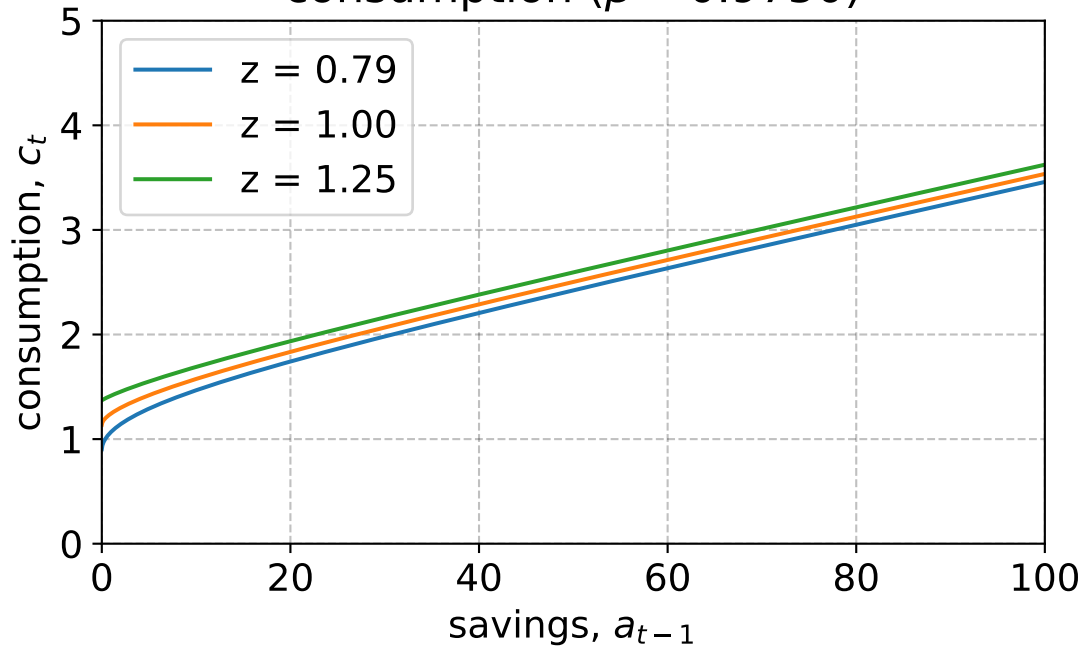


consumption ($\beta = 0.9750$)saving ($\beta = 0.9750$)