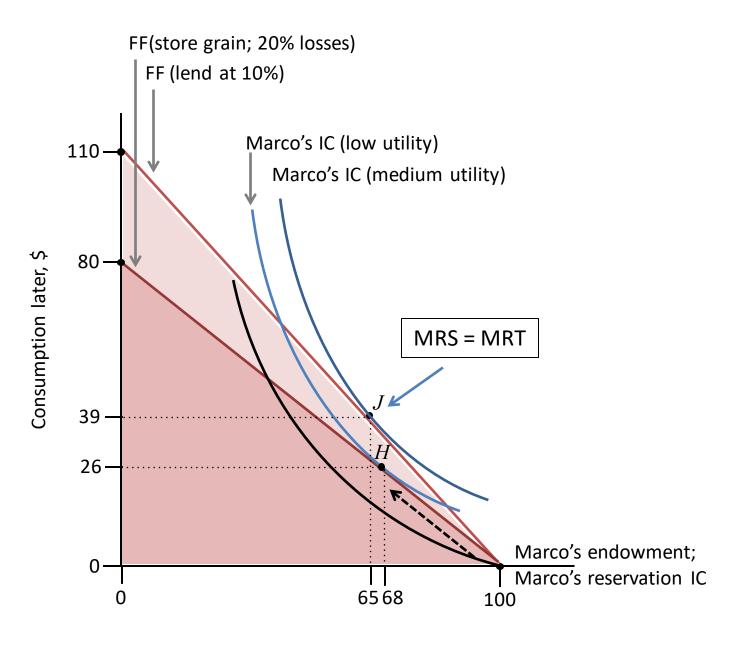Figure 10.6. Smoothing consumption by storing and lending.

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