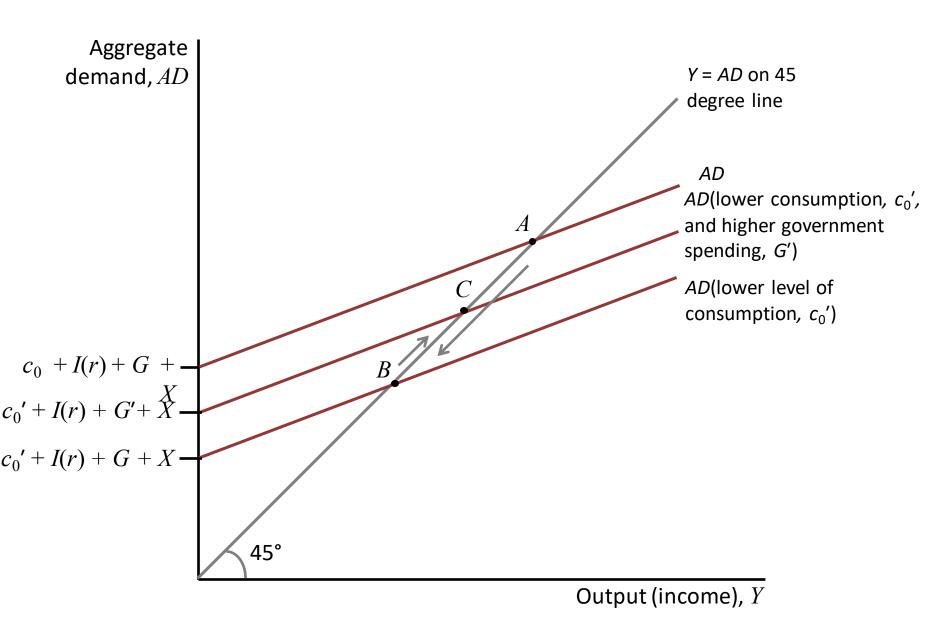
Figure 14.11a.



Note:  $AD = c_0 + c_1(1 - t)Y + I(r) + G + X - mY$