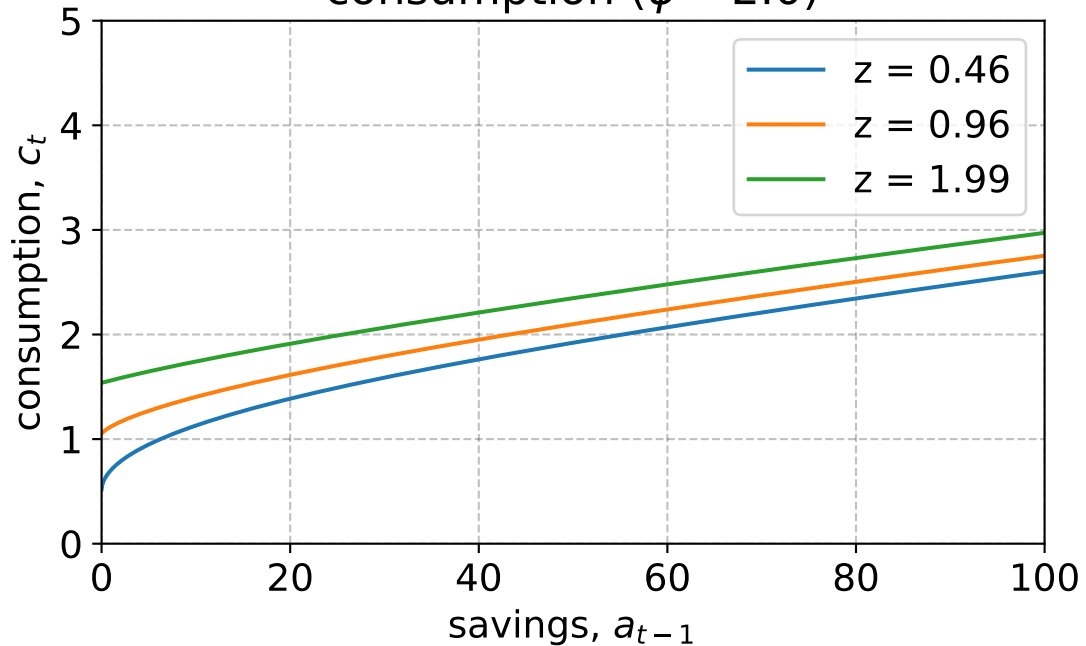


consumption ($\varphi = 2.0$)saving ($\varphi = 2.0$)