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save. One could say
that individuals provide
the excess funds
required by businesses
and governments.
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include commercial
banks and investment
banks. The former

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E8-1. Total annual
return Answer: (\$0
\$12,000 \$10,000)
\$10,000 \$2,000
\$10,000 20% Logistics,
Inc. doubled the annual
rate of return predicted
by the analyst. The

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negative net income is irrelevant to the problem. E8-2.

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