- 74 Removals + 24 Additions

```
// SPDX-License-Identifier: AGPL-3.0-or-later
pragma solidity 0.7.5;

interface IOwnable {
  function policy() external view returns (addres
s);

  function renounceManagement() external;

  function pushManagement( address newOwner_ ) exte
rnal;

  function pullManagement() external;
}

contract Ownable is IOwnable {

    address internal _owner;
    address internal _newOwner;

    event OwnershipPushed(address indexed previousO
wner, address indexed newOwner);
    event OwnershipPulled(address indexed previousO
wner, address indexed newOwner);

    constructor () {
        _owner = msg.sender;
        emit OwnershipPushed( address(0), _owner );
    }

    function policy() public view override returns
 (address) {
        return _owner;
    }

    modifier onlyPolicy() {
        require( _owner == msg.sender, "Ownable: ca
ller is not the owner" );
        _;
    }

    function renounceManagement() public virtual ov
erride onlyPolicy() {
        emit OwnershipPushed( _owner, address(0) );
        _owner = address(0);
    }

    function pushManagement( address newOwner_ ) pu
blic virtual override onlyPolicy() {
        require( newOwner_ != address(0), "Ownable:
new owner is the zero address");
        emit OwnershipPushed( _owner, newOwner_ );
        _newOwner = newOwner_;
    }

    function pullManagement() public virtual overri
de {
        require( msg.sender == _newOwner, "Ownable:
must be new owner to pull");
        emit OwnershipPulled( _owner, _newOwner );
        _owner = _newOwner;
    }
}
```

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        require( newOwner_ != address(0), "Ownable:
new owner is the zero address");
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        _newOwner = newOwner_;
    }

    function pullManagement() public virtual overri
de {
        require( msg.sender == _newOwner, "Ownable:
must be new owner to pull");
        emit OwnershipPulled( _owner, _newOwner );
        _owner = _newOwner;
    }
}
```

```
library LowGasSafeMath {
    /// @notice Returns x + y, reverts if sum overflows uint256
    /// @param x The augend
    /// @param y The addend
    /// @return z The sum of x and y
    function add(uint256 x, uint256 y) internal pure returns (uint256 z) {
        require((z = x + y) >= x);
    }

    function add32(uint32 x, uint32 y) internal pure returns (uint32 z) {
        require((z = x + y) >= x);
    }

    /// @notice Returns x - y, reverts if underflows
    /// @param x The minuend
    /// @param y The subtrahend
    /// @return z The difference of x and y
    function sub(uint256 x, uint256 y) internal pure returns (uint256 z) {
        require((z = x - y) <= x);
    }

    function sub32(uint32 x, uint32 y) internal pure returns (uint32 z) {
        require((z = x - y) <= x);
    }

    /// @notice Returns x * y, reverts if overflows
    /// @param x The multiplicand
    /// @param y The multiplier
    /// @return z The product of x and y
    function mul(uint256 x, uint256 y) internal pure returns (uint256 z) {
        require(x == 0 || (z = x * y) / x == y);
    }

    /// @notice Returns x + y, reverts if overflows or underflows
    /// @param x The augend
    /// @param y The addend
    /// @return z The sum of x and y
    function add(int256 x, int256 y) internal pure returns (int256 z) {
        require((z = x + y) >= x == (y >= 0));
    }

    /// @notice Returns x - y, reverts if overflows or underflows
    /// @param x The minuend
    /// @param y The subtrahend
    /// @return z The difference of x and y
    function sub(int256 x, int256 y) internal pure returns (int256 z) {
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library Address {
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        require((z = x + y) >= x == (y >= 0));
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    /// @notice Returns x - y, reverts if overflows or underflows
    /// @param x The minuend
    /// @param y The subtrahend
    /// @return z The difference of x and y
    function sub(int256 x, int256 y) internal pure returns (int256 z) {
        require((z = x - y) <= x == (y >= 0));
    }

    function div(uint256 x, uint256 y) internal pure returns(uint256 z){
        require(y > 0);
        z=x/y;
    }
}

library Address {
```

```
    function isContract(address account) internal view returns (bool) {

        uint256 size;
        // solhint-disable-next-line no-inline-assembly
        assembly { size := extcodesize(account) }
        return size > 0;
    }

    function sendValue(address payable recipient, uint256 amount) internal {
        require(address(this).balance >= amount, "Address: insufficient balance");

        // solhint-disable-next-line avoid-low-level-calls, avoid-call-value
        (bool success, ) = recipient.call{ value: amount }("");
        require(success, "Address: unable to send value, recipient may have reverted");
    }

    function functionCall(address target, bytes memory data) internal returns (bytes memory) {
      return functionCall(target, data, "Address: low-level call failed");
    }

    function functionCall(
        address target,
        bytes memory data,
        string memory errorMessage
    ) internal returns (bytes memory) {
        return _functionCallWithValue(target, data, 0, errorMessage);
    }

    function functionCallWithValue(address target, bytes memory data, uint256 value) internal returns (bytes memory) {
        return functionCallWithValue(target, data, value, "Address: low-level call with value failed");
    }

    function functionCallWithValue(
        address target,
        bytes memory data,
        uint256 value,
        string memory errorMessage
    ) internal returns (bytes memory) {
        require(address(this).balance >= value, "Address: insufficient balance for call");
        require(isContract(target), "Address: call to non-contract");

        // solhint-disable-next-line avoid-low-level-calls
        (bool success, bytes memory returndata) = target.call{ value: value }(data);
        return _verifyCallResult(success, returndata, errorMessage);
    }

    function _functionCallWithValue(
        address target,
        bytes memory data,
        uint256 weiValue,
```

```
    function isContract(address account) internal view returns (bool) {

        uint256 size;
        // solhint-disable-next-line no-inline-assembly
        assembly { size := extcodesize(account) }
        return size > 0;
    }

    function sendValue(address payable recipient, uint256 amount) internal {
        require(address(this).balance >= amount, "Address: insufficient balance");

        // solhint-disable-next-line avoid-low-level-calls, avoid-call-value
        (bool success, ) = recipient.call{ value: amount }("");
        require(success, "Address: unable to send value, recipient may have reverted");
    }

    function functionCall(address target, bytes memory data) internal returns (bytes memory) {
      return functionCall(target, data, "Address: low-level call failed");
    }

    function functionCall(
        address target,
        bytes memory data,
        string memory errorMessage
    ) internal returns (bytes memory) {
        return _functionCallWithValue(target, data, 0, errorMessage);
    }

    function functionCallWithValue(address target, bytes memory data, uint256 value) internal returns (bytes memory) {
        return functionCallWithValue(target, data, value, "Address: low-level call with value failed");
    }

    function functionCallWithValue(
        address target,
        bytes memory data,
        uint256 value,
        string memory errorMessage
    ) internal returns (bytes memory) {
        require(address(this).balance >= value, "Address: insufficient balance for call");
        require(isContract(target), "Address: call to non-contract");

