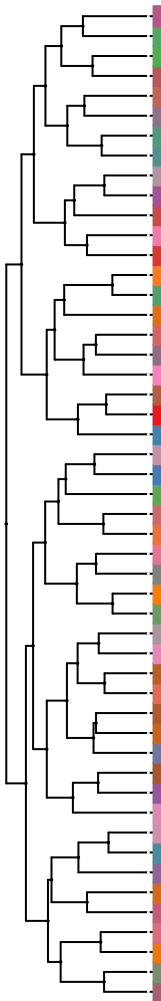
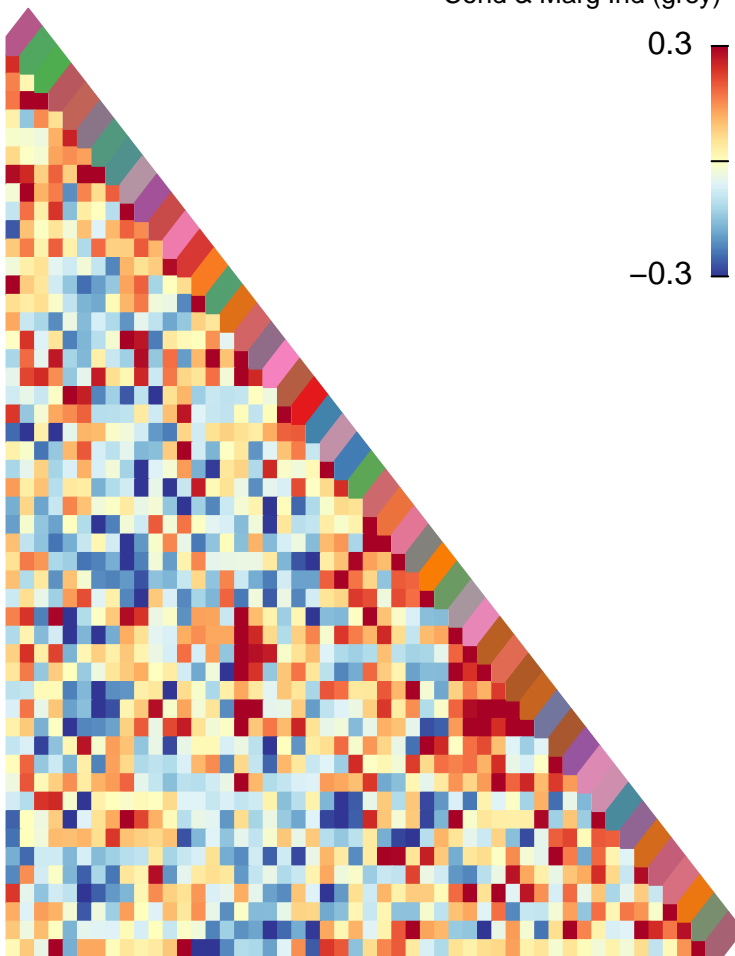


\hat{R} structure

Cond Ind (white) = 0%
Cond & Marg Ind (grey) = 0%

0.3
-0.3



3.0 1.5 0.0