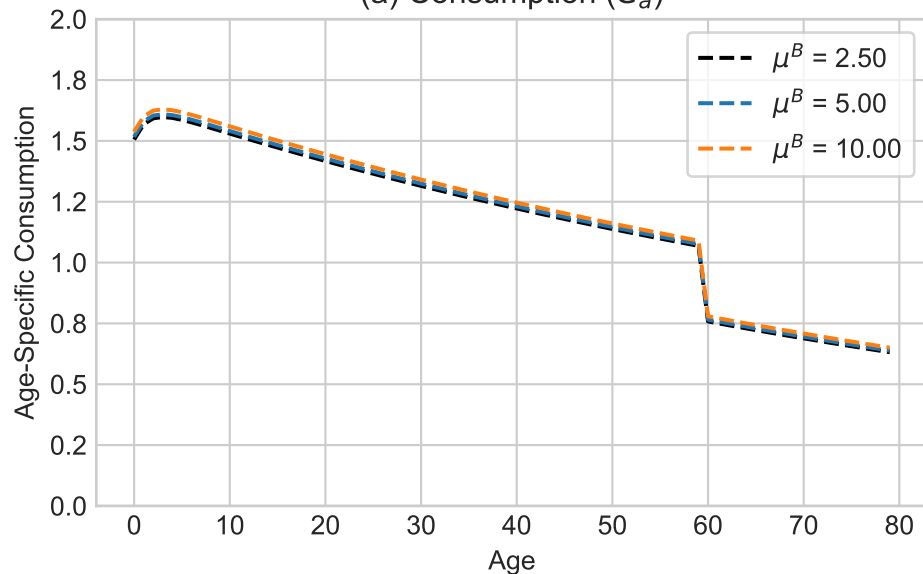
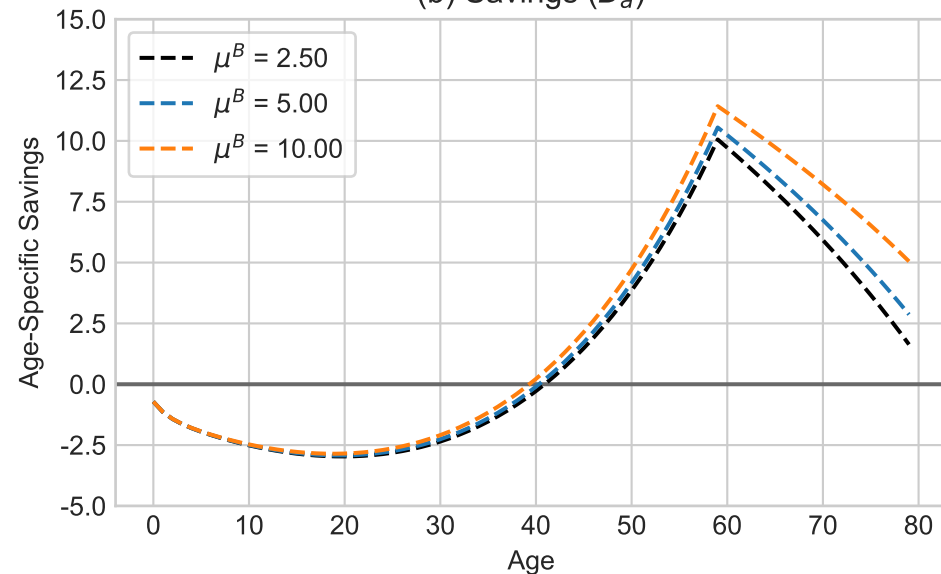
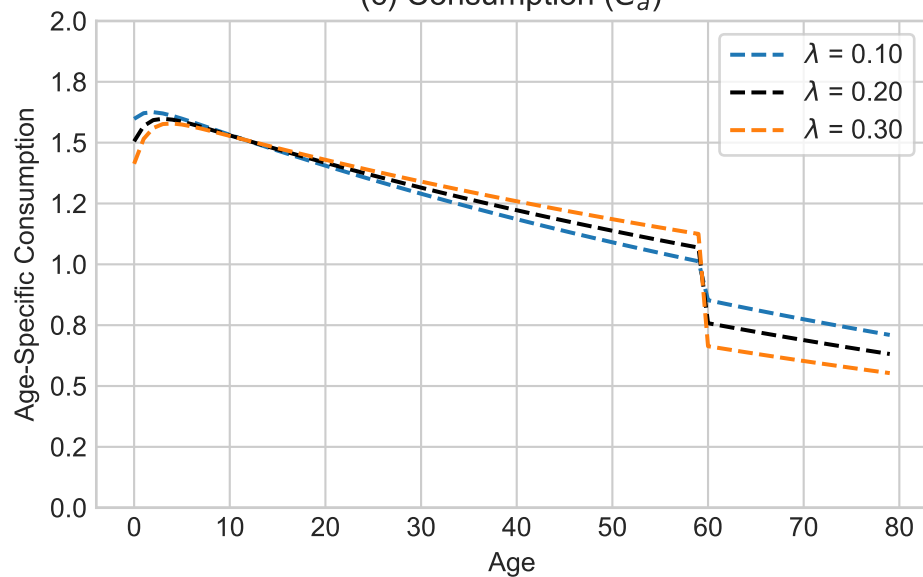


(a) Consumption (C_a)(b) Savings (B_a)(c) Consumption (C_a)(d) Savings (B_a)