        // solhint-disable-next-line avoid-low-level-calls
        (bool success, bytes memory returndata) = target.call{ value: value }(data);
        return _verifyCallResult(success, returndata, errorMessage);
    }

    function _functionCallWithValue(
        address target,
        bytes memory data,
        uint256 weiValue,
```

```
        string memory errorMessage
    ) private returns (bytes memory) {
        require(isContract(target), "Address: call to non-contract");

        // solhint-disable-next-line avoid-low-level-calls
        (bool success, bytes memory returndata) = target.call{ value: weiValue }(data);
        if (success) {
            return returndata;
        } else {
            // Look for revert reason and bubble it up if present
            if (returndata.length > 0) {
                // The easiest way to bubble the revert reason is using memory via assembly

                // solhint-disable-next-line no-inline-assembly
                assembly {
                    let returndata_size := mload(returndata)
                    revert(add(32, returndata), returndata_size)
                }
            } else {
                revert(errorMessage);
            }
        }
    }

    function functionStaticCall(address target, bytes memory data) internal view returns (bytes memory) {
        return functionStaticCall(target, data, "Address: low-level static call failed");
    }

    function functionStaticCall(
        address target,
        bytes memory data,
        string memory errorMessage
    ) internal view returns (bytes memory) {
        require(isContract(target), "Address: static call to non-contract");

        // solhint-disable-next-line avoid-low-level-calls
        (bool success, bytes memory returndata) = target.staticcall(data);
        return _verifyCallResult(success, returndata, errorMessage);
    }

    function functionDelegateCall(address target, bytes memory data) internal returns (bytes memory) {
        return functionDelegateCall(target, data, "Address: low-level delegate call failed");
    }

    function functionDelegateCall(
        address target,
        bytes memory data,
        string memory errorMessage
    ) internal returns (bytes memory) {
        require(isContract(target), "Address: delegate call to non-contract");

```

```
        string memory errorMessage
    ) private returns (bytes memory) {
        require(isContract(target), "Address: call to non-contract");

        // solhint-disable-next-line avoid-low-level-calls
        (bool success, bytes memory returndata) = target.call{ value: weiValue }(data);
        if (success) {
            return returndata;
        } else {
            // Look for revert reason and bubble it up if present
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                    let returndata_size := mload(returndata)
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                }
            } else {
                revert(errorMessage);
            }
        }
    }

    function functionStaticCall(address target, bytes memory data) internal view returns (bytes memory) {
        return functionStaticCall(target, data, "Address: low-level static call failed");
    }

    function functionStaticCall(
        address target,
        bytes memory data,
        string memory errorMessage
    ) internal view returns (bytes memory) {
        require(isContract(target), "Address: static call to non-contract");

        // solhint-disable-next-line avoid-low-level-calls
        (bool success, bytes memory returndata) = target.staticcall(data);
        return _verifyCallResult(success, returndata, errorMessage);
    }

    function functionDelegateCall(address target, bytes memory data) internal returns (bytes memory) {
        return functionDelegateCall(target, data, "Address: low-level delegate call failed");
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        address target,
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```

```
        // solhint-disable-next-line avoid-low-level-calls
        (bool success, bytes memory returndata) = target.delegatecall(data);
        return _verifyCallResult(success, returndata, errorMessage);
    }

    function _verifyCallResult(
        bool success,
        bytes memory returndata,
        string memory errorMessage
    ) private pure returns(bytes memory) {
        if (success) {
            return returndata;
        } else {
            if (returndata.length > 0) {

                assembly {
                    let returndata_size := mload(returndata)
                    revert(add(32, returndata), returndata_size)
                }
            } else {
                revert(errorMessage);
            }
        }
    }

    function addressToString(address _address) internal pure returns(string memory) {
        bytes32 _bytes = bytes32(uint256(_address));
        bytes memory HEX = "0123456789abcdef";
        bytes memory _addr = new bytes(42);

        _addr[0] = '0';
        _addr[1] = 'x';

        for(uint256 i = 0; i < 20; i++) {
            _addr[2+i*2] = HEX[uint8(_bytes[i + 12] >> 4)];
            _addr[3+i*2] = HEX[uint8(_bytes[i + 12] & 0x0f)];
        }

        return string(_addr);

    }
}

interface IERC20 {
    function decimals() external view returns (uint8);

    function totalSupply() external view returns (uint256);

    function balanceOf(address account) external view returns (uint256);

    function transfer(address recipient, uint256 amount) external returns (bool);

    function allowance(address owner, address spender) external view returns (uint256);

    function approve(address spender, uint256 amount) external returns (bool);

```


```
        // solhint-disable-next-line avoid-low-level-calls
        (bool success, bytes memory returndata) = target.delegatecall(data);
        return _verifyCallResult(success, returndata, errorMessage);
    }

    function _verifyCallResult(
        bool success,
        bytes memory returndata,
        string memory errorMessage
    ) private pure returns(bytes memory) {
        if (success) {
            return returndata;
        } else {
            if (returndata.length > 0) {

                assembly {
                    let returndata_size := mload(returndata)
                    revert(add(32, returndata), returndata_size)
                }
            } else {
                revert(errorMessage);
            }
        }
    }

    function addressToString(address _address) internal pure returns(string memory) {
        bytes32 _bytes = bytes32(uint256(_address));
        bytes memory HEX = "0123456789abcdef";
        bytes memory _addr = new bytes(42);

        _addr[0] = '0';
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    function allowance(address owner, address spender) external view returns (uint256);

    function approve(address spender, uint256 amount) external returns (bool);

