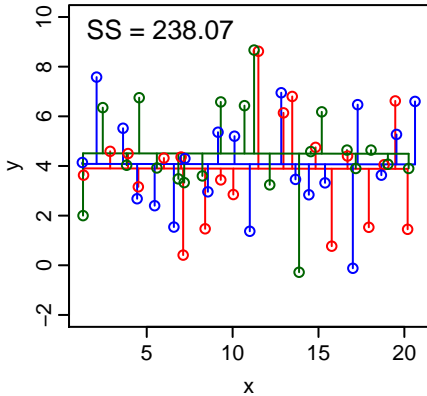
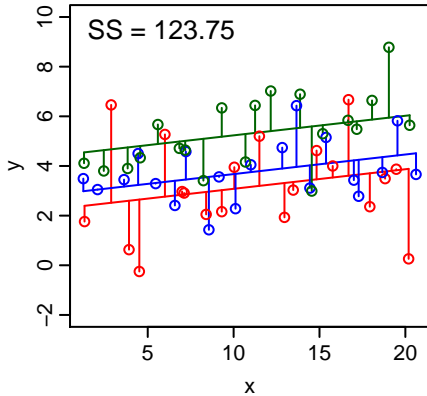


$$y = \beta_1 + \beta_2 x + \beta_3 f_b + \beta_4 f_c$$



$$y = \beta_1 + \beta_2 x + \beta_3 f_b + \beta_4 f_c$$



$$y = \beta_1 + \beta_2 x + \beta_3 f_b + \beta_4 f_c$$

