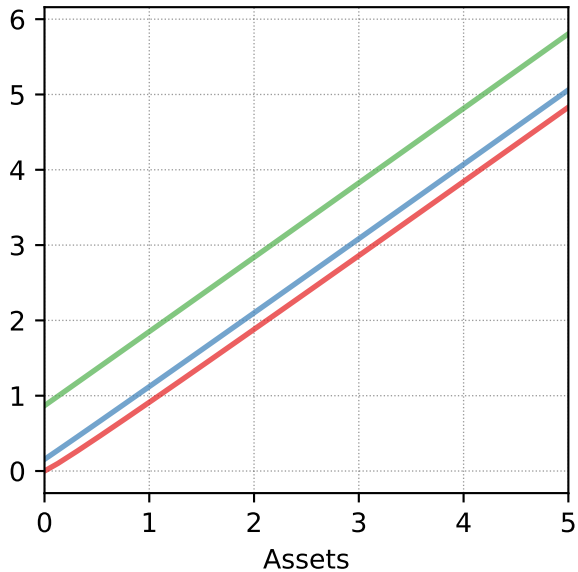


Savings  $a'$ Consumption  $c$ 