```

```
    function transferFrom(address sender, address recipient, uint256 amount) external returns (bool);

    event Transfer(address indexed from, address indexed to, uint256 value);

    event Approval(address indexed owner, address indexed spender, uint256 value);
}

library SafeERC20 {
    using LowGasSafeMath for uint256;
    using Address for address;

    function safeTransfer(IERC20 token, address to, uint256 value) internal {
        _callOptionalReturn(token, abi.encodeWithSelector(token.transfer.selector, to, value));
    }

    function safeTransferFrom(IERC20 token, address from, address to, uint256 value) internal {
        _callOptionalReturn(token, abi.encodeWithSelector(token.transferFrom.selector, from, to, value));
    }

    function safeApprove(IERC20 token, address spender, uint256 value) internal {

        require((value == 0) || (token.allowance(address(this), spender) == 0),
            "SafeERC20: approve from non-zero to non-zero allowance"
        );
        _callOptionalReturn(token, abi.encodeWithSelector(token.approve.selector, spender, value));
    }

    function safeIncreaseAllowance(IERC20 token, address spender, uint256 value) internal {
        uint256 newAllowance = token.allowance(address(this), spender).add(value);
        _callOptionalReturn(token, abi.encodeWithSelector(token.approve.selector, spender, newAllowance));
    }

    function safeDecreaseAllowance(IERC20 token, address spender, uint256 value) internal {
        uint256 newAllowance = token.allowance(address(this), spender)
            .sub(value);
        _callOptionalReturn(token, abi.encodeWithSelector(token.approve.selector, spender, newAllowance));
    }

    function _callOptionalReturn(IERC20 token, bytes memory data) private {

        bytes memory returndata = address(token).functionCall(data, "SafeERC20: low-level call failed");
        if (returndata.length > 0) { // Return data is optional
            // solhint-disable-next-line max-line-length
            require(abi.decode(returndata, (bool)), "SafeERC20: ERC20 operation did not succeed");
```

```
    function transferFrom(address sender, address recipient, uint256 amount) external returns (bool);

    event Transfer(address indexed from, address indexed to, uint256 value);

    event Approval(address indexed owner, address indexed spender, uint256 value);
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        require((value == 0) || (token.allowance(address(this), spender) == 0),
            "SafeERC20: approve from non-zero to non-zero allowance"
        );
        _callOptionalReturn(token, abi.encodeWithSelector(token.approve.selector, spender, value));
    }

    function safeIncreaseAllowance(IERC20 token, address spender, uint256 value) internal {
        uint256 newAllowance = token.allowance(address(this), spender).add(value);
        _callOptionalReturn(token, abi.encodeWithSelector(token.approve.selector, spender, newAllowance));
    }

    function safeDecreaseAllowance(IERC20 token, address spender, uint256 value) internal {
        uint256 newAllowance = token.allowance(address(this), spender)
            .sub(value);
        _callOptionalReturn(token, abi.encodeWithSelector(token.approve.selector, spender, newAllowance));
    }

    function _callOptionalReturn(IERC20 token, bytes memory data) private {

        bytes memory returndata = address(token).functionCall(data, "SafeERC20: low-level call failed");
        if (returndata.length > 0) { // Return data is optional
            // solhint-disable-next-line max-line-length
            require(abi.decode(returndata, (bool)), "SafeERC20: ERC20 operation did not succeed");
```

```
        }
    }
}

library FullMath {
    function fullMul(uint256 x, uint256 y) private pure returns (uint256 l, uint256 h) {
        uint256 mm = mulmod(x, y, uint256(-1));
        l = x * y;
        h = mm - l;
        if (mm < l) h -= 1;
    }

    function fullDiv(
        uint256 l,
        uint256 h,
        uint256 d
    ) private pure returns (uint256) {
        uint256 pow2 = d & -d;
        d /= pow2;
        l /= pow2;
        l += h * ((-pow2) / pow2 + 1);
        uint256 r = 1;
        r *= 2 - d * r;
        r *= 2 - d * r;
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        r *= 2 - d * r;
        r *= 2 - d * r;
        return l * r;
    }

    function mulDiv(
        uint256 x,
        uint256 y,
        uint256 d
    ) internal pure returns (uint256) {
        (uint256 l, uint256 h) = fullMul(x, y);
        uint256 mm = mulmod(x, y, d);
        if (mm > l) h -= 1;
        l -= mm;
        require(h < d, 'FullMath::mulDiv: overflow');
        return fullDiv(l, h, d);
    }
}

library FixedPoint {

    struct uq112x112 {
        uint224 _x;
    }

    struct uq144x112 {
        uint256 _x;
    }

    uint8 private constant RESOLUTION = 112;
    uint256 private constant Q112 = 0x10000000000000000000000000000;
    uint256 private constant Q224 = 0x100000000000000000000000000000000000000000000000000000000;
    uint256 private constant LOWER_MASK = 0xffffffffffffffffffffffff; // decimal of UQ*x112 (lower 112 bits)
```

```
        }
    }
}

library FullMath {
    function fullMul(uint256 x, uint256 y) private pure returns (uint256 l, uint256 h) {
        uint256 mm = mulmod(x, y, uint256(-1));
        l = x * y;
        h = mm - l;
        if (mm < l) h -= 1;
    }

    function fullDiv(
        uint256 l,
        uint256 h,
        uint256 d
    ) private pure returns (uint256) {
        uint256 pow2 = d & -d;
        d /= pow2;
        l /= pow2;
        l += h * ((-pow2) / pow2 + 1);
        uint256 r = 1;
        r *= 2 - d * r;
        r *= 2 - d * r;
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        return l * r;
    }

    function mulDiv(
        uint256 x,
        uint256 y,
        uint256 d
    ) internal pure returns (uint256) {
        (uint256 l, uint256 h) = fullMul(x, y);
        uint256 mm = mulmod(x, y, d);
        if (mm > l) h -= 1;
        l -= mm;
        require(h < d, 'FullMath::mulDiv: overflow');
        return fullDiv(l, h, d);
    }
}

library FixedPoint {

    struct uq112x112 {
        uint224 _x;
    }

    struct uq144x112 {
        uint256 _x;
    }

    uint8 private constant RESOLUTION = 112;
    uint256 private constant Q112 = 0x10000000000000000000000000000;
    uint256 private constant Q224 = 0x100000000000000000000000000000000000000000000000000000000;
    uint256 private constant LOWER_MASK = 0xffffffffffffffffffffffff; // decimal of UQ*x112 (lower 112 bits)
```

```
    function decode(uq112x112 memory self) internal pure returns (uint112) {
        return uint112(self._x >> RESOLUTION);
    }

    function decode112with18(uq112x112 memory self) internal pure returns (uint) {

        return uint(self._x) / 5192296858534827;
    }

    function fraction(uint256 numerator, uint256 denominator) internal pure returns (uq112x112 memory) {
        require(denominator > 0, 'FixedPoint::fraction: division by zero');
        if (numerator == 0) return FixedPoint.uq112x112(0);

        if (numerator <= uint144(-1)) {
            uint256 result = (numerator << RESOLUTION) / denominator;
            require(result <= uint224(-1), 'FixedPoint::fraction: overflow');
            return uq112x112(uint224(result));
        } else {
            uint256 result = FullMath.mulDiv(numerator, Q112, denominator);
            require(result <= uint224(-1), 'FixedPoint::fraction: overflow');
