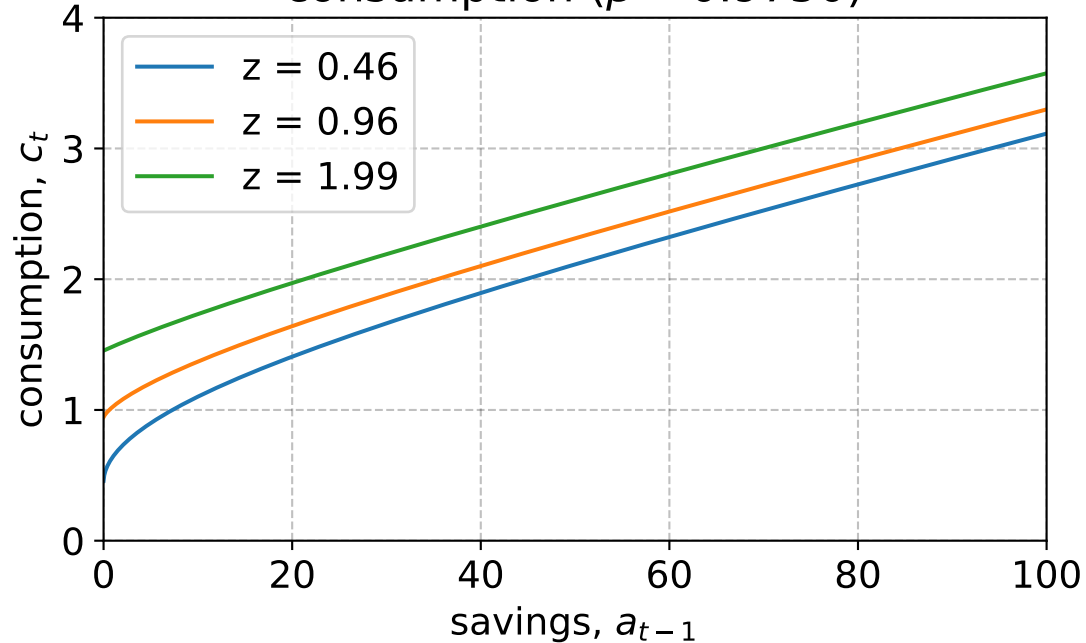


consumption ( $\beta = 0.9750$ )saving ( $\beta = 0.9750$ )