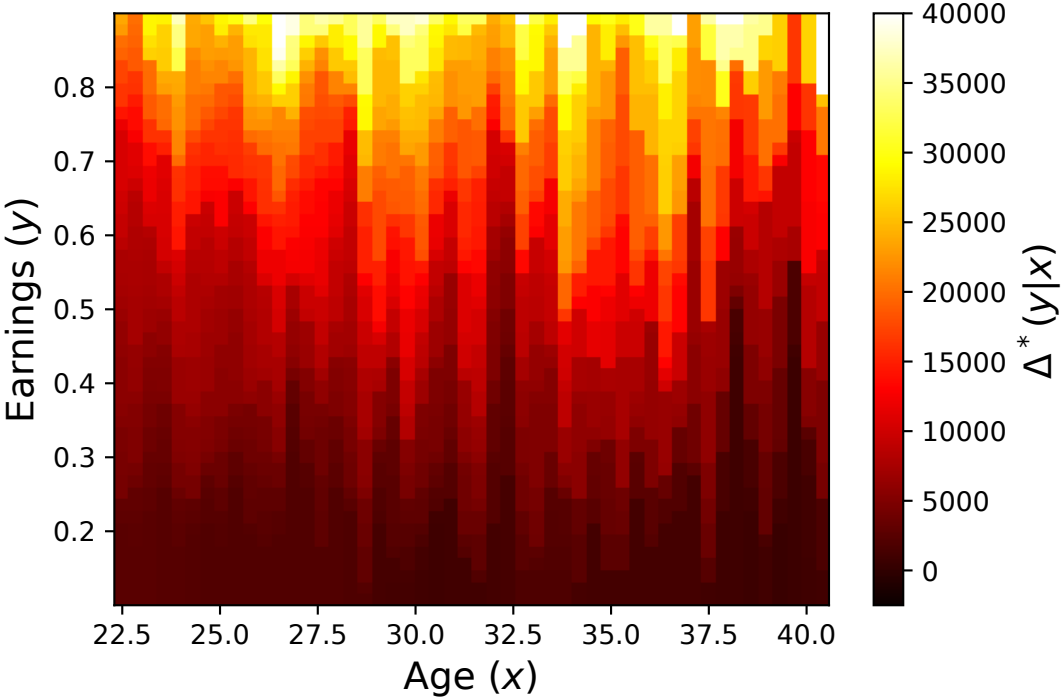
Earnings (y)
0.8
0.7
0.6
0.5
0.4
0.3
0.2
22.5
25.0
27.5
30.0
32.5
35.0
37.5
40.0
Age (x)
40000
35000
30000
25000
20000
15000
10000
5000
0
$\Delta^*(y|x)$