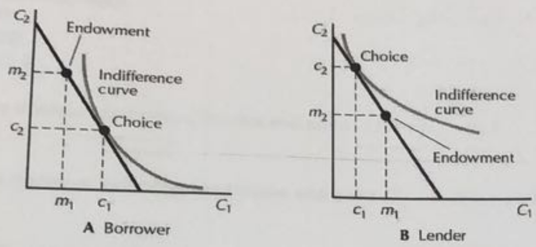
Figure B



When $c_1 > m_1$, the consumer is a borrower (he consumes more than his current income) while the consumer is a lender ~~(or saver)~~ when $c_1 < m_1$ (he has a saving). (Figure 10.3 of Varian)

Figure C

The Intertemporal Budget Constraint