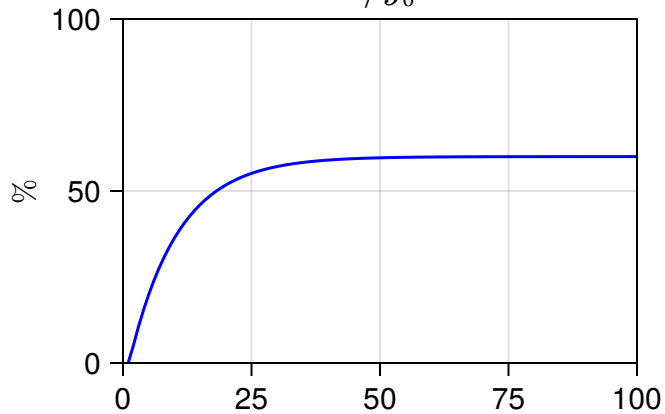
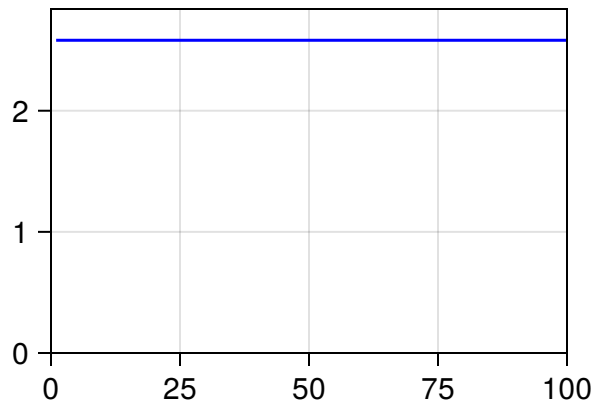
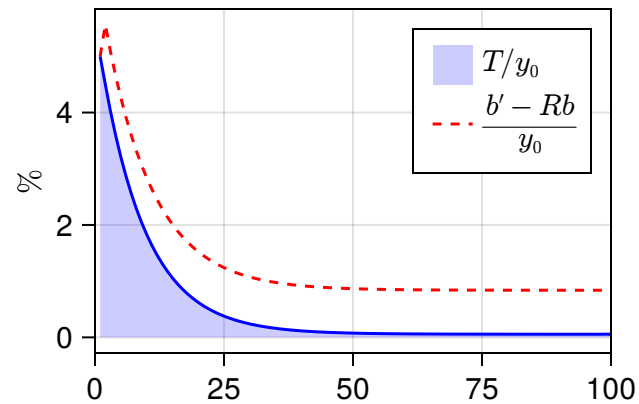
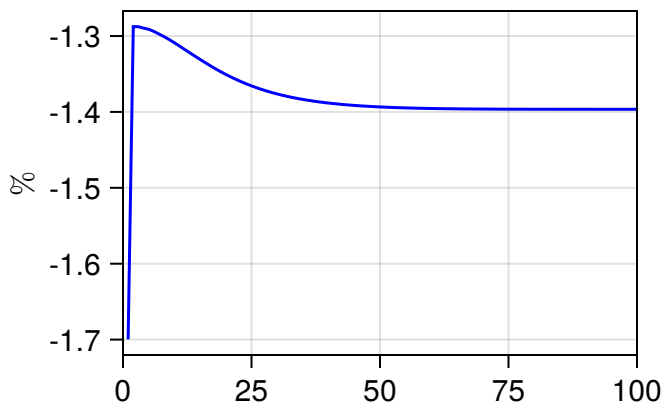
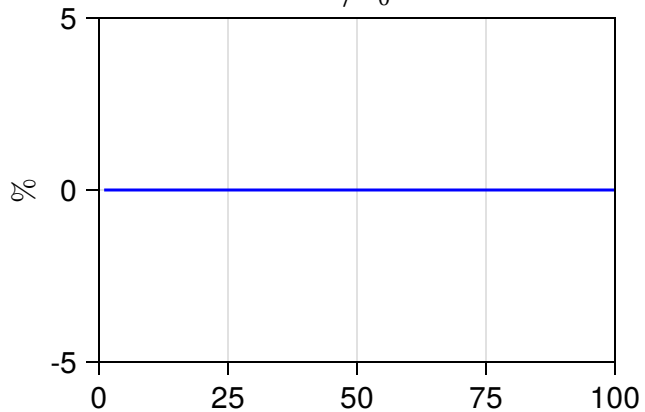


b/y_0  k/y_0  T and $b' - Rb$  r  c/c_0  $\sigma(\log c) - \sigma(\log c_0)$ 