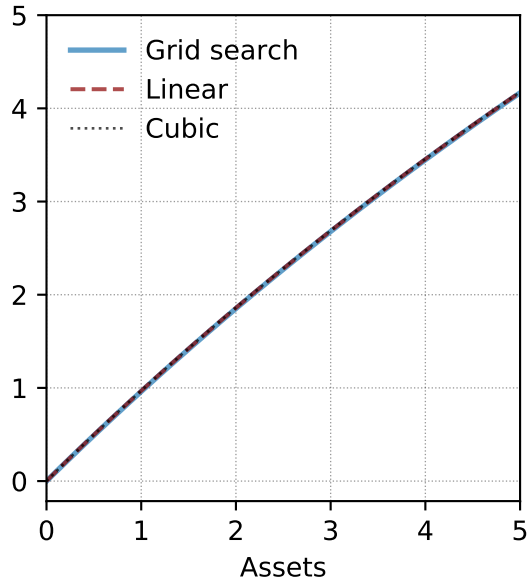
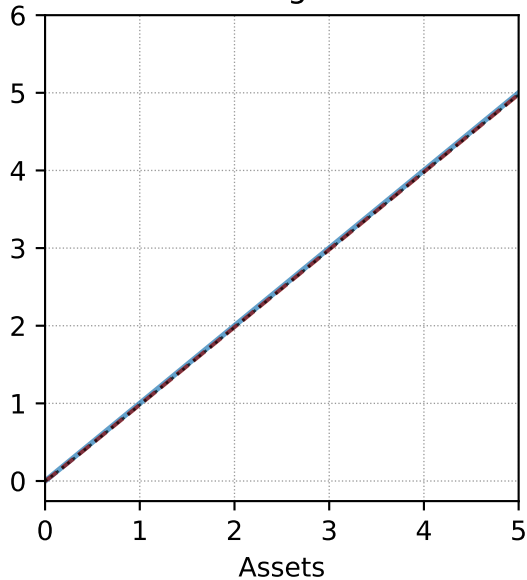


Value func. V Savings a' Consumption c 