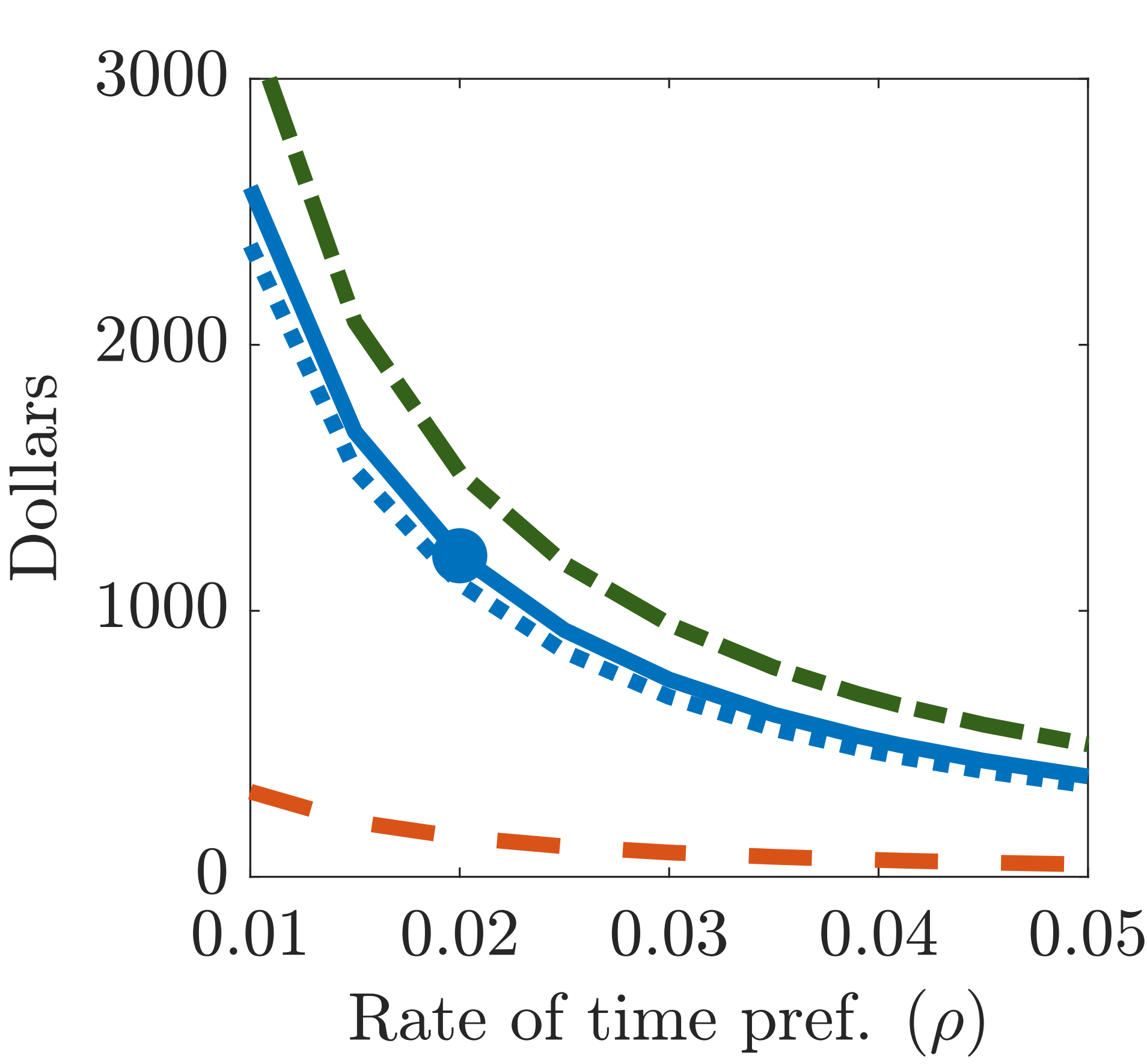
3000
2000
1000
0
Dollars
0.01
0.02
0.03
0.04
0.05
Rate of time pref. (ρ)