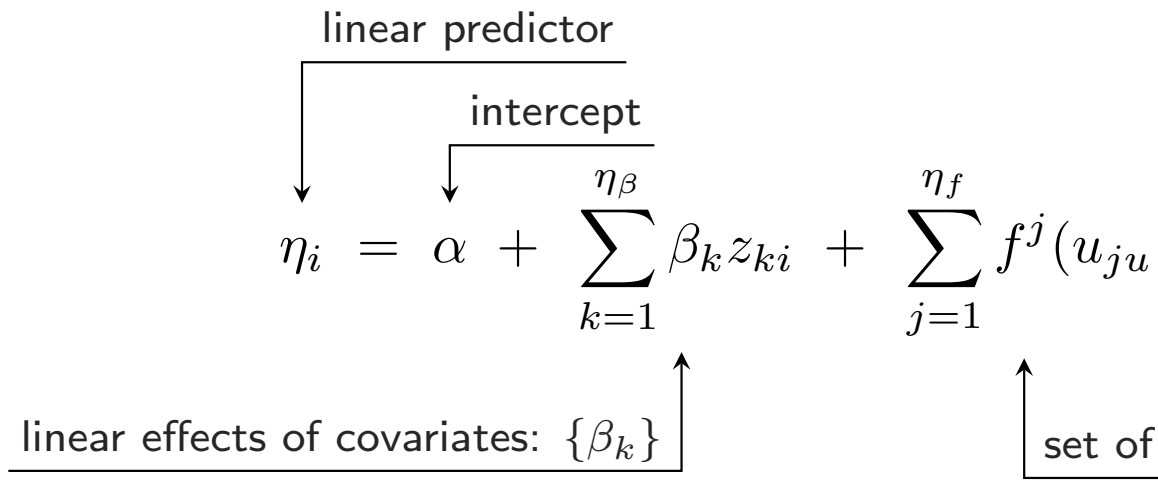
linear predictor
intercept
$\eta_i = \alpha + \sum_{k=1}^{\eta_\beta} \beta_k z_{ki} + \sum_{j=1}^{\eta_f} f^j(u_{ju}$
linear effects of covariates: $\{\beta_k\}$
set of random effects on n_f covari