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EXPLORATIONS IN ECONOMIC RESEARCH

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OVER THE LIFE CYCLE**

James P. Smith

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Douglas Coate

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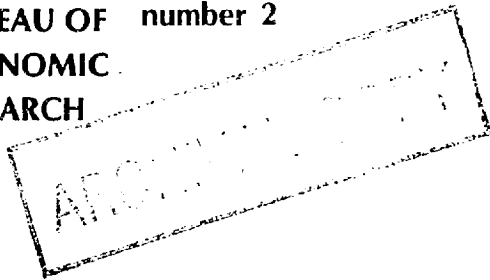
**THE OPTIMAL EMPLOYMENT OF
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