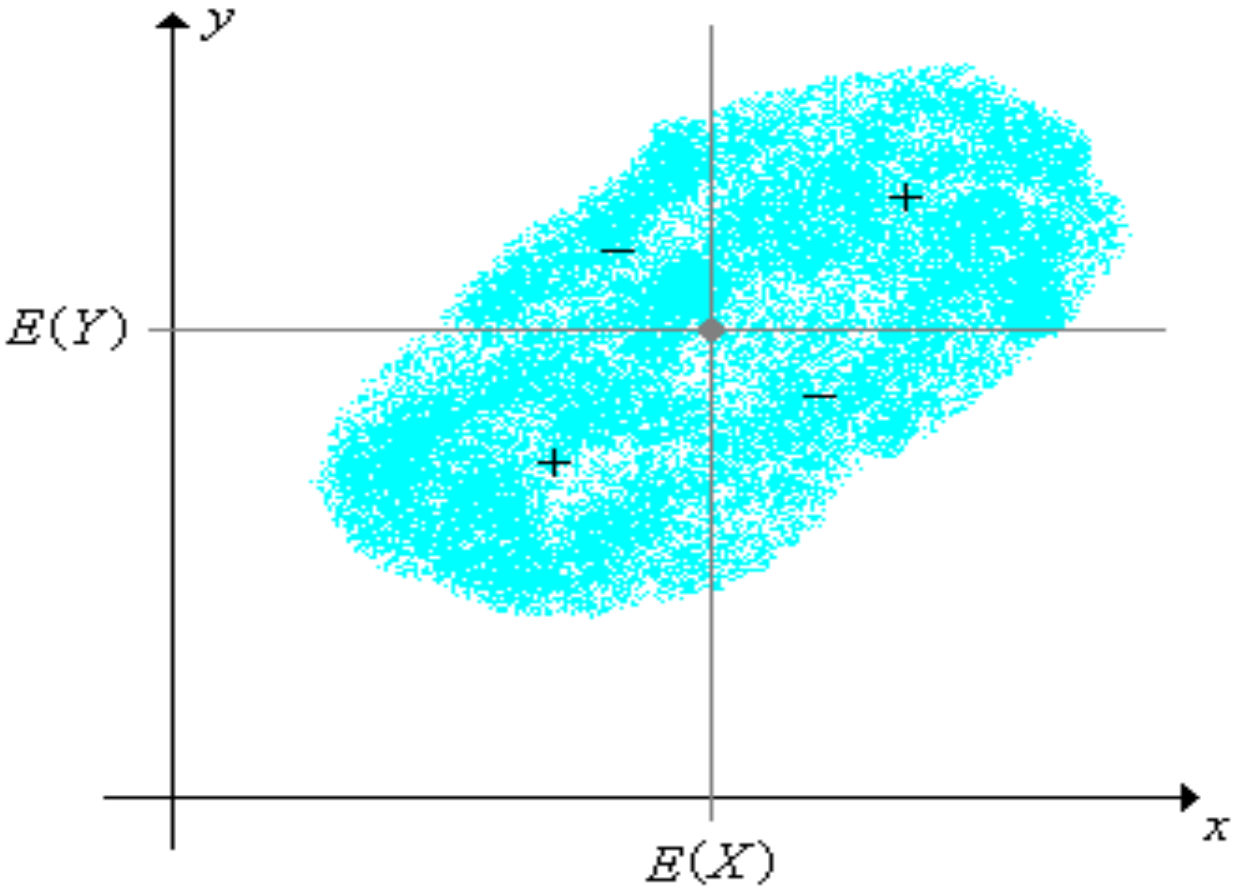Recap on the Covariance (Slide 3)