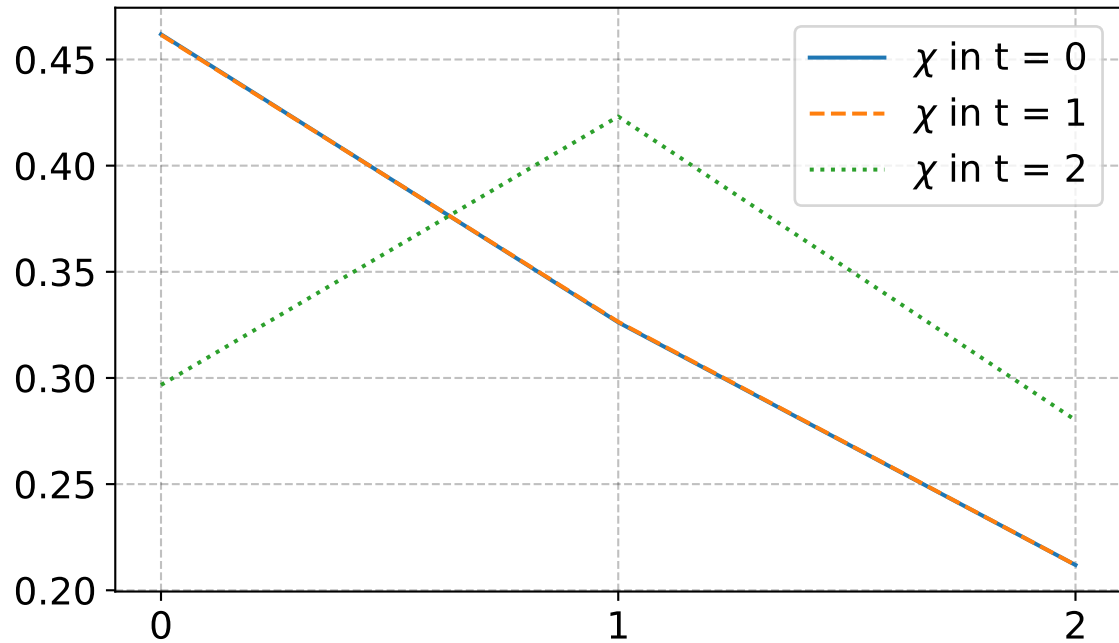


MPC

 $\chi = 0.5$ savings, a_t 