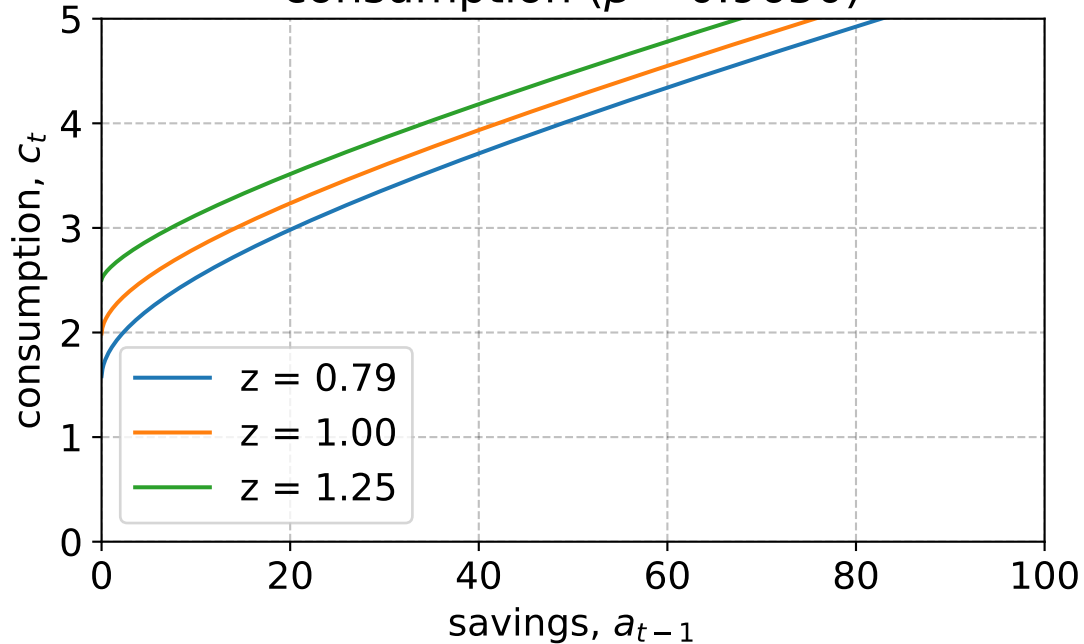


consumption ( $\beta = 0.9650$ )saving ( $\beta = 0.9650$ )