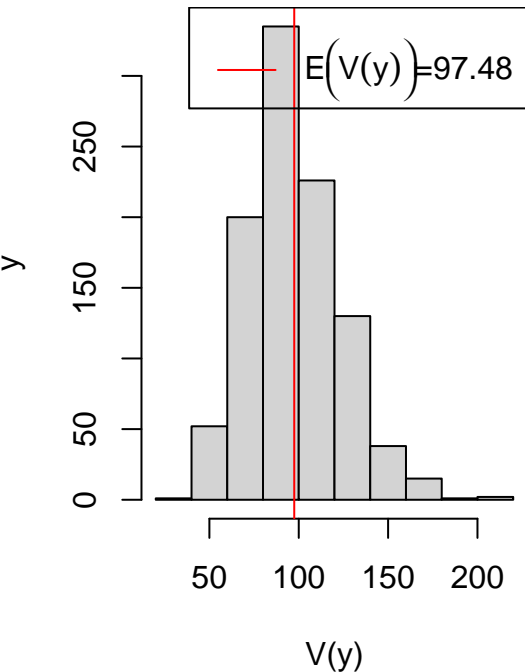


Biased estimate of $V(y)$



Unbiased estimate of $V(y)$

