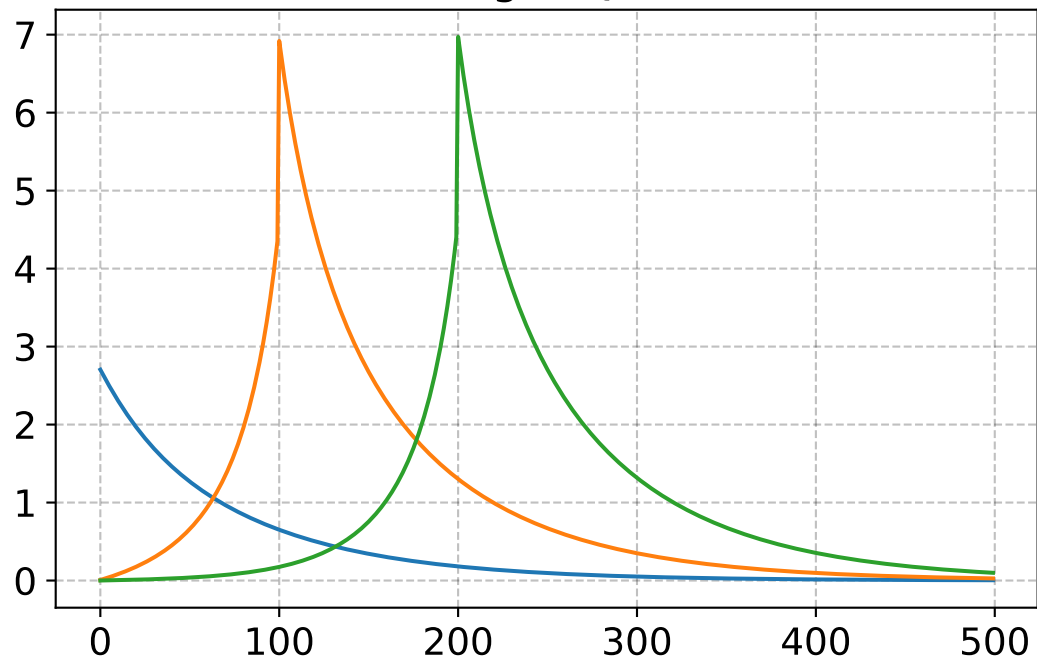
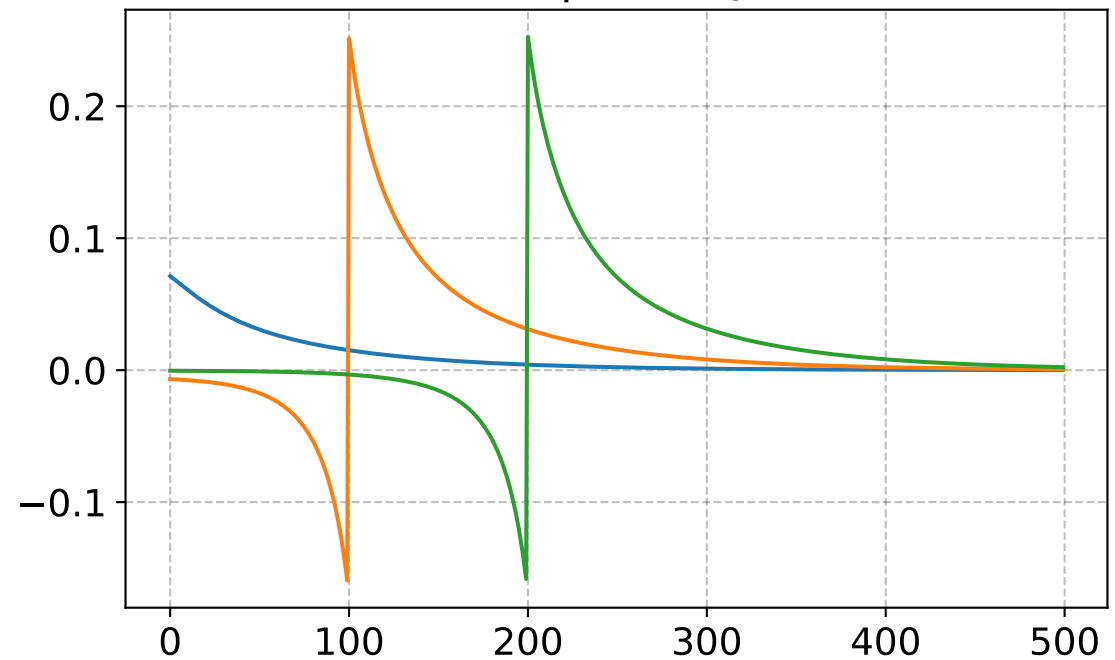


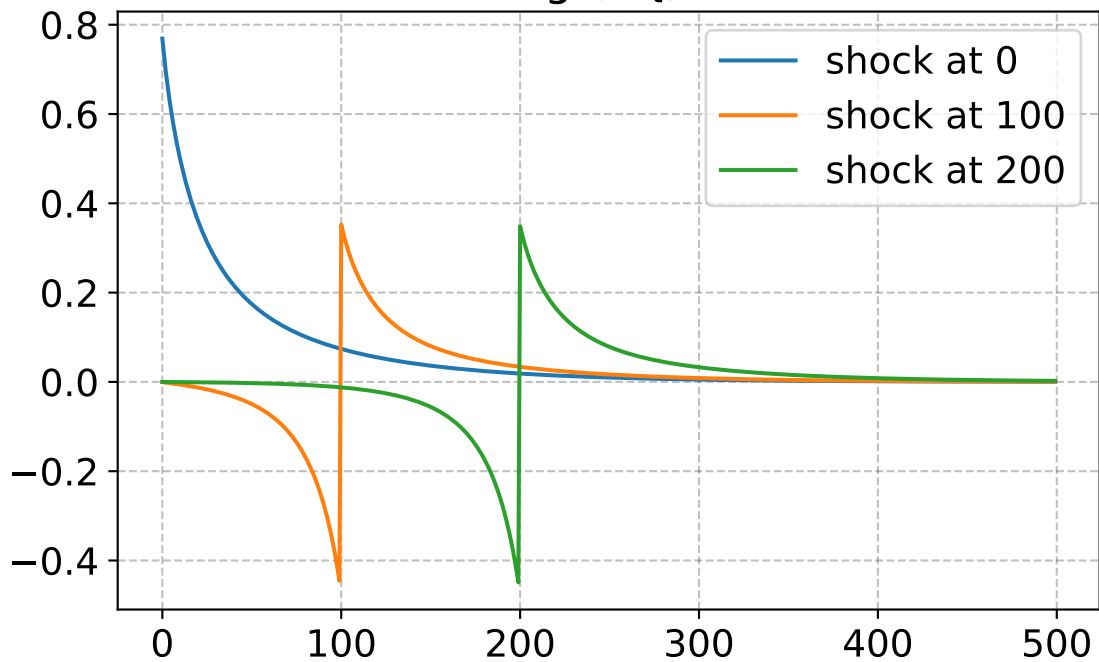
savings, a_t , to r



consumption, c_t , to r



savings, a_t , to w



consumption, c_t , to w

