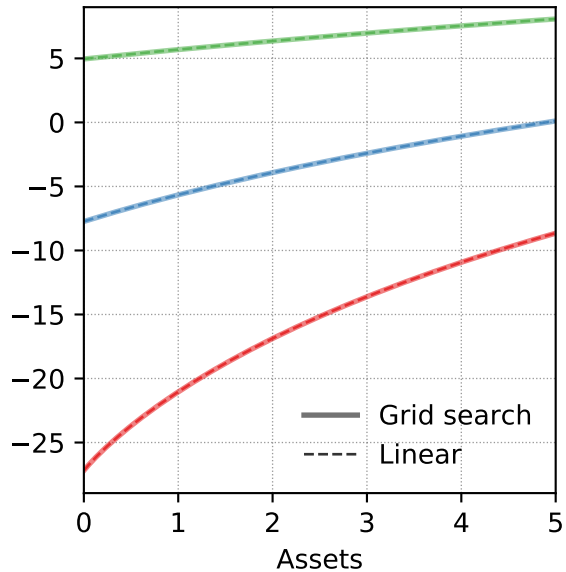
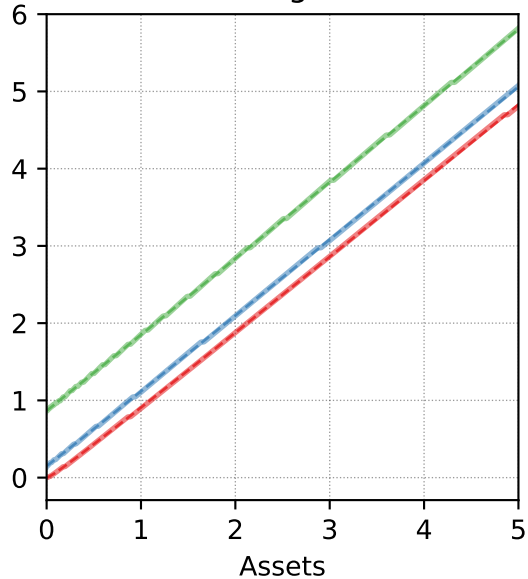


Value func.  $V$ Savings  $a'$ Consumption  $c$ 