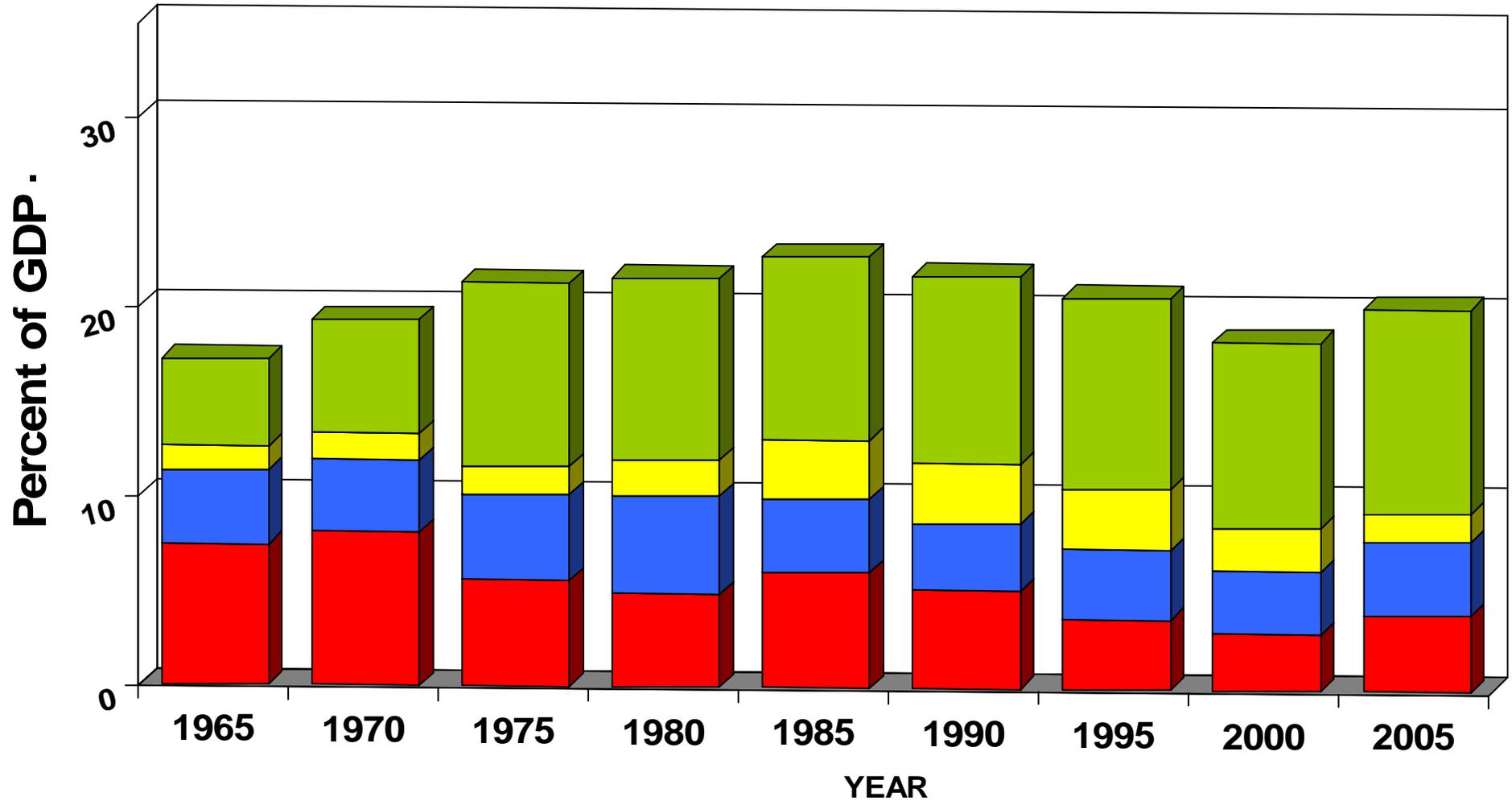


# Composition of Spending



# The Long - Term Spending Problem