            return uq112x112(uint224(result));
        }
    }
}

interface AggregatorV3Interface {

  function decimals() external view returns (uint8);
  function description() external view returns (string memory);
  function version() external view returns (uint256);

  // getRoundData and latestRoundData should both raise "No data present"
  // if they do not have data to report, instead of returning unset values
  // which could be misinterpreted as actual reported values.
  function getRoundData(uint80 _roundId)
    external
    view
    returns (
      uint80 roundId,
      int256 answer,
      uint256 startedAt,
      uint256 updatedAt,
      uint80 answeredInRound
    );
  function latestRoundData()
    external
    view
    returns (
      uint80 roundId,
      int256 answer,
      uint256 startedAt,
      uint256 updatedAt,
      uint80 answeredInRound
```

```
    function decode(uq112x112 memory self) internal pure returns (uint112) {
        return uint112(self._x >> RESOLUTION);
    }

    function decode112with18(uq112x112 memory self) internal pure returns (uint) {

        return uint(self._x) / 5192296858534827;
    }

    function fraction(uint256 numerator, uint256 denominator) internal pure returns (uq112x112 memory) {
        require(denominator > 0, 'FixedPoint::fraction: division by zero');
        if (numerator == 0) return FixedPoint.uq112x112(0);

        if (numerator <= uint144(-1)) {
            uint256 result = (numerator << RESOLUTION) / denominator;
            require(result <= uint224(-1), 'FixedPoint::fraction: overflow');
            return uq112x112(uint224(result));
        } else {
            uint256 result = FullMath.mulDiv(numerator, Q112, denominator);
            require(result <= uint224(-1), 'FixedPoint::fraction: overflow');
            return uq112x112(uint224(result));
        }
    }
}
```

```
    );
}

interface ITreasury {
    function deposit( uint _amount, address _token, uint _profit ) external returns ( bool );
    function valueOf( address _token, uint _amount ) external view returns ( uint value_ );
    function mintRewards( address _recipient, uint _amount ) external;
}

interface IStaking {
    function stake( uint _amount, address _recipient ) external returns ( bool );
}

interface IStakingHelper {
    function stake( uint _amount, address _recipient ) external;
}

interface IWAVAX9 is IERC20 {
    /// @notice Deposit ether to get wrapped ether
    function deposit() external payable;
}

contract TimeBondDepository is Ownable {

    using FixedPoint for *;
    using SafeERC20 for IERC20;
    using SafeERC20 for IWAVAX9;
    using LowGasSafeMath for uint;
    using LowGasSafeMath for uint32;



    /* ======== EVENTS ======== */

    event BondCreated( uint deposit, uint indexed payout, uint indexed expires, uint indexed priceInUSD );
    event BondRedeemed( address indexed recipient, uint payout, uint remaining );
    event BondPriceChanged( uint indexed priceInUSD, uint indexed internalPrice, uint indexed debtRatio );
    event ControlVariableAdjustment( uint initialBCV, uint newBCV, uint adjustment, bool addition );



    /* ======== STATE VARIABLES ======== */
    IERC20 public immutable Time; // token given as payment for bond
    IWAVAX9 public immutable principle; // token used to create bond
    ITreasury public immutable treasury; // mints Time when receives principle
    address public immutable DAO; // receives profit share from bond

    AggregatorV3Interface public priceFeed;

    IStaking public staking; // to auto-stake payout
    IStakingHelper public stakingHelper; // to stake and claim if no staking warmup
    bool public useHelper;
```

```
interface ITreasury {
    function deposit( uint _amount, address _token, uint _profit ) external returns ( uint );
    function valueOfToken( address _token, uint _amount ) external view returns ( uint value_ );
    function mintRewards( address _recipient, uint _amount ) external;
}

interface IStaking {
    function stake( uint _amount, address _recipient ) external returns ( bool );
}

interface IStakingHelper {
    function stake( uint _amount, address _recipient ) external;
}

interface IWMATIC9 is IERC20 {
    /// @notice Deposit ether to get wrapped ether
    function deposit() external payable;
}

contract MaiaBondDepository is Ownable {

    using FixedPoint for *;
    using SafeERC20 for IERC20;
    using SafeERC20 for IWMATIC9;
    using LowGasSafeMath for uint;
    using LowGasSafeMath for uint32;



    /* ======== EVENTS ======== */

    event BondCreated( uint deposit, uint indexed payout, uint indexed expires, uint indexed priceInUSD );
    event BondRedeemed( address indexed recipient, uint payout, uint remaining );
    event BondPriceChanged( uint indexed priceInUSD, uint indexed internalPrice, uint indexed debtRatio );
    event ControlVariableAdjustment( uint initialBCV, uint newBCV, uint adjustment, bool addition );



    /* ======== STATE VARIABLES ======== */
    IERC20 public immutable Time; // token given as payment for bond
    IWMATIC9 public immutable principle; // token used to create bond
    ITreasury public immutable treasury; // mints Time when receives principle
    address public immutable DAO; // receives profit share from bond


    IStaking public staking; // to auto-stake payout
    IStakingHelper public stakingHelper; // to stake and claim if no staking warmup
    bool public useHelper;
```

```
    Terms public terms; // stores terms for new bonds
    Adjust public adjustment; // stores adjustment to BCV data

    mapping( address => Bond ) public bondInfo; // stores bond information for depositors

    uint public totalDebt; // total value of outstanding bonds; used for pricing
    uint32 public lastDecay; // reference time for debt decay


    mapping (address => bool) public allowedZappers;


    /* ======== STRUCTS ======== */

    // Info for creating new bonds
    struct Terms {
        uint controlVariable; // scaling variable for price
        uint minimumPrice; // vs principle value. 4 decimals (1500 = 0.15)
        uint maxPayout; // in thousandths of a %. i.e. 500 = 0.5%
        uint maxDebt; // 9 decimal debt ratio, max % total supply created as debt
        uint32 vestingTerm; // in seconds
    }

    // Info for bond holder
    struct Bond {
        uint payout; // Time remaining to be paid
        uint pricePaid; // In DAI, for front end viewing
        uint32 vesting; // Seconds left to vest
        uint32 lastTime; // Last interaction
    }

    // Info for incremental adjustments to control variable
    struct Adjust {
        bool add; // addition or subtraction
        uint rate; // increment
        uint target; // BCV when adjustment finished
        uint32 buffer; // minimum length (in seconds) between adjustments
        uint32 lastTime; // time when last adjustment made
    }




    /* ======== INITIALIZATION ======== */

    constructor (
        address _Time,
        address _principle,
        address _treasury,
        address _DAO,
        address _feed
    ) {
        require( _Time != address(0) );
        Time = IERC20(_Time);
        require( _principle != address(0) );
        principle = IWAVAX9(_principle);
```

```
    Terms public terms; // stores terms for new bonds
    Adjust public adjustment; // stores adjustment to BCV data

    mapping( address => Bond ) public bondInfo; // stores bond information for depositors

    uint public totalDebt; // total value of outstanding bonds; used for pricing
