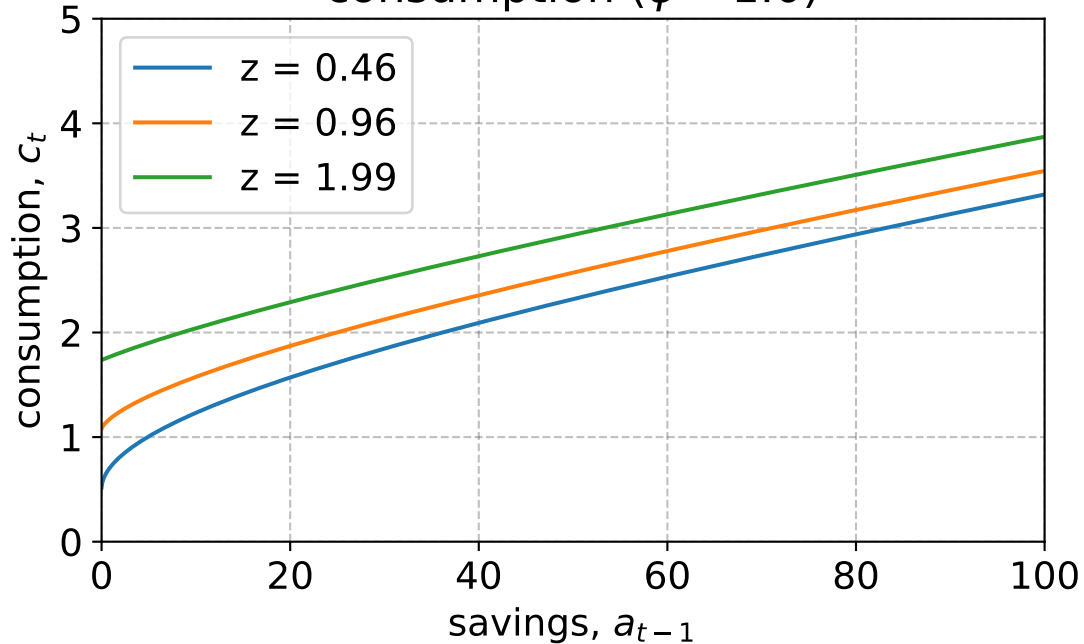


consumption ( $\varphi = 1.0$ )saving ( $\varphi = 1.0$ )