

A pair of hands, rendered in a reddish-brown color, are shown holding a glowing blue sphere. The sphere is covered in a pattern of binary code (0s and 1s) and various currency symbols, including the dollar sign (\$), the yen symbol (¥), and the euro symbol (€). The background is dark and textured, suggesting a digital or futuristic environment.

**You guess
Inflation will
be 5%**

**Today you
lend \$1,000**

**Borrower
returns
\$1,100**

CPI = 100

CPI = 105

**Charge 10%
interest**



Full Basket
\$1,000

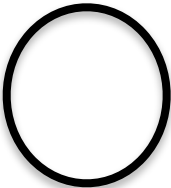
+

\$

5

0







A graphic of a woven basket, likely made of straw or reeds, shown from a top-down perspective. The basket has a dark, possibly black, interior. The text is centered within the white space of the basket's rim.

Full Basket
\$1,050



**Your reward
for
postponing
consumption**



Borrower returns
a full basket

Interest



CPI = 100
Today you
lend \$1,000

**Charge 10%
interest**

CPI = 105
Borrower
returns
\$1,100

Your reward
for
postponing
consumption



+ \$50
Interest

CPI = 100
Today you
lend \$1,000