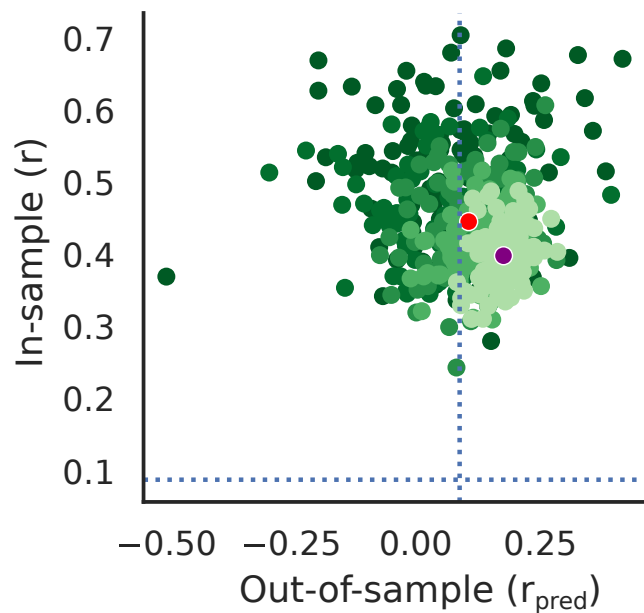
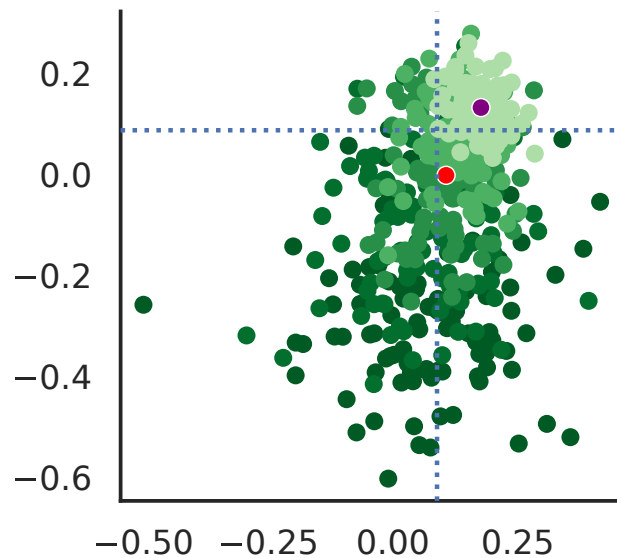


**a****biased in-sample estimates****unbiased in-sample estimates****b**