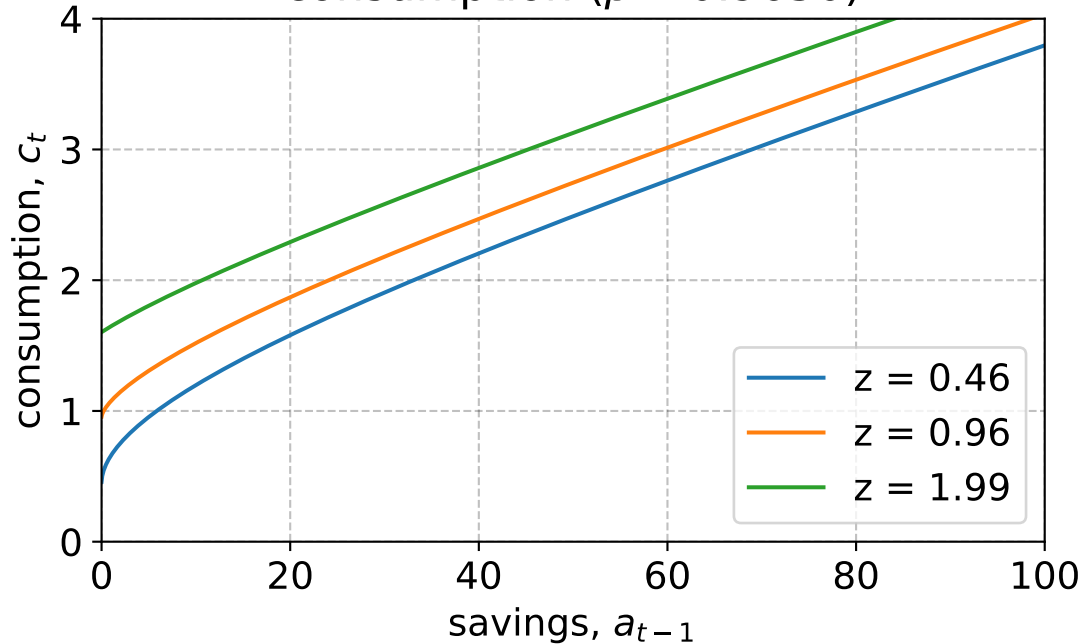


consumption ($\beta = 0.9650$)saving ($\beta = 0.9650$)