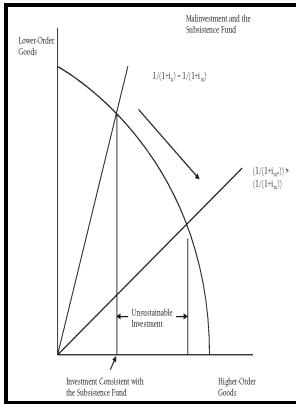


Free banking - theory, history, and a laissez-faire model

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