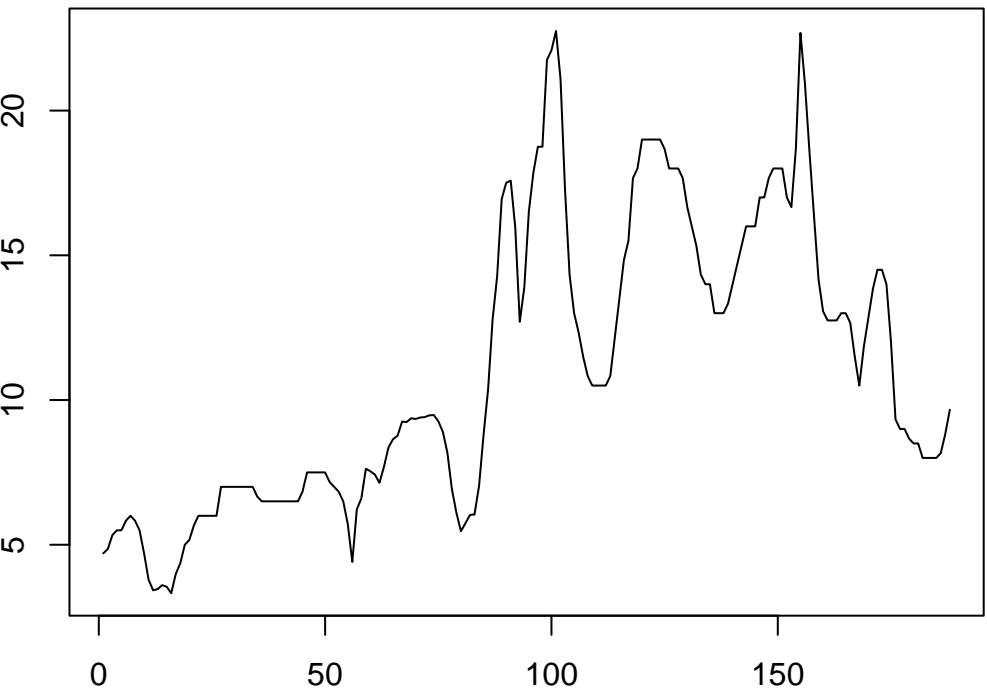


Real interest rate



Time
Figure 3