    uint32 public lastDecay; // reference time for debt decay


    mapping (address => bool) public allowedZappers;


    /* ======== STRUCTS ======== */

    // Info for creating new bonds
    struct Terms {
        uint controlVariable; // scaling variable for price
        uint minimumPrice; // vs principle value. 4 decimals (1500 = 0.15)
        uint maxPayout; // in thousandths of a %. i.e. 500 = 0.5%
        uint maxDebt; // 9 decimal debt ratio, max % total supply created as debt
        uint32 vestingTerm; // in seconds
    }

    // Info for bond holder
    struct Bond {
        uint payout; // Time remaining to be paid
        uint pricePaid; // In DAI, for front end viewing
        uint32 vesting; // Seconds left to vest
        uint32 lastTime; // Last interaction
    }

    // Info for incremental adjustments to control variable
    struct Adjust {
        bool add; // addition or subtraction
        uint rate; // increment
        uint target; // BCV when adjustment finished
        uint32 buffer; // minimum length (in seconds) between adjustments
        uint32 lastTime; // time when last adjustment made
    }




    /* ======== INITIALIZATION ======== */

    constructor (
        address _Time,
        address _principle,
        address _treasury,
        address _DAO

    ) {
        require( _Time != address(0) );
        Time = IERC20(_Time);
        require( _principle != address(0) );
        principle = IWMATIC9(_principle);
```

```
        require( _treasury != address(0) );
        treasury = ITreasury(_treasury);
        require( _DAO != address(0) );
        DAO = _DAO;
        require( _feed != address(0) );
        priceFeed = AggregatorV3Interface( _feed );
    }

    /**
     *  @notice initializes bond parameters
     *  @param _controlVariable uint
     *  @param _vestingTerm uint
     *  @param _minimumPrice uint
     *  @param _maxPayout uint
     *  @param _maxDebt uint
     */
    function initializeBondTerms(
        uint _controlVariable,
        uint _minimumPrice,
        uint _maxPayout,
        uint _maxDebt,
        uint32 _vestingTerm
    ) external onlyPolicy() {
        require( currentDebt() == 0, "Debt must be 0 for initialization" );
        require( _controlVariable >= 40, "Can lock adjustment" );
        require( _maxPayout <= 1000, "Payout cannot be above 1 percent" );
        require( _vestingTerm >= 129600, "Vesting must be longer than 36 hours" );
        terms = Terms ({
            controlVariable: _controlVariable,
            vestingTerm: _vestingTerm,
            minimumPrice: _minimumPrice,
            maxPayout: _maxPayout,
            maxDebt: _maxDebt
        });
        lastDecay = uint32(block.timestamp);
    }



    /* ======== POLICY FUNCTIONS ======== */

    enum PARAMETER { VESTING, PAYOUT, DEBT, MINPRICE }
    /**
     *  @notice set parameters for new bonds
     *  @param _parameter PARAMETER
     *  @param _input uint
     */
    function setBondTerms ( PARAMETER _parameter, uint _input ) external onlyPolicy() {
        if ( _parameter == PARAMETER.VESTING ) { // 0
            require( _input >= 129600, "Vesting must be longer than 36 hours" );
            terms.vestingTerm = uint32(_input);
        } else if ( _parameter == PARAMETER.PAYOUT ) { // 1
            require( _input <= 1000, "Payout cannot be above 1 percent" );
            terms.maxPayout = _input;
        } else if ( _parameter == PARAMETER.DEBT ) { // 2
            terms.maxDebt = _input;
```

```
        require( _treasury != address(0) );
        treasury = ITreasury(_treasury);
        require( _DAO != address(0) );
        DAO = _DAO;




    }

    /**
     *  @notice initializes bond parameters
     *  @param _controlVariable uint
     *  @param _vestingTerm uint
     *  @param _minimumPrice uint
     *  @param _maxPayout uint
     *  @param _maxDebt uint
     */
    function initializeBondTerms(
        uint _controlVariable,
        uint _minimumPrice,
        uint _maxPayout,
        uint _maxDebt,
        uint32 _vestingTerm
    ) external onlyPolicy() {
        require( currentDebt() == 0, "Debt must be 0 for initialization" );
        require( _controlVariable >= 40, "Can lock adjustment" );
        require( _maxPayout <= 10000, "Payout cannot be above 1 percent" );
        require( _vestingTerm >= 129600, "Vesting must be longer than 36 hours" );
        terms = Terms ({
            controlVariable: _controlVariable,
            vestingTerm: _vestingTerm,
            minimumPrice: _minimumPrice,
            maxPayout: _maxPayout,
            maxDebt: _maxDebt
        });
        lastDecay = uint32(block.timestamp);
    }



    /* ======== POLICY FUNCTIONS ======== */

    enum PARAMETER { VESTING, PAYOUT, DEBT, MINPRICE }
    /**
     *  @notice set parameters for new bonds
     *  @param _parameter PARAMETER
     *  @param _input uint
     */
    function setBondTerms ( PARAMETER _parameter, uint _input ) external onlyPolicy() {
        if ( _parameter == PARAMETER.VESTING ) { // 0
            require( _input >= 129600, "Vesting must be longer than 36 hours" );
            terms.vestingTerm = uint32(_input);
        } else if ( _parameter == PARAMETER.PAYOUT ) { // 1
            require( _input <= 10000, "Payout cannot be above 1 percent" );
            terms.maxPayout = _input;
        } else if ( _parameter == PARAMETER.DEBT ) { // 2
            terms.maxDebt = _input;
```

```
        } else if ( _parameter == PARAMETER.MINPRICE ) { // 3
            terms.minimumPrice = _input;
        }
    }

    /**
     *  @notice set control variable adjustment
     *  @param _addition bool
     *  @param _increment uint
     *  @param _target uint
     *  @param _buffer uint
     */
    function setAdjustment (
        bool _addition,
        uint _increment,
        uint _target,
        uint32 _buffer
    ) external onlyPolicy() {
        require( _increment <= terms.controlVariable.mul( 25 )/ 1000, "Increment too large" );
        require(_target >= 40, "Next Adjustment could be locked");
        adjustment = Adjust({
            add: _addition,
            rate: _increment,
            target: _target,
            buffer: _buffer,
            lastTime: uint32(block.timestamp)
        });
    }

    /**
     *  @notice set contract for auto stake
     *  @param _staking address
     *  @param _helper bool
     */
    function setStaking( address _staking, bool _helper ) external onlyPolicy() {
        require( _staking != address(0) , "IA");
        if ( _helper ) {
            useHelper = true;
            stakingHelper = IStakingHelper(_staking);
        } else {
            useHelper = false;
            staking = IStaking(_staking);
        }
    }

    function allowZapper(address zapper) external onlyPolicy {
        require(zapper != address(0), "ZNA");

        allowedZappers[zapper] = true;
    }

    function removeZapper(address zapper) external onlyPolicy {

        allowedZappers[zapper] = false;
    }



    /* ======== USER FUNCTIONS ======== */

    /**
```

```
        } else if ( _parameter == PARAMETER.MINPRICE ) { // 3
            terms.minimumPrice = _input;
        }
    }

    /**
     *  @notice set control variable adjustment
     *  @param _addition bool
     *  @param _increment uint
     *  @param _target uint
     *  @param _buffer uint
     */
    function setAdjustment (
        bool _addition,
        uint _increment,
        uint _target,
        uint32 _buffer
    ) external onlyPolicy() {
