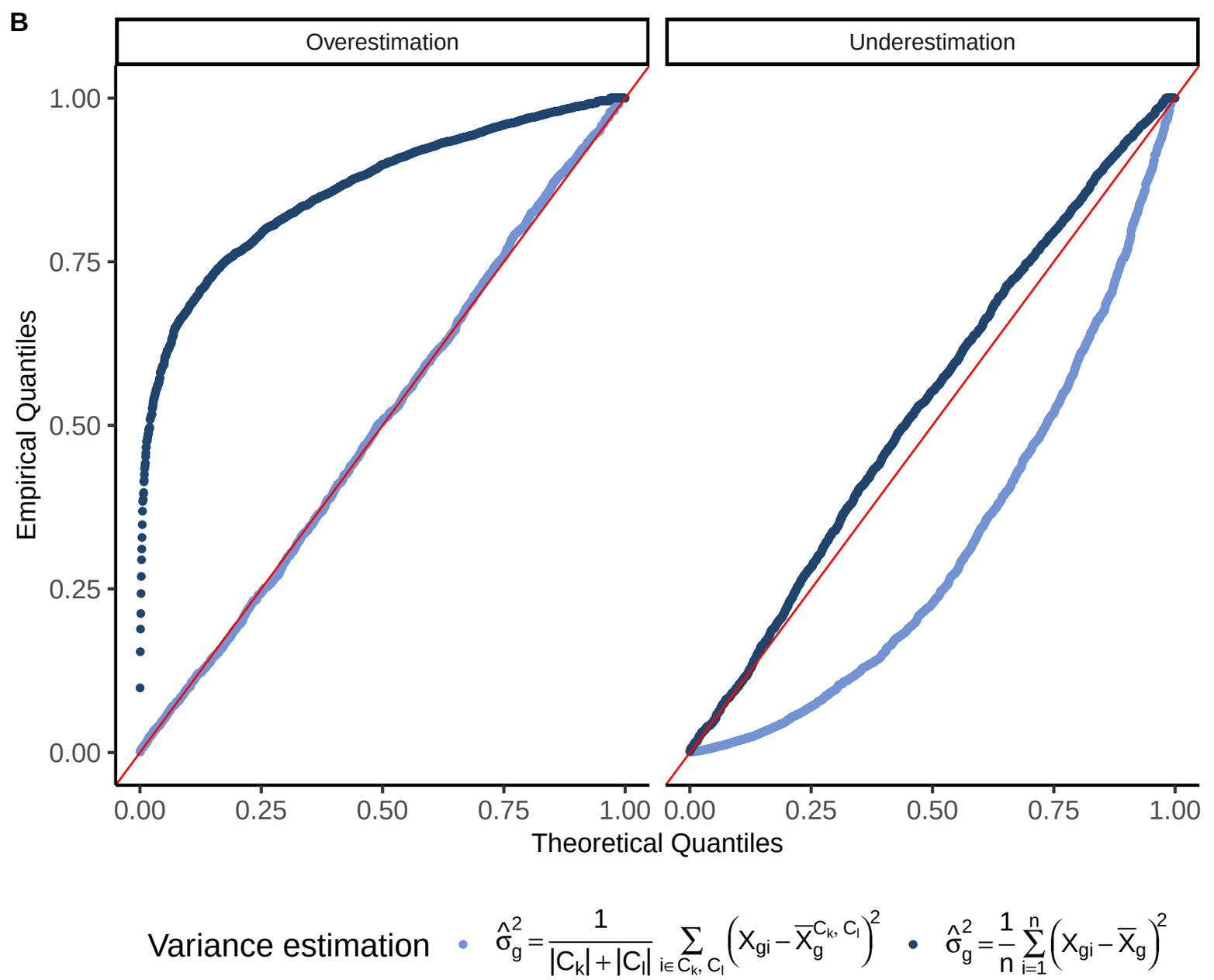

Variance estimation • $\hat{\sigma}_g^2 = \frac{1}{|C_k| + |C_l|} \sum_{i \in C_k,\, C_l} \left(X_{gi} - \overline{X}_g^{C_k,\, C_l} \right)^2$ • $\hat{\sigma}_g^2 = \frac{1}{n} \sum_{i=1}^{n} \left(X_{gi} - \overline{X}_g \right)^2$