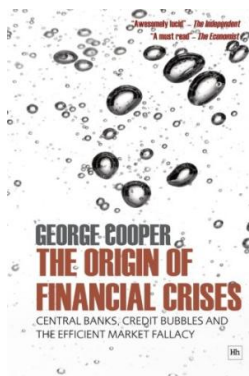


## The Origin of Financial Crises: Central Banks, Credit Bubbles and the Efficient Market Fallacy



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