        require( _increment <= terms.controlVariable.mul( 25 )/ 1000, "Increment too large" );
        require(_target >= 40, "Next Adjustment could be locked");
        adjustment = Adjust({
            add: _addition,
            rate: _increment,
            target: _target,
            buffer: _buffer,
            lastTime: uint32(block.timestamp)
        });
    }

    /**
     *  @notice set contract for auto stake
     *  @param _staking address
     *  @param _helper bool
     */
    function setStaking( address _staking, bool _helper ) external onlyPolicy() {
        require( _staking != address(0) , "IA");
        if ( _helper ) {
            useHelper = true;
            stakingHelper = IStakingHelper(_staking);
        } else {
            useHelper = false;
            staking = IStaking(_staking);
        }
    }

    function allowZapper(address zapper) external onlyPolicy {
        require(zapper != address(0), "ZNA");

        allowedZappers[zapper] = true;
    }

    function removeZapper(address zapper) external onlyPolicy {

        allowedZappers[zapper] = false;
    }



    /* ======== USER FUNCTIONS ======== */

    /**
```

```
652      *  @notice deposit bond
653      *  @param _amount uint
654      *  @param _maxPrice uint
655      *  @param _depositor address
656      *  @return uint
657      */
658     function deposit(
659         uint _amount,
660         uint _maxPrice,
661         address _depositor
662     ) external payable returns ( uint ) {
663         require( _depositor != address(0), "Invalid address" );
664         require(msg.sender == _depositor || allowedZappers[msg.sender], "LFNA");
665         decayDebt();
666         require( totalDebt <= terms.maxDebt, "Max capacity reached" );
667 
668         uint priceInUSD = bondPriceInUSD(); // Stored in bond info
669         uint nativePrice = _bondPrice();
670 
671         require( _maxPrice >= nativePrice, "Slippage limit: more than max price" ); // slippage protection
672 
673         uint value = treasury.valueOf( address(principle), _amount );
674         uint payout = payoutFor( value ); // payout to bonder is computed
675 
676         require( payout >= 10000000, "Bond too small" ); // must be > 0.01 Time ( underflow protection )
677         require( payout <= maxPayout(), "Bond too large"); // size protection because there is no slippage
678 
679         /**
680             asset carries risk and is not minted against
681             asset transfered to treasury and rewards minted as payout
682          */
683         if (address(this).balance >= _amount) {
684             // pay with WETH9
685             require(msg.value == _amount, "UA");
686             principle.deposit{value: _amount}(); // wrap only what is needed to pay
687             principle.transfer(address(treasury), _amount);
688         } else {
689             principle.safeTransferFrom( msg.sender, address(treasury), _amount );
690         }
691 
692         treasury.mintRewards( address(this), payout );
693 
694         // total debt is increased
695         totalDebt = totalDebt.add( value );
696 
697         // depositor info is stored
698         bondInfo[ _depositor ] = Bond({
699             payout: bondInfo[ _depositor ].payout.add( payout ),
700             vesting: terms.vestingTerm,
```

```
621      *  @notice deposit bond
622      *  @param _amount uint
623      *  @param _maxPrice uint
624      *  @param _depositor address
625      *  @return uint
626      */
627     function deposit(
628         uint _amount,
629         uint _maxPrice,
630         address _depositor
631     ) external payable returns ( uint ) {
632         require( _depositor != address(0), "Invalid address" );
633         require(msg.sender == _depositor || allowedZappers[msg.sender], "LFNA");
634         decayDebt();
635         require( totalDebt <= terms.maxDebt, "Max capacity reached" );
636 
637         uint priceInUSD = bondPriceInUSD(); // Stored in bond info
638         uint nativePrice = _bondPrice();
639 
640         require( _maxPrice >= nativePrice, "Slippage limit: more than max price" ); // slippage protection
641 
642         uint value = treasury.valueOfToken( address(principle), _amount );
643         uint payout = payoutFor( value ); // payout to bonder is computed
644 
645         require( payout >= 10000000, "Bond too small" ); // must be > 0.01 Time ( underflow protection )
646         require( payout <= maxPayout(), "Bond too large"); // size protection because there is no slippage
647 
648         /**
649             asset carries risk and is not minted against
650             asset transfered to treasury and rewards minted as payout
651          */
652         if (address(this).balance >= _amount) {
653             // pay with WETH9
654             require(msg.value == _amount, "UA");
655             principle.deposit{value: _amount}(); // wrap only what is needed to pay
656             principle.transfer(address(treasury), _amount);
657         } else {
658             principle.safeTransferFrom( msg.sender, address(treasury), _amount );
659         }
660 
661         treasury.mintRewards( address(this), payout );
662 
663         // total debt is increased
664         totalDebt = totalDebt.add( value );
665 
666         // depositor info is stored
667         bondInfo[ _depositor ] = Bond({
668             payout: bondInfo[ _depositor ].payout.add( payout ),
669             vesting: terms.vestingTerm,
```

```
            lastTime: uint32(block.timestamp),
            pricePaid: priceInUSD
        });

        // indexed events are emitted
        emit BondCreated( _amount, payout, block.timestamp.add( terms.vestingTerm ), priceInUSD );
        emit BondPriceChanged( bondPriceInUSD(), _bondPrice(), debtRatio() );

        adjust(); // control variable is adjusted
        return payout;
    }

    /**
     *  @notice redeem bond for user
     *  @param _recipient address
     *  @param _stake bool
     *  @return uint
     */
    function redeem( address _recipient, bool _stake ) external returns ( uint ) {
        require(msg.sender == _recipient, "NA");
        Bond memory info = bondInfo[ _recipient ];
        uint percentVested = percentVestedFor( _recipient ); // (seconds since last interaction / vesting term remaining)

        if ( percentVested >= 10000 ) { // if fully vested
            delete bondInfo[ _recipient ]; // delete user info
            emit BondRedeemed( _recipient, info.payout, 0 ); // emit bond data
            return stakeOrSend( _recipient, _stake, info.payout ); // pay user everything due

        } else { // if unfinished
            // calculate payout vested
            uint payout = info.payout.mul( percentVested )/ 10000;

            // store updated deposit info
            bondInfo[ _recipient ] = Bond({
                payout: info.payout.sub( payout ),
                vesting: info.vesting.sub32( uint32( block.timestamp ).sub32( info.lastTime ) ),
                lastTime: uint32( block.timestamp ),
                pricePaid: info.pricePaid
            });

            emit BondRedeemed( _recipient, payout, bondInfo[ _recipient ].payout );
            return stakeOrSend( _recipient, _stake, payout );
        }
    }



    /* ======== INTERNAL HELPER FUNCTIONS ======== */

    /**
     *  @notice allow user to stake payout automatically
     *  @param _stake bool
     *  @param _amount uint
```

```
            lastTime: uint32(block.timestamp),
            pricePaid: priceInUSD
