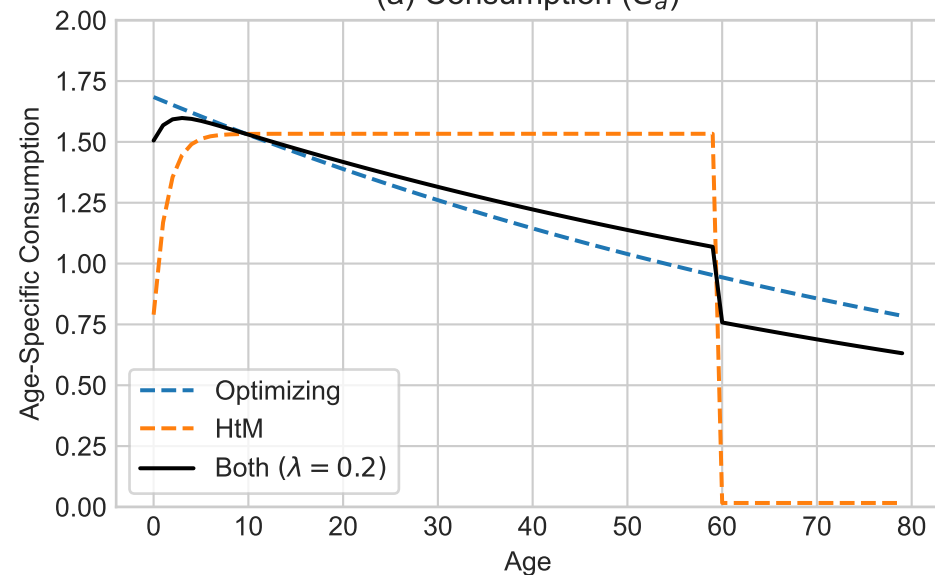
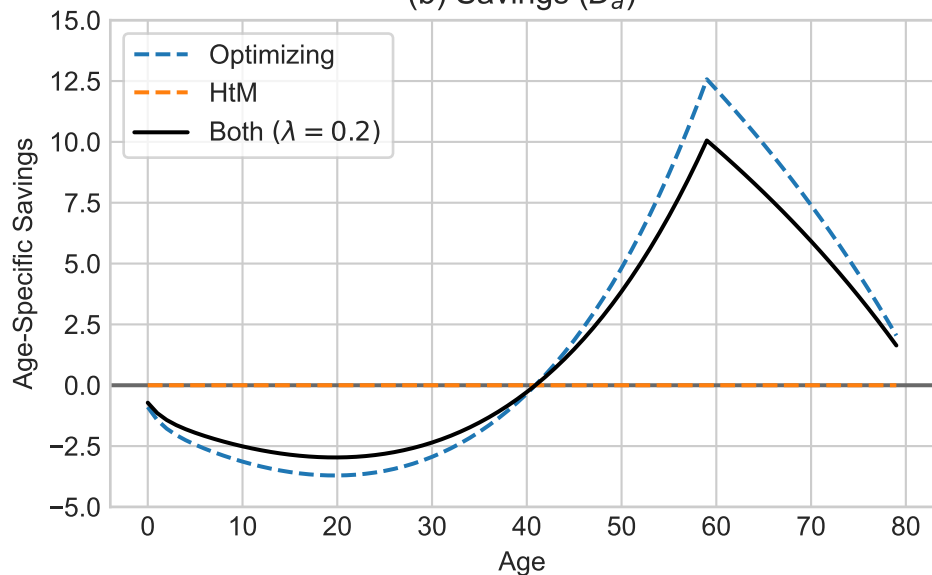
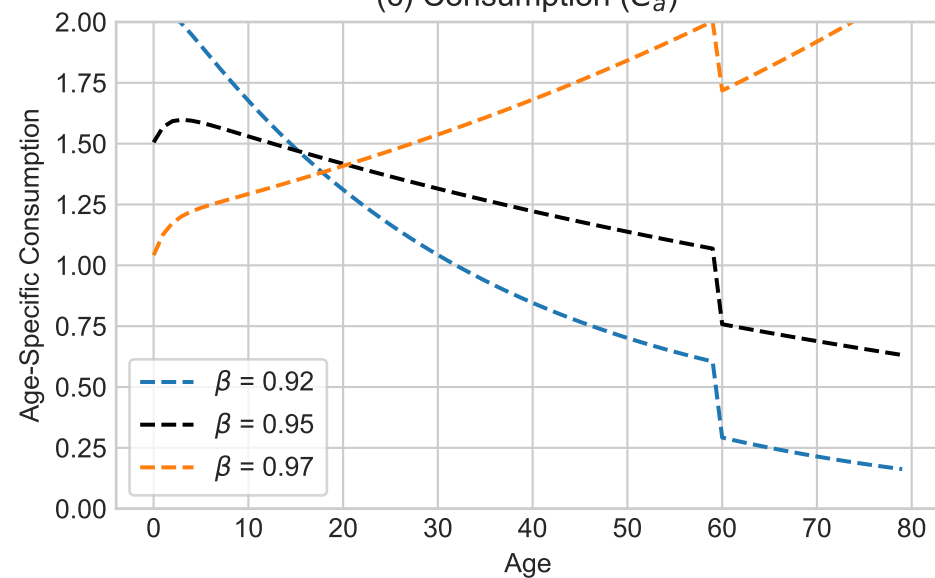


(a) Consumption ( $C_a$ )(b) Savings ( $B_a$ )(c) Consumption ( $C_a$ )(d) Savings ( $B_a$ )