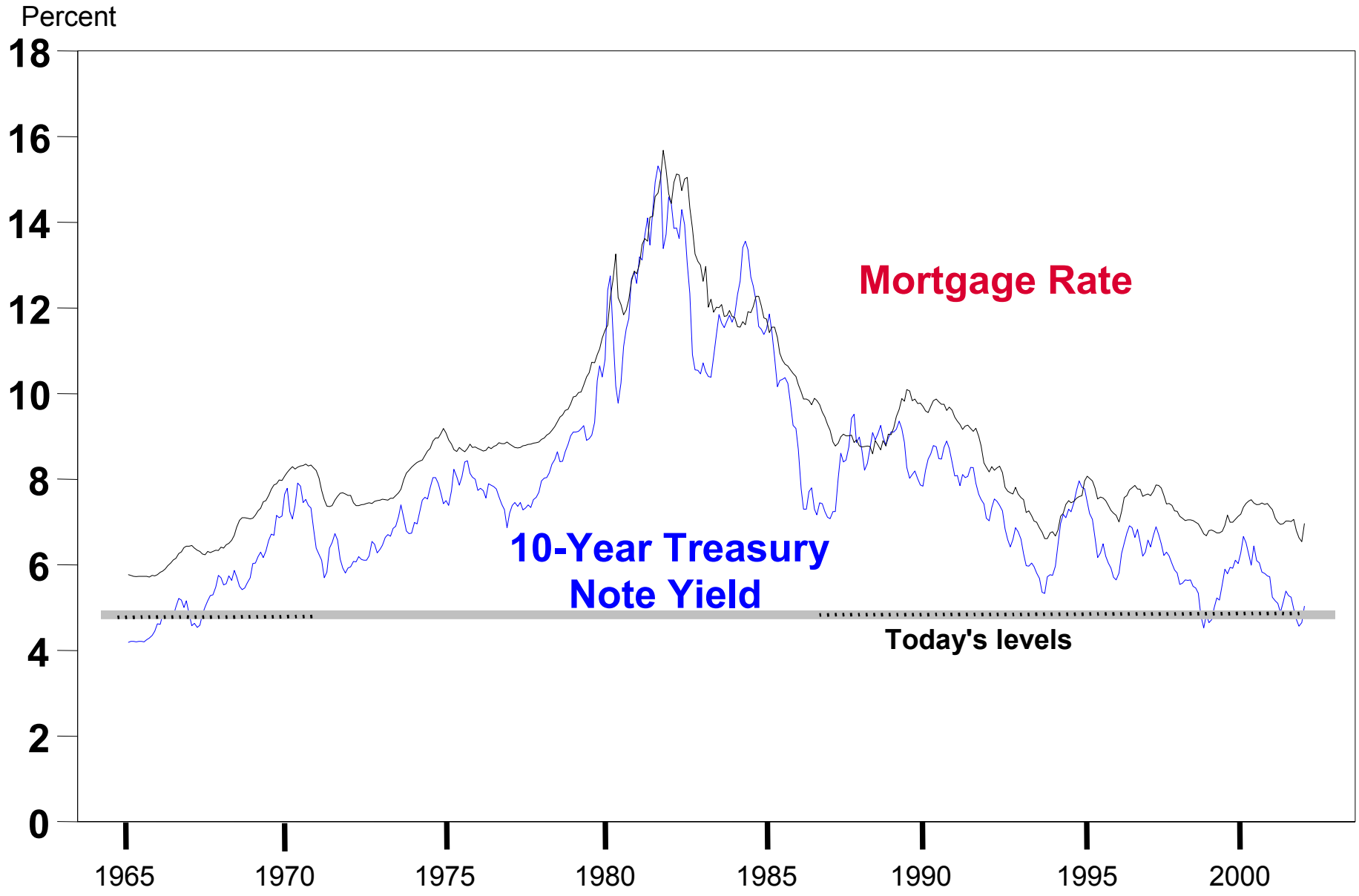Interest Rates At 40-Year Lows