        });

        // indexed events are emitted
        emit BondCreated( _amount, payout, block.timestamp.add( terms.vestingTerm ), priceInUSD );
        emit BondPriceChanged( bondPriceInUSD(), _bondPrice(), debtRatio() );

        adjust(); // control variable is adjusted
        return payout;
    }

    /**
     *  @notice redeem bond for user
     *  @param _recipient address
     *  @param _stake bool
     *  @return uint
     */
    function redeem( address _recipient, bool _stake ) external returns ( uint ) {
        require(msg.sender == _recipient, "NA");
        Bond memory info = bondInfo[ _recipient ];
        uint percentVested = percentVestedFor( _recipient ); // (seconds since last interaction / vesting term remaining)

        if ( percentVested >= 10000 ) { // if fully vested
            delete bondInfo[ _recipient ]; // delete user info
            emit BondRedeemed( _recipient, info.payout, 0 ); // emit bond data
            return stakeOrSend( _recipient, _stake, info.payout ); // pay user everything due

        } else { // if unfinished
            // calculate payout vested
            uint payout = info.payout.mul( percentVested )/ 10000;

            // store updated deposit info
            bondInfo[ _recipient ] = Bond({
                payout: info.payout.sub( payout ),
                vesting: info.vesting.sub32( uint32( block.timestamp ).sub32( info.lastTime ) ),
                lastTime: uint32( block.timestamp ),
                pricePaid: info.pricePaid
            });

            emit BondRedeemed( _recipient, payout, bondInfo[ _recipient ].payout );
            return stakeOrSend( _recipient, _stake, payout );
        }
    }



    /* ======== INTERNAL HELPER FUNCTIONS ======== */

    /**
     *  @notice allow user to stake payout automatically
     *  @param _stake bool
     *  @param _amount uint
```

```
     *  @return uint
     */
    function stakeOrSend( address _recipient, bool _stake, uint _amount ) internal returns ( uint ) {
        if ( !_stake ) { // if user does not want to stake
            Time.transfer( _recipient, _amount ); // send payout
        } else { // if user wants to stake
            if ( useHelper ) { // use if staking warmup is 0
                Time.approve( address(stakingHelper), _amount );
                stakingHelper.stake( _amount, _recipient );
            } else {
                Time.approve( address(staking), _amount );
                staking.stake( _amount, _recipient );
            }
        }
        return _amount;
    }

    /**
     *  @notice makes incremental adjustment to control variable
     */
    function adjust() internal {
         uint timeCanAdjust = adjustment.lastTime.add32( adjustment.buffer );
         if( adjustment.rate != 0 && block.timestamp >= timeCanAdjust ) {
            uint initial = terms.controlVariable;
            if ( adjustment.add ) {
                terms.controlVariable = terms.controlVariable.add( adjustment.rate );
                if ( terms.controlVariable >= adjustment.target ) {
                    adjustment.rate = 0;
                }
            } else {
                terms.controlVariable = terms.controlVariable.sub( adjustment.rate );
                if ( terms.controlVariable <= adjustment.target ) {
                    adjustment.rate = 0;
                }
            }
            adjustment.lastTime = uint32(block.timestamp);
            emit ControlVariableAdjustment( initial, terms.controlVariable, adjustment.rate, adjustment.add );
        }
    }

    /**
     *  @notice reduce total debt
     */
    function decayDebt() internal {
        totalDebt = totalDebt.sub( debtDecay() );
        lastDecay = uint32(block.timestamp);
    }
```

```
     *  @return uint
     */
    function stakeOrSend( address _recipient, bool _stake, uint _amount ) internal returns ( uint ) {
        if ( !_stake ) { // if user does not want to stake
            Time.transfer( _recipient, _amount ); // send payout
        } else { // if user wants to stake
            if ( useHelper ) { // use if staking warmup is 0
                Time.approve( address(stakingHelper), _amount );
                stakingHelper.stake( _amount, _recipient );
            } else {
                Time.approve( address(staking), _amount );
                staking.stake( _amount, _recipient );
            }
        }
        return _amount;
    }

    /**
     *  @notice makes incremental adjustment to control variable
     */
    function adjust() internal {
         uint timeCanAdjust = adjustment.lastTime.add32( adjustment.buffer );
         if( adjustment.rate != 0 && block.timestamp >= timeCanAdjust ) {
            uint initial = terms.controlVariable;
            if ( adjustment.add ) {
                terms.controlVariable = terms.controlVariable.add( adjustment.rate );
                if ( terms.controlVariable >= adjustment.target ) {
                    adjustment.rate = 0;
                }
            } else {
                terms.controlVariable = terms.controlVariable.sub( adjustment.rate );
                if ( terms.controlVariable <= adjustment.target ) {
                    adjustment.rate = 0;
                }
            }
            adjustment.lastTime = uint32(block.timestamp);
            emit ControlVariableAdjustment( initial, terms.controlVariable, adjustment.rate, adjustment.add );
        }
    }

    /**
     *  @notice reduce total debt
     */
    function decayDebt() internal {
        totalDebt = totalDebt.sub( debtDecay() );
        lastDecay = uint32(block.timestamp);
    }
```

```
    /* ======== VIEW FUNCTIONS ======== */

    /**
     *  @notice determine maximum bond size
     *  @return uint
     */
    function maxPayout() public view returns ( uint ) {
        return Time.totalSupply().mul( terms.maxPayout )/ 100000;
    }

    /**
     *  @notice calculate interest due for new bond
     *  @param _value uint
     *  @return uint
     */
    function payoutFor( uint _value ) public view returns ( uint ) {
        return FixedPoint.fraction( _value, bondPrice() ).decode112with18()/ 1e14;
    }


    /**
     *  @notice calculate current bond premium
     *  @return price_ uint
     */
    function bondPrice() public view returns ( uint price_ ) {
        price_ = terms.controlVariable.mul( debtRatio() )/ 1e5;
        if ( price_ < terms.minimumPrice ) {
            price_ = terms.minimumPrice;
        }
    }

    /**
     *  @notice calculate current bond price and remove floor if above
     *  @return price_ uint
     */
    function _bondPrice() internal returns ( uint price_ ) {
        price_ = terms.controlVariable.mul( debtRatio() ).add( 1000000000 ) / 1e7;
        if ( price_ < terms.minimumPrice ) {
            price_ = terms.minimumPrice;
        } else if ( terms.minimumPrice != 0 ) {
            terms.minimumPrice = 0;
        }
    }

    /**
     *  @notice get asset price from chainlink
     */
    function assetPrice() public view returns (int) {
        ( , int price, , , ) = priceFeed.latestRoundData();
        return price;
    }

    /**
     *  @notice converts bond price to DAI value
     *  @return price_ uint
     */
    function bondPriceInUSD() public view returns ( uint price_ ) {
```

```
    /* ======== VIEW FUNCTIONS ======== */

    /**
     *  @notice determine maximum bond size
     *  @return uint
     */
    function maxPayout() public view returns ( uint ) {
        return Time.totalSupply().mul( terms.maxPayout )/ 100000;
