##make sure the correlation matrix is arranged so the X variables come first##

Cormat<-matrix(c(

1.00,.448,.696,.439,.495,

.448,1.00,.384,.282,.471,

.696,.384,1.00,.226,.428,

.439,.282,.226, 1.00,.222,

.495,.471,.428,.222,1.00),

ncol=ntot,byrow=TRUE)