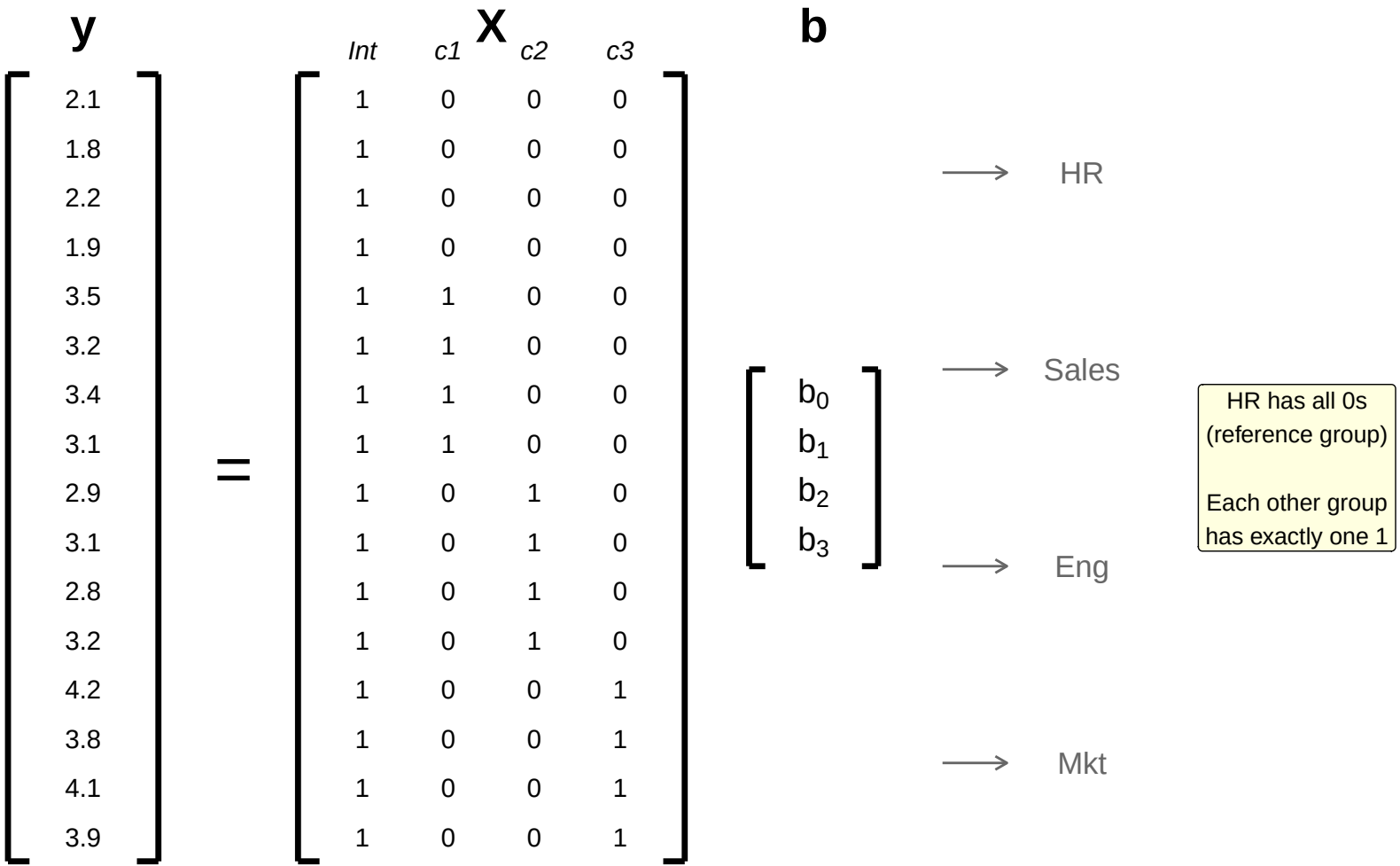
y
X
b
Int
c1
c2
c3
2.1
1.8
2.2
1.9
3.5
3.2
3.4
3.1
2.9
3.1
2.8
3.2
4.2
3.8
4.1
3.9
=
1 0 0 0
1 0 0 0
1 0 0 0
1 0 0 0
1 1 0 0
1 1 0 0
1 1 0 0
1 1 0 0
1 0 1 0
1 0 1 0
1 0 1 0
1 0 1 0
1 0 0 1
1 0 0 1
1 0 0 1
1 0 0 1
b0
b1
b2
b3
HR
Sales
Eng
Mkt
HR has all 0s (reference group)
Each other group has exactly one 1