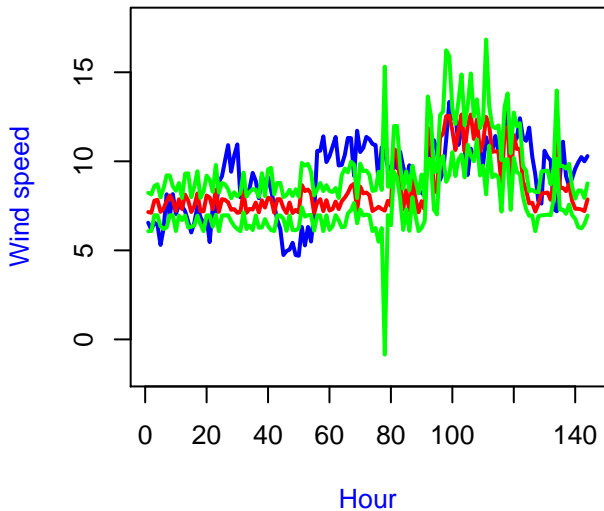
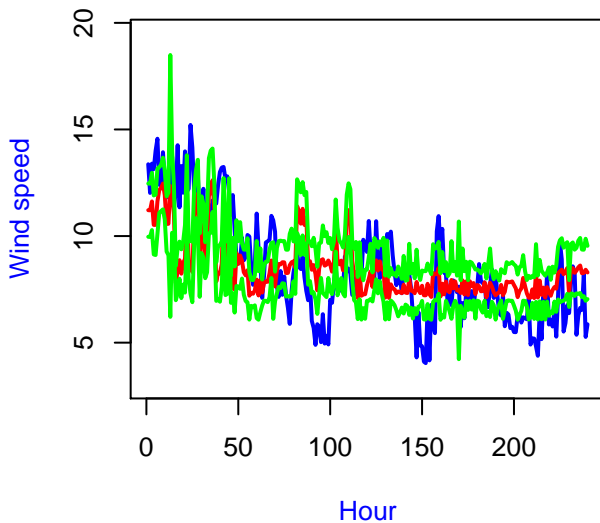


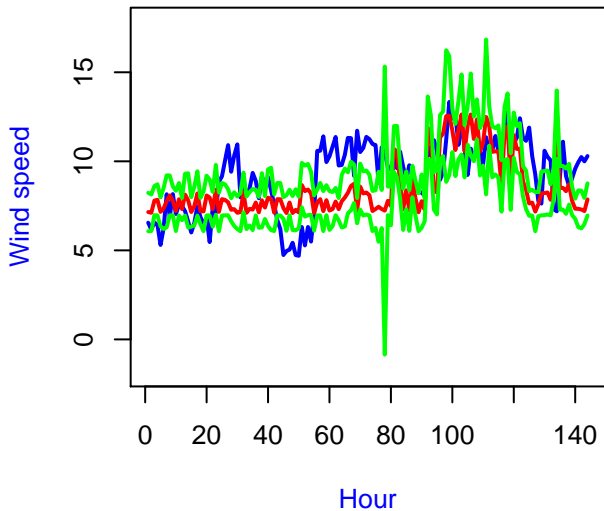
Out-of-sample prediction (simple mean)



In-sample prediction (simple mean)



Out-of-sample prediction (weighted mean)



In-sample prediction (weighted mean)

