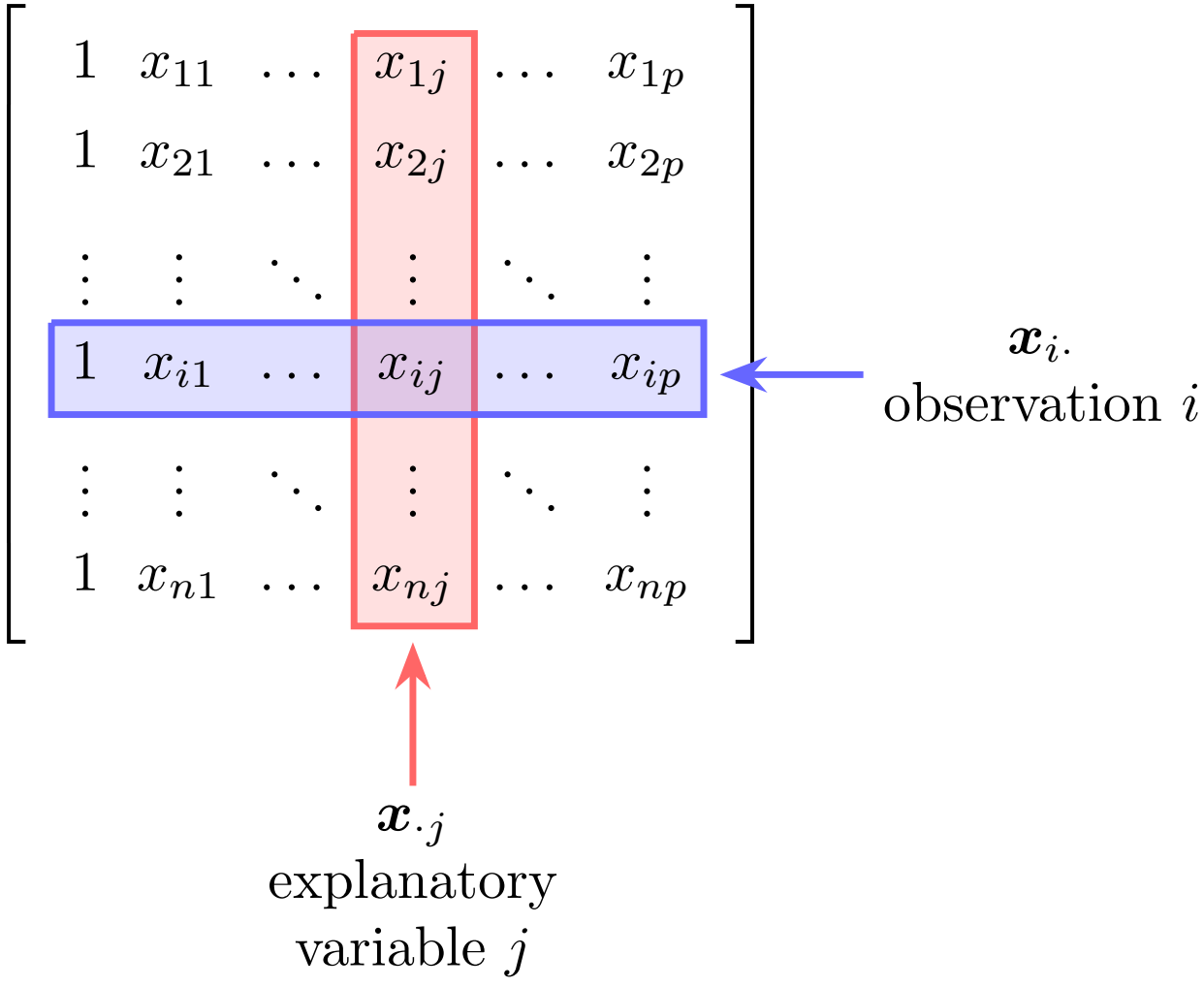
$\begin{bmatrix} 1 & x_{11} & \dots & x_{1j} & \dots & x_{1p} \\ 1 & x_{21} & \dots & x_{2j} & \dots & x_{2p} \\ \vdots & \vdots & \ddots & \vdots & \ddots & \vdots \\ 1 & x_{i1} & \dots & x_{ij} & \dots & x_{ip} \\ \vdots & \vdots & \ddots & \vdots & \ddots & \vdots \\ 1 & x_{n1} & \dots & x_{nj} & \dots & x_{np} \end{bmatrix}$
$\boldsymbol{x}_{i\cdot}$
observation i
$\boldsymbol{x}_{\cdot j}$
explanatory
variable j