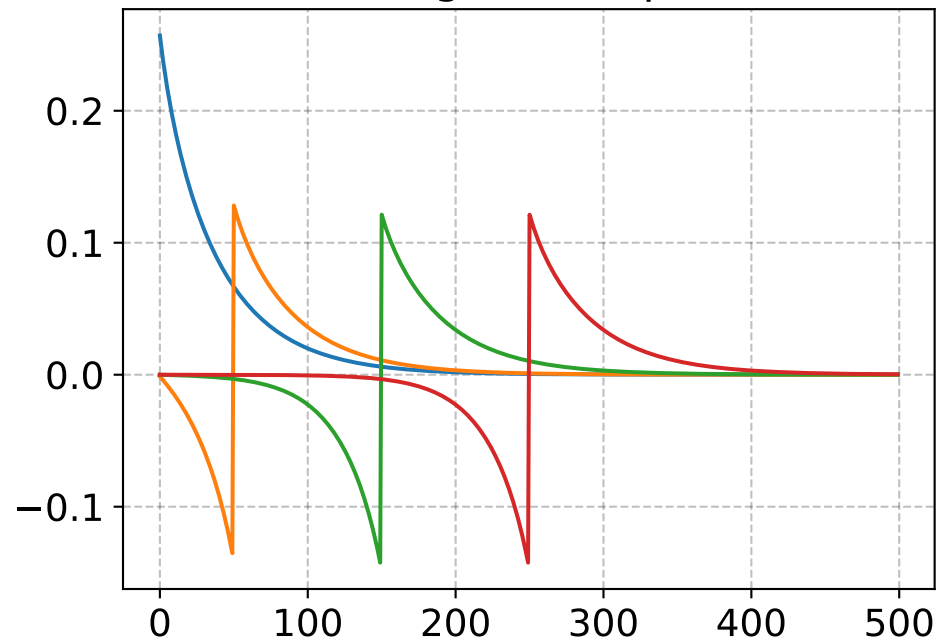


savings, a_t , to phi1



consumption, c_t , to phi1

