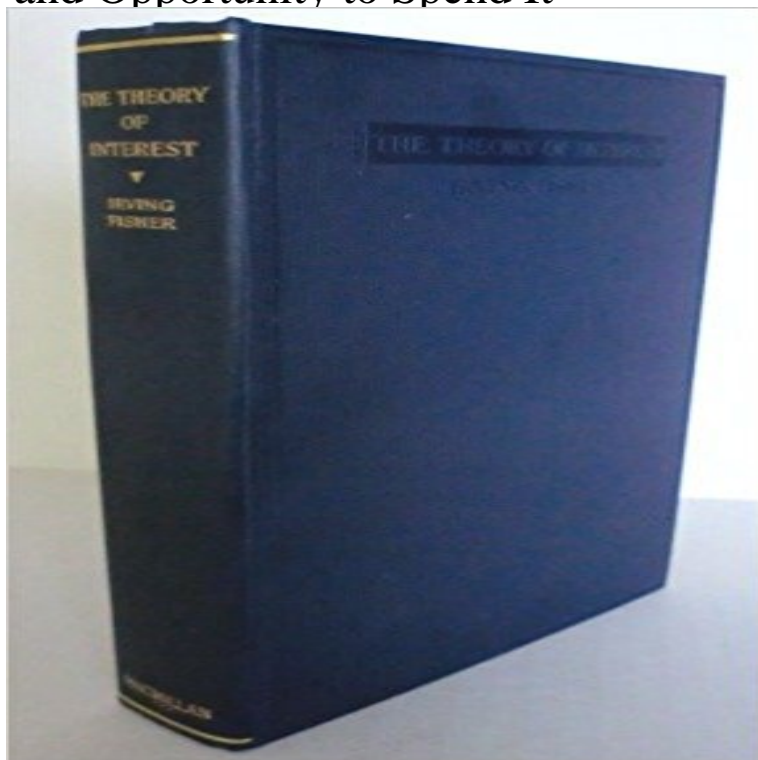


# The Theory of Interest as Determined By Impatience to Spend Income and Opportunity to Spend It



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