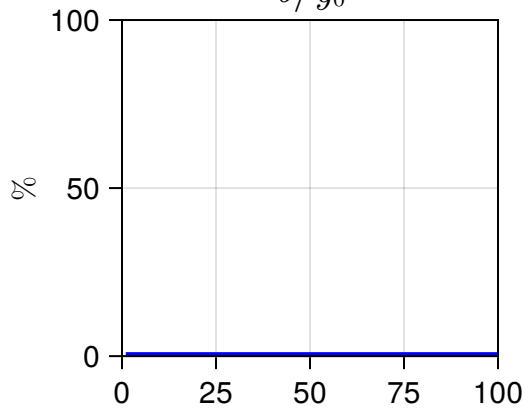
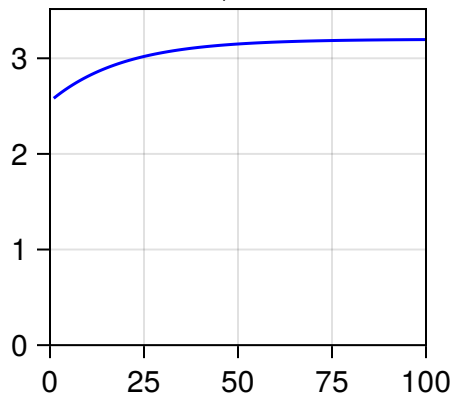
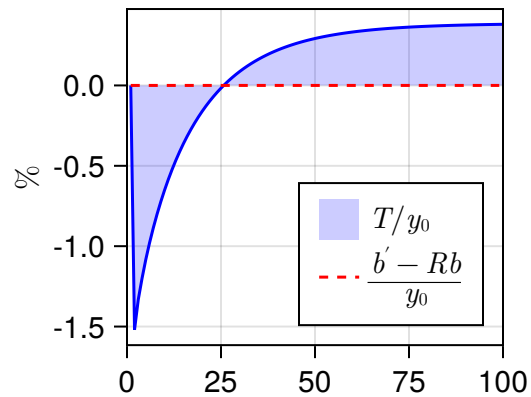
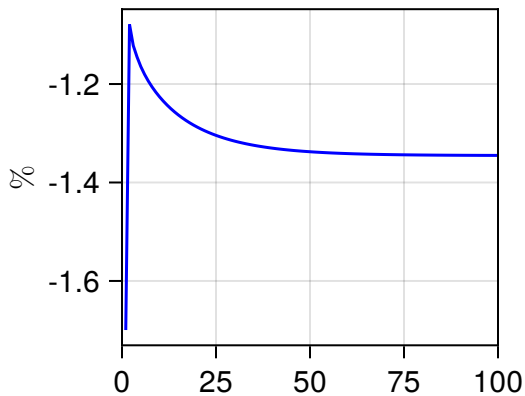
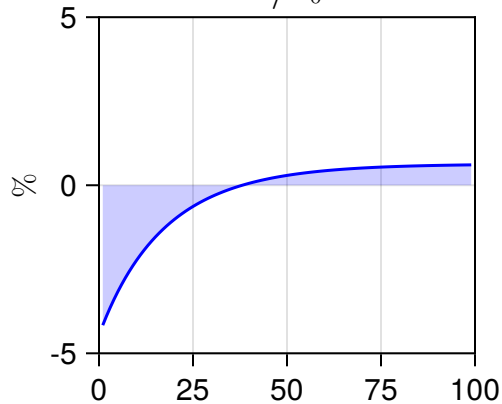


$b/y_0$  $k/y_0$  $T$  and  $b' - Rb$  $r$  $c/c_0$  $\sigma(\log c) - \sigma(\log c_0)$ 