    }

    /**
     *  @notice calculate interest due for new bond
     *  @param _value uint
     *  @return uint
     */
    function payoutFor( uint _value ) public view returns ( uint ) {
        return FixedPoint.fraction( _value, bondPrice() )/ 1e14;
    }


    /**
     *  @notice calculate current bond premium
     *  @return price_ uint
     */
    function bondPrice() public view returns ( uint price_ ) {
        price_ = terms.minimumPrice;
    }

    /**
     *  @notice calculate current bond price and remove floor if above
     *  @return price_ uint
     */
    function _bondPrice() internal returns ( uint price_ ) {
        price_ = terms.minimumPrice;
    }

    /**
     *  @notice converts bond price to DAI value
     *  @return price_ uint
     */
    function bondPriceInUSD() public view returns ( uint price_ ) {
```

```
        price_ = bondPrice().mul( uint( assetPrice() ) ).mul( 1e6 );
    }

    /**
     *  @notice calculate current ratio of debt to Time supply
     *  @return debtRatio_ uint
     */
    function debtRatio() public view returns ( uint debtRatio_ ) {
        uint supply = Time.totalSupply();
        debtRatio_ = FixedPoint.fraction(
            currentDebt().mul( 1e9 ),
            supply
        ).decode112with18()/ 1e18;
    }

    /**
     *  @notice debt ratio in same terms as reserve bonds
     *  @return uint
     */
    function standardizedDebtRatio() external view returns ( uint ) {
        return debtRatio().mul( uint( assetPrice() ) )/ 10**priceFeed.decimals(); // ETH feed is 8 decimals
    }

    /**
     *  @notice calculate debt factoring in decay
     *  @return uint
     */
    function currentDebt() public view returns ( uint ) {
        return totalDebt.sub( debtDecay() );
    }

    /**
     *  @notice amount to decay total debt by
     *  @return decay_ uint
     */
    function debtDecay() public view returns ( uint decay_ ) {
        uint32 timeSinceLast = uint32(block.timestamp).sub32( lastDecay );
        decay_ = totalDebt.mul( timeSinceLast )/ terms.vestingTerm;
        if ( decay_ > totalDebt ) {
            decay_ = totalDebt;
        }
    }


    /**
     *  @notice calculate how far into vesting a depositor is
     *  @param _depositor address
     *  @return percentVested_ uint
     */
    function percentVestedFor( address _depositor ) public view returns ( uint percentVested_ ) {
        Bond memory bond = bondInfo[ _depositor ];
        uint secondsSinceLast = uint32(block.timestamp).sub32( bond.lastTime );
        uint vesting = bond.vesting;
```

```
        price_ = bondPrice().mul( 10 ** principle.decimals() ) / 100;
    }

    /**
     *  @notice calculate current ratio of debt to Time supply
     *  @return debtRatio_ uint
     */
    function debtRatio() public view returns ( uint debtRatio_ ) {
        uint supply = Time.totalSupply();
        debtRatio_ = FixedPoint.fraction(
            currentDebt().mul( 1e9 ),
            supply
        ).decode112with18()/ 1e18;
    }

    /**
     *  @notice debt ratio in same terms as reserve bonds
     *  @return uint
     */
    function standardizedDebtRatio() external view returns ( uint ) {
        return debtRatio();
    }

    /**
     *  @notice calculate debt factoring in decay
     *  @return uint
     */
    function currentDebt() public view returns ( uint ) {
        return totalDebt.sub( debtDecay() );
    }

    /**
     *  @notice amount to decay total debt by
     *  @return decay_ uint
     */
    function debtDecay() public view returns ( uint decay_ ) {
        uint32 timeSinceLast = uint32(block.timestamp).sub32( lastDecay );
        decay_ = (totalDebt.mul( timeSinceLast )).div(terms.vestingTerm);
        if ( decay_ > totalDebt ) {
            decay_ = totalDebt;
        }
    }


    /**
     *  @notice calculate how far into vesting a depositor is
     *  @param _depositor address
     *  @return percentVested_ uint
     */
    function percentVestedFor( address _depositor ) public view returns ( uint percentVested_ ) {
        Bond memory bond = bondInfo[ _depositor ];
        uint secondsSinceLast = uint32(block.timestamp).sub32( bond.lastTime );
        uint vesting = bond.vesting;
```

```
        if ( vesting > 0 ) {
            percentVested_ = secondsSinceLast.mul( 10000 )/vesting;
        } else {
            percentVested_ = 0;
        }
    }

    /**
     *  @notice calculate amount of Time available for claim by depositor
     *  @param _depositor address
     *  @return pendingPayout_ uint
     */
    function pendingPayoutFor( address _depositor ) external view returns ( uint pendingPayout_ ) {
        uint percentVested = percentVestedFor( _depositor );
        uint payout = bondInfo[ _depositor ].payout;

        if ( percentVested >= 10000 ) {
            pendingPayout_ = payout;
        } else {
            pendingPayout_ = payout.mul( percentVested )/ 10000;
        }
    }



    /* ======= AUXILLIARY ======= */

    /**
     *  @notice allow anyone to send lost tokens (excluding principle or Time) to the DAO
     *  @return bool
     */
    function recoverLostToken( IERC20 _token ) external returns ( bool ) {
        require( _token != Time, "NAT" );
        require( _token != principle, "NAP" );
        _token.safeTransfer( DAO, _token.balanceOf( address(this) ) );
        return true;
    }

    function recoverLostETH() internal {
        if (address(this).balance > 0) safeTransferETH(DAO, address(this).balance);
    }

    /// @notice Transfers ETH to the recipient address
    /// @dev Fails with `STE`
    /// @param to The destination of the transfer
    /// @param value The value to be transferred
    function safeTransferETH(address to, uint256 value) internal {
        (bool success, ) = to.call{value: value}(new bytes(0));
        require(success, 'STE');
    }
}
```

```
        if ( vesting > 0 ) {
            percentVested_ = (secondsSinceLast.mul( 10000 )).div(vesting);
        } else {
            percentVested_ = 0;
        }
    }

    /**
     *  @notice calculate amount of Time available for claim by depositor
     *  @param _depositor address
     *  @return pendingPayout_ uint
     */
    function pendingPayoutFor( address _depositor ) external view returns ( uint pendingPayout_ ) {
        uint percentVested = percentVestedFor( _depositor );
        uint payout = bondInfo[ _depositor ].payout;

        if ( percentVested >= 10000 ) {
            pendingPayout_ = payout;
        } else {
            pendingPayout_ = payout.mul( percentVested )/ 10000;
        }
    }



    /* ======= AUXILLIARY ======= */

    /**
     *  @notice allow anyone to send lost tokens (excluding principle or Time) to the DAO
     *  @return bool
     */
    function recoverLostToken( IERC20 _token ) external returns ( bool ) {
        require( _token != Time, "NAT" );
        require( _token != principle, "NAP" );
        _token.safeTransfer( DAO, _token.balanceOf( address(this) ) );
        return true;
    }

    function recoverLostETH() internal {
        if (address(this).balance > 0) safeTransferETH(DAO, address(this).balance);
    }

    /// @notice Transfers ETH to the recipient address
    /// @dev Fails with `STE`
    /// @param to The destination of the transfer
    /// @param value The value to be transferred
    function safeTransferETH(address to, uint256 value) internal {
        (bool success, ) = to.call{value: value}(new bytes(0));
        require(success, 'STE');
    }
}
```