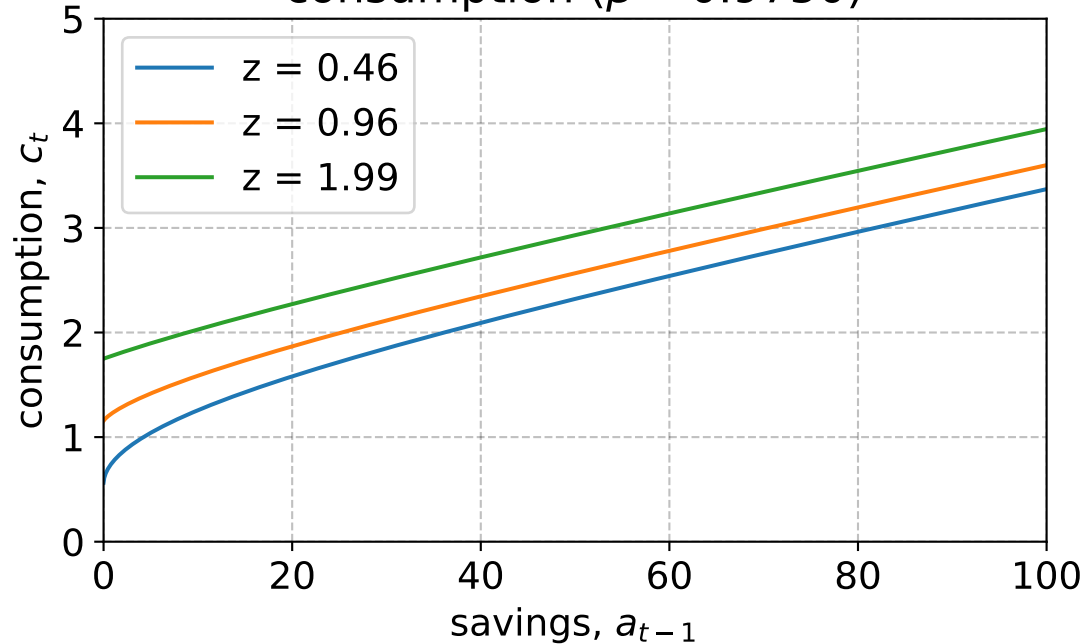


consumption ( $\beta = 0.9750$ )



saving ( $\beta = 0.9750$ )

