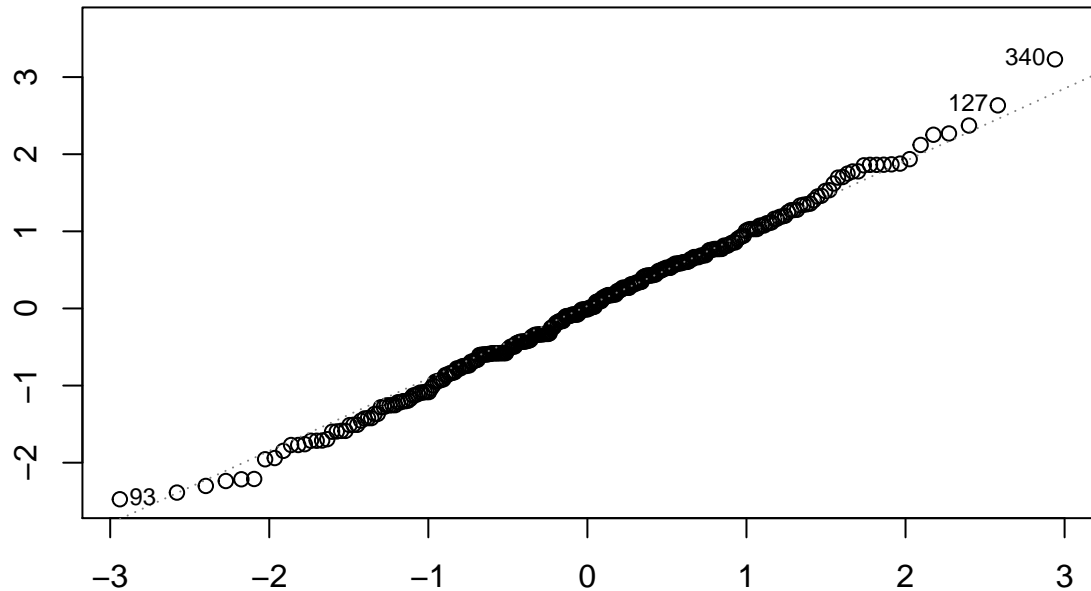


Standardized residuals

Normal Q-Q



Theoretical Quantiles  
 $\text{lm}(\text{prodebt} \sim \text{incomegp} + \text{cigbuy})$