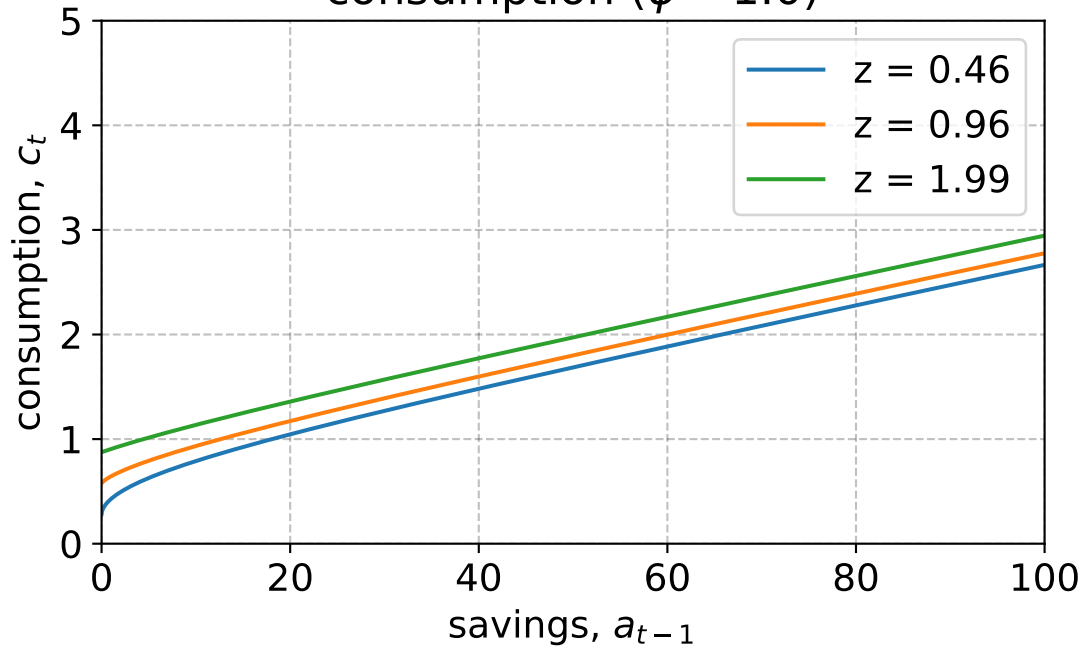


consumption ($\varphi = 1.0$)saving ($\varphi = 1.0$)