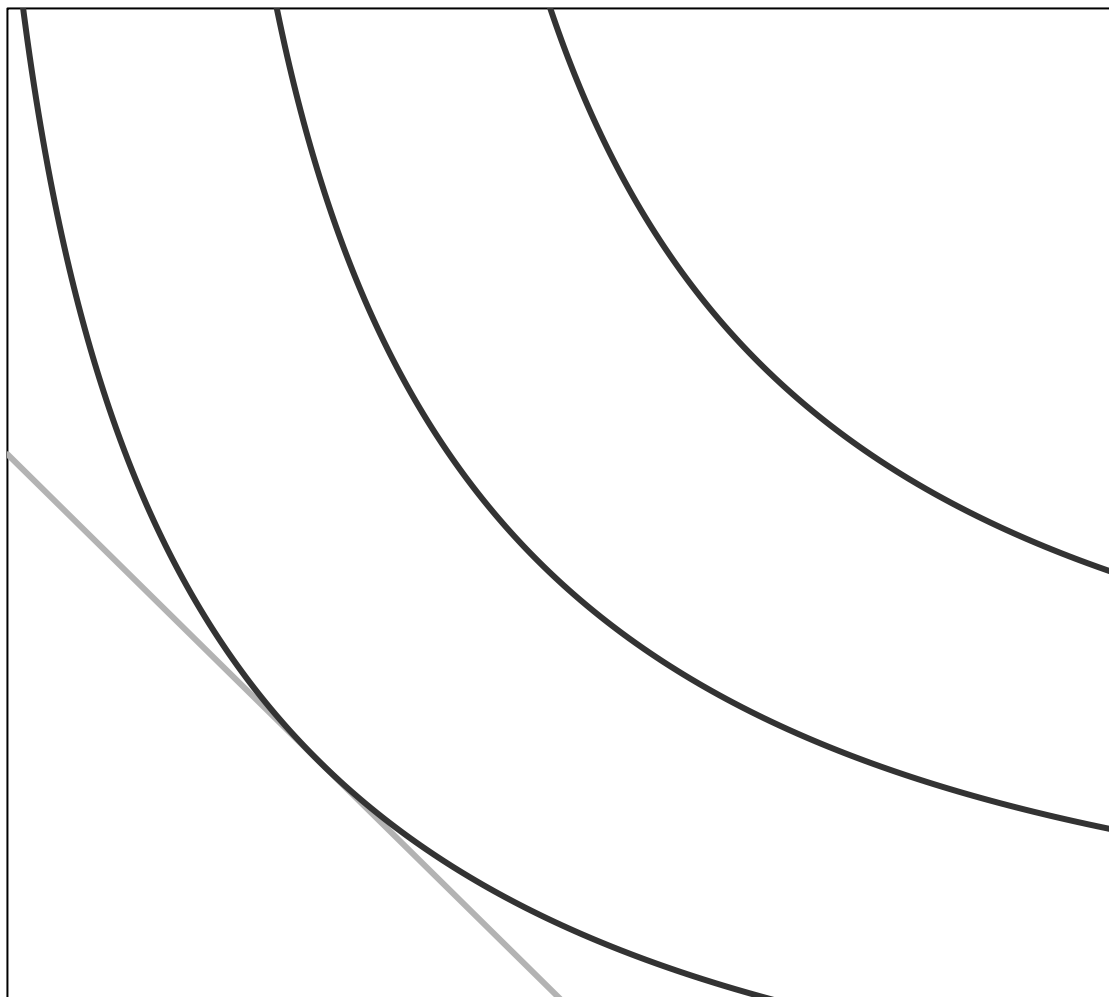


Future Consumption



Present Consumption