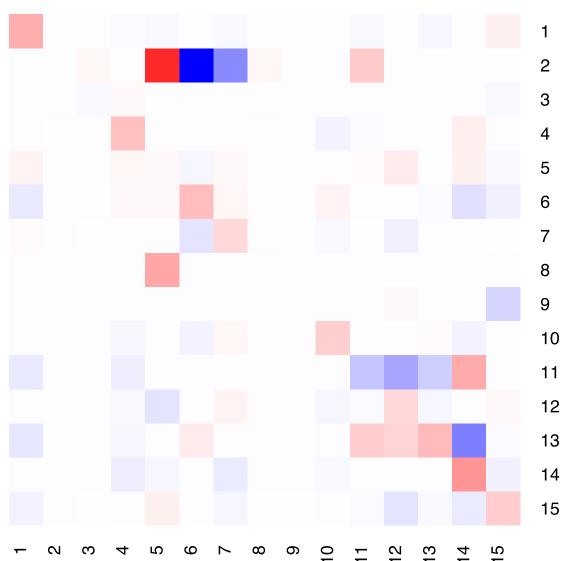


Posterior mean, 0 ∉ HDI



 $\beta * x_{j,t-1} * N_{j,t-1}$ (driver, x)

N_{i,t} (response, y)