NOW – d=2, s≈0.678433, λ≈1.95, m̂≈-0.0000, J_val≈3.480874e-01
RMSEtr = 5.9154, RMSEvl = 0.5900, RMSEts = 4.0642, RMSEtv = 5.1320
RMSEWtr = 3.2871, RMSEWvl = 0.7222, RMSEWts = 4.8101, RMSEWtv = 2.49